



COLLEGE REPORT 2021-2022

SVKM's Narsee Monjee College of Commerce and Economics was established in 1964 by Shri Vile Parle Kelavani Mandal (SVKM), a professionally managed trust with a large number of prestigious academic institutions, under its umbrella. It is the brainchild of leading industrialists and socially conscious philanthropists who wanted to contribute to society by founding educational institutions initially in the western suburbs of Mumbai. Today, SVKM has spread its wings globally

The Education World India Higher Education Rankings 2021-22 ranked our College India's # 3, Maharashtra's #2 Autonomous College in our very first year of Autonomy.



Vice Principal Dr. Nirmala Chavan receiving the award from Education World

India Today survey (2020-21) has ranked NM College as Rank 1 in best value for money, rank 1 in West Zone as the best college, Rank 1 in Best Commerce College in Mumbai. It has also ranked NM College as All India Rank No. 5 for Best Placement Record and All India Rank No. 9 as the Best College.

Academic Activities:

New Programs:

NMCCE achieved yet another milestone in our journey as an autonomous institution in providing inclusive, accessible and affordable quality higher education in the field of Commerce, Economics, Accountancy & Finance, Management, Marketing and a host of other disciplines like Information Technology.

In the second year of Autonomy, the college offered one new Undergraduate degree program, B.Com.(Statistics) with 132 credits which is widely sought after by students from across the country catering to Actuarial Science.



Certificate Courses:

With a view to help an individual to showcase his/her competency, commitment for the profession, build expertise in his professional subject area, and help with job advancement, NMCCE conducted 4 different certificate courses in the academic year:

Sr. No.	Certificate Course	Department Organized
1	Data Analytics and Business Intelligence	Bachelor of Management Studies (BMS)
2	Academic Writing	Department of Business Communication
3	Behavioural Economics	Department of Economics
4	Advanced Excel and Power BI	Department of Information Technology (BSCIT)

Conferences/ Workshops /Faculty Development Programs/Seminars/ Webinars:

NM provides hands-on training and promotes continuous learning among its faculties and students. Workshops were conducted to create an intensive educational experience in a short amount of time. FDP were conducted for upgradation of knowledge, skill and teaching pedagogy.

Sr. No.	Program Title	Department Organized
1	National workshop on “Recent Advancements in Research Methodology”	Department of Mathematics, Statistics and Computers
2	Two days International Conference “Envisioning the NextGen World”	The Entrepreneurship Development Cell
3	Workshop on “How to bring Consultancy Assignments”	IQAC Criteria 3 & Consulting Club
4	National level Leadership Summit 2022 “Redefining the Limits”	The Entrepreneurship Development Cell
5	Two Day International Conference on “Recent Techniques and Innovations in Sports”	The IQAC and Research Committee
6	FDP on “Yoga for Mental and Physical Well Being”	Gymkhana Committee
7	Webinar on “Upcycling Waste: Innovative Ideas for Waste Management”	Environmental Studies Department
8	Webinar on “Equity Research and Analysis”	Accountancy Department

The following faculty members completed their **Ph.D.** in the current academic year:


- ▶ Ms. Sneha Vaskar, Faculty of Bachelor of Management Studies, completed her Ph.D in Commerce (Business Management) on the topic “A study on the role of Image Management and Soft Skills in Entrepreneurship in Mumbai Region” from the Maharshi Dayanand College of Arts, Commerce and Science, University of Mumbai.



- ▶ Ms. Neha Kushe, Faculty of Bachelor of Science Information Technology, completed her Ph.D. on the topic “Performance Analysis of Prediction Methods for Avalanche Hazards” from S.N.D.T. Women’s University, Mumbai.
- ▶ Ms. Priti Abhay Singh Faculty of Commerce (Mathematics), completed her Ph.D. on the topic “Regression Analysis over Linear Arboricity of the Parameterized graphs featuring Cyclone specific data of an Indian Coastal Region” from Shri Jagdishprasad Jhabarmal Tiberwala University, Rajasthan.

Mr. Vinod Naik, Clerk, successfully completed his LLB during the year.

