



## SEVA MANDAL EDUCATION SOCIETY

Smt. Parmeshwari Devi Gordhandas Garodia Educational Complex

338, Rafi Ahmed Kidwai Road, Matunga, Mumbai - 400 019.

Phone : 2409 5869 / 2409 5792 • Fax : 2402 6511 • Email : smesedu@gmail.com

### PRESIDENT

Dr. Dilip R. Trivedi

### CHAIRMAN

Dr. Ashok V. Mehta

### VICE-CHAIRMEN

Shri Hiren V. Shah

Shri Mahesh G. Garodia

### HON. SECRETARIES

Dr. Bharat M. Pathak

Shri Pravin G. Shah

### HON. TREASURER

Shri Vasant J. Khetani

**TRUSTEES :** Shri Hans B. Khimji (Mg. Trustee), Dr. Ashok V. Mehta, Shri Hiren V. Shah, Dr. Bharat M. Pathak, Shri Mahesh G. Garodia, Shri Kanu G. Shah, Shri Chandrakant M. Ladhawala, Shri Nishant M. Garodia

### Approval of Research Proposal by The Institutional Ethical Committee (IEC)

Ms. Soumya Nichani, Department of Accountancy of Smt. MMP Shah Women's College of Arts & Commerce at Matunga. The Research Proposal entitled "SHIFT IN PARADIGM FROM CASH TO CASHLESS FINANCIAL PLATFORMS" was presented before the Ethical Committee on 23.3.2018. The Research Proposal was approved and passed by the ethical committee and Subject expert members to continue her further research

The following members reviewed the Proposal

Name	Designation	Qualification	Signature
Dr. Dilip Trivedi	Chairman	MBBS, MS	
Dr. Sangeeta Pawar	Expert	M.Com, PhD	
Dr. Rupali Sengupta	Member	MSc, PhD	
Dr. Ruchi Dubey Chaturvedi	Expert	MA, PhD	

### OUR EDUCATIONAL INSTITUTES

- Smt. Maniben M.P. Shah Women's College of Arts & Commerce (A Grade with 3.61/4)
- Shri M.P. Shah Junior College of Arts & Commerce for Women
- Dr. Bhanuben Mahendra Nanavati College of Home Science (A Grade with 3.64/4)
- Smt. Shardaben Champaklal Nanavati Institute of Polytechnic
- Smt. Hiraben Manilal Nanavati Junior College of Home Science
- Smt. Kamlaben Gambhirchand Shah Department of Computer Applications, Management Studies, Mass Media
- Smt. Kamlaben Gambhirchand Shah Law School
- Seva Mandal Education Society's College of Nursing



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# Smt. Maniben M. P. Shah Women's College of Arts & Commerce

(Autonomous under S.N.D.T. Women's University, Mumbai)

NAAC REACCREDITED B ++

UGC STATUS - COLLEGE WITH POTENTIAL FOR EXCELLENCE

Adjudged as Best College (2017-18) SNDT Women's University

**Dr. Leena Raje**  
Principal

Smt. Parmeshwari Devi Gordhandas Garodia Educational Complex,  
338, R. A. Kidwai Road, Matunga, Mumbai - 400 019 Tel. : 2409 58 69  
E-mail : 021.mmpshah@gmail.com, Website : www.mmpshahcollege.in

Monday, April 26, 2021

## Degrees

BA, BA-MM,  
B.Com, B.Com-AFI., BMS,  
M.A-Counseling Psychology,  
M.A. Hindi  
M. Com - Marketing Mgt.  
M. Com - Advanced Mgt.  
Accounting & Auditing

Center for Distance Education  
(Hindi Medium)  
(Affiliated to Mahatma  
Gandhi International  
Hindi Vishvavidyalay)

Dr. Usha Mishra,  
Associate Professor,  
Smt. MMP Shah Women's College of Arts & Commerce,  
Matunga, Mumbai.

Dear Dr. Mishra,

The Research cell of the college has great pleasure to announce that after detailed review, the management of the College has accepted your minor research proposal titled "Samkaleen Hindi Upanyason Mein Chitrit Paryavarniya Vimarsh" to be carried out jointly with research scholar Mr. Prashant Deshpande. The research will be funded by our Management.

