



Affiliated to the University of Mumbai  
Sadhubella Education Society

Minority Institution  
Estd. 1994

# J. Watumull Sadhubella Girls College of Commerce

Undergraduate and Postgraduate

  
PROSPECTUS  
2018-2019  


## Founder President



His Holiness Late Acharya Swami Ganeshdasji Mahant

1929-2011

Sadhubella Education Society  
Ulhasnagar



Shri. Uttamsingh Pawar Ex. MP  
Chairman

## Chairman's Message

Ours is an age of progress and exploration of new avenues. Education is perhaps the only means to achieve it. Education help us to develop individual personality and a sense of responsibility towards society at large.

## About the College

A Spiritual Leader, Visionary Figure Acharya Swami Ganeshdasji Maharaj, Founder of Sadhubella Education Society, believe that "The Need of time is to nourish the students for all round personality development much beyond academic excellence." The weaker female section neglected by society since centuries touched the kind heart of our beloved Swami Ganeshdasji Maharaj. He started education specially for girls which flourished from bottom to top. Our College is the only girls college in Mumbai suburban areas affiliated to University of Mumbai. This step of the Swamiji was not only appreciated but supported at International level by all.

Sadhubella Education Society

# J. Watumull Sadhubella Girls College of Commerce

Local Managing Committee

2018-2019

Shri. Uttamsingh R. Pawar	-	Chairman
Shri. Nitin S. Bagwe	-	Member
Mrs. Nina Sunil Rane	-	Member
Dr. Seem Kokare	-	NGO, Member
Dr. Prajakta Abhijit Thakur	-	Member
Prof. Neetu C. Purswani	-	Teaching Staff, Member
Prof. R. H. Suryarao	-	Teaching Staff, Member
Prof. Rajesh Singh	-	Teaching Staff, Member
Mrs. Archana S. Verma	-	Non Teaching Staff, Member
Dr. Vasant Pandit Mali	-	Member Secretary

## Aims & objectives of College

- a) Education to Girls
- b) Inculcating Moral, Social, Cultural values
- c) Empowerment of Girls
- d) Building confidence & personality development
- e) Economical independence
- f) Making them competent in the field of sports, oratory, art, music, literature etc.

## Facilities

- a) Library
- b) Well equipped Computer Laboratory
- c) Spacious ground with sport facilities.
- d) Canteen
- e) Auditorium
- f) Earn & Learn scheme
- g) Tours & Excursions
- h) Student's Welfare
- i) Placement cell
- j) Co-curricular & extra curricular activities
- k) National Service Scheme (N.S.S.)

## List of Teaching Staff

Dr. Vasant P. Mali - Principal

### B. Com

Prof. Neetu. C. Purswani  
Prof. Rajesh. K. Singh  
Prof. Supriya Salvee  
Prof. Kanchan Wadhwa

Prof. R.H. Suryarao  
Prof. Sharmila Karve  
Ms. Vrushali Deshmukh

### BMS, B.COM (BANKING & INSURANCE)

BMS  
Ms. Smita Chawak  
Ms. Pranjal Karkhanis  
Ms. Anagha Kotekar

BBI  
Ms. Suman Kukreja  
Ms. Sophy Mathew  
Ms. Deepa Makhija

### M.Com

Prof. Neetu. C. Purswani  
Prof. R.H. Suryarao  
Prof. Sharmila Karve

### Library Department (Knowledge Resource Centre)

Dr. Dattatraya Kalbande (Librarian)  
Mrs. Mala Dilip Ambhore (Library Attendant)

### Administrative Department

Mrs. Archana Verma (Head Clerk)  
Mrs. Muskan Hinduja (Senior Clerk)  
Ms. Nanki Hiranand Sahita (Junior Clerk)

