



Vidya Vikas Shikashan Sanstha, Hinganghat. (College Code : - 707)

MATOSHRI ASHATAI KUNAWAR

ARTS, COMMERCE & SCIENCE WOMENS COLLEGE

Sant Tukadoji Ward, Nandori Road, Hinganghat, Dist Wardha - 442301

(Affiliated to Rashtrasant Tukadoji Maharaj Nagpur University, Nagpur)

E - Mail Id: - makm.college@gmail.com

Mobile No.: - 9850808807 (Office No.: - 8483922491) (Estd. 2018)

Ref: NAAC 2023/ MLD/Cr-1.3.2

Date-12/10/2023

Criteria 1.3.2	Percentage of students undertaking project work/field work/ internships (Data for the latest completed academic year)
Findings of DVV	Provide List of students along with the details of title, place of work, duration etc., Provide Internship completion certificate / project work completion certificate from the organization where internship / project was completed.
Response/ Clarification	As per the clarification, tabulated list of students with details of title, place of work and duration is attached (Appendix I) Samples scanned copies of field work journals, research projects/desertion of students with completion certificates is attached. (Appendix II)



Matoshri Ashatal Kunawar
Arts, Commerce & Science
Women's College, Hinganghat

Appendix I

VishvaVikasShikashanSanstha, Hinganghat



MATOSHRI ASHATAI KUNAWAR ARTS, COMMERCE & SCIENCE WOMENS COLLEGE

antTukadoji Ward, Nandori Road, Hinganghat, DistWardha -442301

(Affiliated to RashtrasantTukadojiMaharaj Nagpur University, Nagpur)

Principal
Dr. Umesh TulaskarE-Mail ID : makm.college@gmail.com College Code-707
Mobile No. 9850808807, (Office No. 8483922491) (Estd. 2018)

MATOSHRI ASHATAI KUNAWAR ARTS, COMMERCE & SCIENCE WOMEN'S COLLEGE HINGANGHAT, DIST- WARDHA SESSION-2022-23 SUBJECT- ENVIRONMENT SCIENCE CLASS- B.COM 2ND YEAR

R.NO	Full Name of Students	SIGNATURE	EVS TOPIC	GRADE
1	SALONI SUNIL MASARAM	<i>Sunil Masaram</i>	The effects of environmental pollution and water pollution on marine life	A
2	ACHAL AMBADAS NANDANWAR			A
3	AFARIN ALTAF SHEIKH			A
4	ALBINA ANJUM AHMED SHEIKH	<i>Albina A</i>		A
5	ALFIYA SADAM HANIF SHEIKH	<i>Alfiya</i>		A
6	APURVA BANDU TEMBHURNE	<i>Arembhurne</i>		A
7	ASHLESHA SUNIL POKALE	<i>Ashlesha</i>		A+
8	BHAVIKA AMBADAS CHINCHULKAR	<i>Bhinchulkar</i>		A
9	FARIN MAZHAR SHEIKH	<i>Fsheikh</i>		A
10	ISHIKA RAJESH HASANI	<i>Ishika</i>		A
11	ISHRAT FATEMA BABLU SAEIKH	<i>Ishrat</i>		A+
12	JANHAVI KISHOR SARODE	<i>J. K. Sarode</i>	The effect of air pollution on food chain	A
13	KARUNA ANIL VAIDYA			A
14	MEGHA VIKRAM TAMGADGE	<i>M. V. Tamgadge</i>		A
15	MUSKAN SAYYED SHER ALI	<i>Muskan</i>		A
16	NEHA VIJAY RAGIT	<i>N. V. Ragit</i>		A
17	NIKITA GAJANAN DANDEKAR	<i>N. G. Dandekar</i>		A
18	NIKITA VINAYAK IRABATTIWAR	<i>N. V. Irabattiwar</i>		A
19	PALLAVI PRAMOD KOLHE	<i>P. P. Kolhe</i>		A
20	PRACHI RAMKRUSHNA MUJBAILE	<i>P. R. Mujbaila</i>		A
21	PRACHI VITHOBA UTANE	<i>P. V. Utane</i>		A
22	RUDRA RAVINDRA KAPKAR	<i>R. R. Kapkar</i>		A
23	RUPALI DNYNESHVAR KSHIRSAGAR	<i>R. K. Kshirsagar</i>		A

