

RASHTRADHAN 2020

Maharashtra
meets
Odisha

EK BHARAT
SHRESHTHA
BHARAT



महाराष्ट्र



ଓଡ଼ିଶା (ଓରିଆ)



EK BHARAT SHRESHTHA BHARAT

Shiksha Mandal, Wardha's

G. S. COLLEGE OF COMMERCE & ECONOMICS

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NAAC Accredited 'A'-Grade Autonomous College

OUR TRIBUTES



Principal Dr. N.Y. Khandait garlanding the bust of late Shri Jamnalal Bajaj on his Birth Anniversary



Members of teaching and non-teaching staff offering tributes to Late Shri Jamnalal Bajaj's on his Death Anniversary



शिक्षा मंडल, वर्धा, द्वारा संचालित
गो. से. अर्थ-वाणिज्य महाविद्यालय, नागपुर
(नेक (NAAC) द्वारा मानांकित "A")
(स्वायत्त दर्जा प्राप्त)

राष्ट्रधन

२०१९ - २०२०

❖ संपादक मंडल ❖

मार्गदर्शक

प्राचार्य डॉ. एन.वाय. खंडाईत

मुख्य संपादक

डॉ. देवयानी व्ही. चव्हाण

प्रा. एस.एस. कठाळे

प्रा. आकाश जैन (विशेष आमंत्रित)

डॉ. पी.एम. पराडकर (विशेष आमंत्रित)

डॉ. सोनाली गादेकर, डॉ. नेहा कल्याणी

छात्र संपादक मंडल

राजेश्वरी शर्मा, (M.Com. IV Sem-E)

चिन्मयी डोंगरे, (BCCA II Sem)

समीक्षा भूसारी, (B.Com. IV Sem-E2)

सुरभी सिंग, (BBA II Sem.)

प्रकाशक

प्राचार्य डॉ. एन. वाय. खंडाईत

गो. से. अर्थ वाणिज्य महाविद्यालय

अमरावती रोड, नागपूर



सम्पादकीय

एक है भारत नेक है भारत
श्रेष्ठतम से भी श्रेष्ठ है भारत

अद्वितीय, अदभूत, अतुल्य, भारत को आंतरिक रूप से मजबूत बनाने के लिए भारत सरकार द्वारा प्रायोजित 'एक भारत श्रेष्ठ भारत' इस योजना का उद्देश्य भारत की अस्मिता, सांस्कृतिक विरासत का साझीकरण करना है; जिससे जनता में आपसी समझ व संबंध मजबूत हो एवं भारत को सर्वोच्च भारत बनाने हेतु सांस्कृतिक संबंधों के माध्यम से भारत में राष्ट्रीय, सामाजिक एवं सांस्कृतिक एकता को बढ़ावा देने वाली इस योजना में एक राज्य की सांस्कृतिक विरासत और संस्कृति का दूसरे राज्य के साथ आदान-प्रदान करना है।

वर्ष 2019-20 में प्रशासन के निर्देशानुसार महाराष्ट्र के साथ उडीसा की संस्कृति को साझा किया गया है। हमारे महाविद्यालय ने भी विद्यार्थियों को उडीसा की संस्कृति की जानकारी देने वाली विविध गतिविधियों का वर्ष भर आयोजन किया गया। सांस्कृतिक सप्ताह उमंग के दौरान हमारे छात्रों ने महाराष्ट्र व उडीसा की संस्कृति का सुन्दर चित्रण संगीत व नृत्य के माध्यम से प्रस्तुत किया, जिसका प्रक्षेपण दूरदर्शन ने किया।

पिछले कुछ महीनों से कोविड-19 ने न केवल भारत की अपितु पूरे विश्व की स्थिति को डाँवाडोल कर दिया है। उसकी किसी ने कल्पना भी नहीं की थी। अचानक आये इस अदृश्य दानव ने न केवल भारत अपितु सम्पूर्ण विश्व की जीवन शैली और अर्थव्यवस्था को अस्त-व्यस्त कर दिया है, या यूँ कह सकते हैं कि एक ठहराव ला दिया है। पाश्चात्य संस्कृति के पीछे दौड़ता मानव भारतीय संस्कृति की महत्ता को समझने लगा है। विदेशों में बसने के सपने देखते युवा भारत की सरजमीं को अपनाने लगे हैं। गाँव को छोड़कर रोजगार के लिए शहर की ओर रुख करता मजदूर अपने ग्राम की महत्ता को अनुभूत कर चुका है। निश्चित ही कोविड-19 की इस परिस्थिति ने ऐसे लोगों को आईना दिखा दिया है, जो अपनी जड़ों से कटकर आकाश में उड़ने के स्वप्न देखा करते हैं।

वार्षिकांक राष्ट्रधन विद्यार्थियों की सृजनात्मक प्रतिभा को उकेरने का एक माध्यम है। समाज की प्रतिकूल स्थितियों के प्रति विद्यार्थियों को उनके कर्तव्य का एहसास कराना इस पत्रिका का लक्ष्य है। इस पत्रिका के स्वरूप में विद्यार्थियों के लेख, काव्य एवं कला उनकी साहित्यिक अभिरुचि की परिचायक हैं।

राष्ट्रधन समिति, मातृ संस्था शिक्षा मण्डल वर्धा की प्रबंधन समिति विशेषतः सभापति श्री संजय जी भार्गव और प्राचार्य डॉ. एन. वाय. खण्डाईत के निरन्तर सहयोग के लिए उनके प्रति कृतज्ञ है। इस अंक में एक भारत श्रेष्ठ भारत की विविध गतिविधियों की झलक भी संकलित की गई है। अतः यह वार्षिकांक एक भारत श्रेष्ठ भारत के उद्देश्य को ही समर्पित किया गया है।

“एक भारत श्रेष्ठ भारत का जब हम लक्ष्य पायेंगे
तभी तो देश को विश्व का शीश बनायेंगे।”

- संपादक मण्डल





‘विद्यापीठ गीत’

या भारतात बंधुभाव नित्य वसू दे ।
दे वरची असा दे ।
हे सर्व पंथ-संप्रदाय एक दिसू दे,
मतभेद नसू दे ॥४॥



नांदोत सुखे गरिब-अमिर एकमतानी ।
मग हिंदू असो, ख्रिश्चन, वा हो इस्लामी ।
‘स्वातंत्र्यसुखा’ या सकलांमाजि वसू दे।
दे वरची असा दे ॥१॥

सकळांस कळो, ‘मानवता, राष्ट्रभावना’ ।
हो सर्वस्थळी मिळूनि ‘समुदाय-प्रार्थना’ ।
उद्योगि तरुण वीर शीलवान दिसू दे ।
दे वरची असा दे ॥२॥

हा जातिभाव विसरुनिया एक हो आम्ही ।
अस्पृश्यता समूळ नष्ट हो जगातुनी ।
खळ निंदका मनीहि ‘सत्य न्याय’ वसू दे।
दे वरची असा दे ॥३॥

सौंदर्य रमो घर-घरांत स्वर्गि ज्यापरी ।
ही नष्ट होऊ दे विपत्ति, भीती बोहरी ।
तुकड्यास सदासर्वदा सेवेस कसू दे ।
दे वरची असा दे ॥४॥

राष्ट्रसंत तुकडोजी महाराज





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Our Inspiration



Shri Rahul Bajaj
President
Shiksha Mandal, Wardha

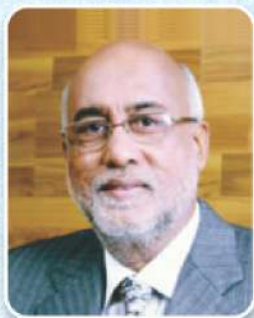
Shiksha Mandal Trustees / Office Bearers



Shri Rahul Bajaj
President & Trustee



Shri Sanjay Bhargava
Chairman & Trustee



Shri Shekhar Bajaj
Vice President / Trustee



Shri Madhur Bajaj
Trustee



Shri Sanjiv Bajaj
Trustee



Shri Bharat Mahodaya
Vice-President



Shri P.D. Khemuka
Joint Secretary



Shri Ambikaprasad Tiwari
Joint Secretary



From the Principal's Desk

It is with great pleasure, but with a tinge of somberness, that I release **Rashtradhan: 2020**.

The reason for somberness, which also happens to be the reason for delay in publication of this issue is, yes, you guessed right, Covid-19. 2020 shall now be forever known in the history of the World as the year of Corona pandemic which has engulfed the entire globe in its threatening shadows and wiped out from the face of humanity its usual cheer and zest. Never before have the present generations, the old or the millennials, witnessed such gloomy scenes that are

dominated by fears, uncertainties and, sadly, deaths. The norms of living have been redefined and they have become new normals. Thus masks, thermal screenings, hourly hand-washing, mandatory social distancing etc. have become the order of the day.

But, we have also seen that after the initial shocks, people have geared up to brave the Corona catastrophe with a resolve and tenacity that is typical of the humans and are now poised to defeat the invisible enemy. We salute all the Corona Warriors, which also include the brave NSS/NCC cadets of our beloved college, who together are striving to restore normalcy in people's lives by persevering to rid our Earth of the dreaded pandemic.

From gloom to cheers, then.

We have now put behind two years of Autonomy and our first batches of PG students shall roll out soon. Last year, i.e. 2018-19 we bade good bye to the last batches of M.Com. and MBA under the University pattern. And what performances did those batches give! MBA with its 4 merits, which include two sisters, and M.Com. with 3 rankers have indeed given very sweet parting gifts to the college. As a matter of fact, 2018-19 has been a year of academic and other achievements. We had a total of 16 merits from all our departments with BCCA having a lion's share with 5 merits including the university topper. B.Com. also was not far behind with 3 merits including the topper. Now the final year UG students of 2019-20 will be the last batches to exit the University pattern. We are confident that they too shall say good bye with spectacular performances in University examinations and gift us with more merits. I take this opportunity to wish all final year UG students all the best for their examinations.

2019-20 also saw a lot of value-addition to the college's already rich profile. We organized 3 ICSSR-sponsored national conferences and also got an ICSSR research project. We started 3 NISM courses. We have been selected by RUSA/UGC for its prestigious 'Ek Bharat Shreshtha Bharat' scheme under which we are paired with the state of Odisha. This year's **Rashtradhan** pays tributes to this unity in diversity that has underlined India's character for ages. We also got from RUSA the first installment of Rs One Crore for constructing a new academic block, purchasing smart boards and renovating our Heritage Building.

With such feathers in our cap, we are all set to celebrate our Platinum Jubilee in 2020-21. This is going to be a momentous year in the college's small history of 75 years and we start its celebration with the introduction of two new courses of B.Com. (Honours), and B.Com. (Finance & Accountancy). These two courses, being introduced for the first time in the history of RTM Nagpur University and Central India, join the long list of several "firsts" that the college has been having to its credit. We have no doubt that these new courses shall offer to students, in this part of the world, new opportunities and bring out the best out of them.

I take this opportunity to congratulate all student-teacher achievers of 2019-20. I also congratulate all those students who have contributed to **Rashtradhan: 2019-20** to make it another beautiful edition. I congratulate Dr Mrs D.V. Chavan and her Editorial Board for their hard work and keeping their chin up in these difficult times.

God bless you all.

Dr. N. Y. Khandait
Principal

ACHIEVERS



Neha Shah got 3 gold medals for getting 1st merit position in RTMNU B.Com exam and scoring highest marks in Financial Accounting



Gold Medal Winning Faculty Dr. Neha Kalyani & Prof. Manisha Chaudhary in Gandhi Vichar Sanskar Pariksha 2019-2020



Prof. Akash Jain
Appointed as Member of Board of Studies in Economics at R.S. Mahavidyalaya, (Autonomous) Latur



Dr. Neha Kalyani
Published a book, Yaadon Ka Gharoonda



Dr. Aniruddha Akarte
Awarded Ph.D. in the faculty of Commerce & Management by RTMNU.

Students Cleared NET/SET Examinations



Kailash Jaitwar
June 2019



Mahesh Rathod
December 2019



Poonam Waghela
June 2019



Ragini Asole
December 2019



Rajeshwari Sharma
June 2019



Ravina Nikhar
June 2019



राष्ट्रधन



Expressions
**ENGLISH
SECTION**

IMPACT OF COVID-19 ON GLOBAL ECONOMY

Introduction :

In 2019 the global economy was already facing anxiety about impact of US- China trade war, brexit & US presidential election on world economy due to which international monetary fund has predicted moderated global growth of 3.4 % . But COVID- 19 the disease caused by SARS- COV-2 , a novel strain of coronavirus from SARS species change the outlook unexpectedly. Amid the coronavirus pandemic , several countries across the world resorted to Lockdowns to flatten the curve of infection. This lockdowns meant confining millions of citizens to their homes, shutting down businesses and seizing almost all economic activity . It led many global institution to forecast the future of world economy . IMF has predicted global economy to shrink over by 3% in 2020 – the steepest slowdown since Great depression of 1930s. Economy has been hit very badly and all sector has been impacted adversely all around the globe ,so the impact on various sectors are as follows:

Impact of covid-19 on different sector :

● Impact on travel industry :

The coronavirus outbreak led the government of many countries impose restrictions on travel to countries affected by covid-19 which led to suspending tourism travel, work visa and immigrant visa . When the coronavirus pandemic has reached to its peak so countries have placed a complete travel ban on all forms of inward or outward travel , shutting down all airports in the country. Such travel restrictions cost the tourism industry alone a loss of over 200 billion dollar globally , excluding other loss of revenue for tourism travel , an estimated to cost the aviation industry total loss of 113 billion dollars according to IATA. According to report of GTBA , business travel sector would lose a 20 billion dollar revenue in coronavirus pandemic.

● Impact on hospitality industry :

Due to coronavirus pandemic government of many countries have announced stay at home policy and social distancing which lead to rapid shutdown in cities and States which threw many restaurants & hotel across the the country into Sudden shock. Hotels across the world witnessed booking cancellation of worth billionsof dollars. Multiple hotels in many country announced the temporary suspension of normal operations which puts the estimated loss of jobs to 24.3 median globally & 3.9 million in US alone due to decline in hotel occupancy during the pandemic period. The economic impact of coronavirus pandemic on hotel industry was more severe than 9/11 and 2008 recession together.

● Impact on oil dependent countries :

In the early months of 2020, the price of oil fell due to oil price war between Russia and Saudi Arabia . Outbreak of coronavirus has worsened the situation because of reduction in demand for oil is many countries assorted to lockdown which almost ceased all economic activities & the wheels of industry as well . When Saudi Arabia

later supplied excess oil to the world, the market was flooded with too much oil, which led to fall in oil prices.

the effect of pandemic on oil dependent countries was severe. the global decline in oil prices due to low demand for oil products in international market lead to a significant shortfall in oil revenue to oil dependent countries. Because of which their current account deficit increased and balance of payment position has become worst. they also faced increasing pressure on their foreign exchange reserves which caused devaluation of local currency against dollar . As a result of which national budget became outdated for most oil dependent countries which needs to be revised. The national budget of many countries ran into massive deficits which force them to take loan from IMF , world Bank and other lenders to fund there deficits how to create a new budget that was priced using the current lowest price in global market.

- **Impact on import dependent countries :**

Many import dependent countries was severely affected during the coronavirus pandemic . Many countries used to import there is essential commodities from major exporting countries like China ,India and Japan . due to desruption in global supply chain and substantial reliance on other countries for imported commodities lead to shortage of supplies to import dependent countries. The shortage of supplies triggered inflationary pressures on the price of commodities despite the low demand for imports due to coronavirus pandemic.

- **Impact on financial sector :**

The macro economic slowdown lead to a rise in non performing loans in the banking sector by 250 basis points. Non performing loans arose from loans issued to small and medium scale enterprises , airlines , hotels , tour operators , restaurants , retail, construction and real estate business. During the pandemic there was decline in the volume of bank transaction , decline in card payments and use of ATMs which led to decline the collection of fees by banks adversely affecting their profits.

- **Impact on event industry :**

Prior to 2020 the event industry contributed significantly to the economy . in 2018 business events hosted more than 1.5 billion participants across more than 180 countries. This industry generated more than 1.07 trillion dollar of direct spending, representing spending to plan business events, produce business events, business events related travel, and direct spending by exhibitors. It has created 10.3 million direct jobs globally and generated 621.4 billion dollar of direct GDP . Due to coronavirus outbreak many big events was cancelled which led to direct losses be on 1 billion dollar. According to reports the event industry is expected to suffer massive losses in the days to come due to this covid-19 pandemic led financial crisis.

● **Impact on education sector :**

The coronavirus disrupted 600 billion dollar higher education industry. Educators and students around the world feel the ripple effect of the coronavirus as the colleges and universities were instructed to shut down after the coronavirus pandemic has been declared a public health emergency in many countries.

UNESCO reported that covid-19 outbreak disrupted the education of at least 290.5 million students worldwide. Many countries like Canada, UK and US combined lost billions in education revenue as foreign student either quit their studies or had to return home , while other foreign students find elsewhere for quick education where the travel restrictions prevented them from studying in Canada ,UK and US during this coronavirus pandemic.

Measures to curb the impact on global economy :

Measures to curb the economic impact of covid-19 has been taken all the countries in the world . the various policy measures are being introduced by government along with the policy makers in order to get the economy on track and bring economic and financial stability .

Monetary measures are being taken by the central bank of various countries like Central Bank provision of liquidity to financial market , Central Bank purchase of bonds and securities that were plunging in value rapidly, lowering interest rate by Central Bank, sustained flow of credit to banks, MSMEs and small businesses in order to ensure adequate liquidity in the economy to check the impact of lockdown due to coronavirus pandemic.

Fiscal measures are also being taken by many countries in form of large stimulus packages for sectors and industries affected by covid-19 pandemic . And also to ensure provision of income support for individuals, social welfare payments to support for households etc .

So these are certain measures which are being taken globally by the central banks and the government in the countries in order to curb the impact of coronavirus pandemic and to maintain economic stability in the country.

Conclusion :

Coronavirus pandemic has been proven to be one of the most dangerous health and financial crisis for the world .And lockdowns imposed due to the pandemic ceased economic activities worldwide which has put the global economy in doldrums . Even though many physical and monetary measures are being taken to listen the impact of coronavirus pandemic on global economy , it is expected by IMF that this global slowdown or financial crisis would be the steepest slowdown since the great recession of 1930s. And many economists estimated u-shaped recovery curve for global economy even after lifting of lockdowns and revival of economic activities.

Rajeshwari Sharma
M.Com IVth semester

NON-BANKING FINANCE IN INDIA – REGULATORY CHALLENGES & CONCERNS

Introduction :

The Non-Banking Finance sector has scripted a story that is astonishing. It speaks to the truly varied & entrepreneurial spirit of India. From huge infrastructure financing to undersized microfinance, the sector has innovated over time and originated ways to address the debt requirements of each & every segment of an economy. Non-banking finance has been operated by Non-Bank Financial Institutions (NBFIs) which refers to the institutions that propose financial services, but they neither hold banking licenses nor accept deposits. Since not all NBFIs are heavily regulated, the shadow banking mechanism has constituted by these institutions.

Besides, they are also rising as an integral branch of The Indian Financial System and have an admirable contribution towards the Government's agenda of Financial Inclusion. NBFIs also aspire to appear as a one-stop shop for the entire financial services. NBFIs, including Non-Banking Financial Companies (NBFCs) & Development Finance Institutions (DFIs), can also be categorized on the basis of activities undertaken as they typically focus on niche segments and fulfill sector-specific requirements.

Latterly, after witnessing healthy growth over the past few years, non-bank credit growth has down shifted in the second quarter of F.Y.2019-20 due to various grounds like the tight liquidity standards and liquidity squeeze that engulfed the sector. Consequently, NBFIs which were achieving market share from banks across major asset classes in the past could not do so in F.Y. 2019-20.

Moreover, the recent NBFC crisis had a domino effect on credit availability. Caused by the lack of a legal framework for insolvent non-bank, the government might allow some financial service-providers to undergo resolution under Insolvency and Bankruptcy Code (IBC).

The sector has noteworthy growth opportunities but following challenges making their trail difficult and reducing the progress.

Regulatory Challenges

1. **Liquidity Crunch:** NBFIs faced rigorous liquidity crunch after mutual funds stopped refinancing the loans of NBFCs right away after the IL&FS crisis. Truly, deployment of funds by mutual funds has turned downbeat and stood at distressing growth rate presently. This squeeze inflow of resources has impacted the lending capabilities of the sector in recent quarters.
2. **Fears of Contagion:** Economy is inter-linked between the closely associated factors. It can be seen when, there had been deterioration in the liquidity profile of companies like IL&FS, Altico & DHFL with cash and liquid investments were decreasing within a month that time the fear of contagion was highlighted by CARE Ratings.
3. **Impact of the Slowdown in the Economy:** Slowdown in the auto sector, real estate market, MSMEs & manufacturing segment has deeply worsened the situation of Non-Banking Finance in the Indian economy.

4. **Operational Snag :** Any mismatch in balancing the lending-borrowings activities can truly thwack the margins hard and that is what the panic has been presented into the Indian markets for NBFCs.
5. **The Pitfall in Raising Money:** There are difficulties in raising funds from the market after the IL&FS episode because investors are waiting for the dust to settle before taking positions in the space which is making the working of NBFIs complicated.
6. **Migration of Investors:** Because of some factors, NBFIs are negatively affected hence this sector has lost its credibility and in the result of which investors shift their nest eggs toward banks.
7. **A Range of Reforms:** Economy like India, bringing a range of reforms like, Demonetization, GST, RERA, etc. which are making business operations complicated. The financial sector reforms have an impact on the overall effectiveness along with the stability of the NBFCs.
8. **Loopholes in Risk Management Systems:** Currently, risk management is paramount for NBFCs. If they did not develop and execute risk management frameworks properly then it may upturn internal and external risks and can obstruct the profitability.

Observing these challenges, the path for NBFIs is not that smooth to achieve heights in the future but, if regulatory authorities help them to overcome these challenges there can be seen substantial growth.

Apart from the above challenges, there are various concerns which can, actually, put NBFIs in a critical mode that can be seen as given:

Regulatory Concerns

1. **Tighter Norms:** Prudential norms require NBFIs to maintain minimum capital adequacy and provisioning norms along with reporting requirements. Existing guidelines of Basel III & Ind. AS is mandated to adopt, which may lead to initial credit losses. Upfront Liquidity Coverage Ratio (LCR) requirement as per the prescribed glide path would entail raising large amounts of debt in a very short time by the sector. Maintaining these norms by following various rigid regulations is somewhat hectic which may reduce their core efficiency & profitability.
2. **Regulation & Supervision:** Observing that the conventional approach to regulation and supervision of NBFIs has been light-touched. In a statement the RBI Governor, Shaktikanta Das, has mentioned the same distress, especially this sector is in lime-light and facing liquidity crisis since systematically important shadow lender IL&FS collapsed last year.
3. **Credit Flow:** The common operation of NBFI business in a contingent economy like India, any catastrophe can block the principle and gain amount. So, the yare concern with time of liquidity flow. Various defaulters are held in non-payment because their lending returns are blocked which is hampering the credit growth.

4. **Debt Restructuring:** This process of debt restructuring is a concerning point as the latest RBI standards on this are prone to punch the profitability of already distressed NBFIs in earlier quarters.
5. **Expanding Loan Books:** Even the credit raised by NBFCs during this time was mostly deployed for building resilience capital on their balance sheets or fulfilling their debt obligations rather than on expanding loan books which is not so important than the controlling over the NPA's and also reducing the counterparty risk.
6. **Infrastructure Imparting:** The real estate market has been facing the downfall by which the infrastructure is affecting. NBFIs serve to infrastructure projects at large to earn profits only over a longer time-frame but trusting & offering funds to this sector is concerning spot.
7. **Escalation of small ticket size consumer durable loans:** NBFIs have given loans to over 80 lakh Indians, 50% of whom are fresh to credit and they have no borrowing-repayment history. Most of the NBFIs play the volume game like no other banks do in micro-financing. The average consumer durables loan ticket size is Rs.10,000-Rs.12,000 per borrower, given by NBFIs.
8. **Too much reliance on Mutual Fund money:** In terms of interconnectedness, mutual fund is the biggest fund supplier to NBFC space by means of commercial paper and debentures. Experts say all the investment by the mutual fund in this sector is not in high investment grade or triple A. If there is a problem with some low rated mutual fund, there can be a chain reaction of selling the exposure, which could create troublesome-effect.

Suggestions to Improve Non-Banking Finance

We have encountered challenges & concerns, and here are some suggestive measures towards first-rate future of Non-Banking Finance.

1. Stress testing should be done on a continuous basis by using various alarming statistical models and it must become an integral part of the overall governance and liquidity risk management culture in NBFIs which can expose the nature of the NBFI's business level, activities, and vulnerabilities. A method of comprehensive supervision based on a forward-looking CAMELS plus approach should be introduced for all NBFIs.
2. Like Banks, NBFIs too can adhere to the naming and shaming of willful loan defaulters. According to bankers, the institutes must publish the name, address, also photographs of the guarantors if they don't clear the dues in 15 days of the notice.
3. NBFIs necessitate establishing a vigorous corporate governance mechanism to build stakeholder's trust in the business and bring defaulter institutions into the spotlight.
4. The FinTech can assist NBFIs extensively to impel competitive advantage and improve capabilities in a crowded market. NBFIs should be aligned with FinTech players which can widen their customer database, increase their operational efficiency, etc.

5. The present supervisory structure has to be improved to reflect the ongoing change in risk-sensitivity due to various factors. The supervisory resources in terms of numbers and skills should be improved to meet up the demands of supervision for which RegTech & SupTech can be used.
6. Management must guarantee that an autonomous party often reviews & assesses the different components of the NBFC's liquidity risk management practices.
7. The Liquidity Ratio ought to establish for every registered NBFI such that cash-bank balances & holdings of government securities fully cover the gaps, if any, between cumulative outflows and inflows. This sector should also favorably maintain other ratios like Credit-Lending Ratio & Equity-Deposit Ratio.
8. NBFCs may be given the advantage under SARFAESI Act, 2002. Since NBFCs' small loans are not enclosed in the SARFAESI Act, a reform in this region is pretty immediately required where capital is in a turbulent phase.
9. NBFIs require being on their toes & persistently sketching up a host of strategies to attain their target audience. Particularly, NBFCs must imagine beyond the existing services and should cater with innovative product diversification.
10. Chief risk officer should be compulsorily appointed for analyzing risk by virtue of his/her bird's-eye analysis of organizational practices and hierarchies to extend risk maps and formulate strategic action plans to minimize, manage and mitigate primary risks and then observe the progress of these efforts.
11. NBFCs must determine a reasonable time phase in which the account is likely to become viable, based on the cash flow & the Techno-Economic Viability (TEV) study.
12. NBFIs should focus on eliminating the Policy-Paralysis, Quid-pro-Quo, Target-Based Selling, which has a considerable depressing impact on various developmental projects.
13. Management ought to align the organizational structure with the enterprise strategy to maximize operational efficiency. An obsolete organization structure can form ambiguity & lack of accountability. Likewise, badly designed organization structures could hinder growth and compose risk & control failures.

If these suggestions fetch into consideration like never-ending exercise, a booming transformation can result in several financial & non-financial benefits and can definitely build the NBFIs of the prosperous future.

Concluding Views

It's evident from the above discussion that NBFIs have too many regulatory challenges & concerns but still they are the perfect or even better substitutes to the traditional banks for meeting a range of financial requirements of business activities. They propose rapid plus efficient services without going through complex procedures. Nevertheless, in order to survive and to endlessly grow, NBFIs must ponder on their core strengths while recovering their weaknesses. They need to be very vibrant and constantly try to search for new products

and services in order to carry on in this competitive financial market.

The upcoming eons will be very vital for NBFIs and only those who will be able to meet the challenges, to be very true, the fittest NBFIs will survive and actually do better if we believe the story that India will continue to grow.

The market for non-banking finance is rapidly growing and in order to survive & compete with other financial institutions, it needs to gain trust of people for being an imperative part of this growth story of financial services.

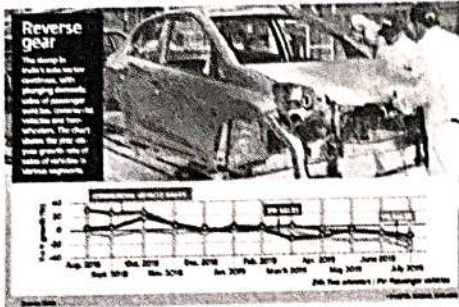
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IMPACT OF ECONOMIC SLOWDOWN ON AUTOMOBILE INDUSTRY



According to the Automotive Component Manufacturers Association of India (ACMA), around one million jobs could be on the line if the prolonged slowdown in the growth in the auto industry over the past 11 months has affected the components industry as well.

Introduction -

The automotive Industry is a pillars of Indian Economy and a key drivers of macroeconomic growth & technical advancement. Currently, the automotive industry contributes more than 7.1% to the total gross domestic products (GDP) and 49% of the manufacturing GDP in the country, and it supports almost 37 million jobs. Strong domestic demand coupled with supportive government policies have led to the Indian automotive industry climbing up the ranks to be one of the global leaders. The Indian auto industry became the 4th largest in the world with sales increasing 9.5% years on years to 4.02 million units. (Excluding two wheelers) in 2017. It was the 7th largest manufacturers of commercial vehicles in 2008. The two wheelers segment dominates the market in terms of volume owing to a growing middle class and a young population moves, the growing interest of the companies in exploring the rural markets further aided the growth of the sector-India is also a prominent auto exports and has strong export growth expectations for the near future. Automobile exports grew 14.5% during FY 2019. It is expected to grow at a CAGR of 3.05% during 2016-2016. In addition, several initiatives by the Govt. of India and the major automobile players in the Indian Market are expected to make India a leaders in the two-wheelers and four-wheelers market in the world by 2020.

Industry sales started to come under pressure from 2018 and, a year on, there is no immediate survival insight. Companies have, therefore, started to go for production cuts. Several companies such as Maruti Suzuki, Tata Motors, Ashok Leyland, among others have now resorted to reducing headcounts, industry insiders say. The job losses have begun across the value chain, including a showrooms, suppliers, and other stakeholders, and companies are now considering reducing their headcount starting with contractual employees.

Reason behind slowdown -

The automobile industry in India has been experiencing major stagnation for the past 4 quarters and failed to shake off the slow-down that has been plaguing it for months. Auto sales across all segments continued the downtrend in June as manufacturers cut production to keep inventory in check amid weak retail sales and subdued consumers sentiment. Slowing income growth and non-banking financial companies (NBFC) crises are primary reason for the current slowdown compared to earlier cycles which had been triggered by global financial crisis, etc. Some of them are discussed below :

1. Decline In demand. 2) NBFC Crisis 3. Cost Pressure 4. High Competition 5. New Load Norms

Implications :-

The sharp decline in sales numbers of the leading manufacturers shows the decline in consumer sentiment and indicates an overall slowdown in the economy. The drop in sales over the last one year had led major manufacturers to cut production, and has put pressure on the over-all automotive sectors, including ancillaries. The continuing decline in sales is now expected to put pressure on manufacturers to cut down on their costs, and reduce head-counts. The current slowdown in the automobile industry poses a greater threat to the financial arithmetic of the government.

Govt. Initiatives :-

The govt. of India encouraged foreign investment in the automobile sector and allowed 100% FDI (Foreign Direct Investment) under the automobile route. Some of the recent initiatives taken by the govt. of India.

The govt. aims to develop India as a global manufacturing and research and development hub for automobile sectors.

Under National Automobile Testing and R & D Infrastructure project (NATRIP), the govt. of India is planning to set up R & D centres as a total cost of US \$ 388.5 million to enable the industry to be on par with global standards. Under the scheme, five testing and research centres have been established in the country since 2015.

The Ministry of Heavy industries, GOI has shortlisted 11 cities in the country for introduction of electric vehicles. (EVS) in their public transport system under the Faster Adoption and Manufacturing of (Hybrid) and Electric Vehicles in India (FAME) Scheme.

The automobile mission plan 2016-26 (AMP 2026) targets in India which include the manufacture of automobiles, auto component & tractor industry over the next 10 year.

The automobile industry slump coincides with an overall economic slowdown in the industrial sector that has affected almost all segments. Amid this gloom, the industry needs immediate government intervention to spur demand for vehicles on several fronts such as clear policy on EVs, transition from BS-IV to BS-VI standards, tax deduction under GST, Liquidity crunch, among others.

Hence, government intervention is needed before there is further deterioration in sales because the automobile industry has a multiplier effect on the economy, with linkages to consumer demand and industrial demand. The need of the hour is a corrective course of action by the government that will at least stop vehicle sales from falling further.

Further, the outlook for the rest of the year will depend on multiple factors, including the progress of the monsoon and the festive season off take, as well as improvement in the liquidity situation.

Miss Chetana Vaidya
MBA -IV Sem

ECONOMIC SLOWDOWN & ITS IMPACT ON IT SECTOR IN INDIA

Introduction :-

Technology for anything is the advancement of the current process for given task. When we talk about technology in jobs we mean how automated a work can be, so that it increases the efficiency and enables cost reduction. In the name of effectiveness and efficiency machines have overpowered human effort in many sectors, and will continue to do so. What's important is to know that technology upgrade has two aspects on jobs is that how is has helped in making the job the employees easier and the other is how it has reduced the number of jobs availables or negative impact on the jobs.



How technology has reduced jobs ?

The major positive impact of technology is that is has lesser chances of errors as compared to the human toil, and his could soon lead to most of the work of labour into AI (artificial intelligence) based system of organisation and mass production, mostly of the manufacturing and the agriculture sector.

1) Automation of not only the mundane tasks but also professional work performed by the highly paid workers, if the work being done by softwares leads to precise result saving money and time. The firm will end up needing less labour.

2) Moreover, all workers will need to adapt, as their occupations evolve alongside increasingly capable machines in order to work and earn. The pace of modern technological change is so rapid that many workers, unable to adjust, will simply become obsolete.

3) The more and more technological aided work will bad to lessor labour, from the manufacturing to tertiary every sector will contribute to the reduced demand of labour, for example; consider india a labour intensive country, if we adopt to capital intensive methods of production, the time will soon come when there are masses on road, demanding jobs. Hence, we should think of new ways to employ more and more labour rather than capital.

The positive impact of technology on jobs :

1) Due to technology, demand for technically skilled youth is incresing and hence more jobs available for educated youth. This can solve the problem of educated unemployment to some extent.

2) Technology have the potential to create large scale jobs in rural areas and hence addresses the rural unemployment issue, till now, jobs with better pay are concentrated in urban areas.

3) Technology increases productivity and hence reduced the burden on workers and eliminates the burden of doing repetitive tasks. For this, workders need to earn some skills to

stay employed. It's just that the workers should be giving training for the newly created jobs, if the government takes care of the reskilling of low-skilled workers, we can take advantage of the impact of technology on jobs.

Negative impact of technology on Jobs :

1) Not just the low-skilled, and semi-skilled jobs, even high skilled job are at threat due to the new wave of technologies like artificial intelligence. This can reduce the employment opportunities available for technically skilled persons.

2) At present gap in the career is worse than ever with changing and constantly improving technology, this may force some women to stay at home after taking maternity leaves.

3) Technical advancement is forcing people to continuously update their knowledge to sustain in the job market. This can be too overwhelming for some to balance work and personal life.

Conclusion : Technology changes the nature of jobs. Even though some jobs will become redundant, technological advancement has the potential to create many more employment opportunities than it eliminated. Continuous learning and updating the skills is the need of the hour.

Ritika Rahangdale

B.Com (I) E2

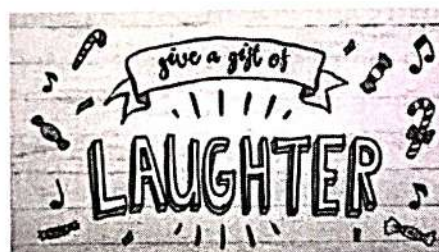
LAUGHTER IS A GIFT

Laughter is a gift
It doesn't mean you are fit
But it will soften any tension
It could be consider stress prevention

Find a reason to laugh
Just look at funny giraffes
Watch a funny show
A transformation you will go

Read a silly book
And laugh so others will look
Or watch some children play
They always find a ear !

The most wasted of all days
Is one where laughter is delayed.



When life gets you down
Please don't frown

So take this wonderful gift
And don't ever be miffed
Laughter makes living
For us to be giving.

Karishma Shende

BCCA - II

SKILL DEVELOPMENT AND EMPLOYMENT

Introduction :

The Skill Development and Employment vertical of NITI Aayog plays a key role in accelerating policy-driven initiatives in imparting Training to the youth to strengthen, the Human capital of the nation and identifying as well as offering solutions, to critical issues concerning employment, Jobs & livelihood creation and social security. The vertical works closely with the Ministry of skill Development and Entrepreneurship (MSDE) and the Ministry of labour and Employment (MOLE) and The ministry of labour and Employment (MOLE) in formulating, co-ordinating, appraisal, analysis and monitoring of various schemes, legislations, programs and project related to skill development labour and employment. The vertical collaborate with various national and international bodies and experts to identify the different areas that require mid-course corrections to come outwith suggestions and action points. These are reflected in the research and policy-related work of the vertical.



Challenges :

There have been three major challenges to skill development in India. Expanding public sector collaboration with Industry and the private section. Creating pathways for international Mobility and addressing women's low participation in the labour force.

1) Industry and Private Sector Collaboration :

Creating avenues for private sector engagement has been a crucial strategic pillar for india. Skill Development faces several forms of market failures, including information asymmetries a skilled person knows his or her skills, but a potential employer does not, if employers had all the information, Their willingness to pay for skilled person would rise. Recognition of prior learning (RPL) is an Example of an intervention to address information asymmetry.

2) Encouraging international mobility :-

India is committed to becoming The Skill Capital of the World and structured efforts such as the India international skill centre (IISC) programme are evidence of this. A new, market-division IISC Network has been proposed to counsel and guide potential emigrants with a focus on skill tests, upskilling, language and pre-departure orientation.

3) Women's participation in the labour force :

A Third Focus area for us is addressing the challenges of low female participation in the labour force. Our Analysis of labour force survey data suggests that the country's labour force of 395.2 million, only 91.6 million are women. Preparing women for forms of employment that are more attractive to them, such as the gig economy and its more flexible work models is especially relevant, given that 229.2 million women (out of the 301.5 million who are not in the labour force) report their status as "attending domestic

duties" in our Analysis.

Objective :

The main goals is to create opportunities, space and space for the development of the talents of the Indian youth and to develop more of those sector which have already been put vender skill development for the last so many years and also to identify new sectos for skill development. The new programme aims at providing training and sill development to 500 million youth of our country by 2020, covering each and every village. Various schemes are also proposed to achieve this objective.

The Structure of Skill India Mission

The skill india program was introduced on the 1st of July 2015 along with the creation of the new National Policy for skill development and entrepreneurship. The "Demand-Driver, reward-based" Pradhan Mantri Kausal Viaks Yojana (PMKVY) Flagship scheme was set up with a promise to Train over two million people in one year-The NSDC held in 2014-15 trained 1.3 million people under the mission, The previous target of training 150 million people by 2022 was raised to a much loflier goal of 400 million people by 2022.

The skill india initative was to ensure that the millions who enter the job market untrained, receive formal skill - building opportunities. May hoped to be and improvement over previous skilling and vocational training programs. A much welcomes move. The policy still seems to be a nascent stage of implementation and as a result, has had a limited impact.

Dimpal Rathore
B.Com I (E2)

BECOMES

In the world full of painful truth
Let's becomes something new,
see the world with a different view,
And become a man with changes
Which are very few.

Becomes a soul that wants
to helps
To help the needy that are
caught in trap.
The world has become a terros
Become someone who wants
to remove this error

"Become the change you want to
see in others",
said a great man who is considered

as nations father
change starts within yourself
have a kind heart, and think
of other not of self

In the world full of painful truth
Let's become something new.



Mayuri Mendhi
BCCA Ist

IMPACT OF SLOWDOWN ON AUTOMOBILE INDUSTRY

Auto Sector slowdown may wipe out a million jobs : SIAM

Society of Indian Automobile Manufacturers President Rajan Wadhera reiterated the demand for lowering of GST on automobiles from 28 percent to 18 percent.

In New Delhi, a million contractual manufacturing jobs are at risk due to the consumption slowdown, as per the society of Indian Automobile manufactures (SIAM). The slowdown has forced the value chain operators across the automobile industry to reduce production & downsize workforce.

Speaking at the SIAM annual convention Wadhera said, "Till now, 15000 contractual manufacturing jobs have been lost & another million are at the risk, if the slowdown is not reversed."

"The automobile industry accounts for almost 50 percent of manufacturing gross domestic product (GDP). 15 percent of goods & services tax (GST) & employs 37 million people directly & indirectly," Wadhera said.

The automobile industry has been hit hard due to slowdown, caused by several factors like high GST rates, farm distress, stagnant wages & liquidity constraints.

The automobile retail has witnessed around 200,000 job losses. A similar number is expected to have lost jobs in the ancillary industries.

Continuance of slowdown could lead to more job losses, social consequences : Auto Industry

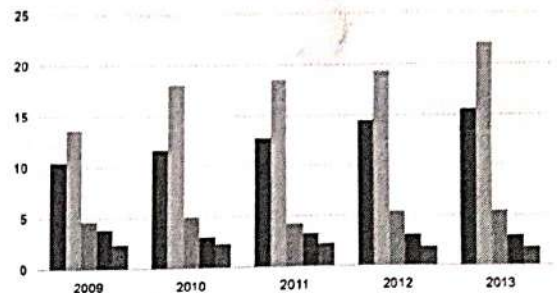
According to SIAM, Vehicle manufactures have laid off 15,000 temporary workers, while delay have witnessed around 2.8 lakh job losses with nearly 300 dealerships closing in the past three-four months.

Seeking urgent stimulus from the government in the form of GST reduction, auto industry cautioned that if the current slowdown in the sector continued, there would be further job losses that could have societal & social consequences with the industry slated to move to BS-VI emission norms from April next year, automobile makers fear that price increase amid a slowdown would further compound the problem. The auto industry, through the society, of Indian Automobile manufactures (SIAM), has been asking the government to reduce GST on automobiles to 18 percent from 28 percent.

Auto Sector Slowdown : What are non-working days?

Amid slow demand for vehicles, several companies including Maruti Suzuki, Tata Motors & Ashok Leyland have declared non working days. Here is all you need to know about non-working day and how they impact contractual workers.

Vehicle Sales in the Five Largest Economies



Over the past Few weeks, several auto sector companies, which are battling an industry wide slowdown, have declared non working days. Amid slowing demand for vehicles.

Figures released by the society of Indian Automobile manufactures (SIAM) corroborate that there has been a sharp demand contraction in the auto-sector.

And so, major auto manufacturing companies are reducing the number of production days at some plants they own & are reducing supply of individual components from outsourced plants.

What are non working days?

A non-working days in Business terms is a holiday without pay. It mostly affects workers who are directly not on the company payroll but get a daily wage on the basis of their contract. Some of these workers who are now staring at tough times ahead, earn about Rs. 6,000 to 8,000 per month.

As the frequency of non-working days increase, it directly affects the wages of these employees, contractual workers do not get salary for the days or days when production activity is shut.

Name : Prachi Dilip Kodane
B.Com. Ist Year (II Sem)

INDIAN ARMY SOLDIER



If I died in a war zone,
Box me up and send me home

Put my medal on my chest,
Tell my mom I did best

Tell my dad not to blow,
he won't get tension from me now

Tell my brother to study perfectly
the key of my bike will be his permanently

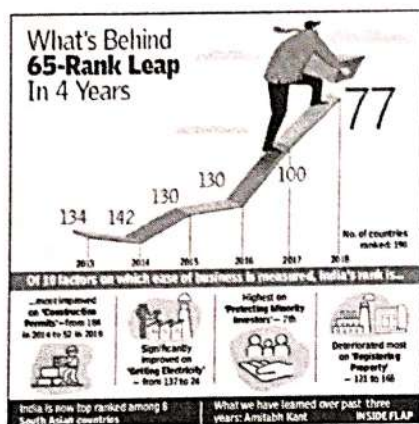
Tell my sister not to be upset
her hero will take long sleep after sunset

Tell my nation not to cry
"Because I am a soldier both to die"

Kriti Rishi Mourasia
B.B.A. - I year



EASE OF DOING BUSINESS - INDIA RANKINGS



According to World Bank's annual report on the ease of doing Business (FODB), India has improved significantly once again from the rank of 77th in 2019 to the rank of 63rd in 2020. New Zealand, Singapore and Hong Kong are ranked as top three in ease of doing business ranking 2020. In doing Business 2020, the top 10 improvers are Saudi Arabia, Jordan, Togo, Bahrain, Tajakistan, Pakistan, Kuwait, China, India and Nigeria.

Doing Business ranking is based on quantitative indicators on regulation for starting a business, dealing with construction permits, getting electricity, registering property, getting credit, protecting minority. Investors paying taxes, trading across borders, enforcing contracts and resolving insolvency.

The Doing Business report has its origins in a paper first published in the Quarterly Journal of Economics by Simeon Djankov, Rafael La Porta, Florencio LOPEZ-de-Silanes and Andrei Shleifer called "The Regulation of Entry" in 2002. The paper presented data on the regulation of entry of start-up firms in 85 countries covering the number of procedures, official time and official cost that a start up must bear before it could operate legally.

Last year, India jumped 23 places to reach the 77th position. Ever since the Modi Government first came to power, India's ranking has improved 79 places from 142nd in 2014 to 63rd, a record of Major economy.

Beginning of 2020, the World Bank will expand its ease of doing business survey to two more cities Bengaluru and Kolkata, in addition to Delhi and Mumbai that are currently surveyed. In a change of Methodology, the world Bank has decided to have four cities from every country with a population above 100 million. Apart from India, US and China will have two more cities included in the ranking next year.

In the latest world bank ranking, India also surpassed Vietnam, which dropped a notch to 70. Vietnam has been a major beneficiary of the US-China trade war, with many companies shifting their base to that country.

Economies are ranked on their ease of doing business, from 1-190. A high ease of doing business ranking means the regulatory environment is more conducive to the starting and operation of a local firm. The rankings are determined by sorting the aggregate scores on 10 topics, each consisting of several indicators, giving equal weight to each topic.

India has made significant improvements in Resolving Insolvency with an astonishing jump of 56 position made on this front in the last one year. Second highest jump was seen in construction permits, a jump of 25 position.

While there has been substantial progress, India still lags in areas such as enforcing contracts (163rd) and registering property (154th). It takes 58 days and cost on average

7.8% of property's value to register it, longer and at greater cost than among OECD high income economies and it takes 1445 days for a company to resolve a commercial dispute through a local first instance court, almost three times the average time in OECD high income economies.

"This is the third year in a row that India has made it to the top 10 improvers in doing business, a success that very few countries have done over the 20 years of the project," Simeon Djankov, Director of Development Economics at the World Bank, told PTI in an interview.

The improvement in ease of doing business would facilitate in achieving the vision of 'Make in India' and to attract domestic and Foreign investment with implementation of reforms at grassroot level.

Anjali Dakhane

Class : B.Com I (E1)



SMILE



A smile is a sign of love
A smile is a sign of care
A smile tells how much to others
You are important and also dear.

A smile is a sign of cheer
A smile is a sign of trust
A smile shows how you can
Be happy even in hard crust.

A smile is a sign of joy
A smile is a sign of hope
A smile teaches you how you can
Remove the clouds of mope.

For nothing but only a smile
Takes away your pain and trial
And pick your trouble's pile
And let you smile, smile and smile.



Gagan Polampalli
B.Com - 1st year (E1)



ANANDIBAI JOSHI

(31 March 1865 - 26 February 1887)

Anandibai Joshi was the first Indian Woman, born in Pune city, to hold a doctor's degree in a time when women's education was difficult. Going abroad to get a medical degree is an example in itself. She was married to Gopalrao, about 20 years older than her, at the age of nine. She became very shocked when she became a mother at the age of 14 and her only child died in 10 days. After losing her child, she vowed that she would one day become a doctor and try to prevent such untimely deaths. Her husband Gopalrao too encouraged her.



Anandibai Joshi's personality is an inspiration to women. She realized her dream in 1886. When she took this decision, she was severely criticized in the orthodox society as a married Hindu woman going abroad (Pennsylvania) to study. But Anandibai was a firm woman and she did not care for the criticism at all. This is the reason that she has the distinction of being the first Indian female doctor. When Anandibai returned to India after completing her degree, her health started deteriorating and she died at the age of twenty-two. It is true that Anandibai could not serve her country, the purpose for which she obtained her medical degree. But she attained the position in the Indian society, which is an example even today.

10 GOLDEN RULES TO LIVE BY

1. Do unto others as you want others to do to you.
2. Treasure your body for it is the vessel that guides you through your life.
3. Be honest and always tell the truth.
4. Success requires hard work, persistence and a little creativity.
5. Make a difference to at least one other person's life.
6. Admit when you're wrong and apologize.
7. You can learn something from everyone.
8. Don't be scared, go through life as fearlessly as possible.
9. Smile and laugh every single day.
10. Count your blessings and be thankful for all the good things in your life.

INDIA OF MY DREAM



As I went out for a morning walk, my eyes suddenly caught a very beautiful sight. There were cute little children neatly dressed waiting for their school bus. Their face were filled with innocence each holding their hands with a cute little smile on their face. But I was really surprised to see that all the little ones were standing in a queue and waiting for their school bus.

I went near them but by that time their school bus arrived. It was a green bus. A green bus is an electric bus which runs on electricity and not on fossil fuels. I was so happy by seeing that the CNG and Petrol buses were replaced by electric buses. The first thought that struck my mind was that the fossil fuels now will not get wasted and our environment will also be pollution free.

That morning was really a very fresh morning for me. The Sun was shining brightly, there was greenery all around the air was fresh and clean. There was no carbon emission from the new technology vehicles. When I went near the main road, I saw that there was no traffic. There were no Police monitoring inspite of that people were following all the traffic rules. They were not honking, not ever taking, not breaking signals just enjoying their peaceful drive. This shows that people were cultured and well mannered, Showing their responsibilities towards their nation. I was just mesmerized by seeing that how could people be so particular about their responsibilities towards their country.

I was still not able to believe that it was our Bharat! our India!

Pedestrian footpaths were clean, roads were wide, the street lights were automatic which gets off automatically in the morning. The road track had small light fitted inside them which helped people while driving at night.

As I was just wandereing about, I saw that every house and building were having a rain water harvesting system. They were using renewable energy which is collected from the renewable resources which are naturally replenished on human time scale, Such as sunlight, wind, rain, geothermal heat.

I moved ahead to explore my new Bharat & I saw a farm and there was a farmer too. I went near him and got to know that it was an organic farm. All the fruits and vegetables were grown organically. He used driverless tractors in his farm and was using technology via satellites for high yield. That time I realised that our country has achieved such greater heights.

My curiosety led me forward and suddenly I saw many people who were not Indians and they were all well dressed. Moving in a well mannered way & talking to each other in low tone. I inquired and learned that delegates from many other countries have gathered here to learn and adopt India's culture.



Suddenly with a large sound I woke up & Oh! I was just dreaming. I was dreaming about my India as a cultured, developed and a progressive nation. I am very sure that my dream will come true as India has done amazing contribution to the world health organisation via Ayurveda and Herbal Medicine and other fields too.

India is one of the greatest hubs for information technology services. Though our India is still a developing country, I am sure that it will soon be a developed country as India is doing progress. As you know, the government is constructing roads & highways at a Rapid speed. The villages are being connected with the National Highway with Pradhan Mantri Gramin Sadak Yojna.

Through Namami Gange project the rivers are being cleaned everyday. Scientific study is done to improve the air quality.

The government has also introduced the BS6 engine for all vehicles.

So, we must involve ourselves in fulfilling this dream to make our Bharat a cultured, developed & a progressive Nation and your contribution is required too.

Ritu Choudhary
B.Com I (E1)



PARENTS



When I came in their world, they were happy
and all their anxiety was abandoned.

They show adoration towards me,
This adoration made me to be jovial with love of sea.

They sense my whiff when I silently enter the home,
When I stumble, they support me like a foam.

Our small world is a heaven we full of agree,
But when something happens to me,
all the smiley face flee.

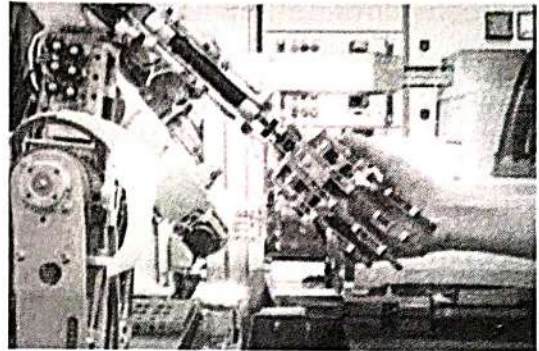
Children are flowers of their parents,
who make them to feel fresh by their fragrance.

Anshika Tamrakar
BBA - 1st year



IMPACT OF TECHNOLOGY ON JOBS

Technology for anything is the advancement of the current processes for given task. When we talk about technology in jobs, we mean how automated a work can be, so that it increases the efficiency and enables cost reduction. In the name of effectiveness and efficiency machines, have overpowered human effort in many sectors, and will continue to do so. What's important aspects on jobs is that how it has helped in making the job the employees easier and the other is how it has reduced the number of jobs available or negative impact on the jobs.



