



The Byramjee Jeejeebhoy College Of Commerce

(Affiliated to University of Mumbai)
33, M. Karve Marg, Opp. Charni Road Rly. Station
Mumbai 400 004.
Tel. 2388 9094 / 2385 1928
Email : byramjee_college@yahoo.com

Public Trust No. : C137

Ref. No. _____

Date _____

Criterion – 3.2.1

Institution has created an ecosystem for innovations and has initiatives for creation and transfer of knowledge (patents filed, published, incubation center facilities in the HEI to be considered)



The Byramjee Jeejeebhoy College Of Commerce

(Affiliated to University of Mumbai)
33, M. Karve Marg, Opp. Charni Road Rly. Station
Mumbai 400 004.
Tel. 2388 9094 / 2385 1928
Email : byramjee_college@yahoo.com

Public Trust No. : C137

Ref. No. _____

Date _____

3.2.1. Institution has created an ecosystem for innovations and has initiatives for creation and transfer of knowledge (patents filed, published, incubation center facilities in the HEI to be considered)

3.2.1 – The institute has created an ecosystem for Innovations and initiatives for the creation and transfer of knowledge for B.Com and BAF students.

- 1.Ecosystem for innovations in BJCC -
- 2.BJCC initiatives for the creation of knowledge
- 3.BJCC initiatives for the transfer of knowledge

1. Ecosystem for Innovations in BJCC-

The BJCC has been an institution that nurtures students so that they are ready to face the corporate world. The BJCC has established an ecosystem for innovations wherein the study of new concepts, learning new techniques, implementing innovative ideas to gather better results for the industry and its customers takes place. The recent proposition of the ecosystem for innovations aims to reassess traditional Accounting and Financial structures as well as corporate structures as a whole. Also we have initiated many workshops on patents and IPR to instil in our students the importance of innovation.

2. BJCC Initiatives For Knowledge For Creation-

Research Conference - Various corporate experts and their associates took dedicated efforts to organize a symposium, seminars and talk shows. It was a thought churning and nurturing process for discussing numerous financial topics such as,




The Byramjee Jeejeebhoy College Of Commerce

(Affiliated to University of Mumbai)
33, M. Karve Marg, Opp. Charni Road Rly. Station
Mumbai 400 004.
Tel. 2388 9094 / 2385 1928
Email : byramjee_college@yahoo.com

Public Trust No. : C137

Ref. No. _____

Date _____


In-Charge Principal
The Byramjee Jeejeebhoy
College of Commerce



- **Banking and Insurance**- Features and crux of banking, need for credit, variations in insurance, Current Trends in the Banking and Insurance Industry etc.
- **Accounting and Finance**- A study on the functions and applications of accounting and finance in the accounting and finance departments of a company, a study about the obstacles encountered by the Accounting and Finance departments in terms of the intervention of Artificial Intelligence (AI),etc.
- **Corporate world at large** – Recent trends, speculations, structure, culture, and operations of business organizations, the interactions between businesses, their employees, customers, and other stakeholders.

Information Technology-A Study on Cybersecurity Threats in the

Digital Age, A Comprehensive Study on Digital Locking Systems. The conference aim was to learn the various aspects of corporate horizon which covers all departments along with the ICT development or innovations and its influence or impact on corporate operations, also information services with regards to company faculty.

The research conference leads to the contribution towards increasing the collective knowledge of commerce. All the concepts have been presented in this conference articles which will help students and industry to think over it. There was an equitable portion of research papers received in this conference.



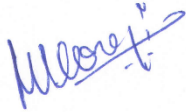
The Byramjee Jeejeebhoy College Of Commerce

(Affiliated to University of Mumbai)
33, M. Karve Marg, Opp. Charni Road Rly. Station
Mumbai 400 004.
Tel. 2388 9094 / 2385 1928
Email : byramjee_college@yahoo.com

Public Trust No. : C137

Ref. No. _____

Date _____


In-Charge Principal
The Byramjee Jeejeebhoy
College of Commerce



3. BJCC initiatives for transfer of knowledge

A. Persianna- The BJCC organises a college festival called PERSIANNA. This is an event organised by students of B.Com and BAF. It is a 3-day grand event which is organised every year in the month of February for the past 8 years (since 2012). This Festival involves all acts like marketing, budgeting, public relations, organising, management, etc. The motive behind this festival is to develop the spirit of team building by creating a glimpse of the actual business environment which will eventually benefit them in the future.



The Byramjee Jeejeebhoy College Of Commerce

(Affiliated to University of Mumbai)
33, M. Karve Marg, Opp. Charni Road Rly. Station
Mumbai 400 004.
Tel. 2388 9094 / 2385 1928
Email : byramjee_college@yahoo.com

Public Trust No. : C137

Ref. No. _____

Date _____



M. Karve

In-Charge Principal
The Byramjee Jeejeebhoy
College of Commerce





The Byramjee Jeejeebhoy College Of Commerce

(Affiliated to University of Mumbai)
33, M. Karve Marg, Opp. Charni Road Rly. Station
Mumbai 400 004.
Tel. 2388 9094 / 2385 1928
Email : byramjee_college@yahoo.com

Public Trust No. : C137

Ref. No. _____

Date _____



M. Karve

In-Charge Principal
The Byramjee Jeejeebhoy
College of Commerce





The Byramjee Jeejeebhoy College Of Commerce

(Affiliated to University of Mumbai)
33, M. Karve Marg, Opp. Charni Road Rly. Station
Mumbai 400 004.
Tel. 2388 9094 / 2385 1928
Email : byramjee_college@yahoo.com

Public Trust No. : C137

Ref. No. _____

Date _____



M. Karve

In-Charge Principal
The Byramjee Jeejeebhoy
College of Commerce





The Byramjee Jeejeebhoy College Of Commerce

(Affiliated to University of Mumbai)
33, M. Karve Marg, Opp. Charni Road Rly. Station
Mumbai 400 004.
Tel. 2388 9094 / 2385 1928
Email : byramjee_college@yahoo.com