Bachelor of Commerce  
Subject List from SEM- I to SEM - IV

**F.Y.BCOM**

Sem I	Sem II
<ol style="list-style-type: none"> <li>1. Accountancy &amp; Financial Management I</li> <li>2. Business Economics I</li> <li>3. Commerce I</li> <li>4. Foundation Course I</li> <li>5. Mathematical &amp; Statistical Techniques I</li> <li>6. Business Communication I</li> <li>7. Environmental Studies I</li> </ol>	<ol style="list-style-type: none"> <li>1. Accountancy &amp; Financial Management II</li> <li>2. Business Economics II</li> <li>3. Commerce II</li> <li>4. Foundation Course II</li> <li>5. Mathematical &amp; Statistical Techniques II</li> <li>6. Business Communication II</li> <li>7. Environmental Studies II</li> </ol>

**S.Y.BCOM**

Sem III	Sem IV
<p>Compulsory Subject :</p> <ol style="list-style-type: none"> <li>1. Accountancy &amp; Financial Management III</li> <li>2. Commerce III</li> <li>3. Business Economics III</li> <li>4. Foundation Course III</li> <li>5. Business Law I</li> <li>6. Financial Accounting and Auditing - Introduction to Management Accounting (Select Any One)</li> <li>1. Company Secretarial Practice</li> <li>2. Travel &amp; Tourism</li> </ol>	<p>Compulsory Subject :</p> <ol style="list-style-type: none"> <li>1. Accountancy &amp; Financial Management IV</li> <li>2. Commerce IV</li> <li>3. Business Economics IV</li> <li>4. Foundation Course IV</li> <li>5. Business Law II</li> <li>6. Financial Accounting and Auditing - Auditing (Select Any One)</li> <li>1. Company Secretarial Practice</li> <li>2. Travel &amp; Tourism</li> </ol>

**T.Y.BCOM**

Sem V	Sem VI
<p>Compulsory Subjects</p> <ol style="list-style-type: none"> <li>1. Financial Accounting &amp; Auditing : Paper VII - Financial Accounting</li> <li>2. Financial Accounting &amp; Auditing : Paper VIII - Cost Accounting</li> <li>3. Commerce V</li> <li>4. Business Economics V</li> <li>(Select Any Two)</li> <li>1. Direct &amp; Indirect Taxes Paper I Direct Taxes</li> <li>2. Psychology of Human Behaviour at Work</li> <li>3. Computer System &amp; Applications</li> <li>4. Export Marketing</li> </ol>	<p>Compulsory Subjects</p> <ol style="list-style-type: none"> <li>1. Financial Accounting &amp; Auditing : Paper IX - Financial Accounting</li> <li>2. Financial Accounting &amp; Auditing : Paper X - Cost Accounting</li> <li>3. Commerce VI</li> <li>4. Business Economics VI</li> <li>(Select Any Two)</li> <li>1. Direct &amp; Indirect Taxes Paper I Direct Taxes</li> <li>2. Psychology of Human Behaviour at Work</li> <li>3. Computer System &amp; Applications</li> <li>4. Export Marketing</li> </ol>

## Structure of Syllabus of BMS Course Sem. I to VI On Non-Grant Basis :

F.Y.BMS	
Sem I	Sem II
<ol style="list-style-type: none"> <li>1) Introduction to Financial Accounting</li> <li>2) Business Law</li> <li>3) Business Statistics</li> <li>4) Business Communication</li> <li>5) Foundation Course</li> <li>6) Foundation of Human Skills</li> <li>7) Business Economics</li> </ol>	<ol style="list-style-type: none"> <li>1) Principles of Marketing</li> <li>2) Industrial Law</li> <li>3) Business Mathematics</li> <li>4) Business Communication</li> <li>5) Foundation Course</li> <li>6) Business Environment</li> <li>7) Principles of Management</li> </ol>