Chartered Accountancy Examination

Sr. No.	Examination	Name of Student	Rank
1	CA FINAL 2021	Prakhar Gupta 	AIR 22

INTENT WINNERS :

Sr. No.	Name	Category
1	Prafful Singhanian (SYBFM) Krish Hemani (SYBFM)	INTENT 1 st
2	Shiv Ashish Razdan (SYBMS) Priyam Saraff (SYBMS)	INTENT 2 nd
3	Prishita Agarwal (SY BCom Hons) Dehit Bhardva (SY BCom)	INTENT 3 rd



INTERNATIONAL AWARD

Shiv Ashish Razdan and Priyam Saraff, students of SYBMS-B were one of the 8 finalists at the Harvard Graduate Business Club's (HGBC) Virtual Pitch Competition. HGBC is an internal club of Harvard University which organised start-up pitch competition. Most of the finalists were either postdoctoral candidates or early entrepreneurs from various countries, mainly USA. Shiv Razdan & Priyam Saraff's team was the only team present there who were undergraduate students and perhaps the youngest and the only team from India.



Harvard Graduate Business Club's (HGBC) Virtual Pitch Competition

Extra-Curricular/ Co-Curricular Initiatives

NM's mission has always been to provide an overall educational experience, in both academic and character development, that focuses on maximizing learning, developing global awareness and creating life-long learners in a student-centered learning environment. The pandemic did not deter the learners and the faculties in equipping our students with 21st century skills of critical thinking, creativity, communication, and collaboration. Persistent efforts were made by faculty members to upgrade the curriculum and pursue their own interests in research and co-curricular development.

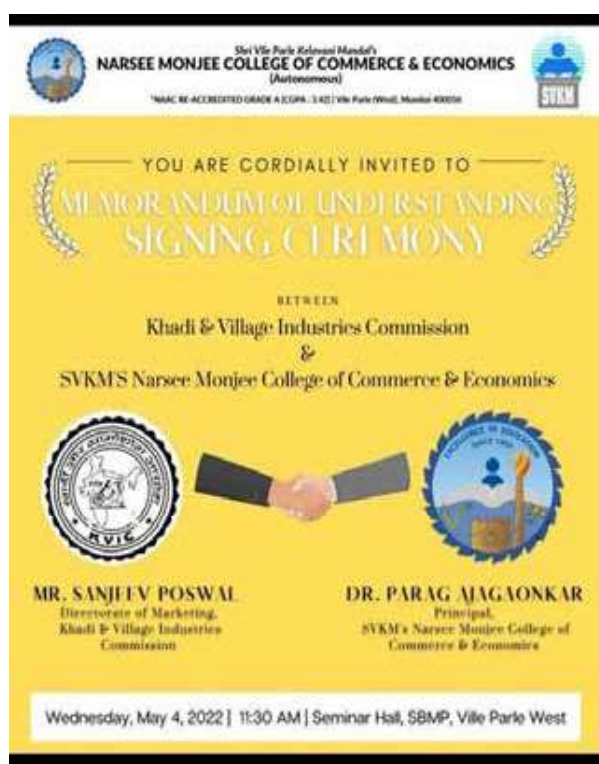
Associations and Collaborations:

- ▶ **Narsee Monjee College of Commerce and Economics (Autonomous) and Bombay Industries Association (BIA) continued an MoU** of collaboration which was signed on 28th November 2020 to strengthen Academia industry linkage. This collaboration will be carried out in, but not necessarily limited to Internship opportunities for our students, BIA participation in college events, Industrial visits for students, Consultancy and Research projects that can be carried out by our faculty members for BIA



and Guest Lectures and Seminars that BIA members can participate in as are in the pipeline. BIA also announced that they are establishing the BIA Academia, Mr. Radhakrishnan Pillai to coordinate with with NM on internships and other projects on behalf of BIA.

