

Criterion 3

Criteria 3.3.2: Numbers of Books and Chapters

In edited volumes/books published and papers published national and International Conference



3.3.2 Numbers of Books and Chapters in edited volumes /books published and papers published national and International Conference during last five years

3.3.2.1 Numbers of Books and Chapters in edited volumes/books published and papers published national and International Conference during last five years

| Books and Chapters in edited volumes | | | | | | |
|--------------------------------------|---------|---------|---------|---------|---------|--|
| Years | 2018-19 | 2019-20 | 2020-21 | 2021-22 | 2022-23 | |
| Number | 03 | 01 | 0 | 0 | 7 | |

| papers published national and International Conference | | | | | | |
|--|---------|---------|---------|---------|---------|--|
| Years | 2018-19 | 2019-20 | 2020-21 | 2021-22 | 2022-23 | |
| | | | | | | |
| Number | 0 | 0 | 72 | 86 | 92 | |
| | | | | | | |

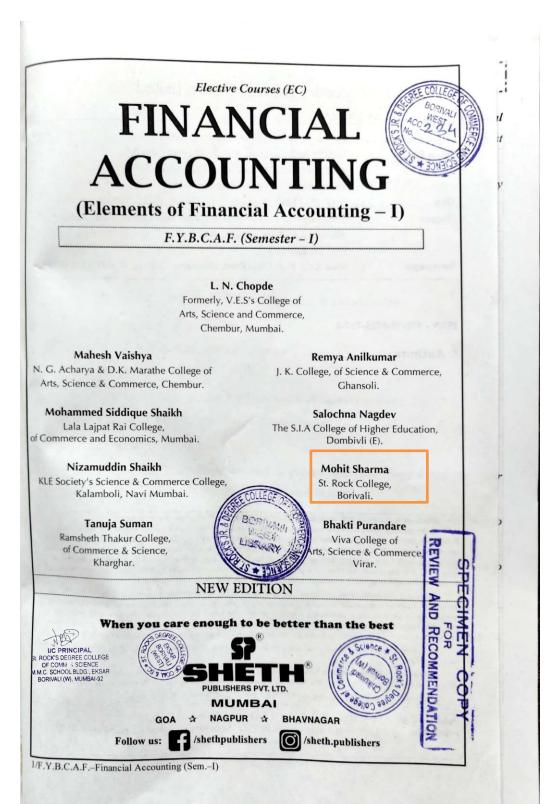






3.3.2. Numbers of Books and Chapters in edited volumes/books published and papers published national and International Confere











Our Foot Prints

Regd. Office &

: Unit No. 4, Ground Floor, Lalwani Industrial Estate,

Show Room

14, G.D. Ambekar Marg, Wadala, Mumbai - 400 031.

© (022) 6662 4553 / 6662 4554 FAX : 6662 4556

Email: orders@shethpublishers.com

Goa

'PALLAV-KUNJ', Borda, Margao, Goa, © (0832) 2733436

Nagpur

Shreeniwas Apt., Mukundraj Lane, Opp. Dharampeth Mahila Bank,

Walker Road, Mahal, Nagpur - 440 002.

© (0712) 2737052

Bhavnagar

Shah & Co. High Court Road, Bhavnagar (Gujarat). @ (0278) 2516679

ISBN - 978-93-5725-737-4

© Authors

I/C PRINCIPAL
SL ROCK'S DEGREE COLLEGE
OF COMM 3 SCIENCE
M.M.C. SCHOOL BLDG; EKSAR VALI (W), MUMBAI-92



The book is strictly written according to the new syllabus available at the time of printing.

Every possible effort has been made to avoid errors and omissions in this publication by the Authors and the noted may be brought to our notice which shall be taken care of in the forthcoming edition. It is hereby notified that there from. It is suggested that to avoid any doubt the reader should cross-check all the facts, law and contents of The text of this publication. The suggested that to avoid any doubt the reader should cross-check all the facts, law and contents of The text of this publication.

The text of this publication, or any part thereof, may not be reproduced or transmitted in any form or by any reproduced on any disc, tape, perforated media or other information storage in an information retrieval system, or permission of the publisher and author. No key to this book can be prepared without the prior written permission of the publisher and author will invite prosecution legal action under the Indian Copyright Act.

This book is sold subject to the condition that it shall not be presented without the lent resold, hired

This book is sold subject to the condition that it shall not by way of trade or otherwise, be lent, resold, hired circulated.

Eor binding mistakes, misprints or for missing pages, etc., the publishers' liability is limited to replacement within one month of purchase by similar edition. All expenses in this connection are to be borne by the purchaser.

All disputes are subject to similar edition. All disputes are subject to jurisdiction of courts, tribunals and forums at Mumbai only.

Published & : Sheth Publishers Private Ltd., Unit No. 4, Ground Floor,

Lalwani Industrial Estate, 14, G.D. Ambekar Marg, Wadala, Mumbai – 400 031. © 6662 4553 / 6662 4554 FAX : 6662 4556.







CONTENTS

| 1. | Accounting Standard – 1 : Disclosure of Accounting Policies | 1 – 14 |
|----|---|-----------|
| 2. | Accounting Standard – 2 : Valuation of Inventories | 15 – 27 |
| 3. | Accounting Standard – 9 : Revenue Recognition | 28 – 37 |
| 4. | Inventory Valuation | 38 – 78 |
| 5. | Capital and Revenue Expenditure & Receipts | 79 – 99 |
| 6. | Final Accounts | 100 - 180 |
| 7. | Departmental Accounts | 181 – 217 |
| 8. | Accounting for Hire Purchase | 218 – 240 |
| | Objective Questions | 241 – 271 |
| | Mumbai University Objective Questions with Answers | 272 – 276 |
| | Mumbai University Questions Paper (October 2018) | 277 – 280 |

I/C PRINCIPAL
SL ROCK'S DEGREE COLLEGE
OF COMM & SCIENCE
M.M.C. SCHOOL BLDG., EKSAF









Prepared strictly as per the new syllabus for 75:25 pattern Credit Based Semester and Grading System which is into effect from the academic year 2016–2017.

Elective Courses (EC)

Including
Latest University
Question Papers

Financial Accounting

(Elements of Financial Accounting - I)

F.Y.B.C.A.F. (Semester - I)

ORIVALI

L. N. Chopde

Formerly, V.E.S's College of Arts, Science and Commerce, Chembur, Mumbai.

Jagruti Darji

K. P. B. College, Mumbai.

Rupesh Shukla

S. N. College Bhayadher.

Ranjeet Thakur

Sterling College Nerul.

Aarti Chikhal

Balbharti College, Mumbai.

Ms. Yasmin Singaporewala Jai Hind College,

Mumbai.

Dr. Nilesh Koli

Changu Kana Thakur College, New Panvel.

Mohit Sharma

ST. Rock College, Borivali.

Khoj Agarwal

Mumbai.

Seema Rawat

M.V.M. Degree College Commerce & Science Andheri, West.

SECOND EDITION

When you care enough to be better than the best







MUMBAI

PUNE ☆ GOA ☆ NAGPUR VADODARA ☆ BHAVNAGAR

Books & E-books & Digital Edition available at www.shethpublishers.com

1/F.Y.B.C.A.F.-Fin. Accounting (Sem. I)









Our Foot Prints

Regd. Office & Show Room : Unit No. 4, Ground Floor, Lalwani Industrial Estate, 14, G.D. Ambekar Marg, Wadala, Mumbai – 400 031. © (022) 6662 4553 / 6662 4554 FAX: 6662 4556 Email: support@shethpublishers.com

Goa

'PALLAV-KUNJ', Borda, Margao, Goa, @ (0832) 2733436
 302, Mahalaxmi Chambers, 3rd Floor, Appa Balwant Chowk, 23, Budhwar Peth, Pune–411 002. @ (020) 24450773

Nagpur

Shreeniwas Apt., Mukundraj Lane, Opp. Dharampeth Mahila Bank, Walker Road, Mahal, Nagpur - 440 002.

© (0712) 2737052

Vadodara

Joshi Brother's Krishna Krupa Miradatar's Tekro, Navabazar, Vadodara – 390001 (Gujarat). © 0265-2418911 / 2411287

Bhavnagar

Shah & Co. High Court Road, Bhavnagar (Gujarat). © (0278) 2516679

Price : ₹ 180/- only

ISBN - 978-93-83105-31-1

© Authors

I/C PRINCIPAL
St ROCKS DEGREE COLLEGE
OF COMM 5 SCIENCE
M.M.C. SCHOOL BLDG, EKSAR
BORIVALI (W), MUMBAI-92



Every possible effort has been made to avoid errors and omissions in this publication by the Authors and the Publishers. Inspite of this effort, some typographical errors might have crept in. Any mistake, error or discrepancy noted may be brought to our notice which shall be taken care of in the forthcoming edition. It is hereby notified that neither the Author nor the Publishers or seller will be liable for any damage or loss to anyone, in any manner, there from. It is suggested that to avoid any doubt the reader should cross—check all the facts, law and contents of the publication with original Government publication or notifications wherever applicable.

The text of this publication or any part thereof may not be reproduced.

The text of this publication, or any part thereof, may not be reproduced or transmitted in any form or by any means, electronic or mechanical, including photocopying, recording, storage in an information retrieval system, or reproduced on any disc, tape, perforated media or other information storage device, etc., otherwise, without the prior written permission of the publisher and author. No key to this book can be prepared without the prior written permission of the Publishers. Any violation will invite prosecution legal action under the Indian Copyright Act.

This book is sold subject to the condition that it shall not by way of trade or otherwise, be lent, resold, hired out or circulated;

For binding mistakes, misprints or for missing pages, etc., the publishers' liability is limited to replacement within one month of purchase by similar edition. All expenses in this connection are to be borne by the purchaser.

All disputes are subject to jurisdiction of courts, tribunals and forums at Mumbai only.

Published & : Sheth Publishers Private Ltd., Unit No. 4, Ground Floor,

Lalwani Industrial Estate, 14, G.D. Ambekar Marg, Wadala, Mumbai - 400 031

© 6662 4553 / 6662 4554 FAX : 6662 4556.

I/C PRINCIPAL
St. ROCK'S DEGREE COLLEGE
OF COMM & SCIENCE
M.M.C. SCHOOL BLDG.; EKSAR
BORIVALI (W), MUMBAI-92





CONTENTS

Section - I

| 1. | Accounting Standard – 1 : Disclosure of Accounting Policies | 1 - 14 |
|----|---|-----------|
| 2. | Accounting Standard - 2 : Valuation of Inventories | 15 – 27 |
| 3. | Accounting Standard - 9 : Revenue Recognition | 28 - 36 |
| 4. | Inventory Valuation | 37 - 74 |
| 5. | Capital and Revenue Expenditure & Receipts | 75 – 94 |
| 6. | Final Accounts | 95 - 174 |
| 7. | Departmental Accounts | 175 – 209 |
| 8. | Accounting for Hire Purchase | 210 - 232 |
| | Objective Questions | 233 - 262 |
| | Mumbai University Questions Paper (Nov.2016; March-2017) | 263 - 268 |

I/C PRINCIPAL
St. ROCKS DEGREE COLLEGE
OF COMM & SCIENCE
M.M.C. SCHOOL BLDG., EKSAR
RORIVALI (M. MUMBAI-92





I/C PRINCIPAL
SI. ROCK'S DEGREE COLLEGE
OF COMM & SCIENCE
M.M.C. SCHOOL BLDG; EKSAR
BORIVALI (W), MUMBAI-92





Prepared as per the new syllabus for 75:25 pattern Credit Based Semester and Grading System which is into effect from the academic year 2017–2018.

Elective Courses (EC)

AUDITING - III

S.Y. B.C.A.F (SEM. - IV)

L.N. CHOPDE Formerly V.E.S's College of Arts, Science & Commerce, Chembur, Mumbai.

AFSHA KIRKIRE M. M. K. College Bandra, Mumbai.

MUKESH C. KANOJIA RD & SH National College & S W A Science College, Bandra (W), Mumbai.

KHOJ AGARWAL Mumbai. DR. CA GAJANAN WADER
Pillai's College Arts, Commerce & Science,
New Panvel.

MOHIT SHARMA St. Rock College Borivali, Mumbai.

MS. SEEMA RAWAT
MVM's Degree College of Commerce & Science,
Andheri (W), Mumbai.

FIRST EDITION

When you care enough to be better than the best

I/C PRINCIPAL
SL ROCKS DEGREE COLLEGE
OF COMMA S SCIENCE
M.M.C. SCHOOL BLDG., EKSAR
RORIVALI (M. MUMBAI-92



SHETH PUBLISHERS PVT. LTD.

PUNE & GOA & NAGPUR VADODARA & BHAVNAGAR

1/S.Y.B.C.A.F - Auditing - III (Sem. - IV)

I/C PRINCIPAL
St. ROCK'S DEGREE COLLEGE
OF COMM & SOIENCE
M.M.C. SCHOOL BLDG., EKSAR
BORIVALI (W), MUMBAI-92





Our Foot Prints

Regd. Office & :

Unit No. 4, Ground Floor, Lalwani Industrial Estate,

Show Room

14, G.D. Ambekar Marg, Wadala, Mumbai - 400 031.

© (022) 6662 4553 / 6662 4554 FAX : 6662 4556

Email: support@shethpublishers.com

Goa Pune 'PALLAV-KUNJ', Borda, Margao, Goa, © (0832) 2733436

302, Mahalaxmi Chambers, 3rd Floor, Appa Balwant Chowk, 23, Budhwar Peth, Pune-411 002. © (020) 24450773

Shreeniwas Apt., Mukundraj Lane, Opp. Dharampeth Mahila Bank,

Walker Road, Mahal, Nagpur - 440 002.

@ (0712) 2737052

Vadodara

Joshi Brother's Krishna Krupa Miradatar's Tekro,

Navabazar, Vadodara - 390001 (Gujarat). © 0265-2418911 / 2411287

Bhavnagar

Shah & Co. High Court Road, Bhavnagar (Gujarat). © (0278) 2516679

Price : ₹ 75/- only

ISBN - 978-93-86805-43-0

© Authors



The book is strictly written according to the new syllabus available at the time of printing.

Every possible effort has been made to avoid errors and omissions in this publication by the Authors and the Publishers. Inspite of this effort, some typographical errors might have crept in. Any mistake, error or discrepancy noted may be brought to our notice which shall be taken care of in the forthcoming edition. It is hereby notified that neither the Author nor the Publishers or seller will be liable for any damage or loss to anyone, in any manner, there from. It is suggested that to avoid any doubt the reader should cross-check all the facts, law and contents of the publication with original Government publication or notifications wherever applicable.

The text of this publication, or any part thereof, may not be reproduced or transmitted in any form or by at means, electronic or mechanical, including photocopying, recording, storage in an information retrieval system, reproduced on any disc, tape, perforated media or other information storage device, etc., otherwise, without it prior written permission of the publisher and author. No key to this book can be prepared without the prior writte permission of the Publishers. Any violation will invite prosecution legal action under the Indian Copyright Act.

This book is sold subject to the condition that it shall not by way of trade or otherwise, be lent, resold, hired out or circulated.

For binding mistakes, misprints or for missing pages, etc., the publishers' tiability is limited to replacem within one month of purchase by similar edition. All expenses in this connection are to be borne by the purchaser.

All disputes are subject to jurisdiction of courts, tribunals and forums at Mumbai only.

Published & : Sheth Publishers Private I.t.d., Unit No. 4, Ground Floor,
Lalwani Industrial Estate, 14, G.D. Ambekar Marg, Wadala, Mumbai – 400 031.

© 6662 4553 / 6662 4554 FAX : 6662 4556.

St. ROCK'S DEGREE COLLEGE OF COMM & SCIENCE M.M.C. SCHOOL BLDG.; EKSAR BORIVALI (W), MUMBAI-92





| Contents | Mariana Maria Mari | i o i lin |
|--|--|-----------|
| | | - 7 |
| I. Audit Report | | |
| 2. Audit Under Comput | erised Information System Environment | |
| 3. Professional Ethics | | 5 |
| 4. Investigation and Due | Diligence | 7 |
| | and the manuscription of the state of | |
| Table 10 | | |
| L. War | | |
| | The State of the S | |
| | | |
| | | |
| | | |
| | the water of the residence in | |
| | The second secon | - |
| 1.5 | 6500 | |
| I/C PRINCIPAL | (2 2 2) E | |
| SL ROCK'S DEGREE COLLEGE OF COMM 5 SCIENCE M.M.C. SCHOOL BLDG. EKSAR BORIVALI (W). MUMBAI-92 | To the state of th | |
| BORIVALI (W), MUMBAI-92 | | |
| | | |
| | | |
| | | |
| | | |
| | | |
| | | |
| | The state of the s | |







Prepared as per the new syllabus for 75:25 pattern Credit Based Semester and Grading System which is into effect from the academic year 2016–2017.

Elective Courses (EC)

AUDITING

(INTRODUCTION AND PLANNING - I)

F.Y. B.C.A.F (SEM. - II)

L.N. CHOPDE

Formerly V.E.S's College of Arts, Science & Commerce, Chembur, Mumbai.

AFSHA KIRKIRE

M. M. K. College Bandra, Mumbai.

MUKESH C. KANOJIA

RD & SH National College & S W A Science College, Bandra (W), Mumbai.

DR. S. T. GADADE

Changu Kana Thakur Arts, Commerce & Science College, New Panvel.

DR. CA GAJANAN WADER

Pillai's College Arts, Commerce & Science, New Panvel.

MOHIT SHARMA

St. Rock College Borivali, Mumbai.

KHOJ AGARWAL

Mumbai.

SECOND EDITION

When you care enough to be better than the best







MUMBAL

PUNE & GOA & NAGPUR
VADODARA & BHAVNAGAR & AHMEDABAD

Books & E-books & Digital Edition available at www.shethpublishers.com

1/F.Y.B.C.A.F - Auditing (Sem. - II)







Our Foot Prints

Regd. Office & Show Room

Unit No. 4, Ground Floor, Lalwani Industrial Estate, 14, G.D. Ambekar Marg, Wadala, Mumbai - 400 031. © (022) 6662 4553 / 6662 4554 FAX : 6662 4556

Email: support@shethpublishers.com

Goa Pune

'PALLAV-KUNJ', Borda, Margao, Goa, © (0832) 2733436 302, Mahalaxmi Chambers, 3rd Floor, Appa Balwant Chowk,

Nagpur

23, Budhwar Peth, Pune-411 002. © (020) 24450773 Shreeniwas Apt., Mukundraj Lane, Opp. Dharampeth Mahila Bank,

Walker Road, Mahal, Nagpur - 440 002. @ (0712) 2737052

Vadodara

Joshi Brother's Krishna Krupa Miradatar's Tekro, Navabazar, Vadodara – 390001 (Gujarat). © 0265-2418911 / 2411287

Bhavnagar Ahmedabad Shah & Co. High Court Road, Bhavnagar (Gujarat). @ (0278) 2516679

04, Dilip Nagar, Near Daxini Society, Maninagar,

Ahmedabad - 380 008.

Price : ₹ 110/- only

ISBN - 978-93-5149-653-3



© Authors

Every possible effort has been made to avoid errors and omissions in this publication by the Authors and the Every possible effort has been made to avoid errors and omissions in his patheation by the Admired Publishers. Inspite of this effort, some typographical errors might have crept in. Any mistake, error or discrepancy noted may be brought to our notice which shall be taken care of in the forthcoming edition. It is hereby notified that noted may be brought to our notice which shall be taken care of in the forthcoming edition. It is hereby notified that the taken care of the data of the forthcoming edition in any manner, there from this property of the forthcoming of the forthcoming of the forthcoming edition. there from. It is suggested that to avoid any doubt the reader should cross-check all the facts, law and contents of the publication with original Government publication or notifications wherever applicable.

The text of this publication, or any part thereof, may not be reproduced or transmitted in any form or by an means, electronic or mechanical, including photocopying, recording, storage in an information retrieval system, reproduced on any disc, tape, perforated media or other information storage device, etc., otherwise, without the prior written permission of the publisher and author. No key to this book can be prepared without the prior written permission of the Publishers. Any violation will invite prosecution legal action under the Indian Copyright Act.

This book is sold subject to the condition that it shall not by way of trade or otherwise, be lent, resold, hire

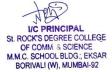
For binding mistakes, misprints or for missing pages, etc., the publishers' liability is limited to replacement within one month of purchase by similar edition. All expenses in this connection are to be borne by the purchaser. All disputes are subject to jurisdiction of courts, tribunals and forums at Mumbai only.

Published & : Printed by

Sheth Publishers Private Ltd., Unit No. 4, Ground Floor,

Lalwani Industrial Estate, 14, G.D. Ambekar Marg, Wadala, Mumbai – 400 031.

© 6662 4553 / 6662 4554 FAX : 6662 4556.







CONTENTS ..

| 1. | Introd | nction | to | Auditing |
|-----|--------|--------|----|----------|
| 4.0 | THEFT | uchon | 10 | Auditine |

1 - 26

2. Types of Audit

27 - 53

3. Audit Planning

54 - 7

4. Auditing Techniques

76 – 116

IIC PRINCIPAL
St ROCK'S DEGREE COLLEGE
OF COMM & SCIENCE
M.M.C. SCHOOL BLDG., EKSAR
BORIVALI (W), MUMBAI-92



(vii)







Prepared as per the new syllabus for 75:25 pattern Credit Based Semester and Grading System which is into effect from the academic year 2016–2017.

Elective Courses (EC)

AUDITING

(INTRODUCTION AND PLANNING - I)

F.Y. B.C.A.F (SEM. - II)

L.N. CHOPDE

Formerly V.E.S's College of Arts, Science & Commerce, Chembur, Mumbai.

AFSHA KIRKIRE

M. M. K. College Bandra, Mumbai.

MUKESH C. KANOJIA

RD & SH National College & S W A Science College, Bandra (W), Mumbai.

DR. S. T. GADADE

Changu Kana Thakur Arts, Commerce & Science College, New Panvel.

DR. CA GAJANAN WADER

Pillai's College Arts, Commerce & Science, New Panyel.

MOHIT SHARMA

St. Rock College Borivali, Mumbai.

KHOJ AGARWAL Mumbai.

THIRD EDITION

I/C PRINCIPAL
St. ROCK'S DEGREE COLLEGE
OF COMM & SCIENCE
M.M.C. SCHOOL BLDG. EKSAR
BORIVALI (W), MUMBAI-92



When you care enough to be better than the best



MUMBAI

PUNE ☆ GOA ☆ NAGPUR VADODARA ☆ BHAVNAGAR

1/F.Y.B.C.A.F - Auditing (Sem. - II)









Our Foot Prints

Regd. Office &

: Unit No. 4, Ground Floor, Lalwani Industrial Estate,

Show Room

14, G.D. Ambekar Marg, Wadala, Mumbai - 400 031.

@ (022) 6662 4553 / 6662 4554 FAX : 6662 4556

Email: support@shethpublishers.com

Goa

'PALLAV-KUNJ', Borda, Margao, Goa, © (0832) 2733436 302, Mahalaxmi Chambers, 3rd Floor, Appa Balwant Chowk,

23, Budhwar Peth, Pune-411 002. © (020) 24450773

Pune Nagpur

Shreeniwas Apt., Mukundraj Lane, Opp. Dharampeth Mahila Bank,

Walker Road, Mahal, Nagpur - 440 002.

@ (0712) 2737052

Vadodara

Joshi Brother's Krishna Krupa Miradatar's Tekro,

Navabazar, Vadodara - 390001 (Gujarat). © 0265-2418911 / 2411287

Bhavnagar

Shah & Co. High Court Road, Bhavnagar (Gujarat). © (0278) 2516679

Price : ₹ 115/- only

ISBN - 978-93-86805-00-3



© Authors

The book is strictly written according to the new syllabus available at the time of printing.

Every possible effort has been made to avoid errors and omissions in this publication by the Authors and the Publishers. Inspite of this effort, some typographical errors might have crept in. Any mistake, error or discrepancy noted may be brought to our notice which shall be taken care of in the forthcoming edition. It is hereby notified that neither the Author nor the Publishers or seller will be liable for any damage or loss to anyone, in any manner, there from It is suggested that to avoid any doubt the reader should cross-check all the facts, law and contents of the publication with original Government publication or notifications wherever applicable

The text of this publication, or any part thereof, may not be reproduced or transmitted in any form or by any means, electronic or mechanical, including photocopying, recording, storage in an information retrieval system, or reproduced on any disc, tape, perforated media or other information storage device, etc., otherwise, without the prior written permission of the publisher and author. No key to this book can be prepared without the prior written permission of the Publisher. permission of the Publishers. Any violation will invite prosecution legal action under the Indian Copyright Act.

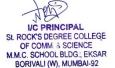
This book is sold subject to the condition that it shall not by way of trade or otherwise, be lent, resold, hired out or circulated.

For binding mistakes, misprints or for missing pages, etc., the publishers' liability is limited to replacement within one month of purchase by similar edition. All expenses in this connection are to be borne by the purchaser.

All disputes are subject to jurisdiction of courts, tribunals and forums at Mumbai only

Published & : Printed by

Sheth Publishers Private Ltd., Unit No. 4, Ground Floor, Lalwani Industrial Estate, 14, G.D. Ambekar Marg, Wadala, Mumbai - 400 031. © 6662 4553 / 6662 4554 FAX : 6662 4556.







CONTENTS...

| 1. | Introduction to Auditing | | | 1 – 27 |
|----|--------------------------|--|--|-----------|
| 2. | Types of Audit | | | 28 – 57 |
| 3. | Audit Planning | | | 58 – 82 |
| 4. | Auditing Techniques | | | 83 – 127 |
| | Questions | | | 128 – 129 |

I/C PRINCIPAL
St. ROCK'S DEGREE COLLEGE
OF COMM SCIENCE
MM.C SCHOOL BLOG., EKSAR
BORIVALI (W), MUMBAI-92



(vii)







Prepared as per the new syllabus for 100 marks pattern Under Choice Based Credit, Grading and Semester System which is into effect from the academic year 2017–2018.