I am also very happy that your proposal has been awarded **first prize** in the Minor Research Proposal Competition organized by IQAC and Research Cell of the College in January 2021. Based on scores provided by the Internal Committee of the College and External Committee of the experts appointed for the purpose, winners of the competition were declared.

You are also herewith informed that as per MOU dated 8<sup>th</sup> April 2021 with Smt. Bhanuben Mahendra Nanavati College of Home Science, all funded proposals will be provided required support via mentoring sessions and other activities / expert lectures under their Capacity Building project of UGC STRIDE.

We are sure you will use this opportunity and complete the minor research within the committed period.

Wishing you all the very best.

With Regards

*Leena Raje*

**Dr. Leena Raje**  
Principal  
Smt Maniben M P Shah Women's  
College of Arts and Commerce  
(Autonomous)



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Gandhi International  
Hindi Vishvavidyalay)

Mr. Prashant Deshpande,  
Lecturer,  
Smt. MMP Shah Women's College of Arts & Commerce,  
Matunga, Mumbai.

Dear Mr. Deshpande,

The Research cell of the college has great pleasure to announce that after detailed review, the management of the College has accepted your minor research proposal titled **“Samkaleen Hindi Upanyason Mein Chitrit Paryavarniya Vimarsh”** to be carried out jointly with research scholar Dr. Usha Mishra. The research will be funded by our Management.

I am also very happy that your proposal has been awarded **first prize** in the Minor Research Proposal Competition organized by IQAC and Research Cell of the College in January 2021. Based on scores provided by the Internal Committee of the College and External Committee of the experts appointed for the purpose, winners of the competition were declared.

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We are sure you will use this opportunity and complete the minor research within the committed period.

Wishing you all the very best.

With Regards

Amie

**Dr. Leena Rajee**  
**Principal**  
**Smt Maniben M P Shah Women's**  
**College of Arts and Commerce**  
**(Autonomous)**



# Smt. Maniben M. P. Shah Women's College of Arts & Commerce

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Hindi Vishvavidyalay)

Mr. Dattatray Vishwas Gawade,  
Lecturer,  
Smt. MMP Shah Women's College of Arts & Commerce,  
Matunga, Mumbai.

Dear Mr. Gawade,

The Research cell of the college has great pleasure to announce that after detailed review, the management of the College has accepted your minor research proposal titled **"Understanding the factors responsible for increasing the business of Life Insurance through bancassurance of private banks over the public sector banks"** to be carried out jointly with research scholar Mr. Mohd Shahid Ansari and Ms. Rajani Kanojia. The research will be funded by our Management:

I am also very happy that your proposal has been awarded **third prize** in the Minor Research Proposal Competition organized by IQAC and Research Cell of the College in January 2021. Based on scores provided by the Internal Committee of the College and External Committee of the experts appointed for the purpose, winners of the competition were declared.

You are also herewith informed that as per MOU dated 8<sup>th</sup> April 2021 with Smt. Bhanuben Mahendra Nanavati College of Home Science, all funded proposals will be provided required support via mentoring sessions and other activities / expert lectures under their Capacity Building project of UGC STRIDE.

We are sure you will use this opportunity and complete the minor research within the committed period.

Wishing you all the very best.

With Regards

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**NAAC REACCREDITED B ++ CGPA 2.88**  
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Gandhi International  
Hindi Vishvavidyalay)

Mr. Mohd Shahid Ansari,  
Lecturer,  
Smt. MMP Shah Women's College of Arts & Commerce,  
Matunga, Mumbai.

Dear Mr. Ansari,

The Research cell of the college has great pleasure to announce that after detailed review, the management of the College has accepted your minor research proposal titled **"Understanding the factors responsible for increasing the business of Life Insurance through bancassurance of private banks over the public sector banks"** to be carried out jointly with research scholar Mr. Dattatray Vishwas Gawade and Ms. Rajani Kanojia. The research will be funded by our Management.

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We are sure you will use this opportunity and complete the minor research within the committed period.

Wishing you all the very best.

With Regards

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Hindi Vishvavidyalay)

Ms. Rajani Kanojia,  
Lecturer,  
Smt. MMP Shah Women's College of Arts & Commerce,  
Matunga, Mumbai.

Dear Ms. Kanojia,

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We are sure you will use this opportunity and complete the minor research within the committed period.