- ▶ **WWF-India** is one of the India's leading organisations with programs and projects spread across the country. Letter of Understanding (LOU) was signed between **WWF-India and Narsee Monjee College of Commerce and Economics (Autonomous) (Department of Environmental studies)** for its ECHO project which provides a platform and harnessing the Student's energy and intent by working closely with youth by giving them direction, knowledge, know-how skills, freedom to decide what they wish to do and how they wish to do. (photos to be taken from Vaishali kurekhar)
- ▶ **Narsee Monjee College of Commerce and Economics (Autonomous) signed an MOU with Khadi and Village Industries Commission (KVIC), Ministry of Micro, Small and Medium Enterprises, Government of India on 4th May 2022**, for common interest and objectives of student development. The budding graduates play a key role in technological upgradation, innovation and competitiveness of the industry and both parties believe that close cooperation between the two would benefit the Student community to enhance their skills and knowledge by means of Industrial training, Internships, Skill development programs etc.



MOU with Khadi and Village Industries Commission (KVIC)



Days Acknowledged and Celebrated:

Sr. No.	Date	Day Celebrated
1	19 th June 2021	Vaachan Din Celebration
2	21 st June 2021	International Yoga Day
3	12 th of August 2021	International Youth Day Celebration
5	24 th August 2021	World Gujarati Bhasha Divas
6	2 nd October to 8 th October 2021	Wildlife Week
7	26 th November 2021	Constitution Day
8	20 th December 2021	World Solidarity Day (International Service)
9	18 th January 2022	Makar Sankranti Celebration
10	25 th January 2022	National Voters Day Celebration
11	27 th February 2022	Marathi Bhasha Diwas
12	8 th March 2022	International Women's Day
13	11 th March to 18 th March 2022	World Rotaract Week (International Services)
14	20 th March to 22 nd March 2022	International French Language Day (International Services)
15	1 st May 2022	Maharashtra Day

Centres for Excellence:

I. Centre of Excellence in Cultural and Extra-Curricular Activities

Cultural events help to develop the skills of cooperation and communication. They give the opportunity to express emotions and to enrich one's own social experiences that is the precondition of the formation of the deserving citizens. Extracurricular activities aim at greater character development, especially in the areas of time-management and leadership skills, more positive social development, and greater interest in community involvement.

Annual Day Programme:

The 57th Annual Day Programme of Narsee Monjee College of Commerce and Economics (AUTONOMOUS) conducted for the Academic Year 2021-22 was an occasion of grandeur and a celebration of talent, culture and achievement. It was a moment of pride for winners of academic and extracurricular awards as well as the budding dancers, singers, artists and performers of our college. The Annual Day Programme commenced with the lighting of the lamp by our Principal, Vice Principals (Degree College and Junior College) and the Best Student Awardees of Degree and Junior College with a tribute to Maa Saraswathi in the form of a Prayer. This was followed by the College Anthem. The audience was then addressed with truly touching speech by our Principal Dr. Parag Ajagaonkar which was not just inspiring but also shed light on the importance of participating in extracurricular while also focussing on academics. This speech then made way for the Prize Distribution Ceremony. Award winners were showered with thunderous applause as they beamed on receiving their trophies and plaques. The moment everyone awaited was the speech by Mr. Vineet Kejriwal, the Best Student of Degree College for the academic year 2021 – 22 followed by that of Ms. Brinda Gada, Best Student of Junior College.



College Annual Day celebration



College Annual Day celebration



After the award distribution ceremony came the most entertaining segment of the day which was none other than the Cultural performances that began with the Hosts enthusiastically welcoming the audience and giving a zappy introduction of themselves. They later called upon all the performers to display their marvellous acts and performances. These performances that were loaded with vibrance, energy and talent in various fields ranging from Dance, Drama, Music, Literary Arts, Fashion Show and lot more were put up by none other than the students who worked hard to develop their talent throughout the year and brought laurels to the college by winning Podiums in various Inter-Collegiate Festivals. To conclude the Cultural Programme, the College Band came up with their Award-Winning Performance and enchanted the audience. At the end, the hosts thanked the audience for their time that they spent in encouraging the students who came up with amazing performances to entertain them all and called upon Prof. Heena Bhuva who then took over to propose the Vote of Thanks wherein she expressed deep gratitude for all those who worked tirelessly and extended their help and support to make this day a grand success and marked the end of the 57th Annual Day Programme.

