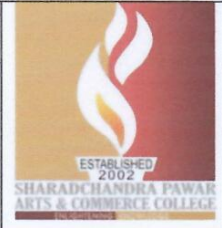




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Criterion 2 : Teaching-learning and Evaluation

2.3 Teaching Learning Process

2.3.1 - Student centric methods, such as experiential learning, participative learning and problem-solving methodologies are used for enhancing learning experiences.

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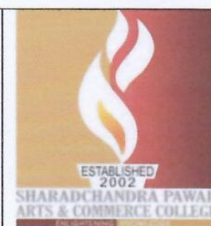
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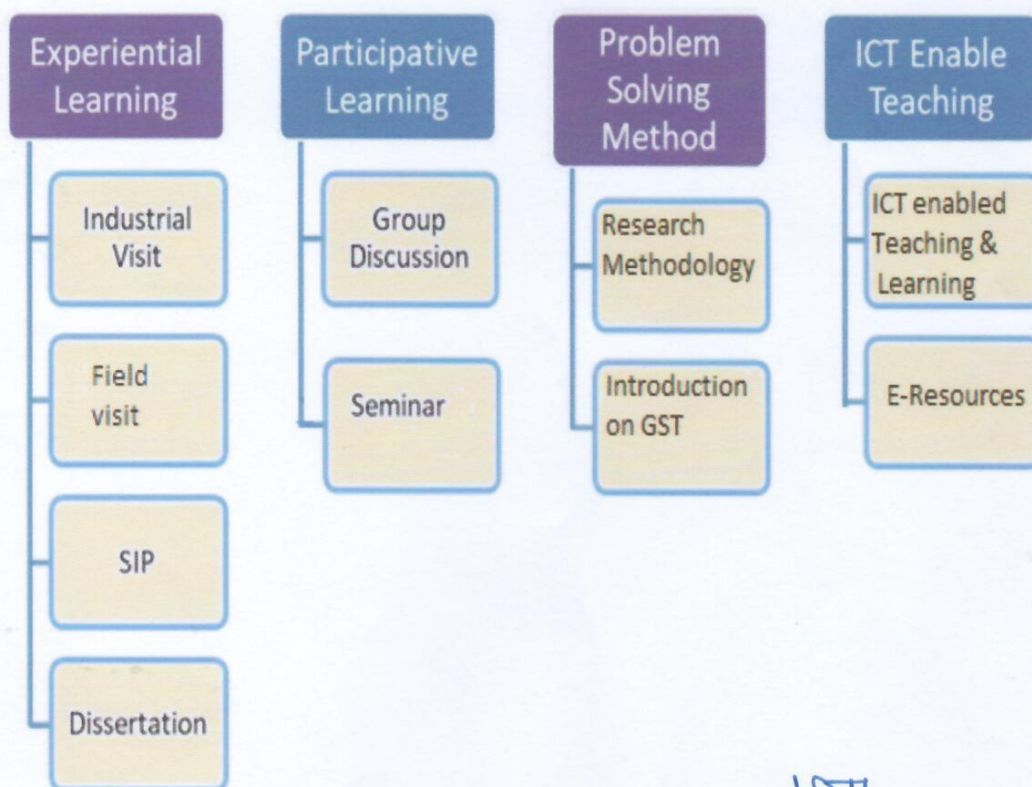


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2.3 Teaching Learning Process

2.3.1 - Student centric methods, such as experiential learning, participative learning and problem-solving methodologies are used for enhancing learning experiences.



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EXPERIENTIAL LEARNING


Industrial Visit

Report of the Industry visit to Millennium India Auto System Pvt. Ltd.

Date 13/01/2018

There is industrial visit to Millennium India Auto System Pvt. Ltd. Dudulgaon, was organized by the Commerce department Sharadchandra Pawar Arts and Commerce College on 13th January 2018. Students enthusiastically participated in the visit and got to learn the processing and production process in the industry.

Mr. Sanjiv Kamble, Mr. Parmeshwer Bhatashe and Dr. Raju Shiraskar guided the students and they were appreciated by the factory persons. Students got very productive information from factory persons.

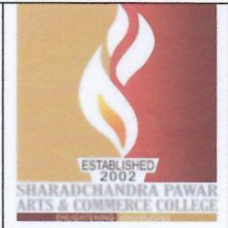

Prof. Sanjiv Kamble



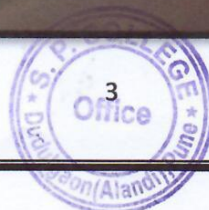
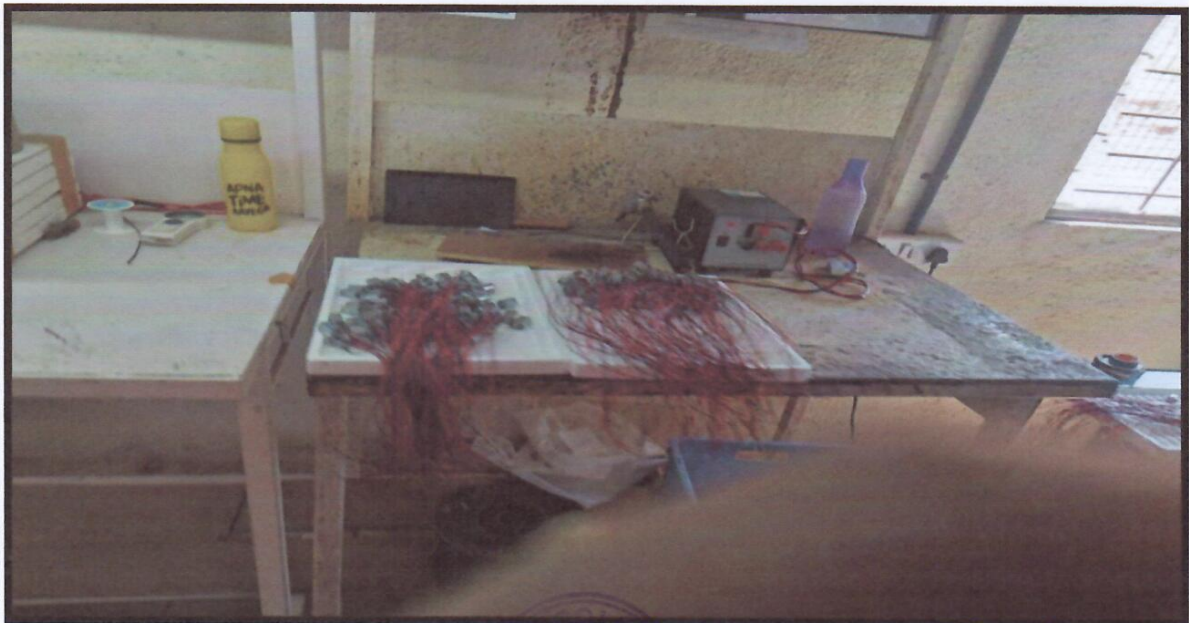

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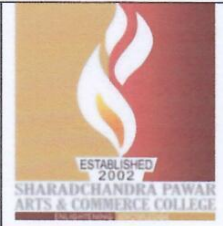
Photographs of Industry visit



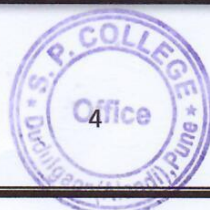
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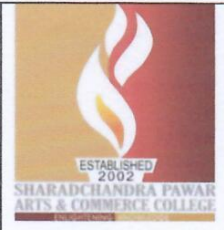
Photographs of Industry visit



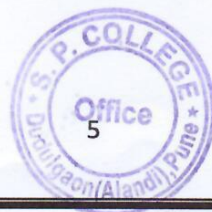
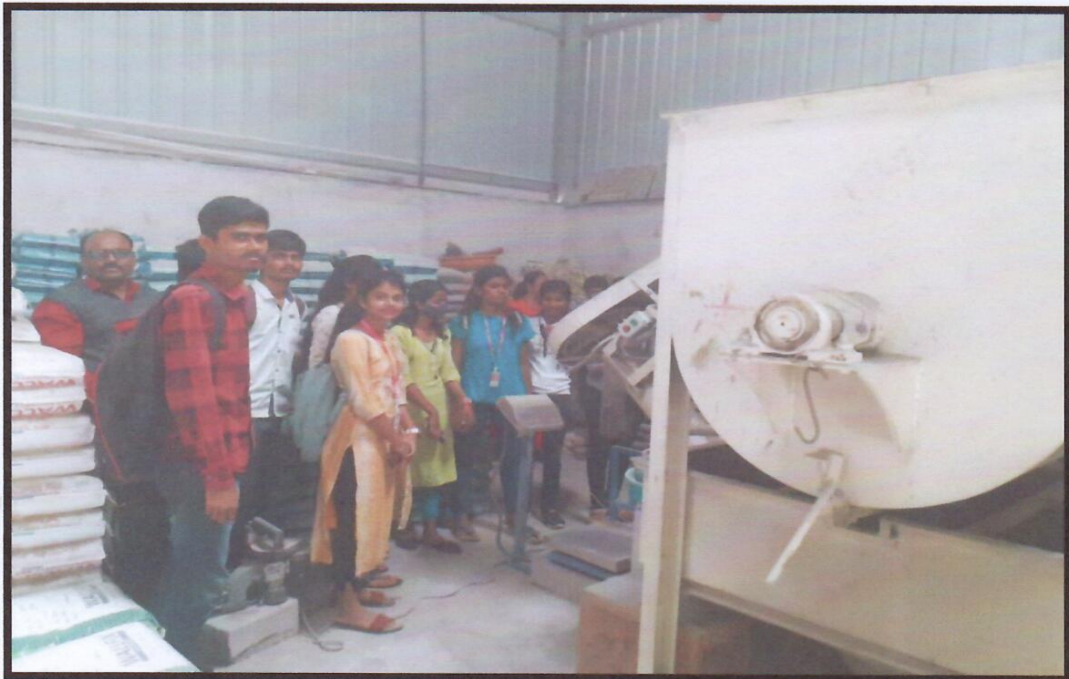
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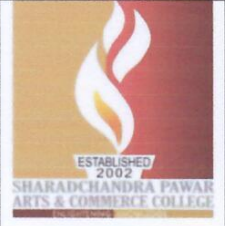
Photographs of Industry visit



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Report of the Industry Visit to Wallfix Pvt.Ltd.

Date: 30/01/2019

There is industrial visit to Wallfix Pvt. Ltd. Dudulgaon, was organized by the Commerce department of Sharadchandra Pawar Arts and Commerce College on 30th January 2019. Students enthusiastically participated in the visit and got to learn the processing and production process in the industry.

Mr. Sanjiv Kamble, Mr. Parmeshwer Bhatashe and Mr. Dilip Bari guided the students and they were appreciated by the factory persons. Students got very productive information from factory persons.


Prof. Parameshwer Bhatashe

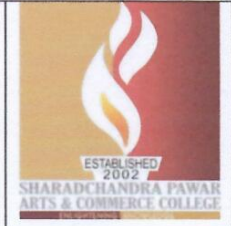

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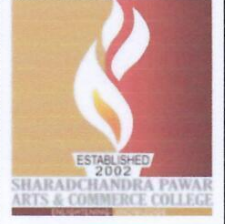
Photographs of Industry visit



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Visit to Bank of India to know the functioning of Bank

Report of the visit
Date:03/01/2018

There is industrial visit to the Bank of India, Alandi, was organized by the commerce department of the Sharadchandra Pawar Arts and Commerce College on 03 January 2018. Bank Manager, Bank of India, Alandi branch Mr. Sunil Yadav guided the students about banking process of account opening, online banking, use of debit card, credit card etc. He also explained different schemes run by the bank for girls, student, teachers, employment schemes, locker facilities, zerobalance account etc. Students cleared their doubts by asking questions to him.

Prof. Dilip Bari



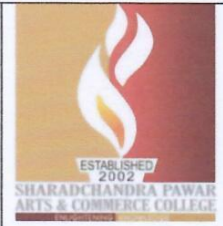
Pri. Dr. Misal P.U.

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Photographs of Bank visit



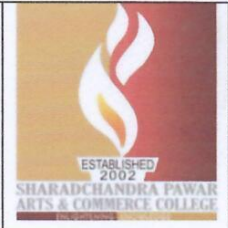
(Visit to Bank of India)



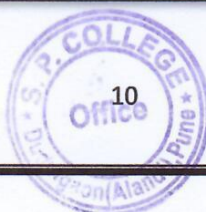
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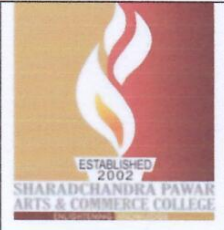
(with Bank Manager)



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Visit to Indrayani Cooperative Bank To Know the functioning of bank

Report of the Visit
Date:18/01/2019

On 18th February 2019 Commerce department of the Sharadchandra Pawar Arts and Commerce college organized a bank visit to the Indrayani Co-operative bank Ltd. Alandi. Bank Manager, Indrayani Co-operative bank Ltd. Alandi, branch manager Mr.Santosh Rangirvar guided the students on the topic of “ Banking Introduction and various facilities.” He discussed with the students about banking process of account opening, saving accounts, current accounts, online banking, use of debit card, credit card etc. he also explained different schemes run by the bank for girls, student, teachers, employment schemes, locker facilities, zero balance account etc. students cleared their doubts by asking questions to him. Mrs. Swati Tiwari also gave information about career opportunities in banking sector.