S.Y.BMS	
Sem III	Sem IV
<p>A. Finance Electives</p> <ol style="list-style-type: none"> <li>1) Basics of Financial Service</li> <li>2) Introduction to Cost Accounting</li> </ol> <p>B. Human Resource Electives</p> <ol style="list-style-type: none"> <li>1) Recruitment &amp; Selection</li> <li>2) Organisation Behaviour &amp; HRM</li> </ol> <ol style="list-style-type: none"> <li>3) Information Technology in Business Management</li> <li>4) Environment Management (FC)</li> <li>5) Business Planning Entrepreneurial Management</li> <li>6) Accounting for Managerial Decision</li> <li>7) Strategic Management</li> </ol>	<p>A. Finance Electives</p> <ol style="list-style-type: none"> <li>1) Auditing</li> <li>2) Corporate Restructuring</li> </ol> <p>B. Human Resource Electives</p> <ol style="list-style-type: none"> <li>1) Human Resource Planning &amp; Information System</li> <li>2) Change Management</li> </ol> <ol style="list-style-type: none"> <li>3) I. T. in Business Management - II</li> <li>4) F.C. - Ethics &amp; Governance</li> <li>5) Business Economics - II</li> <li>6) Business Research &amp; Methods</li> <li>7) Production &amp; Total Quality Management</li> </ol>

T.Y.BMS	
Sem V	Sem VI
<p>A. Finance Electives</p> <ol style="list-style-type: none"> <li>1. Investment Analysis &amp; Portfolio Management</li> <li>2. Commodity &amp; Derivatives Market</li> <li>3. Wealth Management</li> <li>4. Risk Management</li> </ol> <p>B. Human Resource Electives</p> <ol style="list-style-type: none"> <li>1. Finance for HR Professionals &amp; Compensation Management</li> <li>2. Strategic Human Resource Management</li> <li>3. Performance Management &amp; Career Planning</li> <li>4. Industrial Relations</li> </ol> <ol style="list-style-type: none"> <li>5. Logistic &amp; Supply Chain Management</li> <li>6. Corporate Communications Management Public Relations</li> </ol>	<p>A. Finance Electives</p> <ol style="list-style-type: none"> <li>1. International Finance</li> <li>2. Innovative Financial Services</li> <li>3. Project Management</li> <li>4. Strategic Financial Management</li> </ol> <p>B. Human Resource Electives</p> <ol style="list-style-type: none"> <li>1. HRM in Global Perspective</li> <li>2. Organisational Development</li> <li>3. HRM in service sector</li> <li>4. Indian Ethos in Management</li> </ol> <ol style="list-style-type: none"> <li>5. Operation Research</li> <li>6. Project Work</li> </ol>

## B.Com. - Banking & Insurance

A specialised degree prepares a student for a career in addition to preparing the students for continuous growth and life-long learning. It is with this objective in mind that the University of Mumbai has introduced two New Bachelor of Commerce Degrees which encompass a shift from general education to professional education.

F. Y. B. Com (B & I)	
Sem I	Sem II
<ol style="list-style-type: none"><li>1) Environment &amp; Management of Finance Services</li><li>2) Principles of Management</li><li>3) Financial Accounting - I</li><li>4) Business Communication - I</li><li>5) Foundation Course</li><li>6) Business Economics</li><li>7) Quantitative Methods - I</li></ol>	<ol style="list-style-type: none"><li>1) Principles Practice of Banking &amp; Insurance</li><li>2) Business Law</li><li>3) Financial Accounting - II</li><li>4) Business Communication - II</li><li>5) Foundation Course</li><li>6) Organisational Behaviour</li><li>7) Quantitative Methods</li></ol>

S. Y. B. Com (B & I)	
Sem III	Sem IV
<ol style="list-style-type: none"><li>1) Financial Management - I</li><li>2) Management Accounting</li><li>3) Organisational Behaviour</li><li>4) IT in Banking &amp; Insurance</li><li>5) An Overview of Banking Sector (FC)</li><li>6) Financial Markets</li><li>7) Direct Taxation</li></ol>	<ol style="list-style-type: none"><li>1) Financial Management - II</li><li>2) Cost Accounting</li><li>3) Entrepreneurship Management</li><li>4) I. T. in Banking &amp; Insurance</li><li>5) F. C. - An Overview of Insurance Sector</li><li>6) Corporate &amp; Securities Law</li><li>7) Business Economics</li></ol>