Wishing you all the very best.

With Regards

**Dr. Leena Raje**  
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Monday, April 26, 2021

Dr. Vrushali Chaugule,  
Lecturer,  
Smt. MMP Shah Women's College of Arts & Commerce,  
Matunga, Mumbai.

Dear Ms. Chaugule,

The Research cell of the college has great pleasure to announce that after detailed review, the management of the College has accepted your minor research proposal titled "**Stree Sangarsh Ki Abhivyakti: Mazya Jalmachi Chittarkatha Aur Dohra Abhishap**". The research will be funded by our Management.

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Monday, April 26, 2021

Dr. Rashmi Tupe,  
Lecturer,  
Smt. MMP Shah Women's College of Arts & Commerce,  
Matunga, Mumbai.

Dear Ms. Tupe,

The Research cell of the college has great pleasure to announce that after detailed review, the management of the College has accepted your minor research proposal titled "Pindudichya Thakar Adivasinchya Kalancha Abhyas" to be carried out jointly with research scholar Mr. Vasant Pansare. The research will be funded by our Management.

I am also very happy that you had participated in the Minor Research Proposal Competition organized by IQAC and Research Cell of the College in January 2021.

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Monday, April 26, 2021

Mr. Vasant Pansare,  
Assistant Professor,  
Smt. MMP Shah Women's College of Arts & Commerce,  
Matunga, Mumbai.

Dear Mr. Pansare,

The Research cell of the college has great pleasure to announce that after detailed review, the management of the College has accepted your minor research proposal titled "Pindudichya Thakar Adivasinchya Kalancha Abhyas" to be carried out jointly with research scholar Dr. Rashmi Tupe. The research will be funded by our Management.

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With Regards

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Monday, April 26, 2021

Ms. Hemlata Kumar,  
Lecturer,  
Smt. MMP Shah Women's College of Arts & Commerce,  
Matunga, Mumbai.

Dear Ms. Hemlata Kumar,

The Research cell of the college has great pleasure to announce that after detailed review, the management of the College has accepted your minor research proposal titled "**Cashless Transactions in Mumbai Metro Region During COVID 19 - KAP Study**" to be carried out jointly with research scholar Ms. Nidhi Savai and Ms. Shweta Jagad. The research will be funded by our Management.

I am also very happy that you had participated in the Minor Research Proposal Competition organized by IQAC and Research Cell of the College in January 2021.

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Monday, April 26, 2021

Ms. Nidhi Savai,  
Lecturer,  
Smt. MMP Shah Women's College of Arts & Commerce,  
Matunga, Mumbai.

Dear Ms. Savai,

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Hindi Vishvavidyalay)

Monday, April 26, 2021

Ms. Shweta Jagad,  
Lecturer,  
Smt. MMP Shah Women's College of Arts & Commerce,  
Matunga, Mumbai.

Dear Ms. Jagad,

The Research cell of the college has great pleasure to announce that after detailed review, the management of the College has accepted your minor research proposal titled "**Cashless Transactions in Mumbai Metro Region During COVID 19 - KAP Study**" to be carried out jointly with research scholar Ms. Ms. Hemlata Kumar and Ms. Ms. Nidhi Savai. The research will be funded by our Management.

I am also very happy that you had participated in the Minor Research Proposal Competition organized by IQAC and Research Cell of the College in January 2021.

You are also herewith informed that as per MOU dated 8<sup>th</sup> April 2021 with Smt. Bhanuben Mahendra Nanavati College of Home Science, all funded proposals will be provided required support via mentoring sessions and other activities / expert lectures under their Capacity Building project of UGC STRIDE.

We are sure you will use this opportunity and complete the minor research within the committed period.

Wishing you all the very best.