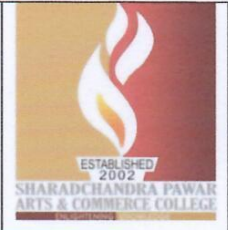

Prof. Astarkar K.A.




Pri. Dr. Misal P.U.
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Photographs of Bank visit



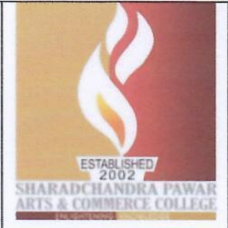
(Visit to Indrayani Bank in Alandi)



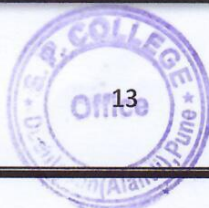
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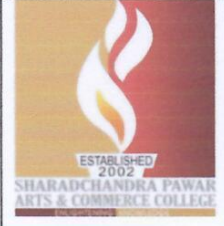
(Inside Indrayani Bank)



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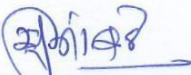
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Visit to Suvarnyug Cooperative Bank Ltd. to know the functioning of Bank

Report of the visit
Date:03/02/2022

On 03rd February 2022 Commerce department of the Sharadchandra Pawar Arts and Commerce college organized a bank visit to the Suvarnyug Co-operative bank Ltd. Alandi. Bank Manager, Suvarnyug Co-operative bank Ltd. Alandi, branch manager Mr.Santosh Rangirvar guided the students on the topic of “ Banking Introduction and various facilities.” He discussed with the students about banking process of account opening, saving accounts, current accounts, online banking, use of debit card, credit card etc. he also explained different schemes run by the bank for girls, student, teachers, employment schemes, locker facilities, zero balance account etc. students cleared their doubts by asking questions to him. Mr. Kailas Astarkar, Mr. Sanjeev Kambale were present with the students.

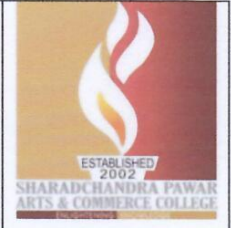

Prof. Sanjeev Kamble


Pri. Dr. Thorat H.D.
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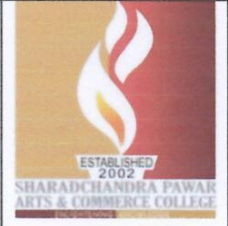
Photographs of Bank visit



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Field Visit

Report of Field Visit at Matheran

Date:04/03/2019

Under the field visit Activity Sharadchandra Pawar Arts and Commerce College organized a “field trip to Matheran” (Aura Park) as environment awareness initiative on 04th March 2019. Students were guided on medicinal uses of plants and its importance in our life. They got to learn about different herbs and medicinal plants and their uses. Mr. Sanjeev Kamble and Mr. Dilip Bari were present with the students.

Prof. Dilip Bari

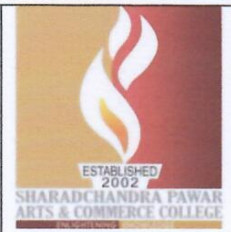
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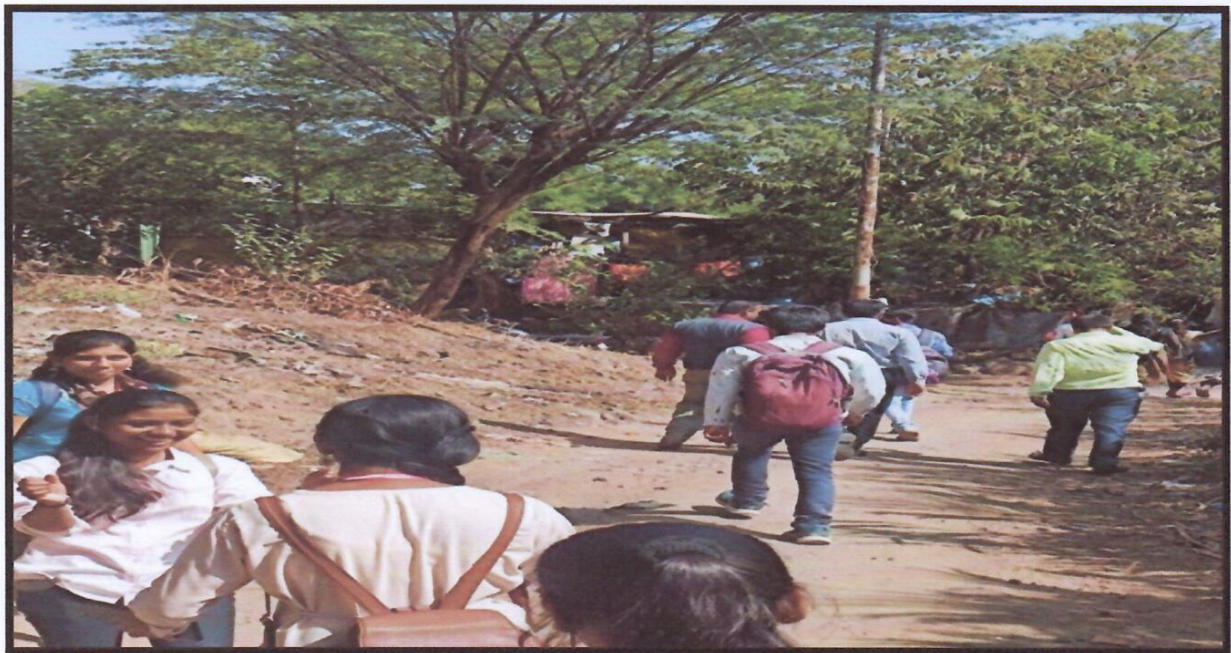
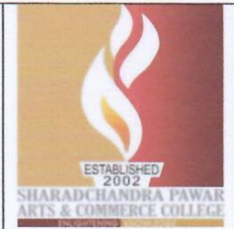
Photographs of Field Visit



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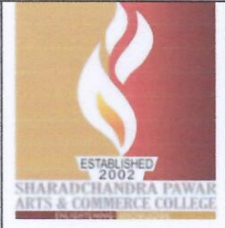
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Field Visit

Report of the field visit at Ratnagiri

Date: 05/09/2022

Under the field visit Activity Sharadchandra Pawar Arts and Commerce College organized a "field trip to Ratnagiri" as environment awareness initiative on 05th September 2022. Students were guided on medicinal uses of plants and its importance in our life. They got to learn about different herbs and medicinal plants and their uses. Mrs. Savita Manke, Mr. Sanjeev Kamble and Mr. Dilip Bari were present with the students.

Spatil

Prof. Manke S.D.

Thorat

Pri.Dr. Thorat H.D.

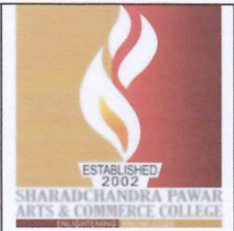
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Photographs of Field Visit



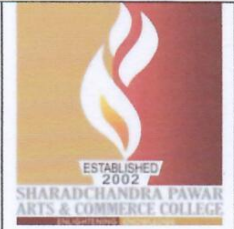
H. Hosal

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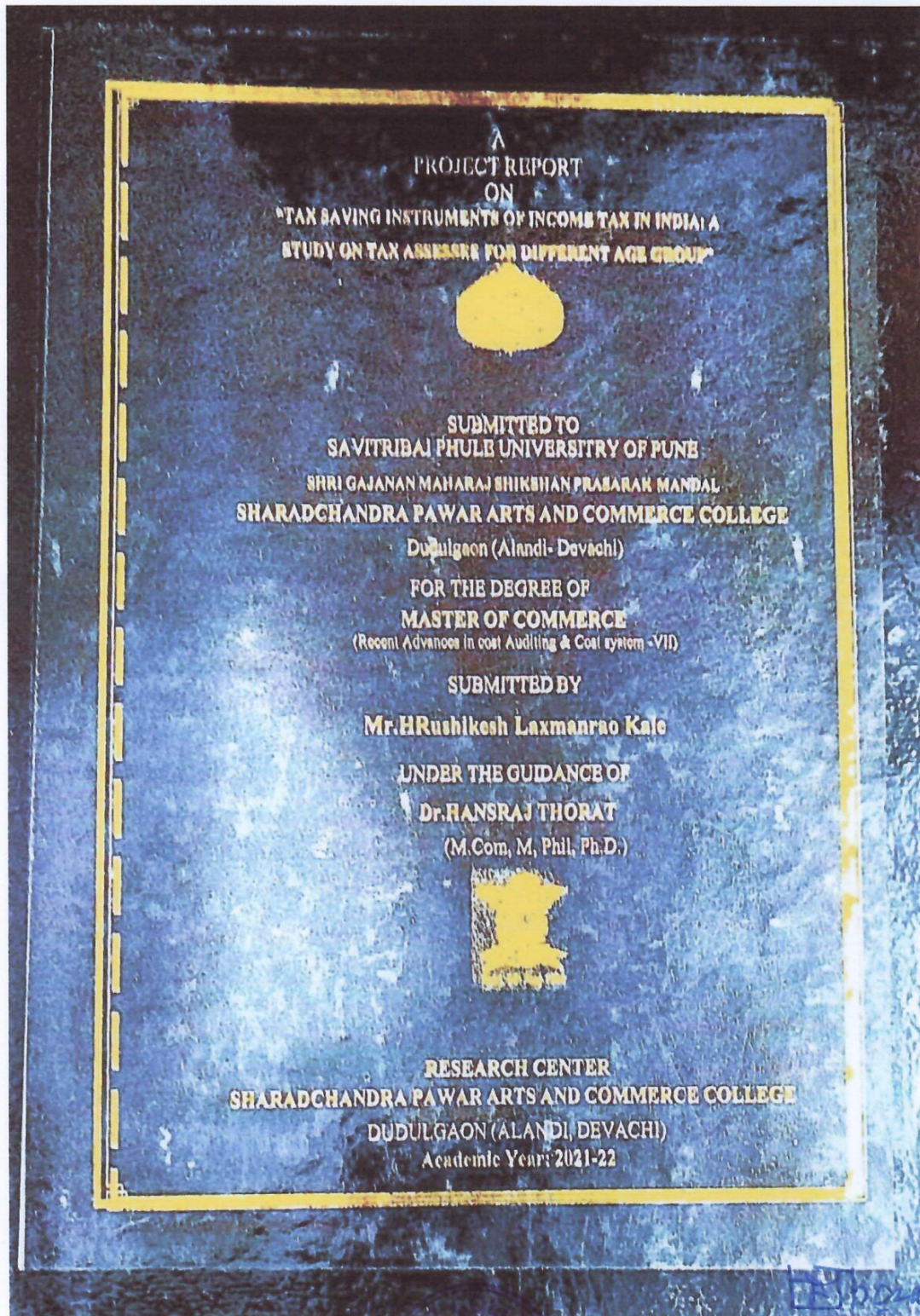
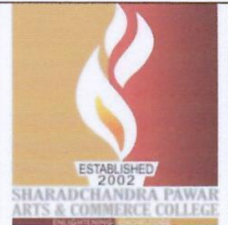
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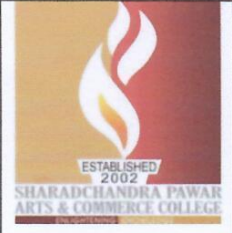
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A
PROJECT REPORT
ON
"TAX SAVING INSTRUMENTS OF INCOME TAX IN INDIA: A
STUDY ON TAX ASSESSEE FOR DIFFERENT AGE GROUP"



SUBMITTED TO
SAVITRIBAI PHULE UNIVERSITY OF PUNE
SHRI GAJANAN MAHARAJ SHIKSHAN PRASARAK MANDAL
SHARADCHANDRA PAWAR ARTS AND COMMERCE COLLEGE
Dudulgaon (Alandi- Devachi)

FOR THE DEGREE OF
MASTER OF COMMERCE
(Recent Advances in cost Auditing & Cost system -VII)

SUBMITTED BY
Mr.HRushikesh Laxmanrao Kale

UNDER THE GUIDANCE OF
Dr.HANSRAJ THORAT
(M.Com, M, Phil, Ph.D.)



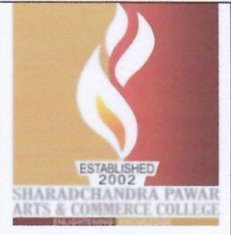
RESEARCH CENTER
SHARADCHANDRA PAWAR ARTS AND COMMERCE COLLEGE
DUDULGAON (ALANDI, DEVACHI)
Academic Year: 2021-22




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ACKNOWLEDGEMENTS

I wish to express my sincere thanks to our respected Principal And Project Guide **Prof. Dr. Hansraj D. Thorat**, and deep sense of gratitude to **Prof. Dr. Ranjit Kadam**, HOD, Commerce Department, Sharadchandra Pawar Arts and Commerce College, Pune for their kind support and encouragement in completion of the Project.

I would like to thanks to Mr. Dnyaneshwar Lokhande for provide the necessary information for there search project. Lastly, I would like to thank Savitribai Phule University of Pune for incorporating the project work in the course of M. Com and for giving me this valuable opportunity.