The positive impact of Technology on jobs :

Technological innovations result in improved lifestyles, hence consumerism increases and thereby results in more employment opportunities. For example, the industrial revolution created more jobs than it eliminated. If we take the example of 3D printing technology, building houses by 3D printing is a great technological innovation. Eventually, it will result in some job losses in the construction industry at least in the starting. But this innovation will result in creating more affordable homes and hence more and more people may want to buy a house. And so, with more consumers, more houses will be built and hence will create so many jobs but of a different kind.

Technology increases productivity and hence reduces the burden on workers and eliminates the burden of doing repetitive tasks. For this, workers need to learn some skills to stay employed. It's just that the workers should be given training for the newly created jobs. If the government takes care of the reskilling of low skilled workers, we can take advantage of the impact of technology on jobs.

Due to technology, demand for technically skilled youth is increasing and hence more jobs available for educated youth. This can solve the problem of educated unemployment to some extent.

Technology helps in the growth of the economy. Companies that use technology will save so much by replacing human labour with technological innovations. And thereby they expand their services. And as a result, they create more jobs. More employees will be added to the economy and more revenue by taxes will come to government. So, there will be economic growth. This economic growth can be utilised by the government to create more employment opportunities with better pay.

Technologies have the potential to create large scale jobs in rural areas and hence addresses the rural unemployment issue till now, jobs with better pay are concentrated in urban areas.

The Negative impact of Technology on jobs :

The immediate result of new technologies will be job losses because some jobs will



become redundant. Machines and automation are replacing low-skilled workers. If any company does not replace human labour by technology, it is susceptible to losses due to heavy competition from other companies which use technology. So, it is inevitable for companies to catch up with the technologies. In this process, low-skilled workers will be the first section to be removed from the jobs. As a consequence of this, income inequalities are further widening.

Not just the low-skilled, and semi-skilled jobs, even high skilled jobs are at threat due to the new wave of technologies like artificial intelligence. This can reduce the employment opportunities available for technically skilled persons.

At present, gap in the career is worse than ever with changing and constantly improving technologies.

Technical advancement is forcing people to continuously update their knowledge to sustain in the job market. This can be too overwhelming for some to balance work and personal life.

Conclusion :

Technology changes the nature of jobs. Even though some jobs will become redundant, technological advancement has the potential to create many more employment opportunities than it eliminated. Continuous learning and updating the skills is the need of the hour.

Name : Rutuja S. Ghatol

Class : B.Com - I (E1)



ALWAYS



Always remember to forget
The things that made you sad
But never forget to remember
The things that made you glad.

Always remember to forget
The friends that proved untrue
But don't forget to remember
Those that stuck by you.

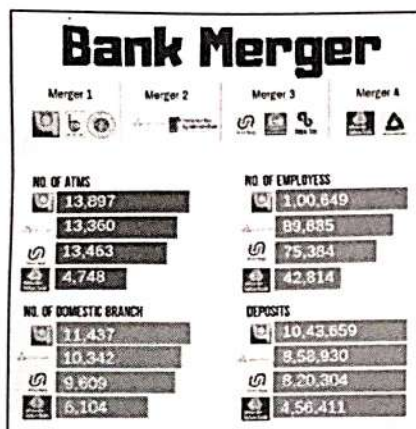
Always remember to forget
The trouble that have passed away
But never, never forget to remember
The blessings that come each day.



Sakshi Sarawat

B.B.A. - I year

RECENT MERGER OF PUBLIC SECTOR BANKS IN INDIA



Finance Minister Nirmala Sitharaman recently announced that 10 banks owned by the Government of India will be merged into four largest banks, thus the total number of state-owned banks in the country will come down from 27 (in 2017) to 12.

Punjab National Bank will be merged with Oriental Bank of Commerce and United Bank of India. Canara Bank with Syndicate Bank Union Bank of India with Andhra Bank and Corporation Bank

The Banks that have been merged by the government exhibit varying financial strength. Banks such as Indian Bank and Punjab National Bank are stronger than the smaller banks that they are being merged with under the plan. Indian Bank, which is considered to be the strongest financially among the 10 banks, for instance, has a net NPA ratio of 3.8%; it is 5.2% for Allahabad Bank so the merger is expected to adversely affect the health of Indian Bank.

It remains to be seen whether the operational benefits that the government believes will come about through the merger will compensate for the deterioration in the financials of the stronger banks.

Ms. Sitharaman has assured banks that jobs will not be lost due to the merger. Many see this as a compromise to avoid any trouble from powerful bank employee unions. Given this, it seems unlikely that state-owned banks will be able to become more efficient after the merger by getting rid of redundant labour. More importantly, the merging of healthy banks with weak banks may not really improve the health of the banking system as a whole, in fact, many believe, by diluting the management of strong banks, forced mergers may lead to a significant deterioration in the overall health of the banking system.

Last but not least, if the managers of efficient banks are punished for their good performance by being asked to share the burden of weaker banks, many fear that there will be fewer incentives for managers to manage well. This can further negatively affect the longterm performance of state-owned banks.

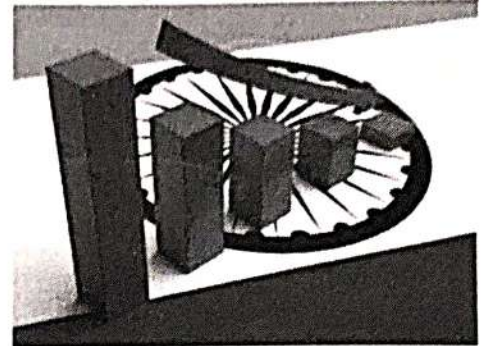
Nikita Pradhan
B.Com Ist Year (E1)



"ECONOMIC SLOW-DOWN IN INDIA"

MYTHO OR REALITY?

To analyse the Indian Economy, first of all we must know the basic meaning of economy specially in view of India. India is not Capitalist & Socialist Economy. It is a Combination of both that is mixed economy. Economic situation is not consistent for all time, It keeps changing as per each country's economy, Its size. But what is economy? It is further divided into two parts 'Micro' & 'Macro' according to Prof. Samuelson, A well-known economist. 'Micro' economics is a study of Individual units, while 'Macro' economics is a study of aggregate units. This is the further classification of the economy. But, what is meaning of economy? Any activity which is related to money is known as economics or economic activity. Economy is, a greek word derived from "Okonomics" means household management.



Now, what is slow-down?

Every country whether it is developing or developed, slow-down act as speed breaker the growth of the country. Economic slow-down is a situation where production in a country reduces, unemployment rises, market demand decreases because of absence of purchasing power or due to reducing income of household. Economic slow-down curtails the G.D.P. growth rate, which is not good for any country.

Reasons of Economic Slow down

- i. Loss of confidence in investment.
- ii. Falling housing prices & sales.
- iii. Manufacturing order slow down.
- iv. Deflation
- v. Falling income of household.
- vi. Reduction in disposable income.

If we to want to analyse the current Indian economic situation then first of all we have to analyse the economic periods in India.

- i. Pre-demonetisation period.
- ii. Post-Demonetisation Period.
- iii. Situation of manufacturing Industries, Small Medium Enterprise, Rate of Unemployment.
- iv. Growth Rate of India.

Pre-demonetisation Period

Government taken a decision of to demonetised the bank notes of denominations like 500 Rs. & 1000 Rs. on 8th November 2016 announced by the Prime Minister. The main aim of Demonetisation is to Curb black money, to promote, E-Transaction that is E-Banking, to

curb the illegal trade & fund transferring, to curb the terror funding & etc. As Quoted by the Prime Minister. The period before the fiat money become the fiat money it means Rs. 500 & Rs. 1000 currency notes when become the only a piece of paper is known as Pre-Demonetisation Period. Actually 2014 to 2017 this three years was the golden economic period for India. Because in this period India became the highest growth making country, with the actual G.D.P. Growth rate of 8.2% per year which was highest among the country more than China, Britain, Russia & U.S.A. India became sixth biggest country as per the economy with more than \$2,936 Trillion in terms of dollars. Prime Minister quoted that this is the least situation for the demonitisation because, Indian economy is in healthy stage.

Post-Demonetisation Period :

Now, once a decision is taken it is implement whether it is right or wrong in ethical manner & what will be its consequences. People faced so many problems for exchanging their notes. There are long lines of people outside the A.J.M's & Banks as well as outside the post office for exchanging the notes. There are lot of restriction of Government but people faced it & tried to be a patriotic because it is in a interest of Nation. But what about Post Demonetisation. The Connection of Economy diminishes day by day as employment opportunities reduces, the unemployment rates highest of last five years that is 7.1%. While G.D.P. growth rate falls to 5.1% from 8.2% which is major setback for India. Former P.M. Dr. Manmohan Singh quoted that decision of demonisation is "Organised Loot & Unorganised Blender" in a Rajya Sabha the upper house. Demonetisation really crubs the economic growth of India? is the major question arises 15 to 18 taxes. But various businessmen actually opposed the system of four income slab. But it is not possible, because India is a country having diversified market country having diversified market & product use can give same tax on less cut as well as tax. As per former Finance Minister Arun Jaitley & former chairman of G.S.T. council, that what government advocates five slab system because people has to give tax as per the nature of product which is they actually buy. If cannot impose same tax on car as well as basic consumer goods.

Is poor implementation of G.S.T. & Demonitisation the reason behind the economic slowdown?

The answer is partially yes, because we cannot blame only internal environment for the slow down every time. Some conditions may be arises due to the internal environment also. Demonetisation idea is good, it is a decision with the good intention but with wrong implementation according to former R.B.I. governor Mr. Raghunath Raju, Demonitisation. But the demonetisation is the only cause for economic slowdown in India? The answer is no because it is a slowdown which currently facing by the various big bulls like United State of America, China, Russia, India, the Great Britain, France, Germany & etc. But why? there are various reasons such as American reactions on Iran which leads to rise in oil prices, trade war between America & China, American sanctions on Russia & etc. Even the developing countries like India, Bangladesh, Myanmar, Indonesia, Growing at good rate as compared to China as well as other developed countries. Now, the question arises that



implementation of goods & services tax is poor? There are various doubts on G.S.T. arisen in the mind of various businessmen even the four tax slabs that is 5%, 12%, 18% and 28% offer disturb the businessmen even the C.G.S.T., I.G.S.T. & S.G.S.T. is creating a lot of complications. G.S.T. launched & implemented in India by curbing to more than will be more impactful if government not shows the over speedness while taking the decision, same with the G.S.T.

Conclusion : Yes, there is no doubt that we are facing economic slowdown. Indian economy facing a economic slowdown, due to various improper policies of government & improper implementation of G.S.T. & Demonetisation. It is true that our country today facing huge unemployment problem as well less demand & more supply. But, hope India will survive from this slowdown & bounce back again. It is reality not an Myth that India currently facing a slowdown.

Sarvesh D. Mulay

B.B.A. Ist



UNITY OF STRENGTH

I stared at mankind and sketched my vision
In this world I see millions of divisions
Some in the name of religion
Some, in the name of region



There shouldn't be this much difference
As God's love for everyone is Immense
Everyone is same no one is different
And in each and everyone god is present

The more we create difference
The more we degrade our essence
Oneness is the only way to success
Only togetherness can bring happiness

Every difficulty we can fight
If everyone of us will unite
Every problem can be solved easily
As there is immense strength in unity.



Samrudhi Gupta

BBA - I



RESTRUCTURING OF BANKING SECTOR IN INDIA BY MERGERS



Introduction : Public sector banks (PSBs) are major types of bank in India, where a majority stake i.e. more than 50% is held by a government. The shares of these banks are listed on stock exchanges. There are a total of 12 public sector banks alongside 1 stack owned payments bank in India.

Emergence of Public Sector Banks : - The Central Government entered the banking business with the nationalization of the Imperial Bank of India in 1955. A 60% stake was taken by the Reserve Bank of India and the new bank was named as the State Bank of India. The seven other state banks became the subsidiaries of the new bank in 1959 when the State Bank of India Act, 1959 was passed under the Nehru Government. The next major government intervention in banking took place on 19 July 1969 when the Indira Gandhi government nationalised an additional 14 major banks. The total deposits in the banks nationalised in 1969 amounted to 50 crores. This move increased the presence of nationalised banks in India, with 84% of the total branches coming under government control.

Before the economic liberalisation : - The shares of the banking sector held by the public banks continued to grow through the 1980s, and by 1997 the public sector banks accounted for 90% of the banking sector. A year later, in March 1992, the combined total of branches held by public sector banks was 60,646 across India, and deposits accounted for Rs. 1,10,000 crore. The majority of these banks were profitable, with only one out of the 27 public sector banks reporting a loss.

Liberalisation in the 2000s :- The nationalised Banks reported a combined loss of Rs. 1160 crores. However, the early 2000s saw a reversal of this trend, such that in 2002-09 a profit of Rs. 7780 cores by the public sector banks : a trend that continued throughout the decade, with a Rs. 16856 crore profit in 2008-09.

Mergers : - The consolidation of SBI associated banks started first by merging State Bank of Saurashtra to it. The merger happened on 13 August 2008. Then after State Bank of Indore was acquired by State Bank of India on August 27-2010. The remaining 27 nationalised banks were merged into 12 Banks from 2017-19. The State Bank of Bikaner & Jaipur, State Bank of Hyderabad, State Bank of Mysore, State Bank of Patilala and State Bank of Travancore and Bhartiya Mahila Bank were merged with State Bank of India with effect from 07 April 2017. Vijaya Bank and Dena Bank were merged into Bank of Baroda in 2018. IDBI categorised as a private bank with effect from January 2019.

Recent Merger : - The Government on Friday 30th August 2019, unveiled a mega plan to merge 10 public sector banks into 4 as part of plans to create fewer and stronger global-sized lenders as it looks to boost economic growth from a six-year low. Finance Minister

Nirmala Sitaraman announced four new set of Mergers ... Punjab Nation Bank (PNB), Oriental Bank of Commerce (OBC) and United Bank of India will combine to form the nation's second - largest lender; Canara Bank and Syndicate Bank will merge; Union Bank of India will amalgamate with Andhra Bank and Corporation Bank; and Indian Bank will merge with Allahabad Bank.

Post the mega merger, here are the six PSU banks that will remain independent : Indian Overseas Bank, Uco Bank, Bank of Maharashtra and Punjab and Sind Bank, which have strongest regional focus, will continue as separate entity.

Bank of India and central Bank (RBI) will also continue to operate separately as before.

Oriental Bank of Commerce and United Bank merger will merge into Punjab National Bank (PNB) to create a bank with Rs. 17.95 lakh crore business and 11,437 branches.

The Merger of Syndicate Bank with canara Bank will create the fourth largest public sector bank with Rs. 15.20 lakh crore business and a branch network of 10,324.

Andhra Bank and Corporation Bank's merger with Union Bank of India will create India's fifth largest Public Sector bank with 14.59 lakh crore business and 9,609 branches.

The merger of Allahabad Bank with Indian Bank will create the seventh largest public sector bank with Rs. 8.08 lakh crore business with strong branch networks in the South, North and East of the country's sitharaman siad.

In 2019, the government had merged Dena Bank and Vijaya Bank with Bank of Baroda, creating the third-largest bank by loans in the country.

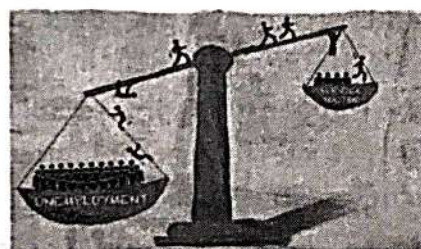
After the mergers, the country will have 12 public sector banks, including State Bank of India and Bank of Baroda.

Sanskriti Gaidhane

B.Com I - E1

UNEMPLOYMENT

In unemployed
And old enough to realize
That's just not cool,
while kids around me
friends fo friends of parent's kids,
Are working their way
Into small names at big companies,
And it's my job to clap for them,
To make them feel success
At selling out young,
While I give in all I have
All I've ever wanted



To live a dream
Worth chasing pennies for
Because I love the way
They click when they fall into
My piggy bank.

Karishma Shende

BCCA - II

SHOULD INDIA WORRY ABOUT RECESSION FEARS ?



Generally an administration gets credit or blame for the state of economy during its time. This has caused disagreements about when a recession actually started. In an economic cycle, a downturn can be considered a consequence of an expansion reaching an unsustainable state, and is corrected by a brief decline. Thus it is not easy to isolate the causes of specific phases of the cycle.

The 1981 recession is thought to have been caused by the tight-money policy adopted by Paul Volker, chairman of the Federal Reserve Board, before Ronald Reagan took office. Reagan supported that policy. Economist Walter Heller, chairman of the Council of Economic Advisors in the 1960s, said that "I call it a Reagan - Volcker - Carter recession. The resulting taming of inflation did, however, set the stage for a robust growth period during Reagan's administration.

It is generally assumed that government activity has some influence over the presence or degree of recession. Economists usually teach that to some degree recession is unavoidable, and its causes are not well understood. Consequently, Modern government administrations attempt to take steps, also not agreed upon, to soften a recession. They are often unsuccessful, at least at preventing a recession, and it is difficult to establish whether they actually made it less severe or longer lasting.



Prerna Surampalli
B.Com I (E2)



IMPACT OF ECONOMIC SLOWDOWN ON STARTUP INDIA AND MAKE IN INDIA

India's gross domestic product (GDP) growth has dropped to 4.5% in July-September quarter of 2019-20. So, it may affect various industries mainly start up India and Make in India. Generally India is a developing country and every developing countries focus in on industries because As, demand of the consumer is fulfilled by these industries. As well as know the concept of trade difcit, means increase in imports and decrease in Exports. eg :- India have a trade difcit with china almost of \$ 35 billion so, it is affecting the india and startup, make in india.



As, we are close to manufacturing recession, as can be seen from the auto sector where negative growth in sales has resulted in reduced production, which is loading to job cuts, with income implitations. The income loss may trigger lower sales in other sector creating feedback loops.

Economic recession is hampering and Indian startup and blocking the way from make in india to made in india. Start up of India is affecting badly because due to lack of demand in Market, No money in hand of the consumer so, the number of startup is in decline and existing. As India is a Youth Dominant Country and their interest towards business is more due to economic slow down it may hamper the youth minds thus, lead to decline in startups. Although this lead to increase in imports and domestic traders are affect addressly. During this time india needs money so, it can be utlired for better but, it has been pumped to other country by imports.

Economic Recession is also blocking the way from make in india to made in india. Basically, make in india was launched to encourage companies to manufacture products in India and enthuse with dedication investment into manufacturing, But, this becomes a big failure because of economic slowdown the demand of goods rapidly decreasing and lot of Money is been wasted.

India is known as agrerian economy and basically a main source of India in terms of Income, India have to focus more on agriculture to increase the revenue fo India. By this, agricultural Industires shall recover and lit to increase in Export of agricultural products. And counter vailing taxes must be imposed to the foreign goods or imported goods. So, to match even with domestic traders india should also make friendly reationship to closest countries.

Drupad S. Kumar
BCCA - II



IMPACT OF TECHNOLOGY ON JOB MARKETS



Since ages, technologies have been known for changing lives for good and making work process simpler for us. But these are some conservative thinkers who are making it, the debated topic for long, with the recent concern that advancement of technology is causing unemployment by changing the process at the workplace. Technological development, the labour markets will decrease drastically and will

be replaced by a machine, creating unemployment due to technology. We often see many things and process around us that age once done manually are getting replaced by technology. Now, the day doesn't seem for when Artificial Intelligence will produce robots which can completely take over humans and in this scenasio. Technology change has undoubtedly impacted the amounts, way and situations in all workplaces. For those who were curious to know how technology is destroying jobs ? This technology expansion has raised the concern that it can replace various jobs of the unskilled emply that are not much aware with the recent technological changes.

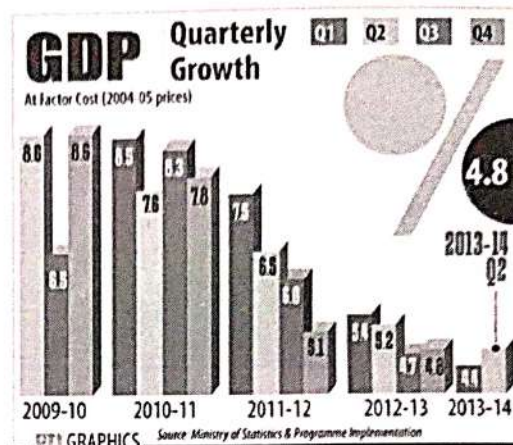
On the other hand, these are some positive impacts of technology an unemployment. Development of technology has a great impact in the workplace with increased productivity, efficiency, performance and at the same time eliminating the risk and human errors. Technology is creating a job for skilled worker that can empower themselves according to the complex world. Once used telephone and fax are now replacing tablet and laptops for communication purpose in the workplace. An increase in demand for skilled workers of higher wages has boosted high paying jobs in industries.



Yash Paigwar
BCCA - I

GDP GROWTH RATE - YESTERDAY & TODAY

The GDP growth rate measures how fast the economy is growing. It does this by comparing one quarter of the country's gross domestic product to the previous quarter. GDP measures the economic output of a nation. The government often increases spending to jump-start the economy during a recession. The Gross Domestic Product continued its downward spiral for the 17th consecutive quarter (July-September) of the year 2019-2020. This is a fall of 0.5 percentage points compared to the second

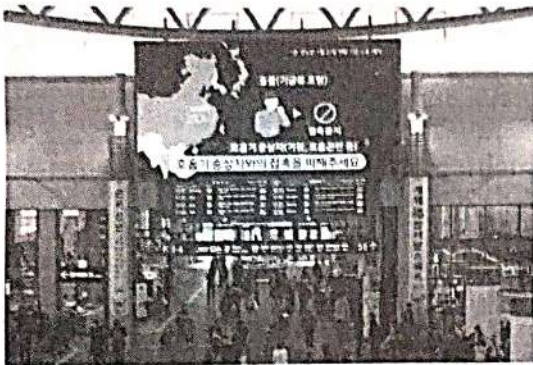


quarter of the previous year, the GDP growth stood at 7.1 per cent. The GDP growth rate seen in the last quarter was slowest in more than six years. The previous low was recorded at 4.3 percent in the final quarter of 2012-13. The GDP numbers were released along with the data for the eight core infrastructure industries, which showed output declining by 5.8 percent in October. As many six of eight core industries saw a contraction in output in October. Coal was the worst hit, declining steeply by 17.6 percent. The GDP number for the July-September quarter today comes after six consecutive quarters of falling GDP growth rate. The GDP growth rate for the first quarter 2019-20 settled at 5 percent, a six-year low. The slowdown in economic growth has taken away from India the tag of world's fastest growing major economy to China. India's growth rates in the Q4 2018-19 and Q1 2019-20 were slower than that of China, which is a much higher economy. India's economic growth has taken a hit due to a number of factors including slowdown in private consumption, investment and export - but the key indicator is lack of credit growth and demand in the market. The Narendra Modi government has taken a slew of reforms in recent months to boost credit in the market - focusing on offering incentives to banks to increase lending - but to little avail.



Neha Nikule
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IMPACT OF TECHNOLOGY OR JOBS IN IT SECTOR



Technology for anything is the advancement of the current process for given task. When we talk about technology in jobs we mean how automated a work can be, so that it increases the efficiency machines have overpowered human effort in many sectors, and will continue to do so. What's important is to know that technology upgrade has two aspects on jobs is that how it has helped in making the job the

employees easier and the other is how it has reduced the numbers of jobs available of negative impact on the jobs.

Technological innovations result in the improved lifestyles, and hence consumerism increases and thereby results in more employment opportunities. If we talk the example of 3D Printing, Technology, building houses by 3D printing in great technological innovation. Technology increases productivity and hence reduced the burden on workers and eliminates the burden of workers and eliminates the burden of doing respective tasks. Due to technology, demand for technically skilled youth is increasing and hence more jobs available for educated youth. This can solve the problems of educated unemployment to some extent. Technologies have the potential to create large scale jobs in rural areas and hence addresses the rural unemployment issue. Till now, jobs with better pay are concentrated in urban areas.

The immediate result of new technologies will be jobs losses because some jobs will become redundant. Motion and automation are replacing low-skilled workers. Not just the low-skilled and semi-skilled jobs, well high skilled job on at threat due to the new wave of technologies like artificial intelligence. This can reduce the employment opportunities available for technically skilled persons. At present gap in career is worse than ever with changing and loustantly improving technologies. This may force some women to stay at home after taking maturity leaves. Technical advancement is forcing people to continuously update this knowledge to sustain the the job market. This can be too oversherming for some to balance work and personal life.

Technology changes the nature of jobs. Even though some jobs will become redundant, technological advancement has the potential to create many more employment opportunities than it eliminated. Continuous warming and updating the skills is the need of the hour.

Shreya Tripathi
B.Com - I (E2)

STUDY ON EASE OF DOING BUSINESS INDIA RANKINGS

India is within touching distance of a place in the top 50 best places to do business.

The country has climbed to the 63rd rank among 190 countries in the world Bank's ease-of-doing-business ranking released today 9 Oct. 24). The leap of 14 places from 2018, puts India among the top 10 improvers in rank yet again, according to the agency's **Ease of Doing Business 2020 report**.

"This is the third year in a row that India has made it to the top 10 (improvers) in doing business, a success that very few countries, have done over the 20 years of the project," Simeon Djankov, director of development economics at the **World Bank**, told PTI in an interview.

This year, India's rank was lifted by an improvement in six of the 10 parameters considered for the list - starting a business, dealing with construction permits, trading across borders, resolving insolvency, paying taxes and getting electricity "Prime Minister (Narendra) Modis "Make in India" campaign focuses on attracting foreign investment, and boosting the private sector," the world bank added.

Objective

To identify the significant factors of ease of doing business.

To analysis ease of doing business index.

To study challenges in ease of doing business for india.

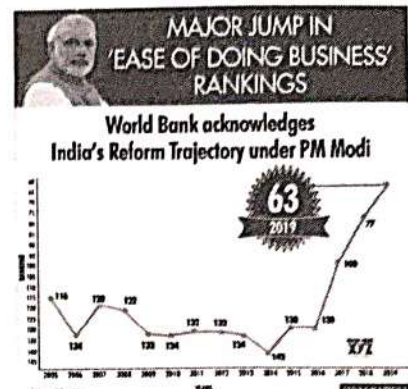
To assess the future of ease of doing business in India.

Research Methodology

As the research paper is of conceptual and review nature, the reasearcher has applied exploratory research design by using varied secondary data availed from the secondary data sources. Based on the secondary data and review, the researcher has reported on various emerging trends and issues and challenges in **ease of doing business**.

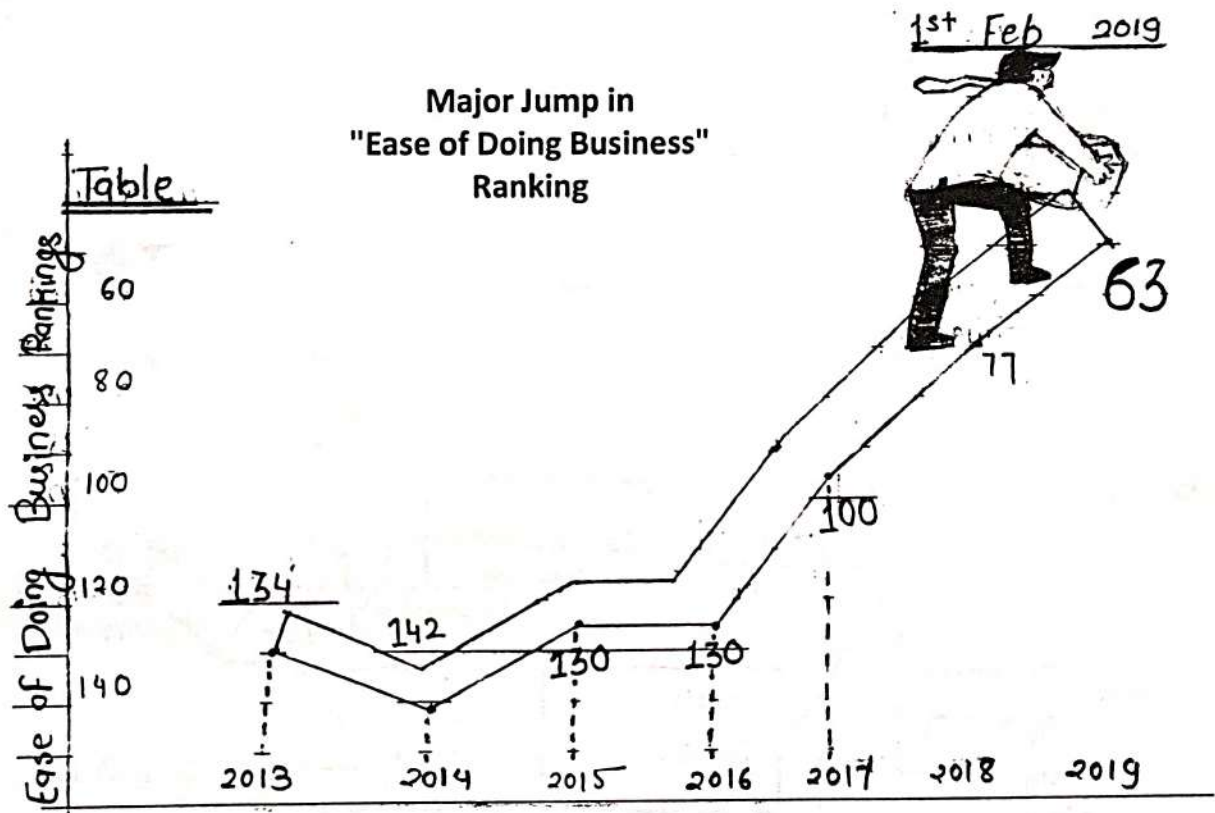
Ease of Doing Business Grand Challenge

From a user's perspective, ease of doing business signifies the ease of getting a permission license, registration or a service from a government agency. With this ease of doing business grand challenge, we are seeking innovative ideas from all stakeholders to suggest alternative government process based on cutting - edge technologies like AI, IOT, Big Data Analytics, Blockchain etc. to eliminate physical interface, improve service delivery, enhance tranparency and reduce costs and time.



The Program Schedule is as follows :

Sr. No.	Launch Stage	Date
1.	Announcement of Grand Challenge of Hon'ble PM commence of Social Media Outreach	19th Nov. 2018
2.	Launch of call for applications for the final set of problems statements related to EODB	19th Nov, 2018
3.	Closing of Applications	1st Jan 2019
4.	Result Declaration	1st Feb. 2019



"We want to go in for something which will be radically different from what we have been doing."

S. Ramesh, CBIC Chief

Fouziya Bano
B.Com Ist (E2)

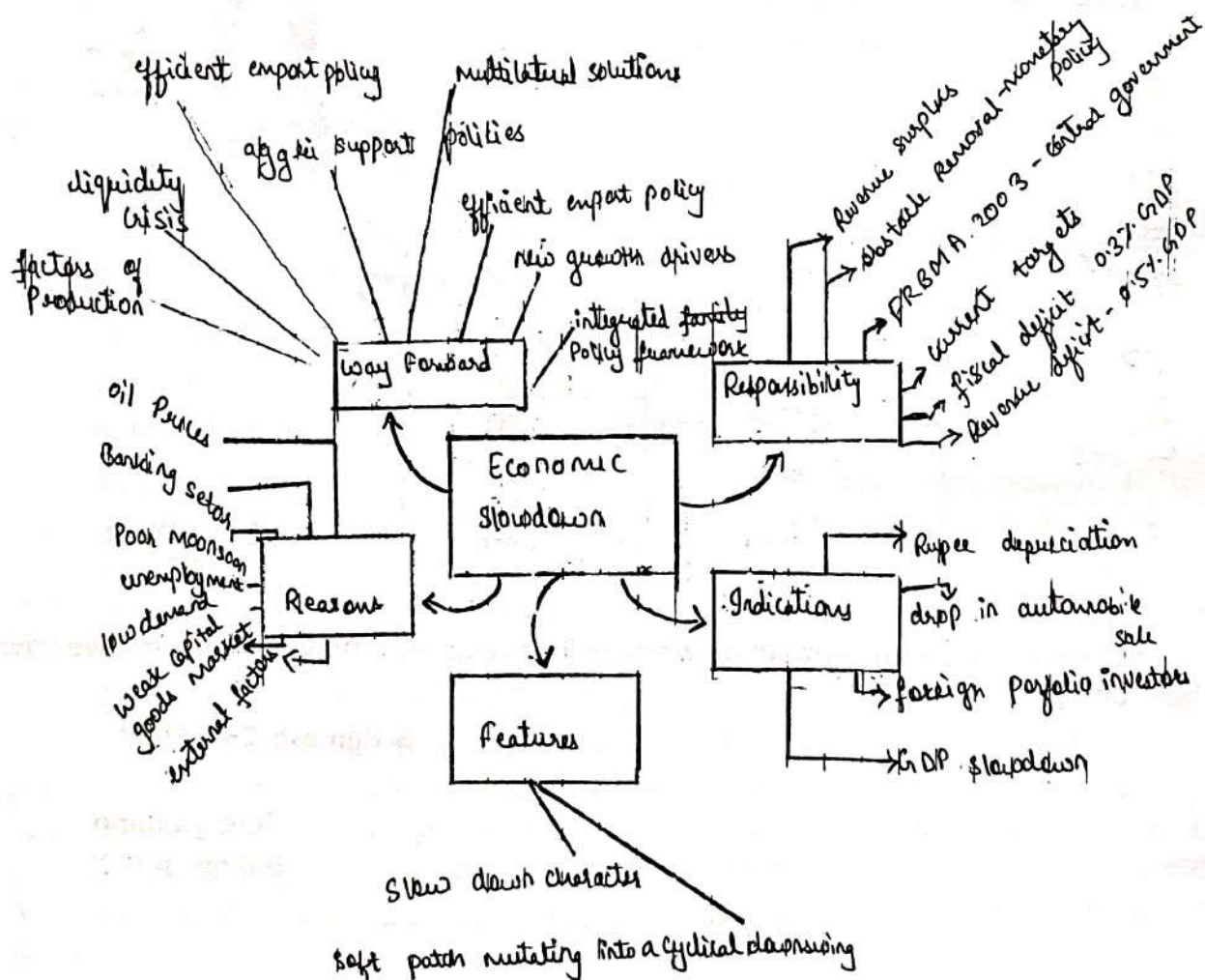
ECONOMIC SLOWDOWN IN INDIA : MYTH OR REALITY



Indian Economic slowdown is big Myth. Definitely it's a little slow but not dying as claimed by many pseudo-liberals.

I am not saying - Indian Economy is extremely good. India is not at the worst definitely & future growth predictions are very helpful and good.

This time it has been forecasted India's GDP growth to be 6.3% for the fiscal year 2020. Earlier it forecasted is to be 6.9%. This comes after the GDP growth rate was at its slowest in almost 6 years. From these current data, it is obvious that the Indian Economy is currently facing crisis due to a combination of factors such as increased unemployment rate, rural distress, liquidity crunch, etc.



Indications of the Economic Slowdown :

The slowing growth of GDP : It is a major indicator of economic slowdown. GDP / Gross Domestic product is the sum of private consumption expenditure, investment, government expenditure, and net exports.

Drop in automobile sales : The production in the top 5 firms in India has dropped by about 30% compared to last year.

Industrial output drop : The sector had recorded a mere 2% growth in output.

Rupee Depreciation : Rupee value is at a 9 month low. It is estimated that it may plummet to 73.5 by the end of year. This has weighed on India's key exports like rice.

Drop in Fast Moving Consumer Goods Sector : Compared to 2018 and 2019, the sector's growth fell by about 9.7% in the rural area. This is a sector that has demand even during the poor economic performance as these constitute basic necessities like toiletries, OTC Medicines, etc.

Dolly Waswani

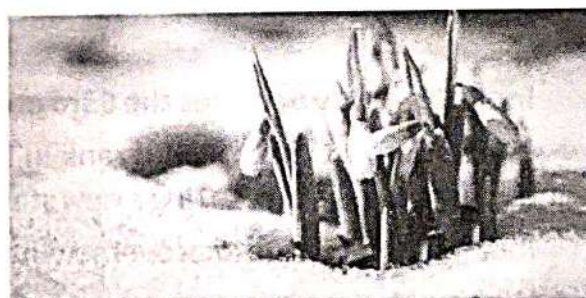
B.Com (I) E2



A FLOWER THAT BLOOM

There is no flower that would bloom
Without being shaken,

All the pretty flowers in the world
all bloom while being shaken
while being shaken,
is straightened its stem,



There is no love that
would leave without being shaken
where is there a flower
that would bloom without being whipped ?

All the shining flowers in this world
all bloom while being whipped.
while being whipped by the wind and rain
the flower petals bloomed warmly.

There is no life that goes by
without being whipped.

Harshika Sharma

B.B.A. - I year

EASE OF DOING BUSINESS

Decade at a glance

Parameters	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
Ease of starting a business	169	165	166	173	179	158	155	155	156	137	136
Dealing with construction permits	175	177	181	182	182	184	183	185	181	52	27
Getting electricity	-	-	98	105	111	137	70	26	29	24	22
Registering your property	93	94	97	94	92	121	138	138	154	166	154
Getting credit for your business	30	32	40	23	28	36	42	44	29	22	25
Protecting minority investors	41	44	46	49	34	7	8	13	4	7	13
Paying taxes	169	164	147	152	158	156	157	172	119	121	115
Trading across borders	94	100	109	127	132	126	133	143	146	80	68
Enforcing contracts	182	182	182	184	186	186	178	172	164	163	163
Resolving insolvency	138	134	128	116	121	137	136	136	103	108	52
Overall Rank	133	134	132	132	134	142	130	130	100	77	63

India Currently occupies the 63rd position in ease of doing business.

India improved from 133rd rank in 2009 to 63rd in 2019, taking into consideration various parameters on starting a new start-up.

India showed a little improvement in Ease of starting a business - 136 from 169,

Whereas a drastic improvement in Dealing with construction permits - 27 from 175, Which means it's easier for new entrepreneurs to get a construction permit.

Getting electricity for the business has also shown a significant growth - 22 from 98,

Also, India had succeeded well in resolving insolvency as they show a remarkable improvement from 133 to 63.

Some comparisons with World rank 1, New Zealand

	India		New Zealand	
	2009	2019	2009	2019
Starting Business				
Number of Procedures	13	10	1	1
Time - No. of days	30	17/18*	1	0.5
Cost (% of income per capita)	66.1	5.3/9.3*	0.4	0.2

Registering Property

Number of Procedures	5	9	2	2
Time - No. of days	44	49/68*	2	3.5
Cost (% of property value)	7.4	8.1/7.4*	0.1	0.1

Paying Taxes

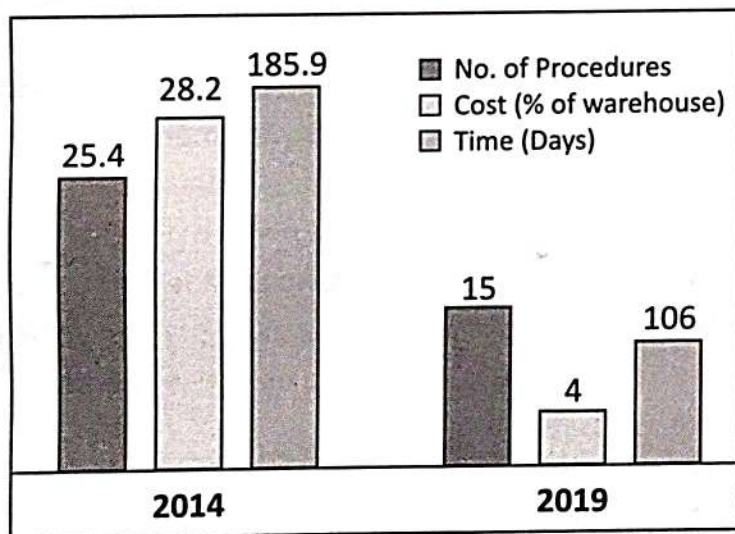
Number of Payments	59	10/12*	8	7
Time (hours per year)	271	250/254*	70	140
Total tax payable (% of gross profit)	64.7	49.7*	32.8	34.6

Enforcing Contracts

Time-No. of days	1,420	1,445	216	216
Cost (% of debt)	39.6	31	22.4	27.2

In comparison with New Zealand, ranked 1 in EoDB, It appears India has a huge scope of improvement in various parameters.

Cost of Construction Permit in India



India have shown a significant growth in providing cosntruction permits Number of procedures have come down from 25.4 to 15, It took 28.2% of warehouse cost, not it takes only 4%, Days have significantly come down to 106 from 185.9 in 2014.

Abhishek Sharma
MBA-I, DMSR

ECONOMIC SLOWDOWN IN INDIA

India's economy has fallen on hard times. According to the Advance Estimates (January) of the National Statistical Office (NSO), the growth of the gross domestic product (GDP) will be 5% in 2019-20 in real terms; many private forecasters have put the figure even lower. It is a steep fall from the 2016-17 growth rate of 8.2% (at least according to the official statistics). The fall is more dramatic in terms of the quarterly output estimates, from growth of 8.1% in January-March 2018 to 4.5% in July-September 2019.



With unrelenting bad news of a fall in output and sales and of a retrenchment of workers coming from across sectors and regions, the Government is finally compelled to admit the reality. Yet it claims that it is a temporary and cyclical problem that will go away with the policy measures it has initiated.

To answer these questions, one needs to have a consistent and quantitative account of economic performance in the last decade (the 2010s). As the Government has changed many standard macro-economic data series in recent years, the task is daunting. I narrate here at story of how the boom of the first decade a story of how the boom of the first decade of 2000s turned into a sharp slowdown spanning most of the second decade of this century and how economic policy has failed to respond to the warning signals, a failure while has ended up in the current slump. A believe that a clear and credible narrative will help draw up policy option to get out of the present impasse.



Karishma Shende
BCCA - II

GRATITUDE TO TEACHERS

Gift of learning
Tree of Knowledge
Motivation for success
Teachers of our college



Lightning of our future
Building our dream
Nurturing our education
Making us redeem

Sharing their talent
Giving their time
Working for us
Making us shine

Admiring our work
Inspiring our mind
Preventing from Jerk
Support from behind

Taking our practice
Making us trained
Rekindling our thinking
Showing us ways

Every lesson for us is now
Existing for some & inspiring for few
Ready to help when in need
Teaches us value, moral & deed

Sorting our error
Removing our fault
Working on weakness
guiding with thoughts

By this I end my appreciation
We respect your hard work
With true heart & pure intentions

Preet Raut
B.B.A. - 1st year



IMPACT OF ECONOMIC SLOWDOWN ON AUTOMOBILE INDUSTRY



Nature showed on amazing morning
Rupee all of the sudden drowning
Seems as production got imprecation
Could be the result of deflation
I wish I could save my vocation

How one could improve skill efficiency ?
When the firm doesn't address demand deficiency
Because each of them falls into chaffer
Nowadays chore becomes scrapper

Tech-imports now moves on certain criteria
As a result industry for hysteria
Food, shelter is becoming costlier
Survival seems to be dearer
Hope the condition thrived as earlier

Who will going to bear the burden
If the government also withstand Spartan
the bankruptch of dealers results from slowdown
And investments effect as rub-down

Decision has been taken to reduce headcounts
Shall it able to polish accounts ?
Blue-collared worker might be fire
Conceivably unable to sport attire
Wish for the state will expire

Tax reduction can't arrange your ammunition
Budget is still struggling with malnutrition
Still confused while examining the situation
Whether I or government got deteriorationa



Harshita Pattnayak
MBA - I



अभिव्यक्ति हिंदी विभाग



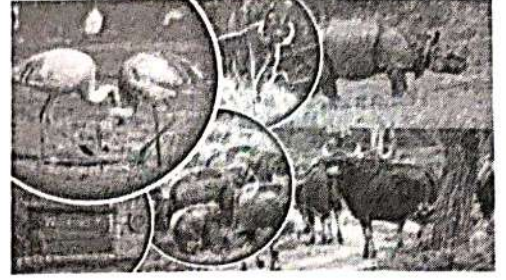
छायावाद के सौ साल

छायावाद के नामकरण का श्रेय 'मुकुटधर पांडेय' को दिया जाता है। इन्होंने सर्वप्रथम 1920 ई में जबलपुर से प्रकाशित श्रीशारदा (जबलपुर) पत्रिका में 'हिंदी में छायावाद' नामक चार निबंधों की एक लेखमाला प्रकाशित करवाई थी। मुकुटधर पांडेय जी द्वारा रचित कविता "कुररी के प्रति" छायावाद की प्रथम कविता मानी जाती है।



उड़ीसा के वन्यजीव के बारे में जानकारी

प्राकृतिक सम्पदा की बहुतायत के कारण, उड़ीसा जंगली जानवरों और पक्षियों के लिए एक आदर्श स्थान है। उड़ीसा में उत्कृष्ट वन्यजीव अभयारण्य हैं। नंदकानन प्राकृतिक जंगल में स्थित है, लगभग २० किमी भुवनेश्वर से यह एक सफेद जगह है और अपने श्वेत बाघों के लिए दुनिया भर में प्रसिद्ध है और काले पन्नें और धरियल की कैद में पहला प्रजनन मैदान है। तेंदुए, गेंदे, हाथी, भालू, बंदर और कई अन्य प्रकार के स्तनधारियों को पास प्राकृतिक परिवेश में भी करीब-करीब देखा जा सकता है। उड़ीसा में सिमपीपल नेशनल पार्क सबसे प्रसिद्ध राष्ट्रीय उद्यान है। यह भारत के प्रोजेक्ट टाइगर रिजर्व में से एक के रूप में स्थापित किया गया था और इसमें समृद्ध घाटियों, रोलिंग हिल्स, ग्रैंड झरने और राजसी पर्वत हैं। बाघों के अलावा, यहां पेजर्स, एंटेलोप, भारत बिसन, हिरण, आसली भालू और २०० से अधिक प्रजातियां हैं जो इस अभयारण्या को वास्तव में अनूठा बनाते हैं। गाहिरमाथा के वन्यजीव अभयारण्य, लगभग १३० किमी भुवनेश्वर से उड़ीसा, में एक असामान्य जगह है। प्रत्येक वर्ष सितंबर में, विभिन्न प्रशांत रिडले समुद्री कछुएं दूर से दक्षिण अमेरिका के लिए तैरते हैं जिससे भारत में इस जगह पर एक महत्वपूर्ण प्रशांत रिडले घोंसले का मैदान बन जाता है।



भारत का दक्षिण-पूर्वी राज्य ओडिशा ऐतिहासिक और सांस्कृतिक धरोहरों के अलावा विभिन्न वनस्पतियों और जीवों का घर भी है। ओडिशा में मौजूद वन्यजीव अभयारण्य इस बात को साबित करने का काम करते हैं। यहां के आरक्षित वन क्षेत्र कई खासियतों के लिए जाने जाते हैं। यहां जंगली जीवों से अलग टर्टूल सेंचुरी से लेकर पक्षी अभयारण्य भी मौजूद हैं। ओडिशा में वन्यजीव अभयारण्य केवल अद्वितीय नहीं हैं बल्कि ये हर तरह के प्राकृतिक प्रेमियों को आनंदित और रोमांचित करने का काम करते हैं। ओडिशा के ६ प्रसिद्ध वन्यजीव अभयारण्य :—

१. भितरकनिका राष्ट्रीय उद्यान

ओडिशा के केंद्रपाडा जिला स्थित भितरकनिका राष्ट्रीय उद्यान को जल्द ही विश्व धरोहर का दर्जा मिल जाएगा। यूनेस्को द्वारा भेजी गयी इंटरनेशनल यूनियल ऑफ कंजरवेशन ऑफ नेचर (आईयूसीएन) की पांच सदस्यीय तकनीकी टीम ने अपने चार दिवसीय दौरे से यहां केंद्रपाडा स्थित भीतरकार्णिका नेशनल पार्क का निरीक्षण किया। ओडिशा में अब तक कोणार्क सूर्य मंदिर ही विश्व धरोहर है। भितरकर्णिका को यह दर्जा मिलता है तो राज्य दो स्थान विश्व धरोहर होंगे।

गाहिरमथा और पास के अन्य समुद्र तटों के घोंसलो पर ओलिव रिडले समुद्री कछुएं हैं। गाहिरमथा और अन्य पास के समुद्र तटों के घोंसले पर ओलिव रिडले समुद्री कछुए रहते हैं। भारत में सबसे बड़े खतरे में रहे समुद्री मगरमच्छ की आबादी भितरकनिका में उपलब्ध है और



१० प्रतिशत वयस्क कछुओं की लंबाई ७०० समुद्री मगरमच्छ नदियों ओर खाड़ीयों में रहते हैं। किंगफिशर की आठ किस्मों सहित पक्षीवृन्द की २१५ प्रजातियां यहां पायी जाती हैं।

२. कोट्टागढ़ वन्यजीव अभयारण्य

ओडिया के वन्यजीव अभयारण्यों की श्रृंखला में आप कोट्टागढ़ वाइल्ड लाइफ सेंचुरी की सैर का प्लान बना सकते हैं। यह अभयारण्य अपने हाथियों एंटीलोप और बाघों के लिए जाना जाता है।

३. देब्रिगढ़ वन्यजीव अभयारण्य

ओडिया के वन्यजीव अभयारण्यों के भ्रमण की शुरुआत आप यहां के देब्रिगढ़ वाइल्ड लाइफ सेंचुरी से कर सकते हैं। यह स्थल भारतीय मानचित्र पर ऐतिहासिक महत्व भी रखता है, माना जाता है कि स्वतंत्रता संग्राम के दौरान स्वतंत्रता सैनानी सुरेंद्र साई ने इसी जंगल में शरण ली थी। एक बड़े क्षेत्र में फैला यह अभयारण्य कई जीव जंतुओं को सुरक्षित आश्रय देने का काम करता है।

४. सुनावेडा वन्यजीव अभयारण्य

देब्रिगढ़ के अलावा आप यहा एक सुनावेडा वन्यजीव अभयारण्य की सैर का प्लान बना सकते हैं। यह एक विशाल अभयारण्य है, जो लगभग ५०० वर्ग कि.मी. के क्षेत्र में फैला हुआ है। दरअसल यह एक टाईगर रिजर्व है जहां बाघों की सुरक्षा और उनकी आबादी पर ध्यान दिया जाता है। लगभग छोटे बड़े कई जलप्रातों और पठारी भूमि के साथ देब्रिगढ़ बाघों के अलावा कई जीव-जंतुओं को सुरक्षित आश्रय प्रदान करने का काम करता है।

५. चिल्का वन्यजीव अभयारण्य

हजारो स्थानीय और प्रवासी पक्षियों का घर, चिल्का वन्यजीव अभयारण्य राज्य के चुनिंदा सबसे लोकप्रिय पर्यटन स्थलों में गिनी जाती है। यह सेंचुरी ओडिया की समुद्री झील पर स्थित है। आप यहा फ्लेमिंगो, एमिरेटस, व्हाइट, बिल स्टॉर्क, ईगल, स्पून बिल्स, स्पॉट बिल्ड पेलिकन, हेरन, स्टिल्स, सीगल और किंगफिशर आदि को यहाँ देख सकते हैं। यहां के अन्य आकर्षण में आप डॉल्फिन ज्वाइंट पर जाकर डॉल्फिन को देख सकते हैं।

६. सिमलीपाल वन्यजीव अभयारण्य

राज्य के मयुरभंज जिले में स्थित सिमलीपाल, भारत के चुनिंदा सबसे खास अभयारण्यो में गिना जाता है। यह सेंचुरी टाइगर प्रोजेक्ट के रूप में जानी जाती है इन वन्य क्षेत्र का अपना अलग इतिहास है, माना जाता है, कि यह इलाका कभी मयुरभज के शासकों का शिकार गाह हुआ करता था। सिमलीपाल वन्यजीव अभयारण्य लगभग २,७५० वर्ग कि.मी. के क्षेत्र में फैला है, जो विभिन्न वनस्पतियां और जीव जंतुओं को सुरक्षित आश्रय प्रदान करने का काम करता है।





२०१८-१९ में पद्मश्री से सम्मानित व्यक्ति का परिचय - लक्ष्मीकुट्टी

भारत सरकार ने विभिन्न क्षेत्रों में विशिष्ट और असाधारण उपलब्धियों के लिए पद्म पुरस्कारों की घोषणा गणतंत्र दिवस की पूर्व संध्या पर की।



पद्मश्री सम्मान विजेता आदिवासी महिला - लक्ष्मीकुट्टी

नई दिल्ली — भारत सरकार ने इस साल ७३ लोगों को पद्मश्री से नवाजा है बता दें, कि विभिन्न क्षेत्रों में बेहतर काम करने तथा सेवा देने वालों को पद्मश्री पुरस्कार से सम्मानित किया जाता है। जिन व्यक्तियों को पद्मश्री पुरस्कार के लिए चुना गया है, उनमें से लक्ष्मीकुट्टी का संक्षिप्त परिचय इस प्रकार है —

लक्ष्मीकुट्टी — आदिवासी महिला जो अपनी समृति का इस्तेमाल करते हुए जड़ी-बुटी से ५०० दवाएँ तैयार कर चुकी है, वह हजारों लोगों की मदद करती है, विशेष तौर पर साँप और कीड़ों के काटने के मामलों में। लक्ष्मीकुट्टी दक्षिण भारत के राज्यों में विभिन्न संस्थानों में प्राकृतिक चिकित्सा पद्धति पर व्याख्यान देती है।