Elective Courses (EC)
Discipline Specific Elective (DSE) Courses

ACCOUNTANCY AND FINANCIAL MANAGEMENT – IV

S.Y. B. Com. (Semester – IV)

L. N. CHOPDE Formerly, V.E.S's College, Chembur, Mumbai.

S.I.W.S College, Wadala.

MRS. SHALINI HEMANTHKUMAR

Tolani College, Andheri (East), Mumbai.

DR. SUNIL KADAM
N.G. Acharya and D.K. Marathe College,
Chembur.

DR. SAHIFA M.M. MAZGAONKAR M. L. Dahanukar College, Mumbai.

> MANOJ MISHRA Thakur College, Mumbai.

NILESH PATKI Shankar Narayan College, Bhayander. ASHOK DHINGREJA R. A. Podar College,

Matunga, Mumbai.

M.K. Sanghavi College, Vile Parle (West), Mumbai.

> ALKA GOLANI R.K.T. College, Ulhasnagar.

KIRAN DESHMUKH
Pillai's College Arts, Commerce & Science,
New Panvel.

PREM SAGAR SINGH ST. Rock College, Borivali, Mumbai.

H.R. College, Churchgate, Mumbai.

When you care enough to be better than the best





MUMBAI

PUNE & GOA & NAGPUR & VADODARA & BHAVNAGA

Follow us: /shethp

/shethpublishers /sheth.publishers

1/S.Y.B.Com.-Accountancy & Fin. Mgt. - IV (Sem.-IV)







Our Foot Prints

Regd. Office &

Unit No. 4, Ground Floor, Lalwani Industrial Estate,

Show Room

14, G.D. Ambekar Marg, Wadala, Mumbai - 400 031.

© (022) 6662 4553 / 6662 4554 FAX : 6662 4556

Email: support@shethpublishers.com

Goa

'PALLAV-KUNJ', Borda, Margao, Goa, © (0832) 2733436

Pune

302, Mahalaxmi Chambers, 3rd Floor, Appa Balwant Chowk,

23, Budhwar Peth, Pune-411 002. © (020) 24450773

Nagpur

Shreeniwas Apt., Mukundraj Lane, Opp. Dharampeth Mahila Bank,

Walker Road, Mahal, Nagpur - 440 002.

© (0712) 2737052

Vadodara

Joshi Brother's Krishna Krupa Miradatar's Tekro,

Navabazar, Vadodara - 390001 (Gujarat). © 0265-2418911 / 2411287

Bhavnagar

Shah & Co. High Court Road, Bhavnagar (Gujarat). © (0278) 2516679

Price : ₹ 240/- only

ISBN - 978-93-89284-56-0

© Authors



First Edition

November, 2017

Second Edition Third Edition

November, 2018 October, 2019

The book is strictly written according to the new syllabus available at the time of printing. Every possible effort has been made to avoid errors and omissions in this publication by the Authors and the Publishers. Inspite of this effort, some typographical errors might have crept in. Any mistake, error or discrepancy noted may be brought to our notice which shall be taken care of in the forthcoming edition. It is hereby not manner, neither the Author nor the Publishers or seller will be liable for any damage or loss to anyone, in any manner, there from. It is suggested that to avoid any doubt the reader should cross-check all the facts, law and contents of the publication with original Construction with original Construction by the confidence of the publication with original Construction by the confidence of the publication with original Construction by the confidence of the confidence of the confidence of the publication with original Construction by the confidence of the confidenc the publication with original Government publication or notifications wherever applicable.

The text of this publication, or any part thereof, may not be reproduced or transmitted in any form or by any means, electronic or mechanical, including photocopying, recording, storage in an information retrieval system, or reproduced on any disc, tape, perforated media or other information storage device, etc., otherwise, without the prior written permission of the publisher and author. No key to this book can be prepared without the prior written permission of the Publishers. Any violation will invite prosecution legal action under the Indian Copyright Act.

This book is rold with resold, hired

This book is sold subject to the condition that it shall not by way of trade or otherwise, be lent, resold, hired

For binding mistakes, misprints or for missing pages, etc., the publishers' liability is limited to replacement within one month of purchase by similar edition. All expenses in this connection are to be borne by the purchaser. out or circulated.

All disputes are subject to jurisdiction of courts, tribunals and forums at Mumbai only.

Published & : Printed by

Sheth Publishers Private Ltd., Unit No. 4, Ground Floor,

Lalwani Industrial Estate, 14, G.D. Ambekar Marg, Wadala, Mumbai – 400 031.

© 6662 4553 / 6662 4554 FAX : 6662 4556.







CONTENTS

| SECTION - I | |
|---|------------------------|
| | 1-32 |
| . Introduction to Company Accounts | |
| | 33 – 57 |
| Issue of Shares | 58 - 68 |
| . Issue of Debentures | |
| | 69 – 121 |
| Redemption of Preference Shares | 122 – 173 |
| . Redemption of Debentures | equipment 115 |
| | 174 – 220 |
| 5. Profit Prior to Incorporation | |
| | |
| SECTION – II | |
| Last Minute Revision | 222 – 227 |
| ast Minute Revision | 228 – 271 |
| Last 1 The | |
| Objective Questions | |
| Objective Questions | |
| Objective Questions Mumbai University Objective Questions with Answers | 272 – 282 |
| Objective Questions | 272 – 282 |
| Objective Questions Mumbai University Objective Questions with Answers Mumbai University Question Paper (March – 2019) | 272 – 282 283 – 286 |
| Objective Questions Mumbai University Objective Questions with Answers Mumbai University Question Paper (March – 2019) | 272 – 282 |
| Objective Questions Mumbai University Objective Questions with Answers Mumbai University Question Paper (March – 2019) | 272 – 282 283 – 286 |



(viii)







Prepared as per the new syllabus for 100 marks pattern Credit Based Semester and Grading System which is into effect from the academic year 2017-2018.

Elective Courses (EC)

Discipline Specific Elective (DSE) Courses

S. Y. B. Com. (Semester - IV)

L. N. CHOPDE

Formerly, V.E.S's College, Chembur, Mumbai.

CA DHIREN KANABAR

S.I.W.S College, Wadala.

MRS. SHALINI HEMANTHKUMAR

Tolani College, Andheri (East), Mumbai.

DR. SUNIL KADAM

N.G. Acharya and D.K. Marathe College, Chembur.

DR. SAHIFA M.M. MAZGAONKAR

M. L. Dahanukar College, Mumbai.

> MANOJ MISHRA Thakur College,

Mumbai. NILESH PATKI

Shankar Narayan College, Bhayander.

ASHOK DHINGREJA

R. A. Podar College, Matunga, Mumbai.

CA BHARAT GUPTA

M.K. Sanghavi College, Vile Parle (West), Mumbai.

ALKA GOLANI

R.K.T. College, Ulhasnagar.

KIRAN DESHMUKH

Pillai's College Arts, Commerce & Science, New Panvel.

PREM SAGAR SINGH

ST. Rock College, Borivali, Mumbai.

ANJALI VACHHANI

H.R. College, Churchgate, Mumbai.

When you care enough to be better than the best



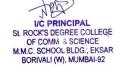


PUNE

NAGPUR & VADODARA & BHAVNAGAR

/shethpublishers /sheth.publishers

1/S.Y.B.Com.-Accountancy & Fin. Mgt. - IV (Sem.-IV)







Our Foot Prints

Regd. Office & : Unit No. 4, Ground Floor, Lalwani Industrial Estate,

14, G.D. Ambekar Marg, Wadala, Mumbai - 400 031. Show Room

© (022) 6662 4553 / 6662 4554 FAX : 6662 4556

Email: support@shethpublishers.com

'PALLAV-KUNJ', Borda, Margao, Goa, @ (0832) 2733436

302, Mahalaxmi Chambers, 3rd Floor, Appa Balwant Chowk, Pune 23, Budhwar Peth, Pune-411 002. © (020) 24450773

Shreeniwas Apt., Mukundraj Lane, Opp. Dharampeth Mahila Bank, Nagpur

Walker Road, Mahal, Nagpur - 440 002.

© (0712) 2737052

Joshi Brother's Krishna Krupa Miradatar's Tekro, Vadodara

Navabazar, Vadodara – 390001 (Gujarat). © 0265-2418911 / 2411287

Shah & Co. High Court Road, Bhavnagar (Gujarat). @ (0278) 2516679 Bhavnagar

Price : ₹ 240/- only

ISBN - 978-93-87825-28-4



© Authors

November, 2017 First Edition

November, 2018 Second Edition

The book is strictly written according to the new syllabus available at the time of printing.

Every possible effort has been made to avoid errors and omissions in this publication by the Authors and the Publishers. Inspite of this effort, some typographical errors might have crept in. Any mistake, error or discrepancy noted may be brought to our notice which shall be taken care of in the forthcoming edition. It is hereby notified that neither the Author nor the Publishers or seller will be liable for any damage or loss to anyone, in any manner, neither from. It is suggested that to avoid any doubt the reader should cross-check all the facts, law and contents of the publication with original Government publication or notifications wherever applicable.

The text of this publication or by any

The text of this publication, or any part thereof, may not be reproduced or transmitted in any form or by any means, electronic or mechanical, including photocopying, recording, storage in an information retrieval system, or reproduced on any disc, tape, perforated media or other information storage device, etc., otherwise, without the prior written permission of the publisher and author. No key to this book can be prepared without the prior written permission of the Publishers. Any violation will invite prosecution legal action under the Indian Copyright Act.

This book is sald subject to the condition of the Publishers.

This book is sold subject to the condition that it shall not by way of trade or otherwise, be lent, resold, hired out or circulated

For binding mistakes, misprints or for missing pages, etc., the publishers' liability is limited to replaceme within one month of purchase by similar edition. All expenses in this connection are to be borne by the purchaser.

All disputes are subject to jurisdiction of courts, tribunals and forums at Mumbai only.

Published & : Sheth Publishers Private Ltd., Unit No. 4, Ground Floor, Printed by

Lalwani Industrial Estate, 14, G.D. Ambekar Marg, Wadala, Mumbai – 400 031. © 6662 4553 / 6662 4554 FAX: 6662 4556.

I/C PRINCIPAL St. ROCK'S DEGREE COLLEGE OF COMM & SCIENCE M.M.C. SCHOOL BLDG.; EKSAR BORIVALI (W), MUMBAI-92





CONTENTS

SECTION - I

| | SECTION | |
|-----|--|-----------|
| 1. | Introduction to Company Accounts | 1 - 32 |
| | Issues of Shares | 33 - 57 |
| 2. | Issues of Debentures | 58 - 67 |
| 3. | Redemption of Preference Shares | 68 - 130 |
| 4. | | 131 - 186 |
| 5. | | 187 - 246 |
| 6. | Profit Prior to Incorporation | |
| | and the blantas and the second arth of | |
| | SECTION - II | |
| La | ast Minute Revision | 248 - 252 |
| Ol | bjective Questions | 253 - 292 |
| | fumbai University Objective Questions with Answers | 293 - 299 |
| | Mumbai University Paper March, 2018 | 300 - 304 |
| 1-1 | Turnous on . | |

| - | Topic | Objective questions | Theory Questions | Practical Problems | Total |
|----|----------------------------------|---------------------|---------------------|-----------------------|-------|
| 1. | Introduction to Company Accounts | 7 | 11 | Theory que | 07 |
| 2. | Issue of Shares | 3 | 20 | - | 23 |
| 3. | Issue of Debentures | 3 | 15 | 100 E 10 F 41 | 18 |
| 4. | Redemption of debentures | 6 | 5 | 38 | 49 |
| 5. | Redemption of debentures | 1 | 5 | 52 | 58 |
| 6. | Profit Prior to Incorporation | 4 | 5 | 30 | 39 |
| | Total | 24 | 50 | 120 | 194 |



(viii)







ELECTIVE COURSES (EC)

FINANCIAL ACCOUNTING

T.Y. B.M.S. (Semester - V)



L. N. CHOPDE

Formerly, V.E.S's College of Arts, Science & Commerce, Chembur, Mumbai.

AARTI CHIKHAL

Balbharti's MJP College of Commerce, Mumbai.

RIYU HALDANKAR

JVM's Mehta Degree College, Airoli, Navi Mumbai.

DR. TASFIYA PATEL

Patuck Gala College of Commerce & Management, Santacruz (E), Mumbai.

DHANABALU R. NAIKAR

S.I.A. College, Guru Nanak College,

DR. JAGRUTI DARJI

K. P. B. Hinduja College of Commerce, Mumbai.

SANTOSH YADAV

Vidya Vikas Universal College of Arts, Science & Commerce, Malad.

VIDHI RATHOD

St. Rock College of Commerce & Science, Borivali.

NEW EDITION

When you care enough to be better than the best



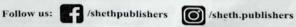


MUMBAI

GOA & NAGPUR &

BHAVNAGAR



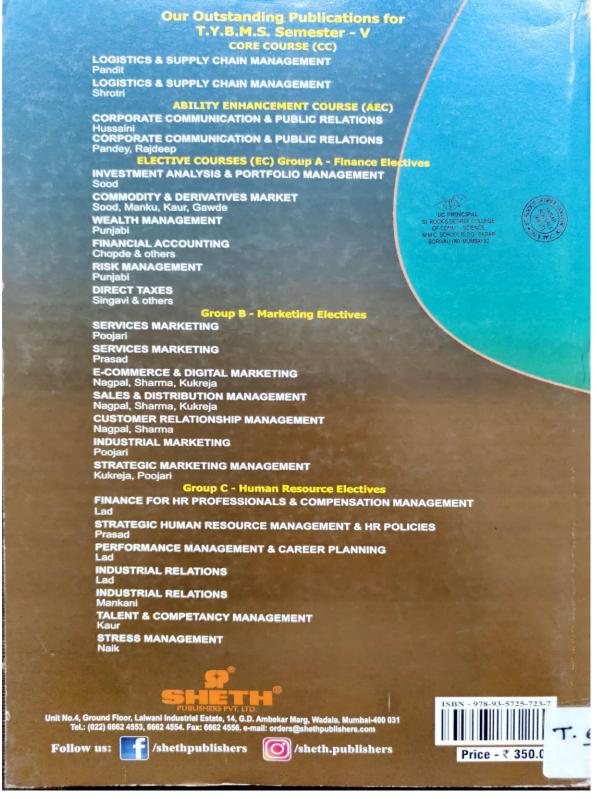


1/T.Y.B.M.S.-Financial Accounting (Sem.-V)

I/C PRINCIPAL
St. ROCK'S DEGREE COLLEGE
OF COMM. & SCIENCE
M.M.C. SCHOOL BLDG., EKSAR
BORIVALI (W), MUMBAI-92













| | C4 12 1/18 | |
|----|--|-----------|
| 1. | Preparation of Final Accounts of Companies | 1-199 |
| 2. | Underwriting of Shares and Debentures | 200 - 240 |
| 3. | Accounting of Transactions of Foreign Currency | 241 - 292 |
| 4. | Investment Accounting | 293 - 359 |
| 5. | Ethical Behaviour & Implications for Accountants | 360 - 402 |

I/C PRINCIPAL
St. ROCK'S DEGREE COLLEGE
OF COMM & SCIENCE
MM.C. SCHOOL BLDG., EKSAR
BORIVALI (W), MUMBAI-92





I/C PRINCIPAL
SL ROCK'S DEGREE COLLEGE
OF COMM & SCIENCE
M.M.C. SCHOOL BLDG., EKSAR
BORIVALI (W), MUMBAI-92





SPECIAL EDITION

Elective Courses (EC) Discipline Specific Elective (DSE) Courses

ACCOUNTANCY

FINANCIAL MANAGEMENT

S.Y.B.Com. (Semester - IV)

Dr. Premsagar R. Singh Milind Ramchandra More Manjeet A. Mishra St. Rock's Degree College of Commerce & Science Eksar Borivali (w).



In Collaboration With L. N. Chopde and Others

FIRST EDITION

When you care enough to be better than the best



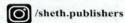
MUMBAI

NAGPUR &

BHAVNAGAR

GOA





1/S.Y.B.Com. - Accountancy & Financial Mgt. (Sem. IV)







Our Foot Prints

Regd. Office & Show Room

Unit No. 4, Ground Floor, Lalwani Industrial Estate,

14, G.D. Ambekar Marg, Wadala, Mumbai – 400 031.

© (022) 6662 4553 / 6662 4554 FAX : 6662 4556

Email: orders@shethpublishers.com

'PALLAV-KUNJ', Borda, Margao, Goa, © (0832) 2733436

Nagpur

Shreeniwas Apt., Mukundraj Lane, Opp. Dharampeth Mahila Bank,

Walker Road, Mahal, Nagpur - 440 002.

© (0712) 2737052

Bhavnagar

Shah & Co. High Court Road, Bhavnagar (Gujarat). © (0278) 2516679

ISBN - 978-93-5576-536-9

© Authors



The book is strictly written according to the new syllabus available at the time of printing.

Every possible effort has been made to avoid errors and omissions in this publication by the Authors and the Publishers. Inspite of this effort, some typographical errors might have crept in. Any mistake, error or discrepancy noted may be brought to our notice which shall be taken care of in the forthcoming edition. It is hereby notified that neither the Author nor the Publishers or seller will be liable for any damage or loss to anyone, in any manner, there from. It is suggested that to avoid any doubt the reader should cross-check all the facts, law and content of the publication with original Government publication or notifications wherever applicable.

The text of this publication, or any part thereof, may not be reproduced or transmitted in any form or by any means, electronic or mechanical, including photocopying, recording, storage in an information retrieval system, or reproduced on any disc, tape, perforated media or other information storage device, etc., otherwise, without the prior written permission of the publisher and author. No key to this book can be prepared without the prior written permission of the Publishers. Any violation will invite prosecution legal action under the Indian Copyright Act.

This book is sold subject to the condition that it shall not by way of trade or otherwise, be lent, resold, hire out or circulated.

For binding mistakes, misprints or for missing pages, etc., the publishers' liability is limited to replaced within one month of purchase by similar edition. All expenses in this connection are to be borne by the purchaser

All disputes are subject to jurisdiction of courts, tribunals and forums at Mumbai only.

Printed by

Published & : Sheth Publishers Private Ltd., Unit No. 4, Ground Floor,

Lalwani Industrial Estate, 14, G.D. Ambekar Marg, Wadala, Mumbai – 400 031

© 6662 4553 / 6662 4554 FAX : 6662 4556.

I/C PRINCIPAL St. ROCK'S DEGREE COLLEGE OF COMM. & SCIENCE M.M.C. SCHOOL BLDG.; EKSAR BORIVALI (W), MUMBAI-92





CONTENTS

| I | SECTION – I | |
|----|--|-----------|
| 1. | Introduction to Company Accounts | 1 - 31 |
| 2. | Issue of Shares (Only Theory) | 32-56 |
| 3. | Issue of Debentures (Only Theory) | 57 - 65 |
| 4. | Redemption of Preference Shares | 66 - 118 |
| 5. | Redemption of Debentures | 119 - 167 |
| 6. | Profit Prior to Incorporation | 168 - 209 |
| | SECTION – II | |
| + | Objective Questions | 211 - 253 |
| + | Mumbai University Objective Questions with Answers | 254 - 262 |
| + | Mumbai University Question Paper (March – 2019) | 263 - 266 |

I/C PRINCIPAL
St. ROCK'S DEGREE COLLEGE
OF COMM & SCIENCE
M.M.C. SCHOOL BLDG., EKSAR
BORIVALI (W), MUMBAI-92









SPECIAL EDITION

Discipline Specific Elective (DSE) Courses

COST ACCOUNTING

T.Y. B. Com. (Semester - VI)

Milind Ramchandra More Dr. Premsagar R. Singh Manjeet A. Mishra ST. Rock's Degree College of Commerce & Science Eksar Borivali (w).

> In Collaboration With L. N. Chopde and Others

FIRST EDITION

When you care enough to be better than the best



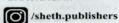




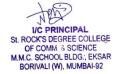
GOA & NAGPUR &

BHAVNAGAR





1/T.Y.B.Com.-Cost Accounting (Sem.-VI)







Our Foot Prints

Regd. Office &

Unit No. 4, Ground Floor, Lalwani Industrial Estate,

Show Room

14, G.D. Ambekar Marg, Wadala, Mumbai - 400 031.

© (022) 6662 4553 / 6662 4554 FAX : 6662 4556

Goa

Email: orders@shethpublishers.com 'PALLAV-KUNJ', Borda, Margao, Goa, @ (0832) 2733436

Nagpur

Shreeniwas Apt., Mukundraj Lane, Opp. Dharampeth Mahila Bank,

Walker Road, Mahal, Nagpur - 440 002.

© (0712) 2737052

Bhavnagar

Shah & Co. High Court Road, Bhavnagar (Gujarat). © (0278) 2516679

ISBN - 978-93-5576-582-6

© Authors



The book is strictly written according to the new syllabus available at the time of printing

The book is strictly written according to the new syllabus available at the time of printing.

Every possible effort has been made to avoid errors and omissions in this publication by the Authors and the Publishers. Inspite of this effort, some typographical errors might have crept in. Any mistake, error or discrepancy noted may be brought to our notice which shall be taken care of in the forthcoming edition. It is hereby notified that neither the Author nor the Publishers or seller will be liable for any damage or loss to anyone, in any manner, there from. It is suggested that to avoid any doubt the reader should cross—check all the facts, law and contents of the publication with actional Government publication or notifications wherever applicable. the publication with original Government publication or notifications wherever applicable.

The text of this publication, or any part thereof, may not be reproduced or transmitted in any form or by any The text of this publication, or any part inereof, may not be reproduced or transmitted in any form or by any means, electronic or mechanical, including photocopying, recording, storage in an information retrieval system, or reproduced on any disc, tape, perforated media or other information storage device, etc., otherwise, without the prior written permission of the publisher and author. No key to this book can be prepared without the prior written permission of the Publishers. Any violation will invite prosecution legal action under the Indian Copyright Act.

This book is sold subject to the condition that it shall not by way of trade or otherwise, be lent, resold, hired out or circulated.

For binding mistakes, misprints or for missing pages, etc., the publishers' liability is limited to replacement within one month of purchase by similar edition. All expenses in this connection are to be borne by the purchaser.

All disputes are subject to jurisdiction of courts, tribunals and forums at Mumbai only

Printed by

Published & : Sheth Publishers Private Ltd., Unit No. 4, Ground Floor,

Lalwani Industrial Estate, 14, G.D. Ambekar Marg, Wadala, Mumbai - 400 031.

© 6662 4553 / 6662 4554 FAX : 6662 4556.







CONTENTS...

| | SECTION - I | |
|----|---|--|
| 1. | Cost Control Accounts | 1-44 |
| 2. | Contract Costing | 45 – 101 |
| 3. | Process Costing | 102 – 159 |
| 4. | Process Costing : Joint Products and By-Products | 160 – 180 |
| 5. | Introduction to Marginal Costing | 181 – 220 |
| 6. | Introduction to Standard Costing | 221 – 257 |
| 7. | Emerging Concepts of Cost Accounting | 258 – 270 |
| | | |
| | SECTION - II | THE REAL PROPERTY AND ADDRESS OF THE PARTY AND |
| La | st Minute Revision | 272 – 279 |
| Ob | ejective Questions | 280 – 302 |
| Mı | umbai University Objective Questions with Answers | 303 – 310 |
| | Laiversity Question Paper (Oct. 2019) | 311 – 314 |



Mumbai University Question Paper (Oct, 2019)







SPECIAL EDITION

Elective Courses (EC) Discipline Specific Elective (DSE) Courses

AUDITING

(Financial Accounting and Auditing – VI)

S.Y. B.Com. (Semester - IV)

(Updated as per recent MCA notifications)

Dr. Premsagar R. Singh Milind Ramchandra More Manjeet A. Mishra St. Rock's Degree College of Commerce & Science Eksar Borivali (w).

> In Collaboration With L. N. Chopde and Others





FIRST EDITION

When you care enough to be better than the best



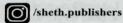
NAGPUR &

BHAVNAGAR

Follow us:



/shethpublishers



1/S.Y.B.Com. - Auditing (Sem. - IV)







Our Foot Prints

Show Room

Regd. Office & : Unit No. 4, Ground Floor, Lalwani Industrial Estate,

14. G.D. Ambekar Marg, Wadala, Mumbai - 400 031.

© (022) 6662 4553 / 6662 4554 FAX : 6662 4556 Email: orders@shethpublishers.com

: 'PALLAV-KUNJ', Borda, Margao, Goa, © (0832) 2733436

Nagpur

Shreeniwas Apt., Mukundraj Lane, Opp. Dharampeth Mahila Bank,

Walker Road, Mahal, Nagpur - 440 002.

© (0712) 2737052

Bhavnagar

Shah & Co. High Court Road, Bhavnagar (Gujarat). © (0278) 2516679

ISBN - 978-93-5576-558-1

© Authors



The book is strictly written according to the new syllabus available at the time of printing.

Every possible effort has been made to avoid errors and omissions in this publication by the Authors and the Publishers. Inspite of this effort, some typographical errors might have crept in. Any mistake, error or discrepancy noted may be brought to our notice which shall be taken care of in the forthcoming edition. It is hereby notified that neither the Author nor the Publishers or seller will be liable for any damage or loss to anyone, in any manner, there from. It is suggested that to avoid any doubt the reader should cross-check all the facts, law and contents of the publication with original Government publication or notifications wherever applicable.

The text of this publication, or any part thereof, may not be reproduced or transmitted in any form or by any means, electronic or mechanical, including photocopying, recording, storage in an information retrieval system, or reproduced on any disc, tape, perforated media or other information storage device, etc., otherwise, without the prior written permission of the publisher and author. No key to this book can be prepared without the prior written permission of the Publishers. Any violation will invite prosecution legal action under the Indian Copyright Act.