Finally, I express my sincere thanks to my Parents, Friends and all the Staff friends for their whole support and guiding about every aspect of the project who have directly or indirectly helped me to complete the project.

Place: Alandi (Devachi)

Date: 25/05/22

Your Sincerely

Mr. Hrushikesh Laxmanrao Kale

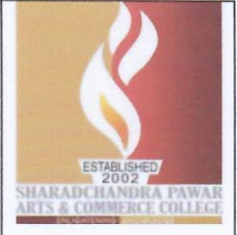


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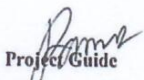
CERTIFICATE


This is to certify that, Mr. Hrushikesh Laxmanrao Kale of Sharadchandra Pawar Arts and Commerce College, Dudulgaon, M.Com II Year has successfully completed his project report under my supervision and guidance for academic year 2021-2022.

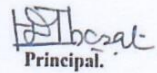
As per the syllabus laid down by Savitribai Phule University of Pune, The original research work has been completed under my supervision and guidance to the best of my knowledge.

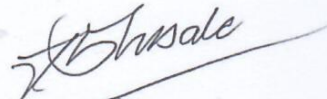
All the references used in this report are duly indicated.

Place: ३१७०६ गैरी
Date: २५/०५/२२


Project Guide
(Dr. Ranjit S. Kadam)



HOD
(Dr. Ranjit S. Kadam)


Principal.
(Dr. Hansraj Thorat)


External Examiner

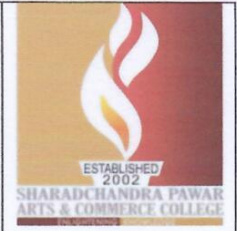

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DECLARATION

I Mr. Hrushikesh Laxmanrao Kale, undersigned hereby declared that the project report titled
**"TAX SAVING INSTRUMENTS OF INCOME TAX IN INDIA: A
STUDY ON TAX ASSESSEE FOR DIFFERENT AGE GROUP"**

" is based on my own work carried out during the course of our study, Under the guidance of
Prof. Dr. Hansraj Thorat Head Of The Commerce Department and submitted to Savitribai
Phule university, Pune. For partial fulfillment of the requirement of the award for degree of
Master of Commerce (Advanced Cost Accounting and Cost System). Written and submitted
by me. This is original work.

The empirical findings in the report are based on the data collected by me preparing project report.
I haven't copied from any report; I understand that any copying is liable in a way the university
authorities deem fit.

Place: Pune

Date: 25/05/22

Your Sincerely

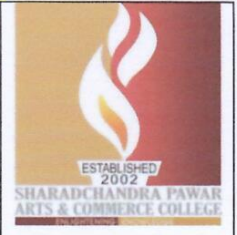
Mr. Hrushikesh Laxmanrao Kale



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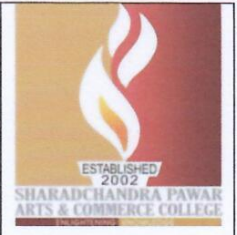
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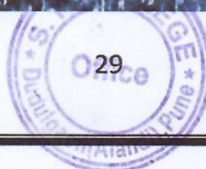
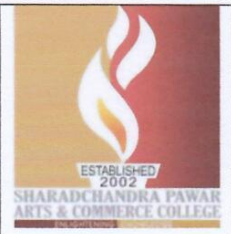


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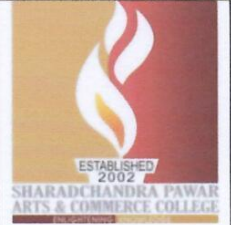
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Savitribai Phule Pune

University 2022-2023

Project Report

On

“Cyber Café Management System”

Shri Gajanan Maharaj Shikshan Prasarak Mandal's

**Sharadchandra Pawar Arts and Commerce
College, Dudulgaon, (Alandi), Pune.**



T.Y.B.B.A.(C.A.)

Submitted by

Ulagadde Prasad & Agalave Nikita

Under Guidance of

Prof. SONALI ABHANG



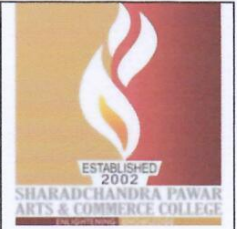
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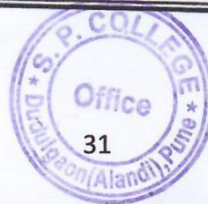
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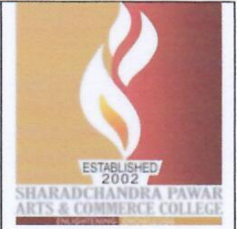
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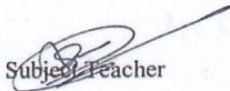
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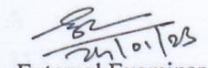
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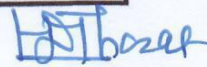

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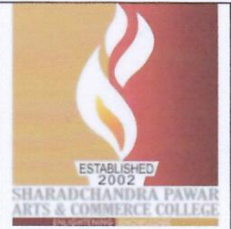

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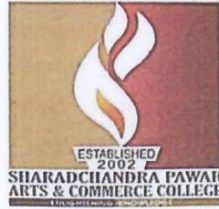

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Dudulgaon, Alandi Devachi



DEPARTMENT OF BBA (CA)
Academic Year 2022-2023
PROJECT REPORT ON

“CYBER CAFÉ MANAGEMENT SYSTEM”

SUBMITTED TO THE SAVITRIBAI PHULE PUNE
UNIVERSITY IN PARTIAL FULFILLMENT OF THE
REQUIREMENTS FOR THE AWARD OF THE DEGREE
**BACHELOR OF BUSINESS
ADMINISTRATION
(COMPUTER APPLICATION)**

BY

1. AGALAVE NIKITA
2. ULAGADE PRASAD

UNDER THE GUIDANCE OF
Prof. Shahuraj D. Yevate

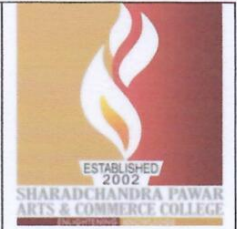


Shahuraj D. Yevate
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Dudulgaon, Alandi Devachi

CERTIFICATE

This is to certify that the report entitled
"CYBER CAFÉ MANAGEMENT SYSTEM"

SUBMITTED BY

1. AGALAVE NIKITA
2. ULAGADE PRASAD

Is a bonafide work carried out by the supervision of


Prof. Shahuraj D. Yevate


And it is submitted towards the partial fulfillment of Bachelor of Business

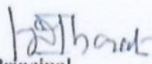
Administration (Computer Application)

through the Savitribai Phule Pune University during Academic

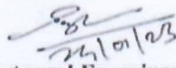
year 2022-2023


Project guide
(Prof. Sonali Abhang)



Head of Department
(Prof. Shahuraj D. Yevate)
Head of B.B.A. (CA) Department
Sharadchandra Pawar Arts and Commerce College,
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Principal
(Dr. Hansraj Thorat)
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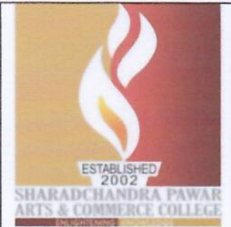

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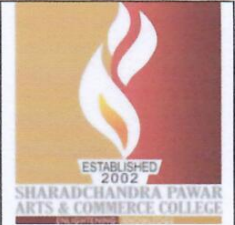


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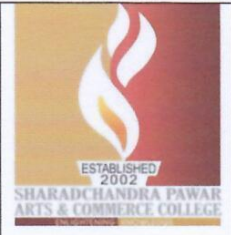
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Alandi - Dev. (Dudulgaon), Tal. Haveli, Dist. - Pune.

PROJECT WORK BOOK

Name of the Student : Swagat Bharat Chaudhari

Class : S.Y.B.Com Std : 2nd year Roll No. : 03

Batch Teacher's Name : Savita Manke

Batch Subject : Environmental Awareness Faculty : Arts/Commerce

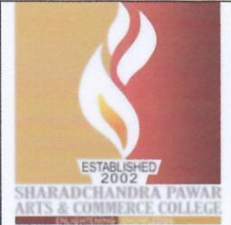
Project Description : Individual / Group Individual



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This is to certify that,

Shri./Kum. Swagat..... Bharat..... Chaudhari.....

of S.Y. B.com Arts / Commerce having Roll No. 03.....

has satisfactorily completed His/Her ENVIRONMENT
EDUCATION PROJECT during academic year.

20121- 2012 2

Savitri
Subject Teacher



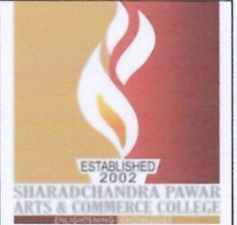
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TITLE OF THE PROJECT

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पर्यावरण शिक्षणाचे महत्त्व.

REMARK

Marks 15/20

Signature of Subject Teacher



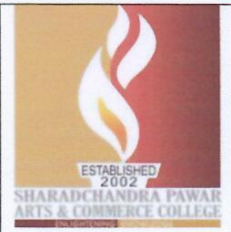
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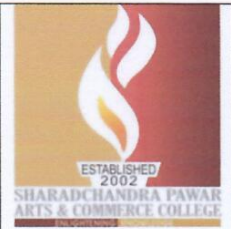
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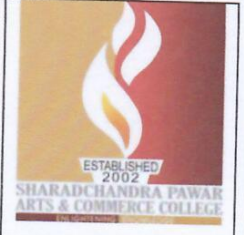
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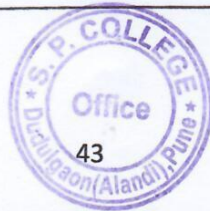


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2

क्र.सं.	* उद्दिष्टे *
१.	पर्यावरणातील निरनिराळ्या घटकांचे संशोधन करणे.
२.	पर्यावरणाची व्याप्ती व पर्यावरण शिक्षण समजून घेणे.
३.	पर्यावरणाच्या विविध घटकांना प्रदूषणमुक्त ठेवणे.
४.	मानवाला प्रदूषणाच्या परिणामांपासून वाचविणे
५.	पर्यावरणाचा दर्जा राखला जावा म्हणून विविध नियमावली वा तत्वे ठरविणे, प्रदूषण नियंत्रणाद्वारे पर्यावरणाच्या शुध्दतेचे रक्षण करणे.
६.	पर्यावरण व्यवस्थापनासाठी साहित्यसंग्रह करणे.
७.	पर्यावरण शिक्षण देण्यासाठी व्यवस्था करणे. आणि समाजात जाणीव व जागृती निर्माण करणे
८.	स्वच्छ तंत्रज्ञान उत्पादन संकल्पना स्वीकारणे.
९.	पर्यावरण संधारणासाठी नियम व कायदे लागू त्यांची अंमलबजावणी करणे.
१०.	पर्यावरण ही वाचवणे गरजेचे आहे.



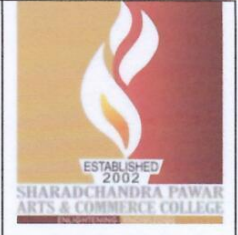
Shriharal

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6

-: पर्यावरणाची व्याप्ती :-

वातावरणात पृथ्वीचे, वातावरण, जलमण्डल, लिबोस्फियर आणि बायोस्फियर असे चार विभाग असतात :

वातावरण : वातावरण पृथ्वीसोबती सुमारे 300 किमी जाडीचा एक विशिष्ट संरक्षणात्मक स्तर बनवते. वायूचे एक थर तसेच जागा वातावरण म्हणतात. पृथ्वीला वेतवू लागू आणि पृथ्वीच्या पृष्ठभागाचे स्तूपीय हानिकारक, अतिशय किरणोत्सर्जन संरक्षण करते. ते पृथ्वीवरील जीवन विकसित करते. हे तापमान देखील नियमित करते, पृथ्वीला खूप गरम किंवा खूप थंड होण्यापासून प्रतिबंधित करते. हे बाह्य अवकाशातील प्रतिकूल वातावरणापासून वाचवते. वातावरण नियंत्रण आणि को-ऑर्डिनेशन बनिश्चित आगोल कायदा डायग्नोस्टाईड आणि ट्रेस वायूंनी बनविलेले आहेत.

पृथ्वीच्या पृष्ठभागावरील ऊर्जा संतुलनावर वातावरणाचा लक्षणीय परिणाम होतो. हे बाह्य अवकाशातील वाहतेक वैशिक किरण आणि सूर्याच्या इलेक्ट्रोमॅग्नेटिक रेडिएशनचा एक मोठा भाग शोषून घेत. हे केवळ अल्ट्राव्हायलेट, दृश्यमान इन्फ्रारेड रेडिएशन (300 ते 2500 एनएम), आणि रेडिओ वृद्धी प्रसारित करते (0.14 ते 40 मीटर सुमारे 300 एनएमपेक्षा कमी असलेल्या कृतीना नुकसान करू शकता).

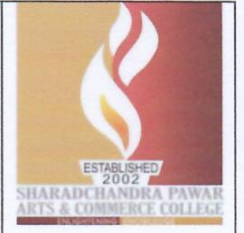


H. Thorat

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- iv) प्रदूषण नियंत्रित करणे
v) व्यावसायी संबंधित सामाजिक समस्या
vi) पर्यावरणावर मानवी लोकसंख्येचा प्रभाव.