लक्ष्मीकुट्टी पचास की दशक में उस इलाके की इकलौती लड़की थी, जो स्कूल जाती थी। उस दौर में उसने उनके पिताजी को कैसे मनाया होगा। वह दो लड़कों के साथ हर रोज करीब दस किलोमीटर दूर चल कर स्कूल जाती थी, वह केवल आठवीं तक ही पढ़ सकी। लेकिन शिक्षा के अल्प अवसर उनकी ज्ञानार्जन प्रक्रिया को प्रभावित नहीं कर सकी। उनकी माँ पेशे में दाई थी। पारंपरिक और प्राकृतिक औषधियों की जानकारी विरासत में उन्हें उनकी माँ से मिली। सोलह साल की उम्र में उनकी शादी उस लड़के से हुई, जो उनके साथ स्कूल जाने वाले दो लड़कों में शामिल था। उनके पति ने जिंदगी के हर मोड़ पर उनका साथ दिया। मगर जिंदगी ने कई मौकों पर उनका इस्तिहान लिया। उनका बड़ा बेटा जंगली हाथियों का शिकार बना, तो दूसरे बेटे की भी जंगली दुर्घटना में मौत हुई। इन घटनाओं के बावजूद जंगल से उनका लगाव कम नहीं हुआ। उनका तीसरा बेटा रेल्वे में काम करता है। लक्ष्मीकुट्टी केरल के कल्लार के जंगलों के बीच एक गाँव में रहती है। दुनिया उन्हें आदिवासियों की श्रेणी में रखती है। वह प्राकृतिक चिकित्सा के बारे में जानकारी के साथ वह शिक्षिका एवं कवयित्री भी है। अपनी स्मरण शक्ति से ही वह पांच सौ से अधिक औषधियाँ तैयार कर सकती है। उनकी झोपड़ी के इर्द-गिर्द विभिन्न प्रकार की जड़ी-बुटियाँ लगी हुई है। दूर-दूर से सैकड़ों लोग इलाज के लिए आते हैं। जिसमें अधिकांश संख्या कीड़े-मकोड़ों द्वारा काटे या साँप से उसे लोगों की होती है। कई लोग उन्हें प्यार से वनमुतशी बुलाते हैं। जिसका मलयालमी अर्थ है — जंगल की बड़ी माँ। साल १९९५ में जब उसे केरल सरकार ने “नैचुरोपैथी अवार्ड” से सम्मानित किया, तो जंगल से बाहर की दुनिया को उनके बारे में पता चला। ऐसा नहीं है, कि वह पारंपरिक चिकित्सा का अभ्यास बिना किसी प्रयोग के मात्र मान्यताओं के आधार पर करती है, बल्कि वह अपने ज्ञान को विभिन्न माध्यमों से निरंतर परखती है।

इसके अलावा वह अपनी जानकारी शोधकर्ता, छात्रों और वनस्पति विज्ञान में रुचि रखने वालों के बीच निःशुल्क बाँटती है। जंगल के पेड़, फूल, फल और पेड़ के छাতों का इस्तेमाल कर प्राकृतिक दवा बनाने के साथ ही वह कविता भी लिखती है, विभिन्न संस्थानों में “नैचुरल मेडिसिन” पर ‘लेक्चर’ देती है तथा कल्लार के केरल “फोक्लोर एकेडमी” की नियमित शिक्षिका भी थी।

जंगल में रहकर पेड़-पौधों का इस्तेमाल कर औषधि बनाने वाली लक्ष्मीकुट्टी जैसी सामान्य महिला की योग्यता का सम्मान करते हुए सरकार ने उन्हें पद्मश्री सम्मान से सम्मानित किया।

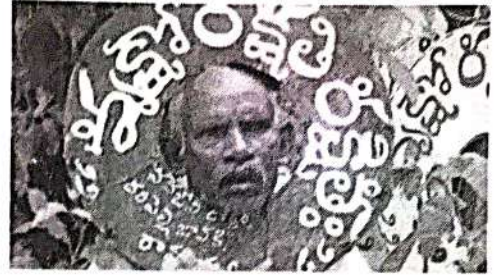
दिक्षा ठाकरे

बी.कॉम. १ (H)



1 हजार पेड़ लगाने वाले व्यक्ति का नाम 'रमैया'

तेलंगाना के खम्माम जिले के रेड्डीपल्ली गाँव में रहनेवाले दरिपल्ली रमैया 'दी मैन' के नाम से जाने जाते हैं। ७१ साल के रमैया ने अपनी पूरी जिंदगी पेड़ों को संरक्षित करने में लगा दी। केंद्र सरकार ने उन्हें पद्मश्री अवार्ड से सम्मानित भी किया है। रमैया ने एक दो नहीं बल्कि १ करोड़ पेड़ लगाए हैं। पहले लोग इन्हें 'पागल' कहते थे लेकिन जब आज ग्लोबल वार्मिंग का खतरा सामने आया, तब लोगो को रमैया के काम की अहमियत पता चली। बता दे कि उन्हे एकेडमी ऑफ युनिवर्सल ग्लोबल पीस ने डॉक्टरेट की उपाधि दी है।



रमैया की पेड़ पौधों के प्रति ये लगाव अचानक नहीं हुआ। पर्यावरण प्रदूषण के चलते जब उनका मन विचलित होने लगा तब रमैया ने एक नए अभियान की शुरुवात की। वह जेब में बीज और साईकिल पर पौधे रखकर जिले का लंबा सफर तय करते और जहाँ कहीं भी खाली भूमि दिखती वही पौधे लगा देते। प्रारंभ में उन्होंने ऐसा करके अपने गाँव के पूर्व और पश्चिम दिशा में चार-चार कि.मी के क्षेत्र को हरे-भरे पेड़-पौधों से भर दिया, जिनमें मुज्जत, बेल, पीपल, कदंब और नीम के पेड़ हैं। इन पेड़ों की संख्या आज बढ़कर तीन हजार से भी ज्यादा हो गई हैं।

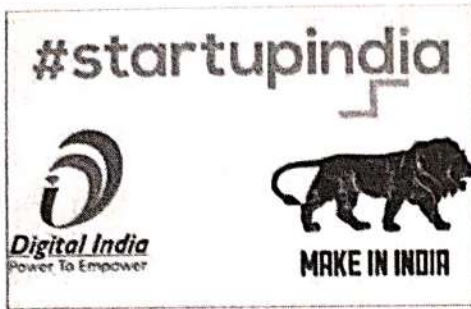
पर्यावरण प्रेम से वशीभूत होकर दरिपल्ली रमैया इस कार्य को हमेशा आगे बढ़ाते रहे। उन्होंने अपनी जिम्मेदारी सिर्फ वृक्ष लगाने तक ही सीमित नहीं रखी है, बल्कि वे स्वयं पेड़-पौधों की देख रेख भी करते हैं। अगर कोई पेड़ सूख जाए, तो उन्हें उतना ही कष्ट होता है जितना एक बात को अपने बच्चे की परेशानी देखकर होता है। वह पेड़ों को बच्चे की तरह पालते हैं।

गाँव के बाहर स्थित पुरानी पुस्तकों की दुकानों में पेड़-पौधों से संबंधित कोई भी किताब आती है, तो रमैया उसको जरूर पढ़ते हैं। उनके पास राज्य में पाये जाने वाले ६०० से ज्यादा वृक्षों के बीजों का अनूठा संग्रह भी है। टीन की टोपी पहने रमैया लोगो को हरियाली और वृक्षारोपण के प्रति जागरूक करते रहते हैं। आपको जानकर हैरानी होगी कि रमैया ने अपनी तीन एकड़ जमीन इसलिए बेच दी थी जिससे वे उन पैसों से बीच और पौधे खरीद सके।

अंकित भगत
बी.कॉम. १ (H)



स्टार्ट अप इंडिया : मेक इन इंडिया और मंदी का प्रभाव



स्टार्ट-अप का अर्थ देश के उन युवाओं से हैं जो आर्थिक रूप से खड़े होने की क्षमता रखते हैं, हालांकि सरकार से कुछ मदद की आवश्यकता है। इस कार्यक्रम से सभी नये प्रतिभाशाली उद्यमियों के लिए बहुत बड़ी सहायता होगी जो दलित या आदिवासी उद्यमी और एक महिला उद्यमी को भारत में प्रत्येक १२५ बैकों की शाखाओं से समर्थित किया जायेगा।

प्रधानमंत्री नरेंद्र मोदीजी ने नये अभियान स्टार्ट अप इंडिया स्टैंडअप इंडिया को शुरू करने की घोषणा की थी। ये अभियान अपनी पूरी कार्ययोजना के साथ १६ जनवरी २०१६ को मोदी सरकार द्वारा शुरू किया जायेगा। ये वो योजना है। जिसमें स्टार्ट अप्स बैंक वित्त पोषण देकर बढ़ावा देगा।

ये देश में उद्यमशीलता और रोजगार के अवसरों को सृजन करने में भी उन्हें प्रोत्साहित करेगा। ये युवाओं के मध्य उद्यमशीलता को बढ़ावा देने के द्वारा भारत के विकास के संदर्भ में लिया गया बहुत बड़ा कदम है। ये पहल स्टार्ट-अप्स को नये कारोबार की शुरुआत में सहायता करने में सरकार की ओर से किया गया एक प्रभावी प्रयास है विशेषरूप नये विचारों को रखनेवालों के लिये। ये छोटे और बड़े स्तर के उद्यमियों के स्तर को सुधारने में मदद करने के साथ ही दुसरों के लिए रोजगार के नये अवसरों का निर्माण करेगी। प्रधानमंत्री नरेंद्र मोदीजी ने सभी बैकों से कम से कम एक दलित और एक महिला उद्यमी को अपना व्यवसाय खोलने के लिए प्रोत्साहित करने का अनुरोध है।

मेक इन इंडिया - भारत सरकार द्वारा २५ सितंबर २०१४ को देशी और विदेशी कंपनियों द्वारा भारत में ही वस्तुओं के निर्माण पर बल देने के लिए बनाया गया है। अर्थव्यवस्था के विकास की रफ्तार बढ़ाने, औद्योगीकरण और उद्यमिता को बढ़ावा देने और रोजगार सृजन। भारत का निर्यात उसके आयात से कम होता है। बस इसी स्ट्रैंड को बदलने की मुहिम को शुरू करने के लिए Make in India यानी **“भारत में बनाओ”** नीति की शुरुआत की थी।

इसके माध्यम से भारत सरकार में अधिक पूँजी और तकनीकी निवेश पाना चाहती है। इस प्रोजेक्ट के शुरू होने के बाद सरकार ने कई क्षेत्रों में लगी FDI (Foreign Direct Investment) की सीमा को बढ़ा दिया है लेकिन सामारिक महत्व के क्षेत्रों जैसे अंतरिक्ष में ७४%, रक्षा - ४९% और न्युज मीडिया २६% को अभी पूरी तरह से विदेशी निवेश के लिए नहीं खोला है वर्तमान में चाय, बागन में एफडीआई के लिए कोई प्रतिबंध नहीं है।

मंदी का प्रभाव - इतिहास में महामंदी या भीषण मंदी (द ग्रेट डिप्रेशन) (१९२९-१९३९) के नाम से जानी जाने वाली यह घटना एवं विश्वव्यापी आर्थिक मंदी थी। यह सन १९२९ के लगभग शुरू हुई और १९३९-४० तक जारी रही। विश्व के आधुनिक इतिहास में यह सबसे बड़ी और सर्वाधिक महत्व की मंदी थी। इस घटना ने पूरी दुनिया में ऐसा कहर मचाया था। कि उससे उबरने में कई साल लग गए। उसके बड़े व्यापक आर्थिक व राजनीतिक प्रभाव हुए।



इससे फासीवाद बढ़ा और अंततः द्वितीय विश्वयुद्ध की नौबत आई।

महामंदी का महाप्रभाव -

- १ करोड़ ३० लाख लोग बेरोजगार हो गए।
- १९२९ से १९३२ के दौरान औद्योगिक उत्पादन की दर में ४५ फीसदी की गिरावट आई।
- १९२९ से १९३२ के दौरान आवास निर्माण की दर में ८० फीसदी तक की कमी हो गई।
- इस दौरान ९ हजार से भी अधिक बैंक बंद हो गए।
- आर्थिक मंदी से बेरोजगारी में वृद्धि होती है।
- लोगों के पास खर्च करने के लिए पैसा ही नहीं बचता है।
- आर्थिक विकास दर लगातार गिरती रहती है।
- औद्योगिक उत्पादन में गिरावट होती है।
- बचत और निवेश में कमी होती है।
- कर्ज की माँग घट जाती है।
- इस प्रकार से महामंदी के महाप्रभाव है।

सोनम तिवारी

बी.कॉम. १ (H)



अंग्रेजी किताबों को इतना पढ़ लिया..
लेकिन वेद और पुराणों को पढ़ना अभी बाकी है..
भारत को आजादी मिली, कश्मीर भी मिला..
लेकिन, कुछ पीड़ित महिलाएं हैं,
जिनको अभी भी न्याय मिलना बाकी है..
जात पात के झंडे ही सब ऊँचे कर रहे..
यह हिंदू, यह मुस्लिम, ये भेद खत्म होना अभी बाकी हैं..
थोड़ा सा ध्यान देना गीता, बाईबल, कुरान पर
वो सब किताबें भी कहती हैं।
इंसान में तो इंसानियत आनी अभी बाकी है..

समीक्षा भूसारी

बी.कॉम. २ (E2)



कौशल विकास तथा रोजगार

इन दिनों पूरी दुनिया में ख्याती प्राप्त शोध संगठन मैकिन्से ग्लोबल इंस्टीच्यूट की रोजगार से संबंधित अध्ययन रिपोर्ट को गंभीरतापूर्वक पढ़ा जा रहा है। इस रिपोर्ट में कहा गया है कि दुनिया में २०३० तक कृत्रिम बुद्धिमत्ता (आर्टिफिशियल इंटेलिजेंस) के कारण ८० करोड़ नौकरियाँ खत्म हो जाएँगी और ३७ करोड़ पेशेवरों को नए सिरे से विशेष कौशल प्रशिक्षण लेना होगा।



इस रिपोर्ट के बाद दुनिया भर में रोजगार प्रशिक्षण संबंधी नई नीतियों पर मंथन किया जा रहा है। भारत में नौकरियों एवं रोजगार की चिंताएं दुनिया में सबसे अधिक हैं। देश में वैश्वीकरण और निजीकरण की आर्थिक नीति से सरकारी क्षेत्र में रोजगार के मौके घटते गए हैं और निजी क्षेत्र में कौशल प्रशिक्षित युवाओं के लिए ही नौकरी के अवसर बढ़ सके हैं।

वैश्विक अध्ययन रिपोर्टों में यह बात भी उभर कर सामने आ रही है कि भारत में कौशल प्रतिक्षित नई पीढ़ी के लिए ही देश और दुनिया में रोजगार के मौके तेजी से बढ़ रहे हैं। यह कोई छोटी बात नहीं है कि पिछले २ वर्षों से अमेरिका के राष्ट्रपति डोनाल्ड ट्रम्प भारतीय पेशेवरों के लिए एच-१ बी वीजा संबंधी मुश्किलें बढ़ाते रहे हैं। परिणामस्वरूप भारतीय आई.टी. पेशेवरों की अमेरिका के उद्योग कारोबार की चिंताएं बढ़ गईं। ऐसी चिंताओं के कारण हाल ही में ११ जनवरी को ट्रम्प ने ट्वीट कर कहा है कि एक हम प्रतिभाशाली और उच्च कौशल वाले लोगों को अमेरिका में करियर बनाने के लिए बढ़ावा देंगे। ऐसे में देश की नई पीढ़ी को करियर और रोजगार की नई जरूरतों के अनुरूप शिक्षित एवं प्रशिक्षित करने की आवश्यकता दिखाई दे रही है।

भारत के युवाओं में कौशल का विकास करने के लिए भारत सरकार ने प्रधानमंत्री कौशल विकास योजना की शुरुवात की थी। इस योजना का मुख्य उद्देश्य युवाओं को विभिन्न कार्यों में सक्षम बना कर देश में रोजगार लाना है। इस योजना को एम.एस.डी.ई. (मिनिस्ट्री ऑफ स्किल डेवलपमेंट एंड एंटरप्रेनरशिप) द्वारा नियंत्रित और नियमित किया जाता है, इस मंत्रालय का मुख्य काम युवाओं के लिए अवसर का निर्माण करना है, ताकि इन अवसरों में वे अपना पसंदीदा मार्ग चुन कर अपना भविष्य उस मार्ग की सहायता से बना सकें। इस योजना के तहत युवाओं को विभिन्न तकनीकी क्षेत्रों में प्रशिक्षित किया जाएगा।

प्रधानमंत्री कौशल विकास योजना युवाओं के लिए शुरू की गई है, इसके अंतर्गत सरकार युवाओं को प्रशिक्षित कर नौकरी, मुहैया कराएगी। इसके विभिन्न उद्देश्य निम्नलिखित हैं।

इस योजना के अंतर्गत सरकार कम से कम देश में २४ लाख युवाओं को विभिन्न तरह के तकनीकी क्षेत्रों में प्रशिक्षित करना चाहती है, जिसका कुल शुल्क १,५०० करोड़ रुपये का है।

देश के युवाओं में कई ऐसे टैलेंट भी हैं, जो हैं तो कारगर किंतु किसी वजह से लोगों तक नहीं पहुँच पा रहे और लोग उसका लाभ नहीं उठा पा रहे। ऐसे स्किल को लोगों के बीच लाने और औपचारिक तौर पर सर्टिफिकेशन करने के लिए भी इस योजना का प्रयोग किया जाएगा।

इस योजना के अंतर्गत पाया गया। अर्टिफिकेट समस्त भारत में मान्य होगा। अतः एक न्यूनतम शुल्क के साथ सरकार युवाओं को प्रशिक्षित कर ये सर्टिफिकेट देगी, जिनके आधार पर उन्हें निजी अथवा सरकारी क्षेत्र में नौकरियाँ प्राप्त हो सकेंगी।

चेतना मिलनवार

बी.कॉम. १ (H)





नाम..... ?

HELLO,
MY NAME
IS _____

नन्ही सी आँखे और मुड़ी हुई उंगलियाँ थी ये बात तब की है जब दुनिया मेरे लिए सोई हुई थी। नंगे से शरीर पर नया कपड़ा पहनाता था। ईद विद की समझ ना थी पर तब भी मेरे साथ मनाता था, घर में खाने के वांदे थे पर FD में पैसा जोड़ रहा था। ये बात तबकी थी जब दुनिया मेरे लिए सोई हुई थी। वक्त कटा, साल बढ़ा, पर तब भी सब अंजान था। मैं फिर भी उनकी जान था, बिस्तर गीला

करना होता फिर रातो को रोना, वो बाप ही था जिससे छिना मैंने उसका सोना था, सुबह दोपहर तक गोदो में खिलाता, झुलो में हिलाता फिर काम पर जाता, फिर शाम को चला आता, कभी खुद से परेशान कभी दुनिया का सताया था। एक पिता ही थे जिसने मुझे रोते हुए हंसाया था।

अलफाजो से तो गुंगा था मैं पर वो मेरे इशारे समझ रहा था मैं खुद इस बात से हैरान हूँ आज भी कल वो मुझे किस तरह पढ़ रहा था। पापा तो छोड़ो यार अभी तो पा भी निकला ना था तब भी वो मेरी हर फरमाईशों को पुरा कर रहा था। घर से वो निकल ना जाए उसके कदमों पर नज़र रखने लगा था और मुद्दे तो हजार थे बाजार मे उसके पास पर कब ढलता हुआ सुरज वो उसके इंतजार में था और मैं भी दरवाजे की चौखत को ताकता रहता था, जब होती थी दस्तक तब वोकर से झाकता रहता था, देख के उसकी शक्ल में दूर से चिल्लाता था और जो भी इशारे मुझे आते थे उससे उसे अपने करीब बुलाता था वो भी सब छोड़-छाड़ के सब मेरे तरफ पैदा चला आता था, मुझे मेरी एक मुस्कान के खातीर ये कभी हाथी कभी घोड़ा बन जाता था और सो सकू रातभर सुकून के साथ इसलिए पुरी रात एक करवट मे गुजारता था। पर वो बचपन शायद वो खो चूका था और मैं जवानी की दहलिज में कदम रखने लगा था उसकी कुरबानियों को मैं उसका फर्ज समझने लगा था चाहे वो फिर बिना पंखे के सोना हो या मुझे हवा में सुलाना था फिर दिवाली की वो नया कपड़ा मुझे पहनाता हो और खुद पुराना पहनता था फिर तपते हुए वो बुखार मैं ठण्डे पानी की पट्टियाँ माथे पर रखी हुई हो या मेरी हर जिद के आगे झुक जाना वो बचपना था।

वो गुजर गया वो रिश्ता था वो सिकुड़ गया और मैं वो कुरबानी के वो बोझ को उठा नहीं पाया इसलिए वो शहर में कही दूर छोड़ आया, नया शहर था नये शहर की हवा मुझ पर चढ़ने लगी थी अपने बाप की हर नसीहत मुझे बचपना लगने लगी थी। काम जो मिल गया था, पैसा जो आने लगा क्या जरूरत है बाप को ये सोच मुझमे पलने लगी थी और मेरा उधर मेरा बाप बैचेन था मेरी याद मे की कुछ रोज तो घर आजा बेटा बस यही था उसकी फरियाद मैं और मैं उससे हिसाब लेने लगा था जो दुनिया का कर्जदार बन चुका था क्या जरूरत है पापा तुम्हे



इतने पैसों की अब ये सवाल करने लगा था।

अब घड़ी का कांटा फिर पलट चुका था कल तक मैं किसी का बेटा था आज किसी का बाप बन चुका था और हसरतों का स्वेटर मैं भी बुनने लगा था कल क्या करेगा मेरा बेटा मैं भी यही सोचने लगा था। अब दुनिया में ना उससे कोई पीछे था बाकी सब पराया था वो ही एक अपना था और वही एक सपना था तब मुझमें एक जज्बात से मैं हमेशा अंजान था कि कल क्या गुजरी होगी मेरे बाप पर अब मुझे समझ आने लगा था बेलोज मोहब्बत की मुरत होता है बाप जो ना लब्जों में बुना जाए, कलमों से ना लिखा जाए, वो होता है बाप, जो रोते हुए को हंसा दे और खुदको माजूर बना के तुम्हें खडा करा दे वो होता है बाप। ये पुरी दुनिया के लिए एक पैगाम है की मशरूफ तुम थे उमर दराज वो होंगे जिसकी उंगलियों का सहारा पकड़कर चला करते थे आज वही छड़ी का तलबगार होगा और जिसके सदमें मैं जी रहे हो कल वो ना रहे तो क्या होगा ? पर अभी वक्त बचा है कुछ खास तुम्हारे पास तब तक जब तक बाप का साया तुम्हारे साथ होगा और जन्नत के तलबगार हो तो सीने से लगा लेना क्योंकि कल वही जन्नत का सरदार होगा। सब गिले शिकवे मिटाके चिपक जाना उसको क्योंकि आज तो बाप है पर कल तुम्हारे साथ ना होगा वो कल तुम्हारे साथ ना होगा वो कल तुम्हारे साथ ना होगा और

“इस रचना का नाम रख नहीं पाया क्योंकि मैं पिता को एक लब्ज में बता नहीं पाया।



हर्षदिप पांडे
बी.कॉम. २ (E1)





देश में वर्तमान मंदी की स्थिति से उबरने के मनमोहक उपाय



प्रखर अर्थशास्त्री, कांग्रेस नेता और पूर्व प्रधानमंत्री डॉ. मनमोहन सिंह जी का मानना है कि पांच सुधारात्मक उपाय मौजूदा मंदी के दौर से देश को उबार सकते हैं। डॉ. मनमोहन सिंहजी के मुताबिक आर्थिक मंदी का यह दौर स्ट्रक्चरल और साइक्लिकल दोनों है, जो कि मुख्य तौर पर नोटबंदी और जीएसटी को त्रुटिपूर्ण तरीके से लागू करने की वजह से पैदा हुआ है।

मनमोहन सिंहजी ने एक हिंदी दैनिक अखबार को दिए एक साक्षात्कार में कहा कि पांच सुधार उपायों को लागू करने से पहले पहला कदम यह स्वीकार करना है, कि देश एक आर्थिक संकट का सामना कर रहा है। सरकार को विशेषज्ञों और सभी हित धारकों को खुले दिमाग से सुनना चाहिए। उन्होंने कहा कि वह इस मामले पर मोदी सरकार द्वारा कोई केंद्रित दृष्टिकोण नहीं देख रहे हैं।

देश में संकटवार घोषणा होने के बजाय, अब पूरे आर्थिक ढांचे को एक साथ आगे बढ़ाने के लिए प्रयास किए जाने चाहिए।

१. पहला उपाय - जीएसटी को तर्कसंगत करना होगा, भले ही इससे थोड़े समय के लिए टैक्स का नुकसान हो।

२. दूसरा उपाय - ग्रामीण खपत बढ़ाने और कृषि को पुनः जीवित करने के लिए नए उपाय ढूँढ़ने होंगे। उन्होंने कहा, "कांग्रेस के घोषणापत्र में 'ठोस विकल्पों' का उल्लेख किया गया है, जिससे कृषि बाजारों को मुक्त करके लोगों के हाथों में पैसा पहुँच सकता है।"

३. तीसरा उपाय - पूंजी निर्माण के लिए कर्ज की कमी दूर करनी होगी।

४. चौथा उपाय - कपड़ा, ऑटोमोबाइल, इलेक्ट्रॉनिक्स और रियायती आवास जैसे प्रमुख रोजगार देने वाले क्षेत्रों को पुनः जीवित करना होगा। उन्होंने कहा कि इसके लिए आसान ऋण को आवश्यकता होगी, विशेष रूप से सूक्ष्म, लघु और माध्यम उद्यमों (एमएसएमई) के लिए।

५. पांचवा उपाय - संयुक्त राज्य अमेरिका और चीन के बीच चल रहे टैरिफ युद्ध के कारण उभरते हुए निर्यात बाजारों को पहचानना होगा। उन्होंने कहा, "हमें अमेरिका - चीन व्यापार युद्ध के कारण उभर रहे। नए निर्यात अवसरों को पहचानना चाहिए। याद रखें, स्ट्रक्चरल और साइक्लिकल दोनों समस्याओं के समाधान जरूरी हैं। फिर हम ३-४ वर्षों में उच्च विकास दर को वापस हासिल कर सकते हैं।"

पिछली तिमाही की ५ फीसदी जीडीपी विकास दर ६ वर्षों में सबसे कम है। नॉमिनल जीडीपी ग्रोथ भी १५ साल के निचले स्तर पर है।

अर्थव्यवस्था के कई प्रमुख क्षेत्रों को प्रभावित हुए हैं। ऑटोमोबाइल सेक्टर उत्पादन में भारी गिरावट से संकट में है। साढ़े तीन लाख से ज्यादा नौकरियाँ जा चुकी हैं। मानेसर पिंपरी-चिंचवाड़ और चैन्नई जैसे ऑटोमोटिव हबों में हालात बहुत खराब हैं। इसका असर इससे संबंधित उद्योगों पर भी है।

किरण प्रसाद

बी.कॉम. २ (H)





आर्थिक मंदी रोकने के उपाय

आर्थिक सुधार करने के लिए किसी भी देश में निवेश की आवश्यकता होती है परंतु हमारे देश की जनसंख्या इतनी बढ़ चुकी है कि हमारे देश की कंपनी उन्हें पूर्ण रूप से रोजगार नहीं दे पा रही है।



आर्थिक सुधार तथा आर्थिक विकास के लिए हमारे देश में बड़े पैमाने पर विदेशी निवेश की आवश्यकता है बड़ी-बड़ी विदेशी कंपनियाँ हमारे देश में निवेश करना चाहती हैं परंतु हमारे देश की मंदी तथा जटिल बनी हुई व्यापार की स्थापना उन्हें भारत में निवेश करने से रोक रही है इसी कारण से हमारे देश में युवा की बेरोजगारी ४५ साल के सबसे ऊँचे स्तर पर जा चुकी है।

मंदी रोकने के उपाय

१९३० में अमेरिका ने सबसे बड़ी मंदी का सामना किया था उन्हें इस मंदी से उभरने के लिए मशहुर अर्थशास्त्री जॉन कीन्स ने माँग प्रदर्शित किया था।

मंदी को रोकने के लिए सरकार को सामने आना होगा तथा लोगो को रोजगार उपलब्ध करना होगा।

मंदी को रोकने के लिए सरकार को सड़क, पुल, बाँध का निर्माण करना चाहिए इनका निर्माण होने में तकनीक का उपयोग कम करते हुए मानव शक्ति का अधिक प्रयोग करना चाहिए।

सरकार को देश में व्यवसायों की स्थापना का मार्ग सरल बनाना चाहिये।

सरकार को अपनी कर की दर कम करना चाहिए जिससे व्यापारी बड़ी मात्रा में निवेश करें।

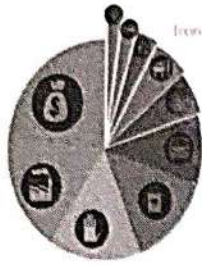
इन सभी उपायों में सरकार की भूमिका प्रमुख है, क्योंकि सरकार द्वारा दिए रोजगार से लोगों की आय बढ़ेगी जिससे लोग वस्तु की माँग भी अधिक करेंगे जिसे उद्योगों को वित्त प्राप्त होगी और वह भी अधिक मात्रा में रोजगार देगे और शायद इसी से हमारे देश की मंदी की समस्या का अंत हो जाये।

राहुल हजारे
बी.कॉम. २ (H)





देश की G.D.P. पर एक नज़र



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सकल घरेलु उत्पाद अर्थात (जीडीपी) किसी भी देश की आर्थिक विकास को मापने का पैमाना या जरिया हैं। भारत में जीडीपी की गणना प्रत्येक तिमाही में की जाती है। जीडीपी का आंकड़ा अर्थव्यवस्था के प्रमुख उत्पादन क्षेत्रों में उत्पादन की वृद्धि दर पर आधारित होता है। जीडीपी के तहत कृषि, उद्योग व सेवा तीन प्रमुख घटक आते हैं, इन आधार पर जीडीपी दर तय होती है।

जीडीपी के दो तरह से प्रस्तुत किया जाता है, क्योंकि उत्पादन की कीमतें, महंगाई के साथ घटती बढ़ती रहती हैं। यह पैमाना है कॉन्स्टेंट प्राइस का जिसके अंतर्गत जीडीपी की दर व उत्पादन का मूल्य एक आधार वर्ष में उत्पादन की कीमत पर तय होता है। जबकि दूसरा पैमाना करेंट प्राइस है, जिसमें उत्पादन वर्ष की महंगाई दर शामिल होती है।

भारत की सकल घरेलु उत्पाद की दर वित्त वर्ष की पहली अप्रैल से जून की पहली तिमाही में गिरकर ५ फीसदी पर आ गई है। इससे पहले की तिमाही में यह ५.८ फीसदी थी। जीडीपी की यह दर पिछले ६ साल में सबसे कम है। सीएसओ की तरफ से जारी आंकड़ों यह जानकारी दी गई है। जीडीपी में पिछले पांच तिमाही से लगातार गिरावट दर्ज की जा रही है।

सीएसओ की ओर से जारी आंकड़ों के अनुसार वित्त वर्ष २०१९-२० की तिमाही में देश की अर्थव्यवस्था सालाना आधार पर महज ५ फीसदी दर से आगे बढ़ी है। वर्ष २०१३ के बाद देश की जीडीपी ग्रोथ का यह सबसे बुरा दौर है। वित्त वर्ष २०२० की पहली तिमाही में जीवीए ४.९ फीसदी रही है। मार्च तिमाही में यह ५.७ और पिछले साल की जून तिमाही में ७.७ फीसदी रही थी।

मैन्युफैक्चरिंग सेक्टर : चालू वर्ष की पहली तिमाही में ०.६ फीसदी ग्रोथ, पिछले साल इसी दौरान १२.१ फीसदी थी।

एग्रीकल्चर, फॉरेस्ट्री तथा फिशिंग सेक्टर : चालू वर्ष की पहली तिमाही में २ फीसदी पिछले साल इसी दौरान ५.१ फीसदी थी।

माइनिंग सेक्टर : चालू वर्ष की पहली तिमाही में २.७ फीसदी पिछले साल इसी दौरान ०.४ फीसदी थी।

इलेक्ट्रिसिटी, गैस अन्य यूटिलिटी सेक्टर : चालू वर्ष की पहली तिमाही में ८.६ फीसदी, पिछले साल इसी दौरान ६.७ फीसदी थी।

कस्ट्रक्शन सेक्टर : चालू वर्ष की पहली तिमाही में ५.७ फीसदी पिछले साल इसी दौरान ९.६ फीसदी थी।

पहली तिमाही में जीडीपी ५.८ फीसदी से घटकर ५ फीसदी रह गई है। मतलब इस सेक्टर में कुल ०.८ फीसदी की गिरावट दर्ज की गई है, जो कि पांच साल में सबसे कम है।

नेहा तिवारी
बी.कॉम. २ (H)





मेरी भी सुन लो.....

जन्म मुझसे लेते हो, और चारदीवारों में मुझे रखकर...
तुम स्वतंत्रता में जीते हो...
माचिस की तीली तुम होते हो।
और मुझे रात तक दिया जैसे जलाये रखते हो..... ।।१।।



मरहम लगाना नहीं आता,
तो क्यों—चाकू, तलवार की धार चलाते हो..
जिन हाथों से स्वादिष्ट खाना खाते हो..
उन्हीं हाथों को मसल कर तोड़ते हो... ।।२।।

सरहद पार करने के लिए साथ मेरा लेते हो,
और मुझे लाचार बनाकर तुम छोड़ जाते हो...
कभी नहीं पुछ सकते कैसी हो..
तो क्यों इतनी पीड़ा देते हो... ।।३।।

खुद साँस लेने से घबराते हो,
फिर मेरी साँस क्यों थमाते हो..
खुद के ख्वाबों को पुरा नहीं कर सकते,
और मेरी भी ख्वाहिश अधूरी छोड़ देते हो... ।।४।।

दिन से रात तक, मौत के घाट ना पहुँच जाऊँ तब तक।
जहर देते हो, और
अमृत है कहकर पिलाने लगाते हो...
क्या दोष हैं मेरा जो तुम
पीड़ा सहने के लिए इतना विवश करते हो ।।५।।

मंदिर जाते हो, मस्जिद जाते हो...
और मुझ अपवित्र कहकर अपने ही घर से बाहर निकालते हो...
जवाब नहीं दे सकते !
तो क्यों इतने सवाल पैदा करते हो.. ।।६।।

मेरा घर ना जन्म के बाद होता है,
ना शादी के बाद,
इसलिए इसका फायदा उठाते हो..
लोगों को दिखाने के लिए
जबरदस्ती चेहरे पे हँसी लाने के लिए कहते हो.. ।।७।।

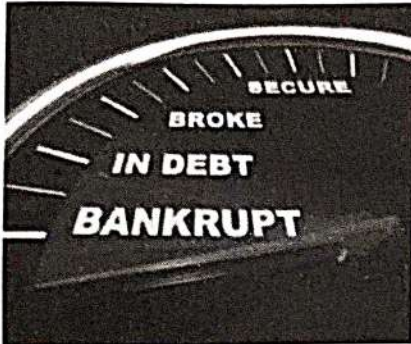
मेरा सम्मान नहीं करते..
और भारत महान कहते हो..
एक बात अंत में कहती हूँ !
जब मिलेगा मुझे अच्छा स्थान..
वादा है मेरा, इसी देश में पदस्थापित कर दूँगी
हीरों की खदान ।।८।।



समीक्षा भूसारी
बी.कॉम. २ (E2)



वित्तीय आपदा या आर्थिक हास



आपदा तत्परता :- आपातकालीन प्रबंधन एक अंतः विषयक क्षेत्र का सामान्य नाम है जो किसी संगठन की आपदा या विपत्ति उत्पन्न करने वाले खतरनाक जोखिमों से रक्षा करने और सुनियोजित जीवनकाल में उनकी निरंतरता सुनिश्चित करने के लिए प्रयुक्त सामारिक संगठनात्मक प्रबंधन प्रक्रियाओं से संबंधित है। खतरों को प्राकृतिक या मानव-निर्मित कारणों के द्वारा वर्गीकृत किया जाता है प्रक्रियाओं की पहचान के उद्देश्य से संपूर्ण सामारिक प्रबंधन की प्रक्रिया को चार क्षेत्रों में

बांटा गया है। ये चार क्षेत्र सामान्य रूप से जोखिम न्यूनीकरण खतरे का सामना करने के लिए संसाधनों को तैयार करने के खतरे की वजह से हुए वास्तविक नुकसान का उत्तर देने और आगे के नुकसान को सीमित करने (जैसे आपातकालीन निकासी, संगरोध, जन परिशोधन आदि) और यथासंभव खतरे की घटना से यथापूर्व स्थिति में लौटने से संबंधित हैं। क्षेत्र सार्वजनिक और निजी दोनों में होता है। प्रक्रिया एक सी साझी होती है लेकिन ध्यान केंद्र विभिन्न होते हैं। आपातकालीन प्रबंधन प्रक्रिया एक नीतिगत प्रक्रिया न होकर एक रणनीतिक प्रक्रिया है अतः यह आमतौर पर संगठन में कार्यकारी स्तर तक ही सीमित रहती है। सामान्य रूप से इसकी कोई प्रत्यक्ष शक्ति नहीं है लेकिन यह सुनिश्चित करने के लिए कि एक संगठन के सभी भाग तक साझे लक्ष्य पर ध्यान केंद्रित करें, यह सलाहकार के रूप में या कार्यों के समन्वय के लिए कार्य करता है। प्रभावी आपात प्रबंधन संगठन के सभी स्तरों पर आपातकालीन योजनाओं के संपूर्ण एकीकरण और इस समझ पर निर्भर करता है कि संगठन के निम्नतम स्तर आपात स्थिति के प्रबंधन और ऊपरी स्तर से अतिरिक्त संसाधन और सहायता प्राप्त करने के लिए जिम्मेदार हैं।

कार्यक्रम का संचालन करने वाले संगठन के सबसे वरिष्ठ व्यक्ति को सामान्य रूप से एक आपातकालीन प्रबंधन या क्षेत्र में प्रयुक्त शब्द से व्युत्पन्न पर आधारित (अर्थात् व्यापार निरंतरता प्रबंधक) कहा जाता है।

इस परिभाषा के अंतर्गत शामिल क्षेत्र हैं :

- सिविल डिफेंस (शीत युद्ध के दौरान परमाणु हमले से सुरक्षा के लिए संयुक्त राज्य द्वारा प्रयुक्त)
- नागरिक सुरक्षा (यूरोपीय संघ द्वारा व्यापक रूप से प्रयुक्त)
- संकट प्रबंधक (नागरिक जनसंख्या की तत्काल जरूरतों को संतुष्ट करने के उपायों की अपेक्षा राजनैतिक और सुरक्षा आयाम पर जोर देता है।)
- आपदा जोखिम न्यूनीकरण (आपात स्थिति चक्र के क्षति को कम करने और तत्परता पहलुओं पर केंद्रित)
- होमलैंड सिक्योरिटी (आतंकवाद की रोकधाम पर ध्यान देते हुए संयुक्त राज्य अमेरिका में प्रयुक्त)



- व्यापार निरंतरता और व्यापार निरंतरता योजना (उधोन्मुख निरंतर आय सुनिश्चित करने पर केंद्रित)
- सरकार की निरंतरता

निष्कर्ष :- प्राकृतिक आपदा ग्रस्त स्थितियों का निराकरण करने के लिए शासन द्वारा विविध योजनाओं व समाधानों को प्रस्तुत किया गया है। जरूरत है जन जागृति की यदि व्यक्ति इन समाधानों के प्रति जागृत व सजग हो जाये तो अनेक आपातकालीन स्थितियों से निपटा जा सकता है।

सोनू पाल
बी.कॉम. १ (E2)



माँ



माँ, आई, मम्मी ना जाने कितने नाम से उन्हे बुलाता हूँ मैं।
ना जाने उन्हें कितना सताता हूँ मैं।
कभी कभी उनका दिल दुःखाता हूँ मैं।
फिर पूरी कोशिश कर के उन्हें मनाता हूँ मैं।
बोलती है कुछ तो अनसुना करके चले जाता हूँ मैं।
फिर कुछ दिन बाद अपने आप पर बड़ा पछताता हूँ मैं।
जो भी कहा उन्होंने सब सही होती है उनकी बात।
ये बात मुझे पता है फिर भी वही बात दोहराता हूँ मैं।
आज भी तुम्हारे बगल में सोऊँ तो अच्छी नींद आती है।
आज भी तुम मुझे लोरी गाकर सुलाती है।
कभी-कभी ऐसा लगता कि सिर्फ तेरा ही हो जाऊँ।
दुनिया की चिंता छोड़कर वापस तेरे गोद में सो जाऊँ मैं।
अब घर से बाहर आया हूँ तो घर की कदर समझ में आई है।
तुम्हारी मुझे बहुत सारी बातें याद आई हैं।
वो तुम्हारे हाथों से जो तुमने मुझे खाना खिलाया है,
आज कही भी जाऊँ माँ वैसा स्वाद कही नहीं पाया है।
जब भी बीमार होता था मैं तो जान तेरी पड़पती थी।
पर उस समय सच कहूँ सिर्फ मेरी चलती थी।
याद है माँ कैसे तुमने मुझे पापा की डाँट से बचाया है।
मेरी जिदद पूरी करने के लिए तुमने कैसे पापा को मनाया है।
वादा करता हूँ, माँ तुम्हें कभी छोड़कर नहीं जाऊँगा।
कैसी भी परिस्थिति आए मुझ पर तुम्हारा कभी दिल ना दुखाऊँगा।

रौनक मुंदड़ा



गिरती हुई अर्थव्यवस्था

अर्थव्यवस्था में मंदी की चर्चा शुरू हो गई है, भारत सहित दुनिया के कई देशों में आर्थिक गतिविधियों में बदलाव के स्पष्ट संकेत दिख रहे हैं। अर्थव्यवस्था के मंदी की तरफ बढ़ने पर आर्थिक गतिविधियों में चौतरफा गिरावट आती है। ऐसे कई दूसरे पैमाने भी हैं, जो अर्थव्यवस्था के मंदी की तरफ बढ़ने का संकेत देते हैं।



१) आर्थिक विकास दर का लगातार गिरना :- यदि किसी अर्थव्यवस्था की विकास दर या जीडीपी तिमाही-दर-तिमाही लगातार घट रही है, तो इसे आर्थिक मंदी का संकेत माना जाता है। किसी देश की अर्थव्यवस्था या किसी विशेष क्षेत्र के उत्पादन में बढ़ोतरी की दर को विकास दर कहा जाता है।

२) औद्योगिक उत्पादन में गिरावट :- अर्थव्यवस्था में यदि उद्योग का पहिया रुकेगा तो नए उत्पाद नहीं बनेंगे इसमें निजी सेक्टर की बड़ी भूमिका होती है। मंदी के दौर में उद्योगों का उत्पादन कम हो जाता। मिलों और फैक्ट्रियों पर ताले लग जाते हैं, क्योंकि बाजार में बिक्री घट जाती है। यदि बाजार में औद्योगिक उत्पादक कम होता है तो कई सेवाएं भी प्रभावित होती हैं। इसमें माल ढुलाई, बीमा, गोदाम, वितरण जैसी तमाम सेवाएँ शामिल हैं। कई कारोबार जैसे टेलिकॉम, टूरिजम सिर्फ सेवा आधारित हैं, मगर व्यापक रूप से बिक्री घटने पर उनका बिजनेस भी प्रभावित होता है।

३) बेरोजगारी बढ़ जाती है :- अर्थव्यवस्था में मंदी आने पर रोजगार के अवसर घट जाते हैं। उत्पादन न होने की वजह से उद्योग बंद हो जाते हैं, ढुलाई नहीं होती है, बिक्री ठप्प पड़ जाती है। इसके चलते कंपनियाँ कर्मचारियों की छंटनी करने लगती हैं। इससे अर्थव्यवस्था में बेरोजगारी बढ़ जाती है।

४) बचत और निवेश में कमी :- कमाई की रकम से खर्च निकाल दे तो लोगों के पास जो पैसा बचेगा वह बचत के लिए इस्तेमाल होगा। लोग उसका निवेश भी करते हैं। बैंक में रखा पैसा भी इसी दायरे में आता है। मंदी के दौर में निवेश कम हो जाते हैं क्योंकि लोग कम कमाते हैं। इस स्थिति में उनकी खरीदने की क्षमता घट जाती है और वे बचत भी कम कर पाते हैं। इससे अर्थव्यवस्था में पैसे का प्रवाह घट जाता है।

५) कर्ज की मांग घट जाती है :- लोग जब कम बचाएंगे, तो वे बैंक या निवेश के अन्य साधनों में भी कम पैसा लगाएंगे। ऐसे में बैंको या वित्तीय संस्थानों के पास कर्ज देने के लिए पैसा घट जाएगा। अर्थव्यवस्था को मजबूती देने के लिए कर्ज की मांग और आपूर्ति दोनों होना जरूरी है। इसका दूसरा पहलू है कि जब कम बिक्री के चलते उद्योग उत्पादन घट रहे हैं, तो वे कर्ज क्यों लेंगे। कर्ज की मांग न होने पर भी कर्ज चक्र प्रभावित होगा। इसलिए कर्ज की मांग और आपूर्ति, दोनों की ही गिरावट को मंदी का बड़ा संकेत माना जा सकता है।



६) शेयर बाजार में गिरावट :- शेयर बाजार में उन्ही कंपनियों के शेयर बढ़ते हैं, जिनकी कमाई और मुनाफा बढ़ रहा होता है यदि कंपनियों की कमाई का अनुमान लगातार कम हो रहा है और वे उम्मीदों पर खरा नहीं उतार पा रहीं, तो इसे भी आर्थिक मंदी के रूप ही देखा जाता है। उनका मार्जिन, मुनाफा और प्रदर्शन लगातार घटता है। शेयर बाजार भी निवेशक का एक माध्यम है। लोगों के पास पैसा कम होगा, तो वे बाजार में निवेश भी कम कर देंगे इस वजह से भी शेयरों के दाम गिर सकते हैं।

नाज़ शेख
बी.कॉम. १

उड़िया कविता

ऐ देशा स्वर्ग शीला स्वर्ग अच्छी स्वर्ग रहिबो
ए माटी पुण्य थीला, पुण्य अच्छी पुण्य रहिबो ।

सारा भुपना रे गोटीए देशो
गोटीए देशो से आमो भारत बारषो
तारा धर्म थीला, धर्म अच्छी धर्म रहिबों
ए माटी पुण्य थीला पुण्य अच्छी पुण्य रहिबो
ए देशा स्वर्ग थीला रचर्ग अच्छी स्वर्ग रहिबो ।

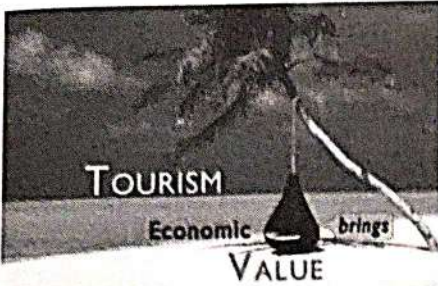
कुले कुले बाहि जाए झोरों धरा
सुल सुलिआं मिठा पवन होसरे भरा
तारा धर्म थीला, धर्म अच्छी धर्म रहिब
ए माटी पुण्य थीला, पुण्य अच्छी पुण्य रहिबो
ए देशा स्वर्ग थीला स्वर्ग अच्छी स्वर्ग रहिबो ।

डाले-डाले सुना पंक्षी बान्धिछी बोसाय
कोइलि गाए मीठा संगीतो होसरे भरा
तारा धर्म थीला, धर्म अच्छी धर्म रहिब
ए माटी पुण्य थीला पुण्य अच्छी पुण्य रहिब
ए देशा स्वर्ग थीला स्वर्ग अच्छी स्वर्ग रहिबो ।

मंथन राऊत
बी.कॉम. ३ (H)



पर्यटन से आ रहा देश की जीडीपी का 9.6% हिस्सा



आर्थिक मंदी के शोर-शराबे के बीच भारत के लिए अच्छी खबर आई है। ट्रेवल्स और टूरिज्म में भारत की रैंकिंग में सुधार हुआ है। यह दर्शाता है कि टूरिज्म के क्षेत्र में भारत की अंतरराष्ट्रीय स्वीकार्यता बढ़ी है।

वैश्विक यात्रा और पर्यटन प्रतिस्पर्धा की रैंकिंग वर्ल्ड इकोनामिक फोरम (डब्ल्यूईएफ) की तरफ से जारी रिपोर्ट में यह बात सामने आई है। रिपोर्ट में कहा गया है कि दक्षिण

एशिया में यात्रा और पर्यटन की जाडीपी का अधिकांश हिस्सा भारत से ही आता है। अभी भी उपमहाद्वीप में भारत सबसे प्रतिस्पर्धी यात्रा-पर्यटन अर्थव्यवस्था है। रिपोर्ट के मुताबिक, चीन, मैक्सिको, मलेशिया, थाईलैंड, ब्राजील और भारत उच्च आय वाली अर्थव्यवस्था नहीं है, लेकिन सांस्कृतिक संसाधन और व्यापारिक यात्रा के वर्ग में यह सब टॉप-35 देशों में शामिल है। इसकी बड़ी वजह इनके प्राकृतिक और सांस्कृतिक संसाधन के मामले में इनका समृद्ध होता और कीमत के लिहाज से प्रतिस्पर्धी होना है।

स्पेन टॉप पर - इस सुचकांक में कुल 980 देशों को शामिल किया गया है। डब्ल्यूईएफ की इस रैंकिंग में स्पेन टॉप पर रहा है। इसके बाद फ्रांस दुसरे, जर्मनी तीसरे, जापान चौथे और अमेरिका पांचवें नंबर पर है। ब्रिटेन की रैंकिंग पाचवे स्थान से खिसककर छठे पर आ गई है। दक्षिण एशिया के अन्य देशों की बात करें तो वे भारत की रैंकिंग के सामने कहीं नहीं टिकते। पाकिस्तान की बात करें तो उसकी रैंकिंग 929 है वह दक्षिण एशिया पर्यटन के हिसाब से सबसे खराब स्थिति में है।

5 वर्षों में 39 रैंक ऊपर :- वर्ल्ड ट्रेवल एंड टूरिज्म प्रतिस्पर्धा इंडेक्स में भारत की रैंकिंग में काफी सुधार हुआ है। वर्ल्ड इकोनामिक फोरम (डब्ल्यूईएफ) की तरह से जारी रिपोर्ट में भारत ने 2 सालों में 6 स्थान की छलांग लगाई है। 2017 में भारत का 80 रैंक था वहीं 2019 में भारत 38 वे स्थान पर पहुँच गया। 2013 के आंकड़े को देखेंगे तो पता चलता है कि पर्यटन के क्षेत्र में भारत लगातार नई सीढ़ियाँ चढ़ रहा है। 2013 में भारत की रैंक 66 थी, अर्थात् 5 वर्षों में भारत ने 39 स्थानों की लंबी छलांग लगाई है। फोरम की रिपोर्ट में कहा है कि प्राकृतिक और सांस्कृतिक संसाधन के मामले में भारत काफी समृद्ध है। साथ ही कीमत के लिहाज से भी भारत में पर्यटन काफी प्रतिस्पर्धा है। हालांकि पर्यावरण को लेकर चिंता जताई गई है।

साउथ एशिया में भारत सबसे बड़ी इकॉनमी :- भारत ने महंगी ट्रिप के मामले में अमेरिका और चीन को पीछे छोड़ दिया है। वर्ल्ड ट्रेवल एंड टूरिज्म काउंसिल (WITC) इकोनामिक इम्पैक्ट 2019 की रिपोर्ट के मुताबिक महंगे दूर और छुट्टियों पर जाने में भारतीय दुनिया भर में सबसे आगे है। रिपोर्ट के मुताबिक, भारत एशिया में तीसरी सबसे बड़ी ट्रेवल इकानमी में इस साल 9 करोड़ 55 लाख विदेशी टूरिस्ट आए।



१३% की दर से बढ़ रहा घरेलू यात्रा उद्योग :- देश की टूरिज्म इंडस्ट्री सालाना ७.८ फीसदी की दर से बढ़ रही है। एसोचैम के सर्वे के मुताबिक देश की टूरिज्म इंडस्ट्री साल २०२२ तक ४१८.९ बिलियन डॉलर तक पहुंच जाएगी।

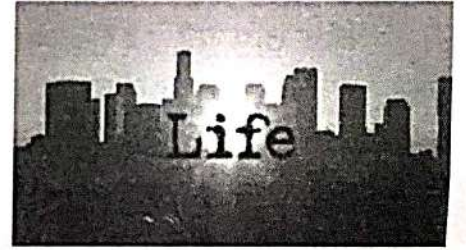
ट्रेवल लोन हुआ लोकप्रिय - भारत में ट्रेवल की लोकप्रियता बढ़ रही है। साथ ही इसके साथ पेश किए जाने वाले ऑफर्स के चलते लोगों के बीच इनकी जागरूकता भी बढ़ रही है। ऐसे में आजकल आसानी से ट्रेवल लोन मिल जाता है। हाल ही में डिजिटल लेडिंग प्लेटफार्म इंडिया लैंडस ने रिपोर्ट जारी की है, जिसमें यह बात सामने आई कि भारत में घूमने के लिए युवा सबसे अधिक लोन लेते हैं। रिपोर्ट के मुताबिक घूमने के मकसद के लिए गए लोन में ५५ फीसदी तक की बढ़ोतरी हुई है। भारतीय ३०,००० रुपए से २.५ लाख की रेंज में पर्सनल लोन लेते हैं। ट्रेवल कंपनी कॉक्स एंड किंग के मुताबिक, पिछले दो तीन सालों ट्रेवल लोन लेने वालों की संख्या ५ से १२ फीसदी तक बढ़ी है।

अंजली जामगड़े
बी.कॉम. २ (H)



जिन्दगी

जिन्दगी नर्क सी बन गई है,
यही कहानी हर रोज सी बन गई है।
सुबह Maths से शाम Reasoning तक पहुंचाई है,
हमारी पुरी मुस्कान इस कमबख्त GK ने चुराई है।



Noun से लेकर Adjective तक Error दुढ़ रहे है,
सच बताये तो खुद की शक्ल के लिए Mirror दुढ़ रहे है।
एक औरत फोटो को इशारा कर रिश्तेदारी समझाती है,
ये कैसी Reasoning है जो दूसरे के घर में ताकाझांकी सिखाती है

कही नल खुले छुट जाते है तो कही दूध में मिलावट है,
सच में वो पागल धारा के विपरित जाता है या महज दिखावट है।

क्या जरूरत थी पानीपत में तीन-तीन युद्ध लड़ने की,
और वास्कोडिगामा के जहाज को कालीकट से भिड़ने की।

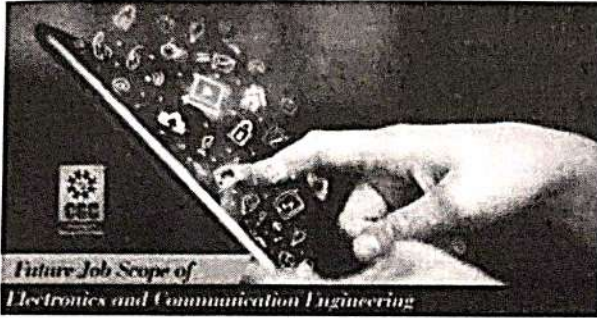
इस तैयारी में कितनी ही बार आँखें भर आई है,
अब तो मिल जाये जॉब, उम्र होने को आई है।

बेजोड़ स्ट्रगल करने वाले साथियों को समर्पित



कल्याणी वाधाडे
बी.कॉम. ३ (M)

संचार तंत्रज्ञान क्षेत्र और रोजगार



संचार में रोजगार की बहुत संभावनाएं हैं। इन पाठ्यक्रमों में प्रवेश लेकर विद्यार्थी पत्रकारिता, जन संचार, इलेक्ट्रॉनिक्स मीडिया, ग्राफिक्स, एनिमेशन एवं मल्टीमीडिया के क्षेत्र में रोजगार प्राप्त कर सकते हैं। संचार विश्व विद्यालय द्वारा पत्रकारिता में रोजगार-मुखी पाठ्यक्रमों का संचालन हो रहा है। जिनका लाभ

विद्यार्थी अवश्य लें।

विद्यार्थी प्रोफेशनल पाठ्यक्रमों में प्रवेश लेकर रोजगार मूलक पाठ्यक्रमों को पूर्ण कर पत्रकारिता और संचार तंत्रज्ञान के क्षेत्र में रिपोर्टर, एडिटर, एंकर, फोटो, जर्नलिस्ट, कैमरामैन, ग्राफिक्स डिजाइनर, जनसंपर्क अधिकारी, विज्ञापन और फिल्मों में विभिन्न क्षेत्रों में कार्य कर सकते हैं। विद्यार्थियों को व्यावसायिक पाठ्यक्रमों की ओर ध्यान देना चाहिए जिससे उन्हें रोजगार प्राप्त करने में कठिनाई न हो।

संचार तंत्रज्ञान क्षेत्र में रोजगार की व्यापकता बढ़ती ही जा रही है। विद्यार्थियों को रोजगार अवसर के रूप में इस तरह के क्षेत्रों में रोजगार करना ज्यादा पसंद करते हैं। विद्यार्थियों को रोजगार के लिए उन क्षेत्रों की तरफ भी ध्यान देने की आवश्यकता है। जहाँ रोजगार की संभावना अधिक है, और प्रतिस्पर्धा कम हो। वर्तमान परिदृश्य में पत्रकारिता का क्षेत्र रोजगार के लिए नए रूप में उभरकर आया है। इस क्षेत्र में प्रिंट मीडिया से लेकर वेब मीडिया तक रोजगार की व्यापक संभावनाएं हैं। इस अवसर पर करियर मार्गदर्शन योजना की प्रभारी डॉ. विजय लक्ष्मी गुप्ता ने कहा कि विद्यार्थियों के लिए तंत्रज्ञान के क्षेत्र में बहुत से रोजगार हैं। और विद्यार्थियों की रुची भी तंत्रज्ञान क्षेत्र से संबंधित रोजगारों में है। संचार तंत्रज्ञान क्षेत्र का विश्व में प्रमाण भी बहुत है।



अंजली कुरिल
बी.कॉम. २ (E2)

राष्ट्रधन

कृती
मराठी
विभाग

जन्मशताब्दी वर्ष

विनम्र अभिवादन



शाहिर अण्णाभाऊ साठे

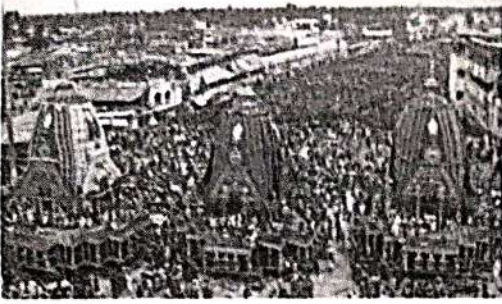
जन्म : १ ऑगस्ट १९२०

मृत्यू : १८ जुलै १९६९

मानवतावादी लेखक कष्टकरी,
दलित शोषित, पिडित यांच्या शोषणाविरूद्ध
लढा देणारे महान साहित्यकार आणि शाहिर.



