



**VIVEKANAND EDUCATION SOCIETY'S
College of Arts, Science and Commerce
(Autonomous)**

Re-accredited by NAAC "A" Grade in 3rd cycle CGPA 3.26,
Valid till December 2026

Best college Award – Urban Area University of Mumbai

Recipient of PM – USHA Grant (2024)

**Autonomy External Peer Review
Report (2023-2024)**



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VIVEKANAND EDUCATION SOCIETY'S COLLEGE OF ARTS, SCIENCE & COMMERCE

Autonomy Progress Report for the Academic Year 2023-24

Vivekanand Education Society's College of Arts, Science and Commerce laid its foundation in the year 1979 and is permanently affiliated to the University of Mumbai. The college also holds minority status for the Sindhi linguistic minority. The college is also recognized by the U.G.C under 2(f) & 12(b). From 1999 onwards, the college gradually introduced a number of self-financing UG and PG programmes to meet the demands for new/ evolving courses. Currently we offer 22 UG courses, 07 PG courses and 04 Ph.D programmes.

The college was also bestowed with the 'Best College Award' (Urban Area) by the University of Mumbai for the academic year of 2012-2013 and received a grant from the DST under the FIST scheme as well as the Star College grant from the DBT in the year 2015-2016. VESASC has been re-accredited by NAAC (3rd cycle) with an A grade (CGPA 3.26) in August, 2017. We successfully added yet another feather to our hat by being conferred with autonomous status by the UGC and the University of Mumbai starting from the Academic Year 2021-2022. On receipt of Autonomy the validity of NAAC accreditation was **extended upto December 2026. The PM Usha grant was humbly bestowed upon the College by the PM-USHA (Pradhan Mantri Uchchatar Shiksha Abhiyan) Scheme**. A total of 623 colleges had applied and 43 were selected for the grant. Our college is the only College selected from the Mumbai Suburban district in the academic year 2023-24 for this prestigious grant.

1. Academic and research activities undertaken:

Being bestowed with the 'Autonomous Status' along with the introduction of NEP 2020 has helped to bring flexibility in the curriculum structure and evaluation methodology. NEP 2020 has been implemented in a smooth manner with a keen and constant follow up by the Heads of Departments, Academic Coordinators and the IQAC from the Academic Year 2023-2024.

Some highlights of academic and related activities:

- The NEP structure includes a blend of core subjects, electives, and practical components. It reflects a **holistic approach** by integrating modern advancements and industry practices into the curriculum.
- After several discussions and deliberations, we largely adopted a **discipline specific approach** in order to transact enriched curricula in most of our Programmes.
- At the same time the flavour of **multi-disciplinary and interdisciplinary approach was enhanced** through the introduction of Major, Minor, and Open Elective (OE), Indian knowledge System and other verticals, allowing students to explore diverse disciplines and develop a broad and versatile skill set.

- Students gain **critical thinking, problem-solving, and adaptability skills** through exposure to varied disciplines. UG students are encouraged to undertake field projects or research that combine concepts from different disciplines.
- Virtual Trading initiative in FYBA OE and Photography in FYBSc Science OE, offering a comprehensive assessment of students' capabilities through their chosen subjects, thus making it more student-centric. **The 'OE Mela'**, wherein students set up stalls exhibiting the learning and practical aspects of different Open Elective subjects has become a signature event at VESASC, embodying the college's commitment to the open learning environment as projected under NEP 2020.
- A new programme, **B.Sc. (Artificial Intelligence)** was introduced from 2023-24.
- **536 Courses/ Papers as per NEP 2020 structure** (along with POs, PSOs and COs) were introduced to equip students to make a positive impact on society and prepare them with the evolving global developmental needs. They were designed to align with national priorities like digital literacy, entrepreneurship, and health care. Some examples: "Digital and Social media marketing", "Social entrepreneurship", "Financial Literacy" and "Chemistry and Society". For students' skill development, courses like "Analysis of Commercial Food Samples" and "Math in the Real World" were introduced. To help students face challenges of a commercial city, Mumbai, courses like "Lifestyle related Disorders" and "Stress Management" were introduced. The syllabi of all departments were also accordingly modified as per NEP-2020 guidelines. The impact of the above was reflected in an increase in admissions in both the Arts and Science faculties in 2023-24 and can be attributed to the foundational NEP plan that was introduced during the admission counselling sessions and implemented thereafter, along with the various other strategies that the college has adopted this year. To meet global needs like climate change, digital innovations and international collaboration courses such as "Life Outside Earth", "Artificial Intelligence", "Statistics in Data Science" are offered.
- Guest lectures by eminent scientists and alumni are conducted regularly to inspire and motivate the students.
- **Student-centred learning experiences** included activities such as "Trade with Technical (Candlestick) Charts," by the Financial Markets (FM) Department, and demonstrations of cognitive methods like the "Dichotic Listening Task" by the Psychology Department. Exhibitions by Physics, Chemistry, Maths, Microbiology and Biotechnology departments gave students opportunities to showcase what they had learnt. Additionally, study tours, conducted by nearly all departments, provided students with practical, real-world insights into their respective subjects.
- **Participative learning** is achieved through Team-building and student enrichment activities by departments and committees e.g. Peer learning, role-playing, relaxation and therapies, and brainstorming by departments of Psychology, Microbiology and Commerce, debating activities by the FM Department and 'Tol Mol Ke Bol' by Banking & Insurance Department, made learning fun filled and effective while involving students in groups, leveraging their problem-solving and presentation skills.