This book is sald subject to the condition of the publisher and author to the condition of the publishers.

This book is sold subject to the condition that it shall not by way of trade or otherwise, be lent, resold, hired out or circulated.

For binding mistakes, misprints or for missing pages, etc., the publishers' liability is limited to replacement none month of purchase by similar edition. All expenses in this connection are to be borne by the purchaser. within or

All disputes are subject to jurisdiction of courts, tribunals and forums at Mumbai only.

Printed by

Published & : Sheth Dublishers Drivate Ltd., Unit No. 4, Ground Floor,

Lalwani Industrial Estate, 14, G.D. Ambekar Marg, Wadala, Mumbai – 400 031.

© 6662 4553 / 6662 4554 FAX : 6662 4556.

I/C PRINCIPAL St. ROCK'S DEGREE COLLEGE OF COMM. & SCIENCE M.M.C. SCHOOL BLDG.; EKSAR BORIVALI (W), MUMBAI-92





Contents

| 1. | Introduction to Auditing | 1-35 |
|----|---|-----------|
| 2. | Types of Audit | 36 - 64 |
| 3. | Audit Planning, Procedures and Documentation | 65 - 92 |
| 4. | Auditing Techniques | 93 – 132 |
| 5. | Internal Audit | 133 – 149 |
| 6. | Auditing Techniques : Vouching | 150 – 187 |
| 7. | Auditing Techniques : Verification | 188 – 238 |
| | Mumbai University Question Paper (March 2017) | 239 - 24 |
| | Mumbai University Question Paper (March 2018) | 241 - 24 |
| | Mumbai University Question Paper (October 2018) | 243 - 24 |
| | Mumbai University Question Paper (April 2019) | 246 - 24 |

UC PRINCIPAL
SEROCK'S DEGREE COLLEGE
OF COMMA S SCIENCE
M.M.C. SCHOOL BLDG, EKSAR
BORIVALI (W), MUMBAI-92



(viii)







Index for Criteria 3.3.2

| List of th | e Paners | Published | on IJARSCT |
|------------|-----------|-------------|------------|
| List Of th | c i apcis | i ubiisiicu | |

Table of content

Certificates to the Faculty and student







The papers and certificate can be accessed by using the following Paper ids.

The papers are available at: **VOLUME 1, ISSUE 3, JANUARY 2021**

Google Drive Link:

https://drive.google.com/drive/folders/1sq1k47jdvSNVYF7X-15wRysEx6nrcxMy?usp=sharing

The papers and certificate can be accessed by using the following Paper ids.

| Paper ID | Paper Details | Paper Links |
|-------------|---|--------------------------------------|
| 14501 | Assessing the Sustainment of Online Privacy: A Comprehensive Examination of Internet Surfing Prof. Kajal Mehta and Vishwajeet Singh | https://ijarsct.co.in/Paper14501.pdf |
| 44502 | Analysing the Diverse Dimensions of Logistics: Comprehensive Classification and Comparative Study Prof. Mohit Sharma, Prof. Snehal Sharma, Aryan | https://iianataa.in/Danan14502.ndf |
| 14502 | Dave Exploring the Pervasiveness of Technology | https://ijarsct.co.in/Paper14502.pdf |
| 14503 | Addiction: A Comprehensive Research Framework Prof. Karishma Tiwari and Vivek Sanjay Vakode | https://ijarsct.co.in/Paper14503.pdf |
| 14504 | A Study on Impact of Advance Robotics in Army Prof. Tandra Paul and Shubham Jaikaran Yadav | https://ijarsct.co.in/Paper14504.pdf |
| 14505 | Unravelling the Complexities of Income Tax: Analysis, Implications and Solutions Prof. Amrut Rumde, Prof. Bhavika Rumade, Imaad Khan | https://ijarsct.co.in/Paper14505.pdf |
| 14506 | A Study on Risk Management Prof. Naresh Purohit and Imaad Khan | https://ijarsct.co.in/Paper14506.pdf |
| 14507 | A Study on Banking in Financial System Prof. Naresh Purohit and Ganesh Kumar | https://ijarsct.co.in/Paper14507.pdf |
| 14508 | Secure and Seamless Identity Verification with the Power of Biometric Authentication Prof. Kajal Mehta and Divya Nevgi | https://ijarsct.co.in/Paper14508.pdf |
| 14509 | Assessing The Economic Impact of Electric Vehicles on Growth: A Perspective Prof. Rajesh Shah and Santosh Ganpat Gahlot | https://ijarsct.co.in/Paper14509.pdf |
| 14510 | A Study on Impact of Artificial Intelligence in Finance Sector Prof. Karishma Tiwari and Santosh Ganpat Gahlot | https://ijarsct.co.in/Paper14510.pdf |







| | A . (C. + 1.7 - 11) | |
|-------|--|---------------------------------------|
| | Artificial Intelligence In Health Care Diagnosis And | |
| 14511 | Treatment | https://ijarsct.co.in/Paper14511.pdf |
| | Prof. Tandra Paul and Neha Ramsingar Patel | |
| | A Study on Impact of Covid-19 on Indian Mutual | |
| 14512 | Fund | https://ijarsct.co.in/Paper14512.pdf |
| | Prof. Naresh Purohit and Aryan Jaiswal | |
| 14513 | A Study on Software Development | https://ijarsct.co.in/Paper14513.pdf |
| | Prof. Kajal Mehta and Amit Yadav | |
| | A Study on Mobile Technology and Its Impact on | |
| | Society | |
| 14514 | Prof. Amrut Rumde, Prof. Bhavika Rumade, Sufiya | https://ijarsct.co.in/Paper14514.pdf |
| | Shaikh | , |
| | A Study on Investment Analysis and Portfolio | |
| | Management | |
| 14515 | Prof. Amrut Rumde, Prof. Bhavika Rumade, Rushil | https://ijarsct.co.in/Paper14515.pdf |
| | S. Parikh | 7 77 7 |
| | A Study on Corporate Governance and Financial | |
| 14516 | Markets forum | https://ijarsct.co.in/Paper14516.pdf |
| | Prof. Rajesh Shah and Boaz Tamilalagan Nadar | , ,,, |
| | A Study on Credit Rating Agencies in India | |
| 14517 | Prof. Naresh Purohit and Mayandi Sudalaimani | https://ijarsct.co.in/Paper14517.pdf |
| | Nadar | , ,,, |
| | An Overview on Digital Transformation in Retail | |
| | Industry | |
| 14518 | Prof. Mohit Sharma, Prof. Snehal Sharma, Sanika | https://ijarsct.co.in/Paper14518.pdf |
| | Santosh Main | , ,,, |
| | A Comprehensive Study of Digital Media's | |
| | Influence on Literacy | |
| 14519 | Prof. Reena Kumar, Rajeev Srivastava, Vivek | https://ijarsct.co.in/Paper14519.pdf |
| | Chaurasiya | |
| | Data Management in the 5G Era: Challenges and | |
| | Strategies | |
| 14520 | Prof. Reena Kumar, Adv. Ashita Sinha, Krupal | https://ijarsct.co.in/Paper14520.pdf |
| | Natvarlal Kacha | |
| | Eliminating Poisonous Substances in Food Using | |
| 14521 | Advance Technology | https://ijarsct.co.in/Paper14521.pdf |
| | Prof. Nirja Sharan and Divya Nevgi | |
| 14522 | A Study on Application Programming Language | https://ijarsct.co.in/Paper14522.pdf |
| | Prof. Kajal Mehta and Krish Sharma | - ' |
| | Encryption Policies of Social Media Applications | |
| | and its Effect on User's Privacy | |
| 14523 | Prof. Karishma Tiwari and Narendranath B | https://ijarsct.co.in/Paper14523.pdf |
| | Gavande | |
| | Advancements in Biotechnology: Unlocking | |
| 14524 | Potential for Sustainable Agriculture | https://ijarsct.co.in/Paper14524.pdf |
| | Prof. Nirja Sharan and Sushant Madki | · · · · · · · · · · · · · · · · · · · |

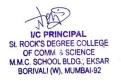






| | A Study on Optimizing the Global Supply Chain | |
|-------|---|---|
| 14525 | Management | https://ijarsct.co.in/Paper14525.pdf |
| | Prof. Mohit Sharma and Prof. Snehal Sharma | , ,,, |
| 14526 | A Case Study on Wealth Management | https://ijarsct.co.in/Paper14526.pdf |
| | Prof. Amrut Rumde and Prof. Bhavika Rumade | |
| 14527 | An Overview on Inbound Marketing | https://ijarsct.co.in/Paper14527.pdf |
| | Prof. Reena Kumar, Dr. Ashish Sinha, Aditya Meher | , |
| | A Study on Understanding College Admission | |
| 14528 | Policies | https://ijarsct.co.in/Paper14528.pdf |
| | Prof. Nirja Sharan and Aditya Meher | , |
| | A Study on Sales Marketing | |
| 14529 | Prof. Mohit Sharma, Prof. Snehal Sharma, Vighnesh | https://ijarsct.co.in/Paper14529.pdf |
| | A Shetty | , ,,, |

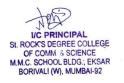
| | A Study on Social Media Marketing and | |
|-------|--|---|
| 14530 | Engagement | https://ijarsct.co.in/Paper14530.pdf |
| | Prof. Mohit Sharma and Prof. Snehal Sharma | , |
| | Performance Evaluation of Mutual Funds: A | |
| 14531 | Comparative Study | https://ijarsct.co.in/Paper14531.pdf |
| 1.551 | Prof. Naresh Purohit and Krishna Jayaswal | Treepoi, / , jurison com /, r uper 1 1331.pur |
| | The Evolution of Customer Relationship | |
| 14532 | Management: Trends and Innovations | https://ijarsct.co.in/Paper14532.pdf |
| 14332 | Prof. Reena Kumar, Rachit Roshan, Aryan Dave | Treeps.// ijursec.eo.iii/T uper 14552.pur |
| | The Dual Nature of Social Media: Impacts on | |
| 14533 | Mental Health | https://ijarsct.co.in/Paper14533.pdf |
| 14333 | Prof. Nirja Sharan | Inteps.//ijaisct.co.in/Faper14555.pur |
| | Implementation of Robotic Intelligence and | |
| 14534 | Communication | https://ijarsct.co.in/Paper14534.pdf |
| 14334 | Prof. Tandra Paul and Flourence Rajkumar Nadar | IIIIps.//ijaisci.co.iii/Papei 14554.pui |
| | Taxation Policies and their Impact on Business and | |
| | Economic Growth | |
| 14535 | Prof. Amrut Rumde, Prof. Bhavika Rumade, Nikhil | https://ijarsct.co.in/Paper14535.pdf |
| 14555 | Jitendra Chandravanshi | IIIIps.//Ijarsci.co.III/Paper14555.pur |
| 14536 | A Study on Indian Stock Market | https://ijarsct.co.in/Paper14536.pdf |
| 14550 | Prof. Naresh Purohit and Snehal Patel | IIIIps.//Ijarsci.co.III/Paper14556.pur |
| | Impact of Children's Tech Use: A Comprehensive | |
| | Study | |
| 14537 | Prof. Reena Kumar, Prof. Rashmi Prashad, | https://ijarsct.co.in/Paper14537.pdf |
| 14557 | Subhanshu Sabhajeet Pal | IIIIps.//ijarsci.co.iii/Paper14557.pur |
| | A Study on Behavioral Finance | |
| 14538 | Prof. Amrut Rumde, Prof. Bhavika Rumade, Sahil | https://ijarsct.co.in/Paper14538.pdf |
| 14538 | Dattaram Vaje | 11(tps.//ijarsct.co.iii/Paper14538.pdf |
| | The Impact of Social Media Marketing on | |
| | Consumer Behavior: A Comprehensive Analysis | |
| 14520 | Prof. Mohit Sharma, Prof. Snehal Sharma, Uday | https://iianaat.co.im/Danau14530 = 45 |
| 14539 | Suresh Bhuiyan | https://ijarsct.co.in/Paper14539.pdf |
| | Jui Con Diluiyan | |







| | Steps to Analyze the Implementation of a Tax on | |
|--------|--|---|
| | Organizational Revenue | |
| 14540 | Prof. Amrut Rumde, Prof. Bhavika Rumade, Nitesh | https://ijarsct.co.in/Paper14540.pdf |
| | Ashok Sharma | |
| | Breast Cancer Awareness among Women: A | |
| 14541 | Comprehensive Study | https://ijarsct.co.in/Paper14541.pdf |
| | Prof. Nirja Sharan Understanding and Combating Scams: A | |
| | Understanding and Combating Scams: A Comprehensive Overview | 1 11 |
| 14542 | Prof. Rahul Varma and Jitesh Prakash Shinde | https://ijarsct.co.in/Paper14542.pdf |
| | Resilience and Recovery: Crisis Management | |
| | Frameworks for Banks in Turbulent Times | |
| 14543 | Prof. Gunakshi Khandeka and Melissa Mathew | https://ijarsct.co.in/Paper14543.pdf |
| 14343 | Dsouza | Inteps://ijarsct.co.in/Paper14343.pur |
| | Quantum Computing: Current State and Future | |
| 14544 | Prospects | https://ijarsct.co.in/Paper14544.pdf |
| | Prof. Karishma Tiwari and Rishikesh Pradhan | |
| 14545 | A Study on Future of 3D Printing Technology | https://ijarsct.co.in/Paper14545.pdf |
| | Prof. Tandra Paul and Shivam Jaiswal | |
| 14546 | An Overview on Online Shopping | https://ijarsct.co.in/Paper14546.pdf |
| | Prof. Krina Adhiya and Sanket Sandeep Gundiye | |
| | A Study on New Technologies for Web | |
| 14547 | Development | https://ijarsct.co.in/Paper14547.pdf |
| | Prof. Karishma Tiwari and Saurabh Sunil Nikam | |
| | The Psychological Effects of Social Media Use | |
| 14548 | on Adolescents | https://ijarsct.co.in/Paper14548.pdf |
| | Prof. Sameer Khasnis and Kirti Gupta The Social and Psychological Impact of Social | |
| 44540 | Media Algorithms | |
| 14549 | Prof. Tandra Paul and Mr. Atharva Santosh Ghavre | https://ijarsct.co.in/Paper14549.pdf |
| | A Study on Risk Management | |
| 14550 | Prof. Gunakshi Khandeka and Nikhil | https://ijarsct.co.in/Paper14550.pdf |
| 14550 | Chandravanshi | Tittps://ijarsct.co.m/Faper14550.pur |
| | A Study on Role of Banks in the Economy: An | |
| 14551 | Introduction to Banking Services | https://ijarsct.co.in/Paper14551.pdf |
| | Prof. Sonia Pereira and Shoyab Kadeer | 11, 17, 11, 11, 11, 11, 11, 11, 11, 11, |
| | Study on Role of Financial Market in Deriving | |
| 14552 | Economic Development | https://ijarsct.co.in/Paper14552.pdf |
| | Prof. Ritu Jaydeep Ahuja and Daksha Vilas Khaire | |
| 14553 | A Study on Sales Forecasting on the Enterprises | https://ijarsct.co.in/Paper14553.pdf |
| | Prof. Sameer Khasnis and Chris Fernandes | |
| | Programming Languages: From Assembly to Web | |
| 14554 | Assembly | https://ijarsct.co.in/Paper14554.pdf |
| | Prof. Kajal Mehta and Samiksha Sanjay Halve | |
| | Adapting Ecosystems: Assessing Climate Change's | |
| 14555 | Influence on Biodiversity Dynamics Prof. Nirja Sharan and Sahil Umesh Kamerkar | https://ijarsct.co.in/Paper14555.pdf |
| 4.4556 | An Overview on Artificial Intelligence | https://iianal.com/ |
| 14556 | Prof. Kajal Mehta and Abhilash Nayak | https://ijarsct.co.in/Paper14556.pdf |
| | i i oi. Kajai menta anu Avimasii Nayak | <u> </u> |







| 14557 | Attitude of Investors Towards the Stock Market | https://ijarsct.co.in/Paper14557.pdf |
|-------|--|---|
| | Prof. Gunakshi Khandeka and Karan Raichura | |
| 14550 | Indian Consumer Perception Regarding Domestic and Multi-National Brands | https://iiaraat.co.in/Donor14550.ndf |
| 14558 | Nitin Sharma | https://ijarsct.co.in/Paper14558.pdf |
| | A Review of Consumer Satisfaction of Tata Motors | |
| 14559 | in Mumbai, Maharashtra | https://ijarsct.co.in/Paper14559.pdf |
| | Nitin Sharma A Study on Financial Planning its Needs in | |
| 14560 | Business | https://ijarsct.co.in/Paper14560.pdf |
| 14300 | Prof. Manjeet Mishra | Tittps://ijurset.co.iii/Tuper14500.pur |
| 14561 | A Study of Retail Banking and its Challenges | https://ijarsct.co.in/Paper14561.pdf |
| | Prof. Aparna Surve An Analysis of Impact of Various Tools and | |
| | Techniques Across Firms was Conducted on Online | |
| 14562 | Marketing through Consumers | https://ijarsct.co.in/Paper14562.pdf |
| | Prof. Nitin Sharma | 7 7 7 |
| | A Study on Impact of Cellphones Branding on | |
| 14563 | Consumer Buying Behavior Prof. Manjeet Mishra | https://ijarsct.co.in/Paper14563.pdf |
| | A Study on Impact of E-Commerce on Indian | |
| | Economy - Government Initiatives, Opportunities | |
| 14564 | and Challenges | https://ijarsct.co.in/Paper14564.pdf |
| | Prof. Aparna Surve Appropriate Marketing Communication Channels | |
| | Affected by Consumer Behaviour and | |
| 14565 | Segmentation | https://ijarsct.co.in/Paper14565.pdf |
| 11566 | Prof. Nitin Sharma | 1111 1111 1111 |
| 14566 | Analysis of Indian Insurance Market Prof. Aparna Surve | https://ijarsct.co.in/Paper14566.pdf |
| | A Study on Artificial Intelligence and Apparel | |
| 14567 | Industry | https://ijarsct.co.in/Paper14567.pdf |
| | Prof. Manjeet Mishra Classification and Factors influencing Students to | |
| | Choose Career in the Field of Accounting and | |
| 14568 | Finance | https://ijarsct.co.in/Paper14568.pdf |
| | Prof. Milind More | .,,,,, |
| 14569 | Analysis Report on Effects of Demonetisation | https://ijarsct.co.in/Paper14569.pdf |
| 14570 | Prof. Aparna Surve A Study of Accounting Information Systems | https://ijarsct.co.in/Paper14570.pdf |
| 143/0 | Prof. Manjeet Mishra | intips://ijaisct.co.iii/Papei 145/0.pdi |
| 14571 | Digital Accounting and it's Growth in India | https://ijarsct.co.in/Paper14571.pdf |
| | Prof. Milind More | |
| | Monetary Policy Dynamics: Unraveling the Influence of Interest Rate Changes on Portfolio | |
| 14572 | Management Decisions and Performance | https://ijarsct.co.in/Paper14572.pdf |
| | Prof. Rajesh Shah and Riddhi Arvind Devaliya | ,,,,. spoil is also |







PROCEEDINGS OF

NATIONAL CONFERENCE

ON

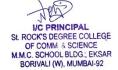
The Digital Frontier: Unveiling the Impact of Emerging Technologies on Industries. Societies, and Economies

11 January 2021



Organized By

ST. ROCK'S DEGREE COLLEGE OF COMMERCE & SCIENCE,
BORIVALI, (WEST), MUMBAI
in Association with
JAI BHARAT COLLEGE OF COMMERCE, MUMBAI









ST. ROCK'S DEGREE COLLEGE OF COMMERCE & SCIENCE

(AFFILIATED TO MUMBAI UNIVERSITY) BORIVALI (WEST) ,MUMBAI -92

ST. ROCK'S DEGREE COLLEGE OF COMMERCE & SCIENCE

&

JAY BHARAT COLLEGE OF COMMERCE

Borivali(W)

Mulund(W)



ST. ROCK'S DEGREE COLLEGE OF COMMERCE & SCIENCE

In Association with

JAI BHARAT COLLEGE OF COMMERCE

National Conference on

"The Digital Frontier: Unveiling the Impact of Emerging Technologies on Industries, Societies, and Economies".



CHIEF GUEST

Mrs. Preeti G.Kanitkar

JAY BIJARAT COLLEGE OF COMMERCE
MULUND (W) MUMBAI; 82

MONDAY 11 TH JANUARY 2021

ISSN NO.: 2581 -9429 NCHHETPP - 2022 Principal
Agnel School of Law

Impact Factor: 4.819 www.ijarsct.co.in

















SHRI HARI EDUCATIONAL TRUST'S ST. ROCK'S DEGREE COLLEGE OF COMMERCE & SCIENCE

(AFFILIATED TO MUMBAI UNIVERSITY) BORIVALI (WEST) ,MUMBAI -92



CALL FOR PAPER

All accepted papers will be published in multidisciplinary double blind Peer Reviewed International Journal with ISSN Index & 6+ Impact factor

Journal Name: International Journal of Advance Research in Science, Communication and Technology (IJARSCT)
https://drive.google.com/drive/folders/leflqiq-_w7WbtuY74Yc7efBbKz3piu65?usp=drive_link

Note: (Those who are submitting Research Paper have to refer to the above link. Paper submission link will be provided after selection of full Length Paper Submission)

IMPORTANT DATES

Full Length Paper Submission : 5th January 2021 Registration by : 9th January 2021 Conference Date :11th January 2021

REGISTRATION LINK

Link: https://forms.gle/vaauMmExXGZreqpZ9 E-certificate will be provided to all participants after successful Submission of Feedback Form

ORGANISING COMMITTEE

Ms. Nirja Sharan I/C Principal St. Rocks College Mr..Mohit Sharma Co-Ordinator St.Rocks College

Asst. Prof. Aparna Surve Asst. Prof. Amrut Rumde















Proceedings of National Conference

on

"The Digital Frontier: Unveiling the Impact of Emerging Technologies on Industries. Societies, and Economies".

11th January, 2021



Lambert Publication's

I/C PRINCIPAL
SI. ROCK'S DEGREE COLLEGE
OF COMM & SCIENCE
M.M.C. SCHOOL BLDG.; EKSAR
BORIVALI (W), MUMBAI-92





First Impression 2021

Copyright © 2021 by Lambert Publication's

Proceeding of National Conference on "The Digital Frontier: Unveiling the Impact of Emerging Technologies on Industries. Societies, and Economies".

11th January 2021

Disclaimer

The responsibility for opinions expressed in articles, studies and other contributions in this publication rests solely with their authors, and this publication does not constitute an endorsement by the IJARSCT, of the opinions so expressed in them.