ओडिसा संस्कृती



ओडिसा हे भारताच्या २८ राज्यांपैकी एक आहे, जे पूर्व किनार्यावर आहे. हे पश्चिमेकडे पश्चिम बंगाल, उत्तरेस झारखंड, पश्चिमेस छत्तीसगड आणि तेलंगणा या राज्यांसह वेढलेले आहे. १ एप्रिल हा दिवस ओडिसा दिन म्हणून साजरा केला जातो.

ओडिसा संस्कृतीबद्दल काही महत्त्वाच्या गोष्टी :-

१) **आर्किटेक्चर** : ओडिसाच्या आर्किटेक्चरची ललित आणि भव्यता तिच्या मंदिरात आर्य लोकांनी मागे सोडली आहे. त्यापैकी काही देशातील उत्कृष्ट लोकांपैकी आहे. त्यात सर्वात महत्त्वाचे म्हणजे लिंगराजा मंदिर, भुवनेश्वर, पुरी येथील जगन्नाथ मंदिर आणि कोणार्क येथील मोठे सूर्यमंदिर. 'कलिंग' वास्तुकलेच्या शैलीत बांधलेली ही प्राथमिक मंदिरे आहेत.

लिंगराजा मंदिर - भुवनेश्वरचे लिंगराजा मंदिर सर्वात मोठे मंदिर असून हे मंदिर दररोज ६००० दर्शकांसह राज्यातील पर्यटकांचे एक प्रमुख आकर्षण ठरणारे मंदिर आहे. येथे भगवान शिव आणि विष्णू यांचे एकत्रित रूप हरिहर म्हणून पुजले जातात.

जगन्नाथ मंदिर - पुरी किनारपट्टीचे शहर या विशाल मंदिरात भगवान जगन्नाथाला विराजमान करते. वार्षिक रथोत्सव किंवा रथ यात्रेसाठी हे मंदिर जगप्रसिद्ध आहे.

सूर्य मंदिर - कोणार्क येथील सूर्यमंदिर हे तेराव्या शतकात बांधलेले हिंदू मंदिर असून याची निर्मिती राजा नरसिंहदेव यांनी करविली. हे मंदिर ओडिसा राज्याच्या कोणार्क गावामध्ये असून ते युनेस्कोचे एक जागतिक वारसा स्थान आहे.

२. **नृत्य** - मूळतः देवदासीस सादर केलेल्या ओडिसामध्ये कोणत्याही अन्य विद्यमान नृत्यापेक्षा मंदिर संस्कृतीशी सर्वात जवळचे साम्य आहे. येथील नृत्यामध्ये मुळात एक पौराणिक कथा, प्रतीकात्मक पोशाख, अभिनय (अभिव्यक्ती), मुद्रा यांचा समावेश असतो.

ओडिसामधील काही महत्त्वपूर्ण नृत्य प्रकारांमध्ये खालील काही प्रकारांचा समावेश होतो.

दलखाई (संबलपुरी) - संबलपुरी नृत्याचे इतरही अनेक प्रकार आहेत, पण दलखाई सर्वात प्रसिद्ध आहे. दलखाई हे एक विधी लोकनृत्य आहे. या प्रसंगी गायली जाणारी गाणी दलखाई गाणी म्हणून ओळखली जातात. बिनझल, सौरा आणि मिर्झा जमातीतील तरुण मुली दसरा, भाईजंतिया आणि इतर उत्सवांच्या प्रसंगी हे नृत्य सादर करतात.

गोटीपुआ - गोटीपुआ म्हणजे मुलांच्या नर्तकांचा उल्लेख आहे. जे मुली म्हणून वेशभूषा करतात. हे नृत्य पुरीमध्ये मोठ्या प्रमाणात करण्यात येते. यामध्ये नेहमी जोड्यांमध्ये नाचले जाते. ६ ते १४ वयोगटातील मुले सहसा पुरी मंदिराच्या परिघामध्ये सेट केलेले आखाड किंवा व्यायामशाळेचे विद्यार्थी असतात. गोटीपुआ हे पुरीचे एक आकर्षक लोकनृत्य आहे. जेथे १ वर्षाखालील मुले संगीत नाटकात महिलांचा ड्रेस घालून नृत्य करतात. या नृत्याला खूप प्रतिष्ठा प्राप्त झाली आहे. हे नृत्य खूप लोकप्रिय आहे.



पालानृत्य - ओडिसामधील पाला हा नृत्यनाटिकेचा एक अनोखा प्रकार आहे. त्यात ओडिसी संगीत, नाट्य आणि संस्कृत कवितेचे घटक आणि अत्यावश्यक बुद्धी यांचा समावेश होतो.

छाऊ - हा आदिवासी मार्शल नृत्याचा एक प्रकार आहे. याचा उगम मयूरभंज येथे झाला. तलवारी आणि ढालींनी सशस्त्र नर्तकांचे दोन गट वैकल्पिकरित्या आक्रमण करतात आणि जोरदार हालचाली आणि बचावात्मक बचावांनी स्वतःचा बचाव करतात आणि सर्व काही त्याच्या लयबद्ध गुंतागुंत आणि जोरदार आर्कषणासाठी प्रख्यात पार्श्वभूमी संगीत आहे.

इतर लोक नृत्य - घोडा नाचा, भालू नाचा, माणकाडा नाचा, नागा आणि मेधा नृत्य, माणकाडा नाचा आणि धुदूकी नाचा हे ओडिसामध्ये इतर लोकनृत्य उल्लेखनीय आहे.

३. सण - सर्व पार्श्वभूमीतील लोकांना एकत्रित करणारे प्रमुख ओडिसा उत्सव खालीलप्रमाणे आहेत.

रथयात्रा - पुरी येथे वार्षिक रथ महोत्सवात लाखो भाविकांची गर्दी असते. यात नऊ दिवस मुक्काम करणाऱ्या पुरी मंदिरापासून गुंडीचा मंदिरात भव्य रथावर जगन्नाथ, बलाम्भद्र आणि सुभद्रा या देवतांच्या मूर्ती पोहोचविण्याचा समावेश आहे.

प्रथमष्टमी - प्रथम जन्मलेल्या मुलांसाठी दीर्घ आयुष्यासाठी प्रार्थना करण्यासाठी साजरा केला जाणारा, हा हिवाळ्यातील एक प्रमुख उत्सव आहे. विशेषतः या प्रसंगी गोड, विनोद चवदार एंडुरी पिठा बनविली जाते.

राजो - जूनच्या मध्यभागी साजरा होणारा तीन दिवसीय उत्सव मुलींसाठी हा एक महत्त्वाचा प्रसंग आहे कारण तो पृथ्वी देवीच्या पुजेसाठी समर्पित आहे.

अपेक्षा हुमणे

बी.कॉम. IV Sem (M)



चारोळी

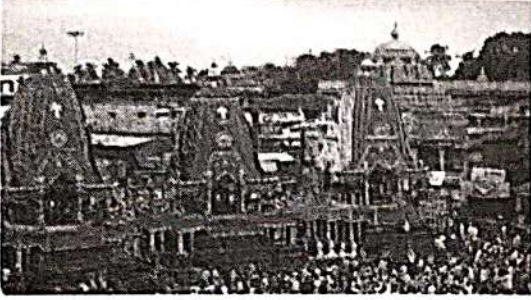
पाण्याविना अर्थ नाही,
त्या धरतीच्या मातीला,
तेलाविना अर्थ नाही,
त्या दिव्याच्या वातीला,
घासल्याविना अर्थ नाही,
त्या तलवारीच्या पात्याला,
शिक्षणाशिवाय अर्थ नाही,
त्या माणसाच्या जातीला ।



मयुरी शिवरकर

एम.कॉम. IV Sem

ओडिसातील महत्वाचे उत्सव



१) ओडिसातील दुर्गापुजा महोत्सव : ओडिसामध्ये सर्वत्र भव्यपणे साजरा केला जाणारा दुर्गापुजा महोत्सव हा राज्यातील महत्वाचा सण मानला जातो. तेव्हा दरवर्षी तीन ते चार दिवस लोकांमध्ये उत्सवाची भावना निर्माण करण्यासाठी रस्ते सुशोभित केले जातात. इंग्रजी दिनदर्शिकेनुसार दरवर्षी अश्विन किंवा कार्तिक महिन्यात म्हणजे सप्टेंबर किंवा ऑक्टोबर महिन्यात हा

सण साजरा होतो. दुर्गापुजा जवळजवळ दहा ते सोळा दिवस पूर्ण विधीद्वारे साजरी केला जातो. देवी दुर्गामध्ये नारी शक्ती प्रतिक केलेल्या महिलांच्या शक्तीचा उत्सव साजरा केला जातो. दुर्गापुजा वाईटावर चांगल्याच्या विजयाचे प्रतीक आहे. दसऱ्याच्या दिवशी देवी दुर्गाच्या प्रतिमा व मूर्तीचे कथजोडी नदित विसर्जन केले जाते.

२) पुरी रथ यात्रा महोत्सव :- भगवान जगन्नाथ, देवी सुभद्रा आणि भगवान बलभद्र यांची रथयात्रा किंवा रथजत्र किंवा रथोत्सव हा ओडिसामध्ये होणारा सर्वात मोठा आणि सर्वात लोकप्रिय उत्सव आहे. ही भारतातील जगात सर्वात जुनी रथयात्रा आहे. दरवर्षी जून किंवा जुलै महिन्यात हा उत्सव शुक्ल पक्षाच्या दुसऱ्या दिवशी, आषाढ महिन्याच्या पारंपरिक उडिया दिनदर्शिकेनुसार साजरा केला जातो. याकाळात मंदिरात जाणे सर्वात शुभ मानले जाते. हा उत्सव नऊ दिवस साजरा केला जातो यात्रेसाठी पारंपारिक सुतारांनी सुमारे ४५ फुट मोठे रथ तयार केले आहेत.

३) कलिंग महोत्सव ओडिसा - कलिंग महोत्सव हा मार्शल डान्सचा नॅशनल फेस्टिव्हल म्हणून देखील ओळखला जातो. युद्धातील शांततेचा मोठा विजय म्हणून हा महोत्सव साजरा करण्यात येतो. हा उत्सव मौर्य घराण्याच्या शहीदांना श्रद्धांजली आहे. जो विविध मार्शल ॲक्ट्सद्वारा नृत्य आणि संगीताद्वारे साजरा केला जातो. दरवर्षी जानेवारी आणि फेब्रुवारीमध्ये हा महोत्सव आयोजित केला जातो.

४) चंदन यात्रा महोत्सव - चंदन यात्रा हा ओडिसामधील दोन दिवस चालणारा उत्सव आहे. हा उत्सव जगन्नाथ मंदिरात साजरा करण्यात येतो. पाण्यामध्ये मिसळलेल्या चंदन पेस्टने देवतांची पुजा करण्यात येते. हा उत्सव मेन चंद्राचा तिसरा चंद्र दिवस किंवा वैशाखच्या अक्षय तृतीयेच्या सुरुवातीस आयोजित करण्यात येतो. बहारा चंदना दरम्यान देवतांना आनंदाने सहलीसाठी नेले जाते. देवतांमध्ये पाच शिवलिंगांसह जगन्नाथ बलराम आणि सुभद्रा यांचा समावेश असतो. भद्र आणि नंदा या दोन्ही बोटी नरेंद्र तीर्थाच्या आसपास देवतांना घेऊन जातात. दरम्यान आणि नंतर विधी मोठ्या प्रमाणात होतात.

५) कोणार्क नृत्य महोत्सव - कोणार्क सूर्य मंदिराच्या सौंदर्यासाठी पूर्णपणे समर्पित हा उत्सव धर्म आणि चालीरीतींच्या पलीकडे आहे. कारण जेव्हा कोणार्क मंदिराच्या प्राचीन सौंदर्यास श्रद्धांजली म्हणून साजरा केला जातो तेव्हा प्रख्यात शास्त्रीय नर्तक येतात आणि या विलक्षण उत्सवाचा एक भाग असतात. केवळ स्मारके, समुद्रकिनारे किंवा अद्भूत स्थळांसाठीच नव्हे तर कोणार्क हा मुख्य म्हणजे डिसेंबर महिन्यात आयोजित केलेल्या वार्षिक नृत्य महोत्सवासाठी प्रसिद्ध



आहे. आणि पर्यटकांचे हे एक मोठे आकर्षण आहे. दरवर्षी डिसेंबरच्या पहिल्या पाच दिवसांत देशभरातील लोकप्रिय शास्त्रीय नर्तक श्रद्धांजली वाहण्यासाठी एकत्रित येतात.

६) **पुरी बीच फेस्टिव्हल** - दरवर्षी सुंदर सी बीचवर आयोजित पुरी बीच महोत्सवामध्ये विविध सांस्कृतिक कार्यक्रम आणि प्रदर्शन तसेच फॅशन शो, उत्कृष्ट खाद्यपदार्थ यासारख्या कार्यक्रमांचे आयोजन केले जाते त्यामुळे तो ओडिसा सीटीचा एक शानदार उत्सव बनतो. या उत्सवांना इतके महत्त्व दिले जाते कारण ते वेगवेगळ्या लोकांना एकत्र आणतात. नोव्हेंबर महिन्यात साजरा करण्यात येणारा हा उत्सव पुरीच्या गवताळ किनाऱ्यावर आयोजित केला जातो. हस्तकला, हातमाग आणि वाळूकला यांचे प्रदर्शन देखील या महोत्सवात असते. मल्लखांब, कबड्डी, बीच, व्हॉलीबॉल काही पारंपारिक खेळ महोत्सवात खेळतात. ओडिसातील सर्वोच्च उत्सवांपैकी एक उत्सव म्हणून प्रसिद्ध आहे.

७) **एकमरा उत्सव** : ओडिसाच्या समृद्ध संस्कृतीचा वारसा वाढवण्यासाठी साजरा केला जाणारा हा एक प्रमुख उत्सव आहे. दहा दिवस चालणारा हा महोत्सव एक लोकसांस्कृतिक कार्यक्रम आहे. या राज्याच्या समृद्ध सांस्कृतिक वारसाला चालना मिळावी म्हणून भुवनेश्वर येथे दरवर्षी एकमरा उत्सव साजरा केला जातो. भगवान शिव यांना उत्सव समर्पित असतो. ओडिसामधील हा उत्सव दरवर्षी नोव्हेंबरच्या पहिल्या आठवड्यात भुवनेश्वर शहरातील जनता मैदानात साजरा केला जातो. दरवर्षी जगभरातील पर्यटक मोठ्या उत्साहाने एकमरा उत्सवाला भेट देतात.

पल्लवी देवगीरकर

बी.कॉम. IV Sem (M)



मानवी स्वभाव

स्वभाव हा नसतो कुणाचा कधीच सरळ ।
कारण प्रत्येकांमध्येच असते दडपलेले शांत वादळ ।।

सांग कसे ओळखावे कुणाच्या स्वभावाला ।
कारण औषध नाही ना हो ह्या रोगाला ।।
स्वभाव हा नसतो ।।१।।

मानवाच्या स्वभावात आहे तसे बरेच भाव ।
कधी सरळ तर कधी वाकडी जाते स्वभावाची नाव ।।
स्वभाव हा नसतो ।।२।।

कधी फुलाचा तर कधी रागाचा तीर ।
ज्याने जिंकले स्वभावास तोच खरा वीर ।।
स्वभाव हा नसतो ।।३।।

प्रत्येकाचेच स्वभाव असतात हे वेगवेगळे ।
मानवाच्या स्वभावानेच माणुसकीला गिळले ।।
स्वभाव हा नसतो ।।४।।

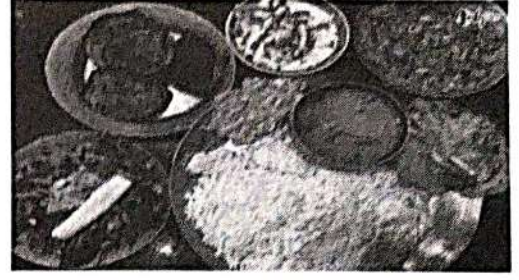


राजेश कुडवे

एम.कॉम. IV Sem (M)

ओडिसातील खाद्यपदार्थ...

ओडिसा हे उत्तर भारत आणि दक्षिण भारत या दोन्ही राज्यांच्या सीमेवर वसलेले आहे. तांदुळ हे ओडिसा राज्याचे मुख्य पीक असून इतर प्रादेशिक भारतीय खाद्यपदार्थांच्या तुलनेत ओडिसा खाद्यपदार्थात कमी तेल आणि मसाल्याचा वापर केला जातो. येथील खाद्यपदार्थ अतिशय चवदार (चविष्ट) व पोष्टीक असतात.



चोला बारा, बोलंगीर - सांस्कृतिकदृष्ट्या ओडिसाचे श्रीमंत शहर बोलांगीर मोठ्या प्रमाणात तोंडाला पाणी सोडणाऱ्या खाद्यपदार्थांची निर्मिती करते. त्यातीलच एक महत्त्वपूर्ण खाद्यपदार्थ म्हणजे चौला बारा. हा पदार्थ पश्चिम ओडिसा मध्ये मोठ्या प्रमाणावर खाल्ला जातो. स्ट्रीट फुड म्हणून चौला बारा हा अतिशय प्रसिद्ध खाद्यपदार्थ ओळखला जातो.

बारा, ढेकनाल - बारा, ढेकनाल हा पदार्थ पाहायला बाहेरून कुरकुरीत आणि आतून कोमल मऊ असतो. हा पदार्थ तांदूळ आणि उडीद दाळीच्या मिश्रणापासून बनविण्यात येतो. हा पदार्थ त्याची चव आणि सुगंधामुळे अनेकांना आकर्षित करतो.

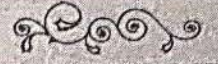
रसगुल्ला - हा पारंपरिक गोड पदार्थ असून रथयात्रेदरम्यान लक्ष्मी देवीला त्याचा नैवेद्य दाखवला जातो. जर तुम्हाला सर्वोत्कृष्ट रसगुल्ला चाखायचा असेल, तर राष्ट्रीय महामार्ग क्रमांक पाचवर भुवनेश्वर आणि कटकदरम्यान असलेल्या पहाळा या गावाला भेट द्या. या पदार्थाच्या लोकप्रियतेमुळे ३० जुलै हा दिवस ओडिसा मध्ये रसगुल्ला दिवस म्हणून जाहीर करण्यात आला आहे.

छेन पोडा - छेन पोडा हा पदार्थ चीज, साखर, काजू, वेलची बेदाणे साल नावाच्या झाडाच्या पानात ठेवून कोळशाच्या शेगडीत भाजून तयार केला जातो. २० व्या शतकाच्या सुरुवातीला ओडिसातील नयनगड जिल्ह्यात हा पदार्थ पहिल्यांदा बनवला गेला अस सांगतात. दुर्गा पुजेच्या दरम्यान या पदार्थाला जास्त मागणी असते.

छेन गज - छेन गज हा ओडिसातील अतिशय प्रसिद्ध असा पदार्थ आहे. हा पदार्थ चीज, साखर आणि शेवयांपासून बनविला जातो. त्यासाठी सर्व घटक व्यवस्थित मिसळून आयातकृती भांड्यात साठवले जातात व साखरेच्या पाकाचे आवरण त्याला दिले जाते. गजचे दोन प्रकार आहेत, कोरडा व उकळलेला गज आणि तकलेला व पाकातला गज.

रसबली - रसबली हा मुळचा केंद्रपाडाचा पदार्थ आहे. हा पदार्थ तळलेला, सपाट, लालसर रंगाची पॅटी यात घट्ट, गोड दुधात बुडवून तयार केला जातो. हा पदार्थ इतका मुलायम असतो कि, तोंडात घातल्याक्षणी विरघळतो. केंद्रपाडा येथील बैसनभिपांडा दुकानात सर्वोत्कृष्ट रसबली खायला मिळते.

छेना झिली - हा खास गोड पदार्थ तळलेले चीज, वेलची पूड, तूप आणि साखरेच्या पाकापासून बनविला जातो. छेना झिली हा तळलेले पनीर साखरेच्या पाकात बुडवून तयार केला



जाणारा पदार्थ आहे. पुरी जिल्ह्यातील निम्पाडा गाव छेना झिलीसाठी प्रसिद्ध आहे. पुरी ते भुवनेश्वर मार्गावर निम्पाडामध्ये रस्त्यावरील दुकानामध्ये छेना झिली विकली जाते.

पखाला (Water Rice) - हे एक ओडिसाचे अतिशय प्रसिद्ध असे खाद्यपदार्थ आहे. हा पदार्थ बनविण्यासाठी तांदुळ, जिरा, दही, मिर्ची इत्यादी सामग्रीची आवश्यकता असते. या पदार्थाची उत्पत्ती भगवान जगन्नाथ मंदिरात झाली असे म्हणतात. हे मुख्यतः उष्णतेच्या दिवसात तयार केले जाते. आणि उष्णता (टाकण्यासाठी) कमी करण्यासाठी या पदार्थाचे सेवन केले जाते. दही पखाला, जीरा पखाला आणि बशी पखाला इत्यादी या पदार्थाचे प्रकार पडतात.

इतर खाद्यपदार्थ - दहीबारा, आलोडम, बडी केनझार, पेन्ना पोडा, मुढी-मानसा, कीरा खाई, पलुआ, लाडू, मकर चौला, घोडा मिठे, पोडा पिठा, खिरा गेंठा, खिसेडे, चुंगडी मलाई, डालमा, गुपचुप, कनिका, पिलाक, संतुला, छात् राय, कडाली मांजा राय, बेसरा, कीरा खाई, खाजा पलुआ लाडू....

ऋतीक शिरभय्ये
बी.कॉम. IV Sem (M)

बाप

आयुष्यभर निष्कळ आपल्या अपत्यावर
प्रेम करतो त्याला बाप म्हणतात.

डोळ्यातील प्रेमाचा निरवही प्रकट न
करता जो प्रेम करतो त्याला बाप म्हणतात.

आयुष्यभर रक्ताचे पाणी करून मुलांचे
पालनपोषण करतो त्याला बाप म्हणतात.

मुलांच्या सुखापोटी काळजाचे तुकडे करतो
पण स्वतःच्या सुखाचा विचारही करत नाही,
त्याला बाप म्हणतात.

मुलीच्या लग्नात कर्जाचा भार डोक्यावर वाहून
स्वतः मात्र हसत पाहुण्याची खुशहाली विचारतो
त्याला बाप म्हणतात.

मुलांच्या पायाखालची जमीन सरकल्यासारखी वाटते
त्याच्यावर दुःखाचे आभाळ कोसळल्यासारखे वाटते
जेव्हा तो व्यक्ति मातीआड जात असतो
त्याला बाप म्हणतात. त्याला बाप म्हणतात.

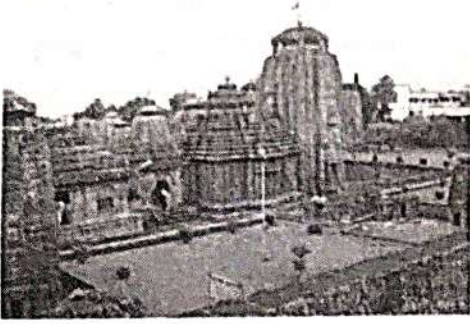


जितेंद्र नासरे
बी.कॉम. १ (E1)



भुवनेश्वरचा इतिहास...

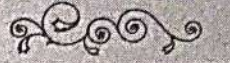
प्राचीन कालखंड



भुवनेश्वरचा इतिहास आपल्याला इ.स. पूर्व २ शतकापासून चेदी घराण्याकडे नेतो. चेदी घराण्यातील राज्यकर्त्यांनी सर्वप्रथम सिसूपळगड येथे आपले राज्य स्थापन केले जिथे सध्या भुवनेश्वर आहे. शहराची स्थापना चेदी राजांनी केली असली तरी हे फार काळ जगाला ठाऊक नव्हते. इ.स. पूर्व तिसऱ्या शतकातच या स्थानाला महत्त्व प्राप्त झाले. याच काळात प्रसिद्ध कलिंग युद्ध मौर्य साम्राज्य आणि कलिंग राज्य यांच्यात झाले. कलिंग युद्धानंतर चेदी वंशातील राजा खरवेलाने कलिंगला पुन्हा पूर्वीच्या वैभवात बहाल केले तेव्हा चेदी साम्राज्य जवळजवळ ढासळण्याच्या मार्गावर होते. खरवेलाने वास्तुकला, धर्म आणि अर्थशास्त्राचे संरक्षक होते. त्यांच्या काळात अनेक मंदिरे बांधली गेली आणि थायलंड, श्रीलंका, म्यानमार, व्हिएतनाम, सुमात्रा व व्यापार मार्गाची स्थापना केली. बाली आणि इतर अनेक राष्ट्र बौद्ध धर्माचा अवलंब करणाऱ्या अशोकाप्रमाणेच खरवेली जैन धर्म स्वीकारला. म्हणूनच या प्रदेशात आपल्याला दिसणारी बहुतेक स्ट्रक्चरल रचना जैन शैलीच्या स्थापत्यशैलीतून प्रेरित असल्याचे दिसते. उदयगिरी आणि खंडागिरी लेणी आणि हथीगुंफा शिलालेख ही पुरातन चेदी काळातील रचनात्मक कार्याची काही उत्कृष्टपणे उदाहरणे आहेत. त्यानंतरच्या काही वर्षात, हे शहर त्याच्या असंख्य मंदिरासाठी मोठे नाव बनले आणि त्याचे नाव 'मंदिर शहर' असे ठेवले गेले.

मध्ययुगीन काळ - मध्ययुगीन काळात भुवनेश्वरमध्ये विविध धार्मिक पंथांचे वर्चस्व पाहिले. प्रांतात जैन आणि बौद्ध धर्म अस्तित्वात आल्याने हे शहर तत्त्वज्ञानाच्या बाबतीत खूपच गुंतले. तथापि, काळानुसार जैन आणि बौद्ध सिध्दांत ढासळू लागली आणि या प्रदेशात ब्राम्हणवाद आणि वैष्णव धर्मात प्रदेश केला. याच काळात भुवनेश्वर आपल्या धार्मिक प्रतिष्ठेच्या शिखरावर पोहोचले. सातव्या आणि बाराव्या शतकात या शहराच्या कोरीव काम, शिल्पकला आणि स्थापत्य रचनांमुळे हे शहर प्रख्यात झाले. बाराव्या शतकात खंडाच्या पूर्वेकडील मुघल राज्यकर्त्यांच्या स्वारीमुळे या बऱ्याच सँडस्टोनच्या रचना नष्ट झाल्या आणि लुटल्या गेल्या.

ब्रिटिश भारत - सोळाव्या शतकात मुघल घराण्यातील शक्तिशाली राज्यकर्त्यांनी हा प्रांत दडपला. हिंदू राज्यकर्ते अधीन असल्याचे सिध्द झाले आणि जिल्ह्यातील मुस्लिम शासन काढून टाकण्यात ते अपयशी ठरले. पुढील शतकाच्या आगमनाने देशात मराठा साम्राज्याचे वर्चस्व आणले. किनाऱ्यावरील ओरिसाचे काही भाग प्रामुख्याने त्यांच्या ताब्यात गेले आणि त्यांच्यावर राज्य केले. अठराव्या शतकात ब्रिटिश ईस्ट इंडियन कंपनीने या जागेवर अधिक ताबा मिळविला. संपूर्ण प्रदेश इंग्रजांच्या हाती पडल्याने ओरिसा राज्यात काही प्रमाणात प्रशासकीय बदल केले गेले. १९३६ मध्ये हे ठिकाण स्वतंत्र अस्तित्त्व बनले आणि कटक ओरिसाची राजधानी बनले.



आधुनिक इतिहास - कटक ही राज्याची राजधानी असल्याने या प्रांतावर बऱ्याच नैसर्गिक आपत्तींना सामोरे जावे लागले आणि अंतराळ निर्षधामुळेही या शहराचा विकास झाला. परिणामी, भारताने ब्रिटिशांकडून स्वातंत्र्य मिळवल्यानंतर १९४८ साली ही राजधानी भुवनेश्वरमध्ये बदलली गेली. भुवनेश्वरच्या नव्या शहराची योजना बनवण्यासाठी जर्मन आर्किटेक्ट असलेल्या ओट्टो एच. कोनिगसबर्गरला आमंत्रित केले होते. १ एप्रिल १९४८ रोजी भुवनेश्वर हे नवीन शहर अधिकृतपणे ओरिसाची नवीन राजधानी म्हणून घोषित करण्यात आले. जमशेटपूर आणि चंदीगडप्रमाणेच भुवनेश्वरलाही आपल्या लोकांना नवीन व सुधारित सुविधा देण्याची योजना आखली गेली.

अहिंसा उके
बी.कॉम. IV Sem (M)



सार्थक



संकटात कधी कंटाळायचं नसतं,
त्याला सामोरी जायचं असतं
कुणी नावं ठेवली तरी थाबायचं नसतं,
आपलं काम चांगलंच करायचं असतं

अपमानानं कधी खचायचं नसतं,
जिद्दीने बळ वाढवायचं असतं
निराश मुळीच व्हायचं नसतं,
चैतन्य सदा फुलवायचं असतं

पाय ओढले म्हणून परतायचं नसतं,
पुढे आणि पुढेच जायचं असतं
लोकनिर्दंला कधी घाबरायचं नसतं,
आपलं सामर्थ्य दाखवायचं असतं

जीवनात खूप करण्याजोगं असतं,
पण आपलं तिकडे लक्षच नसतं
रागाने कोणाला बोलायचं नसतं,
प्रेमाने मन जिंकायचं असतं

प्रेमात लहान थोर पहायचं नसतं,
एकमेकांना आधार देऊन,
मार्गदर्शन करायचं असतं,
हेच जीवनाच सार्थक असतं



प्राची कोडाने
बी.कॉम. IV Sem (M)



साहित्य अकादमी पुरस्कार विजेत्या

अनुराधा पाटील



साहित्य अकादेमी



नकाशावर न सापडणाऱ्या
गावांच्या वाटा तुडवत
चालीन म्हणत होते
जिथं हरवलेली असते
कुणाची शाळा
कुणाची भाषा
तरं, कुठं मुलंय हरवलेली
ज्यांची पाटी
फुटलेलीच असते अटळ
ही हरणारी लढाई लढताना..

कुठल्याही स्वभाव-वृत्तीच्या वाचकाला जिह्याळ्याची वाटेल, अशी दुर्मिळ होत चाललेली भावकविता लिहिणाऱ्या अनुराधा पाटील यांना 'कदाचित अजूनही' या संग्रहासाठी यंदाचा मराठी भाषेसाठीचा साहित्य अकादमी पुरस्कार जाहीर झाला. त्यांचा जन्म ५ एप्रिल, १९५३ पहर, जामनेर तालुका जळगाव जिल्हा येथे सामान्य शेतकरी कुटुंबात झाला. वयाच्या दहाव्या वर्षापासूनच त्या कविता लिहायला लागल्या. लहानपणी नकळत्या वयापासूनच पाहिलेला भरल्या गोकुळासारखा गाव आणि आता या प्रदेशाची होणारी भयानक पडझड, अनागर स्त्रीच्या देहमनाची तडफड, एकूणच मानवी जगण्यातली वाढती तगमग आणि मृत्यूविषयीची संवेदना, हा अनुराधाताईंच्या कवितेचा आत्मा म्हणता येईल. १९८१ साली आलेला 'दिगंत' हा त्यांचा पहिला कवितासंग्रह. त्यानंतर 'तरीही', 'दिवसेंदिवस', 'वाळूच्या पात्रात मांडलेला खेळ' असा २००५ सालापर्यंतचा त्यांचा काव्यलेखन प्रवास. या प्रवासातील प्रगल्भ टप्पा म्हणावा असा, 'कदाचित अजूनही' हा अनागर लोकपरंपरेतील स्त्रीसंवेदनांचे दर्शन घडवणारा त्यांचा संग्रह अगदी अलीकडे प्रसिध्द झाला. कधीही कुठल्या साहित्यिक कंपूचा भाग न होता अनुराधाताईंनी आपल्या कवितेसह जगण्याचीही स्वायत्ता डौलदार राखली. त्या क्वचितच साहित्यिक-सांस्कृतिक मंचावर जातात. मात्र अपवादाने जिथे जातील, तिथल्या भाषणात - 'नवकविता, समीक्षा आणि वर्तमान साहित्य - संस्कृतीबाबत मोजक्या शब्दांत अप्रिय सत्य सुनावणाऱ्या' ही त्यांची ओळख आहे. सार्वजनिक वावर खूप मर्यादित असला तरी, नव्या लिहित्या हातांना त्या भरभरून बळ देत दिशा दाखवतात.

स्त्रीजीवनासह कुठलीच सुरक्षितता नसलेल्या सामान्यांच्या जगण्यातले दृश्यादृश्य काच अनुराधाताईंची कविता संयत, घरगुती लहेजात सांगते. त्यातील 'पोपडे उडालेल्या भिंती शेणामातीनं सारवणारे मुकाट समंजसहात'... बाशिंगबळच कमी म्हणत विहिरीच्या तळाशी विसावणाऱ्या पोरी...', 'पाठीवर लादलं जातं सक्तीच रेखीव कुबड...' 'नकाशावर न सापडणाऱ्या गावांच्या वाटा...', 'दुबार पेरणीच्या भयाभोवती आळसलेल्या दिशा...' अशा साध्यासुध्या, तरी हरखून टाकणाऱ्या प्रतिमा चेहराविहिन व्यथांना आवाज देत राहतात. अनुराधाताईंची कविता



अनेकदा आत्ममग्न, स्वसंवादी वाटते. पण वाचताना हळूहळू उमजत जाते की, ती वैयक्तिक आयुष्यातील दुःख मांडतांना वैश्विक आणि सार्वकालिक दुःखाचाही उदात्त चेहरा दाखवते. 'कदाचित अजूनही' मध्ये तर आशय-विषयाचे वैविध्य ठळक जाणवते. पर्यावरण, माध्यमे, हिंसा, जगण्याला आलेला अनावश्यक वेग यावर कवितांतून त्यांनी केलेले भाष्य चिंतनगर्भ आहे. हरेक क्षण अदृश्य सोबत करणाऱ्या मृत्यूबाबत तर त्यांची कविता अनोखेपणाने बोलत राहते. 'आतल्या काळोखात पाकळीपाकळीनं उमलत गेलेला मृत्यू...', हजारो पाकळ्यांचं काळं कमळ...' अशा किती तरी प्रतिमा मृत्यूच्या अनोळखी प्रदेशात घेऊन जातात. ओढ लावणाऱ्या उदासीचा प्रवाह या कवितांतून वाहताना जाणवतो. थकल्याभागल्या संध्याकाळी चारदोन कष्टकरी बायांनी, ओवरीवर बसत एकमेकींना चार सुखदुःखाचे बोल सांगावेत, तशी त्यांची कविता आहे. ती खुपणारे आचपेच गडदपणे मांडते, पण किंचितही आवाजी, आक्रस्ताळी होत नाही. तरी वाट्याला आलेल्याचा निमूट स्वीकार न करता बदलाचे दानही ती भवतालाकडे मागते अन् म्हणते, 'बाळाची टाळू भरणारा, मायाळू हात त्यांच्याही माथ्यावर असो....'

अशाप्रकारची छाप त्यांच्या कवितांवर आपल्याला दिसून येते.

समीक्षा भूसारी

बी.कॉम. IV Sem (E2)



जीवन

छोट्याश्या या जीवनावर
भरभरून प्रेम करावे

आयुष्य हे जगतांना
दुःखातही सुखी राहावे

नसेल सोबतीला कोणी
तरी स्वः आधार बनावे

जगाचे जीवन असे की
मरूनही अमर अमर असावे

जीवनातला प्रत्येक क्षण
आनंदात राहून जगावे

शेवटी समाधान हेच
जीवनाचे खरे सुख मानावे

जीवनाच्या काटेरी वळणावर
हसत हसत चालत राहावे

आयुष्य नसते पुन्हा
हेच ध्यानी असु दयावे.



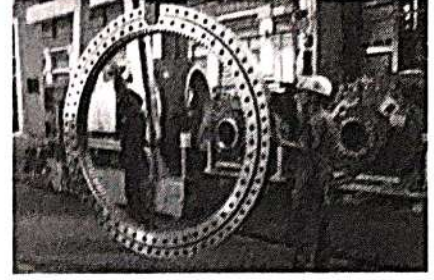
मयुरी शिवरकर

एम.कॉम. IV Sem



भारतात व्यवसाय उभारण्याची सुलभता

भारतात व्यवसाय सुरु करण्यासाठी कायदेशीर प्रक्रिया लवकरात लवकर पूर्ण करून परवाना देणे, जमीन हस्तांतरण, कर संरचना, कर्ज मिळणे इत्यादी अनेक बाबींसाठी सकारात्मक उपाययोजना राबविण्यात येत आहेत. त्यामुळेच भारतात आधीपेक्षा आता व्यवसाय सुरु करणे अधिक सुलभ झाले आहे. व्यवसाय सुलभता निर्देशांकात भारताचे सुधारत असलेले स्थान याचेच निर्देशक आहे. तसेच हा निर्देशांक ठरवतांना भारतातील मुंबई व दिल्ली या दोन शहरातील परिस्थिती प्रामुख्याने लक्षात घेण्यात आली आहे.



जगातील वेगवेगळ्या अर्थव्यवस्थांचा अभ्यास करून त्या देशात नवीन व्यवसाय / उद्योग सुरु करणे कितपत सुविधाजनक, सुलभ आहे याचा अभ्यास करून जागतिक बँक दरवर्षी व्यवसाय सुलभता अहवाल तयार करते. १९० अर्थव्यवस्थांतील विविध घटकांचा अभ्यास करून जागतिक बँक अशी यादी जाहीर करते. ज्या देशांची लोकसंख्या १० कोटींपेक्षा अधिक असेल त्या देशांसाठी प्रमुख दोन शहरांचा अभ्यास करण्यात येतो. भारतासाठी मुंबई आणि दिल्ली शहरातील परिस्थितीचा आढावा घेऊन भारतातील व्यवसाय सुलभता अहवाल तयार करण्यात येतो.

भारतात गुंतवणूक वाढावी यासाठी नवीन व्यवसाय सुरु व्हावे आणि व्यवसाय सुरु करण्याची प्रक्रिया सुलभ व्हावी यासाठी भारत शासन अनेक उपाययोजना राबवत आहे. भारतात आधी व्यवसाय सुरु करण्यासाठी वेगवेगळे अर्ज भरावे लागत असत, परंतु आता अनेक अर्ज एकत्रित करून एकच अर्ज भरून व्यवसाय सुरु करण्याची सुविधा उपलब्ध झाली आहे. त्याचप्रमाणे GST लागू करण्याआधी उत्पादन कर, व्हॅट कर, सीमा शुल्क इत्यादी वेगवेगळे कर व्यावसायिकांना भरावे लागत. परंतु GST मुळे आता सर्व एकत्रच करण्यात आले. त्यामुळे कर संरचना अतिशय सोपी झाली असून सर्व प्रक्रिया ऑनलाइन असल्यामुळे अनेकांना कर भरणे सोयीचे झाले. वीजजोडणी लवकर होऊन वीजपुरवठा सुरक्षित होणे आणि कमी व्होल्टेज वीज वापरणाऱ्या उत्पादकांना कमी शुल्क आकारणीमुळे भारतात प्रक्रिया ऑनलाइन करणे, नवीन बंदरे विकसित करणे, इत्यादींमुळे आंतरराष्ट्रीय व्यापार करणे सुलभ झाले आहे. यासारख्या इतरही अनेक सुधारणा भारताने केल्यामुळे येथे नवीन व्यवसाय सुरु करणे सुलभ होत आहे.

उद्योग, व्यवसाय सुरु करण्यासाठी भांडवल नसल्याने अनेकांना इच्छा असूनही स्वयंरोजगार करता येत नाही. त्यामुळे अशांना मदतीचा हात देतांना त्यांच्यातून नवउद्योजक घडविण्यासाठी कोणतेही तारण वा जामीनदार न घेता मुद्रा योजनेतून कोट्यावधीचे कर्ज वितरण करण्याची योजना केंद्र सरकारने राबविली आहे. या योजनेतून अनेक नवउद्योजक घडले आहेत. व अनेकांनी बँकाद्वारे मिळविलेल्या अर्थसाहाय्याच्या बळावर छोटे-मोठे उद्योग सुरु करून स्वावलंबी होतांना 'मुद्रा' च्या मिळालेल्या कर्जाचे हप्तेही वेळेवर परतफेड करण्यास प्राधान्य दिले आहे. मात्र, अनेक कर्जदारांनी मिळालेल्या कर्जाचा उपयोग हा व्यवसाय



उभारण्यात झाला. ज्यांच्याकडे स्वतःचे भांडवल नाही व कौटुंबिक हलाखीच्या व गरिबीच्या स्थितीमुळे तारण ठेवण्यास काही नसल्याने ज्यांची बँकांतून पत नाही, अशा सुशिक्षित बेरोजगारांना विना तारण व विना जामीनदार यांना तारण कर्ज मुद्रा योजनेतून दिले जाते. या योजनेअंतर्गत कर्ज घेणारा नेमका कोणत्या उद्योगासाठी कर्ज होतो, हे तपासून बँकांद्वारे मदतीचा हात दिला जातो. त्याच्या उद्योग-व्यवसायाला आवश्यक ती मदत केली जाते. तो सुरु झाल्यावर त्यातून येणाऱ्या उत्पन्नातून बँकेने दिलेल्या कर्जाची परतफेड अपेक्षित मानली जाते. पण अनेक कर्जदारांनी अशा परतफेडीकडे दुर्लक्ष केल्याने कोट्यावधीचे हे कर्ज वितरण थकले आहे.

कुठल्याही प्रकारचे तारण किंवा जामीनदाराशिवाय होतकरूंना अर्थसहाय्य देण्यासाठी मुद्रा लोन ही योजना सुरु करण्यात आली आहे. या मोहिमेमुळे व्यवसाय, उत्पादन किंवा सेवा देणाऱ्यांना ५० हजारापासून ते १० लाख रुपयापर्यंतचे कर्ज उपलब्ध होऊ शकणार आहे. २० हजार कोटींची तरतूद केली आहे. या बँकेच्या माध्यमातून लघु उद्योगांना कर्ज देण्यासाठी देशातील इतर बँकांना प्रोत्साहनही देण्यात येईल. अशा प्रकारे भारतात व्यवसाय उभारण्यासाठी बँकातर्फे आणि इतर मार्गाने सुलभता मिळविता येते.

विद्या गुरव

बी.कॉम. VI Sem (M)



मैत्री

या ओल्या निर्मळ मैत्रीची शपथ....

माझ्या सुख दुःखाचे साथी तुम्ही,
माझ्या घाबरलेल्या मनाचे आधार तुम्ही,
माझ्या जीवनातील यशाचे धनी तुम्ही,
माझ्या प्रत्येक यशाचे मालक तुम्ही,



या ओल्या निर्मळ मैत्रीची शपथ...

माझ्या गहिवरलेल्या मनातील भावना तुम्ही,
माझ्या डोळ्यांतील अश्रु तुम्ही,
माझ्या काटेरी रस्त्यावरील साथी तुम्ही,
माझ्या ध्येयाचे वाटेकरी तुम्ही,

या ओल्या निर्मळ मैत्रीची शपथ...

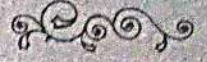
माझ्या जीवनरूपी संगीतातील मैफील तुम्ही,
माझ्या एकटेपणातील एकांत तुम्ही,
माझ्या जीवनात येणाऱ्या संकटातील शस्त्र तुम्ही,
माझ्या प्रत्येक आव्हानातील उत्तर तुम्ही,



या ओल्या निर्मळ मैत्रीची शपथ...

जितेंद्र नासरे

बी.कॉम. II Sem (E1)



भारतीय वाहन उद्योगावर मंदीचा परिणाम



वाहन उद्योगातील मंदीचा फटका ऑटोमोबाईल क्षेत्र म्हणून परिचित असलेल्या पिंपरी-चिंचवडला मोठ्या प्रमाणावर बसू लागला आहे. कंपन्यांमधील उत्पादनाबरोबरच असंख्य कामगारांवर बेरोजगारीची कुन्हाड कोसळण्याची शक्यता निर्माण झाली असून मंदीचे ओझे श्रमिकांना पेलवेनासे झाले आहे. वाहन उद्योगातील मंदी दिवसेंदिवस अधिक तीव्र होत असून, वाहनविक्रीने

निचांक स्तर गाठला आहे. या मंदीचा तडाखा पिंपरी-चिंचवड, चाकण, तळेगाव दाभाडे या औद्योगिक परिसराला तीव्र स्वरूपात जाणवू लागला आहे. उत्पादक लघुउद्योजक आणि कामगार क्षेत्र हवालदिल आहेत. भविष्यात वाहन उद्योगाला भरारी न मिळाल्यास मोठे संकट निर्माण होण्याची भीती आहे.

सोसायटी ऑफ इंडियन ऑटोमोबाइल मॅन्युफॅक्चरर्स (सियाम) संघटनेच्या अहवालानुसार देशात सर्व प्रकारच्या वाहनांच्या विक्रीत जुलैमध्ये 18.71 टक्क्यांची घट झाली आहे. वाहन विक्रीत घट होण्याचा सलग नववा महिना ठरला असून या व्यवसायाशी संबंधित सुमारे १५ हजार कंत्राटी कामगारांनी रोजगार गमावले आहेत. त्याची झळ उद्योग नगरीलाही मोठ्या प्रमाणावर बसू लागली आहे. गेल्या दोन ते तीन महिन्यांमध्ये शहरातील बड्या उद्योगसमूहांनी ले-ऑफचे (पगारी सुटी) प्रमाण वाढविले आहे. काही उद्योगांनी तर तीन दिवसांचा आठवडा जाहीर केला आहे. त्यामुळे वाहन उद्योगांवरील मंदीचे सावट अधिक गडद होत असल्याचे चित्र निर्माण झाले आहे. विशेषतः देशातील पहिल्या तीन क्रमांकांच्या पुणे, चेन्नई आणि गुडगाव या 'ऑटोमोबाइल हब' मध्ये मंदीची लाट पसरण्यास सुरुवात झाली आहे.

महाराष्ट्राच्या औद्योगिक विकासाचे भूषण मानल्या जाणाऱ्या टाटा मोटर्स, एस.के.एफ. बजाज ऑटो फोर्स मोटर्स, मर्सिडीज बेंझ, महिंद्रा अँड महिंद्रा, फोक्सवॅगन प्रिमिअर, फोर्स मोटर्स, फियाट, बजाज टेम्पो, जनरल मोटर्स आदि कंपन्यांच्या येथील युनिटमधील कामगार संघटना हवालदिल आहेत. वाहन कंपन्यांमध्ये अनेक वर्षे राबणारा कंत्राटी अथवा कायम कामगार येत्या वर्षात ब्रेक मिळण्याच्या शक्यतेने खिन्न झाला आहे. प्रदूषणमुक्त धोरणाचा अवलंब केला जात असल्याने राष्ट्रीय पातळीवर 'बीएस' ६ प्रणाली वाहन उद्योगांना बंधनकारक केली जात आहे. डिझेलवर चालणारी वाहने २०३० पर्यंत पुर्णपणे बंद करण्याचा निर्णय केंद्र सरकारने घेतला आहे. या निर्णयाची अंमलबजावणी करण्याच्या दृष्टीने वाहन उद्योगांनी इलेक्ट्रिक मोटार उत्पादन करण्याची तयारी चालविली आहे. त्यामुळे वाहन उद्योग आणि त्यावर अवलंबून असलेल्या उद्योगांनाही आपल्या उत्पादनात बदल करणे अनिवार्य ठरणारे आहे.