24	SAKSHI RAJESH MANMODE	<u>Sakshi</u>	The global impact of radiation and nuclear accidents	A
25	SAKSHI SUBHASH KUKADE			A
26	SAMA FIROZ PATHAN	<u>Sama</u>		A
27	SAMIKSHA PANDURANGJI ADMANE	<u>Samiksha</u>		A+
28	SANJANA DEEPAK PAKHRANI			A
29	SANJIVANI SANJAY SHEDMAKE	<u>Sanjivani</u>		A
30	SEJAL DHANRAJ MOHADARE			A
31	SHRADDHA PRADIP BORKUTE			A+
32	SONALI MAHADEORAO CHAFLE	<u>Sonali</u>		A
33	SUVIDHI RAJESH NAHAR	<u>Suvidhi</u>		A
34	TANIYA ZAMIR ALI SAYYAD	<u>Taniya</u>		A
35	TEJASWINI RAJU CHAUDHARI	<u>Tejaswini</u>		A
36	VAISHNAVI SANJAY HARINKHEDE	<u>Vaishnavi</u>		A
37	VISHAKHA GAJANAN CHIRDE	<u>V. G. Chirde</u>		A
38	ZOYA NAIM SHEIKH	<u>Zoya</u>		A
39	AMISHA KISHOR KHAIRKAR		The effects of global warming on global population.	A
40	ASHWINI LAXMAN BOTARE			A
41	BHAGYASHRI KAWDUJI KUMBHALKAR			A
42	DIKSHA JAGADISH MOON	<u>Diksha</u>		O
43	DURGA ASHOK DAHAKE	<u>Durga</u>		A
44	ESHA MANOHARRAO DHAWALE	<u>Esha</u>		A
45	ISHA ANKUSH LONKAR			A
46	MAHIMA SANJAYRAO KHAPARKAR	<u>Mahima</u>		A
47	PRAJAKTA ANILRAO ARASPURE	<u>Prajakta</u>		A
48	PRAJAKTA SANJAY MAHALLE			A+
49	PUJA JAGAN ZILPE	<u>Puja</u>		O
50	SAKSHI MADHUKAR BAILMARE			A
51	SANJANA BHARAT MOON	<u>S. B. Moon</u>		A
52	UNNATI ARUNRAO SURKAR	<u>Unnati</u>		A
53	VRUSHALI PANDHARINATH TALWEKAR	<u>Vrushali</u>		O
54	APEKSHA VIJAY MESHRAM			A
55	BHAGYASHRI SUDHAKAR SONEKAR			A
56	DIVYA DEVANAND MOTWANI	<u>Divya</u>		O
57	KIRAN RAVINDRA WELGANDHWAR	<u>Kiran</u>		A
58	LACHHA SATISH BHATTAD	<u>Lachha</u>		O
59	MAYURI CHAMPATRAO WARGHANE			O
60	MAYURI CHANDTAKANT BHONDE	<u>Mayuri</u>		A
61	MAYURI SUNIL GAULKAR	<u>Mayuri</u>		A
62	MOHINI RAJESH BELKHODE	<u>Mohini</u>		A
63	MUSKAN DEVANAND MOTWANI	<u>Muskan</u>		A
64	NILAM DILIP RAUT	<u>N. P. Raut</u>		O