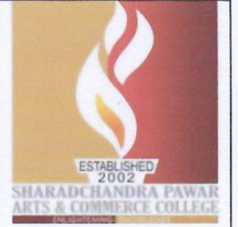


H. T. Pant

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-: पर्यावरणाचे हाटक :-

भौतिक, जैविक आणि सांस्कृतिक हाटकांच्या परस्पर संबंधित, प्रचालीतद्वारे पर्यावरणाची रचना यथोचितरीत्या तसेच प्रकृतिपणे विशेष प्रकारे केली जाते हे हाटक दाखवते.

१. भौतिक हाटक - भौतिक हाटक म्हणजे जगाचा सज्जवण जलस्रोत, हवामान, माती, गंधक, इंधन इत्यादी. ही मातापै तसेच पारिस्वरणीय स्वभाव, त्याच्या मंथी तसेच संयोजा करतात.

२. जैविक हाटक - जैविक हाटक जसे की, वनस्पती, प्राणी सुदुर्लभ आणि फुलणे हे त्यांचे स्वरूप दाखवतात.

३. सांस्कृतिक हाटक - आर्थिक, सामाजिक आणि राजकीय हाटक यांमार्फत सांस्कृतिक हाटक सुटवते. मानवनिर्मित वैशिष्ट्ये दाखवते. ही सांस्कृतिक पात्रव्युत्पत्ती दाखवतात.



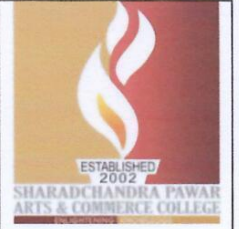
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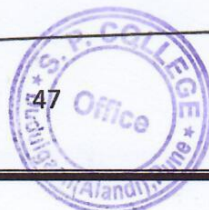
—० निष्कर्ष ०—

नैसर्गिक सहायसंपत्तीची संवर्धन
आणि निसर्ग प्रदूषण रोखणे हे
गरजेचे आहे. त्यासाठी मानवी
जीवनात पर्यावरण शिक्षण देणे व
मददण देणे गरजेचे आहे. त्यामुळे
पर्यावरण शिक्षणासोबतच पर्यावरण
विषयक कामेही कोटकोरपणे
पालाय पाहिजेत. तर तयार
च्या सूक्ष्म कामांवरून असा
निष्कर्ष येत आहे.



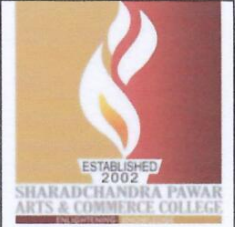
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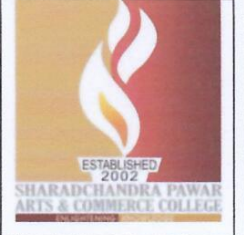
M.A. PROJECTS




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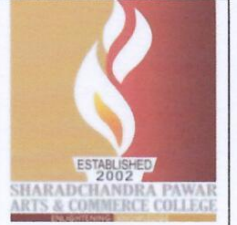
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सावित्रीबाई फुले पुणे विद्यापीठाच्या मानस नीती व समाज विज्ञान विद्याशाखा
अंतर्गत अर्थशास्त्र विषयातील विद्यानिष्ठांत (एम.ए)पदवीसाठी सादर केलेला

संशोधन प्रकल्प

''आय.डी.बी.आय .वॅकेच्या एन.पी.ए .चा चिकित्सक अभ्यास''
सन २०२१- २०२२

*** संशोधक ***

कु. धनश्री मारुती शिंदे

शरदचंद्र पवार कला व वाणिज्य महाविद्यालय
(आळंदी देवाची) एम ए

*** मार्गदर्शक ***

प्रा.राजू शिरस्कर

अर्थशास्त्र विभाग
शरदचंद्र पवार कला व वाणिज्य महाविद्यालय
(आळंदी देवाची)

*** संशोधन केंद्र ***

पदव्युत्तर अर्थशास्त्र विभाग
शरदचंद्र पवार कला व वाणिज्य महाविद्यालय
(आळंदी देवाची) ता.खेड जि.पुणे

*** शैक्षणिक वर्ष ***

२०२१ -२०२२

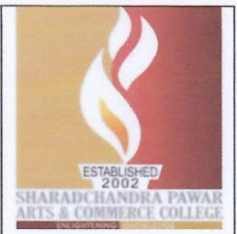


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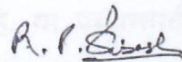


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CERTIFICATE

This is to certify that the work comported in this thesis in titled "**Study of IDBI Bank N.P.A.**" submitted for the degree of Master Arts under the faculty of Arts Sharadchandra Pawar Arts And Commerce College in Alandi Devachi, Pune by **Shinde Dhanshi Maruti** was carried out by the candidate under my supervision and guidance such material obtained from other sources has been duly acknowledge in thesis.



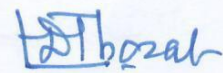
Prof Raju Shiraskar
Project Guide

External
Examiner

Place – Alandi

Date -21-7-22

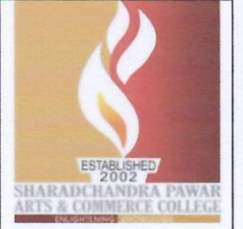




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श्रीगजाननमहाराजशिक्षणप्रसारकमंडळाचे,

शरदचंद्र पवार कला व वाणिज्य महाविद्यालय,



डुडुळगाव (आळंदी), जि. पुणे

ID NO PU/PN/AC/181-2002,

College Code No. 0681

प्रमाणपत्र

प्रमाणित करण्यात येते कि शिंदे धनश्री मारुती हया शरदचंद्रपवार कला व वाणिज्य महाविद्यालय डुडुळगाव, आळंदी सन २०२१-२२ या शैक्षणिक वर्षात एम.ए. अर्थशास्त्र भाग - दोन या वर्गात शिकत असून हीने "आयडीबीआय बँकेच्या एन. पी .ए .चा चिकित्सक अभ्यास." या विषयावर संशोधन प्रबंधाचा आराखडा माझ्या मार्गदर्शनाखाली पूर्ण केलेला आहे. या प्रबंधासाठी ज्या ज्या ठिकाणावरून माहिती घेतली आहे त्याचा योग्य त्याठिकाणी तसा उल्लेख केलेला आहे.

सादर प्रबंधिका पुणेविद्यापीठाच्या एम.ए अर्थशास्त्र पदवीसाठी सादर करण्यास माझी अनुमती आहे.

दिनांक : आळंदी येथे

दिनांक : २२/०८/२२

मार्गदर्शक
प्रा.भताशे परमेश्वर

अर्थशास्त्र विभाग
प्रा.के .ए .अस्तरकर

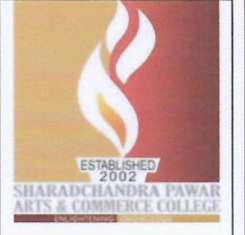
प्रमुख प्राचार्य
डॉ .एच .डी.थोरात



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प्रतिज्ञापत्रक

मी शिंदे धनश्री मारुती लिहून देते की "आयडीबीआय बँकेच्या एन. पी .ए .चा चिकित्सक अभ्यास." या विषयातील पुणे विद्यापीठाच्या शरदचंद्र पवार कला व वाणिज्य महाविद्यालयातील कला शाखा अंतर्गत पदव्युत्तर पदवी साठी सादर केलेल्या लघु प्रबंधातील माहिती मूळ संदर्भातून संकलित केलेली असून योग्य त्या ठिकाणी उल्लेख केलेला आहे. या माहितीचा लघु प्रबंध व्यतिरिक्त अन्यत्र कोठेही उल्लेख केलेला नाही

prshinde

शिंदे धनश्री मारुती

एम ए अर्थशास्त्र.२

ठिकाण : आळंदी देवाची

दिनांक : 21/07/22



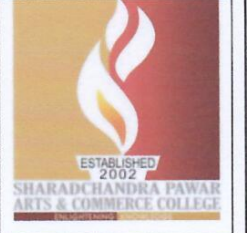
H. B. Borale

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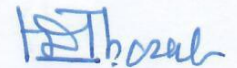
ऋणनिर्देश

श्री गजानन महाराज शिक्षण प्रसारक मंडळ शरदचंद्र पवार कला आणि वाणिज्य महाविद्यालय डुडुळगाव आळंदी पुणे अंतर्गत एम ए अर्थशास्त्र विभागांमध्ये "आय.डी.बी.आय. बँकेच्या एन .पी .ए. चा चिकित्सक अभ्यास " हा संशोधन प्रकल्प सादर करताना मला खूप आनंद होत आहे. हा प्रकल्प पूर्ण करण्यासाठी आम्हाला महाविद्यालयाने मदत केली. त्याबद्दल सुरुवातीला महाविद्यालयाचे प्राचार्य हंसराज थोरात सर यांचे मी आभार मानते.

तसेच हा प्रकल्प पूर्ण करण्याची संधी ज्यांच्या मुळे मिळाली व ज्यांनी वेळोवेळी मार्गदर्शन करून संशोधनास योग्य दिशा दिली संशोधन मार्गदर्शक अर्थशास्त्र विभागांचे प्राध्यापक श्री राजू शिरस्कर सर , प्रा.अस्तरकर सर, प्रा.बतासे सर यांचे मी ऋणी आहे आणि त्याच बरोबर संशोधनात मार्गदर्शन करणारे इतर प्राध्यापक वृंद, ग्रंथालयाचे ग्रंथपाल व शिक्षकेतर कर्मचारी, सहकारी मित्र प्राध्यापक. निखिल जगताप आणि कुटुंबीय सदस्य , या सर्वांचे मी आभार मानते

कु. शिंदे धनश्री मारुती



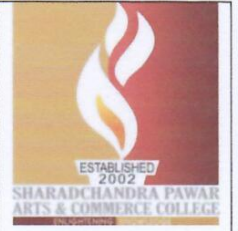


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अनुक्रमणिका

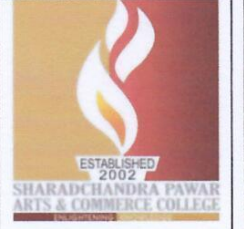
अ.क्र.	विषयाचे नाव	पान नं.
	मुखपृष्ठ	I
	प्रमाणपत्र	II
	प्रतिज्ञापत्र	III
	ऋणनिर्देश	IV
	अनुक्रमणिका	
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	१.१ प्रस्तावना	२
	१.२ बँकांचा इतिहास/उत्क्रांती	२
	१.३ बँकेची रचना	८
	१.४ आय.डी.बी.आय. बँकेचा इतिहास	९
	१.५ नरसिंहम समितीने एन.पी.ए. संबंधीत मालमत्तांचे विश्लेषण	१०
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	२.२ संशोधन विषयीची समस्या	१४
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	२.५ संशोधनाची उद्दीष्ट्ये	१७
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	२.७ नमुना निवड	१८
	२.८ संशोधनाच्या मर्यादा	१९
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	२.१० समारोप	२०



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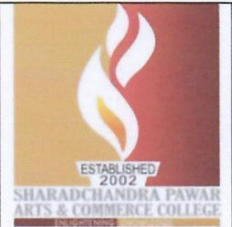
३	आळंदी शहराची पार्श्वभूमी	२१-३२
३.१	प्रस्तावना	२२
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३.४	आळंदी येथील आय.डी.बी.आय.बँकेची माहिती व ग्राहकांची गरज	२७
३.५	व्यवसाय कर्जाबद्दल माहिती	३०
३.६	महिला उद्योजकांसाठी विशेष योजना	३१
३.७	समारोप	३२
४	बुडीत कर्ज विषयक माहितीचे विश्लेषण	३३-४२
४.१	प्रस्तावना	३४
४.२	बुडीत कर्जाची व्यख्या	३४
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४.६	समारोप	४२
५	निष्कर्ष आणि शिफारशी	४३-४७
५.१	प्रस्तावना	४४
५.२	निष्कर्ष	४५
५.३	शिफारशी	४६
५.४	गृहीतकृत्यांची पडताळणी	४६
५.५	बँकांसाठी काही महत्त्वाचे	४७
५.६	समारोप	४७
५.७	संदर्भग्रंथ सूची	४८



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PARTICIPATIVE LEARNING

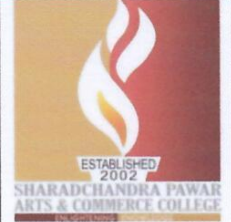
GROUP DISCUSSION




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Date: 17/09/2021

NOTICE

All B.B.A.(CA) students are hereby informed that, the B.B.A.(CA) Department is organizing a Group Discussion Competition on **24 September 2021**. Interested students can give their names to event coordinator.