लवकरच इलेक्ट्रिक कार बाजारात येणार असल्याने नवीन मोटार घेऊ इच्छिणाऱ्या ग्राहकांनी तूर्तास थांबा आणि पाहा अशी भूमिका घेतल्यामुळे वाहनांच्या मागणीवर परिणाम होत असल्याचा प्राथमिक अंदाज व्यक्त केला जात आहे.



सध्या कोणत्याही कारखान्यामध्ये ७० ते ७५ टक्के कामगार कंत्राटी तत्वावर आहे. त्याला किमान वेतनाची शाश्वती नाही. सेवा सुरक्षेचा पत्ता नाही. कामगार नेत्यांच्या म्हणण्यानुसार कंत्राटी कामगार प्रथेची विषवल्ली वेगाने पसरली आहे. शिकाऊ कामगार म्हणून वेढबिगरांची फौज तयार होत आहे. आता यामध्ये मंदीची भर पडल्यामुळे भविष्यात सामाजिक अरिष्ट निर्माण होण्याची भीती आहे. औदयोगिक उत्पादनात वाढ होत असली, तरी रोजगार वृद्धीचे प्रमाण अतिशय कमी आहे. त्यामुळे श्रमिकांची सौदाशक्तीही घटली आहे. कायम कामगारांनाच कामाची शाश्वती राहिली नाही.

वाहन क्षेत्रातील चढ-उतारांमुळे काही कंपन्यांमध्ये 'नॉन प्रॉडक्शन डे' (एनपीडी) वर्षातून अनेकदा जाहीर केला जात आहे. कामगारांवर बेरोजगारीचे संकट कोसळते आहे. याला सरकारची धोरणे जबाबदार आहेत. कामगार कायद्यात करावयाच्या बदलाला अनुसरून परिस्थिती निर्माण करण्याचा कुटील डाव तर नाही ना, अशी शंकाही मनात येते. हे संकट गंभीर होऊ न देण्यासाठी सरकारने आत्मपरिक्षण करण्याची गरज आहे.

वाहन उद्योगाची निर्यात केवळ ४ टक्केच. भारत सरकारने ५ वर्षात अर्थव्यवस्था ५ लाख कोटी डॉलरची करण्याचे उद्दिष्ट ठरवले आहे. मात्र यासाठी वाहन उद्योगाचा विस्तार १४ टक्क्यांनी होण्याची गरज असल्याचे वाहन उद्योगाने म्हटले आहे, अन्यथा हे उद्दिष्ट पूर्ण होऊ शकणार नाही.

सध्याची परिस्थिती पाहता फार मोठ्या प्रमाणात उपाययोजना केल्या तरच वाहन क्षेत्राची उत्पादकता या पातळीपर्यंत पोहोचू शकते, असे महिंद्रा कंपनीचे व्यवस्थापकीय संचालक पवन गोयंका यांनी सांगितले. कारण गेल्या अनेक महिन्यांपासून वाहन विक्री कमी झालेली आहे.

सध्या राष्ट्रीय उत्पन्नातील वाहन उद्योगाचे योगदान केवळ ७ टक्के आहे. जर्मनी, जपान, दक्षिण कोरिया मधील वाहन उद्योग मोठ्या प्रमाणावर वाढलेल्या देशातील वाहन उद्योगाचे राष्ट्रीय उत्पन्नातील १० टक्क्यांपेक्षा जास्त आहे. याची आठवण त्यांनी करून दिली. त्याचबरोबर भारताच्या एकूण निर्यातीत वाहन उद्योगाची निर्यात केवळ ४ टक्के आहे. ते प्रमाण १० टक्केच्या पुढे जाण्याची गरज आहे. तरच या क्षेत्राचे अर्थव्यवस्थेतील योगदान वाढेल आणि अर्थव्यवस्था ५ लाख कोटी डॉलरची होण्यास मदत होईल, असे त्यांनी सांगितले. गेल्या दहा वर्षांपासून या उद्योगाने भारतीय अर्थव्यवस्थेवर मोठे योगदान केले आहे. मात्र दोन वर्षांपासून परिस्थिती बिघडलेली आहे. वाहन उद्योग व सरकारने यातून मार्ग काढण्यासाठी प्रयत्न करण्याची गरज असल्याचे त्यांनी सांगितले.

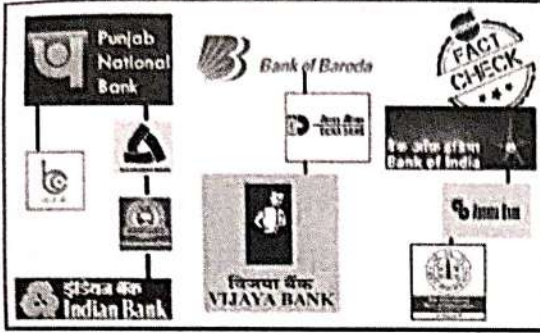
५ लाख कोटी डॉलरची अर्थव्यवस्था करण्यासाठी मॅन्युफॅक्चरिंग क्षेत्राचे अर्थव्यवस्थेतील योगदान १२ टक्के अपेक्षित धरले आहे. तरच मॅन्युफॅक्चरिंग क्षेत्राचे अर्थव्यवस्थेतील योगदान १ लाख कोटी डॉलरपर्यंत वाढवू शकेल, मॅन्युफॅक्चरिंग क्षेत्रातील वाहन उद्योगाचा मोठा वाटा पाहता या ५ वर्षात वाहन उद्योगाचा विकास दर १४ टक्के असणे अपेक्षित आहे.

कल्याणी वाघाडे

बी.कॉम. VI Sem (M)



सार्वजनिक क्षेत्रातील बँकांचे विलिनीकरण



देशातील जनतेच्या हितासाठी व त्यांच्या संपत्तीच्या सुरक्षिततेसाठी सर्वप्रथम १७७० मध्ये बँक ऑफ हिंदुस्थान बँकेची स्थापना करण्यात आली. त्यानंतर भारतात अनेक बँका अस्तित्वात आल्या. या सर्व बँकांची बँक म्हणून भारत सरकारद्वारे १ एप्रिल १९३५ मध्ये रिजर्व्ह बँकेची स्थापना करण्यात आली. आज भारतात अधिक प्रमाणात बँका स्थापन होत आहे. त्यामध्ये सध्या भारतात प्रामुख्याने चार बँका

आहे. स्टेट बँक व सार्वजनिक उद्योगातील बँका, खाजगी बँका, परदेशी बँका व सहकारी बँका या आहेत. आज प्रत्येक एका बँकेच्या कित्येक शाखा देशभर पसरलेल्या आहे.

ज्या भारतीय अर्थव्यवस्थेला ५ ट्रिलियन अमेरिका डॉलर लावण्याचे स्वप्न बघणारी भारतीय अर्थव्यवस्था आज मात्र ४.५ वर येवून फारच मंदगतीने श्वास घेत आहे. आज या भारतीय अर्थव्यवस्थेला ऑक्सीजनची आवश्यकता असून मात्र तिला मदत करण्यासाठी धावणारे हात जणू स्वार्थापोटी तिला मदत करण्यात धावत आहे. या अर्थव्यवस्थेला मजबूत बनविण्यासाठी भारतीय अर्थव्यवस्थेत घेतलेला अति महत्त्वाच्या निर्णयापैकी एक तो म्हणजे बँकांचे विलिनीकरण होय. बँकेचे विलिनीकरण हा मुद्दा भारतीय अर्थव्यवस्थेकरिता नविन नाही. हेही तेवढेच खरे कारण ५० वर्षांपूर्वी महिला पंतप्रधान इंदिरा गांधी यांच्या काळात बँकांचे विलिनीकरणाचा निर्णय घेतला होता आणि आज हा विलिनीकरणाचा निर्णय पुन्हा घेण्यात आला. गर्वाची बाब तर ही आहे की या दोन्ही काळातील बँकांच्या विलिनीकरणाचा निर्णय घेणाऱ्या स्त्रीयाच होत्या. विलिनीकरणाचे योग्य उदाहरण एलआयसी बँक. आज ही बँक कित्येक लोकांचा जगण्याचा आधार आहे. त्याचप्रमाणे ती भारताच्या अधिक लोकांचा एक विश्वास आहे.

आज काही बँकांची अवस्था अतिशय गंभीर आहे. कारण जेव्हा विजय माल्ल्या, नीरव मोदी, मेहूल चोकसी यांसारखे जेव्हा भारतीय अर्थव्यवस्थेला कलंक लावून पैसे घेवून पळून जातात. तेव्हा बँकांसमोर अतिशय गहन प्रश्न निर्माण होतो. अनेक घोट्याप्रकरणी बँकांची स्थिती खालावली जाते. तेव्हा अशा परिस्थितीत एकच उपाय महत्वपूर्ण ठरतो. तो म्हणजे, बँकांचे विलिनीकरण.

बँकांचे विलिनीकरण म्हणजे आर्थिक तोटा सहन करणारी बँक आर्थिक नफा अधिक प्राप्त करणाऱ्या बँकेशी एकत्रीकरण करून आपला व्यवहार करीत असते. बँकांचे विलिनीकरण हे ५ ट्रिलियन अर्थव्यवस्थेचे उद्दीष्ट असणाऱ्या वाटेकडे उचलेले एक यशस्वी पाउल आहे. यामुळे भारतीय बँकांची प्रतिमा ही राष्ट्रीय सीमित न राहता आंतरराष्ट्रीय असीमित होईल. तरीसुद्धा आज कित्येक सामान्य भारतीयांच्या मनाने घोघावत असलेला एक प्रश्न म्हणजे विलिनीकरणामुळे कमी झालेला रोजगार. तर मुळात हा प्रश्नच कुठेतरी चुकीचा ठरतो. कारण



जी एक तोटा सहन करणारी एक बँक जेव्हा अधिक नफा प्राप्त करणाऱ्या बँकेशी एकत्रीत येते तेव्हा हा कोणताही प्रश्न निर्माण होण्याअगोदरच त्याचे उत्तर मिळते ते म्हणजे ती बँक बंद होण्याअगोदरच एक यशस्वी मार्गाकडे वळण, घेत असते. त्यातही विलिनीकरणाचे योग्य उदाहरण आपल्याकडे आहेच. विश्वसनीय एलआयसी बँक (जिंदगी के साथ भी, जिंदगी के बाद भी)

कोणत्याही गोष्टीचे दोन पैलू असतात कारण नाण्याला ही दोन बाजू आहे. मात्र एखाद्या गोष्टीकडे बघण्याचा सकारात्मक दृष्टीकोन व्यक्तीजवळ असल्यास कदाचित ती गोष्ट नकारात्मकतेएवजी सकारात्मक घडते. आणि आज भारतीय अर्थव्यवस्थेला देखील एका सकारात्मक दृष्टीकोनाची नितांत गरज आहे.

आचल ठाकरे
बी.कॉम. ३ (M)



नाती

जीवनात नाती अशी
अनेकच असतात
पण ती जपणारी माणस
फार कमीच असतात...

काही नाती असतात रक्ताची
तर काही हृदयाची



काही नाती असतात जन्मो-जन्मीची,
तर काही... 'काही क्षणापुरतीची'....

काही नाती असतात,
केसांसारखी न तुटणारी,
पण वेळ आलीच तर वाकणारी

काही नाती असतात,
लांबुनच आपले म्हणणारी,
जवळ गेल्यावर मात्र दूर करणारी...

काही नाती असतात
पैशाने विकत घेता येणारी,
तर काही प्रेमाने आपलेसे करणारी...

काही नाती असतात
न जोडता सुध्दा टिकणारी
तर काही जोडून सुध्दा तुटणारी

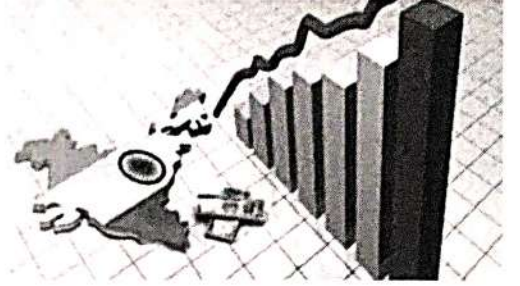


प्राची कोडाने
बी.कॉम. १ (E1)



भारतीय अर्थव्यवस्थेवर मंदिचे सावट

भारताची अर्थव्यवस्था ही अमेरिकन डॉलरच्या विनिमयाच्या दरात मोजल्यास जगातील १२ व्या क्रमांकाची अर्थव्यवस्था आहे. भारताचे वार्षिक सकल उत्पन्न १०८९ अब्ज डॉलर एवढे आहे. क्रयशक्तीचा समानतेचा अथवा संक्षिप्तरूपांत निष्कर्ष लावला तर भारताच्या अर्थव्यवस्थेचा जगात तिसरा क्रमांक लागतो. जगातील सर्वात वेगात वाढणाऱ्या प्रमुख अर्थव्यवस्थांमध्ये भारताचा चीनपाठोपाठ दुसरा क्रमांक आहे. भारताचा आर्थिक विकास दर २००६-०७ ह्या आर्थिक वर्षात ९.८% एवढा होता. परंतु अतिशय मोठ्या लोकसंख्येमुळे भारताचे वार्षिक दरडोई उत्पन्न मात्र ९६१ डॉलर एवढेच आहे तर PPP वर आधारित वार्षिक दरडोई उत्पन्न ४.१८२ डॉलर एवढे आहे. जागतिक बँक भारताची अल्प आय असणारी अर्थव्यवस्था अशी गटवारी करते.



भारताच्या अर्थव्यवस्थेत खूपच वैविध्य दिसून येते. शेती, हस्तव्यवसाय, कापडगिरण्या, उद्योगधंदे, उत्पादन आणि विविध प्रकारच्या सेवा अशा अनेक गोष्टींचा समावेश त्यात होतो. भारतात काम करणाऱ्या लोकांपैकी दोन-तृतीयांश लोकांचा उदरनिर्वाह अजूनही शेती अथवा शेतीशी संबंधित उद्योगांवर चालतो. परंतु अर्थव्यवस्थेत विविध प्रकारच्या सेवांचाही वाढता वाटा आहे आणि अलिकडे सेवांवर आधारित व्यवसायही अर्थव्यवस्थेत अतिशय महत्त्वाची भूमिका बजावत आहेत. अलिकडील काही वर्षात भारतातील संगणक तंत्रज्ञान आणि इंग्रजी बोलू शकणाऱ्या वाढत्या तरुण पिढीमुळे भारत हळूहळू सर्व जगाला बाह्यस्त्रोताच्या (Outsourcing) सेवा पुरवणारा देश म्हणून भूमिका बजावायला लागला आहे. भारत हा अति-कुशल तंत्रज्ञ पुरवणारा जगातील सर्वात मोठा निर्यातक आहे. याचबरोबर उत्पादन, औषधनिर्माण, जैवतंत्रज्ञान, अतिसुक्ष्मतंत्रज्ञान, दूरसंचार, जहाजनिर्माण, विमाननिर्माण आणि पर्यटन ह्या क्षेत्रांमधील भारताची क्षमताही वेगाने वाढतांना दिसत आहे.

स्वातंत्र्य प्राप्तीनंतरच्या बऱ्याचशा काळात भारतामध्ये समाजवादी अर्थव्यवस्थेचा मार्ग अवलंबण्यात आला. भारतात सुरुवातीस खाजगी क्षेत्राच्या अर्थव्यवस्थेतील सहभागावर, परदेशांशी व्यापारावर आणि इतर देशांकडून भारतात होणाऱ्या थेट गुंतवणूकीवर कडक बंधने होती. मात्र १९९० च्या दशकाच्या सुरुवातीच्या आधीपासून भारताने हळूहळू परकीय गुंतवणुकीवरील आणि व्यापारावरील नियंत्रण कमी करून आपली अर्थव्यवस्था आर्थिक सुधारांद्वारे खुली करायला सुरुवात केली आहे. मात्र राजकारणातील मतभेद आणि विशिष्ट क्षेत्रातील खाजगी आणि परकीय सहभागाला मार्ग खुला करणे अशा आर्थिक सुधारांमधील काही महत्त्वाच्या गोष्टी मंद गतीने पुढे सरकत आहेत.

भारतीय अर्थव्यवस्था ही मिश्र अर्थव्यवस्था आहे. अर्थात ह्यात भांडवली अर्थव्यवस्था आणि समाजवादी अर्थव्यवस्था दोन्हीमधील कल्पनांचा समावेश केला गेला आहे. पण मागील दशकात भारताची अर्थव्यवस्था हळूहळू भांडवली अर्थव्यवस्थेकडे झुकत आहे असे दिसते. लोहमार्ग, टपालसेवा आणि काही अतिमहत्त्वाच्या सेवा असेच ज्यांची खाजगी क्षेत्रामध्ये नफा होण्याची शक्यता कमी अशा गोष्टी सर्वसाधारणपणे सार्वजनिक क्षेत्राकडे देण्यात येतात.

निकिता राऊत
बी.कॉम. १ (M)



भारत खरंच विकसित झालां का ?

गेली कित्येक वर्षे झाली भारताला विकसित करण्यासाठी अथक परिश्रम करून घेतली जात आहे पण होत नाही. औद्योगिकीकरण वाढलं, लोकसंख्या वाढली, त्याच बरोबर बेरोजगार तरुण सुद्धा वाढले, जसजशी वाढ होते आहे तशीच महागाई सुद्धा वाढत आहे. ज्या वस्तू आपल्याला स्वस्त दरात उपलब्ध व्हायच्या त्या महाग झाल्यात याचं कारण काय ?



वाढलेली लोकसंख्या ? कमी होणार उत्पन्न ? की कमी होणारी बचत ? एका व्यक्तीचा विचार करता त्याची गरज पूर्ण होईल एवढंच तो उत्पादन करतो त्यात त्याची बचत होतं नाही आणि बचत होतं नाही म्हटल्यावर तो अलीकडे गुंतवणूक करू शकत नाही आणि जर गुंतवणूक केली तर त्याचा परतावा पण मिळतो आणि यात आपलं उत्पन्न देखिल वाढते पण हेच होत नाही ? तर विकसित राष्ट्र कसं होईल आपलं ? रोजगार नौकरी यातच आपण आपला पूर्णवेळ घालवतो नवीन कल्पना तर येतच नाहीत. ज्यांना येतात ते विदेशात जाऊन बसतात, तर आपला कसा विकास होईल ?

२०२० भारत महासत्ता होणार हे डॉ. ए.पी.जे. अब्दुल कलामांचे स्वप्न होते जे पूर्णपणे नाही तर हळूहळू पूर्ण होत आहे. यात मुख्यतः युवकांकडून हे स्वप्न कलामांनी बघितलं होतं. आपल्या देशाची स्थिती ओळखता आली तर महासत्ता होण्याकरिता अजून काही वर्षात उद्योगांवर, शेतीवर अन् महत्त्वाचं म्हणजे ग्रामीण भागावर भर द्यावा लागेल. आपला देश विकसनशील असला तरी विकासाच्या मार्गावर तो आहेच, यासाठी आपली बचत प्रवृत्ती वाढवावी लागेल. बचत वाढविण्यासाठी युवकांना रोजगार संधी उपलब्ध करून द्यावी लागेल. आपल्या देशात बेरोजगारी खूप प्रमाणात दिसून येते याचं कारण ज्यांना रोजगाराची गरज असते ते बाहेर देशात जातात. नवीन नवीन कल्पना घेऊन ते परदेशात जातात. त्यांच्या कौशल्याचा उपयोग करून परराष्ट्र आपला विकास साधतात. जर तरुणांनीच साथ दिली नाही तर भारत महासत्ता होणार नाही.

कलामांनी म्हटलं आहे की देशाला महासत्ता बनविण्यासाठी तरुण महत्त्वाचा घटक आहे त्यामुळे तरुणाई आधी पेटून उठली पाहिजे, तेव्हाच भारत बळकट होईल, विकसित होईल, सळसळत्या रक्ताच्या तरुणात कोणतेही आव्हान पेलण्याचे धाडस असते आणि हीच धाडसी प्रवृत्ती विचारात घेऊन कलामांनी तरुणांकडूच हे स्वप्न बघितले.

भारतावर आर्थिक मंदीचा प्रभाव दिसून येत आहे. याला जबाबदार कोण ? सरकार की रोजगार उपलब्ध असून सुद्धा रोजगार करीत नाही असे युवक ? आपण बघतोय आपल्या आजुबाजूच्या परिसरात अनेक युवक रिकामे फिरत असतात, त्यांचे शिक्षण झालं असून सुद्धा ते नोकरी साठी देखील फिरत नाही. त्यांना वाटते नोकरी आपल्याला शोधत येईल. आपलं



शिक्षण तेवढं झालं असतांनाही ते प्रयत्न करीत नाही. आता तर सरकार काम देखील उपलब्ध करून देत आहे पण आपला युवकवर्गच निराश होऊन बसला आहे. यात सरकार प्रत्येकाला प्रेरीत तर नाही करू शकत. या युवकांनो तुम्ही तुमच्यासाठी नौकरी आहे हे करून घ्या अन् पगार घेऊन जा.... आपल्याला मिळालेल शिक्षण सुद्धा तेवढंच गरजेचं आहे. विकसित देशांचा विचार करता ते आपल्या पेक्षा १० पटीने जास्त काळ समोर आहेत. त्यांचा सतत प्रयत्न असतो की काहीतरी नविन करायला पाहिजे अन् ते करतात ही. आपल्या देशात जुन्यालाच कुणी विसरत नाही अन् नवीन कुणी करत असेल तर त्याला माघारी घेण्यासाठी लोक भरपूर प्रयत्न करतात.

रोजगार, शिक्षण, व्यवसाय, आरोग्य या घटकांचा विचार प्रत्येकच करतात. हे विकासासाठी आवश्यक सुद्धा आहे आणि हे केले ही पाहिजे. आपला देश विकसनशील देश आहे आणि कृषीप्रधान देश म्हणून ओळखला जातो. ७०% लोक शेतीवर अवलंबून आहेत. पण यात आधुनिकीकरण नाही. ज्या प्रमाणात उत्पादन हवंय त्या प्रमाणात दिसून येतं नाही याकडे दुर्लक्ष होत आहे. तर महासत्ता कसा काय होणार. सर्वांना चांगल शिक्षण आणि चांगली नौकरी हवी. शेतकरी व्हायच आहे हे कुणीही बोलत नाही. भारत महासत्ता तरी कसा होईल ?

उदारीकरण, खाजगीकरण आणि जागतिकीकरण जेव्हा अस्तित्वात आलं तेव्हाच देशाचा विकास सुरू झाला होता आणि भारताचा विचार करता १९५१ सालच्या पंचवार्षिक योजनेपासून प्रारंभ झाला. या सत्तर वर्षांच्या कालावधीत भारताची प्रगती तर झालीच पण तेवढ्या प्रमाणात झाली नाही जेवढी हवी होती. मिसाईल मॅन म्हणून ओळखल्या जाणाऱ्या कलामांचे एक स्वप्न तर पूर्ण झाले. जगातील अमेरिका, जापान, रूस, चीन, फ्रांस याचबरोबर भारतही मिसाईल तयार करू लागला पण कलामांनीच बघितलेल्या स्वप्नातील भारत हा अजून ही महासत्ता झालेला नाही. विकसनशील राष्ट्र विकसित राष्ट्रात रूपांतरीत होत नाही तोपर्यंत देशाचा विकास झाला नाही असे समजण्यात येईल.

भारतात शहरी भागापेक्षा ग्रामीण भागात विकास करणे अत्यंत गरजेचे आहे. ग्रामीण भागातील तरुण आताही विकसित नाही, जेवढ्या प्रमाणात हवंय तेवढ्या प्रमाणात त्यांना तांत्रिक ज्ञान, औद्योगिक प्रशिक्षण मिळत नाही. जर हा तरुण विकसित झाला नाही तर भारत विकसित तरी कसा होईल ? शहरी भागात मुख्यतः सुखसोईची उपलब्धता भरपूर प्रमाणात असते आणि ह्याच कारणास्तव स्थंलांतरण पण होते. ग्रामीण भागातील तरुणांकडे कोणत्याही शाखेतील पदवी नसल्याने कामगारांचेच काम करावं लागते, ते मिळालं नाही तर शहर सोडून परत गावाकडे यावं लागतं. जर शहरी भागाबरोबर ग्रामीण भागातील तरुणांवर जास्त भर दिला तर नक्कीच भारत महासत्ता होईल.

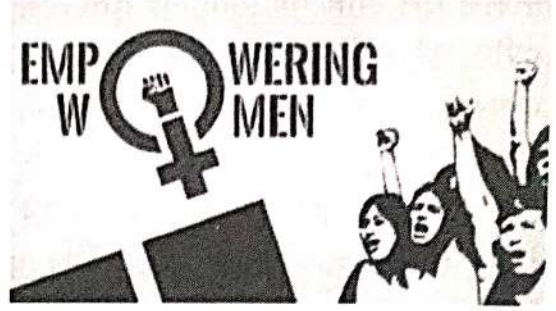
आता भारताची प्रबळता पाहून सर्वच क्षेत्रात पुढच्या काही वर्षांत पूर्णपणे बदल नक्कीच जाणवले अन् भारत महासत्ता होईलच !

आस्तिक परिहार



आज महिला कुठे आहेत ?

आम्ही भारताचे लोक भारताचे एक सार्वभौम समाजवादी धर्मनिरपेक्ष लोकशाही गणराज्य घडविण्याच्या व त्याच्या सर्व नागरिकास... अशी भारताच्या संविधानाची उद्देशिका देशभरातल्या शाळेतील पाठ्यपुस्तकांच्या दर्शनी पृष्ठावरून उद्धृत केली जाते. विनोबांचे एक पुस्तक आहे. 'मधुकर' त्याच्या मलपृष्ठावर असलेला मजकूर



असा, 'परवा एका जैन मुलाला प्रश्न विचारला कोण रे तू जैन की माणूस ? प्रश्न ऐकून मुलाला गंमत वाटली; पण जरासुद्धा विचार न करता त्याने सरळ उत्तर दिले. 'माणूस', एक लहान मुलगासुद्धा ही गोष्ट समजू शकतो की, मी आधी माणूस आहे आणि नंतर सर्व काही आहे. पण मोठी माणसे ही साधी गोष्ट समजू शकत नाहीत. मनुष्याचा परधर्म कोणता याची चर्चा करून नीतीशास्त्राने उत्तर दिले — माणुसकी. तो मुलगा तरी काय म्हणाला ? हेच संदर्भ यासाठी की मुलाच्या ऐवजी मुलीला हा प्रश्न विचारला असता तरी उत्तर हेच होते. तिथे कुठलाही मुलगा—मुलगी भेद नाही आणि नव्हता. 'भारत माझा देश आहे. सारे भारतीय माझे बांधव आहे. ही प्रतिज्ञा शाळाशाळांमधून वदवून घेतली जाते. तिथे 'बांधव' हा राष्ट्र बंधुत्वाच्याच भावनेने गृहीत धरलेला आहे. तिथेसुद्धा मुलगा—मुलगी किंवा स्त्री—पुरुष हा भाव गृहीत धरलेला नाही.

निश्चितच देशातल्या प्रत्येक प्राथमिक, माध्यमिक व उच्च माध्यमिक पाठ्यपुस्तकाच्या दर्शनी पृष्ठावर संविधानाची प्रास्ताविका प्रकाशित करण्याची मागणी शासनाला याच भावनेतून करण्यात आली होती. भारताच्या संविधानाचा हा उपक्रम आत्मसन्मानाचा, अस्तित्वाचा आणि अस्मितेचा आहे, हे लक्षात घेऊन केंद्र सरकारने त्याची दखल घेऊन २०१५ मध्ये डॉ. बाबासाहेब आंबेडकर यांच्या १२५ व्या जयंतीचे औचित्य साधून 'संविधान दिवस' साजरा करण्याला मंजुरी दिली. नागपूर जिल्हा परिषदेचे तत्कालीन मुख्य कार्यकारी अधिकारी ई.झेड खोब्रागडे यांनी या उपक्रमातून या सुरावटी शाळांमधून घडणाऱ्या भावी पिढीच्या जिभेवर रुळविल्या. इथेसुद्धा नागरिक या शब्दात मुलगा किंवा मुलगी, स्त्री किंवा पुरुष हाच अर्थ अभिप्रेत आहे. नागरिकांची दुसरी पोटजात वा संवर्ग नसतो. भारतीय ही त्याची किंवा तिची ओळख असते. असाच समताधिष्ठित समाज महात्मा जोतीराव फुले आणि क्रांतिज्योती सावित्रीबाई फुलेंना अपेक्षित होता. विद्यमान भारतीय एकूणच वैचारिक व मानसिक स्थिती पाहतांना पुन्हा एकदा नव्याने तो मागोवा घ्यावासा वाटतो.

'तत्त्वज्ञानांनी वेगवेगळ्या प्रकारे जगाचा फक्त अर्थ लावला आहे. मुद्दा आहे ते बदलण्याचा अशी कार्ल मार्क्सची एक महत्त्वाची मांडणी आहे. मार्क्सच्याच काळात जगाच्या



दुसऱ्या बाजूला जोतिबा फुले नावाचा शेतकरी समाजातला माणूस जग बदलण्याच्या स्वतःच्या मोहिमेत सामिल झाला होता. त्याने समताधिष्ठित, स्त्री-मुक्तीवादी जातिविहीन समाज निर्माण करण्याची भूमिका मांडली. काळवंडलेल्या काळात दडपलेल्या जातींचे शोषण, स्त्रियांची गुलामगिरी, शेती पर्यावरणाचा प्रश्न, शेतकऱ्यांची लूट, शिक्षण याविषयी नवे व मुलभूत विचार मांडले. डॉ. बाबासाहेब आंबेडकर यांनी 'स्त्रियांच्या उन्नती व मुक्तीसाठी लढणारा मी एक योद्धा आहे, असे म्हटले ते सर्वार्थाने खरे आहे. दोन्ही हाती शस्त्र घेऊन स्त्रियांच्या हक्कासाठी लढणारा असा वीर योद्धा पुन्हा होणे शक्य नाही. स्त्रियांचा वारसा हक्क, मालमत्तेचा हक्क, राजकीय सत्तेत सहभाग, परित्यक्ता स्त्रियांचे हक्क याबरोबर जुनी जातीयवादी पितृसत्ताक कुटुंबसंस्था नष्ट करून नवीन समताधिष्ठित कुटुंबसंस्था प्रस्थापित करण्याचे प्रयत्न चालू आहेत. पण वर्तमान वास्तवातल्या काही घडामोडी आम्हाला अंतर्मुख करून जातात. कुठे जातात अशावेळी स्त्री सन्मानाच्या वदंता ? 'सायबर सेफ विमेन' ही मोहिम ३ जानेवारी सावित्रीबाई फुले यांच्या जयंतीनिमित्ताने राज्यभरात सुरू झाली.

प्रसिद्ध रशियन लेखक टॉलस्टॉय यांनी लिहिलेली एक कथा आहे, 'करुणेची करुणा'. एकदा निर्मिकाने विचार केला की आपण असा प्राणी निर्माण करावा जो सर्व प्राण्यांमध्ये उत्तम ठरेल. ही गोष्ट जेव्हा सत्याला माहित झाली तेव्हा ते म्हणाले, 'तो दंभ आणि बेईमानी पसरवून आपणास बदनाम करील. 'न्यायदेवता म्हणाली, तो प्राणी जगताच्या विश्वात गौरवाचा अनुभव करील. तितक्यात लहानगी करुणा तेथे आली. ती म्हणाली, पिताजी, तो प्राणी आपण अवश्य निर्माण करावा. आपले सर्व दूत जेव्हा त्याला सुधारण्यात असमर्थ होऊन जातील तेव्हा मी त्याला सुधारीन. मुलीचे म्हणणे मानूनच निर्मिकाने तो मनोवांछित प्राणी 'मानव' निर्माण केला.

नागरिकाचा पुरुषार्थ हाच लोकशाहीचा 'पाया' आहे. त्यासाठी करुणा जागवावी लागते. व्यवस्था करणे शासनाचे काम आहे आणि करुणा जागवणे मानवाचे काम आहे. मानव व्हा. कारण हे लोकांचे राज्य आहे....

आमचे राज्य आहे.

अहिंसा उके
बी.कॉम. IV Sem (M)





विषयावर

(एम. कॉम. वर्षातील विषयांना गृहीत धरून)

आहेच पहिल्यांदा म्हणून काळजी नाही घ्यायची..
लेखांकनाला समजून घ्यायचं
आकडेवारीला ध्यानात ठेवायचं
आगळं वेगळं वाटलं तर
त्या विषयावर भर द्यायचं,

कठीण आहे सगळंच
समजून सोडवायचं
कठीण वाटलंचं तर एकदा
विपणन व्यवस्थापन वाचायचं,

सांख्यिकीय खुणी आहे
सुत्रांना हातात घेऊन सोडवायचं
कठीण आहे म्हणून म्हणून
पुन्हा त्याच्याच मागे लागायचं.

आंतरराष्ट्रीय वित्त आहेचं थोडं
त्याला मात्र स्वच्छेने वाचायचं,
वाचन करून करून
प्रबंधकाला हलक्यावर घ्यायचं,

विषयाला अनुसरून लिहायचं
विषयाला धरून वाचायचं
आहेच पहिल्यांदा म्हणून काळजी नाही घ्यायचं..
आहेच पहिल्यांदा म्हणून काळजी नाही घ्यायचं...



आस्तिक परिहार
एम.कॉम. II Sem

गरीब शेतकरी



शेतकऱ्याची व्यथा आता
तो काय सांगणार कुणाला
उदयाच्या सुखाची स्वप्ने
आज दुःखात पाहू लागला

आयुष्यात नविन सदरा
त्याने अंगात नाही घातला
फाटक्या वस्त्राला त्याच्या
तो ठिगळ जोडू लागला

राजवाड्याची स्वप्ने तो
झोपडीतच पाहू लागला
दुर्जनाचे राजवाडे बघून
त्याच्या मनी जळू लागला

त्याने पिकविलेलं धान्य
दुसराच खाऊ लागला
जगाचा शेतकरी पोशिंदा
इथे ऊपाशी मरू लागला.



मयुरी शिवरकर
M.Com IV Sem



आयुष्य



आयुष्यभर सोबत असून,
जवळ कधी बसत नाही,
एकाच घरात राहुन आम्ही
एकमेकांस दिसत नाही.

हरवला तो आपसातला,
जिव्हाळ्याचा संवाद,
एकमेकास दोष देवून,
फक्त चाले वादविवाद

धाव धाव धावतो आहे,
दिशा मात्र कळत नाही.
हृदयाचे पाऊल कधी,
हृदयाकडे वळत नाही.

इतकं जगून झालं पण,
जगायलाच वेळ नाही,
जगतो आहोत कशासाठी,
काहीच कुणाला माहीत नाही.

क्षण एक येईल असा,
घेवून जाईल हा श्वास.
अर्ध्यावरच थांबलेला,
असेल हा जीवन प्रवास.

अजूनही वेळ आहे,
थोंड तरी जगून घ्या.
सुंदर अशा जगण्याला,
डोळे भरून बघून घ्या.

ऋतुजा घाटोळे
बी.कॉम. II Sem

कर स्वप्न साकार

बधितलच स्वप्न तर त्या स्वप्नांना पूर्ण कर
ठरवलंच ध्येय तर त्या ध्येयाला पूर्ण कर,
डोळ्यांतील स्वप्नांना पूर्ण कर
जे बधितलं त्याला मिळविण्याचा प्रयत्न कर...

तु ठरवलंय तेच कर, काहीसं पाहून कर
काहीसं जगावेगळ करं,
तु तुझ्या स्वप्नांवर खरा उत्तरं
जगाला दाखविण्या आधी स्वतःला सिध्द कर

तु तुझं एक ध्येय ठरव, फक्त ठरवूनच नका देऊ
त्या ध्येयाला गाठण्या प्रती मेहतन कर,
होतील रे स्वप्न तुझे पूर्ण,
हरण्याआधी जिंकण्याची पुर्णत; तयारी कर,
हरलास म्हणून लढण नका सोडू पुन्हा एकदा
मैदान गाजविण्याची तयारी कर...

अरे तुला ओळखायला लागतील सगळेच,
त्याआधी जुन्याला ध्यानात ठेवून काही
तरी नवीन कर,
बधितलच स्वप्न तर त्या स्वप्नांना
पूर्ण कर
ठरवलंच ध्येय तर त्या ध्येयाला पूर्ण कर...

आस्तिक परिहार

एम.कॉम. II Sem



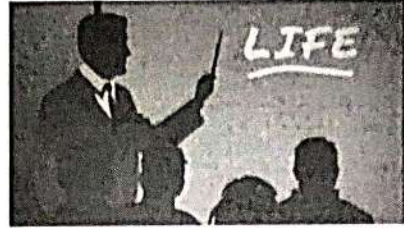
सुविचार

ज्ञान हे पैशा पेक्षा श्रेष्ठ आहे,
कारण पैशाचे तुम्हाला रण करावे लागते,
तर याऊलट ज्ञान तुमचे रक्षण करते.

मयुरी शिवरकर
एम.कॉम. IV Sem



जीवन शिक्षण



मुखें वाचतो 'सत्य बोलावे'। परि सत्य करणेंचि नाही ठावें।
 म्हणे 'मज सत्यवान म्हणावें'। कैसे म्हणतील ग्रामवासी ?
 दिखाऊ कपडे कोरडी ऐट। नोकरपेशी थाटमाट हें
 शिक्षणाचें नव्हे उद्दिष्ट। ध्यानी घ्यावें नीट हें आधी॥
 मुलांना शिकवावी नाना कला। चापल्या ध्येयनिष्ठादि सकळा।
 गांवची सांभाळू शकेल आपुला। ऐसें द्यावे शिक्षण॥
 गोरगरिबांची मुले असती। ज्यांसि नाही शिक्षणाची शक्ती।
 त्यांसि सरकार वा जनपदाहार्ती। देवोनि शिक्षण पुरवावें॥
 त्याला सहवास उत्तम द्यावा। दर्जा जीवनाचा वाढवावा।
 त्याने समाज होईल नवा। ज्ञानवंतांचा निर्माण॥
 हें होण्यास पाहिजे शिक्षण। शिक्षणाशिवाय व्यर्थाचिं भाषण।
 हें कळेल तेव्हाचि जन। सुशिक्षित होतील॥
 म्हणोनि म्हणतो बालधन। ठेवा गांवकऱ्यांनो ! जपून।
 कोण सांगेल निघतील रत्न। किती गांवीं॥
 या कोवळ्या कळ्यांमार्जी। लपले ज्ञानेश्वर रवींद्र शिवाजी।
 विकसतां प्रकटतील समार्जी। शेकडो महापुरुष॥
 अवधी धरला अठरा वर्षांचा। पांग फेडील हजारो पिढ्यांचा।
 नमुना बनेल उत्तम गांवाचा। विद्यार्जनं॥
 आजचे सान सान बाल। उद्या तरुण कार्यकर्ते होतील।
 गांवाचे पांग फेडतील। उत्तमोत्तम गुणांनी॥
 विद्यामोलें ऐवे चढतां। येईल भाग्य गांवाचे हातां।
 तुकड्यादास म्हणजे तत्वता। विसरूं नका हा मुलमंत्र॥

राजेश कुडवे
 एम.कॉम. Sem IV



आई



आई, नकोस मारु ग मला,
पोटांतल्या पोटांत,
एकदा जन्म घेवू तर दे,
माझ्या बोंबड्या बोलाने
एकदा आई शब्द उच्चारु तर दे.

बाबांची परी तुझी लाडकी बनून
आकाशी भरारी घेवु तर दे,
बाबांच्या प्रेमाची, तुझ्या मायेची
एकदा उब घेवु तर दे,

तुझ्या स्वप्नांची जाळद बनून
आकाशाला गवसणी घालु तर दे
तुझ्या मुलाला दादा, पतीला बाबा
म्हणायला एकदा जन्म घेवु तर दे,

आई मला जन्म घेवुन या जगाला
स्त्रिची ताकद कळू तर दे
कधी दुर्गा, कधी चंडिका तर
कधी सरस्वती बनण्याचा
एकदा मौका तर दे,

मुलाला तर सगळेच जन्म देतात,
पण तयाला एखादी सहचारिणी

मिळण्यासाठी तर जन्म दे,
मला पोटांतच मारण्यापेक्षा
तुझा अनुवंश समोर चालवायला
एकदा तर जन्म दे

आई...
एकदा तर मला आई बनायचं आहे,
आणि 'आई' या शब्दाचा गहन अर्थ
समजण्यासाठी जन्म दे
मुलगा आणि मुलगी यांत काय
फरक असतो हे समजण्यासाठी
तरी जन्म दे.

वचन देते तुला...
तुझ्या दुधाच्या प्रत्येक थेंबाची शपथ
मुलगी म्हणुन जन्म दे आणि
मुलगा म्हणुन तुझ्यासाठी कर्तव्य
निभवण्यासाठी बस एकच मौका दे

आई एकदा मला जन्म देण्याचा
विचार करुन तर बघ
तुलाही तुझ्या आईने पोटांतच
मारले असते तर....

जितेंद्र नासरे
एम.कॉम. १ (E1)



‘कहाणी म्हाताऱ्यांची

तरुण असून देखील, आता हेच
गिधाड आणि गाढवांप्रमाणे वागू लागली...
ज्यांना लहानाचं मोठ्ठ केलयं,
त्यांनाच मात्र आता हे सर्व काही शिकवू लागली.... ।।१।।

विसरून गेलेत ते संस्कार आणि स्वतःच्या
पोटाला खळगी बांधून देखील देणारे ते,
त्यांचे ऊण ऊण घास....
बालपण चांगल केलयं ज्यांनी त्यांच्याच
म्हातारपणाचा होतो मात्र यांना आता त्रास... ।।२।।



जीव लागतो हो नातवंडावर पण त्यांनाही
त्यांच्या पासून दूर करू लागली...
त्या आई-बापाच्या प्रेमाला मात्र ते आता
चार भित्ति बंधिस्त करू लागली... ।।३।।

अपेक्षा असते ना त्या वयात त्यांची की,
त्यांना देखील हाथ मिळावा...
पण नेमके त्याच वेळी सर्वांची साथ सुटू लागली...
बसायचा पाट काय दिला त्यांना ती तर,
आता परकीच होऊ लागली... ।।४।।

खाटेला टेकले तरी, त्या शरीराला आराम मिळत नाही...
भरकटत असतं त्यांचं मन या हिंदीळ्यावरून त्या हिंदोळ्यावरून
पण मात्र आता हे कुणीच समजत नाही... ।।५।।

रानात सुटलेल्या मोकाट जनावरांसारखीच वर्तणूक
आता हे करू लागली...
बालपणात पावलांवर पाऊल टाकायचे शिकवले ज्यांनी....
त्यांनाच मात्र आता हे म्हातारपणात अश्रू
गाळायला विवश करू लागली.... ।।६।।

या कवितेत नटसम्राट नाटकाचा सार आणण्याचा प्रयत्न केला. म्हातरपण कसं असतं हे या
छोट्याशा कवितेत मांडण्याचा प्रयत्न केलेला आहे.

कु. समीक्षा भुसारी
B.Com II (E2)



राष्ट्रधन



**ACTIVITY PHOTOS
&
COMMITTEE REPORTS**



ACHIEVERS

UNIVERSITY MERITS : 2018-19



Neha N. Shah
B.Com. Rank - 01



Kartik S. Zambani
B.Com. Rank - 06



Archana Kumari
B.Com. Rank - 08



Bhakti D. Dahasahasra
M.Com. Rank - 04



Piyusha R. Telang
M.Com. Rank - 07



Sana Kausar N. Syed
M.Com. Rank - 10



Ankita V. Mishra
BCCA Rank - 01



Seema V. Sharma
BCCA Rank - 02



Nitesh S. Mehta
BCCA Rank - 06



Vishwajit M. Shandilya
BCCA Rank - 07



Divya R. Pathak
BCCA Rank - 10



Deepika S. Jain
BBA Rank - 08



Hemlata P. Banpela
MBA Rank - 04



Arti P. Banpela
MBA Rank - 05



Bhagyashri M. Baghel
MBA Rank - 09



Vedica H. Nimkhedkar
MBA Rank - 09

SHINING STARS (N.S.S.)



Astik Parihar
M.Com. II Sem (M)
Participated in State level
Prerna Camp at Kolhapur



Priyanka Alone
B.Com. IV Sem (M)
Participated in State level
Prerna Camp at Kolhapur



Pravin Sakhare
M.Com. IV Sem (H)
Won many 1st, 2nd & 3rd Prizes in Quiz mime, Kid &
one act play at National, State & Zonal Level Competitions
held at Noida, Gwalior & Godehirol



Vishal Ukey
M.Com. IV Sem (H)
Participated in National youth Tribal
Exchange Program, Don Bosco University Guwahati
NSS committee kitchen during the covid-19



Indrajeet Ramesh Mukhi
B.Com. IV Sem (H)
National Integration Camp, Cuttack, Odisha.
Work in NSS Community Kitchen
During Covid-19



Anjali Jamgade
B.Com. IV Sem (H)
Participated
Gandhi Vishar Parishad camp in Wardha



Manthan Raut
B.Com. VI Sem (H)
National Integration Camp, Cuttack, Odisha
Gandhian leadership Camp, Jalgaon, "Samarth Yuva,
samrudha Bharat" State level camp, Manohad



Siddhant Sahani
B.Com. IV Sem (H)
Participated in State Level Camp at
Wardha



Rebant Pariyar
B.Com. IV Sem (H)
Participated
National Integration Camp at Nagpur



Sachin Sahu
B.Com. IV Sem (H)
Participated in State Level Camp
at Wardha



Roshan Mondhe
B.Com. IV Sem (M)
Disaster Management Training Camp
Nanded, Sangli Kolhapur flood relief and
Rehabilitation Camp
National Gandhian leadership camp, Jalgaon.



Khushbu Dakhole
B.Com. IV Sem (M)
Participated in cleanliness &
wellness camp, Kalmeshwar,
Participated in COVID-19
awareness camp, Kalmeshwar

SHINING STARS (N.C.C.)



Cdt Payal Wandhare - B.Com. VI Sem (E3)
Participated at State Level Camp at Pune



Cdt Ritesh Chamare - B.Com. VI Sem (E3)
Participated at State Level Camp at Pune



CPL Ayushi Nagurkar - B.Com. VI Sem (E1)
Participated at State Level Camp at Pune

SPORTS : COLOUR HOLDERS 2019-20



Ms. Tina S. Menghar
M.Com. II (E)
Selected in R.T.M.N.U.
Archery Team



Ms. Sandhya D. Sharma
B.Com. III (E1)
Selected in R.T.M.N.U.
Archery Team



Ms. Diva N. Kishore
B.Com. III (E1)
Selected in R.T.M.N.U.
Archery Team



Mr. Rahul R. Prasad
B.Com. II (E1)
Selected in R.T.M.N.U.
Archery Team



Mr. Manish S. Bisen
B.Com. II (E2)
Selected in R.T.M.N.U.
Archery Team



Mr. Vinesh R. Lilhare
M.Com. II (H)
Selected in R.T.M.N.U.
Ball Badminton Team



Mr. Om P. Zade
B.Com. I (E1)
Selected in R.T.M.N.U.
Ball Badminton Team



Ms. Ankita R. Rathod
B.B.A. III
Selected in R.T.M.N.U.
Ball Badminton Team



Ms. Sujata V. Gupta
B.Com. II (E1)
Selected in R.T.M.N.U.
Yogasana Team



Rashtrasant Tukadoji Maharaj Nagpur University Inter-Collegiate
Ball Badminton Girls Team— Second Runner-up: 2019-20



Rashtrasant Tukadoji Maharaj Nagpur University Inter-Collegiate
Ball Badminton Boys Team— First Place: 2019-20



Rashtrasant Tukadoji Maharaj Nagpur University Inter-Collegiate
Yogasana Girls Team—Third Position: 2019-20



Bhakti Dahasa Hasra, M.Com. IV Sem (E),
Received Cash Prize of Rs.5,000/- from R.T.M.N.U.
for being secured first place at
West Zone Badminton Tournament, 2018-19

ACTIVITIES OF M. COM. DEPARTMENT



Workshop on Career Opportunities in LIC



Mr. Rokade from LIC guiding students regarding Career opportunities in LIC



Teacher's Day Celebration



Students solving Commerce Crossword at Crossword Competition



Students at Group Discussion Competition



Prof. Neha Mundada with Winners at Group Discussion Competition



Classroom Presentation



M.Com students participating in the RTO Rally

ACTIVITIES OF MBA DEPARTMENT



Mr. Saumitra Ray addressing the audience



Shri Sourav Mukherjee addressing the gathering on Inclusive Business Models



Shri Mayank Dedhia addressing the students



Shri Ankit Mundhada addressing gathering on Real Estate Opportunities



Mr. Mekala Reddy addressing students during Industrial tour



A workshop by Joint Directorate, DGFT, Nagpur on Opportunities in Import, Export trading



IIM-Bengaluru- Industrial tour



KSHITU 2020

ACTIVITIES OF BCCA DEPARTMENT



Aarambh-2019 A welcome function for First Year Students



A student presenting seminar on e-waste



Students receiving prize at State Level Seminar at Wardha



Group photo with all dignitaries



Basic Skills in Computer Examination



Nostalgia: A Farewell Principal Sir addressing the gathering



Nostalgia A Farewell



Nostalgia: A theme on Seven Wonders of the World

ACTIVITIES OF MCVC DEPARTMENT



Inauguration of Kaushalya



Speech by Shri P.T. Devtale



Guest Lecture by Dr. Sunil Ganatra, Asso. Professor, Institute of Science, Nagpur



Guest Lecture by CA Shri. Pranaykumar K. Limaja, Pranaykumar Limaja & Co., Nagpur



Activity conducted by CA Limaja during Guest Lecture



Inauguration of Exhibition



Kaushalya Exhibition



Prize Distribution in Kaushalya

JUNIOR FEST & CULTURAL ACTIVITIES



Felicitation of CA Yash Verma at the hands of Shri Sanjay Bhargava



Felicitation of Mrs. Madhuri Sawarkar



Shri Sanjay Bhargava addressing during Inauguration function



Judges evaluating Commerce Model Competition



Poster Competition



PPT Competition



Quiz Competition



Debate Competition

CULTURAL WEEK OF SENIOR COLLEGE



Inauguration of Umang



Principal Dr. N. Y. Khandait Inaugurating Cookery Competition



Cookery Competition



Mehendi Competition



Rangoli Competition



Dance Competition



Singing Competition



One Act Play

JUNIOR COLLEGE CULTURAL WEEK



Singing Competition



Dance Competition



Winners of Dance Competition



Prize Distribution

DEPT. OF LIFELONG LEARNING & EXTENSION



Essay writing competition on the occasion of World Population Day



Poster Competition on occasion of World Literacy Day



Students felicitated at Vishwa Mangalya Sabha at Bhagini Sewa Mandal, Nagpur



Student educating illiterate adults

PLACEMENT CELL



Total 14 students were placed in ICICI Prudential Life Insurance Ltd.



HR Team of Travel Triangle Company with selected 11 students



Workshop on Resume Writing and Coucelling for Interview Techniques by Prof. S. Kathaley



Mr. Arvind Rokde addressing M. Com students during Seminar on Opportunities in LIC and Insurance Sector



Shri Shekhar Bajaj addressing students during Seminar on TCS Placement Awareness Drive



Mr. Vishal Patil Addressing students during a Seminar on Skill Development Program of ICICI Academy

ENTREPRENEURSHIP DEVELOPMENT CELL



ED Cell Signed Mou with MCD

CAT Course Activities



Interactive Session for CAT students on 'How to Mould Yourself for a Better and Brighter Career' by Mr. Raja Choudhary & Mr. Kailesh Jaitwar

ACTIVITIES OF COMMERCE STUDY CIRCLE



Live Screening of Budget



Mr. Clive Dalbi from TCS, Nagpur interacting with students in Pre-placement talk



Mr. Soubhik Malik from TCS, Nagpur interacting with students in Pre-placement talk



Mr. Pratyush Bhaskar addressing students on the topic of Introduction to Investment and Operation of Stock Exchange



Students at RBI Policy Challenge Competition - Zonal Round



Students presenting in National Credit Research Challenge 2020

ENGLISH LAB & EPC



Students appearing for EPC Exam



Viva Voice for EPC Exam

DAY CELEBRATION COMMITTEE ACTIVITIES



Principal Dr. N. Y. Khandait, addressing the gathering during Gandhi & Shashtri Jayanti



Principal Dr. N. Y. Khandait, along with teachers and participants during Gandhi Jayanti



Students singing patriotic songs during Independence Day Celebrations



Bharatratna Dr. BabaSaheb Ambedkar's Mahaparinirvan Diwas



Republic Day Celebration



Teachers' Day Celebration

Felicitation of Women Achievers on account of International Women's Day



Felicitation of Dr. Dharmadhikari, Dr. Chavan, Dr. More, Dr. Sahu, Dr. Gadekar, Mrs. Radha Choudhary & Ms. Preeti Rangari

GS-COMNEXT ACTIVITIES



Chief Guest, CA Shri. Jaydeep Shah addressing the audience



Inaugural of Commerce Model Exhibition



Chairman, Shri. Sanjay Bhargava addressing the audience



Principal, Dr. N. Y. Khandait addressing students



Prof. Akash S. Jain, Convenor, GS-Comnext giving introductory remarks



Commerce Model Competition - Students interaction with Chief Guest and Chairman, Shiksha Mandal



Commerce Model Competition - Students interaction with Chief Guest and Chairman, Shiksha Mandal



Commerce Model Competition - Prize Distribution

GS-COMNEXT ACTIVITIES



GS Success Stories- Dr. P. M. Paradkar felicitating CA Shri. Vishal Nabira, Rodi Dabir & Co.