With Regards

**Dr. Leena Rajee**  
Principal  
Smt Maniben M P Shah Women's  
College of Arts and Commerce  
(Autonomous)



# Smt. Maniben M. P. Shah Women's College of Arts & Commerce

(Autonomous under S.N.D.T. Women's University, Mumbai)

NAAC REACCREDITED B ++

UGC STATUS - COLLEGE WITH POTENTIAL FOR EXCELLENCE

Adjudged as Best College (2017-18) SNDT Women's University

Dr. Leena Raje  
Principal

Smt. Parmeshwari Devi Gordhandas Garodia Educational Complex,  
338, R. A. Kidwai Road, Matunga, Mumbai - 400 019 Tel. : 2409 58 69  
E-mail : 021.mmpshah@gmail.com, Website : www.mmpshahcollege.in

Monday, April 26, 2021

## Degrees

BA, BA-MM,  
B.Com, B.Com-AFI., BMS,  
M.A-Counseling Psychology,  
M.A. Hindi  
M. Com - Marketing Mgt  
M. Com - Advanced Mgt.  
Accounting & Auditing

Center for Distance Education  
(Hindi Medium)  
(Affiliated to Mahatma  
Gandhi International  
Hindi Vishvavidyalaya)

Dr. Shubhangi Kulkarni,  
Lecturer,  
Smt. MMP Shah Women's College of Arts & Commerce,  
Matunga, Mumbai.

Dear Dr. Kulkarni,

The Research cell of the college has great pleasure to announce that after detailed review, the management of the College has accepted your minor research proposal titled **"Challenges & Benefits of Work from Home – A Study of Male & Female Working Professionals in MMR (Mumbai Metropolitan Region)"** to be carried out jointly with research scholar Dr. Shital Mandhare and Ms. Sapna Shah. The research will be funded by our Management.

I am also very happy that your proposal has been awarded **second prize** in the Minor Research Proposal Competition organized by IQAC and Research Cell of the College in January 2021. Based on scores provided by the Internal Committee of the College and External Committee of the experts appointed for the purpose, winners of the competition were declared.

You are also herewith informed that as per MOU dated 8<sup>th</sup> April 2021 with Smt. Bhanuben Mahendra Nanavati College of Home Science, all funded proposals will be provided required support via mentoring sessions and other activities / expert lectures under their Capacity Building project of UGC STRIDE.

We are sure you will use this opportunity and complete the minor research within the committed period.

Wishing you all the very best.

With Regards

Dr. Leena Raje  
Principal  
Smt Maniben M P Shah Women's  
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SEVA MANDAL EDUCATION SOCIETY'S  
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NAAC REACCREDITED B++

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Gandhi International  
Hindi Vishvavidyalay)

**Monday, April 26, 2021**

Dr. Shital Mandhare,  
Lecturer, Smt. MMP Shah Women's College of Arts & Commerce,  
Matunga, Mumbai.

Dear Dr. Mandhare,

The Research cell of the college has great pleasure to announce that after detailed review, the management of the College has accepted your minor research proposal titled **“Challenges & Benefits of Work from Home – A Study of Male & Female Working Professionals in MMR (Mumbai Metropolitan Region)”** to be carried out jointly with research scholar Dr. Shubhangi Kulkarni and Ms. Sapna Shah. The research will be funded by our Management.

I am also very happy that your proposal has been awarded second prize in the Minor Research Proposal Competition organized by IQAC and Research Cell of the College in January 2021. Based on scores provided by the Internal Committee of the College and External Committee of the experts appointed for the purpose, first three winners of the competition were declared.

You are also herewith informed that as per MOU dated 8<sup>th</sup> April 2021 with Smt. Bhanuben Mahendra Nanavati College of Home Science, all funded proposals will be provided required support via mentoring sessions and other activities / expert lectures under their Capacity Building project of UGC STRIDE.

We are sure you will use this opportunity and complete the minor research within the committed period.

Wishing you all the very best.

With Regards

Dr. Leena Raje  
Principal  
Smt Maniben M P Shah Women's  
College of Arts and Commerce  
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NAAC REACCREDITED B++

UGC STATUS- COLLEGE WITH POTENTIAL FOR EXCELLENCE  
Adjudged as Best College (2017-2018) SNDT Women's University

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Dr. Leena Raje  
Principal

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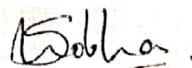
**Results of Minor Research Proposal Competition organized by  
IQAC and Research Cell January 2021**

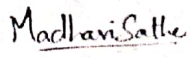
**Category – I: Language**

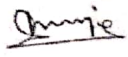
Name of Investigator	Title of Research	Rank
Dr. Usha Mishra Mr. Prashant Deshpande	Samkaleen Hindi Upanyason Mein Chitrit Paryavarniya Vimarsh	1 <sup>st</sup>