T. Y. B. Com (B & I)	
Sem V	Sem VI
<ol style="list-style-type: none"><li>1. Financial Reporting &amp; Analysis (Corporate Banking &amp; Insurance)</li><li>2. Auditing - I</li><li>3. Strategic Management</li><li>4. Business Ethics</li><li>5. International Banking and Finance</li><li>6. Research Methodology</li></ol>	<ol style="list-style-type: none"><li>1) Security Analysis &amp; Portfolio Management</li><li>2) Auditing - II</li><li>3) Human Resource Management</li><li>4) International Business</li><li>5) Central Banking</li><li>6) Project Work in Banking &amp; Insurance</li></ol>

**Master of Commerce (Accountancy)**  
Under choice Based Credit, Grading and Semester System  
Course Structure

**M.Com. (Part-I)**

No.	Semester - I	Credits	No.	Semester - II	Credits
1.	Core Courses (CC)		1.	Core Courses (CC)	
1.	Strategic Management	06	1.	Research Methodology for Business	06
2.	Economics for Business Decision	06	2.	Macro Economics Concepts and Applications	06
3.	Cost & Management Accounting	06	3.	Corporate Finance	06
4.	Business Ethics and Corporate Social Responsibility	06	4.	E-Commerce	06
	Total Credits	24		Total Credits	24

**M.Com. (Part-II)**

No.	Semester - III	Credit	No.	Semester - IV	Credit
1.	Elective Courses (EC)		1.	Elective Courses (EC)	
1,2 & 3	*Any one group of courses from the following list of the courses (Group A/B/C/D/E)	18	1,2 & 3	**Any one group of courses from the following list of courses (Group A/B/C/D/E)	18
2.	Project Wrok		2.	Project Work	
4	Project Work - I	06	4.	Project Work - II	06
	Total Credits	24		Total Credits	24

NOTE : Project work is considered as a special course involving application of knowledge in solving / analyzing / exploring a real life situation / difficult problem. Project work would be of 06 credits. A project work may be undertaken in any area of Elective Courses.

1.	*List of group of Elective Courses (EC) for Semester III (Any Three out of Five)		1.	**List of group of Elective Courses (EC) for Semester IV (Any Three out of Five)	Credit
<b>Group A : Advance Accounting, Corporate Accounting and Financial Management</b>					
1.	Advance Financial Accounting	06	1.	Corporate Financial Accounting	06
2.	Direct Tax	06	2.	Indirect Tax - Introduction of	06
3.	Advance Cost Accounting	06	3.	Goods and Service Tax	06
4.	Advanced Accounting		4.	Financial Management	
5.	Financial Services	06	5.	International Financial Reporting standards	06
		06		Personal Financial Planning	06

Degree College Examination TY

New Ordinances :