GS Success Stories- CA Shri. Yash Verma and CA Shri. Vishal Nabira interacting with students



Inaugural of Commerce Model Competition



Students explaining their Model to the judges



Prof. Preeti Rangari felicitating Dr. Abha Singh, Judge for the Debate Competition



Debate Competition



Debate Competition - Prize Distribution



Debate Competition - Winners

GS-COMNEXT ACTIVITIES



Company Analysis Competition - Principal, Dr. N. Y. Khandait addressing students



Prof. Akash S. Jain, Convenor, GS-Connex felicitating CA Shri. Neeraj Batra



Company Analysis Competition - CA Shri. Neeraj Batra addressing students



Company Analysis Competition - Prize Distribution



Quiz Competition in progress



Quiz Competition - Prize Distribution



Quiz Competition - Winners



Prof. Akash S. Jain, Convenor GS-Connex proposing Vote of Thanks for the event

FILM SOCIETY ACTIVITIES



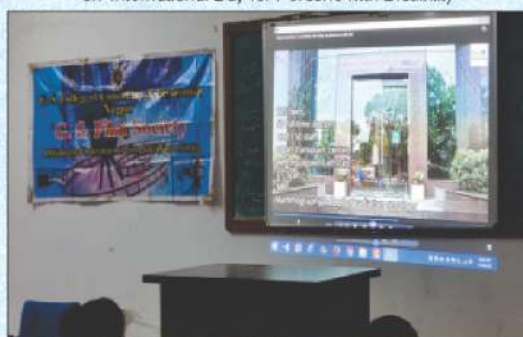
Students interacting with Ms. Jyoti Subhash Madam



PG Students & faculty members watching the screening of videos on 'International Day for Persons with Disability'



Students watching the video on 'Shri Jammalaji Bajaj'



Special Screenings for First Year UG students – Corporate Social Responsibility of Bajaj Group, Case Studies, etc

CPBFI ACTIVITIES



Job Fair Team



100th batch launch celebrations



HR workshop



Students' registering for Job Fair

NSS ACTIVITIES



NSS Volunteer Ritik Shirkhaithe in the attire of Sant Gadge Baba, to create Social awareness in the villagers of Nagazari



Dr. B.M. Chachane felicitating a NSS Student volunteer for outstanding work in the Annual NSS Camp



Shri Sanjay Paware, Head District AIDS society guiding students on HIV-AIDS organised by Red-Ribbon Club



Distribution of Masks during Covid-19 by NSS Volunteer Tanu Ghatole



Cleanliness Campaign under 'Clean India' Mission



Plastic Recycling Awareness Program- Mayor Nanda Jichkar, Shri Malik, Students & other taking inputs



Road Safety awareness program by the officials of 'JanAkrosh' social forum



Principal Dr. N.Y. Khandait addressing NSS volunteers at the annual NSS Camp at Nagazari. Also seen are Shri Tendulkar & Mrs. Choudhari

NSS ACTIVITIES



Principal Dr. N.Y. Khandait addressing students in the SBSI Program also seen is Dr. Keshav Walke Director, NSS, RTMNU



HIV AIDS testing drive for students



Inauguration of seven days NSS camp at adopted village Nagazari at the hands of RFO Shri Ninawe, in the presence of wildlife warden Shri Kundan Hale



Voter Awareness Campaign by NSS Volunteers



Collection of Relief Material for the flood affected people of Sangli, Kolhapur



NSS Students in a huge rally to spread the message of 'Plant Trees, Sustain Trees'



Deputy District Collector (Retired) Shri Brahme Sir Guiding the Students on the theme of 'Ek Bharat Shreshtha Bharat'



Blood Donation by NSS Volunteers

N.C.C. ACTIVITIES



Anti Tobacco Pledge



Tree Plantation



NCC B Cert Exam



International Yoga Day



Kargil Vijay Diwas



Swachhta Pakhwada Rally

PARENT TEACHER MEET



A parent expressing his views in the Parent-Teachers Meet



Principal Dr. N. Y. Khandait at Parent-Teacher Meet

SPORTS ACTIVITIES



Observation of INTERNATIONAL YOGA DAY on 21st June 2019



Celebration of NATIONAL SPORTS DAY on 29th August 2019



Volleyball (Boys) Inter-class Final competition



Tennikoit (Boys) Inter-class competition



Tug-of-war (Boys) Inter-class Final competition



Volleyball (Girls) Inter-class Final competition



Throwball (Girls) Inter-class Final competition



Tennikoit (Girls) Inter-class Final competition

LITERARY STUDY CIRCLE & SHABD FORUM



Dr. P. M. Paradkar addressing students on Matrubhasha Diwas



Dr. Amruta Indurkar, addressing during Matrubhasha Diwas



Principal Dr. N. Y. Khandait addressing students on the occasion of Marathi Bhasha Gaurav Diwas



Guest Dr. Rashtrapal Meshram guiding students during handwriting workshop



Principal Dr. N. Y. Khandait addressing at Hindi Diwas



Students performing Marathi Abhiman Geet



Students preparing wall magazine corner



Prize-winning street play team

LITERARY STUDY CIRCLE & SHABD FORUM



Poem competition on Hindi Diwas



Inauguration of Shabd Forum wall magazine



Viva-Voce Exam of CWCS Certificate Course



Written Exam of CWCS Certificate Course

LIBRARY COMMITTEE ACTIVITIES



Guest Dr. Sumant Tekade, expressing his views on Youth Day



Felicitation of students



Book review competition prize



Book exhibition on the occasion of Hindi Diwas

ICSSR CONFERENCES

Two Days National Conference on Developing New Insights for the Development of Gramin Bharat (Rural India)



Shri Sanjay Bhargava, Chairman, Shiksha Mandal, Wardha felicitating Chief guest, Dr. B.K. Sontakke



Chief Guest Dr. B. K. Sontakke, Principal, R.B. College of Agriculture, Wardha addressing the gathering



Principal Dr. N.Y. Khandait felicitating Dr. Anand Venkatesh, keynote speaker from IRMA, Gujarat



Dr. Anand Venkatesh delivering keynote address



Inaugural Session : Principal Dr. N.Y. Khandait felicitating Shri Sanjay Bhargava, Chairman, Shiksha Mandal, Wardha



Presidential Address by Shri Sanjay Bhargava, Chairman, Shiksha Mandal, Wardha



Prof. S. Kathaley felicitating Dr. Arti Shanware, Chairperson for Technical Session I



Technical Session II : Dr. G. Veera Kumaran, Chairperson, from Kerala Agriculture University, addressing the gathering

ICSSR CONFERENCES

Two Days National Conference on Employability Skill Sets for Rural Transformation : Opportunities & Challenges.



Chief Guest Hon. V C Dr. S.P. Kane felicitated by Shri Sanjay Bhargav, Chairman, Siksha Mandal



Chief Guest Hon. V C Dr. S. P. Kane addressing delegates at the Inaugural session



Principal Dr. N. Y. Khandait offering Floral Welcome to Guest of Honor Dr. Vasudeo Gade, Ex-VC, Savitribai Phule Pune University



Dr. Vasudeo Gade, Ex-VC Pune University, addressing the audience during the Inaugural Session



Shri Sanjay Bhargav offering floral welcome to Dr. P. S. Tripathi, Dean Faculty of Management Studies, BHU Varanasi



Key Note Speaker Dr. P. S. Tripathi, Dean Faculty of Management BHU during Inaugural Session



Shri. Sanjay Bhargava, Chairman, Shiksha Mandal, delivering his Presidential Address at the Inaugural Function



Principal Dr. N.Y. Khandait addressing the delegates and researchers

ICSSR CONFERENCES

Two Days National Conference on Impact of Economic Reforms on the Growth of Indian Economy



Shri Sanjay Bhargava, Chairman, Shiksha Mandal Wardha felicitating Chief Guest, Hon. Pro Vice-Chancellor Dr. Vinayak Deshpande



Chief Guest Dr. Vinayak Deshpande addressing the gathering



Shri Sanjay Bhargava, Chairman, Shiksha Mandal, Wardha felicitating Keynote Speaker, Dr. P.N. Mishra from DAU, Indore



Dr. P.N. Mishra delivering Keynote address



Presidential Address by Shri Sanjay Bhargava, Chairman, Shiksha Mandal, Wardha



Principal Dr. N.Y. Khandait addressing the gathering



Dr. P. M. Paradkar felicitating Dr. Sunita Sharma, Chairperson for Technical Session I



Dr. Ayan Chattopadhyay, Chairperson for Technical Session II addressing the gathering

EK BHARAT SHRESHTA BHARAT CLUB ACTIVITIES



Inauguration of EBSB Club - Principal Dr. N. Y. Khandait felicitating Dr. A. K. Das



Dr. A. K. Das interacting with audience during inauguration of EBSB Club



Dr. P. M. Paradkar, Nodal Officer, interacting with audience during inauguration of EBSB Club



Dr. P. M. Paradkar, Nodal Officer, EBSB, interacting with students during monthly activity of the Club



Principal, Dr. N. Y. Khandait addressing audience during inauguration of EBSB Club



Screening of Documentaries on Oriya Language



Screening of Documentaries on Dr. APJ Abdul Kalam



Screening of Documentaries on Historical Places in Odisha

EK BHARAT SHRESHTA BHARAT CLUB ACTIVITIES



Principal Dr. N. Y. Khandait felicitating Mr. Sumant Tekade



General Knowledge Quiz on Odisha



Language Learning Workshop on Odia Language



Rangoli Competition by visit Nagpur Doordarshan Team



Chinmayi Dongre BCCA (I) Student presenting Kirtan



Ragini Itankar B.Com (E1) Student performing Lavani



Rangoli drawn on the theme of Ek Bharat Shreshtha Bharat



EK BHARAT SHRESHTHA BHARAT CLUB REPORT 2019-2020

Our college has formed the Ek Bharat Shreshtha Bharat(EBSB) Club as per the guidelines of RUSA. The EBSB club has conducted various activities for the benefit of its members.

The composition of EBSB club is as under:

Dr. D.V. Chavan	-	Convener
Dr. A.J.Tekwani	-	Member
Prof. P.S. Shrivastava	-	Member
Prof. A.S.Jain	-	Members

One Class representative from each section (UG & PG Courses)

The broad objectives of the various initiatives of the EBSB Club are as follows

- i. **To CELEBRATE** the Unity in Diversity of our Nation and to maintain and strengthen the fabric of traditionally existing emotional bonds between the people of our Country;
 - ii. **To PROMOTE** the spirit of national integration through a deep and structured engagement between all Indian States and Union Territories through a year-long planned engagement between States;
 - iii. **To SHOWCASE** the rich heritage and culture, customs and traditions of either State for enabling people to understand and appreciate the diversity that is India, thus fostering a sense of common identity
 - iv. **TO ESTABLISH** long-term engagements and,
 - v. **TO CREATE** an environment which promotes learning between States by sharing best practices and experiences.
- To celebrate the idea of India as a nation wherein different cultural units across varied geographies coalesce and interact with each other, this glorious manifestation of diverse cuisine, music, dance, theatre, movies & films, handicrafts, sports, literature, festivals, painting, sculpture etc. will enable people to imbibe the innate chord of binding and brotherhood.
 - To make our people aware about the seamless integral hull of the Modern Indian State spread across a vast landmass on whose firm foundations, the geo-political strength of the country is ensured to benefit one and all.
 - To impress upon people at large about the increasing inter-connectedness between the constituents of various cultures and traditions, this is so vital for the spirit of nation building.

- To induce a sense of responsibility & ownership for the nation as a whole through these close cross-cultural interactions as it intends to build up the inter-dependence matrix unequivocally.

The club is responsible for promoting engagements between States & Union Territories through pairing institutions as suggested by RUSA. This year our college was paired with Odisha State. The club has organized interactions in exchange pattern in areas of language, culture, literature & music, tourism & cuisine, adventure visits & trekking, sharing of best practices etc. The club has organized every month minimum one activity in the form of Screening of popular films in Oriya and Marathi Language, Documentary films, Quizzes, Book translation, reviews etc. The EBSB club showcased its activities through Face-book and Twitter accounts and was link with the MHRD/RUSA/EBSB accounts.

The following activities were carried out by the EBSB Club during the session 2019-2020.

SR. NO.	DATE	ACTIVITY DETAILS	NO. OF STUDENTS PARTICIPATED	NO. OF FACULTY PARTICIPATED
1	30/11/2019	Inauguration of EBSB Club. Chief Guest Shri. A.K.Das, Registrar, Priyadarshani College of Engineering & Technology, Nagpur	80 Students	10 faculty members
2	21/12/2019	Programme on Screening of video clippings of Odisha	113 Students	12 faculty members
3	13- 18/01/2020	Ek Bhart Shrestha Bharat Week	1300 students	75 staff members
4	13/01/2020	Screening Of Odiya Movies	45 students	10 faculty members
5	14/01/2020	Odisha Happening: Screening of Latest News of Odisha	60 students	08 faculty members
6	15/01/2020	Lecture by Shri. Sumant Tekade on 'Swami Vivekananda's message to Youth' Pledge on Swachta/Single Use of Plastic	115 students	15 faculty members
7	16/01/2020	Quiz Competition	30 students	4 faculty members
8	17/01/2020	Workshop on Odisha Language: Learning alphabets	45 students	5 faculty members
9	18/01/2020	Workshop on Odisha Language	30 students	5 faculty members



10	03/02/2020	Cookery Competition	80 Students	35 faculty members
11	04/02/2020	Singing Competition	45 Students	50 faculty members
12	05/02/2020	Dance Competition		
13	20/02/2020	Matrubhasha Din Guest lecturer by Dr. Amruta Indurakar and book exhibition	300 Students	50 faculty members
14	27/02/2020	Marathi Bhasha Gaurav Din	75 Students	10 faculty members
15	07/03/2020	Workshop on Oriya Language	60 Students	05 faculty members
16	13/03/2020	EBSB Day Language Workshop & Singing of Popular Oriya Song	70 Students	08 faculty members
17	14/03/2020	Oriya Film Screening	100 Students	10 faculty members
18	01 - 15/04/2020	EBSB Maharashtra-Orissa Quiz Competition	75 Students	10 faculty members
19	April 2020	Students submitted articles for College Magazine 'Rashtradhan'	20 Students	---
20	01/05/2020	EBSB & Maharashtra Day Celebrated by conducting Online Quiz	40 Students	---
21	05/05/2020	Hon'ble HRD Minister Interacted with students about COVID -19 situation in Education organized by MHRD, Govt. of India	1148 Students	---
22	10/05/2020	Lecture on 'How to improve our self' by Prof. D.S. Kawday, Deputy Advisor, NAAC Banglore on Youtube	80 Students	05 faculty members
23	13/05/2020	'Atmanirbhar Bharat Awareness' Drive through PDF on Whats app	150 Students	20 faculty members
24	17/05/2020	Webinar on 'Odisha - India Best Kept Secret'	90 Students	05 faculty members
25	24/05/2020	Webinar on 'Coping With Change Academic Environment – Post Covid- 19 organised by College	20 Students	130 faculty members

26	28/05/2020	Interactive session by Hon'ble HRD Minister with the Stakeholders of Higher Education	75 Students	50 faculty members
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The EBSB Club is thankful to Principal Dr. N.Y. Khandait for his support and guidance to the various activities. It also expresses thanks to the Director, Doordarshan, Nagpur for telecasting our programme on Sahyandri Channel and also press for wide coverage. A special note of thanks to all club members, teaching and non-teaching staff for their help and active participation in all activities.

Dr. Mrs. D.V. Chavan
Co-ordinator EBSB Club

Dr. P.M.Paradkar
Nodal Officer, EBSB

A Report of GS-SUN (GS-Skills Upgradation Network) 2019-2020

The college has conducted pre-job skills up gradation program (GS-SUN) from 2013. The program to groom the students with functional and technical skills required on job and later deputing them for internship at offices of alumni/network Chartered Accountants through CA Jaydeep Shah, Chairman of GS-SUN and former ICAI-President. This year we have got the overwhelming response from the students and total 60 students were enrolled in the programme.

In the GS-SUN program, the college conducts a six-month pre-internship grooming session for all enrolled students. The program will impart training for the acquisition of communication skills and proficiency in ICT. After successful completion of the grooming program they will undergo internship at various chartered accountant firms which are integral part of GS-SUN network. The duration of practical training / Internship will be 9 to 12 months spread over two sessions of second and final year. The interns paid stipends by the CA Firms too.

The internship programme of batch 2018-19 is on training with network of CA firms and 2019-20 is in the process.

Prof Pravin Yadao
Convenor, GS-SUN

Report of M. Com Department

It gives me immense pleasure to present the annual report of the department for the academic year 2019-2020.

Objective : To provide post graduate course in commerce as per the autonomous curriculum in English, Marathi and Hindi Medium.

Activities and Achievements

Activities:

1. **Commerce Crossword Competition:** M-COM department organized an activity of Commerce Crossword for students in October 2019 to enhance the applicability skills of the students related to their curriculum and practical world outside. This activity was conducted by the department as one of its innovative teaching learning method.

Following were the winners of the competition :

First prize : Team comprising of Roshani Kawde, Shrushti Pande, Pawan Shelke

Second prize : Team comprising of Shubhangi Bawaane, Akansha Meshram, Krishnakant Pandey

Third prize: Team comprising of Heena Panjwani, Dhiraj Choudhary, Saurabh Patil

2. **Group discussion Competition :** In order to enhance the skills pertaining to team building, leadership, communication, group behavior, M.Com department organized group discussion competition on October 22, 2019. It also aimed to prepare the students for various placements drives wherein the students have to go through group discussion as a part of the selection procedure of many placement companies thereby enhancing the employability skills amongst the students.

Following are the winners of the competition

First prize: Team comprising of Jyoti Rajput (Team Leader), Rohini Dhole, Vishal Bhoyar, Sarang Bhoyar, Asha Duggar, Pooja Yadav

Second prize: Team comprising of Tejomay Singewar, Omshree Ganbhoj, Arti Lute, Samradhini Hardas, Sonu Godde

Third prize: Team comprising of Taufik Sheikh, Priya Singh, Vinit Shrivastava, Tina Menghar, Roshani Kawde

3. **How to score better in Autonomous examination:** A workshop on "how to score better in university examination" was conducted by the M.COM department on December 9, 2019 in order to make the students familiar with the pattern of examination under autonomous syllabus and enable them to understand the style of writing the answer paper in the final examination under autonomous pattern in view of newly introduced said pattern. The workshop has also covered various silly

mistakes that are usually made by the students in the examination so that students avoid such type of mistakes and can score good marks.

4. **Organized Workshop on Job opportunities in LIC in Collaboration with Placement Cell:** A Workshop was organized in collaboration with Placement cell on January 11, 2020 to make the students aware of various job avenues available in LIC and also to update them with the career prospects available in jobs pertaining to LIC. Mr. Arvind Rokade, Branch Manager CAB(990)LIC with his team conducted the workshop.

Various Achievement of the Department

Performance in various competition by students:

- A. **Winner at quiz competition :** Praveen Sakhare from M.Com Sem 4 won first prize at Indradhanushya State level Youth festival, Gondwana University, Gadchiroli and third prize at Zonal level Inter-university, Gwalior.
- B. **Winner at National Level Eassy Competition :** Raja Sanodia and Shivani Fhule won second prize and first consolation prize respectively at National level Essay competition conducted by NTA
- C. **Winner at Inter-collegiate Essay Competition :** Geeta Ravidas from M.Com Sem 4 won first prize at inter-collegiate essay competition organized by Shri Binzani College, Nagpur
- D. **Winner at G.K test :** Madhur Mishra from M.Com Sem 4 secured second position at G.K. test organized by Shiksha Mandal, Wardha.
- E. **Achievement at Gandhi Vichar Exam :** Geeta Ravidas from M.Com Sem 4 and Hassena from Sem 2 have obtained Gold Medal at Gandhi Vichar Exam conducted by Gandhi Foundation, Jalgaon.
- F. **RBI policy challenge 2020:** A team of students comprising of Kailesh Jaitwar, Jayant kumar Rane, Raja Sanodiya, Prince Kumar Prasad from M.Com. Sem. 4 has been selected for zonal round of RBI policy challenge 2020 .They have participated at zonal round held at Pune and scored 2nd rank out of 7 team .
- G. **Credit Research Challenge 2020:** Team from M.Com. Sem. 4 comprising of Kailesh Jaitwar, Jayant Rane, Prince Kumar Prasad, Raja Sanodiya have cleared level 1 and participated in level 2 of this national level Exam while students from M.Com sem 2 Preksha Kaushik, Rohini Dhole, Sheetal Singh, Sonal iSahu, Taufik Sheikh, Ganeshwar Nirmalkar, Tejomay Singewar, Sanchit Gadling participated in level 1 of the exam.
- H. **Winner at Skit Competition :** Praveen Sakhare from M.Com Sem 4 won Second prize at Indra dhanushya State level Youth festival, Gondwana University, Gadchiroli and at Zonal level Inter-universityYouth Festival, Jiwaji University, Gwalior. He won fourth prize at National Level inter-university Youth festival, Amity University, Noida

- I. **Winner at One Act-play:** Praveen Sakhare from M.Com Sem 4 won Second prize at Zonal level Inter-university Youth Festival, Jiwaji University, Gwalior.
- J. **Winner at Mime Mook Natak Competition:** Praveen Sakhare from M.Com Sem 4 won Second prize at Zonal level Inter-university Youth Festival, Jiwaji University, Gwalior and third prize at National Level inter-university Youth festival, Amity University, Noida.
- K. **Winner of Drama Cup:** Praveen Sakhare from M.Com Sem 4 won Drama Cup at Zonal level Inter-university Youth Festival, Jiwaji University, Gwalior
- L. **Commerce Model Competition:** Team comprising of Jyoti Rajput, Omshree Ganbhoj, Samradhini Hardas from M. Com sem 4 won third prize at Commerce Model Competition organized by G.S. College of Commerce & Economics, Nagpur
- M. **Winner at College level essay competition :** Sakshi Amle, student of M.Com Sem 4 has won second prize in essay competition organized by our college on the occasion of World Population Day.
- N. **Winners at cookery competition :** Yogita Sayam from M.Com Sem 4 and Pooja Biswas from M.Com Sem 2 have won second prize in Cookery competition organized under 'Umang' of our college.
- O. **Winner at 'Umang' Dance Competition :** Group of students comprising of Sonali Sahu, Preksha Kaushik, Rohini Dhole, Sheetal Singh, Manasi Bhalerao, Preeti Hemnani, Taufik Sheikh, Ganeshwar Nirmalkar won second prize in dance Competition conducted under 'Umang' organized by our college.
- P. **Participation at Two-day National Level Conference:** Following students contributed research papers in the conferences organized at our college.
 1. Conference on "Developing New Insights for the development of GraminBharat(Rural India) organized on September 18-19, 2019
 - A. Jayantkumar Rane on " A Study on E-agriculture & Rural Development in Gondia Dist. Of MH.(India)
 - B. Kailesh Jaitwar & Prince Kumar on "Role of Public Sector in Development of Indian Agriculture Sector"
 - C. Madhur Mishra on "Rural Tourism in India: Impact, Challenges & Opportunities"
 - D. Arti Verma
 - E. Shivani Fule on Rural Development through Women Empowerment
 2. Conference on "Employability Skill Sets for Rural Transformation : Opportunities & Challenges" organized on September 26-27, 2019
 - A. Raja Sanodiya on " A Study on Challenges towards Rural Unemployment & Employment of Sustainable Development"

- B. Jyoti Rajput and Omshree Ganbhoj on : Agro-tourism in Rural India – A Profitable Employment Option
3. Conference on “Impact of Economic Reforms on the Growth of Indian Economy” organized on October 10-11, 2019
- A. Kailesh Jaitwar & Jayantkumar Rane on “Adequateness of Applying Altman Z Score Model”
- B. Raja Sodiya & Jyoti Rajput on” A Study on Implementation of RERA Act: Opportunities & Challenges for Economy”
- C. Rajeshwari Sharma and Amruta Mishra on “A Study of Bank Mergers & Its Impact”
- D. Sakshi Amle and Dhiraj Chaudhari on: “Consequences of Demonetisation on Indian Economy- A Critical Study”
- E. Samradhini Hardas on “Economic Reforms in GST: Challenges & Suggestive Measures in GST”
- F. Pawan Shelke on “ A study on Real Estate (Regulation & Development) Act 2016: As an Economic Reform
- Q. NSS National Camp :** Vishal Uikey from M.Com Sem 4 has participated in National Youth Exchange Tribal Program, Guwahati.
- R. Participation in Rally organized by RTO :** Girl students of M.Com participated in the Rally organized by RTO regarding Road Safety.
- S. Achievement at NET/SET examination:**
1. Kailesh Jaitwar qualified NET examination held in June, 2019
 2. Rajeshwari Sharma qualified NET examination held in June, 2019
 3. Kirti Kumar Nagpure qualified NET Examination held in December, 2019
- Following Ex-students of M.Com have qualified NET/SET examination:
4. Shubham Suryawanshi qualified NET examination held in June 2019
 5. Piyusha Telang qualified NET examination held in December 2019
 6. Mahesh Rathod qualified NET examination held in December 2019
 7. Ravina Nikhar qualified SET examination held in July 2019
 8. Ragini Asole qualified NET examination held in December 2019
 9. Sakshi Shivhare qualified SET examination held in July 2019
- T. Achievements in Sports:**
1. Team comprising of Shivani Fhule, Madhur Mishra, Arti Verma, Gunjan Tiwari has won first prize in Ball badminton at Shiksha Mandal and third prize at university level.

2. Tina Menghar from M.Com sem 4 has won first prize in Archery competition organized by Lion's Club and Khasdar Krida Association and also participated at National level Archery competition in KIITS, Bubhaneshwar.
3. Team comprising of Sarang Bhoyar, Sanchit Gadling and Saurabh Selore won first prize in Ball badminton organized by Shiksha Mandal, Wardha. Sanchit Gadling and Sarang Bhoyar won first prize in Ball badminton organized by RTMNU.
4. Sanchit Gadling won first prize in Badminton organised by Shiksha Mandal, Wardha.
5. Team of boys from M.Com (Marathi medium) won first prize and Team of boys from M.Com (English medium) won second prize in Tug of War organized by our college, both the teams belong to Sem 4.
6. Team of girls from M.Com Sem 4 (English medium) won second prize in Tennikot match
7. Team of girls from M.Com Sem 2 (English medium) won second prize in Tug of War and third prize in throwball organized by our college.

U. Remarkable achievement :

Our students have secured merit position in RTM Nagpur university merit last as follows :

RTM Nagpur university merits – Summer 2019:

1. Bhakti D. Dahasahasra – 4th merit position
2. Piyusha R. Telang – 7th merit position
3. Sana Kausar Naim Syed – 10th merit position

V. Placements : Total 11 students have been selected as follows:

- a) ICICI Prudential Life Insurance Company: Following two students were selected
 1. Raja Sanodiya
 2. Nikhil Tembhurne
- b) Concentrix : Following nine students were selected:
 1. Asha Duggar
 2. Dheeraj Choudhary
 3. Ekta Sharma
 4. Jyoti Rajput
 5. Omshree Ganbhoj
 6. Pratibha Tiwari
 7. Reshma Nair
 8. Sonu Rajpande
 9. Vikas Tiwari

Total 61 students of M. Com cleared first round of LIC exam. Out of that 41 students have completed training at LIC divisional office. They will be shortlisted for final IRDA examination.

- **Other Information :** Many students have also enrolled for Swayam Online Courses
- Many students have participated in NTA essay competition, Shiksha Mandal's G.K. Test
- Many students participated in NSS, sports and won prizes at college and university level.
- Many students have participated in various activities conducted by Shiksha Mandal, Wardha
- Students have actively participated in various activities conducted by various departments & won prizes.
- Students have actively participated in GS-COMNEXT.
- Students have actively participated in life-long learning and extension activities.
- Group discussion taken on current affairs.
- Assignment given to all classes.
- Class tests, unit tests conducted.
- Classroom presentations conducted to enhance the confidence of students.
- Prelim and viva voce conducted
- Participation of students in various extra –curricular and co – curricular activities conducted at intra-collegiate and inter-collegiate level.

The department extends special thanks to Principal Dr. N. Y. Khandait for his valuable guidance and timely support and also thankall the staff members for their co-operation and support.

Plans for session 2020-2021

1. To admit sincere and regular students for course.
2. To provide pro-active teaching and learning resource to them in order to foster their understanding about the subject knowledge.
3. To focus on student-centric teaching learning approach.
4. To encourage students to participate in co-curricular and extra-curricular activities in order to enhance their personality.
5. To provide them with more practical approach and enhance their employability.

Dr. S. D. Morey

Co-ordinator



Report of MBA Department (2019-2020)

It is a matter of pride and privilege to present before you the report of Department of Management Sciences & Research for the session 2019-2020.

Academic & Administrative Activities.

With various initiatives undertaken, DMSR continues offering to its students, a range of developmental programs, to boost their academic and co academic performance.

Merit positions: MBA students have been regularly featuring in the RTMNU's merit list since last three years. The year 2019 also witnessed four students in the RTMNU's merit list.

- **Improvement in results:** MBA III semester (autonomy) results have recorded a pass percentage of 89% this year.
- ◆ **CET/ CMAT Classes :** Month long CET / CMAT classes were conducted by DMSR for all the MBA aspirants of the college from 15th Jan to 17th Feb, 2020. The faculty from various departments with subject expertise conducted these classes apart from conducting various mock tests. The department also provides free guidance on CET exam registration and the further processes required for the admission.
- ◆ **Manthan:** Manthan, every year is rolled out in order to enhance the analytical and communication skills of a student from the business perspective. Management students participated in Manthan, this year held on 23rd November 2019, honing the roles of entrepreneurs and presenting ideas of organisations they aspire to set up in the future.
- ◆ **Facilitation Centre:** DMSR served as a facilitation centre for the MBA admission process conducted on the behalf of DTE for the academic year 2019-20. At FC, the students carried out the process of document verification, uploading and were counseled on the further steps in admission process.

Facilitation Centre at DMSR 1st July to 23rd September 2019

Sr.No.	Total Foot Fall	CAP FC	ACAP
1	1020	344	16

- ◆ DMSR recorded 100 % admissions this year too Inspite of the fact that the admissions were delayed because of various stay orders that were imposed by the High court over petitions of aggrieved students. The session finally commenced on 23rd September, 2019.

1. Extracurricular & Co-curricular Activities

- **Kshitij- A Career Conclave:** a career conclave was held on 4th December, 2019 for the management students. Various industry professionals from Oyo Group, Bajaj Allianz, GIM & WM, Nagpur shared their experiences with students and helped them in understanding the expectations of the corporate world.
- **Industry Tour:** The students of DMSR travelled to Bangalore for an industry tour from 26th February to 2 March 2020. During this visit, they visited IBM, HCCB Pvt Ltd and IIM –Bangalore and interacted with several professionals and gained insights.
- **Guest Lectures:** With the purpose of promoting Industry Institute Integration, DMSR has over the period of one year invited eminent personalities at the campus for sharing their knowledge and experiences with the students. The details are as follows:

Sr.No.	Speaker	Details
1.	Shri Mayank Dedhia	Workshop on J Gate – 16th October
2.	Shri Sourav Mukherjee, Chairperson, Centre for Teaching & Learning, IIM -B	Inclusive Business Models- 22nd Jan 2020
3.	Shri Sumit Biswas, Branch Head, Bajaj Allianz	Employability skills- 14th February 2020
4.	Shri Ankit Mundhada, Sales Head, Metro Realtors	Real Estate Opportunities
5.	A workshop by Joint Directorate, DGFT, Nagpur	Opportunities in Import, Export trading - 27th February 2020

- **Internships :** DMSR students have earned applaud in their internship. Students were placed successfully with companies like Glocalasia, Yash Outdoors, Sharekhan, Axis Bank, American Oncology Institute, Olive resorts, Piaggio dealers, MahaMetro, Shah Chari & Co, 94.3MyFm, Pain management centre- Harmony clinic, Holiday Inn Express, HNI India Ltd, Accost digital services, Hitesh Financial Services, Sumit Motors, Diffusion Engineers Ltd, J S Ranwadkar & Associates, Viveka Hospitals & Research centre Pvt Ltd, Place assured consultants, Betul oils Pvt Ltd, Vymanik Aerospace Solutions LLP, Kajarai Ceramics, IDBI Fedral, Tata Chemicals & Co and many more. Students then

presented their work in the form of a PPT and submitted reports on the work done.

- **Training & Placement:** DMSR has experienced another successful year by effectively placing so far 20 Final year MBA students. This year, we have invited scores of recruiters from the Banking & Finance Sector apart from other industries. They include Square Yards, Badjate stock broking co, Vivo Mobile, Property Pistol, Fly wheel academy, Artifacts, . The package ranged from Rs 2.20lakhs to 4.16 lakhs. Axis Bank, HDFC Bank and ADC (AmazonDevelopment Centre, HYD) have held the recruitment schedule due to the Corona virus crisis. Extra-curricular activities: Our students have won prizes in intra as well as inter collegiate competitions like, Debates, Quizzes, Presentations, Singing etc.
- **Consultancy :** DMSR has bagged consultancy projects under its Industry Institute Integration activity. 'Gau Vardaan' has roped in students of the college for carrying out an extensive research program for promoting its A2 milk.
- **External agencies' applause :** DMSR has been applauded by external agencies like "Navbharat Edu Awards" as one of the best B schools in the region. We have also participated in the Business Standard's Best B School survey for the year 2019-20, the results of which are awaited.

DMSR has observed different shades of learning and gathered new experiences paving way towards improved quality standards, thereby surpassing benchmarks set in the previous years.

Thank You!

Dr. Ashwini Purohit
Director, DMSR

Report of B. Com. Department

It gives me immense pleasure to present the annual report of the department for the academic year 2019-2020.

Participation and Achievement:

1. Many students participated in NSS and ECA and got honour at college and university level.
2. Many students have participated in all the activities conducted by Shiksha Mandal, Wardha.
3. Students have actively participated in all the activities conducted by various departments and won prizes.
4. Students have participated in Inter and intra collegiate Extra Curricular Activities, NSS, Adult education programme, Sport etc. and won prizes.
5. Students have actively participated in GS-COMNEXT.
6. Students have actively participated in the activities and competitions conducted in the class room by the teachers.

Activities:

1. Group Discussion taken on current affairs.
2. Assignment given to all classes.
3. Class test and unit test conducted.
4. Prelim and Viva-Voce conducted.
5. Induction programme for the First year students about the Autonomy.
6. Bridge course conducted for the subject of Accounts and Economics for non-commerce students.
7. Remedial classes conducted for the slow learners students.
8. A project on Business Environment done by the students of B. Com. II Sem.
9. Online Quiz on Business Law conducted for the students of B.Com. IV Sem.
10. Students of B.Com. IV Sem. presented a skit on case studies of Business Law.
11. Letters sent to the students having low attendance.
12. Regular movies Screening and ICT Classes.
13. Two students cleared CAT Exam.
14. 12 students appeared for NATS Exam.
15. Role play activity has been taken for the students of B.Com. II Sem. E1 on Ethical Practices in Business.
16. Role play activity has been taken for the students of B.Com. IV Sem. E1 on Success Story of Entrepreneur.

17. Case study competition has been taken for the students on recent topics.

18. Cross Word activity conducted for the students of final year.

The department gives special thanks to Principal Dr. N. Y. Khandait for his valuable guidance and timely support and also thanks to all the staff members for their co-operation and support.

Dr. Vishal N. Thangan
Co-ordinator

Report on English Language Lab Session 2019-2020

- The English language lab was set up with the assistance from the University Grants Commission for enriching the language skills of our students.
- The lab was operational from the academic session 2015-2016 on a trial basis and is at present successfully catering to the needs of the learners.
- In the session 2016-2017 the lab was open for the students from 04th July 2016 to 18th March 2017 during which 2856 visits of students were noted in the visitors register.
- In the session 2017-18 lab started functioning from the 17th July, 2017 and until 17th February, 2018, 3000+ students visited the lab.
- In the session 2018-19 from August to October and December to February 2500+ visits of the students were noted.
- During the current session i.e. 2019-20 the lab was open from 16.08.2019 to 19.10.2019 and from 20.12.2019 to 29.02.2020 during which 789 visits of students were noted in the visitor's register.
- The curriculum aspects are dealt in the classroom teaching and co-curricular aspects like improving the listening and speaking skills are dealt in the lab.
- The lab is well equipped with computers, headphones and latest software

We are thankful to the Management, Principal Dr. N.Y. Khandait for setting up of the language lab and all the students for taking the opportunity and visiting the lab.

Thank You

Dr. Priya S. Murarkar
Department of English

ANNUAL REPORT OF BBA DEPARTMENT (For the Academic Session 2019-20)

With immense pleasure I take the opportunity to present the annual report of BBA Department. The activities of the department are classified into two types- Routine Activities and Special Activities.

ROUTINE ACTIVITIES OF THE DEPARTMENT

Surprise Tests, Power Point Presentations, Case Studies, Assignments, Sessional and mid-term Exams, Difficulty Sessions and distribution of Question Banks are the routine activities of the department. All these activities have been carried out regularly from time to time.

SPECIAL ACTIVITIES OF THE DEPARTMENT

To enhance the learning experience of our students, we conduct several special activities in our department. Some of these activities are Management Games, Educational videos/ movies, Innovative Techniques of Learning, Group Discussion & Role Play Sessions, Essay Writing Competitions, etc. Some of the activities conducted during this academic session are:

1. For BBA-2nd year, Case Study and Power Point Presentations on various topics of Strategic Management and Entrepreneurship Development were conducted. All the students participated in this Case Study presentation.
2. BBA students participated in Export Awareness workshop held by NiryatBandhu, DGFT Office, Nagpur to explore opportunities in the field of Entrepreneurship development.
3. Students of Final year presented topics on their Research Projects and on the survey that they undertook.

DEPARTMENTAL RESEARCH PROJECTS

GST Research Project: An approval for conducting Research Project on GST by Shiksha Mandal was received. The project is on its way with inputs from stakeholders and research activities by students.

STUDENTS' ACHIEVEMENTS

1. BBA-2nd year student Shruti Sharma won 1st prize at National level in Elocution competition organized by Shiksha Mandal, Wardha. She also got selected for "ASPEN".
2. BBA-2nd year student Shreya Chakraborty won 3rd prize in Debate Competition held in November in RTM Nagpur University.

3. Team of BBA-1st year students Samruddhi Gupta, Tanya Dhingra, Sakshi Saraswat and Anshika Tamarkar won 3rd prize in 'AD Mad competition' at VMV College.
4. BBA-1st year student Sarvesh Muley won Rs. 750/- prize in the GK Test organized by Shiksha Mandal.
5. The team of BBA-2nd students Rahul and Himanshu Thool stood winner in Badminton at "Shiksha Mandal Kreedha Spardha."

Other Achievements:

- BBA-2nd year students Shruti Sharma and Aditya N. Singh won 2nd prize in 'Company Analysis' at "ComNext."
- BBA-2nd year student Shreya Chakraborty represented GS College in Debate Competition at "ComNext"
- BBA students Surbhi Singh and Parth Kachhwah hosted 'success stories' event at "ComNext-2020"
- BBA-1st year students Jyoti, Surbhi Singh and Parth Kachhwah hosted debate competition in "ComNext".
- BBA-3rd year students Himani Kariya and Ankita Rathod won consolation prize in Rangoli Competition in "Umang 2020"
- BBA-2nd year students Saukhyada Joshi, Riya Singh Baghel and Ajinkya Sodani won 3rd, 3rd and 1st prizes respectively in separate categories of Cookery Competition.
- BBA-2nd year student Muskan Gupta won 1st prize in Mehendi Competition.
- Team of BBA students Mahevish Sheikh, Vaidehi Shembekar, Charu Khanchandani, Shreya Chakraborty, Muskan Gupta, Muskan Patel, Nishika Manwani, Alfiya Sheikh and Asfiya Siddiquee won 3rd prize in "Tug of War" at GS Sports Competition.
- Girls' volleyball team of BBA- final year students Syed Arzoo Karina, Jyoti, Himani Kariya, Mona, Minakshi and Krutika Utkhede stood first in GS Sports Competition.

Thank you.

Dr Ashwini Purohit
BBA- Co-ordinator

Report of B.Com. (Computer Application)/ IT 2019 – 2020

Every year, the department has organized various activities for the overall development of the students like “Aarambh” - A technical welcome function for new students, Teachers Day, “Udaan”- An Industrial Tour, Guest Lectures, **Nostalgia**: A farewell for final year students etc. along with the regular teaching programme. To improve the academic performance of students department conducted various examinations for B.Com. (CA) –I, II and final year students.

The teachers of the department have contributed their efforts to execute the classes of GS-SUN, Computer Awareness Programme, CPBFI, Computerized Accounting “Tally” Programme and Certificate Course in Basic Computer Skills.

The students of second year and final year conducted a welcome function “Arambh-2019” for the new students. This year, the senior students had prepared their seminars on various technical aspects of **Electronic Wastes**. This event provides a great platform for creative output from students.

The students of first year and second year conducted farewell function **Nostalgia-2020** for the final year students with theme based on Seven Wonders of the World.

Participation of students in curricular and extra curricular activities:

1. The 40+ students were selected in various companies' campus placements.
2. Mr. Shreshth Singh and Ms. Tanushree Biroley has secured Second Price in State Level Seminar held at G S College of Commerce, Wardha.
3. This year our students have done remarkably well in interclass sports and other college council and cultural activities and won several prizes.

Prof Pravin Yadao
Coordinator,
B.Com.(Computer Application) & IT



Report of the Students' Council Committee 2019-20

It gives me immense pleasure to present the report of Students' Council committee for the academic session 2019-20. This year, the process of Election of Secretary to the Students' Council was not conducted since the Election Process was extended by RTM Nagpur University due to code of conduct of MLA elections in the State. The Committee organized the Sports & Cultural Week Celebration during 31.01.2020 to 05.02.2020. The Cultural Week- 'UMANG' was organized in the college on 3rd 4th & 5th February. It was inaugurated by honorable Principal Dr.N.Y. Khandait on 4th February 2020. The cultural week comprised of various activities/events, which were effectively conducted such as Rangoli, Mehendi, Cookery, Singing and Dance competitions along with other activities under the Ek Bharat Shresth Bharat theme. The EBSB committee had organized activities on 5th February 2020, to present the Cultural heritage of Orissa and Maharashtra and it was presented by students through songs, dance, skits etc from both the states. The event was covered by Nagpur Doordarshan team and it got an overwhelming response and participation from the students in all the activities.

Following students were declared winners in the various events by the respective judges:

Date	Sr. No.	Name of the Events / Activities	Name of the Winners	Prizes	Class and Sections
5.2.2020	01	Dance (Solo)	Ritesh Chamare	I	B.Com.II E3
	02		Abhishek Singh	II	B.Com. II E1
	03		Pratik Mohadikar	III	B.Com.III E3
		Dance (Group)	Shreya & Group :		
	04		Jasmeet Kaur Sachdev	I	B.Com I E1
	05		Simran Tiwari	I	B.Com I E1
	06		Shreya Paliwal	I	B.Com I E1
			Golden Trio Group:		
	07		Rohini Dhole	II	M.Com.I E
	08		Preeti Hemnani	II	M.Com.I E
	09		Mansi Bhalerao	II	M.Com.I E
	10		Preksha Kaushik	II	M.Com.I E
	11		Taufik Sheikh	II	M.Com.I E
	12		Ganesh Nirmalkar	II	M.Com.I E
	13		Sonali Shahu	II	M.Com.I E
	14		Sheetal Singh	II	M.Com.I E
			Step Clean :		
	15		Mukesh Sharma	III	BCCA III

	16		Ayush Kohre	III	BCCA IIIB.
	17		Manish Bisen	III	B.Com.II E2
4.2.2020	18	Singing	Adarsh Kolamkar	I	BCCA II
	19		Shivam Khare	II	B.Com.II E1
	20		Komal Patil	III	B.Com.I E2
	21		Priyanka Girhepunje	CP	B.Com.I E1
3.2.2020	22	Cookery (Snacks)	Ajinkya Sodani	I	BBA II
	23		Shirin Chaukiker	II	BCCA I
	24		Saukhya Joshi	III	BBA II
	25		Pallavi Devgirkar	SP/CP	B.Com.II M
	26		Arti Verma	SP/CP	M.Com II E
		Cookery (MainCourse)			
	27		Anjali V. Dakhane	I	B.Com.I E1
	28		Yogita Sayam	II	M.Com.II E
	29		Poonam B. Bhoyar	III	M.Com.II E
	30	Cookery (Desserts)	Vidisha V. Singh	I	B.Com.I E2
	31		Pratiksha P. Mishra	II	B.Com.I E2
	32		Riya Singh	III	BBA II
3.2.2020	33	Mehandi	Muskan Rajesh Gupta	I	BBA II
	34		Kajal Rajesh Baisware	II	B.Com.II E1
	35		Mayuri Hari Raut	III	BCCA I
3.2.2020	36	Rangoli	Nirali Jayant Khandait	I	BCCA II
	37		Prachi Kudane	II	B.Com. I E1
	38		Nikita Pradhan	II	B.Com.I E1
	39		Ayesha Timbhare	III	B.Com.I E1
	40		Shruti Bandhawane	III	B.Com.I E1
	41		HimaniKariya	CP	BBA III
	42		Ankita Rathod	CP	BBA III

I extend my sincere thanks to all Students' Council Committee members consisting of Dr. Y.H.Kedar, Dr.A.H.Sakalkale, Dr.M.R.Pandey, Prof. Pallavi S.Shrivastava, Prof. A.J.Tiwari, Dr. Afsar Sheikh, Dr.V.N.Thangan, Dr.A.B.Patle, all Co-coordinators of Grant and No-Grant section, Sports Department, Guests & Judges, all faculty members, non-teaching staff, all students and volunteers for their kind cooperation and support. Sincere thanks to the discipline committee for effectively maintaining discipline in all the

events. I also extend my sincere thanks to all the teachers- in- charge of the activities of Rangoli, Mehendi, Cookery, Singing, Dance and EBSB activities.

I also extend my sincere thanks and gratitude to our Principal Dr. N.Y.Khandait and Prof. P.J.Yadao, Coordinator IQAC, Dr.P.M.Paradkar and Dr.D.V.Chavan of EBSB committee for their timely support, coordination and guidance to make all the events successful.

Dr. B.M. Chachane

Convener

Students' Council Committee

Report of Vocational Department 2019-2020

The Department started its teaching schedule from July 01, 2019. In the session 2019-20, department delivered 100% result in Banking, Financial Services & Insurance (English Medium), Marketing & Retail Management (Marathi Medium) and 80% result in Banking, Financial Services & Insurance (Hindi Medium). In 2019-20, Department conducted on-line admissions as introduced by Government.

The department conducted various activities for students.

This year we conducted our regular 2-day workshop "Kaushalya: 2019-20". The programme was graced by Shri. P. T. Devtale, Jt. Director, Nagpur Region as the Chief Guest. Also Guest of Honor Mrs. S. N. Thomre, DVO, Nagpur, Shri P R Lonare, Asst. DVO, Nagpur Region, Shri. Mehendale, Incharge HSVC, Nagpur Division were guided the students. In "Kaushalya" students prepared charts and models on current commerce trends. They also prepared PPTs on current issues and gave the presentations. During "Kaushalya", guest lectures of Dr. Sunil Ganatra, Asso. Professor, Institute of Science, Nagpur and CA Shri. Pranavkumar K. Limaja, Pranavkumar Limaja & Co., Nagpur were also conducted.

Also department conducted series of Guest Lectures like Dr. Manoj Salphekar, Motivator & Prof. Akash Jain for the overall development of students. The department also conducted industry visits. This year students visited Shivam Foods (Parle - G), Nagpur to gain practical knowledge.

Students also participated in the Innovation Perv Exhibition Competition organized by Myer, Nagpur.

The department also conducted the special test series program for the 12th Std. students for betterment of results.

This year our students have done remarkably well in cultural activities, inter-class sports and other college activities and also won prizes.

Shilpa Yadao

HOD, HSC Vocational Department

Annual Report of Career Guidance and Placement Cell Academic Year 2019-2020

1. Objectives of Placement Cell:

- To provide placement opportunities to the students by inviting different placement companies of repute.
- To impart the guidance on various aspects regarding career options to students.
- To invite various Multi National, National and Local companies for recruitment.
- To organize In Campus and off Campus placement drive for students.
- To groom the students to face the interviews by organizing workshops and seminars on personality development.

2. Details of Activities Conducted:

- Online Registration of 700 students of final years for the placement through campus.
- Conducted class-wise counseling to final year students for campus placement Drives & those students having Attendance Percentage more than 65 % Above only were allowed to appear for final Interview.
- The Placement Cell has helped the students in preparing the Resume by providing Computers with Internet facility.
- Organised the workshop on "Resume Writing & "How to Appear in Interview" by placement cell.

3. Details of Employability Enhancement & Students Development Seminars :

Sr. No.	Date	Module	Resource Person	Training Hours	No. of Students Present
1.	30.12.19 to 2.01.2020	Online Aptitude Test conducted	Placement Cell	1 Hr	325
2.	11.01.2020	Seminar Opportunities in Insurance & LIC Exams	Mr. Arvind Rokde	2 Hrs	120
3.	17.01.2020	Resume Writing & Interview Techniques	Prof. Swati Kathale	2 Hrs	110

Sr. No.	Date	Module	Resource Person	Training Hours	No. of Students Present
4.	24.12.19	Seminar Placement Awareness and Preparation of NQT –National Qualifying Test of TCS	Mr. Shoubhik Malik	2 Hrs	95

4. Details of Placement Drives & Digital Recruitment Drives :

Sr. No.	Date of Campus Drive	Name of the Company	Package (In lacs)	No. of Students Interviewed	No. of Students Selected
1	20.01.2020	ICICI Prudential Life Insurance Co. Ltd.	2.15-2.45	46	14
2	16.01.2020	Travel Triangle-Aao Jao Pvt. Ltd.	1.50-2.20	53	11
3	29.01.2020 Till 30. 04. 2020	Concentrix Pvt. Ltd. (By Digital Drive on Mobiles & Zoom App)	1.80-3.30	185	140
4	16.03.2020	TCS Pvt. Ltd.	1.80-3.30	71 students cleared NQT – National Level Qualifying Test- Interviews at TCS Mihan still in process	25
5	June-July	Credence Pvt. Ltd.	2.40	Students email shared for Digital Drive in coming month	In Process
Total Students Selected in 2019-2020					190

5. Class wise Data of Students Selected :

Sr. No.	Class	Name of the Company	Position / Nature of Job	No. of Students Selected	Total
1	M.Com	Concentric Pvt. Ltd.	Executives	09	11
		ICICI Prudential Life	Relationship Officer	02	
2	B.Com (E1 +E2 +E3 + Hindi + Marathi)	Concentric Pvt. Ltd. ICICI Prudential TCS Mihan Travel Triangle	Executives Relationship Officer Customer Support Marketing/back office	91 10 21 03	125
3	BBA	Concentric ICICI Prudential Travel Triangle TCS	Executives Sales Officer Customer Support Marketing/back office	02 00 03 01	06
4	BCCA	Concentric ICICI Prudential Travel Triangle TCS	Executives Sales Officer Customer Support Marketing/back office	38 02 05 03	48
				Total	190

6. Placement Impending :

- Gallgher Co. Pvt. Ltd, Pune will be conducting Digital Drive in July First week.
- Credence Pvt. Ltd. Pune will be Conducting Telephonic Interviews in July.
- TCS BPS further round of Interviews are in process.

7. Plans for the session 2020-2021:

- To Invite more number of Multinational, National and Local Companies.
- To enhance the number of student's placement.
- To organize the more no. of grooming & training session for the students.
- To motivate students to improve their verbal communication skills.

8. Other Details :-

Sr. No.	Course	Details of Exams given by Students	No. of Students	Status
1.	M.Com	LIC Prelims and Training Cleared. IRDA Exam in June	61	Result Awaited
2.	M.Com	SBI and RBI Clerks Exam	09	Result Awaited
3.	B.Com	Staff Selection Commission and SBI	15	Result Awaited

I express my sincere thanks and gratitude to Principal Dr. N. Y. Khandait for his support, guidance and motivation. I am grateful to the members of my Committee Prof. Aakash Jain, Prof. Madhuri Purohit and Prof. Preeti Rangari for extending their support and cooperation.