Official website of the organization: www.ijarsct.co.in

@ Lambert Publication's

ISBN: 2581-9429

Organised by



ST. ROCK'S DEGREE COLLEGE OF COMMERCE & SCIENCE,
BORIVALI, (WEST), MUMBAI
in Association with
JAI BHARAT COLLEGE OF COMMERCE, MUMBAI







International Journal of Advanced Research in Science, Communication and Technology (IJARSCT)



TABLE OF CONTENTS

| Assessing the Sustainment of Online Privacy: A Comprehensive Examination of Inter | net Surfing |
|---|-------------------|
| Prof. Kajal Mehta and Vishwajeet Singh | 1-4 |
| Analysing the Diverse Dimensions of Logistics: Comprehensive Classification and Cor | mparative Study |
| Prof. Mohit Sharma, Prof. Snehal Sharma, Aryan Dave | 5-8 |
| Exploring the Pervasiveness of Technology Addiction: A Comprehensive Research Fra | amework |
| Prof. Karishma Tiwari and Vivek Sanjay Vakode | 9-11 |
| A Study on Impact of Advance Robotics in Army | |
| Prof. Tandra Paul and Shubham Jaikaran Yadav | 12-15 |
| Unravelling the Complexities of Income Tax: Analysis, Implications and Solutions | |
| Prof. Amrut Rumde, Prof. Bhavika Rumade, Imaad Khan | 16-19 |
| A Study on Risk Management | |
| Prof. Naresh Purohit and Imaad Khan | 20-22 |
| A Study on Banking in Financial System | |
| Prof. Naresh Purohit and Ganesh Kumar | 23-25 |
| Impact Factor 4.819 (SJIF) | www.ijarsct.co.in |







| Secure and Seamless Identity Verification with the Power of Biometric Authentication | |
|--|------------------|
| Prof. Kajal Mehta and Divya Nevgi | 26-29 |
| | |
| Assessing The Economic Impact of Electric Vehicles on Growth: A Perspective | |
| Prof. Rajesh Shah and Santosh Ganpat Gahlot | 30-33 |
| | |
| A Study on Impact of Artificial Intelligence in Finance Sector | |
| Prof. Karishma Tiwari and Santosh Ganpat Gahlot | 34-36 |
| | |
| Artificial Intelligence In Health Care Diagnosis And Treatment | |
| Prof. Tandra Paul and Neha Ramsingar Patel | 37-39 |
| | |
| A Study on Impact of Covid-19 on Indian Mutual Fund | |
| Prof. Naresh Purohit and Aryan Jaiswal | 40-42 |
| | |
| A Study on Software Development | |
| Prof. Kajal Mehta and Amit Yadav | 43-45 |
| A Study on Mobile Technology and Its Impact on Society | |
| Prof. Amrut Rumde, Prof. Bhavika Rumade, Sufiya Shaikh | 46-50 |
| • | |
| A Study on Investment Analysis and Portfolio Management | |
| Prof. Amrut Rumde, Prof. Bhavika Rumade, Rushil S. Parikh | 51-53 |
| | |
| A Study on Corporate Governance and Financial Markets forum | |
| Prof. Rajesh Shah and Boaz Tamilalagan Nadar | 54-57 |
| | |
| A Study on Credit Rating Agencies in India | |
| Prof. Naresh Purohit and Mayandi Sudalaimani Nadar | 58-60 |
| | |
| An Overview on Digital Transformation in Retail Industry | |
| Prof. Mohit Sharma, Prof. Snehal Sharma, Sanika Santosh Main | 61-62 |
| Impact Factor 4.819 (SJIF) | vw.ijarsct.co.in |







| A Comprehensive Study of Digital Media's Influence on Literacy | |
|---|-------------------|
| Prof. Reena Kumar, Rajeev Srivastava, Vivek Chaurasiya | 63-65 |
| Data Management in the 5G Era: Challenges and Strategies | |
| Prof. Reena Kumar, Adv. Ashita Sinha, Krupal Natvarlal Kacha | 66-69 |
| Eliminating Poisonous Substances in Food Using Advance Technology | |
| Prof. Nirja Sharan and Divya Nevgi | 70-74 |
| A Study on Application Programming Language | |
| Prof. Kajal Mehta and Krish Sharma | 75-77 |
| Encryption Policies of Social Media Applications and its Effect on User's Privacy | |
| Prof. Karishma Tiwari and Narendranath B Gavande | 78-80 |
| Advancements in Biotechnology: Unlocking Potential for Sustainable Agriculture | |
| Prof. Nirja Sharan and Sushant Madki | 81-83 |
| A Study on Optimizing the Global Supply Chain Management | |
| Prof. Mohit Sharma and Prof. Snehal Sharma | 84-86 |
| A Case Study on Wealth Management | |
| Prof. Amrut Rumde and Prof. Bhavika Rumade | 87-89 |
| An Overview on Inbound Marketing | |
| Prof. Reena Kumar, Dr. Ashish Sinha, Aditya Meher | 90-93 |
| A Study on Understanding College Admission Policies | |
| Prof. Nirja Sharan and Aditya Meher | 94-97 |
| A Study on Sales Marketing | |
| Prof. Mohit Sharma, Prof. Snehal Sharma, Vighnesh A Shetty | 98-101 |
| Impact Factor 4.819 (SJIF) | www.ijarsct.co.in |







| A Study on Social Media Marketing and Engagement | |
|--|---------|
| Prof. Mohit Sharma and Prof. Snehal Sharma | 102-104 |
| Performance Evaluation of Mutual Funds: A Comparative Study | |
| Prof. Naresh Purohit and Krishna Jayaswal | 105-107 |
| The Evolution of Customer Relationship Management: Trends and Innovations | |
| Prof. Reena Kumar, Rachit Roshan, Aryan Dave | 108-110 |
| The Dual Nature of Social Media: Impacts on Montal Health | |
| The Dual Nature of Social Media: Impacts on Mental Health Prof. Nirja Sharan | 110-114 |
| | |
| Implementation of Robotic Intelligence and Communication | |
| Prof. Tandra Paul and Flourence Rajkumar Nadar | 115-120 |
| Taxation Policies and their Impact on Business and Economic Growth | |
| Prof. Amrut Rumde, Prof. Bhavika Rumade, Nikhil Jitendra Chandravanshi | 121-124 |
| A Study on Indian Stock Market | |
| Prof. Naresh Purohit and Snehal Patel | 125-129 |
| Import of Children's Tech User A Community Study | |
| Impact of Children's Tech Use: A Comprehensive Study Prof. Reena Kumar, Prof. Rashmi Prashad, Subhanshu Sabhajeet Pal | 130-132 |
| | |
| A Study on Behavioral Finance | |
| Prof. Amrut Rumde, Prof. Bhavika Rumade, Sahil Dattaram Vaje | 133-135 |
| The Impact of Social Media Marketing on Consumer Behavior: A Comprehensive Analysis | |
| Prof. Mohit Sharma, Prof. Snehal Sharma, Uday Suresh Bhuiyan | 136-138 |
| Stone to Analyze the Implementation of a Tay on Organizational Poyer. | |
| Steps to Analyze the Implementation of a Tax on Organizational Revenue | 139-141 |
| Prof. Amrut Rumde, Prof. Bhavika Rumade, Nitesh Ashok Sharma | 159-141 |

Impact Factor 4.819 (SJIF)







| Breast Cancer Awareness among Women: A Comprehensive Study Prof. Nirja Sharan | 142-145 |
|---|---------|
| Understanding and Combating Scams: A Comprehensive Overview Prof. Rahul Varma and Jitesh Prakash Shinde | 146-148 |
| Resilience and Recovery: Crisis Management Frameworks for Banks in Turbulent Times Prof. Gunakshi Khandeka and Melissa Mathew Dsouza | 149-152 |
| Quantum Computing: Current State and Future Prospects Prof. Karishma Tiwari and Rishikesh Pradhan | 153-155 |
| A Study on Future of 3D Printing Technology Prof. Tandra Paul and Shivam Jaiswal | 156-158 |
| An Overview on Online Shopping Prof. Krina Adhiya and Sanket Sandeep Gundiye | 159-161 |
| A Study on New Technologies for Web Development Prof. Karishma Tiwari and Saurabh Sunil Nikam | 162-165 |
| The Psychological Effects of Social Media Use on Adolescents Prof. Sameer Khasnis and Kirti Gupta | 166-169 |
| The Social and Psychological Impact of Social Media Algorithms Prof. Tandra Paul and Mr. Atharva Santosh Ghavre | 170-173 |
| A Study on Risk Management Prof. Gunakshi Khandeka and Nikhil Chandravanshi | 174-177 |
| A Study on Role of Banks in the Economy: An Introduction to Banking Services Prof. Sonia Pereira and Shoyab Kadeer | 178-182 |

Impact Factor 4.819 (SJIF)







| Study on Role of Financial Market in Deriving Economic Development Prof. Ritu Jaydeep Ahuja and Daksha Vilas Khaire | 183-186 |
|--|---------|
| A Study on Sales Forecasting on the Enterprises Prof. Sameer Khasnis and Chris Fernandes | 187-189 |
| Programming Languages: From Assembly to Web Assembly Prof. Kajal Mehta and Samiksha Sanjay Halve | 190-192 |
| Adapting Ecosystems: Assessing Climate Change's Influence on Biodiversity Dynamics Prof. Nirja Sharan and Sahil Umesh Kamerkar | 193-195 |
| An Overview on Artificial Intelligence Prof. Kajal Mehta and Abhilash Nayak | 196-200 |
| Attitude of Investors Towards the Stock Market Prof. Gunakshi Khandeka and Karan Raichura | 201-203 |
| Indian Consumer Perception Regarding Domestic and Multi-National Brands Nitin Sharma | 204-205 |
| A Review of Consumer Satisfaction of Tata Motors in Mumbai, Maharashtra Nitin Sharma | 206-210 |
| A Study on Financial Planning its Needs in Business Prof. Manjeet Mishra | 211-213 |
| A study of Retail Banking and its Challenges Prof. Aparna Surve | 214-216 |
| An Analysis of Impact of Various Tools and Techniques Across Firms was Conducted on Online Marketing through Consumers Prof. Nitin Sharma | 217-221 |
| | |

Impact Factor 4.819 (SJIF)







| A Study on Impact of Cellphones Branding on Consumer Buying Behavior Prof. Manjeet Mishra | 222-224 | |
|---|----------|--|
| A Study on Impact of E-Commerce on Indian Economy - Government Initiatives, Opportunitie | s and | |
| Challenges | | |
| Prof. Aparna Surve | 225-231 | |
| Appropriate Marketing Communication Channels Affected by Consumer Behaviour and Segm | entation | |
| Prof. Nitin Sharma | 232-235 | |
| Analysis of Indian Insurance Market | | |
| Prof. Aparna Surve | 236-239 | |
| A Study on Artificial Intelligence and Apparel Industry | | |
| Prof. Manjeet Mishra | 240-242 | |
| Classification and Factors influencing Students to Choose Career in the Field of Accounting and | | |
| Finance | | |
| Prof. Milind More | 243-247 | |
| Analysis Report on Effects of Demonetisation | | |
| Prof. Aparna Surve | 248-250 | |
| A Study of Accounting Information Systems | | |
| Prof. Manjeet Mishra | 251-255 | |
| Digital Accounting and it's Growth in India | | |
| Prof. Milind More | 256-258 | |
| Monetary Policy Dynamics: Unraveling the Influence of Interest Rate Changes on Portfolio | | |
| Management Decisions and Performance | | |
| Prof. Rajesh Shah and Riddhi Arvind Devaliya | 259-261 | |
| ****** | | |

Impact Factor 4.819 (SJIF)







INTERNATIONAL JOURNAL OF ADVANCED RESEARCH IN

SCIENCE, COMMUNICATION AND TECHNOLOGY



OF PUBLICATION

INTERNATIONAL STANDARD SERIAL NUMBER ISSN NO: 2581-94

THIS IS TO CERTIFY THAT

Divya Nevgi

St. Rock's College of Commerce and Science, Borivali (W), Mumbai, India HAS PUBLISHED A RESEARCH PAPER ENTITLED

Secure and Seamless Identity Verification with the Power of Biometric Authentication IN IJARSCT, VOLUME 1, ISSUE 3, JANUARY 2021

Certificate No: 012021-A0518 www.ijarsct.co.in



www.crossref.org





INTERNATIONAL JOURNAL OF ADVANCED RESEARCH IN SCIENCE, COMMUNICATION AND TECHNOLOGY

International Open-Access, Double-Blind, Peer-Reviewed, Refereed, Multidisciplinary Online Journal



OF PUBLICATION

INTERNATIONAL STANDARD SERIAL NUMBER ISSN NO: 2581-9

THIS IS TO CERTIFY THAT

Prof. Mohit Sharma

St. Rock's College of Commerce and Science, Borivali (W), Mumbai, India HAS PUBLISHED A RESEARCH PAPER ENTITLED

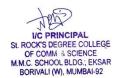
An Overview on Digital Transformation in Retail Industry IN IJARSCT, VOLUME 1, ISSUE 3, JANUARY 2021

Certificate No: 012021-A0539 www.ijarsct.co.in



www.crossref.org









INTERNATIONAL JOURNAL OF ADVANCED RESEARCH IN SCIENCE, COMMUNICATION AND TECHNOLOGY

ional Open-Access, Double-Blind, Peer-Reviewed, Refereed, Multidisciplinary Online Journal



OF PUBLICATION.

INTERNATIONAL STANDARD SERIAL NUMBER ISSN NO: 2581-94

THIS IS TO CERTIFY THAT

Prof. Naresh Purohit

St. Rock's College of Commerce and Science, Borivali (W), Mumbai, India HAS PUBLISHED A RESEARCH PAPER ENTITLED

A Study on Impact of Covid-19 on Indian Mutual Fund IN IJARSCT, VOLUME 1, ISSUE 3, JANUARY 2021

Certificate No: 012021-A0525 www.ijarsct.co.in



www.crossref.org





INTERNATIONAL JOURNAL OF ADVANCED RESEARCH IN SCIENCE, COMMUNICATION AND TECHNOLOGY

International Open-Access, Double-Blind, Peer-Reviewed, Refereed, Multidisciplinary Online Journal



CERTIFICATE OF PUBLICATION

INTERNATIONAL STANDARD SERIAL NUMBER ISSN NO: 2581-9

THIS IS TO CERTIFY THAT

Prof. Nirja Sharan

St. Rock's College of Commerce and Science, Borivali (W), Mumbai, India HAS PUBLISHED A RESEARCH PAPER ENTITLED

Eliminating Poisonous Substances in Food Using Advance Technology IN IJARSCT, VOLUME 1, ISSUE 3, JANUARY 2021

Certificate No: 012021-A0548 www.ijarsct.co.in



www.crossref.org



www.sjifactor.com









INTERNATIONAL JOURNAL OF ADVANCED RESEARCH IN SCIENCE, COMMUNICATION AND TECHNOLOGY

International Open-Access, Double-Blind, Peer-Reviewed, Refereed, Multidisciplinary Online Journal





INTERNATIONAL STANDARD SERIAL NUMBER ISSN NO: 2581-9429

THIS IS TO CERTIFY THAT

Prof. Amrut Rumde

St. Rock's College of Commerce and Science, Borivali (W), Mumbai, India HAS PUBLISHED A RESEARCH PAPER ENTITLED

Steps to Analyze the Implementation of a Tax on Organizational Revenue
IN IJARSCT, VOLUME 1, ISSUE 3, JANUARY 2021

Certificate No: 012021-A0592 www.ijarsct.co.in









INTERNATIONAL JOURNAL OF ADVANCED RESEARCH IN SCIENCE, COMMUNICATION AND TECHNOLOGY

International Open-Access, Double-Blind, Peer-Reviewed, Refereed, Multidisciplinary Online Journal





INTERNATIONAL STANDARD SERIAL NUMBER ISSN NO: 2581-9429

THIS IS TO CERTIFY THAT

Prof. Milind More

St. Rock's College of Commerce and Science, Borivali (W), Mumbai, India
HAS PUBLISHED A RESEARCH PAPER ENTITLED

Classification and Factors influencing Students to Choose Career in the Field of Accounting and Finance IN IJARSCT, VOLUME 1, ISSUE 3, JANUARY 2021

Certificate No: 012021-A0638 www.ijarsct.co.in



www.crossref.org











The papers and certificate can be accessed by using the following Paper ids.

The papers are available at: **VOLUME 2, ISSUE 5, JANUARY 2022**

Google Drive Link:

https://drive.google.com/drive/folders/1sq1k47jdvSNVYF7X-15wRysEx6nrcxMy?usp=sharing

The papers and certificate can be accessed by using the following Paper ids.

| Paper ID | Paper Details | Paper Links |
|-------------|---|--------------------------------------|
| 14601 | A Comparative Study on the Differences Between BSE and NSE | https://ijarsct.co.in/Paper14601.pdf |
| | Prof. Manali Jani and Rajput Nandini Vikram Singh | 110 |
| 14602 | A Study on Progress in India's GDP Prof. Rajesh Shah and Imamuddin Mainuddin Khan | https://ijarsct.co.in/Paper14602.pdf |
| 14603 | Strategic Analysis of Apple Inc.: A Comprehensive Examination of its Competitive Position and Future Prospects Prof. Ritu Jaydeep Ahuja and Karan Raichura | https://ijarsct.co.in/Paper14603.pdf |
| 14604 | Artificial Intelligence and Ethics Navigating the Moral Landscape in the Age of Intelligent Machines Prof. Kajal Mehta and Swayam. S. Mahadik | https://ijarsct.co.in/Paper14604.pdf |
| 14605 | Unveiling the Realities: Substance Use among College Campuses and Strategies for Addressing Drug and Alcohol Challenges Prof. Sameer Khasnis and Vedant Purandar Yadav | https://ijarsct.co.in/Paper14605.pdf |
| 14606 | Enhancing Security Measures in Li-Fi Networks: Challenges, Solutions and Innovations Prof. Karishma Tiwari and Rohit Yadav | https://ijarsct.co.in/Paper14606.pdf |
| 14607 | A Study on Origins and Contemporary Impact of the Caste System in India Prof. Shailaja Sundrapalli and Rajput Nandini Vikram Singh | https://ijarsct.co.in/Paper14607.pdf |
| 14608 | Unraveling the Influence of Advertising on Consumer Behavior: Insights, Trends and Psychological Implications Prof. Sameer Khasnis and Nayna Nandu Chougule | https://ijarsct.co.in/Paper14608.pdf |
| 14609 | Revlutionzing Transportation: The Transition from Combustion to Electric Vehicles Prof. Nitu Sahu and Mr. Rohit Prajapati | https://ijarsct.co.in/Paper14609.pdf |
| 14610 | The Role of GST in Indian Economy Prof. Manjeet Mishra | https://ijarsct.co.in/Paper14610.pdf |







| | Hedging in Agriculture: Exploring Crop Insurance | https://ijarsct.co.in/Paper14611.pdf |
|-------|--|---------------------------------------|
| 14611 | and Commodity Futures Contracts | |
| | Prof. Naresh Purohit and Archita Daniel | |
| | Factors Affecting in Choosing Accounting Career | https://ijarsct.co.in/Paper14612.pdf |
| 14612 | Path | |
| | Prof. Milind More | |
| | A Study on Public Relations Environment in India | https://ijarsct.co.in/Paper14613.pdf |
| 14613 | Prof. Mohit Sharma, Prof. Snehal Sharma, | |
| | Bhoomika Katpara | |
| | The Impact of Artificial Intelligence on Job Market | https://ijarsct.co.in/Paper14614.pdf |
| 14614 | and Workforce Automation | |
| | Prof. Kajal Mehta and Rishikesh Pradhan | |
| | A Study on Futures and Option Strategies | https://ijarsct.co.in/Paper14615.pdf |
| 14615 | Prof. Amrut Rumde, Prof. Bhavika Rumade, Rajesh | |
| | Pogale | |
| | Evolutionary Trajectory: Tracing the Advancement | https://ijarsct.co.in/Paper14616.pdf |
| | and Transformative Journey of Artificial | |
| 14616 | Intelligence | |
| | Prof. Karishma Tiwari and Janvi Ravariya Patel | |
| | Streaming Evolution: Unraveling the | https://ijarsct.co.in/Paper14617.pdf |
| 14617 | Transformation of Netflix Over Time | |
| | Prof. Nitu Sahu and Janvi Ravariya | |
| | The Healing Power of Music: Exploring the Efficacy | https://ijarsct.co.in/Paper14618.pdf |
| | of Music Therapy | |
| 14618 | Prof. Reena Kumar, Ashita Sinha, Pooja Shrikant | |
| | Jadhav | |
| | Crafting Connections: The Art of Public Relations | https://ijarsct.co.in/Paper14619.pdf |
| 14619 | Prof. Manali Jani, Prof. Shweta Jani, Shreika Sanjay | |
| | Sawant | 1/11 |
| | A Study on Evolution of COCA COLA Company | https://ijarsct.co.in/Paper14620.pdf |
| 14620 | Prof. Mohit Sharma, Prof. Snehal Sharma, Sai | |
| | Rajesh Shetty | 1 1/11 |
| | Walmart Evolution: From Brick-and-Mortar | https://ijarsct.co.in/Paper14621.pdf |
| 14621 | Behemoth to Omni Channel Retail Innovator | |
| | Prof. Rahul Varma and Sai Rajesh Shetty | https://iianaal.com/page 44500 |
| | Silent Scars: Unveiling the Multifaceted | https://ijarsct.co.in/Paper14622.pdf |
| | Dimensions of Child Abuse and Nurturing Paths to | |
| | Resilience | |
| 14622 | Prof. Reena Kumar, Rachit Roshan, Krunal Prakash Chavhan | |
| | | https://iiamaat.co.im/Domost14C22.mdf |
| 14623 | A Study on Child Labour: A Serious Issue Prof. Abdul Karim Khan and Anisha Patil | https://ijarsct.co.in/Paper14623.pdf |
| | | https://iiprest.co.in/Danar14624 - df |
| | Dark Usage of Internet Unveiling the Underbelly of | https://ijarsct.co.in/Paper14624.pdf |
| 14624 | Cyberspace Prof. Kaial Mohta and Anditya Toias Borkar | |
| | Prof. Kajal Mehta and Aaditya Tejas Borkar | https://iiarcet.co.in/Danar14635 adf |
| | Ethical Considerations in Genetic Engineering: Exploring the Moral Implications of Constitutions of Constit | https://ijarsct.co.in/Paper14625.pdf |
| 14635 | Exploring the Moral Implications of Genetic Modification | |
| 14625 | Prof. Nirja Sharan and Kajal Sachin Rajbhar | |
| | i i vi. ivii ja siiai aii aiiu najai savillil Najvildi | |







| | | 1 |
|---------|---|---|
| | Revolutionizing HIV Treatment: The Role of Nano- | https://ijarsct.co.in/Paper14626.pdf |
| 14626 | Technology | |
| | Prof. Nirja Sharan and Chhaya Jaysingh Yadav | 140 |
| 14627 | An Overview of Status of Indian Economy | https://ijarsct.co.in/Paper14627.pdf |
| | Prof. Rajesh Shah and Vrushali Powar | |
| | The Evolution of War Technology: From Ancient | https://ijarsct.co.in/Paper14628.pdf |
| 14628 | Battles to Modern AI Battles | |
| | Prof. Kajal Mehta and Chhaya Jaysingh Yadav | |
| | Virtual Currency: A Digital Paradigm for Online | https://ijarsct.co.in/Paper14629.pdf |
| | Transactions | |
| 14629 | Prof. Manali Jani, Prof. Shweta Jani, Aaditya Tejas | |
| | Borkar | |
| | A Study of the Popular Mergers and Acquisitions in | https://ijarsct.co.in/Paper14630.pdf |
| | India during the Last Two Decades | |
| 14630 | Prof. Gunakshi Khandeka and Sonali Ramesh | |
| | Mishra | |
| | A Study on Indian Financial Market | https://ijarsct.co.in/Paper14631.pdf |
| 14631 | Prof. Amrut Rumde, Prof. Bhavika Rumade, Sonali | |
| | Mishra | 1/11 |
| | Jerseykart.in: Exploring the Dynamics of Online | https://ijarsct.co.in/Paper14632.pdf |
| | Jersey Sales | |
| 14632 | Prof. Mohit Sharma, Prof. Snehal Sharma, Karan | |
| | Raichura | https://www.dacid. |
| | Shareholder Rights: An Analysis of Their | https://ijarsct.co.in/Paper14633.pdf |
| 14633 | Significance and Impact on Corporate Governance Prof. Naresh Purohit and Karan Raichura | |
| | | https://iiaraat.co.in/Danar14C24.ndf |
| | Sahara Group's Battle with SEBI: Unraveling the | https://ijarsct.co.in/Paper14634.pdf |
| 14634 | Spam Controversy Prof. Yasmeen Sodawala and Mansvi Pawar | |
| | A Study on Business-to-Business Customer | https://ijarsct.co.in/Paper14635.pdf |
| 4.4605 | Relationship Management | inteps.//ijaisct.co.iii/Papei 14055.pui |
| 14635 | Prof. Leena Vipin Jagawat and Aryan Dave | |
| | Automation and Employment: Examining the | https://ijarsct.co.in/Paper14636.pdf |
| 4.606 | | inteps.//ijaisct.co.iii/Papei 14050.pui |
| 14636 | Prof. Karishma Tiwari and Kaviya Babu Swamy | |
| | A Study on a Critical Roles Played by Women | https://ijarsct.co.in/Paper14637.pdf |
| | during World War I | inteps.//ijaisct.co.iii/rapei 1403/.pui |
| 14627 | Prof. Reena Kumar, Prof. Rashmi Prashad, Sonali | |
| 14637 | Mishra | |
| | Fortifying Financial Fortresses: The Imperative of | https://ijarsct.co.in/Paper14638.pdf |
| 14638 | Cybersecurity in Banking | |
| 14036 | Prof. Nitu Sahu and Siddhesh Suhas Tawade | |
| | Unveiling the Secrets: Exploring Modern | https://ijarsct.co.in/Paper14639.pdf |
| | Cryptography Techniques | |
| 14639 | Prof. Karishma Tiwari and Sarmela Jeyamurugan | |
| 14033 | Nadar | |
| | Balancing Privacy Rights And Social Welfare: A | https://ijarsct.co.in/Paper14640.pdf |
| 14640 | Contemporary Examination | , , , , |
| 1 10-10 | Prof. Abdul Karim Khan and Kaviya Babu Swamy | |
| | | • |







| | Description in the Lands Franks in a Kendara Intension | latter and discount and in IDana and ACAA made |
|---------|--|--|
| | Revolutionizing Input: Exploring Keyless Interface | https://ijarsct.co.in/Paper14641.pdf |
| 14641 | Systems for Typing Prof. Nity Soby and Visbal Vijeybahadur Jajawar | |
| | Prof. Nitu Sahu and Vishal Vijaybahadur Jaiswar | https://iiawaat.aa.in/Danay14C42.ndf |
| 14642 | A Study on a Usability of Software Testing | https://ijarsct.co.in/Paper14642.pdf |
| | Prof. Kajal Mehta and Amit Yadav Deglal | http:///www.htm.co. |
| | The Impact of Right to Information Laws on | https://ijarsct.co.in/Paper14643.pdf |
| 14643 | Governance and Accountability | |
| | Prof. Yasmeen Sodawala and Nasim Alam | 1.11 //" /D |
| | Decoding Social Media Engagement: Strategies, | https://ijarsct.co.in/Paper14644.pdf |
| 14644 | Metrics and Impact on Marketing Success | |
| | Prof. Krina Adhiya and Shital Dhanraj Kamli | https://iiawaat.aa.in/Danaw14645.mdf |
| | Unravelling the Enigma: The Psychology behind | https://ijarsct.co.in/Paper14645.pdf |
| 14645 | Nightmares | |
| | Prof. Sameer Khasnis and Dipansha Hatpale | https://ijarsct.co.in/Paper14646.pdf |
| | Artistic Renaissance: Harnessing Artificial | nttps://ijarsct.co.in/Paper14646.pdf |
| 14646 | Intelligence for Cultural Restoration | |
| | Prof. Kajal Mehta and Sumit Thakur A Study on Problems of Child Labour in India | https://ijarsct.co.in/Paper14647.pdf |
| 4.46.47 | Prof. Abdul Karim Khan and Sunla Elangovan | ittps://ijaisct.co.iii/Paper14047.pui |
| 14647 | Nadar | |
| | Computer as a Critical Weapon and Evolution in a | https://ijarsct.co.in/Paper14648.pdf |
| 1.46.40 | Space Technology | Tittps://ijaisct.co.iii/Fapei14048.pui |
| 14648 | Prof. Karishma Tiwari and Shreesha Arate | |
| 14649 | An Overview on Cyber Physical System | https://ijarsct.co.in/Paper14649.pdf |
| 14649 | Prof. Nitu Sahu and Vishal Yadav | Tittps.// ijarset.eo.m/r uper14045.par |
| 14650 | An Overview on Indian Financial Markets | https://ijarsct.co.in/Paper14650.pdf |
| 14030 | Prof. Prince Sharma and Anushka Jarag | Treepsity ijarsecteemity raper i reserpar |
| 14651 | A Study on Network Security & Cryptography | https://ijarsct.co.in/Paper14651.pdf |
| 14031 | Prof. Karishma Tiwari and Priya R.Verma | , ips // /s |
| 14652 | A Study on Nutritional Immunology | https://ijarsct.co.in/Paper14652.pdf |
| 11032 | Prof. Nirja Sharan and Devesh Vijay Patil | |
| 14653 | An Overview of Agriculture in India | https://ijarsct.co.in/Paper14653.pdf |
| 1.033 | Prof. Ritu Jaydeep Ahuja and Anas Mulla | |
| | A Study on Medical Inflation Affects Healthcare | https://ijarsct.co.in/Paper14654.pdf |
| 14654 | Costs and Quality | |
| | Prof. Gunakshi Khandeka and Ayesha Shaikh | |
| | A Study on Consumer Behavior | https://ijarsct.co.in/Paper14655.pdf |
| 14655 | Prof. Rahul Varma and Harshvardhan Rajesh | |
| | Chomal | |
| | A Study on How Small Businesses Can Financially | https://ijarsct.co.in/Paper14656.pdf |
| | Compete with Large Businesses | |
| 14656 | Prof. Ritu Jaydeep Ahuja and Pranav Prakash | |
| | Tirlotkar | |
| | A Study on How TV Shows and Social Media are | https://ijarsct.co.in/Paper14657.pdf |
| 14657 | Imposing Fake Standards | |
| | Prof. Leena Vipin Jagawat and Livya Putan | |
| 14658 | A Study on Financial Investment Planning | https://ijarsct.co.in/Paper14658.pdf |
| | Prof. Prince Sharma and Anshi Awahesh Shukla | |