Date: 24 September 2021

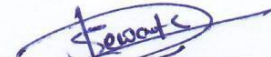
Time: 10:00 am To

1:30 pm. Venue:


Lecture Hall

Group Discussion Topics:

1. Globalization effect on India
2. Electric vehicles in India
3. Cryptocurrency
4. Gender Equity
5. Digital India
6. Leader or follower
7. E-Learning
8. Freedom – is it a myth
9. Cashless India (Digital Payment)
10. Innovation V/S Invention


Prof.S.D.Yevate

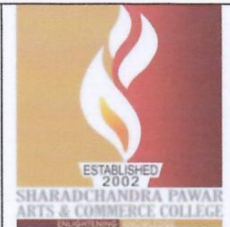



Pri.Dr.H.D.Thorat

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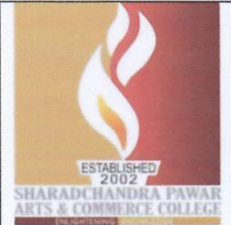
Photographs of Group Discussion



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GROUP DISCUSSION COMPETITION

Name of Co-Ordinator: Prof. Shahuraj D. Yevate Date: 24/09/2021

SR.NO.	STUDENT NAME	GROUP DISCUSSION TOPIC	MARKS
1	Supriya Rajabhau Jadhav	Globalization effect on India	39
2	Unnati Kanhu Khond		
3	Abhishek Shankar Shinde		
4	Ankita Ramkrushna Shitre		
5	Ashwini Anandrao Wadje		
6	Vedant Ravindra Pansare	Electric vehicles in India	45
7	Sakshi Vinayak Hame		
8	Sanket Navnath Gore		
9	Saurabh Shrimant Shinde		
10	Shital Angad Sapkal		
11	Shravani Sunil Suryawanshi	Cryptocurrency	42
12	Shrutika Bharat Sapkal		
13	Harshal Shivaji Jambhale		
14	Jagruti Sambhaji Khetale		
15	Jayashri Vilas Hame		
16	Kusum Pramod Lahode	Gender Equity	40
17	Mayur Prakash Patil		
18	Mayuri Anant Sagar		
19	Omkar Baliram Wavdhane		
20	Pradnya Prabhakar Yadav		
21	Prajakta Uttam Pawar	Digital India	48
22	Pramod Anil Bagade		
23	Pranali Ganesh Doke		
24	Prashant Rajendra Thorat		
25	Priti Ravindra Jakate		

Prof. Yevate S.D.

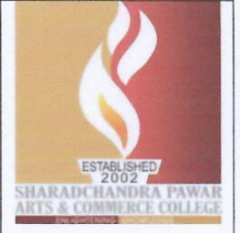
Pri. Dr. H.D. Thorat



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Date: 15/04/2022

NOTICE

B.B.A.(CA) students are hereby informed that, our department has decided to organize a presentation competition as per the detail given below:

Date: 18,19 and 20 July 2022

Time: 10:00 am To 1:30

pm. Venue: Lecture Hall


Prof. Yevate S.D.

Pri.Dr. Thorat H.D.

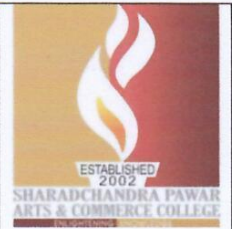




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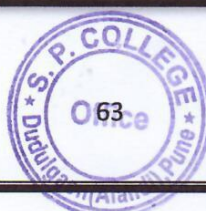
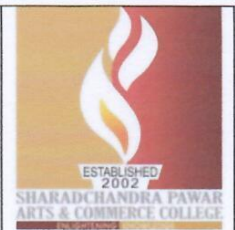
Photographs of Seminar



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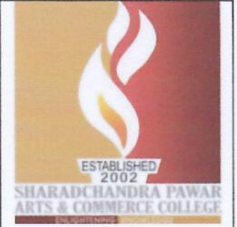
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STATISTICS SEMINAR
Class : FYBBA(CA)-SEM-I

Roll No	Name of Student	Sign
1	AKHADE PRITHVIRAJ SHAMRAO	
2	BADWE SNEHA GANESH	
3	BAHAD ANKITA RAMESH	Ankita
4	BHAGAT AJAY SANJAY	A.S. Bhagat
5	BHALAKE ANKITA GOVIND	Ankita
6	BHANDARE RUTUJA BHASKAR	Rutuja
7	BHANDARE SWATI SUGRIV	Swati
8	BHANDARWAR SHUBHAM VITTHAL	
9	BHANGALE MEGHA YOGESH	M. Bhangale
10	BOKHARE VIVEK MANIRAM	
11	BUDHAVANT PUJA PRAKASH	
12	BUDHVANT SHARDA DNYANDEV	
13	CHAPTE VINAY SANJAY	Ab
14	CHAUDHARI MANJULA DYANDEV	
15	CHAUDHARI NEHA SANDIP	
16	CHORMARE VAISHNAVI KAILAS	
17	DAGADE VIVEK PANDURANG	
18	DESHMANE DIPAK MOKINDRAO	
19	DEVKAR VAISHNAVI ROHIDAS	
20	DHEMBRE SAVITA PANDURANG	
21	GAIKWAD GAURI GORAKH	
22	GAIKWAD RASIKA AMBHADAS	
23	GAIKWAD VAIBHAV RAJENDRA	
24	GANDHILE PAYAL DIPAK	
25	GAVALI NIKITA SANDIP	
26	GAVHALE TUSHAR SUDHAKAR	
27	GAWADE GANESH SHAMRAV	
28	GAWARI ADITYA SHIVAJI	
29	GHODAKE SUNNY RAJENDRA	
30	GIRI AKASH AVDHUT	
31	GORE VAIBHAV RAMESHWAR	
32	GURAV TULSI SANJAY	
33	HEDE AJAY MITTU	
34	HOLE SUNNY BALASAHEB	
35	JADHAV ABHAY NAGNATH	
36	JADHAV PRATHAMESH NARAYAN	
37	JADHAV RITESH NAVANATH	
38	JADHAV SANKET HANUMANT	
39	JADHAV VAIBHAVI SHAILESH	
40	JOSHI HIMANI DARSHAN	
41	KADAM PALLAVI JITENDRA	
42	KALE ANANT VITTHAL	
43	KARANDE NISHIGNDHA BALASAHEB	
44	KARNALE RAMESHWAR RAGHUNATH	

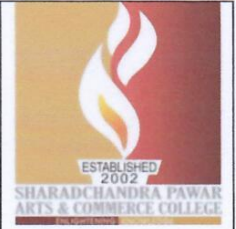


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45	KARPE HARSHAD TANAJI	<i>Harshad</i>
46	KHAIRE VEDANT GOPAL	<i>Vedant</i>
47	KHANDGE AKSHAY SANDIP	<i>Akshay</i>
48	KOLEKAR SUDARSHAN SHIVAJI	<i>Sudarshan</i>
49	KORDE POOJA BHAGWANRAO	<i>Pooja</i>
50	LAMBRUD SHRIKANT MARUTI	<i>Shrikant</i>
51	LEMBHE PRIYANKA DHARAMARAJ	<i>Priyanka</i>
52	LOKHANDE ADITYA SANDEEP	<i>Aditya</i>
53	MANE KRUSHINA SANTOSH	<i>Krushina</i>
54	MATE OM PUNDLIK	<i>Om</i>
55	MATWANKAR ANIKET BHARAT	<i>Aniket</i>
56	MOKASHI KANCHAN YOGESH	<i>Kanchan</i>
57	MUSANDE DIVYA DATTATRAY	<i>Divya</i>
58	PADWAL PRITI DEEPAK	<i>Priti</i>
59	PANSARE ATHARV NAVNATH	<i>Atharv</i>
60	PATIL VAISHNAVI HITESH	<i>Vaishnavi</i>
61	PAWALE SHIRAVANI SANTOSH	<i>Shiravani</i>
62	PHULE ADITYA GANESH	<i>Aditya</i>
63	PHULE VAISHNAVI DEEPAK	<i>Vaishnavi</i>
64	PUND ANKUSH SUBHASH	<i>Subhash</i>
65	RAUT RUSHIKESH SANJAY	<i>Rushikesh</i>
66	RAUT SAKSHI PRABHAKAR	<i>Sakshi</i>
67	ROKADE NARESH DATTATRAY	<i>Naresh</i>
68	ROKADE PRAFUL MANOHAR	<i>Praful</i>
69	RUIKAR PAWAN NAVNATH	<i>Pawan</i>
70	SARJINE PAVAN SURESH	<i>Pavan</i>
71	SHINDE ASHWINI BABASAHEB	<i>Ashwini</i>
72	SHINDE PRATIKSHA RAMKRISHNA	<i>Pratiksha</i>
73	SHINDE SAKSHI MADHAV	<i>Sakshi</i>
74	SHINDE VISHAL SUNIL	<i>Vishal</i>
75	SHITOLE PAYAL SANDIP	<i>Payal</i>
76	SONUNE VAISHNAVI SANTOSH	<i>Vaishnavi</i>
77	SURVASE RAHUL RAJKUMAR	<i>Rahul</i>
78	SURYAVANSHI KIRTI MAHESH	<i>Kirti</i>
79	SUTAR HARSH RAJENDRA	<i>Harsh</i>
80	TAMHANE DHIRAJ DNYANESHWAR	<i>Dhiraj</i>
81	TAPKIR SHRADDHA SHANTARAM	<i>Shraddha</i>
82	TAPKIR SHUBHAM DILIP	<i>Shubham</i>
83	THOKE AJAY GANESHRAO	<i>Ajay</i>
84	THOMBRE GOPAL PANDURANG	<i>Gopal</i>
85	TIDKE BALAJI SHIVDAS	<i>Balaji</i>
86	VAHILE DNYANESHWARI SUNIL	<i>Dnyaneshwari</i>
87	VAHILE RUTIKA DNYANESHWAR	<i>Rutika</i>
88	VAHILE SONAL SAMPAT	<i>Sonal</i>
89	WAGH DEEP MADHUKAR	<i>Deep</i>

90) Shri. G. B. Kulkarni
 Sandakhe Vs Vishw Ramprasad

Shri. G. B. Kulkarni
Vishw



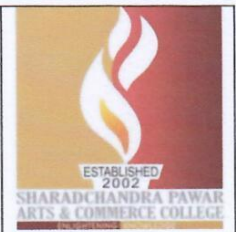
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PROBLEM SOLVING METHODOLOGIES

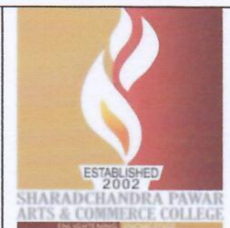
RESEARCH METHODOLOGY




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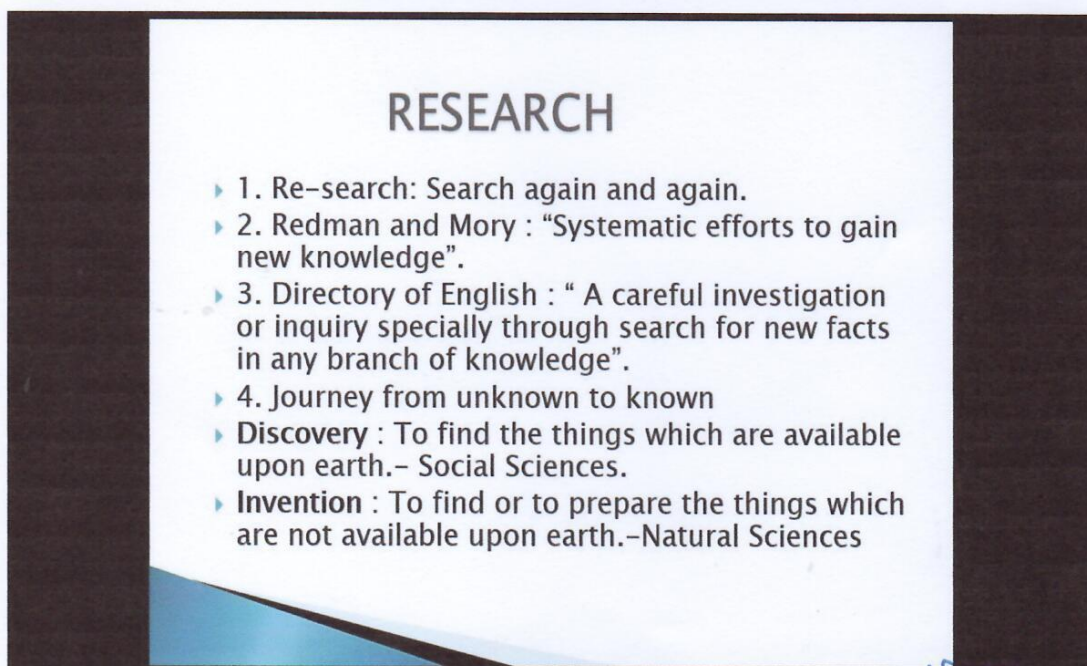
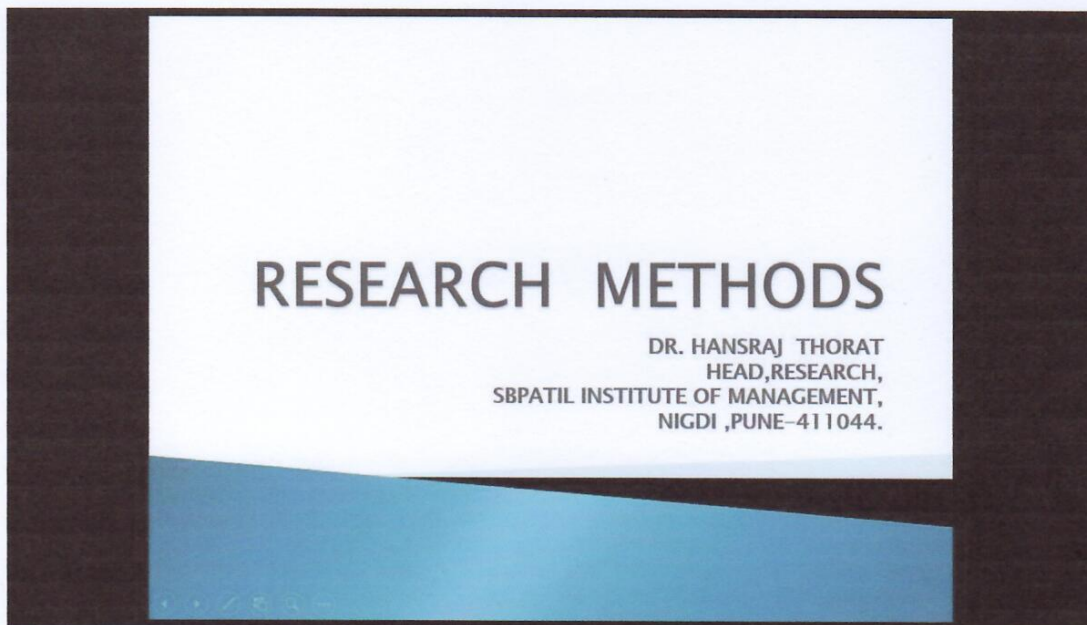