REFUND OF FEES

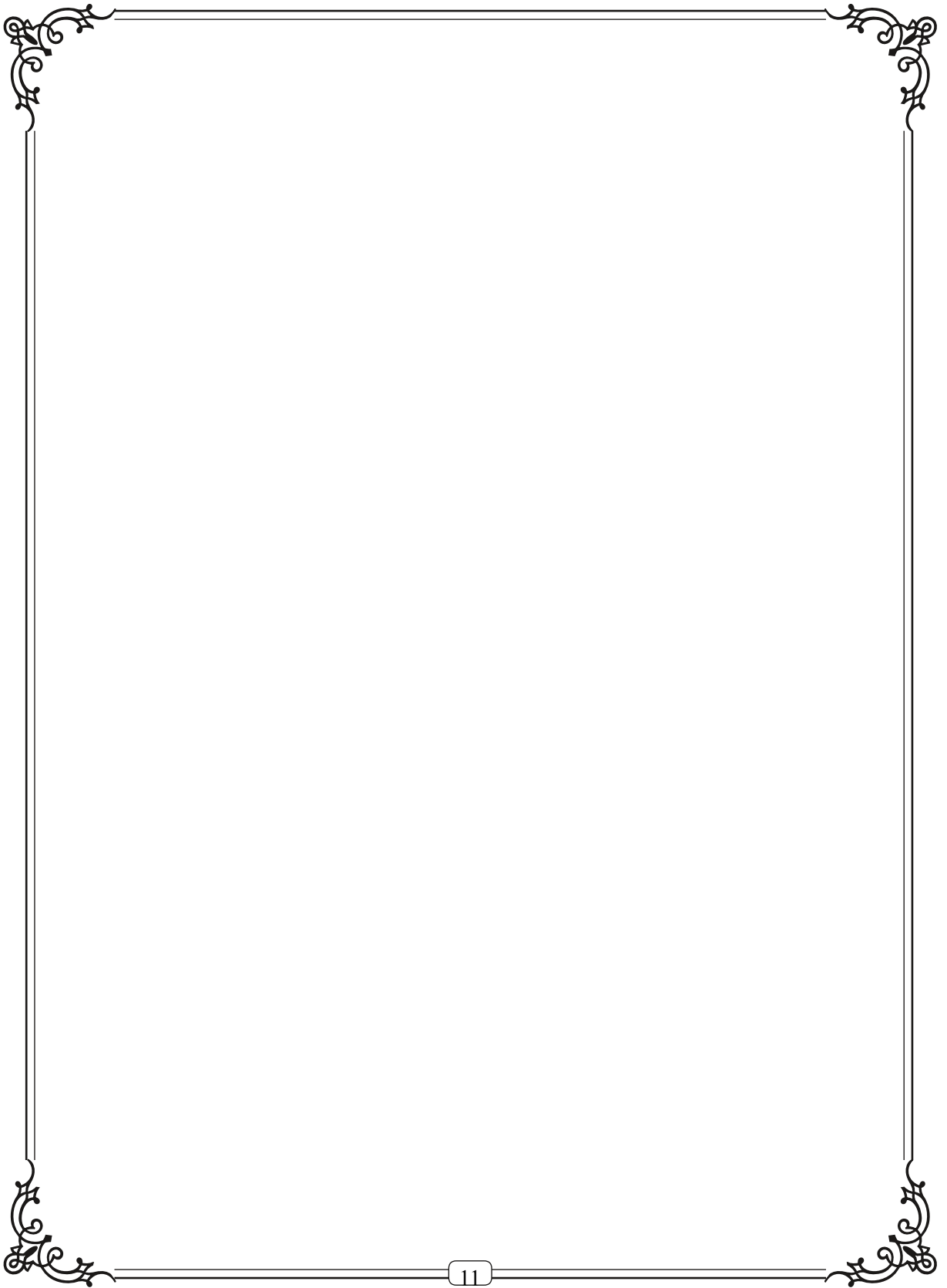
Refund of Tuition, Development and all other fees after cancellation of admissions :

	(i)	(ii)	(iii)	(iv)	(v)	(vi)
	Prior to commencement of academic term and instruction of the course	Upto 20 day after the commencement of academic term of the course	From 21st day upto 50 days after commencement of the academic term of the course	From 51st day upto 80 days after the commencement of academic term of the course or August 31st whichever is earlier	From September 1st to September 30th	After September 30th
Deduction charges	Rs.500/- Lump sum	20% of the total amount of fees	30% of the total amount of fees	50% of the total amount of fees	60% of the total amount of fees	100% of the total amount of fees

Note : The total amount considered for the refund of fees from the commencement of academic term of the courses includes the following :



COLLEGE RULES



## GROUP INSURANCE

Degree College students are covered in group insurance as per University Scheme Yuvaraksha

## DISCIPLINE AND CODE OF CONDUCT

- 1) Students should carry their valid college Identity Cards whenever in the college or representing the college at other place. Further, it should be produced for inspection on demand by the college staff.