Public Trust No. : C137

Ref. No. _____

Date _____

Volume 12, Issue 4, December 2020

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



TABLE OF CONTENTS

Issues and Challenges of Real Estate Sector with Special Reference to Housing: A Case Study of Urban India	
<i>Dr. Balram C. Gowda and Sheefa Patel</i>	1-6
The Effect of Social Media on Society	
<i>Dr. Balram C. Gowda and Priya Sharma</i>	7-12
A Study on Women Empowerment in India	
<i>Dr. Balram C. Gowda and Srushti Shinde</i>	13-17
A Study on the Impact of Post-COVID Crisis on Education with Special Reference to Adolescent Group	
<i>Dr. Vaishali Nadkarni and Shifa Karnekar</i>	18-22
Green Marketing: Opportunities and Issues	
<i>Mrs. Parizad K. Bhesania and Sifat Kazi</i>	23-27
A Study on Green Marketing Concept- Emergence to Contemporary Transition for Moderating Climate Change and Environmental Pollution	
<i>Mrs. Parizad K. Bhesania and Vishakha Kharat</i>	28-32



The Byramjee Jeejeebhoy College Of Commerce

(Affiliated to University of Mumbai)
33, M. Karve Marg, Opp. Charni Road Rly. Station
Mumbai 400 004.
Tel. 2388 9094 / 2385 1928
Email : byramjee_college@yahoo.com

Public Trust No. : C137

Ref. No. _____

Date _____

Volume 12, Issue 4, December 2020

Growth of E-Commerce in India: An Analytical Review of Literature <i>Mrs. Parizad K. Bhesania and Aldrin Menezes</i>	33-38
Impact of Covid-19 on Digital Payments in India <i>Basukinath Jha and Misra Mujawar</i>	39-45
COVID 19 Outbreaks on the Growth of Self Servicing Technology Using Digital Payments <i>Basukinath Jha and Madhavi Nikam</i>	46-59
A Study on Consumer Perception of Digital Payment Methods in times of Covid Pandemic <i>Basukinath Jha and Manav Pardeshi</i>	60-66
A Study on Impact of Cryptocurrency on Investors and Indian Economy <i>Basukinath Jha and Melvin Pareira</i>	67-76
An Analytical Study on the Budding Research of Bitcoin in India <i>Basukinath Jha and Rina Parmar</i>	77-84
Role of Mathematics in the Development of Society <i>Jay Mamtora and Shubh Parmar</i>	85-88
Teacher Performance Appraisal at School: A Critical Analysis <i>Jay Mamtora and Jay Patel</i>	89-93
Role of the Teacher's in Academic Performance of Students <i>Jay Mamtora and Bansode Ankit Pravin</i>	94-100
Analysis of the Impact of Cryptocurrency on Indian Economy <i>Prof. Amita M Kulkarni and Bhalerao Abhishek Rajesh</i>	101-104
New Methods in Local Government Finance: Case of MCGM <i>Prof. Nilesh Ghonasgi and Dr. Balram Gowda</i>	105-113



The Byramjee Jeejeebhoy College Of Commerce

(Affiliated to University of Mumbai)
33, M. Karve Marg, Opp. Charni Road Rly. Station
Mumbai 400 004.
Tel. 2388 9094 / 2385 1928
Email : byramjee_college@yahoo.com

Public Trust No. : C137

Ref. No. _____

Date _____



The Byramjee Jeejeebhoy College Of Commerce

(Affiliated to University of Mumbai)
33, M. Karve Marg, Opp. Charni Road Rly. Station
Mumbai 400 004.
Tel. 2388 9094 / 2385 1928
Email : byramjee_college@yahoo.com

Public Trust No. : C137

Ref. No. _____

Date _____

Volume 12, Issue 4, December 2020

Maximizing Brand Exposure in the 21st Century; Branding as a Strategy for Creating Competitive Edge	
<i>Miss Parinaz R. Masalawala and Dhruval Trivedi</i>	114-122
A Study on Relationship between Employee Motivation and Productivity	
<i>Dr. Balram C. Gowda, Prof. Sunil J. Tiwari and Mohammed Sadiq Tinwala</i>	123-128
Financial Management as a Tool for Achieving Stable Firm Growth	
<i>Miss Parinaz R. Masalawala and Vikram Singh</i>	129-137
Financial Literacy: An Exploratory Review of the Literature and Future Research	
<i>Miss Parinaz R. Masalawala and Aditi Kanabar</i>	138-144
Implementation of HR Policies	
<i>Dr. Balram C. Gowda, Prof. Sunil J. Tiwari and Ayesha Shaikh</i>	145-148
The Effectiveness of Human Resource Management on Improving the Performance of Education Staff	
<i>Miss Parinaz R. Masalawala and Farinaz Wadia</i>	149-152
Impact of Demonetization on Indian Economy	
<i>Dr. Balram C. Gowda, Prof. Vishal Chavria and Palak Jain</i>	153-155
Impact of Social Media on Digital Marketing	
<i>Dr. Balram C. Gowda, Mrs. Poonam Chaurasiya and Maroof Syed</i>	156-160
The Role of Marketing Research on the Performance of Business Organizations	
<i>Miss Parinaz R. Masalawala and Kunal Jaiswal</i>	161-170
A Study on Consumer Awareness about the Organic Products in Chennai City among Students and Executives	
<i>Miss Parinaz R. Masalawala and Mansi Joshi</i>	171-176



The Byramjee Jeejeebhoy College Of Commerce

(Affiliated to University of Mumbai)
33, M. Karve Marg, Opp. Charni Road Rly. Station
Mumbai 400 004.
Tel. 2388 9094 / 2385 1928
Email : byramjee_college@yahoo.com

Public Trust No. : C137

Ref. No. _____

Date _____

Volume 12, Issue 4, December 2020

Progress of Real Estate Sector in India <i>Miss Parinaz R. Masalawala and Vivek Kamat</i>	177-181
Recruitment and Selection in IT Industry <i>Dr. Balram C. Gowda, Prof. Sunil J. Tiwari and Heali Shinde</i>	182-189
“Reservation System” in India after 75 years of Independence <i>Dr. Balram C. Gowda, Prof. Vishal Chavria and Rajdeep Gaur</i>	190-195
Role of Teachers in Inculcating Values among Students <i>Mandeep Singh Ahuja, Prof. Pradeep Mali and Mohd Anas Nazkani</i>	196-200
A Review on Social Media Usage among Students <i>Miss Parinaz R. Masalawala and Shikha Kaveri</i>	201-204
Master Stress Management <i>Dr. Balram C. Gowda, Prof. Sunil J. Tiwari and Mohd Amin Tinwala</i>	205-209
The Rise of Social Commerce <i>Prof. Shazad Kavrana and Pratima Jayswar</i>	210-212
Women Empowerment: A Comprehensive Analysis <i>Miss Parinaz R. Masalawala and Hardik Patel</i>	213-218
Study of Work Life Balance of Working Parents <i>Dr. Balram C. Gowda, Prof. Sunil J. Tiwari and Sanjana Tarphe</i>	219-222
Work Life Balance at Time of Covid-19 Pandemic <i>Dr. Balram C. Gowda, Prof. Sunil J. Tiwari and Akshay Auti</i>	223-227
A Study on Work Life Balance in the IT Sector “Wipro” <i>Dr. Balram C. Gowda, Prof. Sunil J. Tiwari and Swati Warang</i>	228-232