**Category – II: Other than Language**

Name of Investigator	Title of Research	Rank
Ms. Vaishnavi Kamat	Perceived Social Support, Academic Self Efficacy, Perceived Academic Stress among First- and Non First- Generation Female College Students	1 <sup>st</sup>
Dr. Shubhangi Kulkarni Dr. Shital Mandhare Ms. Sapna Shah	Challenges & Benefits of Work from Home – A Study of Male & Female Working Professionals in MMR (Mumbai Metropolitan Region)	2 <sup>nd</sup>
Mr. Dattatray Vishwas Gawade Mr. Mohd Shahid Ansari Ms. Rajani Kanojia	Analysing the factors responsible for increasing the business of Life Insurance through bancassurance of private banks over the public sector banks	3 <sup>rd</sup>

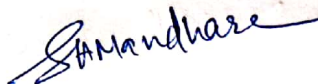
  
Dr. Shobha Dedhia  
Research Cell Convenor

  
Ms. Madhavi Sathe  
IQAC Coordinator

  
Dr. Leena Raje  
Principal

Place: Mumbai

Date: 16<sup>th</sup> May 2021







SEVA MANDAL EDUCATION SOCIETY'S  
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(Autonomous Under S.N.D.T. Women's University, Mumbai)

**NAAC REACCREDITED B ++ CGPA 2.88**

UGC STATUS - COLLEGE WITH POTENTIAL FOR EXCELLENCE

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**Dr. Leena Raje**  
Principal

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Monday, April 26, 2021

Degrees

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Gandhi International  
Hindi Vishvavidyalay)

Ms. Sapna Shah,  
Lecturer,  
Smt. MMP Shah Women's College of Arts & Commerce,  
Matunga, Mumbai.

Dear Ms. Shah,

The Research cell of the college has great pleasure to announce that after detailed review, the management of the College has accepted your minor research proposal titled "**Challenges & Benefits of Work from Home – A Study of Male & Female Working Professionals in MMR (Mumbai Metropolitan Region)**" to be carried out jointly with research scholar Dr. Shubhangi Kulkarni and Dr. Shital Mandhare. The research will be funded by our Management.

I am also very happy that your proposal has been awarded **second prize** in the Minor Research Proposal Competition organized by IQAC and Research Cell of the College in January 2021. Based on scores provided by the Internal Committee of the College and External Committee of the experts appointed for the purpose, winners of the competition were declared.

You are also herewith informed that as per MOU dated 8<sup>th</sup> April 2021 with Smt. Bhanuben Mahendra Nanavati College of Home Science, all funded proposals will be provided required support via mentoring sessions and other activities / expert lectures under their Capacity Building project of UGC STRIDE.

We are sure you will use this opportunity and complete the minor research within the committed period.

Wishing you all the very best.

With Regards

**Dr. Leena Raje**  
Principal  
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SEVA MANDAL EDUCATION SOCIETY'S  
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NAAC REACCREDITED B ++

UGC STATUS - COLLEGE WITH POTENTIAL FOR EXCELLENCE  
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Monday, April 26, 2021

Ms. Kinnari Shah,  
Lecturer,  
Smt. MMP Shah Women's College of Arts & Commerce,  
Matunga, Mumbai.

Dear Ms. Shah,

The Research cell of the college has great pleasure to announce that after detailed review, the management of the College has accepted your minor research proposal titled "A Study of growing Entrepreneurship among Women in COVID times: An empirical study of Women Entrepreneurs residing in Mumbai City" to be carried out jointly with research scholar Ms. Shubhada Gala, Assistant Professor, Maharshi Dayanand College of Arts, Science and Commerce, Parel, Mumbai. The research will be funded by our Management.

I am also very happy that you had participated in the Minor Research Proposal Competition organized by IQAC and Research Cell of the College in January 2021.

You are also herewith informed that as per MOU dated 8<sup>th</sup> April 2021 with Smt. Bhanuben Mahendra Nanavati College of Home Science, all funded proposals will be provided required support via mentoring sessions and other activities / expert lectures under their Capacity Building project of UGC STRIDE.

We are sure you will use this opportunity and complete the minor research within the committed period.