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PPT PRESENTATION ON RESEARCH METHODOLOGIES
BY Hon. Pri. Dr. HANSRAJ THORAT SIR

PPT SLIDES

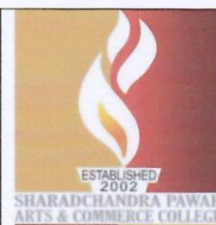


Hansraj Thorat
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What is Research in Social Science

- ▶ "All progress is born of inquiry. Doubt is often better than overconfidence, it leads to enquiry and enquiry leads to invention"----- Hudson Maxim
- ▶ 1.Collection of milk, boiling it, getting cream from it. Put some curd in it and to keep it for 2-3 days.
- ▶ Collection of Primary and Secondary Data
- ▶ 2.To rinse cream, curd, water and to get butter.
- ▶ Analysis and Interpretation of Data
- ▶ 3.To boil the butter and get pure ghee and butter milk from it.
- ▶ Findings, Conclusions, and Suggestions
- ▶ 4.To use pure ghee and butter in a meal.
- ▶ Use of research findings for wellbeing of the society.
- ▶ Getting patents and use them into production .

Disciplines of Research

- ▶ 1.Natural Sciences: Physics, Chemistry, Botany, Zoology, Mathematics, Statistics, Pharmacy, Agriculture, Geography, Medical Sciences, Engineering and Technology, etc.
- ▶ 2.Social Sciences: Management, Commerce, Economics, Behavioural Sciences, Philosophy, Psychology, Sociology, Political Science. History,etc.
- ▶ 3.Languages: English, Hindi, Marathi, Japanese, French, Urdu, etc.

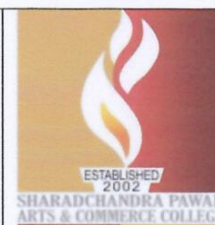


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MOTIVATION IN RESEARCH

- ▶ 1.Desire to get a research degree along with the consequential benefits.
- ▶ 2.Desire to get the challenges in solving the unsolved problems.
- ▶ 3.Desire to get intellectual joy of doing some creative work.
- ▶ 4.Desire to provide service to the society.
- ▶ 5.Desire to get respect. Contd...

RESEARCH METHODS OR METHODS OF RESEARCH OR TYPES OF RESEACH

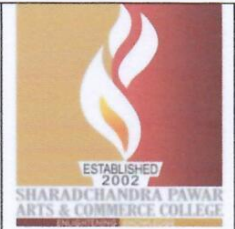
- ▶ 1.FUNDAMENTAL RESEARCH:
 - ▶ 1.Pure, Basic or Original Research.
 - ▶ 2.Gathering knowledge for knowledge.
 - ▶ 3.Making addition in the existing knowledge.
 - ▶ 4.Mainly concern with generalization and with formulation of theory.
 - ▶ 5.Natural phenomenon or relating to pure Mathematics.
 - ▶ 6.Research studies of human behavior.
 - ▶ 7.Broad based application. contd..



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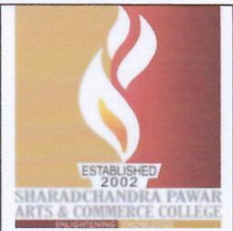
Photographs of PPT Presentation



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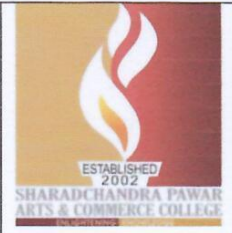
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INTRODUCTION ON GST

Glimpse of PPT

INDIRECT TAXATION CHAPTER :I

DR. HANSRAJ THORAT

Difference between Direct Tax and Indirect Tax

- ▶ Tax is a financial obligation, it is a fee levied by the government of the respective country on income, goods and activity. The main reason for imposing taxes is that they are the main source of revenue of the Government.
- ▶

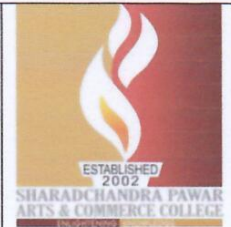


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What is GST?

'G' - Goods
'S' - Services
'T' - Tax

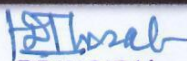
"Goods and Service Tax (GST) is a comprehensive tax levy on manufacture, sale and consumption of goods and services at a national level.

GST is a tax on goods and services with value addition at each stage having comprehensive and continuous chain of set of benefits from the producer's / service provider's point of view up to the retailer's level where only the final consumer should bear the tax."

Introduction

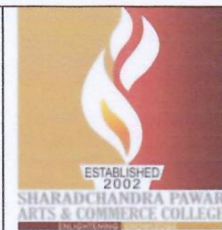
- ▶ Goods and Services Tax (GST) is a system of indirect taxation in India merging most of the existing taxes into single system of taxation. It was introduced by The Constitution (One Hundred and First Amendment) Act 2016. The chairman of GST bill is union finance minister which is currently-- Mr.Arun Jaitely.




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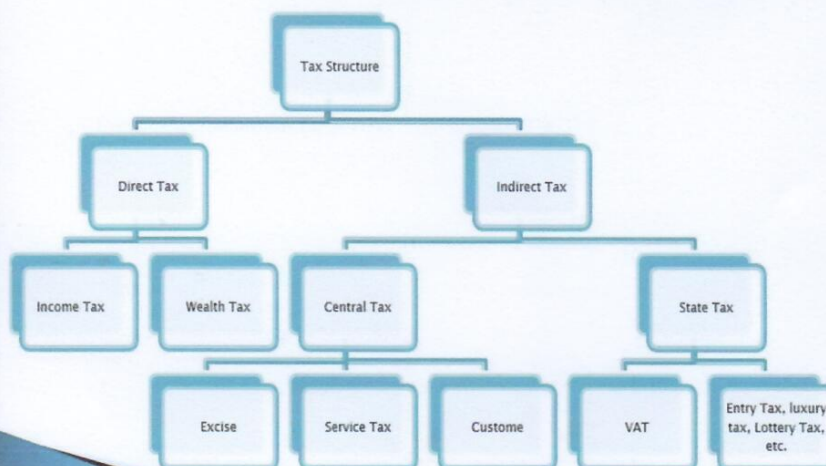
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GST – Salient Features

- ▶ 1.It is applicable to all transactions of goods and services.
- ▶ 2.It is to be paid to the accounts of the Centre and the States separately.
- ▶ 3.The rules for taking and utilization of credit for the Central GST and the State GST is aligned.
- ▶ 4.Cross utilization of taxation between the Central GST and the State GST is allowed except in the case of inter-State supply of goods.

Previous Tax structure in India [Before 1st July 2017]



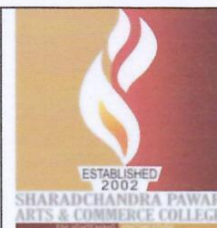
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Subsuming of Previous Taxes

CGST

- Central Excise
- Additional duties of Custom (CVD)
- Service Tax
- Surcharges and all cesses

SGST

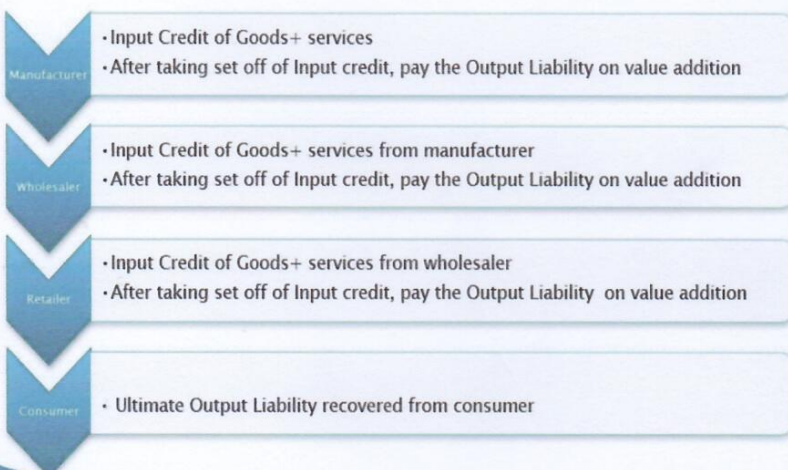
- VAT/sales tax
- Entertainment Tax
- Luxury Tax
- Lottery Tax
- Entry Tax
- Purchase Tax
- Stamp Duty
- Goods and passenger Tax
- Tax on vehicle
- Electricity, banking, Real state

IGST

- CST

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GST Set off Chain



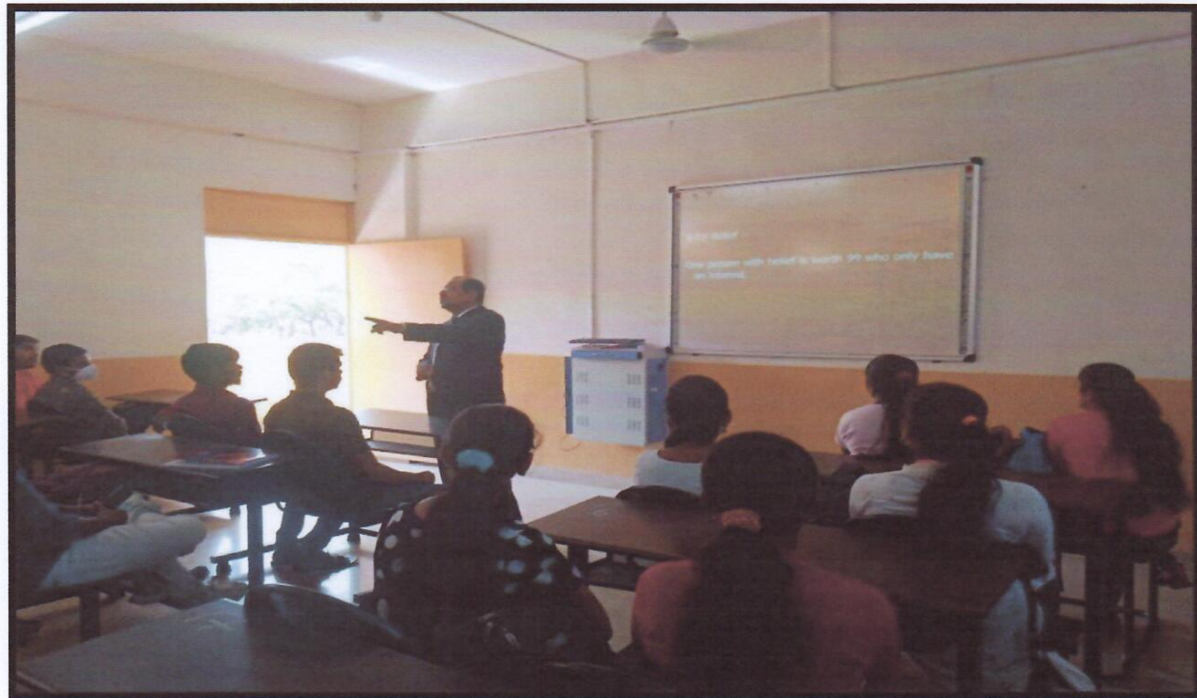
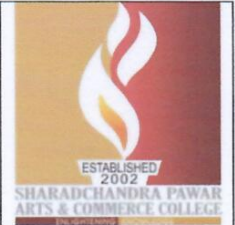
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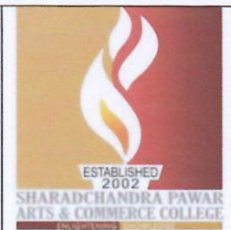
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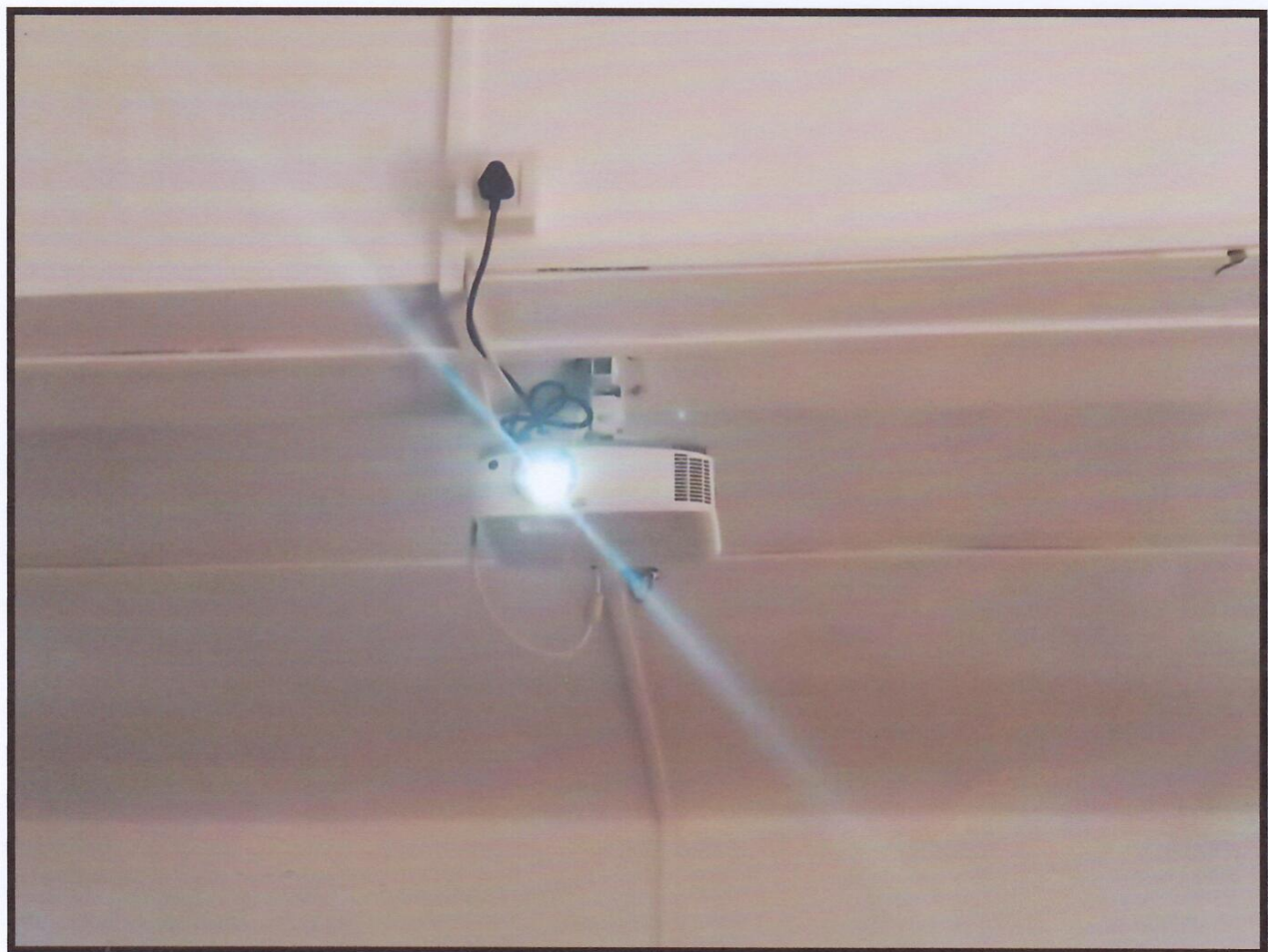
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ICT ENABLED TEACHING & LEARNING