### Ragging Prohibited :

Government of Maharashtra has notified Ragging as a cognizable offence. Anyone reported to be involved in any form of ragging will be severely dealt with. Therefore, students are required to restrain from indulging in any form of ragging.

### Attendance and Grant of Terms :

- a) Attendance of students is regulated by statute 0.119. The explanation issued by the University vide No. UG/235/98 dated 3/7/98 relating to 0.119 says that :

## FREESHIPS & CONCESSIONS

Freeship to Children of Economically Backed Class:

SCHOLARSHIP & FREESHIP FOR BACKWARD CLASS STUDENTS

1. S. C. and S.T.:

### Proposed Dates of Commencement of Examination

First Semester Examination - Third Week of September  
Second Semester Examination - Last Week of February

### Number of Working Days

Ist Term :		IInd Term :	
June	12	November	10
July	26	December	20
August	24	January	26
September	23	February	22
October	27	March	23
	112	April	24
			125

1. 1st Term - 18th June, 2018 to 5th November 2018
2. 2nd Term - 26th November, 2018 to 4th May 2019
3. Mid term Break - 13th September, 2018 to 17th September 2018
4. Winter Break - 26th December, 2018 to 1st January, 2019



## ACADEMIC CALENDAR 2018-2019

June 2018						
S	M	T	W	T	F	S
					1	2
3	4	5	6	7	8	9
10	11	12	13	14	15	16
17	18	19	20	21	22	23
24	25	26	27	28	29	30

July 2018						
S	M	T	W	T	F	S
1	2	3	4	5	6	7
8	9	10	11	12	13	14
15	16	17	18	19	20	21
22	23	24	25	26	27	28
29	30	31				

August 2018						
S	M	T	W	T	F	S
			1	2	3	4
5	6	7	8	9	10	11
12	13	14	15	16	17	18
19	20	21	22	23	24	25
26	27	28	29	30	31	

September 2018						
S	M	T	W	T	F	S
						1
2	3	4	5	6	7	8
9	10	11	12	13	14	15
16	17	18	19	20	21	22
23	24	25	26	27	28	29
30						

October 2018						
S	M	T	W	T	F	S
	1	2	3	4	5	6
7	8	9	10	11	12	13
14	15	16	17	18	19	20
21	22	23	24	25	26	27
28	29	30	31			

November 2018						
S	M	T	W	T	F	S
					1	2
					3	
4	5	6	7	8	9	10
11	12	13	14	15	16	17
18	19	20	21	22	23	24
25	26	27	28	29	30	

December 2018						
S	M	T	W	T	F	S
						1
2	3	4	5	6	7	8
9	10	11	12	13	14	15
16	17	18	19	20	21	22
23	24	25	26	27	28	29
30	31					

January 2019						
S	M	T	W	T	F	S
		1	2	3	4	5
6	7	8	9	10	11	12
13	14	15	16	17	18	19
20	21	22	23	24	25	26
27	28	29	30	31		

February 2019						
S	M	T	W	T	F	S
						1
					2	
3	4	5	6	7	8	9
10	11	12	13	14	15	16
17	18	19	20	21	22	23
24	25	26	27	28		

March 2019						
S	M	T	W	T	F	S
					1	2
3	4	5	6	7	8	9
10	11	12	13	14	15	16
17	18	19	20	21	22	23
24	25	26	27	28	29	30
31						

April 2019						
S	M	T	W	T	F	S
	1	2	3	4	5	6
7	8	9	10	11	12	13
14	15	16	17	18	19	20
21	22	23	24	25	26	27
28	29	30				

May 2019						
S	M	T	W	T	F	S
			1	2	3	4
5	6	7	8	9	10	11
12	13	14	15	16	17	18
19	20	21	22	23	24	25
26	27	28	29	30	31	