- National Education Policy (NEP) 2020 emphasizes the **integration of the Indian Knowledge System (IKS) into the education framework** to promote cultural heritage, linguistic diversity, and holistic learning. We have implemented NEP 2020

from the academic year 2023-2024. As was mandated, a course on IKS was introduced for all FY students across all programmes. In this respect, the college has a well-established **Sindhi association** which promotes the teaching-learning of the language (offers Diploma and Advanced Diploma Courses in coordination with the National Council For the Promotion of Sindhi Language (NCPSL) and also promotes the preservation of Sindhi culture via various cultural programmes. The college also has a well established Marathi Cultural Club named '**Marathi Vangmay Mandal**'. The club organizes various cultural activities and programs like marathi plays, folk dance, marathi songs etc. with an aim to promote and preserve rich culture of Marathi tradition. The BAMMC department organises an **annual cultural festival named 'RAGA'** to celebrate Indian traditions and culture. The VES Society organises a cultural extravaganza wherein the staff members from different VES institutes exhibit their cultural diversity in a competition named 'VES Got talent'.

- Aligned with the **Skill Development Component of NEP 2020**, our institution emphasizes holistic education by equipping students with essential 21st-century skills, fostering social responsibility, and enhancing employability. Through our "Additional Credit Program", students gain interdisciplinary knowledge, develop research aptitude, and engage in social sensitization via NGO partnerships. Co-Curricular Credits enable the students to explore online platforms like SWAYAM, NPTEL, and Coursera while participating in research, cultural, and sports activities. We have entered into MoU with some organisations like Satyam Institute of Tax Accountant and Rebelcorp which will help in imparting skill based courses to our students and make them job ready. Under VSC vertical of NEP 2020 all departments have introduced subject specific skill courses as well as general courses to enhance the employability of our graduates.
- Activities of **Career Guidance and Placement Cell (CGPC)** continued towards Soft Skills Development (SSD), sessions on career opportunities, interview tips, and CV preparation etc. Some departments helped in this respect. E.g. BMS department hosted lectures on critical thinking, grooming, confidence building, and interview skills. Towards awareness of Trends in Technology, CS and IT departments conducted workshops on Jira project management tools and algorithmic thinking. Sessions on financial tools used in corporate settings and algorithmic thinking were also organized. Other examples: Life Skills and "**Inspire Me**" series and lectures on career planning, goal setting, time management, and communication skills, were held across departments. Towards industry engagement, experts from organizations like TNS India Foundation, Squad Infotech, and UST, along with guest speakers trained our students for various skills. The Career Guidance and Library department organized a talk titled "**Mind, Method, Mastery: A Talk on Competitive Examination Success**" on 17th February 2024.