| | A Study on Mobile Banking in Indian Banking | https://ijarsct.co.in/Paper14659.pdf |
|--------|--|--|
| 14650 | Industry | Tittps://ijaisct.co.iii/Fapei 14039.pui |
| 14659 | Prof. Krina Adhiya and Hritika Gharpurkar | |
| 1.1000 | A Study on Money Market | https://ijarsct.co.in/Paper14660.pdf |
| 14660 | Prof. Naresh Purohit and Dhaval Laxman Kokale | Tittps.//ijarset.co.m/r aper14000.pur |
| | A Study on Risk Management in Banking Sector in | https://ijarsct.co.in/Paper14661.pdf |
| | India | Tittps://ijarset.co.m/r aper14001.par |
| 14661 | Prof. Amrut Rumde, Prof. Bhavika Rumde, Hritika | |
| 14001 | Gharpurkar | |
| 14662 | Regulations on Government Agencies | https://ijarsct.co.in/Paper14662.pdf |
| 14002 | Prof. Nitu Sahu and Samiksha Sanjay Halve | |
| | A study on The Role of Internet of Things (IoT) in | https://ijarsct.co.in/Paper14663.pdf |
| 14663 | Smart Cities | and the state of t |
| 14003 | Prof. Kajal Mehta and Samiksha Sanjay Halve | |
| | Growth and Development in Banking and | https://ijarsct.co.in/Paper14664.pdf |
| 14664 | Insurance industry in India | |
| 11001 | Prof. Aparna Surve | |
| | Development of Corporate Social Responsibility | https://ijarsct.co.in/Paper14665.pdf |
| 14665 | (CSR) with Reference to Indian Indigenous Market | |
| | Prof. Nitin.k. Sharma | |
| 14666 | A Study on Ethical Hacking | https://ijarsct.co.in/Paper14666.pdf |
| | Prof. Milind More | |
| | Imaging and Medication Delivery using | https://ijarsct.co.in/Paper14667.pdf |
| 14667 | Nanotechnology | |
| | Prof. Aparna Surve | |
| 14668 | India's Economy: Challenges and Opportunities | https://ijarsct.co.in/Paper14668.pdf |
| | Prof. Premsagar Singh | |
| 14669 | Learning Technology Games | https://ijarsct.co.in/Paper14669.pdf |
| | Prof. Manjeet Mishra | |
| | Library Services with Special Reference to Mobile | https://ijarsct.co.in/Paper14670.pdf |
| 14670 | Technology and Social Media | |
| | Dr. Premsagar Singh | 1 1/1 |
| | The Role of Accounting Information in Economic | https://ijarsct.co.in/Paper14671.pdf |
| 14671 | Development | |
| | Prof. Manjeet Mishra | https://iiauaat.aa.ia/Dagaan14672.galf |
| 14672 | An Analysis of Financial Markets in India | https://ijarsct.co.in/Paper14672.pdf |
| | Prof. Manjeet Mishra A Literature Review on the Role of Religion on | https://ijarsct.co.in/Paper14673.pdf |
| | Sexuality | Tittps://ijarsct.co.iii/Paper14675.pur |
| 4.4670 | Prof. Venkatesh Bugdi and Hardik Ravindra | |
| 14673 | Sandim | |
| | Literature Review on Valuation to Determine the | https://ijarsct.co.in/Paper14674.pdf |
| 14674 | Fair of Stock | Tittps://ijarset.co.m/r aper140/4.par |
| 14674 | Prof. Prince Sharma and Hardik Ravindra Sandim | |
| 14675 | A Study of E-Banking and it's Growth | https://ijarsct.co.in/Paper14675.pdf |
| 140/5 | Prof. Aparna Surve | |
| | Revolutionizing Retail: Understanding the | https://ijarsct.co.in/Paper14676.pdf |
| | Transformative Effects of E-Commerce on | , , , , , , , , , , , , , , , , , , , |
| 14676 | Traditional Businesses | |
| 1-70/0 | Prof. Venkatesh Bugdi and Shalini Sunil Varma | |
| 1 | <u> </u> | 1 |







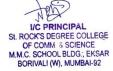
| | | T |
|--------|--|--------------------------------------|
| | Revolutionzing Logistics: Efficiency, Sustainability | https://ijarsct.co.in/Paper14677.pdf |
| | and Technological Advancements | |
| 14677 | Prof. Manali Jani, Prof. Shweta Jani, Vighnesh | |
| | Anand Poojri | |
| 14678 | A Study on Risk Management in Foreign Exchange | https://ijarsct.co.in/Paper14678.pdf |
| | Prof. Gunakshi Khandeka and Sakshi Surve | |
| 14679 | A Study Role of Social Media in Brand Building | https://ijarsct.co.in/Paper14679.pdf |
| | Prof. Venkatesh Bugdi and Shoyab Kadeer | |
| 14680 | Start-up Surge: Catalyzing Local Economies | https://ijarsct.co.in/Paper14680.pdf |
| | Prof. Rajesh Shah and Ratandeep Kaur Dhaul | |
| | A Report on Relation Between Financial Behaviour | https://ijarsct.co.in/Paper14681.pdf |
| 14681 | and Financial Literacy | |
| | Prof. Manjeet Mishra | |
| | A Study on the Intersection of Music and | https://ijarsct.co.in/Paper14682.pdf |
| 14682 | Technology: A Composer's Perspective | |
| | Prof. Shailaja Sundrapalli and Nilesh Sanjiv Joshi | |
| | The Effects of Information Technology on the | https://ijarsct.co.in/Paper14683.pdf |
| 14683 | Accounting System | |
| | Prof. Manjeet Mishra | |
| | The Impact of Ethical Advertising on Consumer | https://ijarsct.co.in/Paper14684.pdf |
| 14684 | Trust and Loyalty | |
| | Prof. Yasmeen Sodawala and Ayesha Shaikh | |
| 14685 | Digitalization in India: An Innovative Concept | https://ijarsct.co.in/Paper14685.pdf |
| 1 1003 | Dr. Premsagar Singh | |
| | Financial Management Practices in Successful | https://ijarsct.co.in/Paper14686.pdf |
| 14686 | Small & Medium Enterprise | |
| 1-000 | Prof. Milind More | |

















ST. ROCK'S DEGREE COLLEGE OF COMMERCE & SCIENCE

(AFFILIATED TO MUMBAI UNIVERSITY) BORIVALI (WEST) ,MUMBAI -92

ST. ROCK'S DEGREE COLLEGE OF COMMERCE & SCIENCE Borivali(W)



Nirmala College of Commerce Malad (E) Mumbai: 97

ST. ROCK'S DEGREE COLLEGE OF COMMERCE & SCIENCE

In Association with

Nirmala College of Commerce

National Conference

on

Horizons Unveiled: The Future of Commerce and Science -Exploring Emerging Trends and Seizing Opportunities for Growth"



CHIEF GUEST Dr. Umeshchandra Yadav Nirmala College of Commerce Malad (E)

MONDAY **21 JANUARY 2022**

NCHHETPP - 2022

ISSN NO.: 2581 -9429



KEYNOTE SPEAKER Mr. Harish Suvarna Principal ANUMAN-I-ISLAM'S INSTITUTE OF HOTEL MANAGEMENT & CATERING **TECHNOLOGY**

eror: 5.731 www.ijarsct.co.in









ST. ROCK'S DEGREE COLLEGE OF COMMERCE & SCIENCE

(AFFILIATED TO MUMBAI UNIVERSITY) BORIVALI (WEST) ,MUMBAI -92

THEME

Horizons Unveiled: The Future of Commerce and Science - Exploring Emerging Trends and Seizing Opportunities for Growth"

SUB THEMES

It aims to investigate collaborative efforts where technological innovation meets scientific discovery.

It explores emerging trends and seizing opportunities for Growth in the areas of Commerce and Science

It aims to examine the intersection of sustainable commerce and ethical scientific practices in the areas of Commerce and Science.

Impact Factor 5.731 www.ijarsct.co.in











ST. ROCK'S DEGREE COLLEGE OF COMMERCE & SCIENCE

(AFFILIATED TO MUMBAI UNIVERSITY) BORIVALI (WEST) ,MUMBAI -92

CALL FOR PAPER

All accepted papers will be published in multidisciplinary double blind Peer Reviewed International Journal with ISSN Index & 6+ Impact factor

Journal Name : International Journal of Advance Research in Science, Communication and Technology (IJARSCT)

https: https://drive.google.com/drive/folders/leflqiq-_w7WbtuY74Yc7efBbKz3piu65?usp=drive_link

Note: (Those who are submitting Research Paper have to refer to the above link. Paper submission link will be provided after selection of full Length Paper Submission)

IMPORTANT DATES

Full Length Paper Submission : 15th January 2022 Registration by : 17th January 2022 Conference Date :21st January 2022

Link: https://forms.gle/yC8THaKBetLrFAd7A

E-certificate will be provided to all participants after successful Submission of Feedback

ORGANISING COMMITTEE

Ms. Nirja Sharan I/C Principal St. Rocks College Mr..Mohit Sharma Co-Ordinator St.Rocks College Asst. Prof. Aparna Surve Asst. Prof. Amrut Rumde

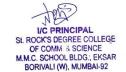
Impact Factor 5.731 www.ijarsct.co.in















Proceedings of National Conference

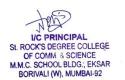
on

Horizons Unveiled: The Future of Commerce and Science -Exploring Emerging Trends and Seizing Opportunities for Growth

21st January, 2022



Lambert Publication's







First Impression 2022

Copyright © 2022 by Lambert Publication's

Proceeding of National Conference on Horizons Unveiled: The Future of Commerce and Science -Exploring Emerging Trends and Seizing Opportunities for Growth

21st January 2022

Disclaimer

The responsibility for opinions expressed in articles, studies and other contributions in this publication rests solely with their authors, and this publication does not constitute an endorsement by the IJARSCT, of the opinions so expressed in them.

Official website of the organization: www.ijarsct.co.in

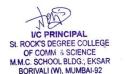
@ Lambert Publication's

ISBN: 2581-9429

Organised by



St. Rock's Degree College Of Commerce & Science,
Borivali, (West), Mumbai
In Association With
Nirmala College Of Commerce, Mumbai







International Journal of Advanced Research in Science, Communication and Technology (IJARSCT)



TABLE OF CONTENTS

| A Comparative Study on the Differences Between BSE and NSE | |
|--|-------------------|
| Prof. Manali Jani and Rajput Nandini Vikram Singh | 1-4 |
| A Study on Progress in India's GDP | |
| Prof. Rajesh Shah and Imamuddin Mainuddin Khan | 2-7 |
| Strategic Analysis of Apple Inc.: A Comprehensive Examination of its Competitive Pos | sition and Future |
| Prospects | |
| Prof. Ritu Jaydeep Ahuja and Karan Raichura | 8-10 |
| Artificial Intelligence and Ethics Navigating the Moral Landscape in the Age of Intellig | gent Machines |
| Prof. Kajal Mehta and Swayam. S. Mahadik | 11-16 |
| Unveiling the Realities: Substance Use among College Campuses and Strategies for A | ddressing Drug |
| and Alcohol Challenges | |
| Prof. Sameer Khasnis and Vedant Purandar Yadav | 17-20 |
| Enhancing Security Measures in Li-Fi Networks: Challenges, Solutions and Innovation | ıs |
| Prof. Karishma Tiwari and Rohit Yadav | 21-25 |
| Impact Factor 5.731 (SJIF) | www.ijarsct.co.in |







| A Study on Origins and Contemporary Impact of the Caste System in India | | | |
|--|-------|--|--|
| Prof. Shailaja Sundrapalli and Rajput Nandini Vikram Singh | 26-29 | | |
| | | | |
| Unraveling the Influence of Advertising on Consumer Behavior: Insights, Trends and Psychological | | | |
| Implications | | | |
| Prof. Sameer Khasnis and Nayna Nandu Chougule | 30-32 | | |
| | | | |
| Revlutionzing Transportation: The Transition from Combustion to Electric Vehicles | | | |
| Prof. Nitu Sahu and Mr. Rohit Prajapati | 33-36 | | |
| | | | |
| The Role of GST in Indian Economy | | | |
| Prof. Manjeet Mishra | 37-39 | | |
| | | | |
| Hedging in Agriculture: Exploring Crop Insurance and Commodity Futures Contracts | | | |
| Prof. Naresh Purohit and Archita Daniel | 40-42 | | |
| Factors Affecting in Choosing Accounting Career Path | | | |
| Prof. Milind More | 43-45 | | |
| Troj. Milita More | 15 15 | | |
| A Study on Public Relations Environment in India | | | |
| Prof. Mohit Sharma, Prof. Snehal Sharma, Bhoomika Katpara | 46-48 | | |
| | | | |
| The Impact of Artificial Intelligence on Job Market and Workforce Automation | | | |
| Prof. Kajal Mehta and Rishikesh Pradhan | 49-51 | | |
| | | | |
| A Study on Futures and Option Strategies | | | |
| Prof. Amrut Rumde, Prof. Bhavika Rumade, Rajesh Pogale | 52-54 | | |
| | | | |
| Evolutionary Trajectory: Tracing the Advancement and Transformative Journey of Artificial | | | |
| Intelligence | | | |
| | | | |

Impact Factor 5.731 (SJIF)







| Prof. Karishma Tiwari and Janvi Ravariya Patel | 55-57 |
|---|-------------------------|
| Streaming Evolution: Unraveling the Transformation of Netflix Over Time | |
| Prof. Nitu Sahu and Janvi Ravariya | 58-61 |
| | |
| The Healing Power of Music: Exploring the Efficacy of Music Therapy | |
| Prof. Reena Kumar, Ashita Sinha, Pooja Shrikant Jadhav | 62-65 |
| Crafting Connections: The Art of Public Relations | |
| Prof. Manali Jani, Prof. Shweta Jani, Shreika Sanjay Sawant | 66-69 |
| | |
| A Study on Evolution of COCA COLA Company | |
| Prof. Mohit Sharma, Prof. Snehal Sharma, Sai Rajesh Shetty | 70-72 |
| Walmart Evolution: From Brick-and-Mortar Behemoth to Omni Channel Retail Innovator | |
| | |
| Prof. Rahul Varma and Sai Rajesh Shetty | 73-75 |
| | |
| Silent Scars: Unveiling the Multifaceted Dimensions of Child Abuse and Nurturing Paths to Res | silience |
| Silent Scars: Unveiling the Multifaceted Dimensions of Child Abuse and Nurturing Paths to Res Prof. Reena Kumar, Rachit Roshan, Krunal Prakash Chavhan | ilience 76-78 |
| Prof. Reena Kumar, Rachit Roshan, Krunal Prakash Chavhan | |
| | |
| Prof. Reena Kumar, Rachit Roshan, Krunal Prakash Chavhan | |
| Prof. Reena Kumar, Rachit Roshan, Krunal Prakash Chavhan A Study on Child Labour: A Serious Issue Prof. Abdul Karim Khan and Anisha Patil | 76-78 |
| Prof. Reena Kumar, Rachit Roshan, Krunal Prakash Chavhan A Study on Child Labour: A Serious Issue Prof. Abdul Karim Khan and Anisha Patil Dark Usage of Internet Unveiling the Underbelly of Cyberspace | 76-78 79-85 |
| Prof. Reena Kumar, Rachit Roshan, Krunal Prakash Chavhan A Study on Child Labour: A Serious Issue Prof. Abdul Karim Khan and Anisha Patil | 76-78 |
| Prof. Reena Kumar, Rachit Roshan, Krunal Prakash Chavhan A Study on Child Labour: A Serious Issue Prof. Abdul Karim Khan and Anisha Patil Dark Usage of Internet Unveiling the Underbelly of Cyberspace | 76-78 79-85 |
| Prof. Reena Kumar, Rachit Roshan, Krunal Prakash Chavhan A Study on Child Labour: A Serious Issue Prof. Abdul Karim Khan and Anisha Patil Dark Usage of Internet Unveiling the Underbelly of Cyberspace Prof. Kajal Mehta and Aaditya Tejas Borkar | 76-78 79-85 |
| Prof. Reena Kumar, Rachit Roshan, Krunal Prakash Chavhan A Study on Child Labour: A Serious Issue Prof. Abdul Karim Khan and Anisha Patil Dark Usage of Internet Unveiling the Underbelly of Cyberspace Prof. Kajal Mehta and Aaditya Tejas Borkar Ethical Considerations in Genetic Engineering: Exploring the Moral Implications of Genetic | 76-78 79-85 |
| Prof. Reena Kumar, Rachit Roshan, Krunal Prakash Chavhan A Study on Child Labour: A Serious Issue Prof. Abdul Karim Khan and Anisha Patil Dark Usage of Internet Unveiling the Underbelly of Cyberspace Prof. Kajal Mehta and Aaditya Tejas Borkar Ethical Considerations in Genetic Engineering: Exploring the Moral Implications of Genetic Modification | 76-78 79-85 86-88 |
| Prof. Reena Kumar, Rachit Roshan, Krunal Prakash Chavhan A Study on Child Labour: A Serious Issue Prof. Abdul Karim Khan and Anisha Patil Dark Usage of Internet Unveiling the Underbelly of Cyberspace Prof. Kajal Mehta and Aaditya Tejas Borkar Ethical Considerations in Genetic Engineering: Exploring the Moral Implications of Genetic Modification | 76-78 79-85 86-88 |
| Prof. Reena Kumar, Rachit Roshan, Krunal Prakash Chavhan A Study on Child Labour: A Serious Issue Prof. Abdul Karim Khan and Anisha Patil Dark Usage of Internet Unveiling the Underbelly of Cyberspace Prof. Kajal Mehta and Aaditya Tejas Borkar Ethical Considerations in Genetic Engineering: Exploring the Moral Implications of Genetic Modification Prof. Nirja Sharan and Kajal Sachin Rajbhar | 76-78 79-85 86-88 |

Impact Factor 5.731 (SJIF)







| An Overview of Status of Indian Economy Prof. Rajesh Shah and Vrushali Powar | 97-99 |
|--|---------|
| The Evolution of War Technology: From Ancient Battles to Modern Al Battles Prof. Kajal Mehta and Chhaya Jaysingh Yadav | 100-103 |
| Virtual Currency: A Digital Paradigm for Online Transactions Prof. Manali Jani, Prof. Shweta Jani, Aaditya Tejas Borkar | 104-106 |
| A Study of the Popular Mergers and Acquisitions in India during the Last Two Decades Prof. Gunakshi Khandeka and Sonali Ramesh Mishra | 107-110 |
| A Study on Indian Financial Market Prof. Amrut Rumde, Prof. Bhavika Rumade, Sonali Mishra | 111-115 |
| Jerseykart.in: Exploring the Dynamics of Online Jersey Sales Prof. Mohit Sharma, Prof. Snehal Sharma, Karan Raichura | 116-118 |
| Shareholder Rights: An Analysis of Their Significance and Impact on Corporate Governance Prof. Naresh Purohit and Karan Raichura | 119-122 |
| Sahara Group's Battle with SEBI: Unraveling the Spam Controversy Prof. Yasmeen Sodawala and Mansvi Pawar | 123-126 |
| A Study on Business-to-Business Customer Relationship Management Prof. Leena Vipin Jagawat and Aryan Dave | 127-130 |
| Automation and Employment: Examining the Impact of Technology on the Future of Jobs Prof. Karishma Tiwari and Kaviya Babu Swamy | 131-134 |

Impact Factor 5.731 (SJIF)







| A Study on a Critical Roles Played by Women during World War I Prof. Reena Kumar, Prof. Rashmi Prashad, Sonali Mishra | 135-138 |
|--|--|
| TOTAL TOTAL STATE OF THE TOTAL S | |
| Fortifying Financial Fortresses: The Imperative of Cybersecurity in Banking | ************************************** |
| Prof. Nitu Sahu and Siddhesh Suhas Tawade | 139-141 |
| | |
| Unveiling the Secrets: Exploring Modern Cryptography Techniques | |
| Prof. Karishma Tiwari and Sarmela Jeyamurugan Nadar | 142-144 |
| | |
| Balancing Privacy Rights And Social Welfare: A Contemporary Examination | |
| Prof. Abdul Karim Khan and Kaviya Babu Swamy | 145-148 |
| | |
| Revolutionizing Input: Exploring Keyless Interface Systems for Typing | |
| Prof. Nitu Sahu and Vishal Vijaybahadur Jaiswar | 149-151 |
| The same and trainer right and the same and | - 10 -0 - |
| A Canada and a Hambillan of Coffman Tanking | |
| A Study on a Usability of Software Testing | |
| Prof. Kajal Mehta and Amit Yadav Deglal | 152-154 |
| | |
| The Impact of Right to Information Laws on Governance and Accountability | |
| Prof. Yasmeen Sodawala and Nasim Alam | 155-157 |
| | |
| Decoding Social Media Engagement: Strategies, Metrics and Impact on Marketing Success | |
| Prof. Krina Adhiya and Shital Dhanraj Kamli | 158-160 |
| | |
| Unravelling the Enigma, The Developer, behind Nightmares | |
| Unravelling the Enigma: The Psychology behind Nightmares | |
| Prof. Sameer Khasnis and Dipansha Hatpale | 161-163 |
| | |
| Artistic Renaissance: Harnessing Artificial Intelligence for Cultural Restoration | |
| Prof. Kajal Mehta and Sumit Thakur | 164-166 |
| | |
| A Study on Problems of Child Labour in India | |
| Prof. Abdul Karim Khan and Sunla Elangovan Nadar | 167-169 |
| | and Tark |
| | |

Impact Factor 5.731 (SJIF)







| Computer as a Critical Weapon and Evolution in a Space Technology | | | | |
|---|---------|--|--|--|
| Prof. Karishma Tiwari and Shreesha Arate | 170-172 | | | |
| An Overview on Cyber Physical System | | | | |
| Prof. Nitu Sahu and Vishal Yadav | 173-175 | | | |
| | | | | |
| An Overview on Indian Financial Markets | | | | |
| Prof. Prince Sharma and Anushka Jarag | 176-178 | | | |
| | | | | |
| A Study on Network Security & Cryptography | | | | |
| Prof. Karishma Tiwari and Priya R.Verma | 179-181 | | | |
| | | | | |
| A Study on Nutritional Immunology | | | | |
| Prof. Nirja Sharan and Devesh Vijay Patil | 182-185 | | | |
| | | | | |
| An Overview of Agriculture in India | | | | |
| Prof. Ritu Jaydeep Ahuja and Anas Mulla | 186-188 | | | |
| | | | | |
| A Study on Medical Inflation Affects Healthcare Costs and Quality | | | | |
| Prof. Gunakshi Khandeka and Ayesha Shaikh | 189-193 | | | |
| | | | | |
| A Study on Consumer Behavior | | | | |
| Prof. Rahul Varma and Harshvardhan Rajesh Chomal | 194-195 | | | |
| | | | | |
| A Study on How Small Businesses Can Financially Compete with Large Businesses | | | | |
| Prof. Ritu Jaydeep Ahuja and Pranav Prakash Tirlotkar | 196-198 | | | |
| | | | | |
| A Study on How TV Shows and Social Media are Imposing Fake Standards | | | | |
| Prof. Leena Vipin Jagawat and Livya Putan | 199-201 | | | |
| | | | | |
| A Study on Financial Investment Planning | | | | |
| Prof. Prince Sharma and Anshi Awahesh Shukla | 202-203 | | | |
| | | | | |