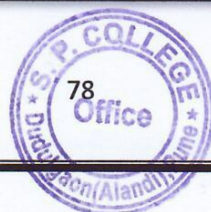
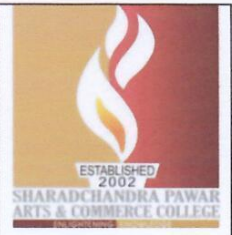
(ICT Classroom with Projector)



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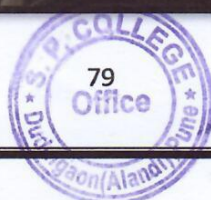


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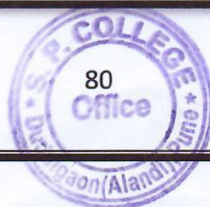
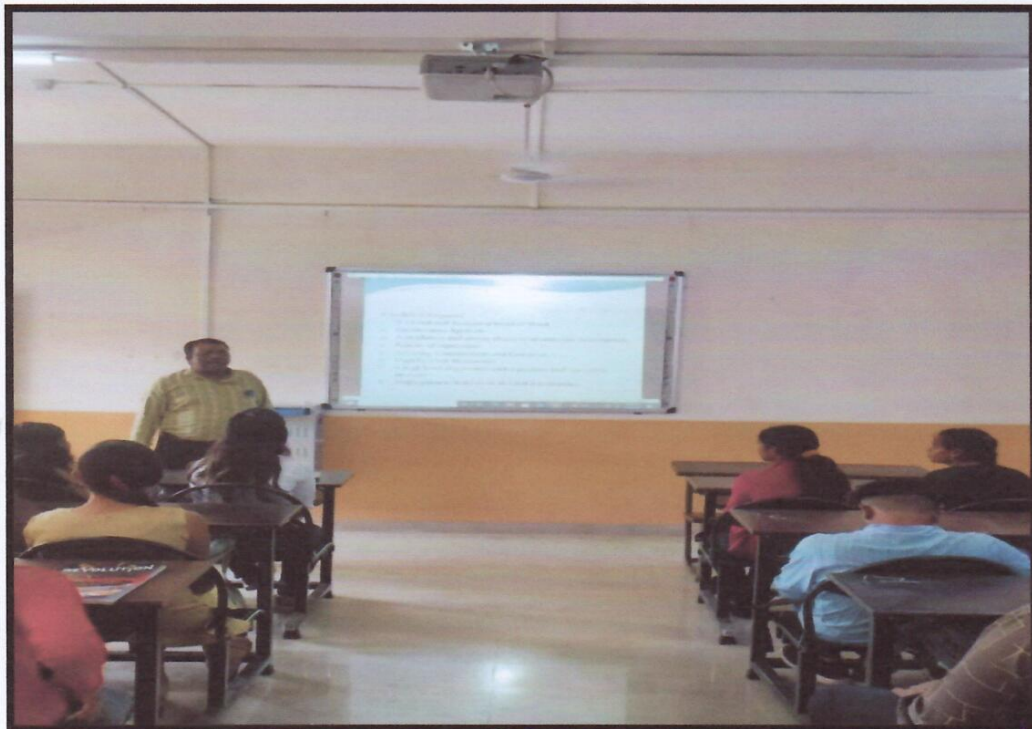
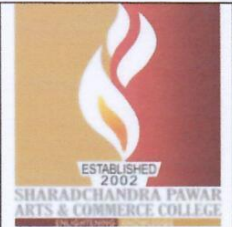
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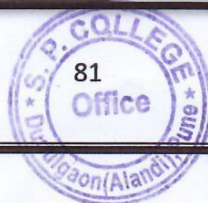
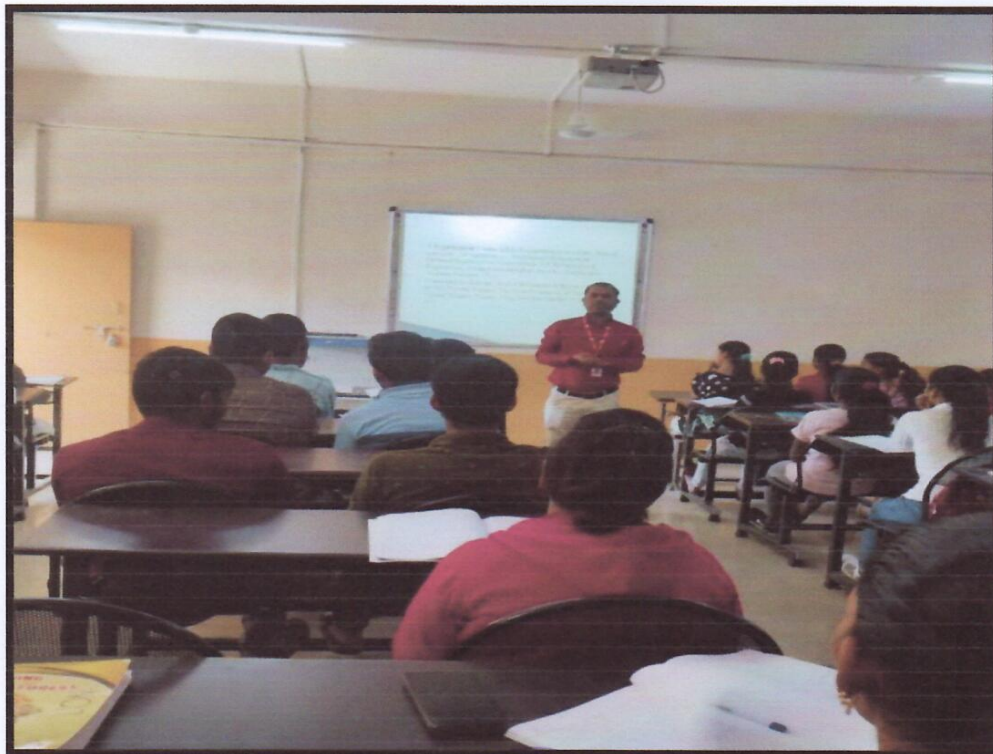
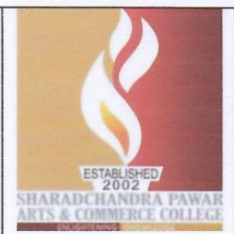
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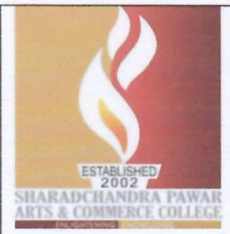
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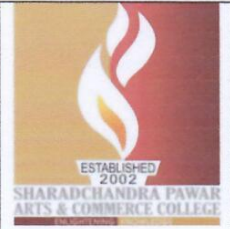
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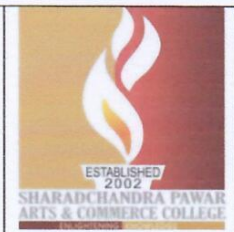



