

University of Mumbai



## CERTIFICATE

This is to certify that Shaikh Irshad Wajid Ali Amina B presented his thesis in Accountancy in February 2023, for the degree of DOCTOR OF PHILOSOPHY (Ph.D.) (Commerce & Management).

His thesis was accepted based on the recommendations made by his referees, as qualifying for the degree of DOCTOR OF PHILOSOPHY (Ph.D.).

Mumbai - 5 APR 2023

Assistant Registrar

  
Director (I/c)

Board of Examinations and Evaluation