- The Economics department organized its latest version of **Annual Entrepreneurship Workshop** on 2nd and 3rd February 2024 (50 stalls, 200 students).
- We have generated **ABC Id's** on the Academic bank of Credit Portal of the Ministry of Education, Government of India Portal for all our FY and SY students in 2023-24. Students can earn credits from different institutions or disciplines through ABC, enabling them to take courses in diverse areas and accumulate them towards their Rebel Corp degree.
- In the midst of these changes, the students benefited from the already existing mentoring system called '**Student Connect**' which aims at providing students with individual guidance and support as needed. Every teacher in the college is appointed as a mentor for a group of students to whom they give academic guidance, career counselling as well as emotional support. This practice is a medium through which teachers give personalized guidance to students and motivate them to participate in the various activities of the college. The system also gives the students a safe platform to express their thoughts and doubts. Those facing mental health issues are identified and directed to professional counsellors. The practice helps in identifying slow and advanced learners, so that appropriate measures can be taken to help them learn effectively.
- A best practice in evaluation was the **use of innovative ways in internal assessment** by every department or in different courses within the same departments: Group discussions, Presentations, debates, mock court, quizzes, case studies, assignments, problem solving etc. Through this, assessment of student learning levels specific to that course or program was the primary goal.
- With the implementation of NEP 2020, our students got the **opportunity to pursue various courses in the online mode**. This flexibility became available from the verticals of Co-Curricular credits and Vocational and Skill enhancement courses. Students completed many such courses from portals like SWAYAM /NPTEL, Coursera Udemy among others. Another opportunity for distance or online education opened for the students shifting from Non NEP to NEP. The Equivalence Committee makes recommendations to fill the gap in syllabus/ curriculum with respect to IKS, bridge courses ,etc. using online /offline mode.
- Under NEP 2020, the college allocated **60% weightage to external exams with 40% weightage assigned to internal evaluation**. Automation of the examination system was effectuated through a fully IT integrated ERP system, automating mark entry, grade calculations, percentage computations, result preparation and analysis, question paper submission, allocation of supervision duties. PLAT (Progressive Learning Ability Test) was conducted to check the attainment level of TY students using Offee software. Inclusion of Diverse Evaluation Components: Continuous Internal Assessment(CIA) encourages regular tests to be taken. This approach reduces exam-related stress and it also promotes the idea of learning at all times.

- At the University Youth Festival, out of 40 exhilarating events, our enthusiastic participation in 34 events resulted in an impressive tally of 18 prizes in the Zonal/Final Round-
 - 6 Gold, in folk dance, Taal Vadya, Classical dance, one act play debate (Marathi and English)
 - 1 silver, in Elocution
 - 03 Bronze, Light Vocal, story telling, group song
 - 02 Consolation, Mono acting and Clay Modelling
 - 06 In Final Round (2nd in Elocution, Taal Vadya, Storytelling, Best Actor, Photography, Indian Classical Dance)
- 2 students cleared their UGC NET exam and 3 students cleared IIT-JAM
- **Sports Achievements in brief:**
 - National Level: 21 Gold medals, 02 silver
 -
 - State Level: 02 Gold medals, 01 silver
 - INTER ZONAL: 08 Gold medals, 04 silver, 01 Bronze
 - ZONAL: 06 Gold medals, 03 silver, 04 Bronze
 - Intercollegiate: 06 silver, 46 Bronze
- **Hashu Ji Advani Memorial State Level Elocution (Second Edition)** was successfully organized on 20th January 2024 (77 participants).
- **8 organisations with which MoU is signed** for conducting training/ workshops/ internships include Rebel Corp, TNS India Foundation, Bhosle Insurance and Investment (BII), Changu Kana Thakur (CKT) College of Arts, Science and Commerce, GGC Practical Training Academy Private Limited, Bureau of Indian Standards (BIS), Ankur Pratishtan, SSB Academy for Central and State Government Exam.
- **Placement and Internship:** 213 final year students were placed in 2022-23. Many students across all disciplines also successfully completed **field projects, on job training and internships** from various organisations like BARC, Clean Chem Laboratories, Equinox Labs, LFC Securities Private Limited, Piramal Pharma Solutions, General Mills India Pvt Ltd., Thane Mental Hospital, Thyrocare Technologies, Union Bank, RCF, Reliance Industries Ltd., Thyrocare and so on. These internships offered valuable hands-on experience and exposure to industry practices, significantly enhancing their professional development. Students conducted interviews, completed Google Form surveys, recorded videos, and geo-tagged photos, presenting their findings, observations, and recommendations through detailed presentations. These initiatives provided practical exposure and honed their analytical and communication skills.
- **Result analysis:** In undergraduate programs, the pass rate for third-year students in aided programs increased from 76.25% to 87.67%, while second-and first-year students had pass percentages of 82% and 85%, respectively. In self-financing programs, the pass rate exceeded 90% for all three years. In postgraduate programs, the overall pass percentage

was 95.2%, demonstrating the successful achievement of course objectives.