65	PRERNA VILAS WANKHEDE	<u>P.V.K.</u>	Acid rain	A
66	RAKSHA KISHOR MAGNANI	<u>R.K. Magnani</u>		A
67	SAMIKSHA VILAS KUMARE	<u>Samiksha</u>		A
68	SAPANA GULABRAO KALASKAR			A
69	SHREYA UDAY KARWA	<u>S.Karwa</u>		A
70	SHRUTI ARUNRAO THAKRE			A
71	SHRUTI NATTHUJI SHENDE	<u>S.Shinde</u>		A
72	SNEHA NARENDRAJI SHENDE	<u>S.N.Shinde</u>		A
73	SWATI VINAK BEHERE	<u>S.V. Behere</u>		A
74	VAISHNAVI KAMLAKAR WANDHARE	<u>V.Wandhare</u>		A
75	ANITA PRABHAKAR BHANDAKKAR	<u>A.P. Bhandarkar</u>	Ozone Depletion	A
76	ARTI BHASKAR NANNAWARE	<u>A.B. Nannaware</u>		A
77	ASHWINI HEMRAJ SHRIRAME			A
78	DIPALI ASHOK MESARE	<u>D.A. Mesare</u>		A
79	GUNJAN SANTOSH THAKUR			A
80	MOHINI ARUN DESHMUKH	<u>M.Deshmukh</u>		A
81	NAMIRA KAUSAR JABBARKHAN PATHAN	<u>N.K. Pathan</u>		A
82	RADHA JUGALKISHOR GOPA			A
83	SHIMMI NAJIR SHEIKH	<u>S.N. Sheikh</u>		O
84	SHRUTI GUNVANT MUJBAILE	<u>S.G. Mujbale</u>		A
85	SIBA NAJIR SHEIKH	<u>S.N. Sheikh</u>	Photo chemical Smoke	A
86	VAISHNAVI BHASKAR BHOYAR			A
87	ZOYA ALESHIYA AFROZ KHAN	<u>Z.A. Khan</u>		A
88	DIVYA DNYANESHWARRAO HIWARKAR (NEW)			A
89	GAURI RAJU TELHANDE	<u>G.Telhande</u>		O
90	KALYANI DIPAK MUJBAILE	<u>K.Mujbale</u>		A
91	SHWETA DILIP AHUJA	<u>S.Ahuja</u>		A
92	GEETA ISHWAR HANDE	<u>G.Hande</u>		A
93	PAYAL RAVINDRA SALVE	<u>P.R. Salve</u>		A
94	PRAJAKTA SANTOSHRAO LALSARE	<u>P.Lalsare</u>		A
95	KHUSHABU NAZ SAYYAD AKTAR			A
96	SAMIKSHA DATTATRAY KOMBE			A
97	SHRADHAI DEVIDAS CHATURKAR			B
98	SHRUSHTI DEVIDAS CHATURKAR			B
99	BHARATI PANDHARI MASALKAR	<u>B.Masalkar</u>		A
100	DIVYANI VILAS TIJARE			B
101	PALLAVI ASHOKRAO THAWARI			A
102	PRACHI PRAMOD BORKUTE	<u>P.P. Borkute</u>		A