FDP on Yoga for Mental and Physical Wellbeing was held on 27th and 28th April, 2022.

The objective of the event was to teach the aspects of Yoga which promotes the physical and mental wellbeing.

The FDP was organized for the Teaching and Non- Teaching Staff. During the two-day program the participants were taught various asanas, Pranayam, meditation and Yoga Nidra.

Dr. Shivesh Shukla, Director of Physical Education conducted the sessions. The program was conducted in the Gymkhana of NM College. It was an interactive and informative session.

II. Center of Excellence in Research and Publication

Research Centre:

NM College has been recognized as a Research Center in the subjects of Business Policy and Accountancy. Our principal, Dr. Parag Ajagoankar and Dr. Kedar Bhide are approved Research guides.

Research Committee:

With an objective to inculcate research culture and scientific temperament among the students and the faculties, the Research Committee of NM college, guided by the senior faculties with a research acumen, initiated the Research Park to promote research among faculties and students. While the faculties promote research culture by publishing Research Papers in various International, Scopus Indexed and UGC Care Journals, the students participate in teams annually, in the University sponsored Awishkar Convention, in order to present their research findings and bring accolades to the college.



1. The Economics Association

Flagship event **EPSILON-2022** was held on **5th February, 2022** based on research and winner was given with a cash prize of Rs.10000. It was organized on the MS Teams Platform. Following are the winners- 1st:Om Marwah, Abhishek Kumar and Shivani, 2nd: Manisha, 3rd:Kashish Ohri.

- Dr. Sadaf Hashmi [**Phd. (Finance), Founder- Dr. Sadaf's FinLab, Adjutant Faculty- NMIMS Global access of continuing education**] was the judge for this event.
- On 3rd March, 2022, an official launch was made of EA's official annual magazine, TARK.

2. Research Fair 2022

The National level Research Fair for students organised by Research Committee in co-ordination with Friends of Library was conducted in January 2022 on MS-Team. The students submitted their research papers individually or in groups on 7th January 2022 and the final presentation was held on 10th January 2022 from 11.00 am to 3.30 pm. In all, 20 papers were received from 38 students across India.

The Research Fair Presentations started with prayer and introduction of judges Dr. Shraddha Bhome, Vice Principal, Satish Pradhan Dnyanasadhana College, Thane; Dr. Jayesh Rana, Asst. Professor, Department of Accountancy, SMT. MMK College of Commerce and Economics and Dr. Vaishali Dawar, Librarian, N. M. College of Commerce and Economics. Each paper was presented by students for 7 minutes followed by questions from judges, which the students answered enthusiastically. In the encouraging atmosphere, the research fair results were declared on the same day.

The first position was won by Delzeen Cyrus Marfatia for paper - Augmented Reality : The Future of Marketing in India. The second position was won by Simran. M. Karkera for paper - Predicting the Unpredictable. The winner of the third position was Dhruvi Ashwin Mehta for paper - Impact of Covid 19 on Higher Education: Students' Perspective.

We wholeheartedly thank the Friends of Library students and all other students who volunteered during Research Fair and helped in a great way for the success of this Research Fair.

3. National Level Paper Presentation

The students from NM college, Deep Gada, Mahima Gokalgandhi and Adish Jain, participated in a National level Virtual Conference for student researchers on 'Reaching out in COVID 19 : Social, Economic and Psychological Dimensions of Human Life during The Pandemic' which was organized by the Department of Business Communication and Student Research Cell of Prahladrai Dalmia Lions College of Commerce & Economics.

4. Avishkar Research Convention

The Avishkar Research Convention is designed by the Department of Students' Development, University of Mumbai, with the intention to develop a research culture. The activity also aims at helping to develop skill, review new dimensions of explored areas of knowledge as well as the unexplored areas of enquiry.

UG Level, Gada Deep Jayesh, Jain Adish Rakesh, Andrade Cheryl Brian, Gokalgandhi Mahima Kaushik won at District level of Avishkar Research Convention 2021 -22.