Some highlights of research activities:

- VES College has always encouraged research amongst its staff members and students. The college's research cell guides staff members and students in every avenue of research.
- Summary of publications and presentation is given as follows:
 - 5 Research papers were published in the Scopus Indexed Journal.
 - 2 Research papers were published in the Web of Science.
 - 7 research papers in UGC CARE journals.
 - 24 research papers in other journals.
 - 7 papers published in national/ international conference proceedings.
 - 2 Books / chapters were published.
 - 32 research papers were presented in National and International conferences
 - 8 research papers were awarded as best research papers in National and International conferences
- The college has a **research promotion and incentive policy** which was updated in 2022. Students and staff members are regularly provided with infrastructural and financial support for research presentations and publications in recognised journals.
- College has **4 PhD research centers**
- 5 students have completed their PhD (4 Microbiology & 1 Physics)
- 17 students are currently pursuing PhD at VES research center.
- The college also has a **research ethics policy** and an ethics committee that meets annually to review the work of all doctoral candidates of the college.
- The research cell encourages the students and faculty members to participate in '**Aavishkar**', the Mumbai University research convention. This helps the students to compete at state level and further at the national level platforms of research.
- The Research Circle organized a seminar on "**Role of Intellectual Property Rights (IPR) in & Review Writing in Academics and Research**" on 8th September, 2023.
- Workshop on "**Research Methodology**" was organized by B.com (Banking & Insurance) Department in collaboration with the Research Circle from 07-11-2023 to 09-11-2023 for 200 students.

- **Faculty achievements:**

Principal Dr. Anita Kanwar was selected/ appointed as:

- Senate Member, Principal Women category, Mumbai University, Maharashtra.
- Academic Council member, Mumbai University (Governor Nominated member)
- Academic Council Member, Nirmala Niketan College of Social Work (Autonomous)
- Member of a committee appointed by the "Maharashtra State Commission for Women" to scrutinize the research findings and give suggestions to the Commission for implementation
- Dr. Aarohi Khar was **awarded a PhD degree** in Psychology from TISS Mumbai campus in July 2023
- Dr. Bharati Valecha from BBI department received **Best Teacher Award** from Scientific International Publishing House, Registered under Ministry of SME, Government of India and Mahalaxmi Padma Puraskar from Win Foundation Mumbai & Mahalaxmi Educational Trust.

Examination Reforms under Autonomy:

- VESASC being an Autonomous Institute has constituted an Examination Committee based on UGC Guidelines and based on the ordinances and statutes provided under University of Mumbai Examination Guidelines.
 - **Chief Controller of Examinations:** Principal Dr. Anita Kanwar
 - **Controller of Examinations:** Prof. (Dr) Santhini S. Nair
 - **Convener of Examinations:** Prof. (Dr) Pooja Jagasia
 - **Co-Convener:** Ms. Minal Gandhi
 - **Other committee members** from TS and NTS, including the Result processing committee.
- The institute adheres to the examination patterns and schedule prescribed by UoM. The college was notified as the **Lead College for Cluster II**, comprising 14 colleges.
- Provision for scribes and additional time to **Divyangan students** were taken into consideration.
- Scrutiny of Examination Question papers by senior faculty and continuous improvements being made in the quality of question papers being set by providing guided suggestions and feedback with emphasis on the young faculty and newly appointed teachers.

- **Review of Assessment** for the answer papers that were not moderated and ensure dual assessment wherever the errors were more than 25%. In view of the above errors, Moderation of all answer bundles to the tune of 10% selected at random was made mandatory wherever the number of answer books in a class were less than 100.
- **Digitalisation of question paper submission:** Most important reform made was w.r.t. submission of question papers online and maintaining confidentiality in a unique manner. Thus saving papers, ensuring that question papers are not saved on staff room computers, saving expenses for printing charges and greatly reducing the consumption of papers.
- **Examination pattern under NEP:**
 - Internal : External ratio - 40:60 for all UG and PG classes under NEP
 - Internal Assessment (40%); Semester End Examination (60%)
 - Students will have to score 40% of marks INDIVIDUALLY in Internal assessment as well as Semester-end Examination to pass the course.
 - Practical Examination will consist of Semester-end examination. There will not be internal exams for practical component

2. Administrative activities including meetings of Statutory Bodies:

Several key administrative activities were initiated to improve institutional governance, academic processes, and support for the successful implementation of NEP 2020. Some highlights:

- **Regular Meetings of Statutory Bodies:** The **Academic Council**, **Governing Body**, and **Finance Committee** held regular meetings to provide valuable insights and recommendations. Their inputs were instrumental in shaping academic policies, ensuring effective financial management, for the smooth implementation of NEP 2020.