Wishing you all the very best.

With Regards

**Dr. Leena Raje**  
Principal  
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# Smt. Maniben M. P. Shah Women's College of Arts & Commerce

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NAAC REACCREDITED B ++

UGC STATUS - COLLEGE WITH POTENTIAL FOR EXCELLENCE

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Monday, April 26, 2021

Ms. Shubhada Gala,  
Assistant Professor,  
Maharshi Dayanand College of Arts, Science & Commerce,  
Mumbai.

Dear Ms. Gala,

The Research cell of the college has great pleasure to announce that after detailed review, the management of the College has accepted your minor research proposal titled "A Study of growing Entrepreneurship among Women in COVID times: An empirical study of Women Entrepreneurs residing in Mumbai City" to be carried out jointly with research scholar Ms. Kinnari Shah.

I am also very happy that you had participated in the Minor Research Proposal Competition organized by IQAC and Research Cell of the College in January 2021.

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We are sure you will use this opportunity and complete the minor research within the committed period.

Wishing you all the very best.

With Regards

Dr. Leena Raje  
Principal  
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SEVA MANDAL EDUCATION SOCIETY'S  
**Smt. Maniben M. P. Shah Women's College of Arts & Commerce**

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NAAC REACCREDITED B ++

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Monday, April 26, 2021

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Accounting & Auditing

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(Hindi Medium)  
(Affiliated to Mahatma  
Gandhi International  
Hindi Vishvavidyalay)

Dr. Bhavna Prem Chand,  
Assistant Professor,  
Smt. MMP Shah Women's College of Arts & Commerce,  
Matunga, Mumbai.

Dear Dr. Bhavna Prem Chand,

The Research cell of the college has great pleasure to announce that after detailed review, the management of the College has accepted your minor research proposal titled "**Online Education: Social advantages and disadvantages for undergraduate female students in Mumbai**" to be carried out jointly with research scholar Dr. Rekha Shelar and Dr. Swati Mohite. The research will be funded by our Management.

I am also very happy that you had participated in the Minor Research Proposal Competition organized by IQAC and Research Cell of the College in January 2021.

You are also herewith informed that as per MOU dated 8<sup>th</sup> April 2021 with Smt. Bhanuben Mahendra Nanavati College of Home Science, all funded proposals will be provided required support via mentoring sessions and other activities / expert lectures under their Capacity Building project of UGC STRIDE.

We are sure you will use this opportunity and complete the minor research within the committed period.

Wishing you all the very best.

With Regards

Dr. Leena Raje  
Principal  
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NAAC REACCREDITED B ++

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Monday, April 26, 2021

Dr. Rekha Shelar,  
Assistant Professor,  
Smt. MMP Shah Women's College of Arts & Commerce,  
Matunga, Mumbai.

Dear Dr. Shelar,

The Research cell of the college has great pleasure to announce that after detailed review, the management of the College has accepted your minor research proposal titled **"Online Education: Social advantages and disadvantages for undergraduate female students in Mumbai"** to be carried out jointly with research scholar Dr. Bhavna Prem Chand and Dr. Swati Mohite. The research will be funded by our Management.

I am also very happy that you had participated in the Minor Research Proposal Competition organized by IQAC and Research Cell of the College in January 2021.

You are also herewith informed that as per MOU dated 8<sup>th</sup> April 2021 with Smt. Bhanuben Mahendra Nanavati College of Home Science, all funded proposals will be provided required support via mentoring sessions and other activities / expert lectures under their Capacity Building project of UGC STRIDE.

We are sure you will use this opportunity and complete the minor research within the committed period.

Wishing you all the very best.

With Regards

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Monday, April 26, 2021

Dr. Swati Mohite,  
Lecturer,  
Smt. MMP Shah Women's College of Arts & Commerce,  
Matunga, Mumbai.

Dear Dr. Mohite,

The Research cell of the college has great pleasure to announce that after detailed review, the management of the College has accepted your minor research proposal titled "**Online Education: Social advantages and disadvantages for undergraduate female students in Mumbai**" to be carried out jointly with research scholar Dr. Bhavna Prem Chand and Dr. Rekha Shelar. The research will be funded by our Management.

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We are sure you will use this opportunity and complete the minor research within the committed period.

Wishing you all the very best.

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