PG Level, Ms. Khyati Khandelwal (M.Com- Business Management) secured **Third rank in Commerce**,



Management and Law category at the final round of 16th Inter-Collegiate Department Avishkar Research Convention 2021-22 organized on May 2, 2022. She presented a research paper titled 'A Study on consumer behavior towards cosmetic products- A Male Perspective'.

At PG level, Kalsi Amandeep Singh and Paul Tushita won at District level of Avishkar Research Convention 2021 -22.



Ms. Khyati Khandelwal secured Third rank in Commerce, Management and Law category of 16th Inter-Collegiate Department Avishkar Research Convention 2021-22

Conferences:

1. IQAC Criteria 3 & Consulting Club of NM College organized a **workshop on 'How to bring Consultancy Assignments'** on 19th January 2022. The resource person was Dr. Paritosh Basu from NMIMS.

Few of the objectives of the session were to acquaint and educate our faculties into the area of Consultancy and the opportunities present therein, help share the plethora of knowledge & the expertise of our talented faculties in the various areas and subjects with the industry & outside world, understand the demands of the industry from a consultant and to understand how students can be involved in the live projects.

2. The IQAC and Research Committee of Narsee Monjee College of Commerce and Economics organised a **Two Day International Conference on Recent Techniques and Innovations in Sports** on 18th & 19th February, 2022.

There were 7 speakers who spoke on various topics related to Sports and sports education and total number of participants were 48 from various parts of India and abroad.

Dr. Olena Yarmoliuk from Ukraine was the keynote speaker and presentation topic was 'Sustainable Management for Beijing 2022 Winters Olympics', Dr. Ashish Phulkar from India spoke on 'Recent Trends



and Advancement of Research in Sports, Dr. Rakesh Tomar from Saudi Arabia spoke on Sports Nutrition and Prof. (Dr.) Amaresh Kumar from India spoke on 'Sports Law & Arbitration', Shree Gandhar Mandlik from Australia spoke on 'Research Mechanism of How Yoga Affects Health', Dr. Dilsad Ahmed from Saudi Arabia spoke on 'UNICEF Sports Goal and Quality of Physical Education' and the last session was taken by Prof. Rajeev Choudhary.

One session was specifically for paper presentation and 16 participants had presented their papers. Also around 30 papers are to be published in our ISSN Journal 'Nav Manthan'. Over all the Conference was a grand success.

3. The Department of Mathematics, Statistics and Computers conducted a **National workshop on "Recent Advancements in Research Methodology"** for Faculty, Researchers and Students interested in Higher studies and Research. The Resource person for the workshop was Dr D K Yadav (NIHFW, DELHI) from 4th sept-9th sept 2021, 6-8 PM. The FIVE- DAY NATIONAL WORKSHOP was attended by 216 participants from all over the country. It gave an insight to developments and career paths in the field of Research Methodology and hands on training to R Programming and was appreciated and welcomed by faculties and students.

III. Centre of Excellence in Social Outreach

NMCCE outreach program aims to help, uplift, and support those who are deprived of certain services and rights. It involves giving learning, social planning, health support, and other projects for their welfare. The main goals of our outreach program are to improve learning, promoting civic engagement, and strengthening communities through addressing their societal needs.

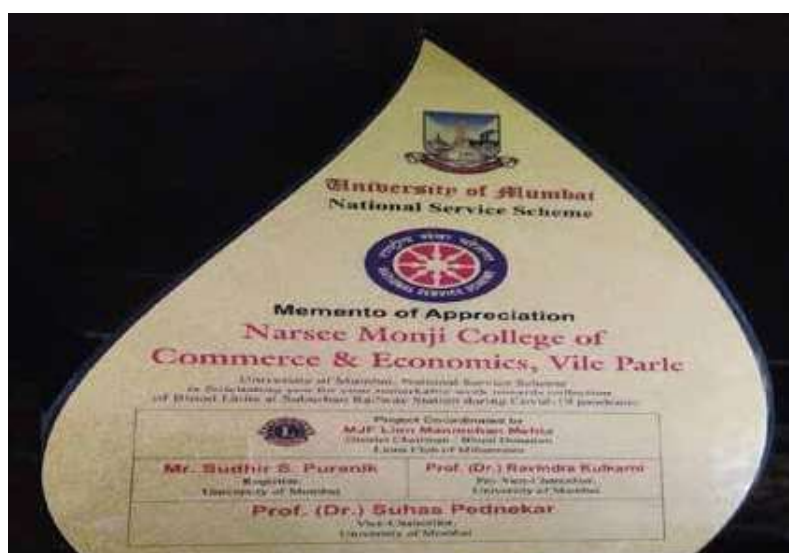
RCNM:

The Rotaract Club of Narsee Monjee College (RCNM) **ranked first at the Rotaract District 3141 in the R.I. Year 2020-21 among 120+ peer clubs.** A feat that the club had never seen in the past 25 years. All of us were hit by the pandemic, for an organization whose existence was rooted in physical events, this was a 360 degree shift, our team ensured that we made the most out of it. It challenged our years old practices and methods, the opinions that were ingrained in our identity. A year where empathy was our core pillar of operation, and we led by example, creating a learning culture and making it a place where people drive the system and not the other way round. When everything around was collapsing, our team found a way by being an example of *'you are what you do, not what you say, not what you believe, but what you spend your time on'*. We managed to supply more than 3000 kilos of food grains and other essential supplies, spread awareness about the proliferation of fake news, promoted hygiene, conducted events to develop understanding of various cultures and lifestyles across the globe and to encourage understanding of stock market and cryptocurrencies amongst many other activities and events. A year that redefined our purpose, where 400+ students chose to spend their time on acts for the greater good, a place where the movement began with them.



NSS: During the pandemic period, the NSS unit of our college has contributed extraordinarily and participated in a blood donation awareness drive.

Under the guidance of NSS Cell of University of Mumbai, our volunteers helped in conducting intercollegiate blood donation drive at railway stations. The efforts of the volunteers were well appreciated by the Honorable Vice Chancellor of the University of Mumbai and he felicitated the unit with a trophy.



NSS Cell of N.M. College has been appreciated by the Honorable Vice Chancellor of the University of Mumbai with the trophy



IV. Centre of Excellence in Language Development

Language Objectives are “how” the students will show what they are learning. They are focused on the four domains of Speaking, Listening, Reading, and Writing. The aims of language development are to enable students to understand and use the language they have studied in context. encourage an awareness and appreciation of the different perspectives of people from other cultures.

V. Centre of Excellence in Co-Curricular Activities

This center aims at fueling students learning by stimulating creative thought, improving social and organizational skills, developing interests and talents.

Co-curricular activities are meant to bring social skills, intellectual skills, moral values, personality progress, and character appeal to students. It includes athletics, cultural events, Library activities, science lab activities, classroom activities and creative arts.

Certificate Courses:

Data Analytics & Business Intelligence

The Certificate Course on Data Analytics & Business Intelligence facilitated by the BMS Department is being conducted from February 2022 to April 2022. This 30-hours course was conducted by Ms. Niyati Bhayani, Senior Business Analyst with Quantiphi, an award-winning applied AI and Data Science software and services company. The course is conducted in a hybrid mode of offline as well as online lectures via Microsoft Teams.

The modules consist of a wide array of topics which are integral for business decisions like Building a Data Driven Mindset, Descriptive Statistics, Probability & Probabilistic Distribution, Inferential Statistics, Data Exploration and Pre-processing, The Power of Visualization etc.

The students are given hands on training and rigorous assignments. 24 students are attending the course and the feedback is very positive.

Academic Writing

Certificate course on Academic writing was conducted by the department of Business Communication with an objective to educate students in proper grammar, punctuation, language and expression needed to write essays, research papers and other forms of academic writing in English and to enable students to learn how to express their ideas clearly, avoid plagiarism, develop a proper thesis statement, plan out a research project and properly document sources in either the APA or the MLA format.

