

**UNIVERSITY GRANTS COMMISSION  
HUMAN RESOURCE DEVELOPMENT CENTRE**

**University of Mumbai**



**RUSA SPONSORED SKILL DEVELOPMENT PROGRAMME**

*This is to certify that*

*Sandesha Shetty*

*from*

*S. M. Shetty College of Science, Commerce & Management Studies*

*participated in the Skill Development Programme on*

**Mutual Funds**

*conducted from 9 April to 14 April, 2018*

*Jain K.S.*  
Co-ordinator

14 April, 2018 MUMBAI

*L. Shant*  
Director

*[Signature]*  
Vice-Chancellor