The Byramjee Jeejeebhoy College Of Commerce

(Affiliated to University of Mumbai)
33, M. Karve Marg, Opp. Charni Road Rly. Station
Mumbai 400 004.
Tel. 2388 9094 / 2385 1928
Email : byramjee_college@yahoo.com

Public Trust No. : C137

Ref. No. _____

Date _____

Volume 12, Issue 4, December 2020

Over View of Fundamental Duties under Constitution of India

Mandeep Singh Ahuja, Prof. Pradeep Mali and Mohd Atif Sayeed

233-235

A Brief Study of Illiteracy in India

Dr. Balram C. Gowda, Prof. Vishal Chavria and Shankar Datt Joshi

236-240

Impact of Social Media on the Society: A Critical Study

Dr. Balram C. Gowda and Deepak Pradhan

241-243



The Byramjee Jeejeebhoy College Of Commerce

(Affiliated to University of Mumbai)
33, M. Karve Marg, Opp. Charni Road Rly. Station
Mumbai 400 004.
Tel. 2388 9094 / 2385 1928
Email : byramjee_college@yahoo.com

Public Trust No. : C137

Ref. No. _____

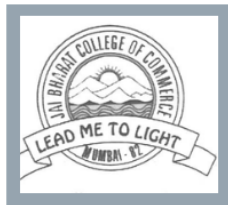
Date _____

DEPARTMENT OF COMMERCE



THE BYRAMJEE JEEJEBHOY COLLEGE OF COMMERCE

IN ASSOCIATION WITH



JAI BHARAT COLLEGE OF COMMERCE

JOINTLY ORGANISES
NATIONAL CONFERENCE
ON
IMPACT OF COVID₁₉ ON
COMMERCE TRADE AND
ECONOMY

15th December

NCHHETPP 2020

IMPACT FACTOR 5.731
WWW.IJARSC.T.CO.IN



The Byramjee Jeejeebhoy College Of Commerce

(Affiliated to University of Mumbai)
33, M. Karve Marg, Opp. Charni Road Rly. Station
Mumbai 400 004.
Tel. 2388 9094 / 2385 1928
Email : byramjee_college@yahoo.com

Public Trust No. : C137

Ref. No. _____

Date _____

THEME

IMPACT ON TRADE AND ECONOMY OF WORLD

SUB-THEME

- *Innovative Economic landscapes*
- *Ethical leadership And Governance*
- *Social Entrepreneurship*
- *Sustainable Marketing Practices*
- *corporate Social Responsibility*
- *Innovations In Sustainable Finance*

IMPACT FACTOR 5.731
WWW.IJAR SCT.CO.IN





The Byramjee Jeejeebhoy College Of Commerce

(Affiliated to University of Mumbai)
33, M. Karve Marg, Opp. Charni Road Rly. Station
Mumbai 400 004.
Tel. 2388 9094 / 2385 1928
Email : byramjee_college@yahoo.com

Public Trust No. : C137

Ref. No. _____

Date _____

CALL FOR PAPER

*All accepted paper will be
published in a
multidisciplinary double
blind peer reviewed
international journal with
ISSN index & 6+ impact*

*Registration
till
9th December 2020*

*Full length paper
submission
5th December 2020*

**REGISTRATION FEES
RS.700**

*E Certificate will be provided to all
participants after successful submission
of feedback from organising committee*

*Conference
Dates
4th December 2020*

**IMPACT FACTOR 5.731
WWW.IJARSCT.CO.IN**

Byramjee_college@yahoo



02223889094





The Byramjee Jeejeebhoy College Of Commerce

(Affiliated to University of Mumbai)
33, M. Karve Marg, Opp. Charni Road Rly. Station
Mumbai 400 004.
Tel. 2388 9094 / 2385 1928
Email : byramjee_college@yahoo.com

Public Trust No. : C137

Ref. No. _____

Date _____

chief patron

**DIRECTOR OF BYRAMJEE JEEJEEBHOY
COLLEGE OF COMMERCE
DR. DOLLY MISTRY**

**PRINCIPAL OF JAY BHARAT COLLEGE OF
COMMERCE
MRS PREETI KANITKAR**

ORGANISING COMMITTEE

**IN CHARGE PRINCIPAL OF BJCC
MRS PARIZAD BHESANIA**

**HOD ACCOUNTS
Dr BALRAM GOWDA**

**ASSISTANT. PROFESSOR
MR NILESH GHONASGI**

**IMPACT FACTOR 5.731
WWW.IJARST.CO.IN**



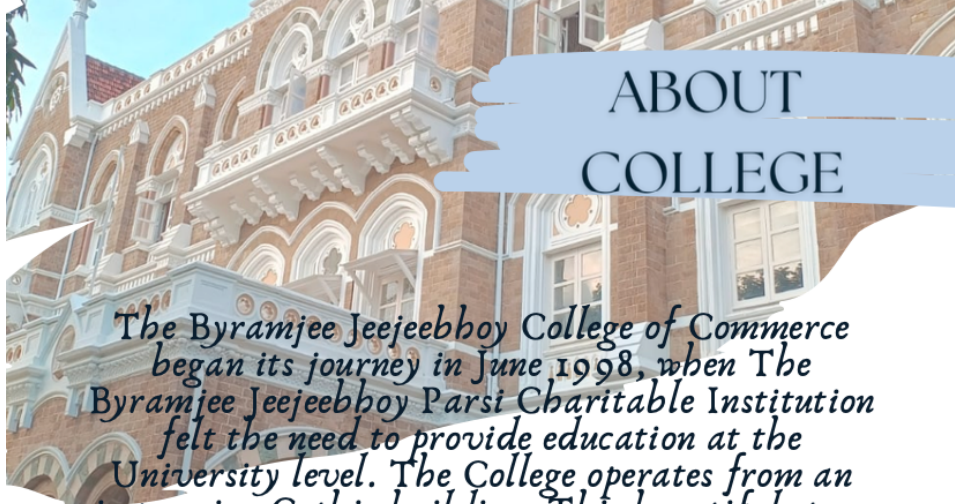
The Byramjee Jeejeebhoy College Of Commerce

(Affiliated to University of Mumbai)
33, M. Karve Marg, Opp. Charni Road Rly. Station
Mumbai 400 004.
Tel. 2388 9094 / 2385 1928
Email : byramjee_college@yahoo.com

Public Trust No. : C137

Ref. No. _____

Date _____



ABOUT COLLEGE

The Byramjee Jeejeebhoy College of Commerce began its journey in June 1998, when The Byramjee Jeejeebhoy Parsi Charitable Institution felt the need to provide education at the University level. The College operates from an impressive Gothic building. This beautiful stone structure is the recipient of an award from the Indian Heritage Society, Mumbai. It also houses the school and junior college of Commerce and Science run by The Byramjee Jeejeebhoy Parsi Charitable Trust. Though it is a Minority Institution, the college maintains a cosmopolitan culture. The Byramjee Jeejeebhoy College of Commerce is conveniently located in the heart of South Mumbai, opposite to Charni Road (E) railway station and easily accessible by rail and road.

