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DEPARTMENT OF COMMERCE

## Sapex Representation Certificate

This is to certify that

Dr. / Mr. / Mrs. / Ms. Sanjeev Bhakur, Assistant Professor  
of Alkesh Sindhb Mody Institute of Financial and  
Management Studies, University of Mumbai

has attended and participated in the 15<sup>th</sup> International Commerce and Management Conference On "Impact of Digitalization and E-Commerce on Indian and Global Economy; Challenges and Opportunities" organised by the University Department of Commerce, University of Mumbai on Thursday, 18<sup>th</sup> and Friday, 19<sup>th</sup> January, 2018 at "Kavivarya Kusumagraj", Marathi Bhasha And Sahitya Bhavan", University of Mumbai, Vidyanageri Campus, Kalina, Santacruz (East), Mumbai - 400098.

He / She has presented paper titled Asset Reconstruction Company



January 19, 2018  
Mumbai

*Vivek Deolankar*

Dr. Vivek Deolankar  
Director of the Conference  
Professor and Head, University Department of Commerce,  
Ex-Dean, Faculty of Commerce,  
University of Mumbai.