Dr. Sonali Gadekar

Convener

Career Guidance and Placement Cell

Report of Computerised Accounting (Tally.ERP9) 2019– 2020

We started the Computerised Accounting 'Tally' course in 2013 to provide the knowledge of tally software. We have got the overwhelming response of the students every year. This year we have admitted 61 students in the course. As per the demand of the students, we have made a MOU with Tally Education Private Limited, Bangalore from last four years.

As per the market requirement we more focused on GST concepts as well as TCS & TDS. All the students performed well in the online examination which was conducted on 04-02-2020 and 05-02-2020 by Tally Education at their own authorised centre. Total 60 students were appeared for the examination and all cleared the examination successfully.

I give thanks to Dr. N.Y. Khandait Sir and Prof Pravin Yadao Sir for their continuous support and encouragement time to time. I also give a special thanks to Prof. Haresh Naringe and entire team of IT department of the college.

Prof. Sushma Gawande

Convener,

Computerised Accounting 'Tally' Course

Report of Day Celebration Committee

Day Celebration Committee has organized programmes to mark the following important days:

1. **Independence Day:** Students presented speech and songs to celebrate the Independence Day.
2. **Teachers' Day:** Dr. S. Radhakrishnan's Birth anniversary was celebrated as Teacher's Day on 5th September 2019. All the teachers were accorded floral welcome. Students gave speeches on Dr. S. Radhakrishnan and the importance of teachers.
3. **Mahatma Gandhi & Shastri Jayanti:** A programme was organized to mark the birth anniversary of Mahatma Gandhi, the Father of Nation and Late Shri Lal Bahadur Shastri on 2nd Oct, 2019. Students presented their views on Shashtriji and Relevance of Gandhiji's thoughts in the present time.
4. **Tukadoji Maharaj's Death Anniversary:** Floral tributes were paid by the members of teaching and non-teaching staff and students to observe the Death Anniversary of Rashtrasant Tukadoji Maharaj on 11/10/2019 in the staff room.
5. **A. P. J. Abdul Kalam's Jayanti:** Birth anniversary of A. P. J. Abdul Kalam was celebrated as 'Vaachan Prerna Diwas' on 15/10/2019.
6. **Sardar Vallabh Bhai Patel's Jayanti:** It was celebrated as Ekta Diwas and Rally was organized on 31/10/2019.
7. **Late Shri Jamnalal Bajaj's Jayanti:** Staff members of the college offered floral tributes to Shri Jamnalal Bajaj, the founder of Shiksha Mandal, Wardha on the occasion of his birth anniversary on November 4. All the staff gathered at Jamnalal Bajaj Square and Dr. N. Y. Khandait, Principal garlanded the bust of Shri. Jamnalal Bajaj.
8. **Sanvidhan Diwas:** Indian Constitution Day was celebrated on 26th November, 2019. Students and staff members took oath in the college.
9. **Divyang Diwas:** Divyang Diwas was observed on 3rd December, 2019.
10. **Dr. Babasaheb Ambedkar's Mahaparinirwan Diwas:** Bharat Ratna Dr. B. R. Ambedkar's Mahaparinirwan Diwas was observed on 6th December, 2019. Students of the college expressed their views on the life and thoughts of Dr. Ambedkar. All the members of teaching and non-teaching staff paid floral tributes to him.
11. **Republic Day:** Republic Day was celebrated on 26th January, 2020 wherein students presented patriotic songs and gave speeches to present their views on "India –We want."

12. **Hutatma Diwas:** Gandhiji's death anniversary was observed as Hutatma Diwas on 30/01/2020. All the staff members and students of the college paid tributes to Gandhiji by observing two minutes silence.
13. **Death Anniversary of Shri Jamnalal Bajaj:** On 11th February, 2020 all the staff members of the college alongwith Dr. N. Y. Khandait, Principal gathered at Bajaj Nagar Square and paid tributes to Shri Jamnalal Bajaj to mark his death anniversary.

Dr. Ranjana Sahu
Convenor

Report of Felicitation Committee

We organized programme to give farewell to Mrs. P. Patil from Junior College at Bajaj Bhawan. Dr. N. Y. Khandait, Principal, felicitated her and Dr. Ranjana Sahu conducted the proceedings.

I convey my sincere thanks to Principal, Dr. N. Y. Khandait, Prof. P Yadao, IQAC Co-ordinator for the blessings and support and all the members of the committee for conducting the activities of the Cell.

Dr. Ranjana Sahu
Convenor

Report on Competitive Examinations Guidance Cell (2019-20)

Being Commerce graduate or post graduate, it becomes essential to pass some competitive examination (Banking, MPSC, UPSC, SSC etc.) to give a start to the career. This cell is set up as a part of value added program to provide guidance by arranging lectures for the content common to all the competitive examinations: General Awareness, Quantitative and Reasoning Aptitude and English. The main objective is to make the students proficient with the skills necessary for passing various competitive examinations.

Total 40 students enrolled this year and regular classes started in the month of September, 2019. Lectures with the use of ICT were also conducted. The students and the Coordinator are grateful to Prof. S. Wachasunder, Prof. Nishtha Sawhney and Mrs. Meenal Dhande for providing valuable guidance and taking the lectures. Students were issued books from the cell to prepare for competitive examinations. Students were assisted in online submission of forms. I convey my gratitude to Principal, Dr. N. Y. Khandait for his blessings, support and guidance to the activities of the Cell.

Dr. Ranjana Sahu
Convenor

Report of Extra Curricular Committee 2019-20

It gives me immense pleasure to present the report of Extra Curricular Committee for the session 2019-20. The list of activities organized is as under:

1. We have organized Essay competition on the occasion of World Population Day in collaboration with Adult & Continuing Education Committee.
2. We have organized Poster Competition on 8th September, 2019; World Literacy Day in collaboration with Adult & Continuing Education Committee.
3. We have organized Essay and Poster competition on the theme "Nai Talim" on 18/10/2019.
4. 3 students participated in ASPEN Workshop at Wardha.
5. We have conducted Elocution Competition on "Individual & Society" on 17/12/2019 to select two representatives for National level Kamal Nayan Bajaj Elocution Competition at Shiksha Mandal Wardha.
6. Debate competition has been conducted for selecting two representatives for Inter-college debate competition, GS-Connex, 2019-20.
7. More than 120 students have participated in various inter-collegiate competition in different colleges, University's Yuvarang and Indradhanush competitions. Total 05 students got 1st Prize, 07 students got 2nd Prize, 02 students got 3rd Prize, 01 Consolation prize and 02 got 4th Prize.

ECA PRIZE LIST				
Sr. No.	Name of Competition	Name of Student	Class	Prize
1	KamalNayan Bajaj National Elocution Competition	Shruti Sharma	BBA IV Sem	1st
2	State Level Gandhi Vichar Sanskar Pariksha 2019 (Jalgaon Research Foundation)	Riyaz Alim Khan Pathan	B.Com II (H)	1st
3	State Level Gandhi Vichar Sanskar Pariksha 2019 (Jalgaon Research Foundation)	Nagesh R. Meshram	BCCA VI Sem	1st
4	State Level Gandhi Vichar Sanskar Pariksha 2019 (Jalgaon Research Foundation)	Hasina K Chavre	M.Com II Sem (H)	1st

5	State Level Gandhi Vichar Sanskar Pariksha 2019 (Jalgaon Research Foundation)	Geeta S Ravidas	M.Com IV Sem (H)	1st
6	National Essay competition by MHRD (Nagrik Kartavya Palan Abhiyan)	Raja Sanodiya	M. Com IV Sem (E)	1st
7	Indradhanush Maharashtra State Level Youth Festival Skit	Pravin Sakhare	M. Com IV Sem (H)	2nd
8	RTMNU Yuvarang (Collage making)	Priyanka Manna	B. Com III Sem (E)	2nd
9	Dhanwate College Handwriting	Shweta Kaithwas	B. Com III Sem (H)	2nd
10	Central Zonal Jiwaji University Gwalior (Skit Competition)	Pravin Sakhare	M. Com IV Sem (H)	2nd
11	Central Zonal Jiwaji University Gwalior (Mime)	Pravin Sakhare	M. Com IV Sem (H)	2nd
12	Central Zonal Jiwaji University Gwalior (One Act)	Pravin Sakhare	M. Com IV Sem (H)	2nd
13	Central Zonal Jiwaji University Gwalior (Quiz)	Pravin Sakhare	M. Com IV Sem (H)	3rd
14	National level Inter University Youth Festival, Amity University, Noida (Mime)	Pravin Sakhare	M. Com IV Sem (H)	3rd
15	National Essay competition by MHRD (Nagrik Kartavya Palan Abhiyan)	Shivani Fule	M. Com IV Sem (E)	4th
16	National level Inter University Youth Festival, Amity University, Noida (Skit)	Pravin Sakhare	M. Com IV Sem (H)	4th
17	Essay Competition Sriniketan College Nagpur	Shweta Kaithwas	B. Com III Sem (H)	Conso lation

I express my sincere thanks to Principal, Dr. N. Y. Khandait for his support, guidance and motivation. I am grateful to Dr. D. V. Chavan, Dr. N. H. Kalyani, Dr. Dharmadhikari, Prof. S. Kathaley and all the staff members of the college for extending support and co-operation.

Dr. Ranjana Sahu
Convenor

PHYSICAL EDUCATION DEPARTMENT

Annual Report 2019-20

It gives me immense pleasure to present the report of Physical Education Department for the session 2019-20.

The salient features of the report are as under:

❖ COLOUR HOLDERS

09 college players got selected in Rashtrasant Tukdoji Maharaj Nagpur University Teams with flying colours. Following are the details:

■ ARCHERY :

- Tina S. Menghar, M.Com.II (E)
- Sandhya D. Sharma, B.Com.III (E1)
- Diva N.Kishore, B.Com.III (E1)
- Rahul R.Prasad, B.Com.II (E1)
- Manish S.Bisen, B.Com.II (E2)

All the abovestudents have been selected in Rashtrasant Tukdoji Maharaj Nagpur University Archeryteamand participated inAll India Inter University Archery Championship held at Bhubanesh war organized By K.I.I.T. Deemed University.

■ BALL BADMINTON:

- Vinesh R. Lilhare of M.Com.II (H) and Om P. Zade of B.Com.I (E1) havebeen selected in Rashtrasant Tukdoji Maharaj Nagpur University Ball Badminton team and participated in All India Inter University Ball Badminton Championship held at Manglore, organized by Manglore University, conducted by ALVA'S College, Moodbidri.
- Ankita R. Rathod of B.B.A.III has been selected in Rashtrasant Tukdoji Maharaj Nagpur University Ball Badminton team and participated in All India Inter University Ball Badminton Championship held at Vishakhapatnam organized by Andhra University.

■ YOGASANA:

- Sujata V. Gupta, B.Com.II (E1) has been selected in Rashtrasant Tukdoji Maharaj Nagpur University Yogasana team and participated in All India Inter University Yogasana Championship held at Nuzvid organized by Rajiv Gandhi University of Knowledge and Technologies

❖ **RASHTRASANT TUKDOJI MAHARAJ NAGPUR UNIVERSITY INTER-COLLEGIATE TOURNAMENTS:**

■ **BADMINTON:**

Bhakti Dahasahasra, M.Com.II (E) of 2018-19 batch was the member of RTMNU Badminton team. The team had secured first place at West Zone Badminton Tournament, 2018-19. As a token of appreciation, she with her RTMNU team members, received cash prize of Rs.5,000/- from Rashtrasant Tukdoji Maharaj Nagpur University.

■ **ARCHERY:**

- **Divya N. Kishore** of B.Com.III (E1) secured **TOP** position among all the women participants in Rashtrasant Tukdoji Maharaj Nagpur University Inter-Collegiate Archery Tournament held at Shivaji Stadium, Bhandara.
- **Rahul R. Prasad** of B.Com.II (E1) secured **TOP** position among all the men participants in Rashtrasant Tukdoji Maharaj Nagpur University Inter-Collegiate Archery Tournament held at Shivaji Stadium, Bhandara.

■ **BALL BADMINTON:**

● **WINNER-FIRST PLACE(Boys)**

College Ball Badminton Boys team secured **FIRST PLACE** in Rashtrasant Tukdoji Maharaj Nagpur University Inter-Collegiate Ball Badminton Championship, 2019-20 held at Bajaj College of Science, Wardha.

Following are the names of Winning team members:

- | | |
|----------------------------------|-------------------------------------|
| 1. Vinesh R. Lilhare-M.Com.II(H) | 6. Saurabh P. Selore-M.Com.II(M) |
| 2. Sarang P. Bhoyar-M.Com.II(E) | 7. Sanchit S. Gadling-M.Com.I(E) |
| 3. Suraj S. Yadav-B.Com.II(E3) | 8. Rohit B. Sahare-B.Com.I(E1) |
| 4. Mukesh H. Sharma-B.C.C.A.III | 9. Gulshan E. Ambolikar-B.Com.I(E1) |
| 5. Om P. Zade-B.Com.I(E1) | 10. Vishal D. Meshram-B.Com.I(E1) |

● **SECOND RUNNER-UP(Girls)**

College Ball Badminton Girls team secured **SECONDRUNNER-UP** position in Rashtrasant Tukdoji Maharaj Nagpur University Inter-Collegiate Ball Badminton Championship, 2019-20 held at Bajaj College of Science, Wardha.

Following are the names of team members:

- | | |
|-------------------------------------|---------------------------------|
| 1. Madhur B. Mishra-M.Com.II(E) | 4. Shivani C. Fule-M.Com. II(E) |
| 2. Gunjan A. Tiwari-M.Com.II(E) | 5. Ankita R. Rathod-B.B.A. III |
| 6. Meenakshi V. Mogre- B.Com.II(E2) | 3. Arti S. Verma-M.Com.II(E) |

■ **YOGASANA:**

● **SECOND RUNNER-UP(Girls)**

College Yogasana Girls teams secured **SECONDRUNNER-UP** position in Rashtrasant Tukdoji Maharaj Nagpur University Inter-Collegiate Yogasana Tournament, 2019-20 held at D.N.C. College, Nagpur

Following are the names of team members:

- | | |
|-------------------------------------|-------------------------------------|
| 1. Lakshmi S. Pardhi- B.Com.II(E2) | 4. Nargis Z. Sheikh- B.Com.II(E2) |
| 2. Gayatri K. Sharma- B.Com.III(E1) | 5. Sujata V. Gupta- B.Com.II(E1) |
| 3. Anjali V. Thakur- B.Com.III(H) | 6. Shrishty R. Mishra- B.Com.II(E2) |

■ **SHIKSHA MANDAL SPORTS TOURNAMENT:**

College staff and students participated in Shiksha Mandals' Sports Tournament, 2019-20 held at Bajaj College of Science, Wardha between 07th to 09th February 2020.

Following are the achievements:

- Boys : Ball Badminton-Winner
Badminton-Winner
Volleyball-Runner
- Girls : Ball Badminton-Winner
- Staff(Mix) : Ball Badminton-Winner
Table-Tennis-Winner
Volleyball-Runner
- Staff(Women) : Badminton-Winner

Sr. No.	Name of The Trophy	Staff
1.	General Championship	Winner

❖ **DEPARTMENT ACTIVITIES:**

- **INTERNATIONAL YOGA DAY:** The Fifth International Yoga Day was observed on 21st June 2019 at the Bajaj Bhavan of our college. On this occasion, Mr. Ravi Ramteke, with his team comprising of a National yoga player Master Shubham Thawkar were invited. Mr. Ravi explained various Asanas while Shubham demonstrated the same. He also elaborated various Pranayamas. All the staff members and students followed the instructions and performed various asanas and pranayamas. On this occasion Principal Dr. N.Y. Khandait gave motivational and inspirational speech on Yoga. He appreciated the efforts of all for the active

participation and successful conduct of programme. IQAC Co-ordinator Shri P.J.Yadao, N.S.S. in charge Dr. A.B.Patle, encouraged the students by their presence. Sports Director Dr. A.H.Sakalkale compered the programme, while Prof. Ashutosh Tiwari proposed vote of thanks. About 150 teaching and non-teaching staff members, players and N.S.S., N.C.C. students of the college performed Yogic Asanas to make the programme a grand success.

- **NATIONAL SPORTS DAY:** Department celebrated **NATIONAL SPORTS DAY** on 29th August 2019. On this occasion, a Guest lecture of Dr. Aterah Tahoor was organized. Her topic was "Physiological Effects of Exercises". Few videos and clippings of Major Dhyanchand were shown to the audience during the programme. Students : Madhur Mishra, Shivani Fule, Ashwini Joshi and Prince Kumar conducted the programme and quiz, while Rahul Prasad and Amar Awasthi highlighted the achievements of Major Dhyanchand.

On this occasion, Principal Dr. N. Y. Khandait offered floral tributes to Major Dhyanchand. Mr. P.J.Yadao, IQAC Co-ordinator, Sports committee members, college staff and students were present on this occasion. 130 students were present and Dr. A. H. Sakalkale, Prof. A.J. Tiwari, Directors, Department of physical education worked hard for the success of programme.

- **INTER-CLASS COMPETITIONS:** Inter-class competitions were conducted by the Department. Following is the Gamewise list of winners and runners:

Games	Winners	Runner-up	Second Runner-up
Volleyball (Boys)	B.Com.II(H)	B.Com.II(E3)	B.C.C.A.II
Volleyball (Girls)	B.B.A.III	B.Com.III(E1)	B.Com.II(E3)
Tennikoit (Boys)	B.Com.II(E3)	M.Com.II(E)	B.Com.I(E1)
Tennikoit (Girls)	B.Com.I(H)	M.Com.II(E)	B.Com.III(E1)
Tug-Of-War (Boys)	M.Com.II(M)	M.Com.II(E)	B.Com.III(M)
Tug-Of-War (Girls)	B.Com.II(E3)	M.Com.I(E)	B.B.A.II
Throwball (Girls)	B.C.C.A.II	B.Com.II(E3)	M.Com.I(E)

- **PHYSICAL EFFICIENCY TEST & MEDICAL EXAMINATION :** Physical Efficiency Test and Medical Examination were conducted as per schedule.

I take this opportunity to thank Hon'ble Chairman Shiksha Mandal, Shri Sanjay Bhargava and Principal Dr. N. Y. Khandait for their valuable guidance and support. I also extend my gratitude towards all active Sports Committee members. Sincere thanks to all the departmental heads for their consideration, co-operation and help.

Dr. A. H. Sakalkale
Director



Library (Learning Resource Centre), Nagpur

"There is no friend as loyal as a book." - Ernest Hemingway

ANNUAL REPORT 2019-20

It gives us immense pleasure to present the report of the library committee for the academic session 2019-20. The Library committee consists of the following members.

Prof. P.M. Paradkar	Convener
Prof. Mrs.S.S. Kathaley	Member
Dr. Mrs. D.V. Chavan	Member
Dr. Mrs. S.D. Morey	Member
Prof. V.N. Thangan	Member
Dr. N.Z. Hirani	Member
Dr. Mrs. N. Kalyani	Member
Prof. Pravin Yadao	Member
Dr. Mrs. A.A. Purohit	Member

The salient features of the report are as under:

During the session, total two meetings were held for different purposes. The committee took many important decisions regarding the purchase of books, magazines, allocation of funds to the various heads, library extension activities/facilities etc. The library provided the following services/ facilities to its users.

- Lending of books
- Reference Service
- Unlimited Internet Facility
- UGC- NRC
- E-Books/E-Journals availability under N-LIST/J-GATE
- Reading Room
- Reprographic Service
- Book Bank Scheme
- Full Deposit Scheme
- Current Awareness Service
- Over-night issue facility
- Additional books to 'Shabd' members & NSS students
- Display of Advertisements on various competitive examinations etc.

- News paper clippings etc.
- Inter Library Loan facility
- Special assistance for the projects of Continuous Adult Education programme
- Various lectures under Jagar Janiv Abhiyan
- Display of news on Odisha State
- The following extension activities were carried out during the session.
- Library celebrated birthday of father of library science Dr. S.R. Ranganathan on 9th Aug. 2019.
- Library orientation programme for first year students.
- Book exhibitions on the various occasions like 'Hindi Saptah Book Exhibition', 'Gandhi Jayant Book Exhibition', Swami Vivekanad Jayanti Book Exhibition, Jagtik Marathi Diwas Book Exhibition etc.
- Special progrmme was organized in collaboration of 'Shabd Forum' on 15th Oct. 2019 on the occasion of 'Wachan Prerna Diwas' birthday anniversary of Dr. A.P.J. Abdul Kalam.
- Book Assessment, Review & Presentation Competition organized.
- 'Best Library User Award'

The Prizes were given to the students in the form of books.

We extend sincere thanks to the Principal Dr. N.Y.Khandait for his guidance and constant support in the various activities of the library.

We thank all the members of the library committee and entire library staff who actively participated in different activities of library. Special thanks to NSS volunteers, Shabd members for their active participation in library activities.

Dr. P.M.Paradkar
Librarian

The first step in the acquisition of wisdom is silence, the second listening, the third memory, the fourth practice, the fifth teaching others.

- by Solomon Ibn Gabriol



Commerce Study Circle and Commerce Lab

1. Details of the Activities Conducted:

The main aim of setting up a commerce lab is to facilitate students an environment for making experiments on theories and laws of economics. To create such an environment, the lab has conducted the following activities during the academic session 2019-2020:

- 1) **Live Screening of Union Finance Budget 2020** : To acquaint students with the presentation of budget in parliament, Commerce Lab in collaboration with Commerce Study Circle, has organized Live Screening of Union Budget 2020 for faculties and students.
- 2) **G. S. Quiz Club** : This year Commerce Study Circle has identified the students interested to participate in various quiz competitions and established a 'G. S. Quiz Club'. A team consisting of members of G. S. Quiz Club has participated and won 2nd Prize in 'Yuvarang' - Annual Event of RTM Nagpur University.
- 3) **Arthashastra - The Economics Society**: The student members of 'The Economics Society' have won the regional round of RBI Policy Challenge organised by Reserve Bank of India. The students have represented our college at State Level of RBI Policy Challenge held at Pune.
- 4) **Arbitrageurs - The Investor's Club**: The student members of 'The Investor's Club' have represented the college at Semi-Final round of National Credit Research Challenge - 2020. The investors club has also organized an introductory session on Introduction to investments and operation of Stock Exchanges in collaboration with National Stock Exchange:

Name of Resource Person : Shri. Pratuys Bhaskar

- 5) **Orientation of Value Addition Courses** : Orientation program was organised for making students aware about various Value Addition Programs conducted by college in collaboration with various Institutions and Industries.
- 6) **Google Classroom** : As digital innovation initiative, Google Classroom platform has been used by teachers for sharing notes, assignments, tutorials, important links etc. of their respective subjects with the students. This has resulted in fast sharing of information with the students and students are also aware about such online platform.
- 7) **Value Addition Courses** : Students enrolled for various Value Addition Courses during the year as follows:
 - 1) National Institute of Securities Markets (NISM) Certifications -40 students
 - 2) TCS-BPS (Finance & Accounts) -42 students

The final course end examinations of these courses are due in the month of May-2020.

- 8) **Pre-Placement Talk for TCS - BPS (F & A) Class :** An interactive session has been arranged for the students enrolled for the course of TCS - BPS (F & A).

Details of Resource Person:

Name : Mr. Soubhik Malik and Mr. Clive Dalby

2. Students Involved/Response:

- More than 100 students along with faculty members attended Live Screening of Union Budget.
- More than 100 students along with faculty members attended Pre-Placement Talk for TCS.
- Near about 80 students have attended a session on 'Introduction to Investments and Operations of Stock Exchanges.
- 4 students have participated in RBI Policy Challenge competition.
- 20 students have participated in National Credit Research Challenge competition.
- Near about 80 students have participated in a workshop on resume building and interview preparation.
- 42 students participated in presentations for TCS-BPS (Finance & Accounts).
- 40 students enrolled for NISM Courses.

3. Outputs/Achievements/Awards:

- Achievements of The Economics Society -"Arthashastra":
 - A team of students have been selected for Zonal Round of RBI Policy Challenge 2020.

Topic : "Analytical Report on Findings of the Survey of International Trade in Banking Services: 2018-19"
- Achievements of Investor's Club -"Arbitrageurs":
 - A team of Kailesh Jaitwar, Jayantkumar Rane, Prince Kumar, and Raja Sanodiya from M.Com. Semester IV have represented the college at Semi Final stage of National Credit Research Challenge conducted by Association of International Wealth Management of India.

Prof. A. S. Jain

Convener, Commerce Study Circle,
In-charge, Commerce Lab

CERTIFICATE PROGRAMME IN BANKING, FINANCE AND INSURANCE
(Conducted by GS College of Commerce and Economics,
Nagpur in association with Bajaj Finserv Ltd.)

INTRODUCTION:

- Certificate Programme in Banking, Finance & Insurance (CPBFI), a value-added course was conducted by GS College in collaboration with Bajaj Finserv Ltd, this year too, for the final year students of the college.
- This course aims at enhancing the employability of commerce and management students by providing intensive training in the areas of banking, insurance, finance and communication skills.
- The faculty for this programme are individuals with rich experience, drawn from the industry with a formal training from Bajaj Finserv experts.

IMPORTANT DETAILS/ACTIVITIES AT A GLANCE (2019-20):

- **This year :** 2 batches were run simultaneously comprising 44 and 40 students in each batch.
- **100th Batch of CPBFI :** GS College, Nagpur bagged the privilege of running the 100th batch of CPBFI.
- **Course commenced from :** I batch launch : 7th August 2019 & II batch launch : 9th September 2019
- **Courses (Subjects):** Banking Operations, Insurance, Finance and Communication Skills.
- **CPBFI's 100th batch launch celebrations:** The entire CPBFI team comprising Shri Ajay Sathe, Group Head, CSR and Senior Managers from Bajaj Finserv specially flew down for the 100th batch launch celebrations. The celebrations took place in the seminar hall of Bajaj Bhavan. The event was graced by Shri Sanjay Bhargava, Chairman, Shiksha Mandal, Wardha and Dr N Y Khandait, Principal, along with the trainers and staff members of the college.
- **Workshop on "Self-Confidence, Attitude Building and Personality Development"**
 - A 24- hour Workshop stretched over 4 days was simultaneously held for both the batches of CPBFI on 12th, 13th, 19th and 20th December 2019. This workshop addressed various aspects related to "Self-Confidence, Attitude Building and Personality Development". This workshop was organized by Bajaj Finserv Ltd in association with the Institute of Psychological Health

(IPH), Pune. Professional trainers belonged to IPH conducted this activity based workshop for the students in order to help them build their psychology and personality while enriching their employability skills.

- **HR Workshop by Bajaj Finserv Ltd.:**

- A special HR Workshop was conducted by Bajaj Finserv on 7th & 8th January 2020. A team of actual recruiters from Bajaj Allianz Life Insurance Company Ltd. and Bajaj Allianz General Insurance Company Ltd. visited our campus to conduct extensive and detailed mock-interviews of the CPBFI students and provide feedback and guidance to them.

- **Job Fair:**

- A Job Fair in association with Bajaj Finserv Ltd was held in our campus on 23rd June 2019. This Job Fair, a mega recruitment drive involved all the UG and PG students from G S College of Nagpur and Wardha. The entire Bajaj Finserv team comprising 7 senior members along with G S College faculty members and students' volunteers were present for the event. Approximately 300 students took part in the event and there were 12 recruiters from various industries for the selection process. Total 282 offer letters were issued to the candidates.

- **Exams:** Interim Exams and Final Exams (online mode) were conducted for all subjects at the end of the course.

Dr. Ashwini Purohit
CPBFI Co-ordinator



Report of G. S. Film Society for 2019-2020

The following activities were conducted in the session 2019 - 2020:

- The G. S. Film Society (Affiliated to FFSI) membership drive for the current year was conducted.
- The movie 'Two Brothers' was screened to celebrate International Tiger Day held on 29th July, 2019. Approximately 100+ students attended the screening. The movie 'War Horse' was screened on 31st August 2019.
- 10 to 15 students (approx.) from B. Com&M. Com Grant Section attended the screening of the documentary 'Hameed Dalwai - The Unsung Hero', narrated by Naseeruddin Shah & directed by renowned theater actress Jyoti Subhash. The screening was organized at VANAMATI, Dharampeth on Sunday 15th September 2019. It was followed by an interaction with the Director. Our faculty members Dr. R. H. Nagarkar & Dr. D. V. Chavhan also attended the programme.
- Three students of B. Com Sem.III (Grant) participated in Essay Writing Contest 2019 on the topic 'Iron Man Sardar Patel'. It was organized by Sardar Vallabhbhai Patel Smarak Trust, Delhi. Mr. Sachin S. Sahu B. Com (H), Miss Pratibha M. Chauhan B. Com (H) and Mr. Harshdeep V. Pande B. Com (E1) received certificate of participation.
- A special screening was conducted for the M. Com Sem. I students on 3rd December 2019, to mark the International Day of Persons with Disabilities. The objective behind this special screening was to motivate them prior to their first autonomous examination and to encourage them to conquer their fears & excel. Short videos on life of Stephen Hawking & Famous Indian Personalities with Disabilities who have achieved success were screened.
- Special batch-wise screenings were conducted for all the students on 11th February 2020 to mark the death anniversary of Shri Jamnalaji Bajaj. Short videos on the life of Shri Jamnalaji Bajaj and the history of Bajaj Group were screened. Approximately 120+ students attended the screening.
- **Special Screenings:**
 - i) The movie 'Prakash Baba Amte - The Real Hero' was screened for the B. Com first year students who have opted Marathi language on 9th January 2020.
 - ii) A documentary on 'Dr. APJ Kalam (in Oriya language), short videos depicting the cultural heritage, cuisine, history & the latest news of Odisha, etc. were screened at the Bajaj Bhawan Seminar Hall on 13th & 14th January, 2020

under the aegis of 'Ek Bharat Shrestha Bharat Club'.

- iii) Short videos on Corporate Social Responsibility, a few Case Studies and some motivational videos were screened for B. Com First year students on 15th February 2020.

I thank our Principal Dr. N. Y. Khandait, IQAC Co-ordinator Prof. Pravin Yadao for their guidance, all the teaching & non-teaching staff or their timely support and the students for their enthusiastic participation in the activities.

Prof. Pallavi Shrivastava
Prof. in- charge



Report of Certificate Course in Basic Computer Skills

In the session 2019-20, we have got tremendous response from the students and total 70 students were enrolled in the course. Basic knowledge of computers is very essential for every student in the present scenario. A certificate course in Basic Skills of Computers is conducted every year in collaboration with the department of information technology of the college. The objective is to acquaint the students of Hindi and Marathi sections with the basic knowledge of computers and on passing the examination a certificate issued to them.

From this year, we run course under Rashtrasant Tukadoji Maharaj, Nagpur University's "Jivan Shikshan Abhiyan" and students will get the certificates from the University.

I give thanks to Dr. N.Y. Khandait Sir, The Director, Department of Lifelong Learning and Extension, Rashtrasant Tukadoji Maharaj Nagpur University, Nagpur and Prof. Pravin Yadao Sir, HOD IT & and all the members of IT department for extending co-operation to this noble cause.

Prof. Preeti Rangari
Convenor



A Report of Business English Certificate Exams

It gives me pleasure to present a brief report of the Business English Certificate Exams (BEC) coming under the Cambridge English Language Assessment Exams. These exams are international exams, designed by the prestigious Cambridge English International. Our college is a center and provides guidance for two levels of these exams, Business English Certificate- Preliminary and Business English Certificate-Vantage levels.

In the session 2019-20, total 34 students enrolled from our college and appeared for the exams. 20 students enrolled and appeared for BEC-Preliminary and 14 students appeared for BEC Vantage.

The BEC program began by conducting orientation and counselling sessions for students of UG and PG classes in the month of July. The interested students were enrolled and the classes began in the month of August. The BEC classes were conducted three days in a week for both the levels of exams. The students were provided extensive guidance through class-room lectures, work-sheets, ample study notes etc. Practice sessions on Reading, Writing, Speaking and Listening Skills were conducted. The classes of BEC were conducted till March 2020.

The BEC preliminary exam was conducted on 12 March and BEC Vantage on 13 March 2020. The examiners of British Council, Mumbai, conducted these exams at our college. The online results of these exams are out and the pass percentage is as following:

1) BEC Preliminary - 90% 2) BEC Vantage -- 92.85%

The students were groomed for these prestigious international exams under the guidance of faculty of English of our college namely Prof. S. S. Kathaley, Dr. Kirti Saxena and Prof. Sonal Bisen.

The smooth conduct of the BEC program was possible due to the support and motivation provided by our college's management and Principal Dr. N.Y.Khandait. I express my sincere gratitude to them. I express my sincere thanks to my colleagues Dr. A.A.Purohit, Dr. Geeta Naidu, Dr. Kirti Saxena and Prof. Sonal Bisen for their valuable support to conduct this course successfully. I also express my thanks to the office staff for their timely help in administrative work.

Prof. S. S. Kathaley
Convenor

Report of NET/SET Guidance Cell- 2019-20

It gives me immense pleasure to present the report of NET/SET Guidance Cell. A need was felt to provide guidance to our students for NET/SET course as a part of value addition programme. So, our college took the initiative to launch NET/SET guidance programme from the Academic year 2012- 2013. In the current academic year i.e. 2019-20, the programme started in the month of November. It aims to inculcate among the students the skills and appropriate attitude/approach needed to clear the exam. The programme provides guidance for Paper I (general paper), Paper II (Related to commerce) through the team of in-house faculties having expertise in their respective subjects. Course duration is of five to six months. 7 students have been admitted to the course. The batch is oriented towards June/July 2020 NET Exam. Test series will be conducted in the month of May 2020.

Details of Activities conducted:

1) Workshop on how to prepare for NET/ SET Examination:

The workshop on 'How to prepare for NET/SET' was organised in April 2020 to familiarise the students with the methodology/ approach for preparing for the NET/ SET exam. In the workshop, the successful students of NET/ SET guidance cell Prof. Ravina Nikhar, Kailesh Jaitwar, Rajeshwari Sharma & ex-students of M. Com Prof. Shubham Suryawanshi, Prof. Piyusha Telang who have cleared NET/SET examination interacted with the students sharing their experience which helped in boosting the morale of the aspirants.

Achievements:

Following students have cleared NET/SET Examinations in the last academic year:

- 1) Kailesh Jaitwar cleared NET Examination held in June 2019
- 2) Rajeshwari Sharma cleared NET Examination held in June 2019
- 3) Ragini Asole cleared NET Examination held in December 2019
- 4) Mahesh Rathod cleared NET Examination held in December 2019
- 5) Ravina Nikhare Cleared SET examination held on July 2019.
- 6) Poonam Waghela Cleared SET Examination held on July 2019

I extend my sincere thanks to our Principal Dr. N. Y. Khandait for his support, motivation, and encouragement. My thanks to all faculties for conducting the classes regularly and smoothly.

Dr. Shubhangi Morey
Co-ordinator

Report of Certificate In Accounting Technicians Course (CAT) 2019- 2020

Certificate in Accounting Technicians course offered by the Institute of Cost Accountants of India, has been devised to impart practical knowledge in the area of Computerized Accounting and familiarize the student with on-line statutory compliance regime. It will ensure career progression of the student in the field of accounting. After obtaining CAT certification a student can directly pursue intermediate level of Cost & Management Accountant. Our college is a Registered Oral Coaching Center (ROCC) for this CAT Course.

Two students have cleared both the levels of the exam and are now Qualified 'Certified Accounting Technicians'. They are in employment & well placed in their career.

14 students have registered in the current batch who will be appearing for the Level 1 examination in June 2020.

An interactive session on 'How to Mould yourself for a Better & Brighter Career' was conducted for this batch by our senior students Mr. Kailesh Jaitwar & Mr. Raja Choudhary. This session proved to be very beneficial for the students as they were motivated by the guidance received from their own seniors who have achieved success through hard work and perseverance. The students felt free to ask them queries regarding their exams and sort doubts relating to their career. I thank both the senior students for conducting this session in a very lucid manner.

I thank and congratulate all the faculty members who have contributed in the smooth conduct and successful completion of the course.

I also thank Principal Dr. N. Y. Khandait for his constant guidance & support, Librarian & the Non-teaching staff for providing books & reference facilities to the students.

Prof. Pallavi Shrivastava
Course Co-ordinator

A Report of Entrepreneurship Development Cell – 2019-2020

It gives me an immense pleasure to present the report of the Entrepreneurship Development Cell for the academic session 2019-2020. This is the second year of this cell.

The committee consists of the following members:

- | | |
|------------------------------|----------|
| 1. Dr. M. R. Pandey | Convenor |
| 2. Dr. Archana Dadhe | Member |
| 3. Dr. Satish Shrivastava | Member |
| 4. Dr. Veena Nagdive | Member |
| 5. Dr. Nusarat Hirani | Member |
| 6. Prof. Pallavi Shrivastava | Member |

Various programmes were held by the committee during the academic year 2019-2020 for the students of B.Com. (Grant and No-Grant), B.B.A., B.C.C.A., M.B.A. and M.Com.

The following activities were undertaken:

1. Registered all the interested students of final years.
2. Organized a guest lecture on entrepreneurship for interested students.
3. Information provided to students regarding District Skill Development, Employability and Entrepreneurship Guidance Center, which is run by Government of Maharashtra.
4. The cell has organized an interaction on "Entrepreneurial Opportunities available to the Commerce Students" for this the cell invited Mr. Shrikant Kulkarni to interact with the students.
5. The cell provided the guidance and information regarding the entrepreneurship opportunities. Some students get the benefit of this information to start their own business and profession.
6. In lock period (covid-19) students has attended online seminars (webinars) also some of them are very positive to start their new business after lock down period.

During the session following students benefited by the cell:

1. Miss Akansha Meshram of Mcom final and Saurabh Jambhulkar of Bcom Final (2019) has started their business of Art and Craft and selling their Products online through instagram and also with the help of Apps.
2. Miss Radhika Savdhiya of M.com final started her beauty clinic after guidance and Motivation by E.D Cell.
3. Mr. Prajwal Solanki, B.B.A.- I, is in the process to start his own digital marketing business.

4. Mr. Kirtikumar, M.Com. II has started providing professional services like filling of Income tax Returns, GST returns, Registration and Accounting services.

The important part is College has signed MOU with MCED this year, which will help a lot to students who want to be Entrepreneur.

The cell gives special thanks to its Principal Dr. N.Y.Khandait for his valuable guidance and support and also thanks all the staff members and co-coordinators for their kind cooperation.

Dr. M. R. Pandey
Convener

Report on English Proficiency Course - Session 2019-2020

The English Proficiency Course was started in the session 2006-2007 and the syllabus is drafted by the in-house members of the department with the following objectives:

1. To improve the listening, speaking, reading, writing skills of the students
2. As a supplement to the existing subject knowledge and develop interest not as a subject but as a language
3. To focus on the speaking and listening skills

The batch has 40 students registered and the six months certificate course is in collaboration with the RTM Nagpur University's Jeewan Shikshan Abhiyan.

Regular classes are held from July to February and at the end of the session written and viva voce examination is conducted and certificates are awarded to students. The written exam was conducted on 28.02.2020 & viva voce on 29.02.2020.

35 students appeared for the Final exam and the results declared are as follows:

Range 40-50 : A (18 Students)

Range 30-40 : B (14 Students)

Range 20-30 : C (03 students)

The English Language Lab is of immense help for improving the speaking skills of students.

I convey my sincere thanks to all the students for showing interest and putting sincere efforts to learn the language.

Dr. Priya S. Murarkar
Course Co-ordinator
Dept. of English

GS-Comnext Report for Rashtradhan

It gives me immense pleasure to present the report of GS-COMNEXT 2019-20, a two-day inter-college mega academic event conducted on February 28&29. Like every year, this year too we received overwhelming response from students of commerce and management colleges of Nagpur District. I am happy to share that this year the number of participating colleges from the city and nearby places has increased. Our Intra Collegiate rounds for Debate, Quiz, Commerce Model and Charts and Company Analysis also saw tremendous response from self-driven and enthusiastic students, despite Cultural Events before and examination just after GS-COMNEXT.

Inaugural:

The event was inaugurated on 28 February 2020 at the hands of its alumnus CA Shri. Jaydeep Shah, Former President, ICAI in the presence of Chairman, Shiksha Mandal, Wardha, Shri. Sanjay Bhargava, Principal Dr. N. Y. Khandait, IQAC Coordinator Pravin Yadao and Convenor of the event Prof. Akash S. Jain. CA Shri. Jaydeep Shah recalled the fond memories of his alma mater that is G. S. College, when he was a student here in the 1960s. He illustrated the importance of time in the and advised the students, to have a firm desire and will to succeed, courage to fight the odds, honesty and ethicality to be successful in life.

Prof. Preeti Rangari conducted the proceedings of the inaugural program.

G. S. Success Stories : 'G.S. Success Stories' a chat show with two of college's successful alumni CA Shri. Yash Verma and CA Shri. Vishal Nabira, Rodi, Dabir & Co. Nagpur, was conducted. The event unfolded the successful lives of these two dynamic alumni, who shared their success mantras with students. They both urged the students to prepare themselves for life by being optimistic, diligent, strong-willed and remaining aware of the current happenings. The program was ably hosted by college's students Mr. Parth Kachwaha and Ms. Surbhi Singh.

Company Analysis Competition : Every year we focus on the most topical and current trends in commerce and industry in the 'Company Analysis Competition'. This year the companies selected for analysis in the competition were Telecom Companies. Teams had enrolled and the competition was judged by CA Shri. Neeraj Batra. G. S. College Wardha, won the first prize. Dr.N.Z. Hirani and her team worked hard to make this event successful.

Commerce Model Competition : It was inaugurated at the hands of CA Shri. Jaydeep Shah. More than 20 students including 7 entries from other colleges participated in this competition. All the students presented their models well and elaborately answered questions put up by eminent judges and our alumni CA Shri. Yash Verma and CA Shri. Vishal Nabira, making the competition tough. Out of all the participants Mr. Karan Dahiwalé from S. B. Jain Institute, Nagpur was awarded first prize. Dr. Anirudhha Akarte and his team worked hard to make this event successful.

Commerce Quiz : Total 15 teams participated in commerce quiz competition and 5 teams were selected for the final round. The team from Rashtrasant Tukdoji Maharaj Nagpur University won the first prize. Dr. Sonali Gadekar and her team together with the quizmasters successfully conducted the quiz. Prize distribution was done at the hands of our Principal Dr.N.Y. Khandait.

Debate Competition : The topic for debate was 'Democracy is failing as a system of Governance.' Total 23 teams expressed their views in the presence of eminent judges Mrs. Sandhya Deshpande and Dr. Abha Singh. A team of Anirudhha Talegaonkar and Chetna Bhosale from Institute of Science won the first prize. Dr. D. V. Chavan and her team worked diligently for the success of the event.

I am thankful to the management for giving me the opportunity to conduct this event. I thank Dr. N. Y. Khandait, Principal of the college and IQAC coordinator Prof. Pravin Yadao for their unstinted support and guidance. I express my gratitude to all the event organisers namely Dr. Anirudhha Akarte, Dr. N. Z. Hirani, Dr. Sonali Gadekar, Dr. D.V. Chavan, Prof. Preeti Rangari, Prof. Rahul Tiwari, Prof. Harish Naringe, Dr. Archana Dadhe and Dr. N. D. Dharmadhikari who worked hard to make all the events successful. I also thank all the volunteers, students and staff members of the college for their involvement and support in the successful conduct of the event.

Prof. Akash S. Jain

Convener, GS-Connex 2019-2020.

Report of B.Com. (No-Grant) 2019 – 2020

We run the department with the help of ad-hoc and contributory teachers. The teacher uses latest technology in teaching like PPT, Video Lectures etc. The teachers of the department have contributed their efforts in various committees of the college.

We conducted many activities for the overall development of the commerce students. We conduct guest lectures, classroom seminars along with the regular teaching programme. To improve the academic performance of students department conducted various examinations for B.Com. (NG) Second and final year students.

The 10 students of the department selected in various companies which were conducted by placement cell of the college. The students of the department have remarkably done well in GS-SUN programme, Basic Skills, Tally Course and CPBFI.

Participation of students in curricular and extracurricular activities:

1. Mr. Christo Roy and Mr. Ayush Kamble has secured First Price in State Level Business Quiz Competition held at Kamla Nehru College, Nagpur.
2. This year our students have done remarkably well in interclass sports and other college council and cultural activities and won several prizes.

Prof Pravin Yadao
Coordinator

Junior College Annual Report : 2019-2020

Visit to various schools

A team of junior college teachers visited various schools for the minority admissions. The team informed them about the online admission process for the minority quota.

Admissions in Std. XI

The online admission process started in the month of June 2018 and classes of Std XI commenced from **1st August, 2019**.

Report on activities of various committees is as under:

1. **Lecture Series and Debate Competition, Cultural and Extra Curricular Activities Committee:** Cultural committee activities conducted during the session.
 - ❖ **11th October 2019: Gandhi Vichar Sanskar Pariksha** was organised under the aegis of Gandhi research foundation Jalgaon. Total 380 students participated in the exam Mast. Nishad patle of std 11th won the gold medal at district level.
 - ❖ **13th October 2019:** Rotary Club of Nagpur Green City organised **"Sur Shree"** season - 5 a grand solo singing competition at national level. Total 6 students participated in auditions Ms. Sukanya Buva of standard 12th qualified for second round.
 - ❖ **23rd November 2019:** Gayatri Shakti Peeth organised **Bhartiya Sanskriti Gyan Pariksha**. Total 82 Students Participated In Exam Mast. Prakash Jain of standard 12th secured first position at college level.
 - ❖ **6th December 2019 :** Dr Babasaheb Ambedkar National Association of Engineers, Nagpur organised **Vaicharik Abhivadhan Prashanotarri Spardha 2019**. Total 48 students participated in same .Ms Poornima Fulkawar of std XI M secured first position at college level.
 - ❖ **7th And 8th December 2019:** Rotary Club of Nagpur Division Organised **Model United Nations Assembly 2019 (Muna)** and 14 students participated in the same Mast. Shubhankar Kale of Standard 12th and Sanskruti Pakhidde of Standard 11th Won High Recommendation Award. Mast. Asad Mansoori of standard 11th Got Verbal Mention for the same.
 - ❖ **9th December 2019:** D.D. Nagar School and Junior College organised **Inter - School General Knowledge Competition** and total 168 students participated in the same top five positions at college level:
 - ❖ **8th December 2019:** Debate Competition was organised by Somalwar high



Ms. Chaya Harde	Std. XI	1st Prize
Ms. Sanika Khairkar	Std. XI	2nd Prize
Ms. Shweta Meshram	Std. XI	3rd Prize
Mast. Piyush Kavishkar	Std. XI	4th Prize
Mast. Aniket Wankhede	Std. XI	5th Prize

school on the topic “**Plastic Free India- A Myth**”. Two students from standard 11 participated in the competition.

- ❖ **3rd February To 5th February 2020:** Keeping in view student's interest a launchpad was provided for student's talent various cultural activities were organised such As **Rangoli, Mehendi, Cookery, Poster, Singing and Dance Competition**. All the competitions received an overwhelming response from the students.

2. N.S.S. Committee:

- ❖ **World population Day:** A Program was organised on 11th July 2019 in college about population education.
- ❖ **Tree plantation in campus:** On 16th August 2019 a tree plantation programme was organised.
- ❖ **Swachata Pakhawara:** Cleanliness drive in campus was organised in college on 17th september 2019 to 2nd october 2019
- ❖ **Awareness Rally during Ganesh Festival:** 9th September 2019 awareness rally was organised by the students for creating awareness about various types of pollution during ganesh festival.
- ❖ **Inauguration of NSS Unit:** 28th September 2019 NSS Unit of Junior College was inaugurated by our Principal Dr NY Khandait.
- ❖ **Swachata Rally:** 28th September 2019 rally for awareness about cleanliness in nearby areas was organised by junior college students after inauguration of NSS Junior Unit.
- ❖ **Sanvidhan Divas:** A Program was organised on the occasion of sanvidhan divas that is 26 November 2019. Oath was taken by students to follow and respect our Indian constitution in the presence of Vice- Principal Dr B.K .Gattuwar.
- ❖ **AIDS Awareness And Health Checkup:** Program On 7th October 2019 a program was organised to create awareness among the students regarding AIDS
- ❖ **Election Duty for NSS Volunteers:** 21 October 2019 NSS volunteers help physically handicapped voters at various polling booths during Maharashtra state legislative assembly poll.

3. CA-CPT Foundation Guidance Cell:

- ❖ CA Foundation Guidance Cell of Junior College has commenced foundation classes from September 2020. Total 20 students have enrolled themselves for academic session 2019 – 20. Classes for session 2018 -19 batches have started from June and syllabus was completed on time. During lockdown period in the country due to covid-19 online teaching, revision, practice test and doubt session were conducted for both the batches.
- ❖ 66 Students from Junior College registered for **International Commerce Olympiad (ICO)**.
- ❖ More than 175 students appeared in the exam Of **ICAI Commerce Wizard - A Talent Search Test 2020**. two students cleared first level and eligible for the second level
- ❖ 25 Students participated In **Great Mind Competition**.

4. IQAC Committee:

- ❖ Students **Induction Program** was organised for guiding the students of standard 12th on 6th and 7th December 2019 under the chairmanship of Principal Dr N.Y. Khandait. Principal and Senior College Prof. Akash Jain guided the students about different autonomy courses in the college through ppt presentation. Vice-Principal Dr. B.K. Gattuwar and Supervisor T. A. Pathan were present for the Program.
- ❖ **General Knowledge Test** conducted By Shiksha Mandal, Wardha was held on 4th January 2020 .Around 540 students were appeared for GK test from junior college.
- ❖ **Special Objective Test Series** was conducted for students of standard 12th from 21st January 2020 to 25th January 2020.
- ❖ **Junior Fest 2019 -20:**
 - GS College of Commerce and Economics, Nagpur Celebrated Junior Fest - Inter Collegiate Mega Event. It was the pioneering event .A concept only for junior college students during which PPT Presentation, Commerce Model Exhibition, Debate and Quiz Competitions.
 - **Mrs. Madhuri Sawarkar, Joint Secretary, M. S. Board, Nagpur Division and CA Yash Verma, Jodh Joshi and Company, Nagpur** the alumnus of institute graced the inaugural function were Chief Guest and guest of honour respectively.
 - **Commerce Model Competition:** This competition was organised on 10th January 2020 overwhelming response was received from junior colleges of Nagpur. 14 teams participated with zest and zeal.

- Powerpoint Presentation: This competition was organised on 10th January 2020 topic for the competition was "**SLOWDOWN OF INDIAN ECONOMY**". 7 teams Participated In the competition.
- Debate Competition: This competition was organised on 10th January 2020 topic for the debate was "**TEXTBOOKS RESTRICT OUR IMAGINATION**". 13 teams from different colleges and schools participated in it.
- Quiz Competition: Quiz was organised on 11th January 2020 13 teams from different colleges and schools participated in it. The topic for quiz was **INDIA IN 2019**.
- Students were rewarded with trophies cash prizes consolation prizes and participation certificates. Valedictory function was grace by Principal Dr N.Y. Khandait.

5. Women Cell:

- ❖ A **Guest Lecture** was organised on 25th November 2019 by junior college under women cell in bajajbhavan graced by Dr Kavita Chandak on the topic **Elimination of Violence against Women**. This lecture was organised for communicating safety measures of women.
- ❖ A program **Beti Bachao Beti Padhao** was organised on 24th january 2020 under women cell .In this program the meritorious students were honoured and motivated other students for giving better performance in examination.
- ❖ Another **Guest lecture** was organised on 6th february 2020 .The keynote speaker was Dr Kavita Chandak on the topic **Gender Sanitization**.
- ❖ A program on **international women's day** was organised on 8th march 2020 under the chairmanship of Dr N. Y. Khandait.

6. Library Committee:

- ❖ Books were provided to the economically weak students.
- ❖ **14th september 2019** : A program on Hindi Diwas was organised to create awareness among students.many hindi poems and a drama were presented by the students
- ❖ **19th September 2019**: Exhibition on Hindi books was organised in library so that students would understand the importance of reading.
- ❖ **30 December 2019**: Self opinion writing competition was organised under the library committee for students from the books read by them. Total 185 students participated in it.

7. Parent Teacher Meet:

- ❖ Three parent teacher meetings were organised on following dates that is 11th

January 2020, 19th January 2020 and 2nd February 2020. During these meeting Parent Teachers Association was formed. Queries of parents were satisfactorily answered by Principal Dr. N.Y. Khandait, Vice – Principal Dr. B.K. Gattuwar and faculty members.

8. Career Guidance Cell:

- ❖ Guest Lecture of Mrs. Swaroopa Wazalwar and Shri Kirit kalyani, Vice Chairman Of ICAI was organised for the students on topic **CAREER AVENUES IN COMMERCE.**

9. Remedial Classes Committee:

- ❖ Special guidance classes were conducted for Hindi and Marathi medium students from 1st January 2020 to 9th January 2020 for all commerce subjects. Special classes were also conducted on English grammar and writing skills for students from 23rd January 2020 to 25th January 2020.