Vision

To build and nurture, enriched responsible citizens and leaders through quality education at affordable cost

IMPACT FACTOR 5.731

WWW.IJARST.CO.IN



The Byramjee Jeejeebhoy College Of Commerce

(Affiliated to University of Mumbai)
33, M. Karve Marg, Opp. Charni Road Rly. Station
Mumbai 400 004.
Tel. 2388 9094 / 2385 1928
Email : byramjee_college@yahoo.com

Public Trust No. : C137

Ref. No. _____

Date _____

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

Dr. Balram C. Gowda

The Byramjee Jeejeebhoy College of Commerce, Mumbai, Maharashtra

HAS PUBLISHED A RESEARCH PAPER ENTITLED

Issues and Challenges of Real Estate Sector with Special Reference to Housing:

A Case Study of Urban India

IN IJAR SCT, VOLUME 12, ISSUE 4, DECEMBER 2020

Certificate No: 122020-A0905

www.ijarsct.co.in



Crossref

DOI: 10.48175/568

www.doi.org

www.crossref.org



www.sjifactor.com



Editor-in-Chief



The Byramjee Jeejeebhoy College Of Commerce

(Affiliated to University of Mumbai)
33, M. Karve Marg, Opp. Charni Road Rly. Station
Mumbai 400 004.
Tel. 2388 9094 / 2385 1928
Email : byramjee_college@yahoo.com

Public Trust No. : C137

Ref. No. _____

Date _____

Proceedings of the conference

Volume 10, Issue 3, October 2021

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



Volume 10, Issue 3, October 2021

A Study on the Impact of Leadership Qualities and Responsibilities on Organizational Growth <i>Dr. (Mrs) Vaishali Nadkarni and Gohil Bhavik Hasmukh</i>	32-35
A Study of Fintech Startups in the Service Industry <i>Dr. (Mrs) Vaishali Nadkarni and Gupta Akash Dilip</i>	36-41
Digital Payment System: Before, During and After Demonetisation <i>Basukinath Jha and Gupta Kajal Dharamprakash</i>	42-52
Consumers' Perception Towards Cashless Transactions and Information Security in the Digital Economy <i>Basukinath Jha and Gupta Nisha Lalji</i>	53-59
Study of Consumer Perception of Digital Payment Mode <i>Basukinath Jha and Heliya Janvi Dhiraj</i>	60-68
Outsourcing— The Dark Side <i>Prof. Amita M. Kulkarni and Jadhav Disha Sanjay</i>	69-72
Changing Face of Research in the Field of Forensic Accounting in Today's World <i>Prof. Amita M. Kulkarni and Jain Dhaval Kumar Tekchand</i>	73-76
A Research about Emotional Intelligence on Generations <i>Jay Mamtara and Jain Vidhika Manoj</i>	77-81
Effect of Certain Demographic Variables on Emotional Intelligence: An Empirical Study of University Teachers <i>Jay Mamtara and Katara Sanika Arvind</i>	82-89
Emotional Intelligence and Gender Differences: A Study among the Youth in Bangalore City, India <i>Jay Mamtara and Kazi Nabeeha Nadeem</i>	90-96



The Byramjee Jeejeebhoy College Of Commerce

(Affiliated to University of Mumbai)
33, M. Karve Marg, Opp. Charni Road Rly. Station
Mumbai 400 004.
Tel. 2388 9094 / 2385 1928
Email : byramjee_college@yahoo.com

Public Trust No. : C137

Ref. No. _____

Date _____

Volume 10, Issue 3, October 2021

Emotional Intelligence of Adolescent Students with Special Reference to High and Low Socio-Economic Status

Jay Mamtara and Khan Lubna Nasir **97-103**

Study on Consumer Behaviour toward Organic Products in the Nainital District of Uttarakhand, India

Dr. Balram C. Gowda and Makwana Bhumika Jesinghbhai **104-106**

E-Commerce Growth in India : A Study of Segments Contribution

Mrs. Parizad K. Bhesania and Makwana Jenali Ashok **107-114**

A Study for Understanding Brand Loyalty Among Digital-Native Consumers

Mrs. Parizad K. Bhesania and Makwana Jenali Ashok **115-117**

A Study on Consumers Perception on Select FMCG Products

Mrs. Parizad K. Bhesania and Viola Fernandes **118-122**

A Study of Consumer Behaviour and E-Commerce

Nilesh Ghonasgi and Manan Jain **123-131**

Consumer Data Privacy and Security in E-Commerce

Prof. Shazad Kavrana and Raafia Dabir **132-137**

Consumer Preferences and Market Trends for a New Product

Prof. Shazad Kavrana and Raafia Dabir **138-141**

E-Branding Development Process for Entire Organization

Miss Parinaz R. Masalawala and Sherebanu Bhanpurawala **142-148**

Ethics in Finance, Financial Globalization and Stakeholder Responsibility: New Concept of Corporate Finance

Mrs. Amita Kulkarni and Bhargav Desai **149-154**



The Byramjee Jeejeebhoy College Of Commerce

(Affiliated to University of Mumbai)
33, M. Karve Marg, Opp. Charni Road Rly. Station
Mumbai 400 004.
Tel. 2388 9094 / 2385 1928
Email : byramjee_college@yahoo.com