Behavioural Economics

The Department of Business Economics (Degree College) successfully conducted the Certificate Course in Behavioural Economics from 8th to 18th December 2021 for the academic Year 2021-22. The course instructors were Dr. Hansika Kapoor who holds a PhD from IIT, Bombay in the area of creativity, specifically negative creativity, Mr. Anirudh Tagat who holds an MSc in Economics from the University of Warwick, UK and pursued his doctoral research at the IIT Bombay and Monash University Research Academy (Mumbai/Melbourne) and Mr. Samridh Kapoor who is an investor based in Mumbai, India. He is the promoter of Samridh Kapoor Capital, a proprietary investment firm applying fundamental analysis & value investing principles to present-day asset classes. In all there were 09 beneficiaries of the course. All 09 students completed their assignments and course work with fair grades. The course successfully provided an introduction and an overview of the field of behavioural economics. By the end of this course, the students were able to critically assess existing theories in economics and understand behavioural basis for the same, explore existing theories in behavioural economics and apply varied methods to assess their applicability, review government and corporate policies through the lens of principles of behavioural economics and innovate on existing theories in behavioural economics with insights from psychology.



Advanced Excel and Power BI

Short Term Course designed by BSC IT department in “Advanced Excel and Power BI” was successfully conducted from 26th February 2022 to 15th April 2022 with 9 students enrolled in it with 30 hours of teaching – learning process by Mr. Sameer Rohadia

All of the above courses ensure that our students imbibe a genuine understanding of the real world and its bounty that sustains all economic activities universally. Environmental wisdom, sustainability and awareness of the ethical underpinnings of business decision-making are vital milestones against which success is measured. Our College strives to employ the best educational and administrative practices, thus creating skilled professionals, business leaders and social contributors in particular and responsible global citizens of the future in general.

Conferences:

1. Intent- The Entrepreneurship Development Cell organized a **Two days international conference “Envisioning the NextGen World”** which was conducted online on 18th and 19th November 2021 . The theme was inclined to Fintech. The renowned speakers from across the globe put forth their insights on Fintech, its management, effects and future prospects. The speakers were Mr. Yves Hilpisch - CEO, The Python Quants and the AI Machine, Germany; Ms. Amnah Ajmal - Executive Vice President, Market Development, MEA for Mastercard; Mr. George Pullen -Chief Economist, Milky Way Economy, Professor, UNH Law School, USA; Mr. Gregory Zuckerman, Special writer at The Wall Street Journal and Investigative Author; Mr. Matteo Rizzi -Co-Founder, FTS group.eu; Mr. Samson Williams -President, Crowdfunding Professional Association; Mr. T. Bijoy Idicheriah - Deputy Editor, Informist Media; Mr. Anubrata Biswas -CEO and MD, Airtel Payments Bank; Ms. Chiara Condi - President & Founder, Led by HER; Mr. Manish Sharma - Head of India, Arabesque Asset Management Ltd.; Ms. Parna Sarkar-Basu, CEO and Founder, Brand and Buzz Marketing.
2. National level Leadership Summit 2022 “**Redefining the Limits**” was held online by Intent- The Entrepreneurship Development Cell on 21st to 23rd January 2022. It had 12 speaker sessions, two panel discussions and six games. The two speakers were from Deloitte and Los Angeles. The topics covered were healthcare entrepreneur, future of media communication, Marut high flying drones, leadership lessons from Indian army, 5G applications, making of CEO, etc. Students from across India attended the sessions and participated in various games.

Webinar:

Environmental Studies Department: A Webinar was conducted on 16th February, 2022 on a virtual platform MS Teams by the Echo leaders. As a part of their Echo Project which is a National Level Competition in which students of NM college have participated. The title of the Webinar was **‘Upcycling Waste: Innovative Ideas for Waste Management**. The speaker of the Webinar was Ms. Rashmi Joshi, an environment consultant.

Accountancy Department: Choosing a career path is an important decision and the best way to make that decision is to confer with people who have already lived that life. **Association of Accountancy of N.M. College** kicked off 2022 with a bang by conducting its third event, a quintessential webinar on 3rd January, on the topic, **‘Equity Research and Analysis’**. A through and through crowd-puller, it had two enticing segments which enabled our eager attendees to delve deeper into this lucrative field.

A webinar on GPF and DCPS was conducted by Mr. Vinod Naik, Clerk. He explained various aspects of the schemes and addressed all the queries of the staff members in the webinar.