Impact Factor 5.731 (SJIF)







| A Study on Mobile Banking in Indian Banking Industry | |
|--|--|
| Prof. Krina Adhiya and Hritika Gharpurkar | 204-206 |
| A Study on Money Market | |
| Prof. Naresh Purohit and Dhaval Laxman Kokale | 207-209 |
| | |
| A Study on Risk Management in Banking Sector in India | |
| Prof. Amrut Rumde, Prof. Bhavika Rumde, Hritika Gharpurkar | 210-213 |
| | |
| Regulations on Government Agencies | |
| Prof. Nitu Sahu and Samiksha Sanjay Halve | 214-217 |
| | |
| A Study on The Role of Internet of Things (IoT) in Smart Cities | |
| Prof. Kajal Mehta and Samiksha Sanjay Halve | 218-220 |
| | |
| Growth and Development in Banking and Insurance industry in India | |
| Prof. Aparna Surve | 221-224 |
| | |
| | |
| Development of Corporate Social Responsibility (CSR) with Reference to Indian Indigenous | Market |
| Development of Corporate Social Responsibility (CSR) with Reference to Indian Indigenous Prof. Nitin.k. Sharma | Market 225-229 |
| | |
| | |
| Prof. Nitin.k. Sharma | |
| Prof. Nitin.k. Sharma A Study on Ethical Hacking | 225-229 |
| Prof. Nitin.k. Sharma A Study on Ethical Hacking | 225-229 |
| Prof. Nitin.k. Sharma A Study on Ethical Hacking Prof. Milind More | 225-229 |
| Prof. Nitin.k. Sharma A Study on Ethical Hacking Prof. Milind More Imaging and Medication Delivery using Nanotechnology | 225-229 |
| Prof. Nitin.k. Sharma A Study on Ethical Hacking Prof. Milind More Imaging and Medication Delivery using Nanotechnology | 225-229 |
| Prof. Nitin.k. Sharma A Study on Ethical Hacking Prof. Milind More Imaging and Medication Delivery using Nanotechnology Prof. Aparna Surve | 225-229 |
| Prof. Nitin.k. Sharma A Study on Ethical Hacking Prof. Milind More Imaging and Medication Delivery using Nanotechnology Prof. Aparna Surve India's Economy: Challenges and Opportunities | 225-229 230-234 235-241 |
| Prof. Nitin.k. Sharma A Study on Ethical Hacking Prof. Milind More Imaging and Medication Delivery using Nanotechnology Prof. Aparna Surve India's Economy: Challenges and Opportunities | 225-229 230-234 235-241 |
| A Study on Ethical Hacking Prof. Milind More Imaging and Medication Delivery using Nanotechnology Prof. Aparna Surve India's Economy: Challenges and Opportunities Prof. Premsagar Singh | 225-229 230-234 235-241 |
| Prof. Nitin.k. Sharma A Study on Ethical Hacking Prof. Milind More Imaging and Medication Delivery using Nanotechnology Prof. Aparna Surve India's Economy: Challenges and Opportunities Prof. Premsagar Singh Learning Technology Games | 225-229 230-234 235-241 242-244 |

Impact Factor 5.731 (SJIF)







| Dr. Premsagar Singh 254-257 The Role of Accounting Information in Economic Development Prof. Manjeet Mishra 258-261 An Analysis of Financial Markets in India Prof. Manjeet Mishra 262-265 A Literature Review on the Role of Religion on Sexuality Prof. Venkatesh Bugdi and Hardik Ravindra Sandim 266-271 Literature Review on Valuation to Determine the Fair of Stock Prof. Prince Sharma and Hardik Ravindra Sandim 272-275 A Study of E-Banking and it's Growth Prof. Aparna Surve 276-278 Revolutionizing Retail: Understanding the Transformative Effects of E-Commerce on Traditional Businesses Prof. Venkatesh Bugdi and Shalini Sunil Varma 279-280 Revolutionzing Logistics: Efficiency, Sustainability and Technological Advancements Prof. Manali Jani, Prof. Shweta Jani, Vighnesh Anand Poojri 281-283 A Study on Risk Management in Foreign Exchange Prof. Gunakshi Khandeka and Sakshi Surve 284-287 A Study Role of Social Media in Brand Building Prof. Venkatesh Bugdi and Shoyab Kadeer 288-291 Start-up Surge: Catalyzing Local Economies Prof. Rajesh Shah and Ratandeep Kaur Dhaul 292-294 | Library Services with Special Reference to Mobile Technology and Social Media | | | |
|--|--|--|--|--|
| Prof. Manjeet Mishra 258-261 An Analysis of Financial Markets in India Prof. Manjeet Mishra 262-265 A Literature Review on the Role of Religion on Sexuality Prof. Venkatesh Bugdi and Hardik Ravindra Sandim 266-271 Literature Review on Valuation to Determine the Fair of Stock Prof. Prince Sharma and Hardik Ravindra Sandim 272-275 A Study of E-Banking and it's Growth Prof. Aparna Surve 276-278 Revolutionizing Retail: Understanding the Transformative Effects of E-Commerce on Traditional Businesses Prof. Venkatesh Bugdi and Shalini Sunil Varma 279-280 Revolutionzing Logistics: Efficiency, Sustainability and Technological Advancements Prof. Manali Jani, Prof. Shweta Jani, Vighnesh Anand Poojri 281-283 A Study on Risk Management in Foreign Exchange Prof. Gunakshi Khandeka and Sakshi Surve 284-287 A Study Role of Social Media in Brand Building Prof. Venkatesh Bugdi and Shoyab Kadeer 288-291 Start-up Surge: Catalyzing Local Economies | Dr. Premsagar Singh | 254-257 | | |
| An Analysis of Financial Markets in India Prof. Manjeet Mishra 262-265 A Literature Review on the Role of Religion on Sexuality Prof. Venkatesh Bugdi and Hardik Ravindra Sandim 266-271 Literature Review on Valuation to Determine the Fair of Stock Prof. Prince Sharma and Hardik Ravindra Sandim 272-275 A Study of E-Banking and it's Growth Prof. Aparna Surve 276-278 Revolutionizing Retail: Understanding the Transformative Effects of E-Commerce on Traditional Businesses Prof. Venkatesh Bugdi and Shalini Sunil Varma 279-280 Revolutionzing Logistics: Efficiency, Sustainability and Technological Advancements Prof. Manali Jani, Prof. Shweta Jani, Vighnesh Anand Poojri 281-283 A Study on Risk Management in Foreign Exchange Prof. Gunakshi Khandeka and Sakshi Surve 284-287 A Study Role of Social Media in Brand Building Prof. Venkatesh Bugdi and Shoyab Kadeer 288-291 Start-up Surge: Catalyzing Local Economies | The Role of Accounting Information in Economic Development | | | |
| A Literature Review on the Role of Religion on Sexuality Prof. Venkatesh Bugdi and Hardik Ravindra Sandim 266-271 Literature Review on Valuation to Determine the Fair of Stock Prof. Prince Sharma and Hardik Ravindra Sandim 272-275 A Study of E-Banking and it's Growth Prof. Aparna Surve 276-278 Revolutionizing Retail: Understanding the Transformative Effects of E-Commerce on Traditional Businesses Prof. Venkatesh Bugdi and Shalini Sunil Varma 279-280 Revolutionzing Logistics: Efficiency, Sustainability and Technological Advancements Prof. Manali Jani, Prof. Shweta Jani, Vighnesh Anand Poojri 281-283 A Study on Risk Management in Foreign Exchange Prof. Gunakshi Khandeka and Sakshi Surve 284-287 A Study Role of Social Media in Brand Building Prof. Venkatesh Bugdi and Shoyab Kadeer 288-291 Start-up Surge: Catalyzing Local Economies | Prof. Manjeet Mishra | 258-261 | | |
| A Literature Review on the Role of Religion on Sexuality Prof. Venkatesh Bugdi and Hardik Ravindra Sandim 266-271 Literature Review on Valuation to Determine the Fair of Stock Prof. Prince Sharma and Hardik Ravindra Sandim 272-275 A Study of E-Banking and it's Growth Prof. Aparna Surve 276-278 Revolutionizing Retail: Understanding the Transformative Effects of E-Commerce on Traditional Businesses Prof. Venkatesh Bugdi and Shalini Sunil Varma 279-280 Revolutionzing Logistics: Efficiency, Sustainability and Technological Advancements Prof. Manali Jani, Prof. Shweta Jani, Vighnesh Anand Poojri 281-283 A Study on Risk Management in Foreign Exchange Prof. Gunakshi Khandeka and Sakshi Surve 284-287 A Study Role of Social Media in Brand Building Prof. Venkatesh Bugdi and Shoyab Kadeer 288-291 Start-up Surge: Catalyzing Local Economies | | | | |
| A Literature Review on the Role of Religion on Sexuality Prof. Venkatesh Bugdi and Hardik Ravindra Sandim 266-271 Literature Review on Valuation to Determine the Fair of Stock Prof. Prince Sharma and Hardik Ravindra Sandim 272-275 A Study of E-Banking and it's Growth Prof. Aparna Surve 276-278 Revolutionizing Retail: Understanding the Transformative Effects of E-Commerce on Traditional Businesses Prof. Venkatesh Bugdi and Shalini Sunil Varma 279-280 Revolutionzing Logistics: Efficiency, Sustainability and Technological Advancements Prof. Manali Jani, Prof. Shweta Jani, Vighnesh Anand Poojri 281-283 A Study on Risk Management in Foreign Exchange Prof. Gunakshi Khandeka and Sakshi Surve 284-287 A Study Role of Social Media in Brand Building Prof. Venkatesh Bugdi and Shoyab Kadeer 288-291 Start-up Surge: Catalyzing Local Economies | An Analysis of Financial Markets in India | | | |
| Literature Review on Valuation to Determine the Fair of Stock Prof. Prince Sharma and Hardik Ravindra Sandim 272-275 A Study of E-Banking and it's Growth Prof. Aparna Surve 276-278 Revolutionizing Retail: Understanding the Transformative Effects of E-Commerce on Traditional Businesses Prof. Venkatesh Bugdi and Shalini Sunil Varma 279-280 Revolutionzing Logistics: Efficiency, Sustainability and Technological Advancements Prof. Manali Jani, Prof. Shweta Jani, Vighnesh Anand Poojri 281-283 A Study on Risk Management in Foreign Exchange Prof. Gunakshi Khandeka and Sakshi Surve 284-287 A Study Role of Social Media in Brand Building Prof. Venkatesh Bugdi and Shoyab Kadeer 288-291 Start-up Surge: Catalyzing Local Economies | Prof. Manjeet Mishra | 262-265 | | |
| Literature Review on Valuation to Determine the Fair of Stock Prof. Prince Sharma and Hardik Ravindra Sandim 272-275 A Study of E-Banking and it's Growth Prof. Aparna Surve 276-278 Revolutionizing Retail: Understanding the Transformative Effects of E-Commerce on Traditional Businesses Prof. Venkatesh Bugdi and Shalini Sunil Varma 279-280 Revolutionzing Logistics: Efficiency, Sustainability and Technological Advancements Prof. Manali Jani, Prof. Shweta Jani, Vighnesh Anand Poojri 281-283 A Study on Risk Management in Foreign Exchange Prof. Gunakshi Khandeka and Sakshi Surve 284-287 A Study Role of Social Media in Brand Building Prof. Venkatesh Bugdi and Shoyab Kadeer 288-291 Start-up Surge: Catalyzing Local Economies | | | | |
| Literature Review on Valuation to Determine the Fair of Stock Prof. Prince Sharma and Hardik Ravindra Sandim 272-275 A Study of E-Banking and it's Growth Prof. Aparna Surve 276-278 Revolutionizing Retail: Understanding the Transformative Effects of E-Commerce on Traditional Businesses Prof. Venkatesh Bugdi and Shalini Sunil Varma 279-280 Revolutionzing Logistics: Efficiency, Sustainability and Technological Advancements Prof. Manali Jani, Prof. Shweta Jani, Vighnesh Anand Poojri 281-283 A Study on Risk Management in Foreign Exchange Prof. Gunakshi Khandeka and Sakshi Surve 284-287 A Study Role of Social Media in Brand Building Prof. Venkatesh Bugdi and Shoyab Kadeer 288-291 Start-up Surge: Catalyzing Local Economies | A Literature Review on the Role of Religion on Sexuality | | | |
| A Study of E-Banking and it's Growth Prof. Aparna Surve 276-278 Revolutionizing Retail: Understanding the Transformative Effects of E-Commerce on Traditional Businesses Prof. Venkatesh Bugdi and Shalini Sunil Varma 279-280 Revolutionzing Logistics: Efficiency, Sustainability and Technological Advancements Prof. Manali Jani, Prof. Shweta Jani, Vighnesh Anand Poojri 281-283 A Study on Risk Management in Foreign Exchange Prof. Gunakshi Khandeka and Sakshi Surve 284-287 A Study Role of Social Media in Brand Building Prof. Venkatesh Bugdi and Shoyab Kadeer 288-291 Start-up Surge: Catalyzing Local Economies | Prof. Venkatesh Bugdi and Hardik Ravindra Sandim | 266-271 | | |
| A Study of E-Banking and it's Growth Prof. Aparna Surve 276-278 Revolutionizing Retail: Understanding the Transformative Effects of E-Commerce on Traditional Businesses Prof. Venkatesh Bugdi and Shalini Sunil Varma 279-280 Revolutionzing Logistics: Efficiency, Sustainability and Technological Advancements Prof. Manali Jani, Prof. Shweta Jani, Vighnesh Anand Poojri 281-283 A Study on Risk Management in Foreign Exchange Prof. Gunakshi Khandeka and Sakshi Surve 284-287 A Study Role of Social Media in Brand Building Prof. Venkatesh Bugdi and Shoyab Kadeer 288-291 Start-up Surge: Catalyzing Local Economies | | | | |
| A Study of E-Banking and it's Growth Prof. Aparna Surve 276-278 Revolutionizing Retail: Understanding the Transformative Effects of E-Commerce on Traditional Businesses Prof. Venkatesh Bugdi and Shalini Sunil Varma 279-280 Revolutionzing Logistics: Efficiency, Sustainability and Technological Advancements Prof. Manali Jani, Prof. Shweta Jani, Vighnesh Anand Poojri 281-283 A Study on Risk Management in Foreign Exchange Prof. Gunakshi Khandeka and Sakshi Surve 284-287 A Study Role of Social Media in Brand Building Prof. Venkatesh Bugdi and Shoyab Kadeer Start-up Surge: Catalyzing Local Economies | Literature Review on Valuation to Determine the Fair of Stock | | | |
| Revolutionizing Retail: Understanding the Transformative Effects of E-Commerce on Traditional Businesses Prof. Venkatesh Bugdi and Shalini Sunil Varma 279-280 Revolutionzing Logistics: Efficiency, Sustainability and Technological Advancements Prof. Manali Jani, Prof. Shweta Jani, Vighnesh Anand Poojri 281-283 A Study on Risk Management in Foreign Exchange Prof. Gunakshi Khandeka and Sakshi Surve 284-287 A Study Role of Social Media in Brand Building Prof. Venkatesh Bugdi and Shoyab Kadeer 288-291 Start-up Surge: Catalyzing Local Economies | Prof. Prince Sharma and Hardik Ravindra Sandim | 272-275 | | |
| Revolutionizing Retail: Understanding the Transformative Effects of E-Commerce on Traditional Businesses Prof. Venkatesh Bugdi and Shalini Sunil Varma 279-280 Revolutionzing Logistics: Efficiency, Sustainability and Technological Advancements Prof. Manali Jani, Prof. Shweta Jani, Vighnesh Anand Poojri 281-283 A Study on Risk Management in Foreign Exchange Prof. Gunakshi Khandeka and Sakshi Surve 284-287 A Study Role of Social Media in Brand Building Prof. Venkatesh Bugdi and Shoyab Kadeer 288-291 Start-up Surge: Catalyzing Local Economies | | | | |
| Revolutionizing Retail: Understanding the Transformative Effects of E-Commerce on Traditional Businesses Prof. Venkatesh Bugdi and Shalini Sunil Varma 279-280 Revolutionzing Logistics: Efficiency, Sustainability and Technological Advancements Prof. Manali Jani, Prof. Shweta Jani, Vighnesh Anand Poojri 281-283 A Study on Risk Management in Foreign Exchange Prof. Gunakshi Khandeka and Sakshi Surve 284-287 A Study Role of Social Media in Brand Building Prof. Venkatesh Bugdi and Shoyab Kadeer 288-291 Start-up Surge: Catalyzing Local Economies | A Study of E-Banking and it's Growth | | | |
| Businesses Prof. Venkatesh Bugdi and Shalini Sunil Varma 279-280 Revolutionzing Logistics: Efficiency, Sustainability and Technological Advancements Prof. Manali Jani, Prof. Shweta Jani, Vighnesh Anand Poojri 281-283 A Study on Risk Management in Foreign Exchange Prof. Gunakshi Khandeka and Sakshi Surve 284-287 A Study Role of Social Media in Brand Building Prof. Venkatesh Bugdi and Shoyab Kadeer Start-up Surge: Catalyzing Local Economies | Prof. Aparna Surve | 276-278 | | |
| Businesses Prof. Venkatesh Bugdi and Shalini Sunil Varma 279-280 Revolutionzing Logistics: Efficiency, Sustainability and Technological Advancements Prof. Manali Jani, Prof. Shweta Jani, Vighnesh Anand Poojri 281-283 A Study on Risk Management in Foreign Exchange Prof. Gunakshi Khandeka and Sakshi Surve 284-287 A Study Role of Social Media in Brand Building Prof. Venkatesh Bugdi and Shoyab Kadeer Start-up Surge: Catalyzing Local Economies | | | | |
| Revolutionzing Logistics: Efficiency, Sustainability and Technological Advancements Prof. Manali Jani, Prof. Shweta Jani, Vighnesh Anand Poojri 281-283 A Study on Risk Management in Foreign Exchange Prof. Gunakshi Khandeka and Sakshi Surve 284-287 A Study Role of Social Media in Brand Building Prof. Venkatesh Bugdi and Shoyab Kadeer Start-up Surge: Catalyzing Local Economies | | | | |
| Revolutionzing Logistics: Efficiency, Sustainability and Technological Advancements Prof. Manali Jani, Prof. Shweta Jani, Vighnesh Anand Poojri 281-283 A Study on Risk Management in Foreign Exchange Prof. Gunakshi Khandeka and Sakshi Surve 284-287 A Study Role of Social Media in Brand Building Prof. Venkatesh Bugdi and Shoyab Kadeer 288-291 Start-up Surge: Catalyzing Local Economies | Revolutionizing Retail: Understanding the Transformative Effects of E-Commerce on Tradition | nal | | |
| Prof. Manali Jani, Prof. Shweta Jani, Vighnesh Anand Poojri A Study on Risk Management in Foreign Exchange Prof. Gunakshi Khandeka and Sakshi Surve 284-287 A Study Role of Social Media in Brand Building Prof. Venkatesh Bugdi and Shoyab Kadeer 288-291 Start-up Surge: Catalyzing Local Economies | | nal | | |
| Prof. Manali Jani, Prof. Shweta Jani, Vighnesh Anand Poojri A Study on Risk Management in Foreign Exchange Prof. Gunakshi Khandeka and Sakshi Surve 284-287 A Study Role of Social Media in Brand Building Prof. Venkatesh Bugdi and Shoyab Kadeer 288-291 Start-up Surge: Catalyzing Local Economies | Businesses | | | |
| A Study on Risk Management in Foreign Exchange Prof. Gunakshi Khandeka and Sakshi Surve 284-287 A Study Role of Social Media in Brand Building Prof. Venkatesh Bugdi and Shoyab Kadeer 288-291 Start-up Surge: Catalyzing Local Economies | Businesses | | | |
| Prof. Gunakshi Khandeka and Sakshi Surve A Study Role of Social Media in Brand Building Prof. Venkatesh Bugdi and Shoyab Kadeer Start-up Surge: Catalyzing Local Economies | Businesses Prof. Venkatesh Bugdi and Shalini Sunil Varma | | | |
| Prof. Gunakshi Khandeka and Sakshi Surve A Study Role of Social Media in Brand Building Prof. Venkatesh Bugdi and Shoyab Kadeer Start-up Surge: Catalyzing Local Economies | Businesses Prof. Venkatesh Bugdi and Shalini Sunil Varma Revolutionzing Logistics: Efficiency, Sustainability and Technological Advancements | 279-280 | | |
| A Study Role of Social Media in Brand Building Prof. Venkatesh Bugdi and Shoyab Kadeer 288-291 Start-up Surge: Catalyzing Local Economies | Businesses Prof. Venkatesh Bugdi and Shalini Sunil Varma Revolutionzing Logistics: Efficiency, Sustainability and Technological Advancements | 279-280 | | |
| Prof. Venkatesh Bugdi and Shoyab Kadeer 288-291 Start-up Surge: Catalyzing Local Economies | Businesses Prof. Venkatesh Bugdi and Shalini Sunil Varma Revolutionzing Logistics: Efficiency, Sustainability and Technological Advancements Prof. Manali Jani, Prof. Shweta Jani, Vighnesh Anand Poojri | 279-280 | | |
| Prof. Venkatesh Bugdi and Shoyab Kadeer 288-291 Start-up Surge: Catalyzing Local Economies | Businesses Prof. Venkatesh Bugdi and Shalini Sunil Varma Revolutionzing Logistics: Efficiency, Sustainability and Technological Advancements Prof. Manali Jani, Prof. Shweta Jani, Vighnesh Anand Poojri A Study on Risk Management in Foreign Exchange | 279-280 281-283 | | |
| Start-up Surge: Catalyzing Local Economies | Businesses Prof. Venkatesh Bugdi and Shalini Sunil Varma Revolutionzing Logistics: Efficiency, Sustainability and Technological Advancements Prof. Manali Jani, Prof. Shweta Jani, Vighnesh Anand Poojri A Study on Risk Management in Foreign Exchange | 279-280 281-283 | | |
| | Businesses Prof. Venkatesh Bugdi and Shalini Sunil Varma Revolutionzing Logistics: Efficiency, Sustainability and Technological Advancements Prof. Manali Jani, Prof. Shweta Jani, Vighnesh Anand Poojri A Study on Risk Management in Foreign Exchange Prof. Gunakshi Khandeka and Sakshi Surve | 279-280 281-283 | | |
| | Businesses Prof. Venkatesh Bugdi and Shalini Sunil Varma Revolutionzing Logistics: Efficiency, Sustainability and Technological Advancements Prof. Manali Jani, Prof. Shweta Jani, Vighnesh Anand Poojri A Study on Risk Management in Foreign Exchange Prof. Gunakshi Khandeka and Sakshi Surve A Study Role of Social Media in Brand Building | 279-280 281-283 284-287 | | |
| Prof. Rajesh Shah and Ratandeep Kaur Dhaul 292-294 | Businesses Prof. Venkatesh Bugdi and Shalini Sunil Varma Revolutionzing Logistics: Efficiency, Sustainability and Technological Advancements Prof. Manali Jani, Prof. Shweta Jani, Vighnesh Anand Poojri A Study on Risk Management in Foreign Exchange Prof. Gunakshi Khandeka and Sakshi Surve A Study Role of Social Media in Brand Building | 279-280 281-283 284-287 | | |
| | Businesses Prof. Venkatesh Bugdi and Shalini Sunil Varma Revolutionzing Logistics: Efficiency, Sustainability and Technological Advancements Prof. Manali Jani, Prof. Shweta Jani, Vighnesh Anand Poojri A Study on Risk Management in Foreign Exchange Prof. Gunakshi Khandeka and Sakshi Surve A Study Role of Social Media in Brand Building Prof. Venkatesh Bugdi and Shoyab Kadeer | 279-280 281-283 284-287 | | |
| | Businesses Prof. Venkatesh Bugdi and Shalini Sunil Varma Revolutionzing Logistics: Efficiency, Sustainability and Technological Advancements Prof. Manali Jani, Prof. Shweta Jani, Vighnesh Anand Poojri A Study on Risk Management in Foreign Exchange Prof. Gunakshi Khandeka and Sakshi Surve A Study Role of Social Media in Brand Building Prof. Venkatesh Bugdi and Shoyab Kadeer Start-up Surge: Catalyzing Local Economies | 279-280 281-283 284-287 288-291 | | |

Impact Factor 5.731 (SJIF)







| ****** | |
|---|---------|
| Prof. Milind More | 314-317 |
| Financial Management Practices in Successful Small & Medium Enterprise | |
| Dr. Premsagar Singh | 309-313 |
| Digitalization in India: An Innovative Concept | |
| | |
| Prof. Yasmeen Sodawala and Ayesha Shaikh | 305-308 |
| The Impact of Ethical Advertising on Consumer Trust and Loyalty | |
| | |
| Prof. Manjeet Mishra | 299-304 |
| The Effects of Information Technology on the Accounting System | |
| | |
| Prof. Shailaja Sundrapalli and Nilesh Sanjiv Joshi | 297-298 |
| A Study on the Intersection of Music and Technology: A Composer's Perspective | |
| Prof. Manjeet Mishra | 295-296 |
| A Report on Relation Between Financial Behaviour and Financial Literacy | |

Impact Factor 5.731 (SJIF)







INTERNATIONAL JOURNAL OF ADVANCED RESEARCH IN

SCIENCE, COMMUNICATION AND TECHNOLOGY

International Open-Access, Double-Blind, Peer-Reviewed, Refereed, Multidisciplinary Online Journal



CERTIFICATE OF PUBLICATION

INTERNATIONAL STANDARD SERIAL NUMBER ISSN NO: 2581-9429

THIS IS TO CERTIFY THAT

Prof. Naresh Purohit

St. Rock's College of Commerce and Science, Borivali (W), Mumbai, India HAS PUBLISHED A RESEARCH PAPER ENTITLED

Hedging in Agriculture: Exploring Crop Insurance and Commodity Futures Contracts
IN IJARSCT, VOLUME 2, ISSUE 5, JANUARY 2022

Certificate No: 012022-A1730 www.ijarsct.co.in









INTERNATIONAL JOURNAL OF ADVANCED RESEARCH IN SCIENCE, COMMUNICATION AND TECHNOLOGY

International Open-Access, Double-Blind, Peer-Reviewed, Refereed, Multidisciplinary Online Journal