Public Trust No. : C137

Ref. No. _____

Date _____

Volume 10, Issue 3, October 2021

Examining the Impact of E-Commerce on Traditional Retail Businesses <i>Prof. Shazad Kavrana and Shaikh Aeman Mohd Arshad</i>	155-157
Financial Management Practice in Small Business <i>Mrs. Amita Kulkarni and Kaiwan Damania</i>	158-163
Impact of Mobile Wallets Security on Consumer Attitude Towards Use <i>Mrs. Amita Kulkarni and Mansi Darji</i>	164-171
Impact of Workplace Culture on Employee Satisfaction and Productivity <i>Jay Mamtora and Shaikh Iqra Nizamuddin</i>	172-175
A Study of Awareness of Investment among Students <i>Prof. Nilesh Ghonasgi and Kassam Ghameria</i>	176-179
The Effect of Leadership and Motivation on Employee Performance at PT. Prima Lestari in Tangerang <i>Miss Parinaz R. Masalawala and Mayank Jain</i>	180-184
A Study of Spending Habits amongst College Students <i>Nilesh Ghonasgi and Ronjon Giri</i>	185-190
Impact of Retail Store Layouts on Shopping Behaviour <i>Nilesh Ghonasgi and Shaikh Mohammed Arif Mehandihasan</i>	191-194
The Economic Impact of Digital Fiat Currency (DFC): Opportunities and Challenges <i>Basukinath Jha and Sanket Chavan</i>	195-201
Digital Payments Adoption: An Analysis of Literature <i>Basukinath Jha and Sanket Chavan</i>	202-209
A Study of Impact of Food Delivery Services on Restaurant Sales <i>Prof. Nilesh Ghonasgi and Sandhya Gupta</i>	210-215



The Byramjee Jeejeebhoy College Of Commerce

(Affiliated to University of Mumbai)
33, M. Karve Marg, Opp. Charni Road Rly. Station
Mumbai 400 004.
Tel. 2388 9094 / 2385 1928
Email : byramjee_college@yahoo.com

Public Trust No. : C137

Ref. No. _____

Date _____

Volume 10, Issue 3, October 2021

The Impact of Forensic Accounting Tools in Investigating White-Collar Crime

Mrs. Amita Kulkarni and Hrutuja Deshmukh

216-225

An Analysis of Work from Home and Productivity

Prof. Nilesh Ghonasgi and Priti Gupta

226-230



The Byramjee Jeejeebhoy College Of Commerce

(Affiliated to University of Mumbai)
33, M. Karve Marg, Opp. Charni Road Rly. Station
Mumbai 400 004.
Tel. 2388 9094 / 2385 1928
Email : byramjee_college@yahoo.com

Public Trust No. : C137

Ref. No. _____

Date _____

Department of Commerce



The Byramjee jeejeebhoy COLLEGE OF COMMERCE

IN ASSOCIATION WITH



Nirmala College of Commerce

Jointly organise national conference
on

Multidisciplinary Prospects And Challenges In
Commerce , Finance , Marketing & Social
Environment In India

8th October

NCHHETPP 2021



The Byramjee Jeejeebhoy College Of Commerce

(Affiliated to University of Mumbai)
33, M. Karve Marg, Opp. Charni Road Rly. Station
Mumbai 400 004.
Tel. 2388 9094 / 2385 1928
Email : byramjee_college@yahoo.com

Public Trust No. : C137

Ref. No. _____

Date _____

THEME

MULTIDISCIPLINARY PROSPECTS AND CHALLENGES
IN COMMERCE , FINANCE , MARKETING AND SOCIAL
ENVIRONMENT IN INDIA

SUB THEME

E COMMERCE , MARKETING RESEARCH AND CONSUMER
PERCEPTION AI IN RELATIONSHIP MANAGEMENT ,
FINANCE MARKETING AND HRM , DIGITAL PAYMENT , ECO
CRITICAL CONCERN , MOBILE ACCOUNTING , CAPITAL
BUDGETING ON MANAGEMENT ACCOUNTING , STUDENT
SPENDING HABITS , CONSUMER BEHAVIOUR , ELECTRICAL
VEHICLES ON ENVIRONMENT

GUIDELINES FOR THE SUBMISSION RESEARCH PAPERS ARE AS UNDER :-

PAPERS BASED ON RESEARCH , EXPERIENCE AND
CONCEPTUAL IDEAS ARE INVENTED FROM THE ACADEMICIANS
, PROFESSIONALS AND RESEARCHERS. THE PAPER SHOULD
HAVE AN ABSTRACT OF NOT MORE THAN 200 WORDS AND THE
FULL PAPER SHOULD NOT EXCEED 2500 WORDS , INCLUDING
WORDS , TABLES , CHARTS AND FIGURES

Impact Factor 5.731 www.ijarsct.com





The Byramjee Jeejeebhoy College Of Commerce

(Affiliated to University of Mumbai)
33, M. Karve Marg, Opp. Charni Road Rly. Station
Mumbai 400 004.
Tel. 2388 9094 / 2385 1928
Email : byramjee_college@yahoo.com

Public Trust No. : C137

Ref. No. _____

Date _____



All accepted paper will be published in a
multidisciplinary double blind peer-reviewed

CHEIF PARTON

DR. (MRS.) DOLLY MISTRY
Director - The Byramjee Jeejeebhoy
College Of Commerce

ORGANISING COMMITTEE

PARIZAD BHESANIA
(In charge Principal Of The Byramjee
Jeejeebhoy College Of Commerce)

DR. Umeshchandra Yadav
(In charge Principal Of
Nirmala College Of Commerce)

DR. BALRAM GOWDA
(HOD Accounts)

DR. VAISHALI NADKARNI

Contact Person :- (HOD Commerce)

Asst. Prof. Mr. Dr. Balram Gowda

Email ID :-

balram20012002@gmail.com Mobile No

:- 9820304986

**FRIDAY 8TH OCTOBER
NCHHETPP 2021**

Impact Factor 5.731 www.ijarsct.com



The Byramjee Jeejeebhoy College Of Commerce

(Affiliated to University of Mumbai)
33, M. Karve Marg, Opp. Charni Road Rly. Station
Mumbai 400 004.
Tel. 2388 9094 / 2385 1928
Email : byramjee_college@yahoo.com

Public Trust No. : C137

Ref. No. _____

Date _____

ABOUT COLLEGE

The Byramjee Jeejeebhoy College Of Commerce began its journey in June 1998, when The Byramjee Jeejeebhoy Parsi Charitable Institution felt the need to provide education at the University level. The College operates from an impressive Gothic building. This beautiful stone structure is the recipient of an award from the Indian Heritage Society, Mumbai. It also houses the school and junior college of Commerce and Science run by The Byramjee Jeejeebhoy Parsi Charitable Trust . Though it is a Minority Institution , the college maintains a cosmopolitan culture .