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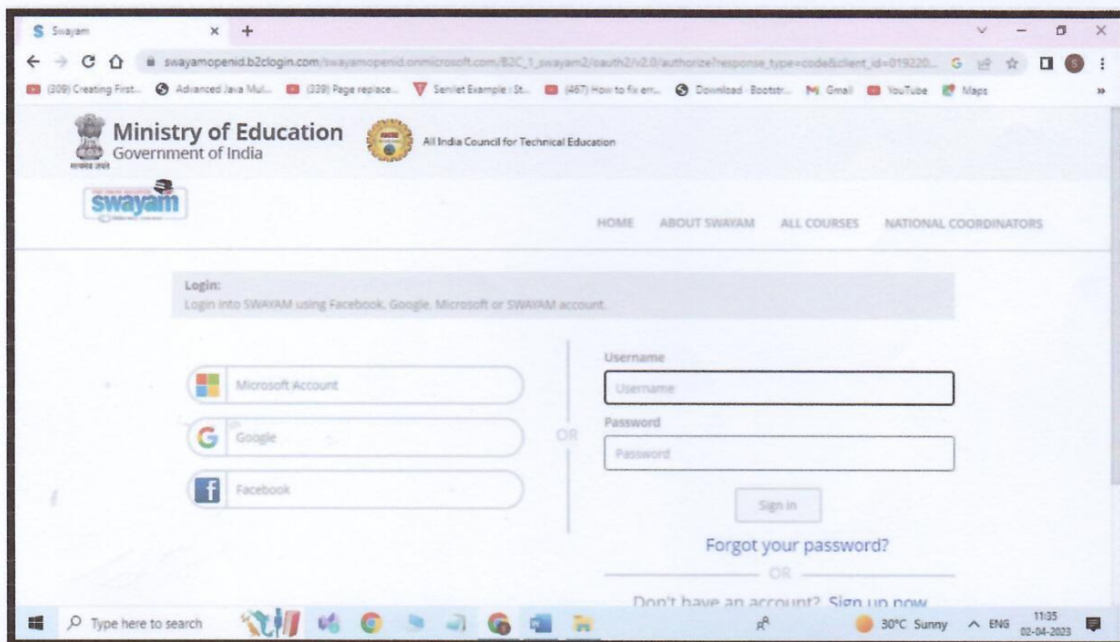
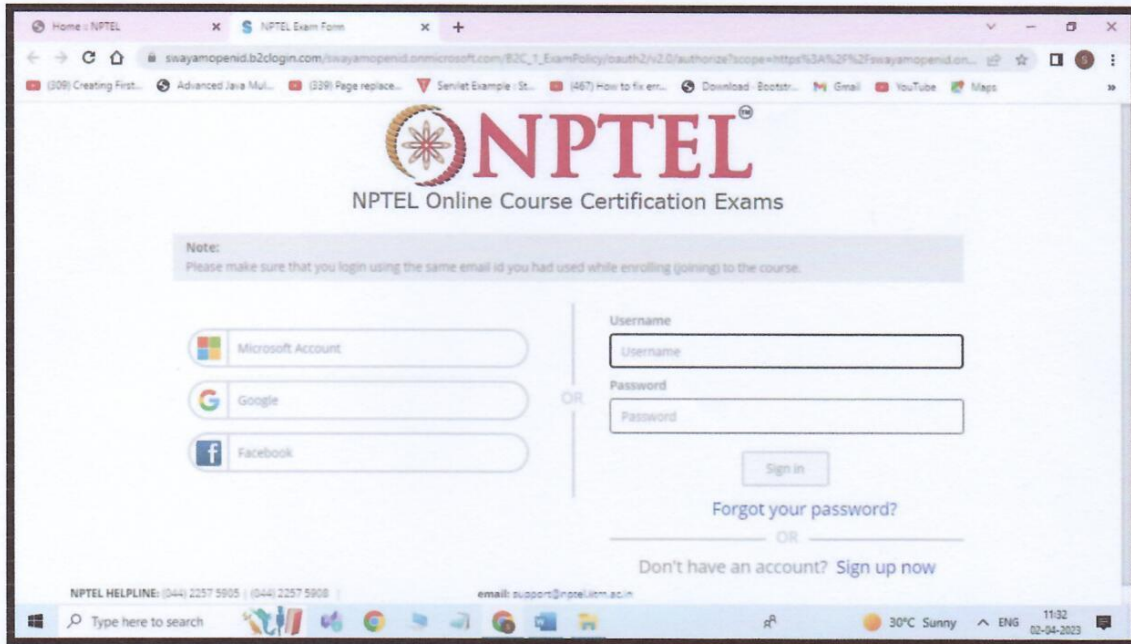
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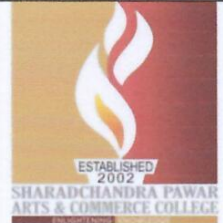
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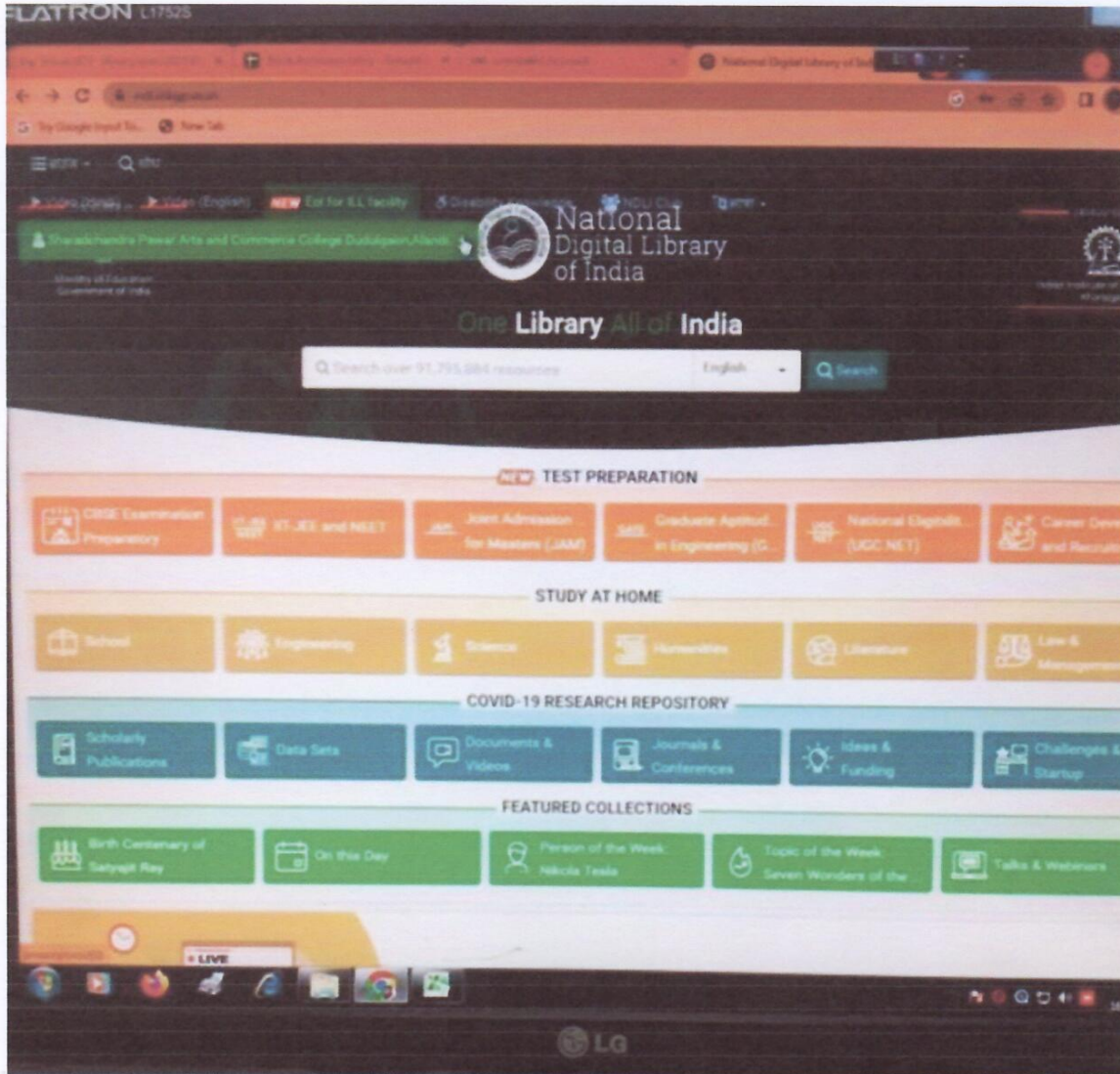
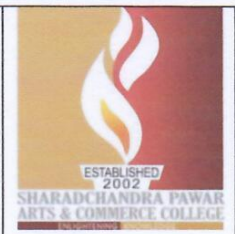
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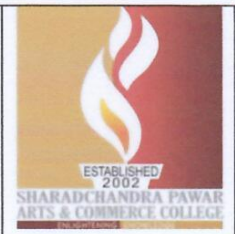
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Birth Centenary of Satyajit Ray

On this Day

Person of the Week: Nikola Tesla

Topic of the Week: Seven Wonders of the

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LIVE

GPS Map Camera

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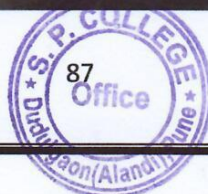
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Lat 18.671331° Long 73.884656°

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575 m 20.1 m 1014 hpa 31.92° C

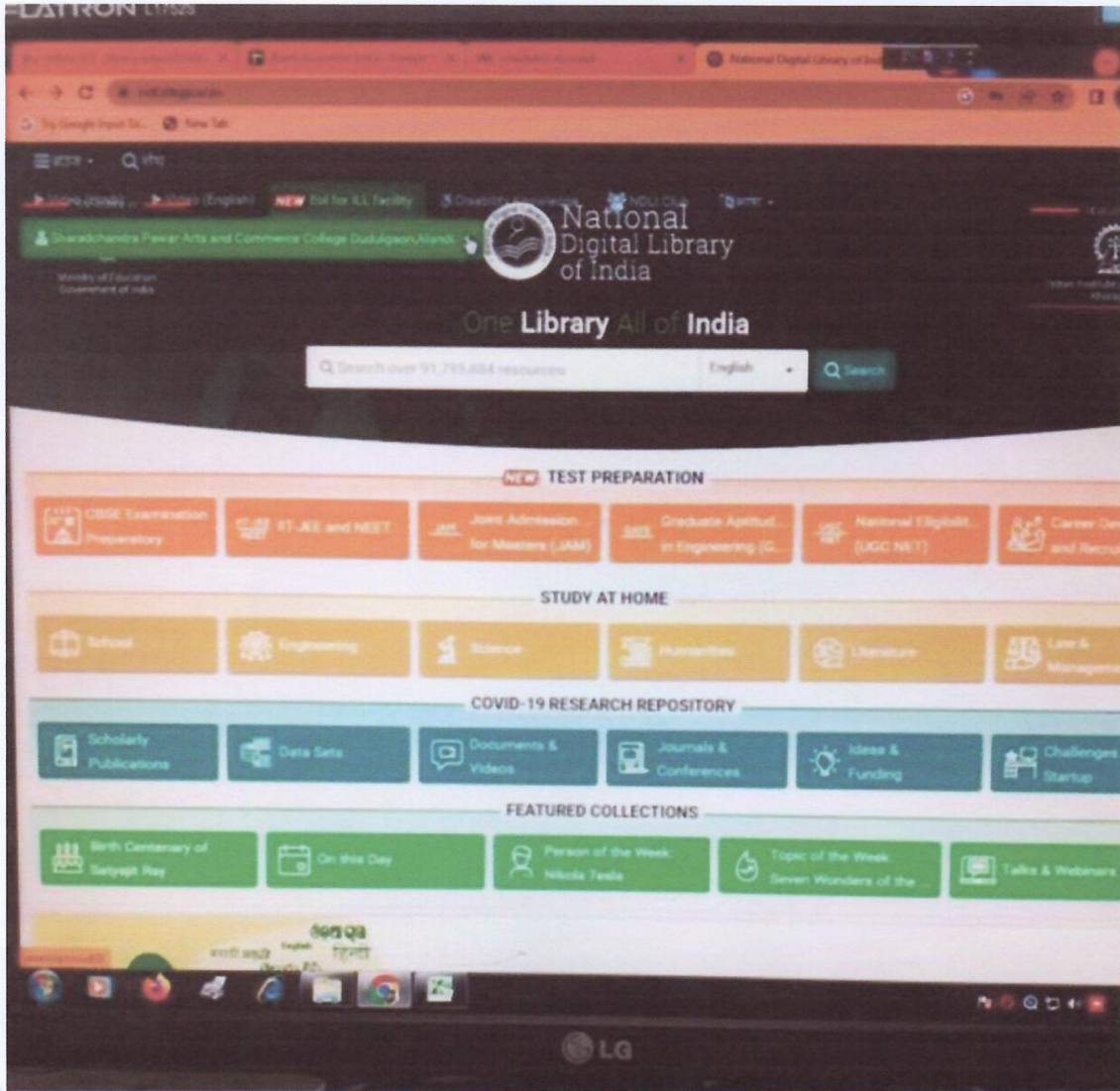
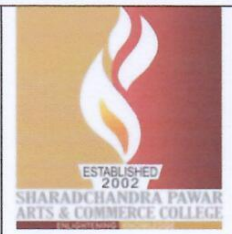
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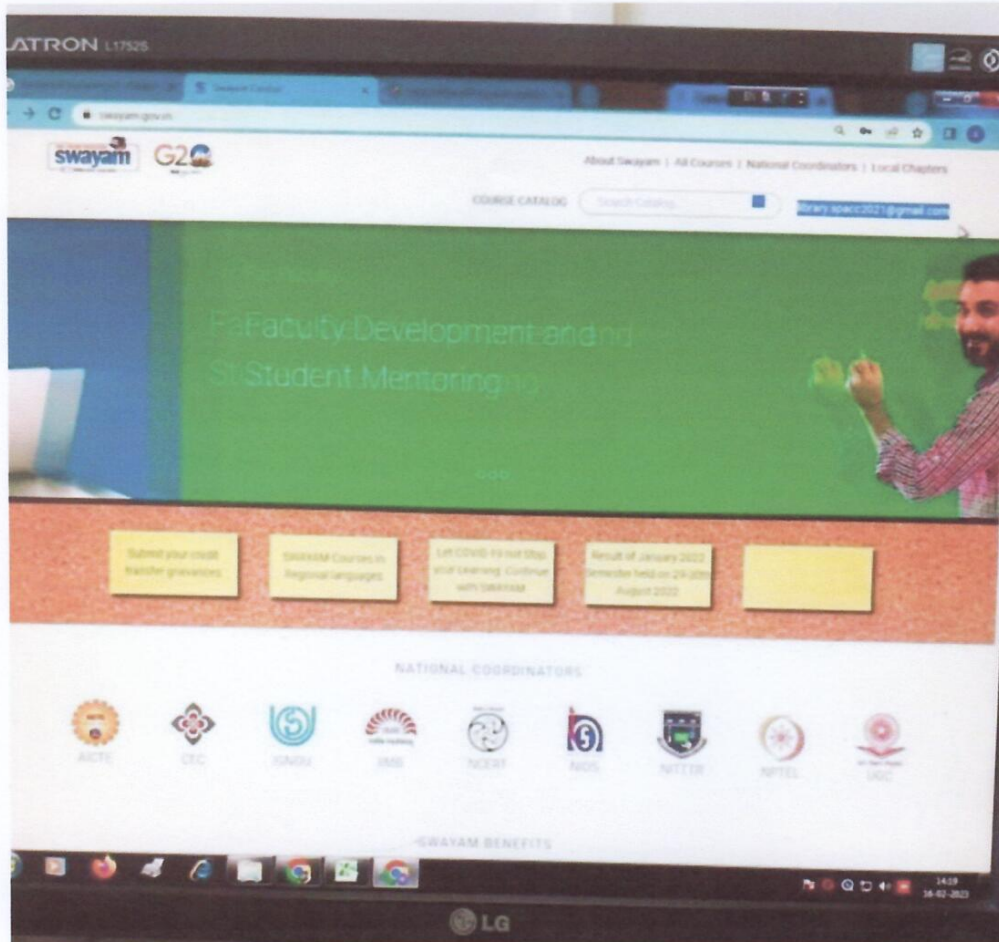
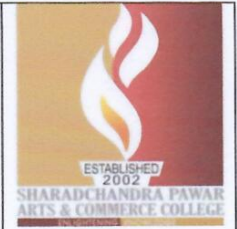
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