CERTIFICATE OF PUBLICATION

INTERNATIONAL STANDARD SERIAL NUMBER ISSN NO: 2581-9429

THIS IS TO CERTIFY THAT

Prof. Manali Jani

St. Rock's College of Commerce and Science, Borivali (W), Mumbai, India
HAS PUBLISHED A RESEARCH PAPER ENTITLED

Crafting Connections: The Art of Public Relations

IN IJARSCT, VOLUME 2, ISSUE 5, JANUARY 2022

Certificate No: 012022-A1747 www.ljarsct.co.in













INTERNATIONAL JOURNAL OF ADVANCED RESEARCH IN SCIENCE, COMMUNICATION AND TECHNOLOGY

International Open-Access, Double-Blind, Peer-Reviewed, Refereed, Multidisciplinary Online Journal



CERTIFICATE OF PUBLICATION

INTERNATIONAL STANDARD SERIAL NUMBER ISSN NO: 2581-9429

THIS IS TO CERTIFY THAT

Prof. Manjeet Mishra

St. Rock's College of Commerce and Science, Borivali (W), Mumbai, India HAS PUBLISHED A RESEARCH PAPER ENTITLED

A Report on Relation Between Financial Behaviour and Financial Literacy
IN IJARSCT, VOLUME 2, ISSUE 5, JANUARY 2022

Certificate No: 012022-A1871
www.ijarsct.co.in



www.crossref.org





INTERNATIONAL JOURNAL OF ADVANCED RESEARCH IN SCIENCE, COMMUNICATION AND TECHNOLOGY

International Open-Access, Double-Blind, Peer-Reviewed, Refereed, Multidisciplinary Online Journal



CERTIFICATE OF PUBLICATION

INTERNATIONAL STANDARD SERIAL NUMBER ISSN NO: 2581-9429

THIS IS TO CERTIFY THAT

Prof. Yasmeen Sodawala

St. Rock's College of Commerce and Science, Borivali (W), Mumbai, India HAS PUBLISHED A RESEARCH PAPER ENTITLED

The Impact of Ethical Advertising on Consumer Trust and Loyalty

IN IJARSCT, VOLUME 2, ISSUE 5, JANUARY 2022

Certificate No: 012022-A1875 www.ijarsct.co.in













INTERNATIONAL JOURNAL OF ADVANCED RESEARCH IN SCIENCE, COMMUNICATION AND TECHNOLOGY

International Open-Access, Double-Blind, Peer-Reviewed, Refereed, Multidisciplinary Online Journal





INTERNATIONAL STANDARD SERIAL NUMBER ISSN NO: 2581-9429

THIS IS TO CERTIFY THAT

Prof. Naresh Purohit

St. Rock's College of Commerce and Science, Borivali (W), Mumbai, India HAS PUBLISHED A RESEARCH PAPER ENTITLED

A Study on Money Market

IN IJARSCT, VOLUME 2, ISSUE 5, JANUARY 2022

Certificate No: 012022-A1836 www.ijarsct.co.in









INTERNATIONAL JOURNAL OF ADVANCED RESEARCH IN SCIENCE, COMMUNICATION AND TECHNOLOGY

International Open-Access, Double-Blind, Peer-Reviewed, Refereed, Multidisciplinary Online Journal



CERTIFICATE OF PUBLICATION

INTERNATIONAL STANDARD SERIAL NUMBER ISSN NO: 2581-9429

THIS IS TO CERTIFY THAT

Prof. Milind More

St. Rock's College of Commerce and Science, Borivali (W), Mumbai, India HAS PUBLISHED A RESEARCH PAPER ENTITLED

Factors Affecting in Choosing Accounting Career Path

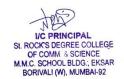
IN IJARSCT, VOLUME 2, ISSUE 5, JANUARY 2022

Certificate No: 012022-A1732













The papers and certificate can be accessed by using the following Paper ids.

The papers are available at: **VOLUME 3, ISSUE 6, JANUARY 2023**

Google Drive Link:

https://drive.google.com/drive/folders/1sq1k47jdvSNVYF7X-15wRysEx6nrcxMy?usp=sharing

The papers and certificate can be accessed by using the following Paper ids.

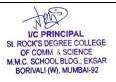
| Paper ID | Paper Details | Paper Links |
|-------------|--|--|
| עו | A Study on Barriers in Communication | |
| 14701 | Prof. Sameer Khasnis and Ms. Tricia Dsilva | https://ijarsct.co.in/Paper14701.pdf |
| | A Study on Budgeting and Budgetary Control | https://ijarsct.co.in/Paper14702.pdf |
| 14702 | Prof. Manali Jani, Shweta Jani, Sneha Rajesh Modi | Inteps://ijarsct.co.in/Paper14702.pur |
| | Digital Dynamo: Navigating the Technological | |
| | Tapestry in Business Evolution | https://ijarsct.co.in/Paper14703.pdf |
| 14703 | Prof. Darshan Patil and Dev Ramesh Bhanushali | mepsiyy ijarsocioomiy raper 1 17 co.par |
| | Unearthing the Plight: Challenges Faced by Indian | |
| | Farmers in Agricultural Sustainability | https://ijarsct.co.in/Paper14704.pdf |
| 14704 | Prof. Rajesh Shah and Diana Das | |
| | Silent Scars: Unveiling the Multifaceted | |
| | Dimensions of Child Abuse and Nurturing Paths | |
| | to Resilience | |
| | Prof. Reena Kumar, Dr. Ashish Sinha, Krunal | https://ijarsct.co.in/Paper14705.pdf |
| 14705 | Prakash Chavhan | |
| | Rollercoaster Riches: Riding the Highs and Lows | |
| 1.4700 | of the Stock Market | https://ijarsct.co.in/Paper14706.pdf |
| 14706 | Prof. Vidhi Rathod and Krunal Prakash Chavhan | |
| | Mobile Banking: An Outlook for New Digital Payment System in India | 1/11 |
| 14707 | Prof. Yasmeen Sodawala and Uttara Shahu | https://ijarsct.co.in/Paper14707.pdf |
| 14707 | The Influence of Social Media on Body Image and | |
| | Self-Esteem among Teenagers | |
| | Prof. Geeta Yaday and Vaibhayi Rayindra | https://ijarsct.co.in/Paper14708.pdf |
| 14708 | Nalawade | nttps://ijarsct.co.iii/Paper14708.pdi |
| | A Study on Online Transaction and UPI | |
| | Technology | https://ijarsct.co.in/Paper14709.pdf |
| 14709 | Prof. Hiral Raval and Mr. Shekhar Suman | inteps.//ijarsec.co.iii/i aper 14/03.pur |
| | A Study on Process of Digital Image Processing | https://ijarsct.co.in/Paper14710.pdf |
| 14710 | Prof. Darshan Patil and Nisha Murugesan Nadar | mapan, nanada min apan 1 m 20.pun |
| | The Impact of War on Society: Examining the | |
| | Social, Economic, and Cultural Consequences of | |
| | War on Civilian Populations | https://ijarsct.co.in/Paper14711.pdf |
| 14711 | Prof. Nirja Sharan and Kishan Shiva Sahu | |







| | Process | |
|---------|---|---|
| | A Study on Calculating Risk during the Hiring | https://ijarsct.co.in/Paper14727.pdf |
| 14726 | Tirlotkar | 1111p3.// ijai 301.001.11/1 apci 14/20.pui |
| | Prof. Sameer Khasnis and Manasvi Ramchandra | https://ijarsct.co.in/Paper14726.pdf |
| | Causes, Impacts and Intervention Strategies | |
| 17/23 | Understanding the Complexities of Child Abuse: | |
| 14725 | Losses and the Role of Options Trading Prof. Manali Jani, Shweta Jani, Karan Raichura | https://ijarsct.co.in/Paper14725.pdf |
| | A Study on Human Behavior Impacts Investment | |
| 14724 | Prof. Payal Mane and Karan Raichura | |
| 4.470.4 | The Global Economic Crisis of 2007-2008 | https://ijarsct.co.in/Paper14724.pdf |
| 14723 | Dabholkar Colon Research | |
| | Prof. Omkar Ishwalkar and Tanisha Prakash | https://ijarsct.co.in/Paper14723.pdf |
| | Behaviour | |
| | A Study on Impact of Advertisement on Consumer | |
| 14722 | Prof. Hiral Raval and Rani John Udiyar | |
| | Sector | https://ijarsct.co.in/Paper14722.pdf |
| 17/21 | A Study on Impact of Demonetization on Business | |
| 14721 | Prof. Geeta Yadav and Rani John Udiyar | https://ijarsct.co.in/Paper14721.pdf |
| 14/20 | Gourea A Study on Corporate Communication in India | 1 1 |
| 14720 | Prof. Naresh Purohit and Maqveena Marshal | https://ijarsct.co.in/Paper14720.pdf |
| | Users: A Study on UPI and E-Wallet Adoption | |
| | The Influence of Digitalization on First-Generation | |
| 14719 | Prof. Rahul Varma and Hardik Ravindra Sandim | |
| | on the Gaming Industry in India | https://ijarsct.co.in/Paper14719.pdf |
| | Unveiling the Future and Business Potential Study | |
| 14718 | Prof. Vidhi Rathod and Daksha Vilas Khaire | |
| | Investment and Stocks Investment | https://ijarsct.co.in/Paper14718.pdf |
| | Comparative Study on Changing Trend in ETF | |
| 14717 | Prof. Sneha Kanojiya and Shubham Singh | , ,, , , , , , , , , , , , , , , , , , , |
| | Responsibility | https://ijarsct.co.in/Paper14717.pdf |
| | Business Ethics and Corporate Social | |
| 14716 | Prof. Geeta Yadav and Sumit Gupta | The point is a section in the period of the |
| | A Study on Education and Social Change | https://ijarsct.co.in/Paper14716.pdf |
| 14715 | Prof. Darshan Patil and Mr. Rajan Rajesh Yadav | mt.ps.//ijaisct.co.iii/raper14/15.pdf |
| | Solutions | https://ijarsct.co.in/Paper14715.pdf |
| 14/14 | Gupta Ensuring Privacy in Cyberspace: Challenges and | |
| 14714 | Prof. Palak Agarwat, Dr. Manju Sharma, Sumit | https://ijarsct.co.in/Paper14714.pdf |
| | Cloud – Based Gaming and Streaming Services | |
| 14713 | Chandravanshi | |
| 4 4746 | Prof. Mohit Sharma, Prof. Snehal Sharma, Nikhil | https://ijarsct.co.in/Paper14713.pdf |
| | Business Models | |
| | The Impact of E-commerce on Traditional Retail | |
| 14712 | Tawade | |
| | Prof. Aishwarya Shinde and Siddhesh Suhas | https://ijarsct.co.in/Paper14712.pdf |
| 1 | Process Automation (RPA) | |
| 1 | • | |







| | A. O | 1 |
|--------|--|--|
| 4.4720 | An Overview on Financial Risk Management | https://ijarsct.co.in/Paper14728.pdf |
| 14728 | Prof. Yasmeen Sodawala and Aayush Khandekar | |
| 4.4700 | E- Commerce Business after COVID Pandemic | https://ijarsct.co.in/Paper14729.pdf |
| 14729 | Prof. Sneha Kanojiya and Siddhi Vinayak Jaiswal | |
| | Case Study of Saradha Scam on Indian Economy | https://ijarsct.co.in/Paper14730.pdf |
| 14730 | Prof. Rahul Varma and Bipin Kanaujiya | |
| | Study on Indian Debt Market | https://ijarsct.co.in/Paper14731.pdf |
| 14731 | Prof. Payal Mane and Priyanshu Patel | |
| | The Impact of Digital Currency on Traditional | |
| | Banking | https://ijarsct.co.in/Paper14732.pdf |
| 14732 | Prof. Ritu Ahuja and Sheetal Sanjay Nirmal | |
| | A Study on Artificial Intelligence in Content | |
| | Creation: Challenges and Opportunities | |
| | Prof. Aishwarya Shinde and Atharva Santosh | https://ijarsct.co.in/Paper14733.pdf |
| 14733 | Ghavre | 1 1 |
| | A Study on Impact of Covid-19 on Indian Economy | https://ijarsct.co.in/Paper14734.pdf |
| 14734 | Prof. Rajesh Shah and Chandan Mukhi | |
| | The Hidden Biases of Social Media Algorithms and | |
| | Their Influence on Your Digital World | |
| | Prof. Palak Agarwat, Dr. Sharad Nimavat, Atharva | https://ijarsct.co.in/Paper14735.pdf |
| 14735 | Santosh Ghavre | , |
| | The Evolution of Desktop Computers: Embracing | |
| | Change | https://ijarsct.co.in/Paper14736.pdf |
| 14736 | Prof. Darshan Patil and Shruti Shashikant Kenjale | intepsity ijansetiesiin, rapei 1 1756.par |
| | The Potential of 5G in Transforming | |
| | Communication and Industries | https://ijarsct.co.in/Paper14737.pdf |
| 14737 | Prof. Aishwarya Shinde and Prasad Kurle | Treps, y ijai seeles.iii, i apei 1 17 37 .pai |
| | The Role of Social Media in Digital Marketing | https://ijarsct.co.in/Paper14738.pdf |
| 14738 | Prof. Geeta Yadav and Sushant Kamble | Treepony national and the party of the party |
| | A Study on Branding Efforts on Consumer | |
| | Behavior | https://ijarsct.co.in/Paper14739.pdf |
| 14739 | Prof. Ritu Ahuja and Samruddhi Gaikwad | Treps.// ijarsec.eo.m/r aper1 1/55.par |
| | A Study on Cloud Computing and Virtualization | https://ijarsct.co.in/Paper14740.pdf |
| 14740 | Prof. Palak Agarwat and Shubham Yadav | Treeps, y ijarsee.co.my raper 1 // ro.par |
| | AI (Advance Investment) Plans in Emerging | |
| | Technology, Rising Returns | |
| | Prof. Manali Jani, Shweta Jani, Vaishnavi Manish | https://ijarsct.co.in/Paper14741.pdf |
| 14741 | Rukhi | πτερο.// ημειουτιστική ευρεί 14/41.βαί |
| | GST and its Role in India's Fiscal Consolidation | https://ijarsct.co.in/Paper14742.pdf |
| 14742 | Prof. Yasmeen Sodawala and Lavkumar Singh | πειρο.// ησι σει.εο.π/1 αρει 14/42.βαί |
| | The Impact of Human-Computer Interaction on | |
| | Innovation | https://ijarsct.co.in/Paper14743.pdf |
| 14743 | Prof. Aishwarya Shinde and Mr. Praveen Mamidala | πτιρ3.// ησι 30τ.00.π/ Γαρεί 14/43.μαί |
| | A Study on Evolution of Cloud Computing | https://ijarsct.co.in/Paper14744.pdf |
| 14744 | Prof. Palak Agarwat, Dr. Manju Sharma, Om Patel | incps.//ijaisct.co.iii/Fapei14/44.pui |
| | Blockchain Technology's Expanding Horizons: | |
| | Applications Beyond Cryptocurrency | https://ijarsct.co.in/Paper14745.pdf |
| 14745 | Prof. Darshan Patil and Bhavesh Mukesh Pandey | intps.//ijaisct.co.iii/Paper14/45.pui |
| , .5 | 1 1 5 11 Datonan 1 dan ana Dhavesh Plakesh 1 dhaey | |







| | Artificial Intelligence in Health Care Diagnosis and | |
|-------|--|---|
| | Treatment | https://ijarsct.co.in/Paper14746.pdf |
| 14746 | Prof. Aishwarya Shinde and Neha Ramsingar Patel | , |
| | An Overview on Cyber Security | https://ijarsct.co.in/Paper14747.pdf |
| 14747 | Prof. Darshan Patil and Abhishek Subhash Jha | , |
| | Revolutionizing Financial Services: The Power of | |
| | Technology and Innovation in Agent Network | |
| | Prof. Aishwarya Shinde and Dhruv Tulshiram | https://ijarsct.co.in/Paper14748.pdf |
| 14748 | Kurmi | , ,,, |

| | 0 10 117 11 17 1 1 | |
|-------|--|--|
| | Consequences of Social Media Marketing for | |
| | Customer Engagement | https://ijarsct.co.in/Paper14749.pdf |
| 14749 | Prof. Vidhi Rathod and Tushit Kushi Sateja | |
| | Future of Game Development: Emerging Trends | |
| | and Challenges | |
| | Prof. Palak Agarwat, Dr. Seema Nimavat, Varun | https://ijarsct.co.in/Paper14750.pdf |
| 14750 | Salunkhe | , ,,, |
| | Assessing the Effects of G20 on India's Economy | |
| | Landscape | https://ijarsct.co.in/Paper14751.pdf |
| 14751 | Prof. Yasmeen Sodawala and Payal Rajak | |
| | A Study on Growth and Prospect of Digital India | |
| | Campaign | https://ijarsct.co.in/Paper14752.pdf |
| 14752 | Prof. Bhageshri Murkute | |
| | Assessment of Women's Empowerment and Socio- | |
| | Economical Conditions of Women's in Rural Area | https://ijarsct.co.in/Paper14753.pdf |
| 14753 | Prof. Sneha Kanojiya and Apeksha Davande | |
| | Captivating Audiences: The Art and Science of | |
| | Effective Advertising | https://ijarsct.co.in/Paper14754.pdf |
| 14754 | Prof. Hiral Rawal and Rose Raphael Gonsalves | |
| | Cost Accounting Practices: Enhancing Decision- | |
| | Making and Organizational Performance | https://ijarsct.co.in/Paper14755.pdf |
| 14755 | Prof. Yasmeen Sodawala and Manasvi Tirlotkar | mepsiyy ijarsedeemiy raper 1 17 so.par |
| | Data Science: Exploring Techniques, Applications | |
| | and Transformative Potential | |
| | Prof. Palak Agarwat, Dr. Sharad Nimavat, Rishi | https://ijarsct.co.in/Paper14756.pdf |
| 14756 | Gyanchandra Yadav | meeps, y, i, ar see is mily raper 2 17 see par |
| | Eliminating Poisonous Substances in Food using | |
| | Advance Technology | https://ijarsct.co.in/Paper14757.pdf |
| 14757 | Prof. Omkar Ishwalkar and Divya Nevgi | inspection in a per 1 in 5 i par |
| | Fortifying Cybersecurity: Strategies, Challenges | |
| | and Innovations | https://ijarsct.co.in/Paper14758.pdf |
| 14758 | Prof. Omkar Ishwalkar and Divya Nevgi | 11.cps.// ijarsec.co.iii/1 aper±4/50.par |
| | From Pixels to Progress: A Chronicle of Video | |
| | Game History and Evolution | https://ijarsct.co.in/Paper14759.pdf |
| 14759 | Prof. Aishwarya Shinde and Alister Quinny | 11ttp3.// ijar3ct.co.iii/1 apcr 14/33.pur |
| | <u> </u> | 1 |







| Currency Shifts: Investigating the Effects of Demonetization on the Tourism Industry 14760 Prof. Payal Mane and Rajput Nandini Humanoid Robotics: Advancements, Applications and Ethical Considerations 14761 Prof. Darshan Patil and Avdhesh Ramdas Prajapati | er14760.pdf |
|--|-------------|
| 14760 Prof. Payal Mane and Rajput Nandini Humanoid Robotics: Advancements, Applications and Ethical Considerations https://ijarsct.co.in/Paper | 114760.pai |
| Humanoid Robotics: Advancements, Applications and Ethical Considerations https://ijarsct.co.in/Pape | |
| and Ethical Considerations https://ijarsct.co.in/Pape | |
| inteps.//ijarset.eo.in/rape | r14761 pdf |
| | er14761.par |
| The Impact of Tax on Electronics Goods and | |
| | 44762 |
| Products https://ijarsct.co.in/Pape | er14762.pat |
| Navigating the AI Journalism Landscape: | |
| Innovations and Challenges in the Era of | |
| Deepfakes | |
| D CD LLA . D C NV . A.I | |
| Prof. Palak Agarwat, Dr. Seema Nimavat, Atharva https://ijarsct.co.in/Pape | er14763.pdf |
| | |
| Quantum Computing Impact on Cybersecurity: | |
| Unraveling the Unbreakable https://ijarsct.co.in/Pape | er14764.pdf |
| 14764 Prof. Palak Agarwat and Atharva Ghavre | |
| Shade Balls on California Reservoirs: A | |
| Revolutionary Approach to Water Conservation https://ijarsct.co.in/Pape | er14765.pdf |
| 14765 Prof. Aishwarya Shinde and Alister Quinny | |
| A Study an In-Depth Analysis of Mergers and | |
| Acquisitions in the Indian Banking Sector https://ijarsct.co.in/Pape | er14766.pdf |
| 14766 Prof. Payal Mane and Hardik Ravindra Sandim | |
| Study the Impact of War on Society: Examining the | |
| Social, Economic and Cultural Consequences of | |
| War on Civilian Populations https://ijarsct.co.in/Pape | er14767.pdf |
| 14767 Prof. Manali Jani, Shweta Jani, Kishan Shiva Sahu | |
| A Study on Impact of Online Food delivery App on | |
| Restaurant Business Special Reference to Zomato | |
| and Swiggy https://ijarsct.co.in/Pape | er14768.pdf |
| 14768 Prof. Aparna Surve | |
| A Theoretical Perspective on Media and | |
| Technological Evolution https://ijarsct.co.in/Pape | er14769.pdf |
| 14769 Prof. Arpita Kothari | |
| Application of Nanotechnology in Medical Field https://ijarsct.co.in/Pape | er14770.pdf |
| 14770 Prof. Arpita Kothari | |
| Study on How Artificial Intelligence is Utilized in | |
| Trade of Fitness Apps https://ijarsct.co.in/Pape | er14771.pdf |
| 14771 Prof. Arpita Kothari | • |
| Awareness of Health Insurance - A Study Based on | |
| Customer Perception in Chennai, Chengalpet and | |
| Kancheepuram Districts | |
| Prof. Arpita Kothari | |
| https://ijarsct.co.in/Pape | er14772.pdf |
| 14772 | • |
| Impact on Consumer Behavior of Celebrity | |
| Endorsement https://ijarsct.co.in/Pape | er14773.pdf |
| 14773 Prof. Arpita Kothari | • |







| | A Study on Basic Artificial Neural Network | 11.1 11.1 1.1 1.1 1.1 1.1 1.1 1.1 1.1 1 |
|--------|---|--|
| 14774 | Prof. Nitin Sharma | https://ijarsct.co.in/Paper14774.pdf |
| 14//4 | India's Approach toward Sustainable | |
| | Agriculture: Review of Government's Initiatives | https://ijarsct.co.in/Paper14775.pdf |
| 14775 | Prof. Renu Pal | Inteps://ijarsct.co.iii/Paper14775.pur |
| | India's Approach toward Sustainable | |
| | Agriculture: Review of Government's Initiatives | https://ijarsct.co.in/Paper14776.pdf |
| 14776 | Prof. Renu Pal | inteps.//ijarset.co.iii/r aper14//o.pur |
| | India's Approach toward Sustainable | |
| | Agriculture: Review of Government's Initiatives | https://ijarsct.co.in/Paper14777.pdf |
| 14777 | Prof. Renu Pal | mepsi,, ijarsedeemi, raperi in, rapar |
| | Data Mining: Using Categorization to Anticipate | |
| | Performance Improvement | https://ijarsct.co.in/Paper14778.pdf |
| 14778 | Dr. Premsagar Singh | , ,,, |
| | A Study on Investors Awareness towards Post | |
| | Office Savings Schemes | https://ijarsct.co.in/Paper14779.pdf |
| 14779 | Prof. Milind More | |
| | A Study on Performance of Life Insurance | |
| | Industries in India | https://ijarsct.co.in/Paper14780.pdf |
| 14780 | Prof. Milind More | |
| 4.4704 | A Study on Rise, Fall and Resurrection of Yes Bank | https://ijarsct.co.in/Paper14781.pdf |
| 14781 | Prof. Manjeet Mishra | |
| | A Study on Work Pattern of "Startup India" Scheme | |
| 14782 | | https://ijarsct.co.in/Paper14782.pdf |
| 14/02 | Prof. Shailaja Sundrapalli A Comprehensive Analysis of E – Baking's Role and | |
| | Impact | |
| 14783 | Prof. Payal Mane | https://ijarsct.co.in/Paper14783.pdf |
| 11700 | Analyzing the Influence of News Sentiment on | |
| | Stock Market Volatility: A Research Study | https://ijarsct.co.in/Paper14784.pdf |
| 14784 | Prof. Vidhi Rathod and Siddhesh Pashte | Tittps://ijarsct.co.iii/Faper14764.pur |
| | Empowering Futures: Advancing Girl Child | |
| | Education in India | https://ijarsct.co.in/Paper14785.pdf |
| 14785 | Prof. Payal Mane | mesper, , , , are enterm, , aper 2 m eesper. |
| | An Analysis of Share Market Trends and | |
| | Investment Strategies | https://ijarsct.co.in/Paper14786.pdf |
| 14786 | Prof. Hiral Rawal and Morye | ,, |
| | Role of ICT and its Impact on Education Pillars | https://ijarsct.co.in/Paper14787.pdf |
| 14787 | Prof. Manjeet Mishra | |
| | Foreign Direct Investment: Impact on Indian | |
| | Economy | https://ijarsct.co.in/Paper14788.pdf |
| 14788 | Prof. Nitin Sharma | |
| | Financial Statements of an Company as an | |
| | Information Base for Decision Making in the | |
| 1.4700 | Investment | https://ijarsct.co.in/Paper14789.pdf |
| 14789 | Prof. Milind More | |







| | Evaluation of Health Insurance sector in Indian | https://ijarsct.co.in/Paper14790.pdf |
|-------|--|--------------------------------------|
| 14790 | Prof. Aparna Surve | |
| | A study of the Media on Objectification of Human | https://ijarsct.co.in/Paper14791.pdf |
| 14791 | Prof. Arpita Kothari | |
| | Study on the Fundamentals and Foundations of | |
| | Artificial Intelligence | https://ijarsct.co.in/Paper14792.pdf |
| 14792 | Prof. Shailaja Sundrapalli | |







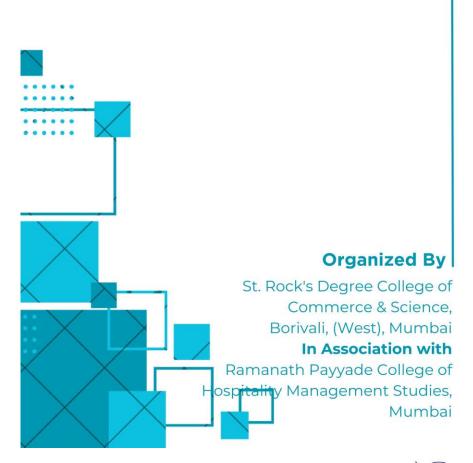
Proceedings of

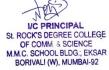
National Conference On

INTERSECTING
FRONTIERS:
NAVIGATING SYNERGIES
BETWEEN COMMERCE

AND SCIENCE

27 JANUARY 2023











SHRI HARI EDUCATIONAL TRUST'S

ST. ROCK'S DEGREE COLLEGE OF COMMERCE & SCIENCE

(AFFILIATED TO MUMBAI UNIVERSITY) BORIVALI (WEST) ,MUMBAI -92

ST. ROCK'S DEGREE COLLEGE OF COMMERCE & SCIENCE Borivali(W)

Ramanath Payyade College of **Hospitality Management Studies**

IQAC AND RESERCH COMMITTEE OF

ST. ROCK'S DEGREE COLLEGE OF COMMERCE & SCIENCE

Ramanath Payyade College of Hospitality Management Studies

National Conference

Intersecting Frontiers: Navigating Synergies between Commerce and Science"

> TUESDAY 27TH JANUARY 2023



CHIEF GUEST YOGESH UTEKAR PRINCIPAL (I/C)



NCHHETPP - 2022 ISSN NO.: 2581 -9429 Shri G.P.M. Degree College

KEYNOTE SPEAKER Dr. Vandana A. Sinha

Impact Factor: 6.252 www.ijarsct.co.in









SHRI HARI EDUCATIONAL TRUST'S

ST. ROCK'S DEGREE COLLEGE OF COMMERCE & SCIENCE

(AFFILIATED TO MUMBAI UNIVERSITY) BORIVALI (WEST) ,MUMBAI -92

THEME

Intersecting Frontiers: Navigating Synergies between Commerce and Science"

SUB THEMES

It will act as a key innovation that are propelling synergies between Commerce and Science.