Meetings of Statutory Bodies

| | Academic Council | Finance Committee | Governing Body |
|----------------------|---|---|---|
| 1st Meeting | 30.10.23 | 02.11.23 | 18.03.23 |
| 2nd Meeting | 05.04.24 | 04.04.24 | 06.04.24 |
| Website Link for MoM | https://ves.ac.in/vesasc/minutes-of-meeting-of-academic-council/ | https://ves.ac.in/vesasc/minutes-of-meeting-of-finance-committee-2/ | https://ves.ac.in/vesasc/minutes-of-meeting-of-governing-body/ |

- **Academic and Administrative Audits:** As part of our ongoing quality improvement efforts, regular academic and administrative audits were conducted. These audits helped assess the effectiveness of processes and identified areas for further enhancement in both academic and administrative functions.
- **Application for PM-USHA Grant:** A significant milestone was achieved with the successful application for the **PM-USHA Grant**. The institution was awarded this prestigious grant to the tune of Rs 5 cr which will support further development in infrastructure and academic activities.
- **Induction of New Teachers:** In line with the introduction of new courses and academic expansions, new teaching staff were appointed. An induction programme was organized to effectively orient these teachers with institutional processes, teaching methodologies, and the academic culture, ensuring their smooth transition into their roles.
- **Formation of Equivalence Committee:** To ensure a smooth transition of students from non-NEP to NEP frameworks, an **Equivalence Committee** was formed. This committee played a key role in aligning curriculum, credits, and academic requirements between the old and new systems, ensuring a seamless educational experience for students.
- **Formulation of Guidelines for NEP Implementation:** To support the successful implementation of the **National Education Policy (NEP)**, the **IQAC** formulated various guidelines. These included guidelines for **Co-curricular credits**, **Field Projects**, **Community Engagement Programmes**, and **On-the-Job Training Programmes**, ensuring that students have a holistic learning experience aligned with NEP principles.

3. Extension activities undertaken:

Through 2023-24, the college engaged in a variety of extension activities focused on community development and social responsibility:

- A **variety of extension activities** were conducted through NSS, Outreach Cell, DLLE, and SAW (Social Awareness Week) and SEVA initiatives of the BAMMC and BMS departments respectively. Key initiatives included blood donation camps, cleanliness drives, tree plantation programs promoting environmental conservation and public health. Health camps offer free medical services to underserved communities, while ration donation camps support families in need, particularly during crises.
- The college also encourages **sustainability** through initiatives like Best Out of Waste and plastic collection campaigns.
- In collaboration with organizations like Kotak Education, the institution provides **scholarships** to deserving students, enabling them to pursue their academic dreams.