10. Sports and Games Committee:

- ❖ In the session 2019-20 sports activities were conducted so that students should develop the interest in sports such as Football, Volleyball, Basketball, Karate, Badminton, Chess, Cricket etc. there were Guidelines regarding this from District Sports Officer, Nagpur.
- ❖ Mast. Shailesh Shailendra Gupta and Mast. Akshay Bhishma Kaithwas Of Standard 12th Participated In State Boxing Competition Organised In Aurangabad.

11. Examination during the session:

- ❖ First Unit Test for Std.XI was conducted from 18th Sept., 2019 to 25th Sept., 2019.
- ❖ First Scholar Exam test and First Term Exam were conducted from 11th Oct., 2019 to 19th Oct., 2019.
- ❖ Second Scholar Test and Second Unit Test was conducted from 13th Jan., 2020 to 18th Jan., 2020.
- ❖ Final term of Std XI could not be conducted due to Pandemic Covid – 19.
- ❖ Result sheet was prepared based on performance of students in previous exams.

Dr. Bhavana Gattuwar
(Vice-Principal)

Report on IMPRESS/ICSSR sponsored National conference on 'Developing New Insights for the Development of Gramin Bharat (Rural India)' September 18-19, 2019

It gives me immense pleasure to present a report on two-days National conference on 'Developing New Insights for the Development of Gramin Bharat (Rural India)' organized by G. S. College of Commerce and Economics, Nagpur on September 18-19, 2019 in collaboration with ICSSR (Indian Council of Social Science and Research) and IMPRESS (Impactful Policy Research in Social Science). The conference was inaugurated at the hands of Dr. B.K. Sontakke, Principal, R.B. College of Agriculture, Wardha, in the august presence of Chairman, Shiksha Mandal, Wardha, Shri Sanjay Bhargava, Keynote speaker Dr. Anand Venkatesh, Professor IRMA, and Principal Dr. N.Y. Khandait.

At the outset, conference convenor, Dr. Ranjana Sahu briefed the delegates about the conference, its technical sessions etc. Principal Dr. N. Y. Khandait in his welcome address gave a brief review about the conference theme, its need and relevance in the present context. He apprised the audience that the deliberations of the conference in the form of papers would be sent to IMPRESS/ICSSR for policy formulations.

Inaugurating the conference, Chief Guest Dr. B.K. Sontakke appreciated the efforts of the organization in choosing the thrust area of the conference on rural development. Agriculture is the backbone of Indian economy and so new insights are needed to make it viable and sustainable. He hoped the conference would be a positive step in this direction.

In his lucid and elaborative keynote address, Dr. Anand Venkatesh delved on a number of key issues like providing basic infrastructure like roads, electricity by the government to rural areas, sustainable agriculture and allied activities, supporting village culture, role of technology, developing markets for agricultural produce and working on the nine mandala model for sustainable rural development. He criticized the general outlook of policy makers and administrators in taking top-down approach for solutions to rural problems. The solutions to their problems should come from the rural culture and environment.

In his presidential address, Shri Sanjay Bhargava, Chairman Shiksha Mandal, Wardha stressed on the need for the society to think about workable solutions and the courage to implement and undertake them. Proper policies are needed for rural development. He advised the delegates/researchers to think afresh and act with courage to bring a change.

The conference was divided into four technical sessions on different sub-themes in which about 30 delegates from different parts of India presented their research papers through power point presentations. The four technical sessions were chaired by eminent academicians and researchers namely Dr. Aarti Shanware, Director, Rajiv Gandhi Bio-

technology Centre, RTMNU Nagpur, Dr. G. Veerakumaran, Professor, College of Cooperation, Banking & Management, Kerala Agricultural University, Dr. Sridhar Vishwanath from IRMA, Gujarat and Dr. P. Malyadri from CESS, ICSSR. In each technical session, two best papers presented were selected for the first- and second-best paper awards and the 8 best paper presenters in the 4 technical sessions were awarded cash prizes of Rs. 5000 and Rs. 3000 respectively at the hands of the eminent dignitaries.

The valedictory session on 19 September, 2019 was chaired by Dr. Anant Deshmukh, Dean, Faculty of Commerce, RTMNU, Nagpur, in the gracious presence of Dr. P. Malyadri, Principal Dr. N. Y. Khandait, IQAC Co-ordinator Prof. Pravin Yadao and Dr. P. M. Paradkar. In his valedictory address, Dr. Deshmukh threw light on various aspects like defining development, ethical business practices, earning money and not making money etc.

The highlight of the conference was the participation of delegates from Kerala, Gujarat, Chhattisgarh and from nearby areas of Nagpur like Wardha, Pipri etc. making it a truly national conference. Many young student scholars presented their research papers.

The delegates from local and other parts of the country gave their feedback and appreciated the amiable and comfortable accommodation, food, hospitality and other facilities provided to them.

I express my deep sense of gratitude to ICSSR for sanctioning this conference. I am thankful to Shri Sanjay Bhargava, Chairman, Shiksha Mandal, Wardha and Dr. N. Y. Khandait for their support and encouragement in organising the event. My heartfelt thanks are due to IQAC Convenor Prof. Pravin Yadao for his constant support and guidance.

I express my sincere thanks and gratitude to all the eminent invited dignitaries, professionals, academicians and research scholars to be a part of this prestigious ICSSR/IMPRESS sponsored conference and for contributing to the MHRD's drive of policy-making for transforming India through their qualitative and fruitful research papers.

My sincere thanks are due to Dr. N. Z. Hirani, Dr. S. Gadekar, Dr. S. D. Morey, Prof. Akash Jain, Prof. P. Srivastav, Prof. M. V. Purohit and Dr. Geeta Naidu who ably conducted different sessions. I also express my sincere thanks to the members of various committees for their utmost co-operation in making arrangements for the smooth conduct of the conference. I thank Prof. S. Kathaley, Dr. N. D. Dharmadhikari, Dr. A. Dadhe, Dr. P. M. Paradkar, Dr. A. B. Patle, Dr. B. M. Chachane, Prof. Rahul Tiwari, Prof. Harish Naringe and all the members of teaching and non-teaching staff for their help and co-operation towards successful and fruitful conduct of this conference. A big thank you to all student volunteers for providing timely help.

Dr. Ranjana Sahu
Conference Convenor

**IMPRESS/ICSSR Sponsored Two- Day National Conference on
'Employability Skill-Sets for Rural Transformation
: Opportunities and Challenges'
September 26-27, 2019 (Report)**

Two Days National Conference on "Employability Skill Sets for Rural Transformation : Opportunities & Challenges" jointly sponsored by IMPRESS/ICSSR was scheduled on 26 & 27 Sept 2019 at G. S. College of Commerce & Economics, Nagpur.

This conference aimed at exploring and providing various Attributes and Perspectives that can be leveraged as Catalyst in terms Rural Transformation. The objective of this academic and research conclave was to deepen the understanding of new insights' required for rural transformation.

Sub themes of the Conference were set as; Rural Transformation and Value Chain, New Insights on Rural Transformation through Employability Skills, SET- Skill Education Training for Rural Empowerment, Employability Skills, Life Skills, Livelihood Skills from Rural Perspective, Skill Mismatch, Value Proposition for Rural Economy.

For this Conference, more than 120 participants made the registration and participated in the event. Total 48 Research Papers were received by the Conference Convener. After the blind review process, total 37 research papers were published in Conference Proceedings bearing ISBN No. 978-81-943519-1-7

Principal Dr. N.Y. Khandait, in his opening note welcomed all the dignitaries and informed that this conference is a continuation of theme and efforts of first conference held last week. He mentioned that input provided by the delegates can assist the policy makers and reformers in making policy decisions towards the nation's development. In his address, he emphasised on concentrating on the ground realities of rural India so that practical solutions can be provided for eradicating the problems coupled with major structural reforms.

Dr. Sonali Gadekar, Convener, in her welcome note, extended a warm welcome to the august gathering comprising of Chief Guest, Resource Persons and conference delegates. She expressed her thought process that the only catalyst for rural economic development is skilling, re-skilling and multi skilling the youth who has great potential to initiate the rural transformation and rural development vision.

Hon'ble Vice Chancellor, Rashtrasant Tukadoji Maharaj, Nagpur University, Dr. S.P. Kane in his address expressed his happiness on the use of amalgamation of words like employability skill sets, rural transformation and opportunities and challenges to view



new Rural India. Sir mentioned that inputs of the conference can give a hand to policy makers and higher education for major reforms. Also, employability problems can only be pulled out from roots if we have right sets of Skill development for rural entrepreneurs. He proved that employment has a direct connectivity with education system which needs to be addressed immediately with alteration to be implemented and executed.

Guest of Honour, Dr Wasudev Gade, Ex Vice Chancellor, Savitribai Phule Pune University mentioned in his speech about the problems of unemployment that exist across all professions, adding that the intensity and degree of challenges posed by them is different in rural and urban India. These societal problems need to have a 360 degree approach and he has appealed to the teaching fraternity to sort this issue and strength the skill sets to eradicate the issue of unemployment.

The Keynote speaker of inaugural session, Dr. P.S Tripathi, Dean, Institute of Management, Banaras Hindu University, began with expressing his delight and happiness about the core values of Shiksha Mandal that are inculcated among the students. In his address he expressed that any society has a stand on the concept of Entrepreneurial innovation, education system and mechanism to control problems in society. He mentioned in his address about the Hunar and Hindustani talim which Father of the Nation, Mahatma Gandhiji always spread through his teaching. So this hunar needs to be in process of eradicating unemployment issues. At the end, he expressed that Vidhya and Kaushal are two important pillars for a bright and a better India.

Chairman of Shiksha Mandal, Shri Sanjay Bhargava sir mentioned in his Presidential speech that we need to focus more on problems for providing right solutions and getting more practical with issues rather than harp only on theories. He proudly shared the efforts that Shiksha Mandal is putting in for community development in the last 36 years. He strongly felt that Micro irrigation and solar power are two important reforms which can change the face of rural economy if addressed appropriately.

First Technical session was chaired by Dr. Shilpa Parkhi, Deputy Director, Symbiosis Institute of Operations Management, Nashik. Dr. Parkhi felt that a corporate approach can be used in order to incorporate new reforms and to strengthen the rural economy.

Second technical session was chaired by Dr. D. M. Panchbhai, Principal, College of Agriculture, Nagpur. He highlighted on the issues like, rural education, training needs, poverty in rural sector and such challenges. This session witnessed the presentations which were focussed on Employment opportunities in segments like Aloevera, Amala candy, Beetle industry, Gulkand making unit, poultry farms and diary farming.



On Second day, third technical session was chaired by Dr. Vijay Dhole, Dean Sinhagad Institute of Business Administration & Research, Pune. He highlighted on Skill set which enhances the value chain which can accelerate the employment opportunities in Rural India. This session had presentation which focused on Value chain analysis in Dairy farming, Importance of Skill development in Indian agriculture, agriculture value chain etc.

Fourth technical session was chaired by Dr. Swapna Dutta Khan, Professor, Army Institute of Management, Kolkata. In her address, she spoke about the importance of life skills and its importance in Livelihood for rural empowerment. This session also witnessed the presentation which resolute on rural youth empowerment, Government support schemes for Gramin mahila of Bharat, Women's role in Indian agriculture and many more.

The Chief Guest for the Valedictory event was Dr. R.K Gupta, Director, Mahatma Gandhi Institute of Rural Industrialization, Wardha. Dr. R.K.Gupta congratulated the convener and college for the successful conduct of the National Conference which was an ice breaking event that has furnished several insights and input to throw more light on Rural Transformation.

Dr. R. K. Gupta and Principal Dr. Khandait felicitated the Conference delegates who had won the cash prizes as best paper presenters. The winners of best papers were Dr. Aniruddha Bodhankar, Dr. Pallavi Badre from Dr. Aambedkar College and Dr. Roshan Khan from Zulekha College of Commerce, Nagpur.

It was possible to bring out the Policy Document through the analysis of research papers of this conference and also it paved out a way to explore the innovative dimensions of skilling and leveraging the demographic dividend that has great potential to transform the economic future of the country.

Dr. Sonali Gadekar
Conference Convener



Report of Two Day National Conference on 'Impact of Economic Reforms on the Growth of Indian Economy' held on October 10-11, 2019

G.S. College of Commerce and Economics, Nagpur organized a two day National Conference on 'Impact of Economic Reforms on the Growth of Indian Economy' in collaboration with ICSSR and IMPRESS on October 10-11, 2019. It was inaugurated at the hands of Dr. Vinayak Deshpande, Hon'ble, Pro Vice-Chancellor, RTM Nagpur University, Nagpur, in the august presence of Chairman, Shiksha Mandal Wardha, Shri Sanjay Bhargava. Keynote address was delivered by Dr. P. N. Mishra, Director, Department of Business Management, Devi Ahilya University, Indore.

In his inaugural address, Dr. Vinayak Deshpande elaborately defined the theme of the conference stressing that any crisis in the economy should always be acknowledged. He also mentioned that the central point of reforms was liberalisation of economy and giving additional role to Private companies.

Dr. P. N. Mishra delved on a number of issues focusing on needed reforms and challenges in Indian economy. He emphasised that investment in education and health care is the need of the hour which in turn would improve the economic status of our Country. He also threw light on the LPG policy and the benefits derived out of it. He stressed on the point that english language has created barriers and killed many regional languages in India whereas China, Japan and European countries are transacting in their own languages.

In his presidential address, Shri Sanjay Bhargava stressed on the need to focus on the problem from different perspectives to provide the right solution. He also spoke on the role of Corporate World and business groups in improving the current slow down. He also mentioned how reforms can change the face of Rural economy if adressed appropriately.

The conference was divided into four technical sessions on different sub-themes in which about 35 delegates from different parts of India presented their research papers through power point presentations. The four technical sessions were chaired by eminent academicians and researchers namely Dr. Sunita Sharma, Associate Professor, Faculty of Management Studies, the Maharaja Sayajirao University of Baroda, Gujarat, Dr. Ayan Chatopadhyay, Associate Professor, Army Institute of Management, Kolkatta, Mr. Amol Pusadkar, Head HR & Operations, TCS Nagpur and Dr. Amishi Arora, Director, CIMBARD, Nagpur respectively. In each technical session, two best papers were selected for the first- and second-best paper awards.

The valedictory session was chaired by Mr. Sudahakar Atre, Banking Advisor, Laghu Bharti Udyog, RTMNU, Nagpur. Dr. Atre threw light on various reforms in banking sector impacting the growth of Indian Economy.

The highlight of the conference was the participation of delegates from various corners of the Country. The different sessions were ably conducted by in-house faculty Dr. Anirudha Akarte, Dr. Archana Dadhe, Dr. Sumant Wachasunder and Dr. Sonali Gadekar.

The two days national conference concluded on a high note with a truly national representation in all the sessions. Dr. Shubhangi Morey, conference convenor proposed the formal vote of thanks. Principal Dr. N. Y. Khandait congratulated faculty members for their hard work. Prof. Pravin Yadao, IQAC Co-ordinator, Dr. P.M. Paradkar, Prof. S.S. Kathaley, Dr. N.D. Dharmadhikari and others worked hard for the success of conference.

Dr. Shubhangi Morey
Convenor



राष्ट्रीय छात्र सेना (एन.सी.सी.)

वार्षिक अहवाल २०१९-२०

“राष्ट्रीय छात्र सेना” (NCC) का उद्देश्य देश के युवाओं में चरित्र, साहचर्य, अनुशासन, नेतृत्व, धर्मनिरपेक्ष, दृष्टिकोण तथा निःस्वार्थ सेवा भाव का संचार करना, संगठित, प्रशिक्षित व प्रेरित युवाओं का एक मानव संसाधन तैयार, जीवन के प्रत्येक क्षेत्र में नेतृत्व प्रदान करना व देश सेवा के लिये सदैव तत्पर रहना एवं सशस्त्र सेवा में सेवा देने के लिये उचित वातावरण तैयार करना है।

“एकता और अनुशासन” यह मूल मंत्र तथा उच्च आदर्शों के साथ महाविद्यालय का यह विभाग मुख्य रूप से ४ महाराष्ट्र बटालियन एन.सी.सी. से संलग्न है। इस वर्ष छात्र कॅडेट्स की संख्या १०८ थी, जिसमें ७० विद्यार्थीनीयां व ३८ विद्यार्थी शामिल थे।

छात्रों का सर्वांगीण विकास, आत्मविश्वास, अच्छा व्यक्तिमत्त्व तथा साहसिक, सामाजिक विकास हेतु छात्र-सैनिकों के लिये भिन्न भिन्न प्रकार की गतिविधियों का आयोजन किया गया।

समाज में अनेक जीवन बचाने के प्रति संलग्न होकर स्वेच्छा रक्तदान शिविर में २३ कॅडेट्स ने प्रत्येकी ३५० मि.ली. रक्तदान किया।

अखिल भारतीय ट्रेनिंग कॅम्प तिरुपती में संपन्न हुआ। जिसमें कॅडेट शुभम साहू व कॅडेट अभिषेक सोमनकर ने सहभाग लिया।

एन.आय.सी (एक भारत श्रेष्ठ भारत) के अंतर्गत सावनेर में संपन्न शिविर में जे.यू.ओ. आराधना दामाहे, सार्जन्ट अमर अवस्थी व सी.पी.एल. ऋतु साव ने सहभाग लिया।

आय.जी.सी. आंतर ग्रुप स्पर्धाओं हेतु चलाये गये शिविर के लिये पुणे में संपन्न शिविर में CPL आयुषी नागपूरकर, Cadet पायल वांढरे, Cadet रितेश चमारे ने सहभाग लिया।

सामाजिक सेवा हेतु चलाये गये कार्यक्रम के अंतर्गत एड्स जनजागृती कार्यक्रम में सहभाग लिया, व्यसन मुक्ति अभियान, वृक्षारोपण कार्यक्रम, एवं स्वच्छता पखवाड़ा के अंतर्गत रैली का आयोजन किया गया तथा स्वच्छता मुहिम चलाई गई।

विश्व योग दिवस के उपलक्ष्य में यशवंत स्टेडियम में कॅडेट्स ने सहभाग लेकर प्रत्यक्ष रूप से आसन भी किये।

शहीदों के सम्मान हेतु मनाये जाने वाले कारगिल विजय दिवस के उपलक्ष्य में कॅडेट्स ने विविध स्पर्धाओं जैसे पोस्टर बनाना, पेंटिंग स्पर्धा आदि के आयोजन में सहभाग लिया।

सर्वांगीण विकास हेतु चलाये जाने वाले वार्षिक प्रशिक्षण शिविर में सीनियर अंडर ऑफिसर नीरज शाहू के नेतृत्व में ७० छात्र तथा जूनियर अंडर ऑफिसर आराधना दामाहे के नेतृत्व में ३८ छात्राओं ने युद्ध कला व अन्य प्रशिक्षण से निपुणता हासिल की।

इस वर्ष अपने महाविद्यालय का सर्वोत्कृष्ट (बेस्ट कॅडेट) के रूप में SUD नीरज शाहू को घोषित किया गया।



इस वर्ष 'बी' व 'सी' प्रमाण पत्र के घोषित परिणाम में परीक्षाफल 900% रहा।

इन सभी गतिविधियों में सफलता प्राप्त करने हेतु अपने महाविद्यालय के प्राचार्य डॉ. एन. वाय. खंडाईत, 8 महा. बटालियन, एन.सी.सी. के कमान अधिकारी कर्नल विक्रम चंद्र तथा एन. सी.सी. के भूतपूर्व ए.एन.ओ. मेजर पी.बी. इंगले आदि का मार्गदर्शन व प्रेरणा व सहयोग मिला।

महाविद्यालय का यह विभाग आपका आभारी है।

प्रा. आशुतोष तिवारी
एन.सी.सी. केअर टेकर

परीक्षा समिति २०१९-२०

महाविद्यालय की परीक्षा समिति ने शैक्षणिक सत्र २०१९-२० में निम्नलिखित परीक्षाएँ आयोजित की,

अंतर्गत मूल्यमापन व परीक्षा : प्रथम सत्र के विंटर २०१९ में बी.कॉम सेमेस्टर प्रथम, तृतीय एवं पाँच और एम.कॉम. प्रथम व तृतीय सेमेस्टर में दो यूनिट टेस्ट एवं दो असाईनमेंट्स पूर्ण हुए. इसके पश्चात जाँच परीक्षा और इन सभी कक्षाओं का Via-Voce लिया गया. ऑटोनॉमस कक्षाओं की परीक्षा संपन्न हुई। इसी प्रकार द्वितीय सत्र के लिए बी.कॉम. सेमेस्टर द्वितीय, चतुर्थ एवं छठवे सेमेस्टर में भी दो यूनिट टेस्ट एवं दो असाईनमेंट्स संपन्न हुए। रातुम-नागपूर विद्यापीठ पैटर्न के बी.कॉम. छठवे सेमेस्टर की जाँच परीक्षा मार्च महीने में पूर्ण हुयी. शेष सभी कक्षाओं की जाँच परीक्षा तथा Viva-Voce अप्रैल २०२० में आयोजित की जायेगी। इसके पश्चात ऑटोनॉमस कक्षाओं की परीक्षाएँ होगी।

बाह्य परीक्षा : राष्ट्रसंत तुकडोजी महाराज नागपूर विद्यापीठ की शीतकालीन परीक्षाएँ महाविद्यालय के परीक्षा केन्द्र में पूर्ण अनुशासित रूप से संपन्न हुयी।

गाँधी विचार परिषद, जलगाँव की सामान्य ज्ञान परीक्षा में महाविद्यालय के विद्यार्थियों ने बड़ी संख्या में भाग लेकर परीक्षा को सफल बनाया।

परीक्षा समिति के और से प्राचार्य डॉ. एन.वाय. खंडाईत के मार्गदर्शन के लिए आभार। समिति के सदस्य डॉ. बी.एम. चचाणे, डॉ. डी.व्ही. चव्हाण, डॉ. पी.एस. मुरारकर, समन्वयक डॉ. विशाल ठणगण एवं डॉ. एस.डी. मोरे को सहयोग के लिए धन्यवाद। बी.सी.सी.ए. एवं बी.कॉम. नो-ग्रांट समन्वयक के विशेष सहयोग हेतु आभार। बी.बी.ए. समन्वयक डॉ. अश्विनी पूरोहित को धन्यवाद। परीक्षा संचालन में निरंतर प्रयासरत श्री. मनोज सेलूकर को धन्यवाद। शिक्षकेतर कर्मचारी श्रीमती इलमकर, राहूल खानोरकर, पंकज बोरबर सहित सभी कर्मचारियों के सहयोग हेतु आभार। सभी प्राध्यापकों के सहयोग के बगैर परीक्षा का आयोजन संभव नहीं है अतः सबका आभार।

डॉ. आर.एच. नगरकर
संयोजक
परीक्षा समिति



शिक्षा मंडळ कार्यक्रम समिती वार्षिक अहवाल २०१९-२०

१. महाविद्यालयात दि. १८ डिसेंबर २०१९ रोजी 'व्यक्ती एवं समाज' या विषयावर वक्तृत्व स्पर्धेचे आयोजन करण्यात आले.
२. २१ डिसेंबर शिक्षा मंडळ, वर्धा येथे झालेल्या वक्तृत्व स्पर्धेत कु. श्रुती शर्मा या विद्यार्थीनीची शिक्षा मंडळ प्रतिनिधी म्हणून निवड झाली.
३. २३ जानेवारी २०२० रोजी आंतरविश्वविद्यालयीन परिसंवाद स्पर्धेत कु. श्रुती शर्माला प्रथम पुरस्कार मिळाला.
४. ४ जानेवारी २०२० रोजी शिक्षा मंडळ वर्धा तर्फे G.K. Test महाविद्यालयात घेण्यात आली होती. एकूण ११४८ विद्यार्थी सहभागी झाले होते.

सहभागी विद्यार्थी

Junior	-	512
UG	-	528
M.Com + MBA	-	108
Total		1148

**List of Prize Winners in G.K. Test
Senior & PG Level**

No.	Position	Name	Class & Section	Prize
1	III	Sarvesh Muley	BBA I Sem	III
PG Level				
2	II	Madhur Mishra	M.Com IV	II

Aspen

शिक्षा मंडळ वर्धा येथे Aspen कार्यक्रमाचे आयोजन करण्यात आले होते.

सहभागी विद्यार्थी

कु. श्रुती शर्मा BBA II

कु. प्रणोती जयंती B.Com II

आयुष कांबळे B.Com II

वरील उपक्रमास प्राचार्य डॉ. एन.वाय. खंडाईत, व समितीच्या सर्व सदस्यांचे सहकार्य लाभले.

डॉ. नीता दि. धर्माधिकारी



**Girl's Guidance & Counselling Internal
Complaints Committee (ICC) 2019-2020**

अहवाल

महाविद्यालयात सत्र २०१९-२०२० करिता ICC समितीद्वारा घेतलेल्या कार्यक्रमाचा वार्षिक अहवाल सादर करित आहे.

- जागतिक लोकसंख्या दिवसानिमित्त ११ जुलै रोजी निबंध स्पर्धा घेण्यात आली, स्पर्धेत १४० विद्यार्थी सहभागी झाले.
- विश्वमांगल्य समितीद्वारे २७, २८ ऑगस्ट या दोन दिवसीय कार्यशाळेत २६ विद्यार्थिनींनी सक्रीय सहभाग घेतला.
- सप्टेंबर ८ साक्षरता दिवसानिमित्त पोस्टर स्पर्धेचे आयोजन करण्यात आले होते.
- १३ ऑक्टोबर स्वामी विवेकानंद यांच्या जीवनावर आधारित परिक्षेचे आयोजन करण्यात आले. २८ विद्यार्थ्यांनी सहभाग घेतला.
- २५ नोव्हेंबर महिला हिंसा निमूलन दिवसानिमित्त डॉ. कविता चांडक, मनोचिकीत्सक, सल्लागार यांचे मार्गदर्शनपर व्याख्यानाचे आयोजन करण्यात आले.
- ११ जानेवारी २०२० रोजी महिला मंच व मातृसेवा संघ यांच्या संयुक्त विद्यमाने झालेल्या कार्यक्रमात २३ विद्यार्थीनी सहभागी झाल्या होत्या.
- १४ जानेवारी RTO द्वारे आयोजित हेल्मेट जनजागृती रॅलीत ४० विद्यार्थीनी सहभागी झाल्या.
- महाविद्यालयात एन.एस.एस. विभागाद्वारे आयोजित रक्तदान शिबिरात विद्यार्थीनी सहभागी झाल्या.
- २४ जानेवारी "सेव्ह गर्ल चाईल्ड" (बेटी बचाओ, बेटी पढाओ) या कार्यक्रमाचे आयोजन करण्यात आले होते. महाविद्यालयातील ज्या विद्यार्थीनींनी शैक्षणिक, क्रिडा व अन्य क्षेत्रात गुणवत्ता प्राप्त केली आहे, त्यांचा प्राचार्य डॉ. एन.वाय. खंडाईत, यांच्या हस्ते सत्कार करण्यात आला.
- दि. ६ फेब्रुवारी २०२० रोजी 'जेन्डर सेन्सेटायझेशन' या विषयावर कविता चांडक, मनोचिकीत्सक, सल्लागार यांच्या व्याख्यानाचे आयोजन करण्यात आले.
- १० फेब्रुवारी रोजी ॲन्टी रॅगिंग ॲक्टवर मा. श्री. अभिजीत देशमुख (Secretary District Legal Services Authority (DLSA) आणि Civil Judge Senior Division यांचे मार्गदर्शनपर व्याख्यान झाले.

Dr. Shrikant Komawar Principal, RTMNU Dr. Babasaheb Ambedkar College of Law Nagpur, यांचे व Prof. Mrs. Kalyani Kapse, Co-ordinator Legal Aid



Clinic यांचे मार्गदर्शनपर व्याख्यानाचे आयोजन करण्यात आले होते. लॉ कॉलेज विद्यार्थ्यांनी या विषयावर बोधपर लघुनाट्य सादर केले.

- २२ फेब्रुवारी सर्वोदय आश्रमाद्वारे "स्त्री शक्ती जागर" यावर १ दिवसीय शिविरामध्ये १३ विद्यार्थ्यांनी व ५ महिला प्राध्यापकांचा सहभाग होता.
- ८ मार्च आंतरराष्ट्रीय महिला दिवस कार्यक्रम घेण्यात आला. प्राचार्य डॉ. एन.वाय. खंडाईत, अध्यक्षस्थानी होते. या प्रसंगी महिला शिक्षक व शिक्षकेतर सर्व कर्मचाऱ्यांचा पुष्प देऊन शुभेच्छा देण्यात आल्या. वर्षभरात ज्यांनी विशेष कामगिरी बजावली त्यांचा प्राचार्य डॉ. एन.वाय. खंडाईत यांच्या हस्ते सत्कार करण्यात आला.

वरील उपक्रमात प्राचार्य डॉ. एन.वाय. खंडाईत, व समितीचे सर्व सदस्य यांचे सहकार्य लाभले, त्याबद्दल सर्वांचे मी आभार मानते.

धन्यवाद !

डॉ. एन. डी. धर्माधिकारी



पालक-शिक्षक सभा की रिपोर्ट २०१९-२०

पालक-शिक्षक समिति द्वारा ५ जनवरी २०२० को पालक-शिक्षक सभा का आयोजन किया। जिसमें महाविद्यालय के विभिन्न विभागों के अनियमित विद्यार्थियों के पालकों को संदेश एस.एम.एस. एवं दूरभाष द्वारा आमंत्रित किया गया। सभा की अध्यक्षता प्राचार्य डॉ. एन.वाय. खंडाईत ने की तथा सभा में विभिन्न विभागों के समन्वयक मंच पर उपस्थित थे।

लगभग ३७५ पालकों ने प्रतिपुष्टि प्रश्नावली एवं मौखिक संवाद के माध्यम से अपने प्रश्नों एवं सुझावों को प्रस्तुत किया। पालकों ने गुणवत्तापूर्ण शिक्षण व उत्कृष्ट शैक्षणिक वातावरण हेतु महाविद्यालय परिवार का अभिनन्दन किया। पूर्व सभाओं में दिये गये सुझावों के क्रियान्वयन एवं प्रश्नों के समाधान हेतु पालकों ने आभार व्यक्त किया। पालकों ने अपने पाल्यों के अनुपस्थिति के कारणों को बताते हुए भविष्य में अपने पाल्यों की उपस्थिति का आश्वासन दिया।

इस समिति द्वारा महाविद्यालय की सुविधाओं, गतिविधियों एवं शैक्षणिक वातावरण का मूल्यांकन करने हेतु विभिन्न विभागों के अंतिम वर्ष के विद्यार्थियों से प्रतिपुष्टि प्रश्नावली भरपाई गई। मै प्राचार्य डॉ. एन.वाय. खंडाईत, आई. क्यू. ए.सी. संयोजक प्रा. प्रवीण यादव, समस्त प्राध्यापकों, पालकों एवं शिक्षकेत्तर कर्मचारियों की आभारी हूँ, जिनके सहयोग से समिति का कार्य सफलतापूर्वक सम्पन्न हुआ।

डॉ. नेहा कल्याणी
संयोजिका





भाषा अभ्यास मंडळ (इंग्रजी, हिंदी आणि मराठी)

आणि 'शब्द' फोरम अहवाल २०१९-२०

विद्यार्थ्यांचा सर्वांगीण विकास व्हावा, नैतिक मूल्य विद्यार्थ्यांमध्ये रुजावीत, साहित्याबद्दलची अभिरुची वाढीस लागावी आणि स्पर्धात्मक परीक्षेसाठी विद्यार्थ्यांना विविध प्रकारची पुस्तके उपलब्ध करून देणे आणि मार्गदर्शन करणे या उद्देशाने २०१९-२० या सत्रात खालील कार्यक्रम घेण्यात आले.

शब्द फोरम अंतर्गत १७५ विद्यार्थ्यांनी सभासदत्व स्विकारले आणि १८०० पुस्तकांचे विद्यार्थ्यांनी वाचन केले.

- १) भाषा अभ्यास मंडळाचे उद्घाटन हिंदी सप्ताहाचे औचित्य साधून दि. १४ सप्टेंबर २०१९ रोजी प्राचार्य डॉ. एन.वाय. खंडाईत यांच्या हस्ते करण्यात आले. ह्याप्रसंगी स्वरचित काव्य स्पर्धा, पथनाटय स्पर्धा, वॉल मॅकझीन आणि ग्रंथप्रदर्शनाचे आयोजन करण्यात आले. काव्यस्पर्धेत हिमांशू दीक्षित प्रथम, सृष्टी मिश्रा द्वितीय, दिव्या कोडने तृतीय पुरस्कार तर पथनाटय स्पर्धेत हिमांशू दीक्षित आणि टीम ला प्रथम तर नीतू पटेल आणि टीमला द्वितीय पुरस्कार देण्यात आले.
- २) राष्ट्रसंत तुकडोजी महाराज नागपूर विद्यापीठाच्या जीवन शिक्षण अभियान अंतर्गत हिंदी विभागाद्वारा त्रैमासिक प्रमाणपत्र अभ्यासक्रम 'सृजनात्मक लेखन एवं संवाद कौशल्य' चालविण्यात आला. २२ विद्यार्थी त्यात सहभागी झाले.
- ३) दि. १५ ऑक्टोबर २०१९ रोजी भारताचे माजी राष्ट्रपती दिवंगत डॉ. ए.पी.जे. अब्दुल कलाम यांचा जन्मदिवस 'वाचन प्रेरणा दिन' म्हणून साजरा करण्यात आला. ऋतीक शिरभय्ये, आकाश बडवाईक, अपेक्षा हुमणे, दिव्या बिसेन, योगीता बांगडकर, शुभांगी मसेकर, तनू घाटोळे, अहिंसा उके, ईशीका दुबे आणि साक्षी रेवतकर या विद्यार्थ्यांनी अब्दुल कलामांच्या 'अदम्य जिद्द' हया पुस्तकातील विविध विषयावर भाष्य केले.
- ४) दि. १७ ऑक्टोबर २०१९ रोजी सात विद्यार्थी व्हि.एम.व्ही. महाविद्यालयात आयोजित करण्यात आलेल्या शुध्दलेखन कार्यशाळेत सहभागी झाले.
- ५) १ जानेवारी ते १५ जानेवारी २०२० हा कालावधी 'मराठी भाषा संवर्धन पंधरवडा' म्हणून साजरा करण्यात आला. त्यानिमित्ताने १० जानेवारीला डॉ. राष्ट्रपाल मेश्राम, समाजकार्य महाविद्यालय कामठी यांची शुध्द लेखनावर कार्यशाळा आयोजित करण्यात आली. १२ जानेवारीला युवादिनानिमित्त 'स्वामी विवेकानंद युवकांचे प्रेरणास्थान' या विषयावर डॉ. सुमंत टेकाडे यांच्या व्याख्यानाचे आयोजन करण्यात आले. १३ तारखेला शुध्द आणि सुंदर हस्ताक्षर स्पर्धा घेण्यात आली. ८ जानेवारीला 'द रिअल हिरो डॉ. प्रकाश आमटे' हा चित्रपट विद्यार्थ्यांना दाखविण्यात आला.



- ६) दि. २० फेब्रुवारी २०२० रोजी मातृभाषा दिवसाचे आयोजन करण्यात आले. राजेश कुडवे, चिन्मयी डोंगरे, आदर्श कोलमकर, अमेय पिंपळापुरे, अर्थव पांडे या विद्यार्थ्यांनी भावगीत सादर केले. डॉ. अमृता इंदूरकर यांचे 'मातृभाषेचे महत्त्व' या विषयावर व्याख्यान आयोजित केले. प्रा. स्वाती कठाळे यांनी अध्यक्षीय भाषणात मातृभाषेचा सन्मान करणे कसे आवश्यक आहे, ते सांगितले.
- ७) २७ फेब्रुवारी २०२० रोजी श्री. वि.वा. शिरवाडकर उर्फ कुसुमाग्रज यांचा जन्मदिन 'मराठी भाषा गौरव दिन' म्हणून साजरा करण्यात आला. चिन्मयी डोंगरे, राजेश कुडवे, आदर्श कोलमकर या विद्यार्थ्यांनी 'लाभले अम्हास भाग्य बोलतो मराठी' हे मराठी अभिमान गीत सादर केले. कु. आंचल ठाकरे या विद्यार्थीनीने मराठी भाषेचा इतिहास सांगितला तर समीक्षा भुसारी या विद्यार्थीनीने 'नटसम्राट' नाटकावर भाष्य केले. पुस्तक समीक्षा आणि शुध्द सुंदर हस्ताक्षर स्पर्धेचे पारितोषिक वितरण करण्यात आले. ग्रंथप्रदर्शनाचे आयोजन करण्यात आले.

डॉ. डी.व्ही. चव्हाण
संयोजिका





गाँधी विचार संस्कार परीक्षा

महाविद्यालय में दिनांक २५ सितम्बर २०१९ को गाँधी रिसर्च फाउंडेशन, जलगांव के संयुक्त तत्वाधान से विद्यार्थियों, शिक्षकों एवं शिक्षकेत्तर कर्मचारियों के लिए गाँधी विचार संस्कार परीक्षा का आयोजन किया गया। सत्य, अहिंसा एवं शांति के पुजारी गाँधीजी द्वारा प्रदत्त जीवन मूल्यों का प्रसार करने एवं देश की भावी पीढ़ी में मानवीय मूल्यों एवं नैतिकता का प्रसार करने हेतु कनिष्ठ व वरिष्ठ महाविद्यालय में इस परीक्षा का आयोजन किया गया एवं सहभागी विद्यार्थियों को प्रमाणपत्र प्रदान किये गये।

इस वर्ष परीक्षा में विद्यार्थियों (४०५ सीनियर एवं जूनियर) ने सहभाग किया। इस वर्ष जिला स्तर पर स्वर्ण पदक विजेताओं के नाम निम्न प्रकार से हैं।

- १) निशाद राजेन्द्रकुमार पटले — ११वीं (स्वर्ण)
- २) रियाज अलीमखान पठान — द्वितीय वर्ष (स्वर्ण)
- ३) नागेश रमेश मेश्राम — तृतीय वर्ष (स्वर्ण)
- ४) कु. हसीना खुदाबक्ष चवरे — एम.कॉम. प्रथम वर्ष (स्वर्ण)
- ५) कु. गीता सकलदीप रविदास — एम.कॉम. द्वितीय वर्ष (स्वर्ण)
- ६) डॉ. नेहा कल्याणी — उत्कृष्ट समन्वयक वरिष्ठ महाविद्यालय (स्वर्ण)
- ७) प्रा. मनीषा चौधरी — उत्कृष्ट समन्वयक कनिष्ठ महाविद्यालय (स्वर्ण)

साथ ही इस वर्ष गाँधी रिसर्च फाउंडेशन, जलगांव के द्वारा आयोजित 'नेशनल गांधी लीडरशिप शिबिर' में महाविद्यालय से मंथन राऊत और रोशन मोंडें दो विद्यार्थी सहभागी हुए।

विवेकानंद केन्द्र कन्याकुमारी, शाखा नागपूर के संयुक्त तत्वाधान से २९ सितम्बर २०१९ को महाविद्यालय में युवा पीढ़ी के प्रेरणास्त्रोत श्री विवेकानन्द परीक्षा का भी आयोजन किया गया है। प्रथम वर्ष आयोजित इस परीक्षा में २३ विद्यार्थियों ने सहभाग किया जिन्हें प्रमाणपत्र प्रदान किये गये।

दोनों परीक्षा के सफल आयोजन हेतु प्राचार्य डॉ. एन.वाय. खण्डाईत, उपप्राचार्या डॉ. भावना गट्टूवार, कनिष्ठ महाविद्यालय की परीक्षा प्रभारी — प्रा. मनीषा चौधरी, समस्त प्राध्यापकों एवं सहभागी विद्यार्थियों का आभार एवं विजेताओं का अभिनन्दन।

डॉ. नेहा कल्याणी
संयोजिका





आजीवन अध्ययन एवं विस्तार विभाग

सत्र २०१९-२० में विविध प्रकल्पों के अंतर्गत महाविद्यालय में निम्न कार्यक्रम आयोजित किये गये :-

उन्नति प्रकल्प :-

- विश्व जनसंख्या दिवस
- आंतरराष्ट्रीय साक्षरता दिवस के अवसर पर पोस्टर स्पर्धा
- विद्यापीठ के विस्तार विभाग द्वारा मार्गदर्शन और चर्चा सत्र में सहभाग
- नवीन प्रकल्प के लिए पी.पी.टी. द्वारा मार्गदर्शन
- प्रोजेक्ट निर्देशन

संस्कार प्रकल्प :-

- कारगिल विजय दिवस – २६ जुलाई २०१९
- राष्ट्रसंत तुकडोजी महाराज पुण्यतिथि
- पर्यावरणरक्षण हेतु प्लास्टिक बन्दी कार्यक्रम
- महापुरुषों पर परीक्षा आयोजन
- गांधी पुण्यतिथि कार्यक्रम

सक्षम प्रकल्प :-

- स्टार्टअप नागपूर कार्यक्रम २३ अगस्त
- कौशल शिविर का आयोजन
- एच.आई.वी. एड्स टेस्ट शिविर का आयोजन
- राष्ट्रीय शिविर में विद्यार्थियों का सहभाग
- महाविद्यालय में चलाये जाने वाले जीवन शिक्षण अभियान अभ्यासक्रम

सहयोग प्रकल्प :-

- आर्थिक सहयोग कार्य
- ज्येष्ठ नागरिकों के समस्या समाधान हेतु मार्गदर्शन
- प्रौढ शिक्षण कार्यक्रम
- मतदार जागरुकता अभियान
- मतदान जनजागृती कार्यक्रम
- मतदान दिवस को दिव्यांगों व वरिष्ठों की सहायता

- सामाजिक संस्थाओं के साथ सामाजिक कार्य
- महिला हेलमेट रैली
- सर्वोदय आश्रम में सहभाग
- संजीवन वृद्धाश्रम में सहभाग

डॉ. नेहा कल्याणी
संयोजिका

विश्व जनसंख्या दिवस

पुरस्कृत विद्यार्थियों के नाम इस प्रकार है :-

❖ हिन्दी भाषा

- | | | | |
|---------------------|---|---------|---------------------|
| १. इरफाना शेख | — | प्रथम | B.Com IIInd year H |
| २. प्रियंका गायकवाड | — | द्वितीय | B.Com IIIrd year E1 |

❖ मराठी भाषा

- | | | | |
|-----------------------|---|---------|---------------------|
| १. समीक्षा एम. बूसारी | — | प्रथम | B.Com IIInd year E2 |
| २. साक्षी आमले | — | द्वितीय | M.Com IIIrd Sem E |

❖ अंग्रेजी भाषा

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|-------------------|---|---------|-------------------|
| १. तनुश्री बिरोले | — | प्रथम | B.C.C. year A Ist |
| २. तान्या डिंगरा | — | द्वितीय | B.BA Ist Year |

❖ आंतरराष्ट्रीय साक्षरता दिवस के अवसर पर पोस्टर स्पर्धा :-

पुरस्कृत विद्यार्थियों के नाम इस प्रकार है :-

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|------------------|---|---------|---------------------|
| १. अर्चना कुमारी | — | प्रथम | M.Com Ist year E |
| २. सचिन साहु | — | द्वितीय | B.Com. IIInd year H |
| ३. रजनी कोटजवले | — | तृतीय | B.Com. Ist year E |

डॉ. नेहा कल्याणी
संयोजिका



गो.से. अर्थवाणिज्य महाविद्यालय नागपूर

राष्ट्रीय सेवा योजना पथक कार्यक्रम अहवाल २०१९-२०

क्र.	दिनांक	कार्यक्रम एवं गतिविधियाँ	विद्यार्थीयों की संख्या
१	जून/जुलै २०१९	स्वच्छभारत ग्रीष्मकालीन इंटर्नशीप उपक्रम २०१९	४०
२	२१/६ २०१९	योगदिवसकार्यक्रमामध्ये सहभाग	३०
३	२/७/२०१९	वृक्ष दिंडीकार्यक्रमामध्ये सहभाग	४२
४	११/०७/२०१९	जागतिकलोकसंख्या दिवस कार्यक्रमामध्ये सहभाग	७५
५	११/०७/२०१९	PFMS कार्यशाळेमध्ये सहभाग	०५
६	१५/०७/२०१९	निर्माण संस्थेच्या कार्यक्रमामध्ये सहभाग	१५०
७	१७/०७/२०१९	नविन रासेयो स्वयंसेवकाची नोंदणी	२५०
८	१७/०७/२०१९	स्वच्छभारत समर इंटर्नशिप वकृत्व स्पर्धा	५२
९	२१/०७/२०१९	I Clean Nagpur च्या स्वच्छता अभियानामध्ये सहभाग	२०
१०	२३/०७/२०१९	'पर्यावरण संरक्षण' कार्यक्रमामध्ये सहभाग	३५
११	२६/०७/२०१९	कारगिल विजय दिवस 'उरी-सर्जीकल स्ट्राईक'	८५
१२	२१/०७/२०१९ ते ०२/०८/२०१९	नविन भावी मतदारांची नोंदणी	२२
१३	३०/०७/२०१९	मार्गदर्शन आणि नियोजन सभेचे आयोजन	२५०
१४	०२/०८/२०१९	युवा माहिती दूत कार्यक्रमा मध्ये सहभाग	७०
१५	०६/०८/२०१९	'जागतिक शांती दिवस' कार्यक्रमामध्ये सहभाग	१५०
१६	११/०८/२०१९	उत्कृष्ट स्वयंसेवक पुरस्कार कार्यक्रमामध्ये सहभाग	२५
१७	१२/०८/२०१९	जागतिक युवा दिवस कार्यक्रमामध्ये सहभाग	१६०
१८	१५/०८/२०१९	स्वातंत्र दिवस कार्यक्रमामध्ये सहभाग	१००
१९	१६/०८/२०१९	माहिती दूत कार्यक्रमांमध्ये सहभाग	५२
२०	१९/०८/२०१९	राष्ट्रीय सेवा योजना सभा	२५०
२१	२२/०८/२०१९	कोल्हापूर सांगली पुरपिडीतांसाठी मदत	२५०



राष्ट्रधन



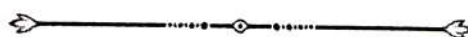
२२	२३/०८/२०१९	स्टार्टअप नागपूर कार्यक्रमांमध्ये सहभाग	२८
२३	२३/०८/२०१९	व्यसनमुक्ती कार्यशाळा	१०
२४	२४/०८/२०१९	व्यसनमुक्ती कार्यक्रमाचे महाविद्यालयात आयोजन	२७५
२५	०५/०९/२०१९	शिक्षक दिवस कार्यक्रमांमध्ये सहभाग	२२
२६	०५/०९/२०१९	“बनारस विद्यापीठाच्या विद्यार्थ्यांचा स्वागत कार्यक्रम”	०८
२७	०५/०९/२०१९	पुरपिडीत लोकांसाठी ‘मदत सामग्रीचे’ प्रबंधन करण्यासाठी सहभाग	१०
२८	०९/०९/२०१९ ते ११/०९/२०१९	सांगली कोल्हापूर पुनर्वसन कॅम्पमध्ये रासेयो स्वयं सेवकांचा सहभाग (कोल्हापूर, सांगली पुनर्वसन कॅम्प)	०३
२९	०५/०९/२०१९	वोटर जनजागृती कार्यक्रम (मतदान साक्षरता)	१८
३०	०९/०९/२०१९ ते १६/९/२०१९	Say No to Plastic सप्ताह चे आयोजन अ) ९ सप्टेंबर २०१९ रोजी सोमवार “प्लॅस्टिकचा वापर थांबवा” ब) Poster Making Workshop चे आयोजन	१००
३१	२४/०९/२०१९	राष्ट्रीय सेवा योजना स्थापना दिवस	२५०
३२	०२/१०/२०१९	राष्ट्रपिता महात्मा गांधी यांच्या १५० व्या जयंती निमित्त वर्षभरात करण्यात आलेल्या कार्यक्रमांचा अहवाल	११०
३३	०२/१०/२०१९	गांधीजयंती कार्यक्रम	५५
३४	१६/१०/२०१९	जास्तीत जास्त मतदानासाठी जनजागृती कार्यक्रम	२५
३५	२६/११/२०१९	संविधान दिवस कार्यक्रम व संविधान रॅली	४५
३६	३०/११/२०१९	रस्ता सुरक्षा रॅली	२६
३७		रेड रिबन क्लब अंतर्गत कार्यक्रमांचे आयोजन :-	२७५
	०३/०८/२०१९	(अ) एच. आय. व्ही. एड्स वर मार्गदर्शन कार्यक्रम	२७५
	०५/१०/२०१९	(ब) ‘एच.आय.व्ही. एड्स टेस्ट शिबिराचे आयोजन	२२३
	०१/१२/२०१९	(क) जागतिक एच.आय.व्ही. एड्स दिवस	२५०
	०१/१२/२०१९ ते	(ड) एच.आय.व्ही. एड्स जागरण सप्ताह	६०



	०७/१२/२०१९	(इ) रेड रिबन क्लबच्या वतीने पथनाट्याचे आयोजन	२२
३८	१५/१२/२०१९	WALKATHON FOR YOUR BRAIN रॅलीमध्ये सहभाग	३३
३९	११/०१/२०२०	हॅप्पी स्ट्रीट कार्यक्रमाच्या आयोजनामध्ये सहभाग	४८
४०	१४/०१/२०२०	महिलांद्वारे वाहतुक सुरक्षा रॅलीमध्ये सहभाग (Traffic Rally)	३८
४१	१०/०२/२०२०	रस्ता सुरक्षा जनजागृती अभियान कार्यशाळेचे आयोजन	२५०
४२	१८/०१/२०२०	रक्तदान शिबिराचे आयोजन	१००
४३	२२/०१/२०२० ते २८/०१/२०२०	राष्ट्रीय सेवा योजना पथक सप्त दिवसीय शिबिर 'एक भारत श्रेष्ठ भारत व उन्नत भारत अभियानासाठी युवाशक्ती अभियान'	१२५
४४	८/३/२०२०	जागतिक महिला दिनामध्ये सहभाग	१००
४५	२०/३/२०२०	कोरोना विषाणू व जनता कफर्यू बदल जनजागृती अभियान	२५०
४६	१६ ते २२ मार्च २०२०	राष्ट्रीय एकात्मका शिबिर ओडीसा मध्ये सहभाग	०२
४७	२२ ते २७ मार्च २०२०	राष्ट्रीय एकात्मका शिबिर नागपूर मध्ये सहभाग	०३
४८	२३ ते ३१ डिसें. २०१९	राष्ट्रीय शिबिर गांधी विचार परिषद, वर्धा मध्ये सहभाग	०१
४९	०१ ते ०९ मार्च २०२०	अनुसूचित जाती विद्यार्थी विनिमय शिबिर, गोहाटी मध्ये सहभाग	०१
५०	१६ ते २३ सप्टें. २०१९	राज्यस्तरीय शिबिर गांधी विचार परिषद, वर्धा मध्ये सहभाग	०५

वरील सर्व कार्यक्रमांच्या यशस्वी आयोजनामध्ये समिती सदस्या डॉ. राशी अरोरा, डॉ. वाय.एस. केदार, डॉ. बी.एम. चवाने, डॉ. प्रिया मुरारकर, डॉ. एम.आर. पांडे, आणि प्रा. पल्लवी श्रीवास्तव, डॉ. नेहा कल्याणी तसेच रासेयोच्या सर्व स्वयं सेवकांचे अमूल्य सहकार्य प्राप्त झाले. त्याबद्दल त्यांचे आभार. त्याचप्रमाणे प्राचार्य डॉ. एन.वाय. खंडाईत यांच्या निर्देशानुसार व सहकार्यामुळे वरील कार्यक्रम सुव्यवस्थित व उत्साहात संपन्न झाल्याबद्दल त्यांचे हार्दिक आभार. धन्यवाद !

प्रा. डॉ.ए.बी. पटले
रासेयो कार्यक्रम अधिकारी



Visitors' Gallery : 2019-20



Shri Sanjay Bhargava, Chairman, Shiksha Mandal, Wardha felicitating Chief guest, Dr. B.K. Sontakke, ICSSR Conference, Sept. 18-19, 2019



Principal Dr. N.Y. Khandait felicitating Dr. Anand Venkatesh, Keynote Speaker from IRMA, Gujarat ICSSR Conference, Sept. 18-19, 2019



Shri Sanjay Bhargava, Chairman Shiksha Mandal, Wardha felicitating Chief Guest, Hon. Vice Chancellor Dr. S.P. Kane, ICSSR Conference, Sept. 26-27, 2019



Principal Dr. N. Y. Khandait offering Floral Welcome to Guest of Honor Dr. Vasudeo Gade, ICSSR Conference, Sept. 26-27, 2019



Shri. Sanjay Bhargava, Chairman Shiksha Mandal, Wardha felicitating Chief Guest, Hon. Pro VC Dr. Vinayak Deshpande, ICSSR Conference, 10-11 October 2019



Shri. Sanjay Bhargava, Chairman, Shiksha Mandal, Wardha felicitating Keynote Speaker Dr. P. N. Mishra from DAU, Indore, ICSSR Conference, 10-11 October 2019



Shri. Sanjay Bhargava, Chairman, Shiksha Mandal, Wardha felicitating Chief Guest CA Shri. Jaydeep Shah, Past President, ICAI at GS-Connex



CA Shri. Yash Verma and CA Shri. Mohal Nabira at GS-Connex

EK BHARAT SHRESHTA BHARAT CLUB ON DOORDARSHAN