### FEES STRUCTURE (B.Com)

Schedule →	A	B	C	D
B.COM	F.Y. B. Com Full Fees	S.Y. B. Com Full Fees	T.Y. B. Com Full Fees	B. Com SC/NT/ OBC/SBC
1. Adm. Processing Fees	200	200	200	200
2. Marksheets Fees	100	100	-	-
3. ID Card & LIB Card Fees	50	50	50	50
4. Group Insurance Fees	20	20	20	20
5. Students Welfare Fund	50	50	50	50
6. Disaster Relief Fund	10	10	10	10
7. V.C. Fund	20	20	20	20
8. E-Suvidha	50	50	50	50
9. Uni. Sports & Cultural	30	30	30	-
10. E. Charges	20	20	20	-
11. Exam Fees	1845	1845	-	-
12. Alumni Fees	25	25	25	25
13. Library Fees	200	200	200	-
14. Gymkhana Fees	400	400	400	-
15. Other / Extra Curricular	250	250	250	-
16. Enrollment Fees	220	-	-	-
17. Utility Fees	250	250	250	-
18. Magazine Fees	100	100	100	-
19. Development Fees	500	500	500	-
20. NSS Ekak Yojana	10	10	10	-
21. Tuition Fees	800	800	800	-
22. Caution Money	150	-	-	-
23. Library Deposit	250	-	-	-
24. Project Fee	100	100	100	-
			600	-
Total	5650.00	5030.00	3685.00	425.00
25. Subject Fee				

NOTE :





### FEES STRUCTURE (M.Com)

Schedule →	Part - I	Part - II	
	Full	Full	SC/ST/DTNT/ OBC/SBC
1. Tuition Fees	6000	6000	-
2. Library Fee	1000	1000	-
3. Gymkhana Fees	400	400	-
4. Other / Extra Curricular	250	250	-
5. Registration form Fees	25	-	-
6. Registration Fees	800	-	-
7. Disaster Relief Fund	10	10	10
8. Adm. Processing Fee	200	200	200
9. Utility Fees	250	250	-
10. Magazine Fees	100	100	-
11. ID Card & Library Fees	50	50	50
12. Group Insurance Fees	20	20	20
13. Students Welfare Fund	50	50	50
14. Development Fees	500	500	-
15. Univ. Sports & Cultural	30	30	-
16. V. C. Fund	20	20	20
17. NSS Ekak Yojana	10	10	-
18. E.Charges	20	20	-
19. Ashwamedha	20	20	-
20. E- Suvidha	50	50	50
21. Internet / Computer	1500	1500	-
22. Project Fee	-	1000	-
Total	11305	11480	400

NOTE :

## Change of Subject Form

To,  
The Principal,  
J. Watumull Sadhubella Girls College of Commerce,  
Ulhasnagar - 421 001.  
Sir,

I am \_\_\_\_\_, student of your  
college of \_\_\_\_\_ Class. My Roll No. is \_\_\_\_\_. I request  
you change my Subject Combination as :

Subject Mentioned in Admission Form	Change desired
_____	_____
_____	_____
_____	_____
_____	_____
_____	_____
_____	_____
_____	_____
_____	_____
_____	_____

I am ready to pay Rs. 50/- as administrative charges for the same.

Signature of the Student

NOTE : The Change of Subject is subject to availability of seats in that subject.  
Last Date for Submission will be notified later.

**FORM FOR IDENTITY CARD**  
**For Degree/Post Graduate College**  
To be filled by applicant in **BLOCK** letters.

Paste  
Recent  
Stamp size  
Photo here

Name : .....  
(SURNAME) (NAME)

.....  
(FATHER'S NAME) (MOTHER'S NAME)

Class : .....

Residence Address : .....  
.....  
.....

Tel. No.: .....

Date of Birth : ..... Blood Group : .....

Mobile No.: .....

Email ID : .....

Fee Receipt No.: ..... Date of Admission : .....

.....  
Signature

**FOR OFFICE USE ONLY**

Received on : .....

Received by : .....

Checked by : .....