Principal
A.K. College of Women's
Hinganga Dist. - Wardha



**Matoshri Ashatai Kunawar Art, Science and Commerce
Women's College, Hinganghat**

Environment Students List with Topics

B. A. 2nd Year 2022-23

Sr. No.	Name of Students	Topic	Grade
1	ACHAL GAJANAN ZADE	To Study the effects of industrial Waste Water on human life and its remedial measures	A
2	ACHAL KESHAVRAO RASEKAR		A
3	ADITI ANKLESH RAUT		A
4	AISHWARYA SANJAYRAO SAWARKAR		B
5	ARATI SHUBHASH TANDULKAR		A
6	ASHIKA AMARLAL MARKAM		A
7	ASTHA BANDU REWATKAR		B
8	BHAGYASHRI JAGDISH SABLE		A
9	CHETANA ARUN DOHATARE		A
10	DIKSHA SUNIL SHENDE		A
11	DIPALI BALU CHINCHULKAR		A
12	DNYASHWARI GANESH KOLHE		O
13	DURGA DNYANESHWAR BHASPARE		A
14	JANHVI SHARAD BHAI BHUJE		O
15	KALYANI VINOD KALE		A
16	KARUNA PRABHAKAR ZADE		A
17	KOMAL NIMBALKAR KUKADE		O
18	KOMAL RAVINDRARAJO YEOLE		A
19	MANSI VIKASRAO JADAV	To Study the effects of changing geographical conditions on human health and their solutions	O
20	MINAKSHI RAMCHANDRA SHINDE		A
21	NAMARATA KHUSHALRAO BAWANE		A
22	NAMRATA HARIBHAU ZADE		O
23	NAYNA KISANJI KORDE		A
24	NIKHITA ANNAJI GOTE		O
25	NIKHITA PADMAKAR MUNGAL		A
26	PALLAVI SUDHAKAR GAULKAR		O
27	POOJA ASHOKARAO MERUGWAR		A
28	PRANJALI SEVAKDAS THOOL		O
29	PRATIKSHA SUDHAKAR SURKAR		A
30	PRERANA C. SHIVANKAR		B
31	PRIYANKA ASHOKRAO BUTLE		A
32	PUJA ATMARAMJI TIJARE		A
33	RASIKA SURESH ZADE		A
34	RAVINA SHRIKRUSHNA INGOLE		A
35	RESHMA PRAKASH SHENDE		A
36	RUCHITA WASUDEO KODAPE		A
37	RUNALI RUPRAJ BHAGAT		O
38	RUSHIKA HARICHANDRA GHUSE		A

39	RUTUJA DAUTLARA DEVTALE	To study the causes of global temperature rise and the solution plan	A
40	SAKSHI GAJANAN GANDHI		B
41	SAKSHI SANJAY TIMASE		A
42	SAMIKSHA GAJANAN YEDE		O
43	SAMIKSHA SURESH DHAGE		A
44	SHITAL GAJANAN JUMDE		O
45	SHIVANI SHRIKANT THUTE		A
46	SHIVANI VILASRAO AWACHAT		O
47	SHRAVANI DILIPRAO BHOPE		A
48	SHRIYA ASHOKRAO KUMBHALKAR		O
49	SHRUTI NARESHARAO BHAGAT		A
50	SHRUTIKA LAXMAN SUMATKAR		A
51	SNEHA SUNIL SHENDE		O
52	SWEETY RAJESH MASADE		A
53	VAISHNAVI ASHOK PATIL		A
54	VAISHNAVI HARIDAS KHELKAR		O
55	VAISHNAVI MAHADEO DHOTE		A