The Byramjee Jeejeebhoy College Of Commerce is conveniently located in the heart of South Mumbai , opposite to Charni Road (E) railway station and easily accessible by rail and roads

MISSION

To instill in our faculty and student's passion for learning and nurturing in them the spirit of being inquisitive and innovative





The Byramjee Jeejeebhoy College Of Commerce

(Affiliated to University of Mumbai)
33, M. Karve Marg, Opp. Charni Road Rly. Station
Mumbai 400 004.
Tel. 2388 9094 / 2385 1928
Email : byramjee_college@yahoo.com

Public Trust No. : C137

Ref. No. _____

Date _____

THE OBJECTIVE OF THE CONFERENCE

TO BRING ACADEMICIANS , RESEARCHER , MANAGERS ,
BUSINESSMEN , GOVERNMENT REPRESENTATIVES ,
STUDENTS AND OTHER STAKEHOLDERS TO A COMMON
PLATFORM TO PRESENT , DISCUSS AND DEBATE ON THE
CHALLENGES IN THE COMMERCE , FINANCE , MARKETING
AND SOCIAL ENVIRONMENT IN INDIA

ABOUT CONFERENCE

The National Conference on Multidisciplinary Prospects and Challenges in Commerce , Finance , Marketing and Social Environment in India endeavors to provide a comprehensive forum . It brings together accomplished experts , dedicated researchers and seasoned practitioners to collaboratively explore and address pivotal issues impacting these domains . Through insightful discussions , we aim to unravel the intricate layers influencing India's economic dynamics and social fabric . Your participation promises a rich exchange of ideas , contributing to a deeper understanding of the multifaceted landscape we navigate . Join us to delve into the diverse dimensions shaping India's economic and social landscape



The Byramjee Jeejeebhoy College Of Commerce

(Affiliated to University of Mumbai)
33, M. Karve Marg, Opp. Charni Road Rly. Station
Mumbai 400 004.
Tel. 2388 9094 / 2385 1928
Email : byramjee_college@yahoo.com

Public Trust No. : C137

Ref. No. _____

Date _____

PAYMENT DETAILS

NEFT DETAILS :-

Bank Name :- Bank Of Maharashtra
A/C Name :- "The Byramjee Jeejeebhoy College Of
Commerce"

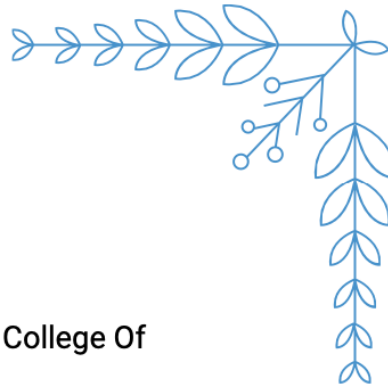
Saving A/C No :- 20101304109
IFSC Code :- MAHB0000161

COLLEGE ADDRESS :-

The Byramjee Jeejeebhoy College of Commerce 33, M
Karve Marg , Opp
Charni Road Station ,
Mumbai 400005
Contact No :- 02223889094

EMAIL ID :- Byramjee_college@yahoo.com

**FRIDAY 8TH OCTOBER
NCHHETPP 2021**





The Byramjee Jeejeebhoy College Of Commerce

(Affiliated to University of Mumbai)
33, M. Karve Marg, Opp. Charni Road Rly. Station
Mumbai 400 004.
Tel. 2388 9094 / 2385 1928
Email : byramjee_college@yahoo.com

Public Trust No. : C137

Ref. No. _____

Date _____

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. Parizad Bhesania

The Byramjee Jeejeebhoy College of Commerce, Mumbai, Maharashtra

HAS PUBLISHED A RESEARCH PAPER ENTITLED

A Study on Impact of E-Commerce on India's Commerce

IN IJARST, VOLUME 10, ISSUE 3, OCTOBER 2021

Certificate No: 102021-A0502
www.ijarsct.co.in



Crossref
DOI: 10.48175/568
www.doi.org

www.crossref.org



www.sjifactor.com





The Byramjee Jeejeebhoy College Of Commerce

(Affiliated to University of Mumbai)
33, M. Karve Marg, Opp. Charni Road Rly. Station
Mumbai 400 004.
Tel. 2388 9094 / 2385 1928
Email : byramjee_college@yahoo.com

Public Trust No. : C137

Ref. No. _____

Date _____

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

Dave Harshita Jitendra

The Byramjee Jeejeebhoy College of Commerce, Mumbai, Maharashtra
HAS PUBLISHED A RESEARCH PAPER ENTITLED
A Study on Effectiveness of Branding Activities on Customer Awareness
IN IJAR SCT, VOLUME 10, ISSUE 3, OCTOBER 2021

Certificate No: 102021-A0507

www.ijarsct.co.in



Crossref

DOI: 10.48175/568
www.doi.org

www.crossref.org



5.731

www.sjifactor.com





The Byramjee Jeejeebhoy College Of Commerce

(Affiliated to University of Mumbai)
33, M. Karve Marg, Opp. Charni Road Rly. Station
Mumbai 400 004.
Tel. 2388 9094 / 2385 1928
Email : byramjee_college@yahoo.com

Public Trust No. : C137

Ref. No. _____

Date _____

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



TABLE OF CONTENTS

Emotional Intelligence as a Conjecturer of Academic Success. Examining the Discrepancy to University	
<i>Jay Mamtora and Malik Mohima Kamaluddin</i>	1-4
Impact of Emotional Intelligence and Psychological Well-being in Teachers Life Satisfaction	
<i>Jay Mamtora and Maru Bhumi Mahesh</i>	5-9
Impact of Meditation on Emotional Intelligence of Working Professional	
<i>Jay Mamtora and Md Sohel Abdul Jalil</i>	10-21
Study of E-Commerce Business for Socio-Economic Development	
<i>Mrs. Parizad K. Bhesania and Naik Mohammed Marzuk Salim</i>	22-27
E-Commerce Services in India: Prospects and Problems	
<i>Mrs. Parizad K. Bhesania and Namdar Narjis Fatema Altaf</i>	28-35
Effectiveness of E-Commerce in India	



The Byramjee Jeejeebhoy College Of Commerce

(Affiliated to University of Mumbai)
33, M. Karve Marg, Opp. Charni Road Rly. Station
Mumbai 400 004.
Tel. 2388 9094 / 2385 1928
Email : byramjee_college@yahoo.com