- A strong focus is placed on **gender sensitization programs** that raise awareness about gender equality, challenge stereotypes, and foster a more inclusive campus.
- Additionally, 'the **Sunday School**' initiative helps school dropouts prepare for their SSC exams. College students volunteer as mentors in this program which has received widespread praise at both the state and national levels.
- Students' inclination toward **community service** is addressed by committees like NSS, DLLE, Outreach Cell, WDC, SAW (Social Awareness Week) and SEWA (Social Entrepreneurship and Welfare Activity) initiatives of the BAMMC and BMS departments respectively. 'the Sunday School' initiative helps school dropouts prepare for their SSC exams. Here, the college students volunteer as mentors in this program which has received widespread praise at both the state and national levels. Additionally, various departments also organize events that inculcate the idea of serving our society. The college through its tie-ups with organizations like Red Cross, Rochiram Thadani School for hearing impaired, Rotary club, Goonj etc. allows students to contribute in social ventures. Key initiatives include annual blood donation camps, cleanliness drives, tree plantation programs promoting environmental conservation and public health. Health camps offer free medical services to underserved communities, while ration donation camps support families in need, particularly during crises. In collaboration with Kotak Education, the institution provides scholarships to deserving students, enabling them to pursue their academic dreams.
- **Self-Defence Training Session For Girls**, held from the 3rd to the 5th of July 2023 (622 participants).
- **Science Mela** where more than 600 school students visited our college on Jan 19 and 20 January, 2024 was organized.
- A **sensitization session on wildlife** and necessary action for protection and conservation, in collaboration with Thane Forest department (Govt of Maharashtra) was organized on Oct 6, 2023, wherein different facets about protecting wild life were discussed. 101 participants participated in the same.
- **Energy Swaraj Yatra** was hosted in the institute and a talk by Solar man of India, Dr. Chetan Solanki was organized to sensitize students about renewable energy and solar energy on August 17, 2023 and 204 participants attended it.
- **4 awards/ honours** were received by the institution 2023-24 for extension activities from **Government / Government-recognised bodies** during the year:
 - LLE unit of VESASC won First Prize in the UDAAN Festival, **Powada Competition**, organized by University of Mumbai, Lifelong Learning and Extension in Feb, 2024.
 - LLE unit of VESASC won First Prize in the UDAAN Festival, **Street Play Competition**, organized by University of Mumbai, Lifelong Learning and Extension in Feb, 2024.

- Ms. Beauty Singh (NSS Volunteer) participated in National Republic Day Parade at Kartavya Path, New Delhi, organized by **Government of India, Ministry of Youth affairs and Sports, in Jan 2024.**
- Mr. Thomas Simon was awarded as the **Best Volunteer (District Level)** for dedicated service as NSS volunteer for the year 2021-22
- More than 500 Students were encouraged to take up **Certificate Courses from Maharashtra Youth for Climate Action (MYCA)** portal and **Energy literacy training (ELT)** to understand different aspects of climate change and we received a 'Silver Certificate' for the same.
- Under the best **Youth Engagement and Water Stewardship (YEWS)**, a Green Club 2024. activity on '**Jagtik Jal Din**' on 22nd March 2024, we received the Best Green Club Award at the Mumbai District level by the Government of Maharashtra.
- Almost 1566 students of the college participated in 213 separate events of extension
- **57 awards/medals** for outstanding performance in sports and/or cultural activities at inter-university / state /national / international events during the year.

Sports Achievements in brief:

- **National Level:** 21 Gold medals, 02 silver
- **State Level:** 02 Gold medals, 01 silver
- **Inter zonal:** 08 Gold medals, 04 silver, 01 Bronze
- **ZONAL:** 06 Gold medals, 03 silver, 04 Bronze
- **Intercollegiate:** 06 silver, 46 Bronze

Through these initiatives, the college fosters values of social responsibility, environmental stewardship, gender equality and helps the deprived students become socially-conscious individuals committed to bring positive change in our society.

4. Financial report:

| Year 2023-24 | Section | Resources generated through fees and other sources | Grant received from UGC and other funding agencies during the year | Expenditure during the year |
|-----------------|------------|---|---|-----------------------------------|
| | Aided | 17687793 | 119524374 | 140015553 |
| | SFC | 65694377 | 0 | 58851243 |
| | Autonomous | 33765231 | 0 | 11484134 |
| | Total: | 117,947,401 | 119524374 | 210,350,930 |

VIVEKANAND EDUCATION SOCIETY'S COLLEGE OF ARTS, SCIENCE & COMMERCE

Autonomy Progress Report for the Academic Year 2023-24

Place: Mumbai

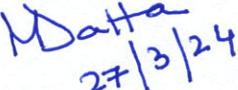
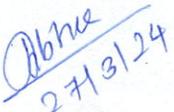
Date: 27/03/2024


PRINCIPAL
V.E.S. College of Arts Sci. & Commerce
Sindhi Society, Chembur, Mumbai-71.



Signature of Principal with seal

External Peer Team Members

| Name and Designation | Signature and Date | Suggestions |
|--|---|-------------|
| Principal Dr. Moushami Dutta Nagindas Khandwala College |  27/3/24 | |
| Principal Prof. Dr. Vinita Pimpale R.A. Podar College of Commerce and Economics |  | |
| Principal Prof. Dr. Pradnya Prabhu K J Somaiya College of Science & Commerce |  27/3/24 | |