It aims to explore the ongoing convergence of Commerce and Science.

It aims to address the ethical dimensions of collaborative ventures, emphasizing the importance of responsible innovation.

ISSN NO.: 2581 -9429

Impact Factor :6.252 www.ijarsct.co.in NCHHETPP 2022









SHRI HARI EDUCATIONAL TRUST'S ST. ROCK'S DEGREE COLLEGE OF COMMERCE & SCIENCE

(AFFILIATED TO MUMBAI UNIVERSITY) BORIVALI (WEST) ,MUMBAI -92

CALL FOR PAPER

All accepted papers will be published in multidisciplinary double blind Peer Reviewed International Journal with ISSN Index & 6+ Impact factor

Journal Name: International Journal of Advance Research in Science, Communication and Technology (IJARSCT) https://drive.google.com/drive/folders/leflqiq-_w7WbtuY74Yc7efBbKz3piu65?usp=drive_link

Note: (Those who are submitting Research Paper have to refer to the above link. Paper submission link will be provided after selection of full Length Paper Submission)

IMPORTANT DATES

Full Length Paper Submission : 23rd January 2023 Registration by : 25th January 2023 Conference Date :27th January 2023

Link: https://forms.gle/YjziSuiLVRXGVhpaA

E-certificate will be provided to all participants after successful Submission of Feedback Form

ORGANISING COMMITTEE

Ms. Nirja Sharan I/C Principal St. Rocks College Mr..Mohit Sharma Co-Ordinator St.Rocks College Asst. Prof. Aparna Surve Asst. Prof. Amrut Rumde

St.Rocks College

ISSN NO.: 2581 -9429

Impact Factor :6.252 www.ijarsct.co.in NCHHETPP 2022









SHRI HARI EDUCATIONAL TRUST'S ST. ROCK'S DEGREE COLLEGE OF COMMERCE & SCIENCE

(AFFILIATED TO MUMBAI UNIVERSITY) BORIVALI (WEST) ,MUMBAI -92



REGISTRATION LINK AND DETAILS

Registration for Participants

LAST DATE: 25TH JANUARY 2023 Send an Email with details for registration Registration for full Length Paper Submission

LAST DATE: 23rd JANUARY 2023
Send an Email with details for registration

E.mail id: strockscollege@gmail.com

Paper Publication Charges: Rs. 700/-

PAYMENT DETAILS

Beneficiary Name : ST. ROCK'S DEGREE COLLEGE OF COMMERCE & SCIENCE Bank Name :Union Bank of India Current A/C no : 171511100002388 IFSC Code: UBINO817155

Branch : Gorai Borivali west

ISSN NO.: 2581 -9429

Impact Factor :6.252 www.ijarsct.co.in NCHHETPP 2022







Proceedings of National Conference

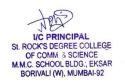
on

Intersecting Frontiers: Navigating Synergies between Commerce and Science"

27th January, 2023



Lambert Publication's







First Impression 2023

Copyright © 2023 by Lambert Publication's

Proceeding of National Conference on Intersecting Frontiers: Navigating Synergies between Commerce and Science"

27th January 2023

Disclaimer

The responsibility for opinions expressed in articles, studies and other contributions in this publication rests solely with their authors, and this publication does not constitute an endorsement by the IJARSCT, of the opinions so expressed in them.

Official website of the organization: www.ijarsct.co.in

@ Lambert Publication's

ISBN: 2581-9429

Organised by



St. Rock's Degree College Of Commerce & Science,
Borivali, (West), Mumbai
In Association With
Ramanath Payyade College Of
Hospitality Management Studies, Mumbai







International Journal of Advanced Research in Science, Communication and Technology (IJARSCT)



TABLE OF CONTENTS

| A Study on Barriers in Communication | |
|---|-------------------|
| Prof. Sameer Khasnis and Ms. Tricia Dsilva | 1-4 |
| A Study on Budgeting and Budgetary Control | |
| Prof. Manali Jani, Shweta Jani, Sneha Rajesh Modi | 5-7 |
| Digital Dynamo: Navigating the Technological Tapestry in Business Evolution | |
| Prof. Darshan Patil and Dev Ramesh Bhanushali | 8-11 |
| Unearthing the Plight: Challenges Faced by Indian Farmers in Agricultural Sustainabil | ity |
| Prof. Rajesh Shah and Diana Das | 12-15 |
| Silent Scars: Unveiling the Multifaceted Dimensions of Child Abuse and Nurturing Pa | ths to Resilience |
| Prof. Reena Kumar, Dr. Ashish Sinha, Krunal Prakash Chavhan | 16-18 |
| Rollercoaster Riches: Riding the Highs and Lows of the Stock Market | |
| Prof. Vidhi Rathod and Krunal Prakash Chavhan | 19-21 |
| Mobile Banking: An Outlook for New Digital Payment System in India | |
| Prof. Yasmeen Sodawala and Uttara Shahu | 22-25 |
| Impact Factor 6.252 (SJIF) | www.ijarsct.co.in |

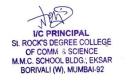






| The Influence of Social Media on Body Image and Self-Esteem among Teenagers | |
|--|--------|
| Prof. Geeta Yadav and Vaibhavi Ravindra Nalawade | 26-28 |
| A Study on Online Transaction and UPI Technology | |
| Prof. Hiral Raval and Mr. Shekhar Suman | 29-32 |
| A Study on Process of Digital Image Processing | |
| Prof. Darshan Patil and Nisha Murugesan Nadar | 33-35 |
| The Impact of War on Society: Examining the Social, Economic, and Cultural Consequences of | War on |
| Civilian Populations | |
| Prof. Nirja Sharan and Kishan Shiva Sahu | 36-38 |
| Streamlining Business Processes through Robotic Process Automation (RPA) | |
| Prof. Aishwarya Shinde and Siddhesh Suhas Tawade | 39-41 |
| The Impact of E-commerce on Traditional Retail Business Models | |
| Prof. Mohit Sharma, Prof. Snehal Sharma, Nikhil Chandravanshi | 42-44 |
| Cloud – Based Gaming and Streaming Services | |
| Prof. Palak Agarwat, Dr. Manju Sharma, Sumit Gupta | 45-48 |
| Ensuring Privacy in Cyberspace: Challenges and Solutions | |
| Prof. Darshan Patil and Mr. Rajan Rajesh Yadav | 49-51 |
| A Study on Education and Social Change | |
| Prof. Geeta Yadav and Sumit Gupta | 52-54 |
| Business Ethics and Corporate Social Responsibility | |
| Prof. Sneha Kanojiya and Shubham Singh | 55-58 |
| | |
| | |

Impact Factor 6.252 (SJIF)

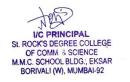






| Comparative Study on Changing Trend in ETF Investment and Stocks Investment | |
|---|--------|
| Prof. Vidhi Rathod and Daksha Vilas Khaire | 59-61 |
| Unveiling the Future and Business Potential Study on the Gaming Industry in India | |
| Prof. Rahul Varma and Hardik Ravindra Sandim | 62-66 |
| The Influence of Digitalization on First-Generation Users: A Study on UPI and E-Wallet Adoption | on |
| Prof. Naresh Purohit and Maqveena Marshal Gourea | 67-70 |
| | |
| A Study on Corporate Communication in India | |
| Prof. Geeta Yadav and Rani John Udiyar | 71-73 |
| A Study on Impact of Demonetization on Business Sector | |
| Prof. Hiral Raval and Rani John Udiyar | 74-75 |
| | |
| A Study on Impact of Advertisement on Consumer Behaviour | |
| Prof. Omkar Ishwalkar and Tanisha Prakash Dabholkar | 76-80 |
| The Global Economic Crisis of 2007-2008 | |
| | 01.04 |
| Prof. Payal Mane and Karan Raichura | 81-84 |
| A Study on Human Behavior Impacts Investment Losses and the Role of Options Trading | |
| Prof. Manali Jani, Shweta Jani, Karan Raichura | 85-91 |
| | |
| Understanding the Complexities of Child Abuse: Causes, Impacts and Intervention Strategies | |
| Prof. Sameer Khasnis and Manasvi Ramchandra Tirlotkar | 92-94 |
| A Study on Calculating Risk during the Hiring Process | |
| Prof. Vidhi Rathod and Sowmya Poojari | 95-97 |
| | |
| An Overview on Financial Risk Management | |
| Prof. Yasmeen Sodawala and Aayush Khandekar | 98-102 |
| | |

Impact Factor 6.252 (SJIF)

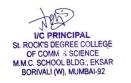






| E- Commerce Business after COVID Pandemic | |
|--|---------|
| Prof. Sneha Kanojiya and Siddhi Vinayak Jaiswal | 103-105 |
| Case Study of Saradha Scam on Indian Economy | |
| Prof. Rahul Varma and Bipin Kanaujiya | 106-108 |
| Study on Indian Debt Market | |
| Prof. Payal Mane and Priyanshu Patel | 109-112 |
| The Impact of Digital Currency on Traditional Banking | |
| Prof. Ritu Ahuja and Sheetal Sanjay Nirmal | 113-115 |
| A Study on Artificial Intelligence in Content Creation: Challenges and Opportunities | |
| Prof. Aishwarya Shinde and Atharva Santosh Ghavre | 116-118 |
| A Study on Impact of Covid-19 on Indian Economy | |
| Prof. Rajesh Shah and Chandan Mukhi | 119-121 |
| The Hidden Biases of Social Media Algorithms and Their Influence on Your Digital World | |
| Prof. Palak Agarwat, Dr. Sharad Nimavat, Atharva Santosh Ghavre | 122-124 |
| The Evolution of Desktop Computers: Embracing Change | |
| Prof. Darshan Patil and Shruti Shashikant Kenjale | 125-128 |
| The Potential of 5G in Transforming Communication and Industries | |
| Prof. Aishwarya Shinde and Prasad Kurle | 129-133 |
| The Role of Social Media in Digital Marketing | |
| Prof. Geeta Yadav and Sushant Kamble | 134-137 |
| A Study on Branding Efforts on Consumer Behavior | |
| Prof. Ritu Ahuja and Samruddhi Gaikwad | 138-141 |
| | |

Impact Factor 6.252 (SJIF)

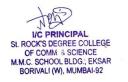






| Prof. Palak Agarwat and Shubham Yadav 142-144 |
|--|
| |
| 41/41 |
| AI (Advance Investment) Plans in Emerging Technology, Rising Returns |
| Prof. Manali Jani, Shweta Jani, Vaishnavi Manish Rukhi 145-15: |
| GST and its Role in India's Fiscal Consolidation |
| Prof. Yasmeen Sodawala and Lavkumar Singh 152-15 |
| The Impact of Usean Computer Interesting on Impaction |
| The Impact of Human-Computer Interaction on Innovation |
| Prof. Aishwarya Shinde and Mr. Praveen Mamidala 156-159 |
| A Study on Evolution of Cloud Computing |
| Prof. Palak Agarwat, Dr. Manju Sharma, Om Patel |
| |
| Blockchain Technology's Expanding Horizons: Applications Beyond Cryptocurrency |
| Prof. Darshan Patil and Bhavesh Mukesh Pandey 163-169 |
| Artificial Intelligence in Health Care Diagnosis and Treatment |
| Prof. Aishwarya Shinde and Neha Ramsingar Patel 166-168 |
| |
| An Overview on Cyber Security |
| Prof. Darshan Patil and Abhishek Subhash Jha 169-17: |
| Revolutionizing Financial Services : The Power of Technology and Innovation in Agent Network |
| |
| Prof. Aishwarya Shinde and Dhruv Tulshiram Kurmi 172-17! |
| Consequences of Social Media Marketing for Customer Engagement |
| Prof. Vidhi Rathod and Tushit Kushi Sateja 176-179 |
| |
| Future of Game Development: Emerging Trends and Challenges |
| Prof. Palak Agarwat, Dr. Seema Nimavat, Varun Salunkhe 180-18: |

Impact Factor 6.252 (SJIF)

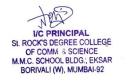






| Assessing the Effects of G20 on India's Economy Landscape | |
|---|---------|
| Prof. Yasmeen Sodawala and Payal Rajak | 184-187 |
| | |
| A Study on Growth and Prospect of Digital India Campaign | |
| Prof. Bhageshri Murkute | 188-193 |
| | |
| Assessment of Women's Empowerment and Socio-Economical Conditions of Women's in Rura | |
| Prof. Sneha Kanojiya and Apeksha Davande | 194-196 |
| Captivating Audiences: The Art and Science of Effective Advertising | |
| Prof. Hiral Rawal and Rose Raphael Gonsalves | 197-199 |
| | |
| Cost Accounting Practices: Enhancing Decision-Making and Organizational Performance | |
| Prof. Yasmeen Sodawala and Manasvi Tirlotkar | 200-202 |
| | |
| Data Science: Exploring Techniques, Applications and Transformative Potential | |
| Prof. Palak Agarwat, Dr. Sharad Nimavat, Rishi Gyanchandra Yadav | 203-205 |
| | |
| Eliminating Poisonous Substances in Food using Advance Technology | |
| Prof. Omkar Ishwalkar and Divya Nevgi | 206-210 |
| | |
| Fortifying Cybersecurity: Strategies, Challenges and Innovations | |
| Prof. Omkar Ishwalkar and Divya Nevgi | 211-213 |
| | |
| From Pixels to Progress: A Chronicle of Video Game History and Evolution | |
| Prof. Aishwarya Shinde and Alister Quinny | 214-217 |
| Currency Shifts: Investigating the Effects of Domanatization on the Tourism Industry | |
| Currency Shifts: Investigating the Effects of Demonetization on the Tourism Industry Prof. Payal Mane and Rajput Nandini | 218-221 |
| Troji rayar mane ana najpae manami | |
| Humanoid Robotics: Advancements, Applications and Ethical Considerations | |
| Prof. Darshan Patil and Avdhesh Ramdas Prajapati | 222-224 |
| 5 6.55 | |

Impact Factor 6.252 (SJIF)







| The Impact of Tax on Electronics Goods and Products Prof. Yasmeen Sodawala and Hritika Gharpurkar | 225-227 | |
|--|---------|--|
| Navigating the Al Journalism Landscape: Innovations and Challenges in the Era of Deepfakes Prof. Palak Agarwat, Dr. Seema Nimavat, Atharva Santosh Ghavre | 228-230 | |
| Quantum Computing Impact on Cybersecurity: Unraveling the Unbreakable Prof. Palak Agarwat and Atharva Ghavre | 231-234 | |
| Shade Balls on California Reservoirs: A Revolutionary Approach to Water Conservation Prof. Aishwarya Shinde and Alister Quinny | 235-238 | |
| A Study an In-Depth Analysis of Mergers and Acquisitions in the Indian Banking Sector Prof. Payal Mane and Hardik Ravindra Sandim | 239-242 | |
| Study the Impact of War on Society: Examining the Social, Economic and Cultural Consequence | es of | |
| War on Civilian Populations | | |
| Prof. Manali Jani, Shweta Jani, Kishan Shiva Sahu | 243-245 | |
| A Study on Impact of Online Food delivery App on Restaurant Business Special Reference to Zomato | | |
| and Swiggy Prof. Aparna Surve | 246-250 | |
| A Theoretical Perspective on Media and Technological Evolution Prof. Arpita Kothari | 251-256 | |
| Application of Nanotechnology in Medical Field Prof. Arpita Kothari | 257-262 | |
| Study on How Artificial Intelligence is Utilized in Trade of Fitness Apps Prof. Arpita Kothari | 263-269 | |

Impact Factor 6.252 (SJIF)

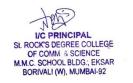






| Awareness of Health Insurance - A Study Based on Customer Perception in Chennai, Chengalpet and | |
|---|---------|
| Kancheepuram Districts | |
| Prof. Arpita Kothari | 270-275 |
| | |
| Impact on Consumer Behavior of Celebrity Endorsement | |
| Prof. Arpita Kothari | 276-279 |
| A Study on Basic Artificial Neural Network | |
| Prof. Nitin Sharma | 280-285 |
| rroj. Nicin Shama | 200-203 |
| India's Approach toward Sustainable Agriculture: Review of Government's Initiatives | |
| Prof. Renu Pal | 286-289 |
| | |
| The Future of Media Concepts and Growing Trends | |
| Prof. Arpita Kothari | 290-296 |
| | |
| India's Approach toward Sustainable Agriculture: Review of Government's Initiatives | |
| Prof. Renu Pal | 297-303 |
| Data Mining: Heing Categoryination to Autisinate Devicements Improvement | |
| Data Mining: Using Categorization to Anticipate Performance Improvement | 204 200 |
| Dr. Premsagar Singh | 304-309 |
| A Study on Investors Awareness towards Post Office Savings Schemes | |
| Prof. Milind More | 310-313 |
| | |
| A Study on Performance of Life Insurance Industries in India | |
| Prof. Milind More | 314-316 |
| | |
| A Study on Rise, Fall and Resurrection of Yes Bank | |
| Prof. Manjeet Mishra | 317-323 |
| | |
| | |

Impact Factor 6.252 (SJIF)

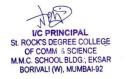






| A Study on Work Pattern of "Startup India" Scheme Prof. Shailaja Sundrapalli | 324-330 |
|--|------------------|
| A Comprehensive Analysis of E – Baking's Role and Impact Prof. Payal Mane | 331-334 |
| Analyzing the Influence of News Sentiment on Stock Market Volatility: A Research Study Prof. Vidhi Rathod and Siddhesh Pashte | 335-338 |
| Empowering Futures: Advancing Girl Child Education in India Prof. Payal Mane | 339-341 |
| An Analysis of Share Market Trends and Investment Strategies Prof. Hiral Rawal and Morye | 342-345 |
| Role of ICT and its Impact on Education Pillars Prof. Manjeet Mishra | 346-348 |
| Foreign Direct Investment: Impact on Indian Economy Prof. Nitin Sharma | 349-353 |
| Financial Statements of an Company as an Information Base for Decision Making in the Investment Prof. Milind More | tment 354-357 |
| Evaluation of Health Insurance sector in Indian Prof. Aparna Surve | 358-361 |
| A Study of the Media on Objectification of Human Prof. Arpita Kothari | 362-365 |
| Study on the Fundamentals and Foundations of Artificial Intelligence Prof. Shailaja Sundrapalli | 366-367 |

Impact Factor 6.252 (SJIF)







INTERNATIONAL JOURNAL OF ADVANCED RESEARCH IN SCIENCE, COMMUNICATION AND TECHNOLOGY

International Open-Access, Double-Blind, Peer-Reviewed, Refereed, Multidisciplinary Online Journal



OF PUBLICATION

INTERNATIONAL STANDARD SERIAL NUMBER ISSN NO: 2581-

THIS IS TO CERTIFY THAT

Prof. Sameer Khasnis

St. Rock's College of Commerce and Science, Borivali (W), Mumbai, India HAS PUBLISHED A RESEARCH PAPER ENTITLED

A Study on Barriers in Communication

IN IJARSCT, VOLUME 3, ISSUE 6, JANUARY 2023

Certificate No: 012023-A0901 www.ijarsct.co.in









INTERNATIONAL JOURNAL OF ADVANCED RESEARCH IN

SCIENCE, COMMUNICATION AND TECHNOLOGY

International Open-Access, Double-Blind, Peer-Reviewed, Refereed, Multidisciplinary Online Journal



INTERNATIONAL STANDARD SERIAL NUMBER ISSN NO: 2581

THIS IS TO CERTIFY THAT

Prof. Hiral Raval

St. Rock's College of Commerce and Science, Borivali (W), Mumbai, India HAS PUBLISHED A RESEARCH PAPER ENTITLED

A Study on Online Transaction and UPI Technology

IN IJARSCT, VOLUME 3, ISSUE 6, JANUARY 2023

Certificate No: 012023-A0918 www.ijarsct.co.in



www.crossref.org



www.sjifactor.com









INTERNATIONAL JOURNAL OF ADVANCED RESEARCH IN SCIENCE, COMMUNICATION AND TECHNOLOGY

International Open-Access, Double-Blind, Peer-Revi ved, Refereed, Multidisciplinary Online Journal



INTERNATIONAL STANDARD SERIAL NUMBER ISSN NO: 2581-942

THIS IS TO CERTIFY THAT

Prof. Darshan Patil

St. Rock's College of Commerce and Science, Borivali (W), Mumbai, India HAS PUBLISHED A RESEARCH PAPER ENTITLED

Ensuring Privacy in Cyberspace: Challenges and Solutions IN IJARSCT, VOLUME 3, ISSUE 6, JANUARY 2023

Certificate No: 012023-A0932 www.ijarsct.co.in









INTERNATIONAL JOURNAL OF ADVANCED RESEARCH IN

SCIENCE, COMMUNICATION AND TECHNOLOGY

International Open-Access, Double-Blind, Peer-Reviewed, Refereed, Multidisciplinary Online Journal



INTERNATIONAL STANDARD SERIAL NUMBER ISSN NO: 2581-9429

THIS IS TO CERTIFY THAT

Prof. Naresh Purohit

St. Rock's College of Commerce and Science, Borivali (W), Mumbai, India HAS PUBLISHED A RESEARCH PAPER ENTITLED

The Influence of Digitalization on First-Generation Users: A Study on UPI and E-Wallet Adoption **IN IJARSCT, VOLUME 3, ISSUE 6, JANUARY 2023**

Certificate No: 012023-A0942 www.ijarsct.co.in



www.crossref.org



www.sjifactor.com









INTERNATIONAL JOURNAL OF ADVANCED RESEARCH IN

SCIENCE, COMMUNICATION AND TECHNOLOGY

International Open-Access, Double-Blind, Peer-Reviewed, Refereed, Multidisciplinary Online Journal



OF PUBLICATION

INTERNATIONAL STANDARD SERIAL NUMBER ISSN NO: 2581

THIS IS TO CERTIFY THAT

Prof. Yasmeen Sodawala

St. Rock's College of Commerce and Science, Borivali (W), Mumbai, India HAS PUBLISHED A RESEARCH PAPER ENTITLED

An Overview on Financial Risk Management

IN IJARSCT, VOLUME 3, ISSUE 6, JANUARY 2023

Certificate No: 012023-A0959 www.ijarsct.co.in



www.crossref.org





INTERNATIONAL JOURNAL OF ADVANCED RESEARCH IN

SCIENCE, COMMUNICATION AND TECHNOLOGY International Open-Access, Double-Blind, Peer-Reviewed, Refereed, Multidisciplinary Online Journal



OF PUBLICATION

INTERNATIONAL STANDARD SERIAL NUMBER ISSN NO: 2581-942

THIS IS TO CERTIFY THAT

Prof. Palak Agarwat

St. Rock's College of Commerce and Science, Borivali (W), Mumbai, India HAS PUBLISHED A RESEARCH PAPER ENTITLED

A Study on Evolution of Cloud Computing

IN IJARSCT, VOLUME 3, ISSUE 6, JANUARY 2023

Certificate No: 012023-A0993 www.ijarsct.co.in