Public Trust No. : C137

Ref. No. _____

Date _____

- Mrs. Parizad K. Bhesania and Patel Khushi Prakash* **36-40**
- Examining the Key Roles of Human Resource Management and its Impact on Organizational Performance: An Investigation**
Dr Balram C. Gowda and Patel Pritesh Damji **41-47**
- The Effect of Leadership Style on Employee Motivation: A Case Study of Manufacturing Companies**
Dr Balram C. Gowda and Patil Samiksha Pralhad **48-52**
- The Evaluation of Marketing Mix Elements: A Case Study**
Dr Balram C. Gowda and Payer Shashank Dinesh **53-60**
- A Study on Evaluating the Impact of Digital Payment for the Growth of the Indian Economy**
Dr. (Mrs) Vaishali Nadkarni and Pitlekar Vanshita Prakash **61-64**
- A Study on the Adoption of Artificial Intelligence in Relationship Management Enhancing Customer Satisfaction**
Dr. (Mrs) Vaishali Nadkarni and Rathod Mansi Jesing **65-68**
- A Study on Consumer Preference towards Selected Digital Payment Mode**
Basukinath Jha and Raut Ayush Ganesh **69-72**
- A Study on Digital Payments in India with Perspective of Consumers Adoption**
Basukinath Jha and Sarwankar Rohit Sanjay **73-77**
- Digital Payment System in India : A Feat Towards Cashless Economy**
Basukinath Jha and Shah Priya Sandipkumar **78-83**
- Significance of Capital Budgeting on Managerial Accounting**



The Byramjee Jeejeebhoy College Of Commerce

(Affiliated to University of Mumbai)
33, M. Karve Marg, Opp. Charni Road Rly. Station
Mumbai 400 004.
Tel. 2388 9094 / 2385 1928
Email : byramjee_college@yahoo.com

Public Trust No. : C137

Ref. No. _____

Date _____

<i>Prof. Amita M Kulkarni and Khyatee Lakhani</i>	84-85
Mobile Accounting - The Need of the Hour <i>Prof. Amita M Kulkarni and Mansi Darji</i>	86-89
A Study for Understanding Brand Loyalty Among Digital-Native consumers <i>Prof. Amita M Kulkarni and Sheefa Patel</i>	90-92
Analysis of ASEAN-India FTA (AIFTA) <i>Prof. Nilesh Ghonasgi and Fardeen Gotla</i>	93-97
Effect of Commercial on Buyers Buying Behaviour <i>Mandeep Singh Ahuja, Pradeep Mali and Abhijit Devkar</i>	98-100
Consumer Behaviour in the Digital Era <i>Asst. Prof. Shazad Kavrana and Sachin Tomar</i>	101-104
Consumer Preferences and Market Trends for a New Product <i>Asst. Prof. Shazad Kavrana and Rasika Gandhi</i>	105-108
Effects on Education of Online Learning during the COVID-19 Pandemic <i>Mandeep Singh Ahuja, Pradeep Mali and Gautam Chekhalia</i>	109-116
An Analysis on Processed Food Industry in India <i>Mandeep Singh Ahuja and Abhishek Chaurasia</i>	117-121
A Study on Factors Determining Foreign Institutional Investments in Mumbai <i>Mandeep Singh Ahuja and Rayomand Aboowalla</i>	122-131



The Byramjee Jeejeebhoy College Of Commerce

(Affiliated to University of Mumbai)
33, M. Karve Marg, Opp. Charni Road Rly. Station
Mumbai 400 004.
Tel. 2388 9094 / 2385 1928
Email : byramjee_college@yahoo.com

Public Trust No. : C137

Ref. No. _____

Date _____

Exploring Trends and Future Perspectives of Bitcoins

Mandeep Singh Ahuja, Soniya Chaurasiya and Nilesh Chavan

132-135

Impact of Business Ethics on Employee Turnover

Dr. Balram Gowda and Akansha Jaiswar

136-141

Impact of COVID19 on Global Economy

Mrs. Amita Kulkarni and Anita Choudhary

142-147

Impact of Technology in Human Life

Mandeep Singh and Ahuja Pradeep Mali

148-150

A Learning on Influences of Budget 2019 on Indian Economy

Mandeep Singh Ahuja, Pradeep Mali and Johnathan Dsouza

151-154

Study of Traditional Investments in Insurance

Mandeep Singh Ahuja and Firdous Fatima Contractor

155-158

A Study Modern Management in Small Scale Industries

Mandeep Singh Ahuja, Pradeep Mali and Dhruv Darji

159-161

Impediments of Social Inclusive Development

Nilesh Ghonasgi and Vaidehi Gupta

162-167

Determine Importance of Retail Banking India

Mandeep Singh Ahuja and Sonali Chaulkar

168-172

Role of Augmented Reality and Virtual Reality in Online Retail Shopping

Prof. Shazad Kavrana and Rasika Gandhi

173-181



The Byramjee Jeejeebhoy College Of Commerce

(Affiliated to University of Mumbai)
33, M. Karve Marg, Opp. Charni Road Rly. Station
Mumbai 400 004.
Tel. 2388 9094 / 2385 1928
Email : byramjee_college@yahoo.com

Public Trust No. : C137

Ref. No. _____

Date _____

A Study on Consciousness of Share Market among Society

Mandeep Singh Ahuja and Pooja Chaurasia

182-185

Study of Investment Pattern of Investors in ULIP

Mandeep Singh Ahuja and Sandeep Bhandari

186-190

The Effects of Covid-19 Pandemic and Cashless Society

Mrs. Amita Kulkarni and Nicholas Fernandes

191-194

Theoretical Perspective of Change Management

Mandeep Singh Ahuja and Mohd Zeeshan Shaikh

195-197

Study of Trends, Challenges and Opportunities of Cryptocurrency

Mandeep Singh Ahuja and Sachin Balla

198-205

Study on Process of Waste Management

Mandeep Singh Ahuja and Aniketkumar Chaurasia

206-211



The Byramjee Jeejeebhoy College Of Commerce

(Affiliated to University of Mumbai)
33, M. Karve Marg, Opp. Charni Road Rly. Station
Mumbai 400 004.
Tel. 2388 9094 / 2385 1928
Email : byramjee_college@yahoo.com

Public Trust No. : C137

Ref. No. _____

Date _____

Department of Commerce

THEME

Revolutionizing commerce and management

SUB THEME

Branding practices , Fintech startup in the service industry , Financial growth and Financial literacy , Human Resources and Management , Leadership and Motivation , Digital payment system , Outsourcing , Forensic Accounting , Emotional Intelligence , Indian ASEAN freetrade . Agreement

GUIDELINES FOR THE SUBMISSION OF RESEARCH PAPERS ARE AS UNDER :-

Papers based on research , experience and conceptual ideas are invented from the academicians , professionals and researchers . The paper should have an abstract of not more than 200 words and the full papers should not exceeds 2500 words , including tables , charts and figures .