Note : Student must submit stamp size photo along with this form



# NSS Residential Camp 2017-2018



## Sports



THANE MAHAPUR CHASHAK HELD ON 11/2/2018



WINNING TEAM OF STUDENTS AT CENTURY GROUND FOR FOOTBALL TOURNAMENT



RUGBY TOURNAMENT



ANNUAL SPORTS DAY ON 9/2/2018



Visit at Reserve Bank of India, Fort



Students attending session at Parle G



Industrial Visit at Goa

# Organised Workshop & Conference Year 2017-2018

One Day State Level Workshop for Students of  
B.COM, M.COM & Self Financing Courses On  
2nd APRIL 2018



"INNOVATIVE IDEAS IN THE FIELDS OF SCIENCE, SOCIAL SCIENCES AND MANAGEMENT"  
In Bali, Indonesia  
MAY 19-24, 2018



On occasions of Abstract Book publishing - Dr. Sandesh Wagh, Principal Dr. Vasant Mali,  
Vice Rector Dr. Ida Bagus Wyasa Putra, Chairperson Dr. Vinod Tibrewala (JITU), Dr. Shirhatti M.G.,  
Dr. Ni Putu Sri Harta Mimba (The Director of Centre for International Programs,  
Udayana University, Bali, Indonesia)



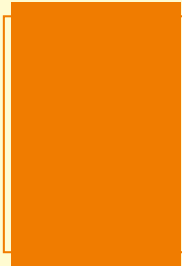
Sadhubella Education Society's  
**J. Watumull Sadhubella Girls College**

(Minority Institute)

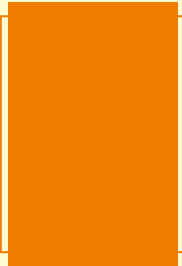
Near Government Dispensary, Ulhasnagar-421 001, Dist: Thane

EG

Campus Placement  
in ICICI Bank  
Academic Year 2017-18



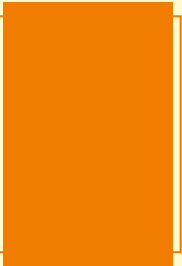
Mamta Bhalerao  
(TYBMS)



Manisha Keswani  
(TYBMS)



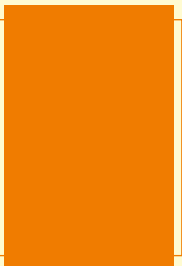
Rinky Ahuja  
(TYBMS)



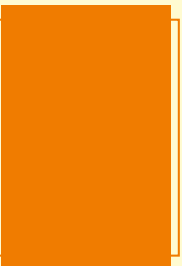
Nisha Kagda  
(TYBMS)



Ashna Sadhwani  
(TYBCBI)



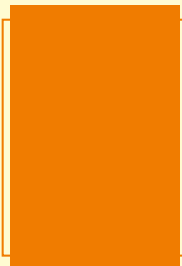
Panchshila Gajare  
(TYBCBI)



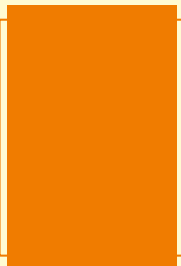
Divya Rao  
(TYBCBI)



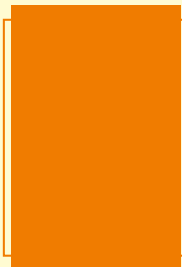
Payal Jha  
(TYBCBI)



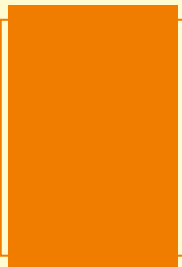
Sneha Dubey  
(TYBCBI)



Hetal Luvani  
(TYBCBI)



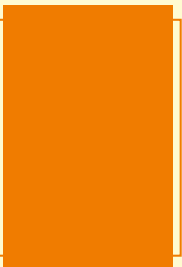
Savita Akode  
(TYBCBI)



Shikha Mishra  
(TYBCBI)



Arathi Nambiar  
(TYBCBI)



Vinita Israni  
(TYBCOM)



Karishma Jagia  
(TYBCOM)