Impact Factor 7.301 www.ijarsct.co.in



The Byramjee Jeejeebhoy College Of Commerce

(Affiliated to University of Mumbai)
33, M. Karve Marg, Opp. Charni Road Rly. Station
Mumbai 400 004.
Tel. 2388 9094 / 2385 1928
Email : byramjee_college@yahoo.com

Public Trust No. : C137

Ref. No. _____

Date _____

CALL FOR PAPER

All accepted paper will be published in a multidisciplinary double blind peer reviewed international journal with ISSN Index & 6+Impact

IMPORTANT DATES

**Full Length Paper
Submission Date**

28th November 2022

**Registration Date
25th November 2022**

Conference Date

3rd December 2022

E Certificate will be provided to all participants after successful submission of feedback from organizing committee



The Byramjee Jeejeebhoy College Of Commerce

(Affiliated to University of Mumbai)
33, M. Karve Marg, Opp. Charni Road Rly. Station
Mumbai 400 004.
Tel. 2388 9094 / 2385 1928
Email : byramjee_college@yahoo.com

Public Trust No. : C137

Ref. No. _____

Date _____

CHEIF PATRON

DR. (MRS.) DOLLY MISTRY

Director - The Byramjee Jeejeebhoy
College of Commerce

ORGANISING COMMITTEE

PARIZAD BHESANIA

(In Charge Principal Of The Byramjee
Jeejeebhoy College Of Commerce)

DR. SATISH A. NASRINGREKAR

(In Charge Principal Of Veena College Of
Commerce)

MANJIRI VAIDYA

(Librarian)

DR. BALRAM GOWDA

(HOD Accounts)

Contact Person :

Asst. Prof. Mr. Dr. Balram Gowda
Email ID :- balram20012002@gmail.com
Mobile No :- 9820304986



The Byramjee Jeejeebhoy College Of Commerce

(Affiliated to University of Mumbai)
33, M. Karve Marg, Opp. Charni Road Rly. Station
Mumbai 400 004.
Tel. 2388 9094 / 2385 1928
Email : byramjee_college@yahoo.com

Public Trust No. : C137

Ref. No. _____

Date _____

About College

The Byramjee Jeejeebhoy College Of Commerce began its journey in June 1998, when The Byramjee Jeejeebhoy Parsi Charitable Institution felt the need to provide education at the University level. The College operates from an impressive Gothic building. This beautiful stone structure is the recipient of an award from the Indian Heritage Society, Mumbai. It also houses the school and junior college of Commerce and Science run by The Byramjee Jeejeebhoy Parsi Charitable Trust. Though it is a Minority Institution, the college maintains a cosmopolitan culture.

The Byramjee Jeejeebhoy College Of Commerce is conveniently located in the heart of south Mumbai, opposite to Charni Road (E) railway station and easily accessible by rail and road

Mission :

To instill in our faculty and student's passion for learning and nurturing in them the spirit of being inquisitive and innovative

Impact Factor 7.301 www.ijarsct.co.in



The Byramjee Jeejeebhoy College Of Commerce

(Affiliated to University of Mumbai)
33, M. Karve Marg, Opp. Charni Road Rly. Station
Mumbai 400 004.
Tel. 2388 9094 / 2385 1928
Email : byramjee_college@yahoo.com

Public Trust No. : C137

Ref. No. _____

Date _____

OBJECTIVE OF THE CONFERENCE :-

THE OBJECTIVE OF THIS CONFERENCE IS TO BRING ACADEMICIANS , RESEARCHER , MANAGERS , BUSINESSMEN , GOVERNMENT REPRESENTATIVES , STUDENTS AND OTHER STAKEHOLDERS TO A COMMON PLATFORM TO PRESENT , DICUSS AND DEBATE ON THE CHALLENGES OF THE REVOLUTIONIZING COMMERCE AND MANAGEMENGT AND ALSO OPPORTUNITES IN COMMERCE AND MANAGEMENT

About Conference

The National Conference on Revolutionizing Commerce and Management in India is a groundbreaking event designed to catalyze transformative discussions and initiatives in these crucial sectors . Assembling thought leaders , innovators and industry experts , this conference serves as a dynamic platform to explore cutting-edge strategies , technological advancements , and sustainable practices that promise to reshape the landscape of commerce and management in India . Join us in driving forward the evolution of these fields for a progressive and impactful future .

Impact Factor 7.301 www.ijarsct.co.in



The Byramjee Jeejeebhoy College Of Commerce

(Affiliated to University of Mumbai)
33, M. Karve Marg, Opp. Charni Road Rly. Station
Mumbai 400 004.
Tel. 2388 9094 / 2385 1928
Email : byramjee_college@yahoo.com

Public Trust No. : C137

Ref. No. _____

Date _____

PAYMENT DETAILS

NEFT DETAILS :-

BANK NAME :- BANK OF MAHARASHTRA

**A/C NAME. :- "THE BYRAMJEE JEEJEEBHOY
COLLEGE OF COMMERCE"**

SAVING A/C NO :- 20101304109

IFSC CODE :- MAHB0000161

COLLEGE ADDRESS :-

**The Byramjee Jeejeebhoy College Of Commerce
33, M Karve Marg , Opp
Charni Road Station ,
Mumbai 400004
Contact No :- 02223889094**

EMAIL ID :- Byramjee_college@yahoo.com

**3rd DECEMBER
NCHHETPP 2022**

Impact Factor 7.301 www.ijarsct.co.in



The Byramjee Jeejeebhoy College Of Commerce

(Affiliated to University of Mumbai)
33, M. Karve Marg, Opp. Charni Road Rly. Station
Mumbai 400 004.
Tel. 2388 9094 / 2385 1928
Email : byramjee_college@yahoo.com

Public Trust No. : C137

Ref. No. _____

Date _____

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

Patel Pritesh Damji

The Byramjee Jeejeebhoy College of Commerce, Mumbai, Maharashtra

HAS PUBLISHED A RESEARCH PAPER ENTITLED

**Examining the Key Roles of Human Resource Management and its Impact on Organizational
Performance: An Investigation**

IN IJARSCT, VOLUME 2, ISSUE 4, DECEMBER 2022

Certificate No: 122022-A1613

www.ijarsct.co.in



Crossref

DOI: 10.48175/568
www.doi.org

www.crossref.org



www.sjifactor.com