Principal
 M.A.K. College of Women's
 Hinganghat Dist. Wardha

**Matoshri Ashatai Kunawar Art, Science and Commerce
Women's College, Hinganghat**

Environment Students List with Topics

B. Sc. 2nd Year 2022-23

Sr. No.	Name of Students	Topic	Grade
1	Achal A. Thool	Ecolabeling	A
2	Achal R. Satone		A
3	Akansa A. Shelwatkar	Acid Rain	A
4	Amruta E. Chaware		B
5	Amruta T. Mohitkar	Air Pollution	A
6	Ananya P. Dhote		A
7	Anisha B. Awathare	Asthma	B
8	Ankita R. Jawade		A
9	Arti J. Meshram	fossil fuels	A
10	Arya L. Bhude		A
11	Ashwini D. Deshmukh	photochemical smog	A
12	Ashwini M. Rakhunde		O
13	Bhagyashree V. Narnaware	indoor air quality	A
14	Bharati N. Pangul		O
15	Chaitali V. Kubde	ozone depletion	A
16	Dhanashree A. Sonwane		A
17	Diksha J. Wagade	transport and environmental pollutants	O
18	Diksha N. Gulghane		A
19	Karishma H. Thakare	Deforestation	O
20	Kashmira A. Sheikh		A
21	Kiran A. Fulmali	Global Warming	A
22	Komal H. Raut		O
23	Koyal F. Gedam	Deforestation	A
24	Manisha B. Wandhare		O
25	Mansi T. Zade	Loss of Biodiversity	A
26	Mayuri V. Shinde		O
27	Mayuri V. Burile	Ecolabeling	A
28	Megha M. Gupta		O
29	Nayan C. Bhongade	Acid Rain	A
30	Nikhita G. Khadse		B
31	Nikhita R. Raut	Air Pollution	A
32	Nikhita K. Pandhare		A
33	Pallavi K. Garghate	Asthma	A
34	Payal P. Nindekar		A
35	Payal S. Lonkar	fossil fuels	A
36	Pooja G. Garad		A
37	Pooja K. Thombre	photochemical smog	O
38	Poonam G. Hulkey		A
39	Pragati S. Zade	indoor air quality	A
40	Pragati T. Mude		B
41	Pranali P. Hulke	ozone depletion	A
42	Pranali V. Shendre		O

43	Pratiksha N. Nanwatkar	transport and environmental pollutants	A
44	Priti S. Raheja		O
45	Priti T. Pandhare	Global Warming	A
46	Rafiya Y. Ali		O
47	Rani V. Khond	Deforestation	A
48	Sakshi A. Fukat		O
49	Sampada G. Bhoyar	Loss of Biodiversity	A
50	Sanjana S. Wankhede		A
51	Sanjivani A. Dhanorkar	Ecolabeling	O
52	Sanskriti N. Thool		A
53	Sejal D. Dehari	Acid Rain	A
54	Sejal L. Bhude		O
55	Shruti P. Patil	Air Pollution	A
56	Shubhangi P. Khadse		A
57	Snehal N. Dhage	Asthma	A
58	Shrushti A. Gawad		A
59	Tanaya V. Hulke	fossil fuels	A
60	Tanu K. Thombare		B
61	Trupti J. Watkar	photochemical smog	A
62	Unnati K. Bhagde		A
63	Vaishali R. Zode	indoor air quality	B
64	Vaishnavi A. Lokhande		A
65	Vaishnavi M. Tijare	ozone depletion	A
66	Vaishnavi M. Sable		A
67	Vaishnavi V. Zade	transport and environmental pollutants	A
68	Vanashri S. Nandurkar		O
69	Vrutika R. Wandhare	Global Warming	A
70	Yogita S. Ambatkar		A



Principal
M.A.K.College of Women's
Hinganghat Dist.-Wardha

Appendix II



* विषय *

प्रथाविवरण प्रकल्प पुस्तिका

विद्यार्थ्याचे नांव : Scouti Vinayak Behare

वर्ग : 2nd year [B.Com] विभाग : कला/वाणिज्य/विज्ञान

रोल नं.: _____ शैक्षणिक सत्र : उन्हाळी 2022 2023



**MATOSHRI ASHATAI KUNAWAR ART, COMMERCE &
SCIENCE WOMENS COLLEGE, HINGANGHAT**

Certificate

**This is to certify that this practical journal contains
the bonafide record of the pratical work of**

She/ku ..Suroli...Vinayak...Behare.....

**Studying in Semester / Class..2nd Year B.C at MATOSHRI
ASHATAI KUNAWAR ART, COMMERCE & SCIENCE WOMENS
COLLEGE, HINGANGHAT during the Academic Session
..2022-2023... The candidate has satisfactorily
completed the experiment presecriled by ..R.T.M.N.L.
Board/University for the subject...E.V.S.....**

Datetd:..15/04/2023

Signature of Head of Department
HOD

Department of Commerce

Signature of the Teacher

*Matoshri Ashatai Kunawar
Art, Commerce & Science*

Women's College, Hinganghat

Who taught the Examinee Head of the Department

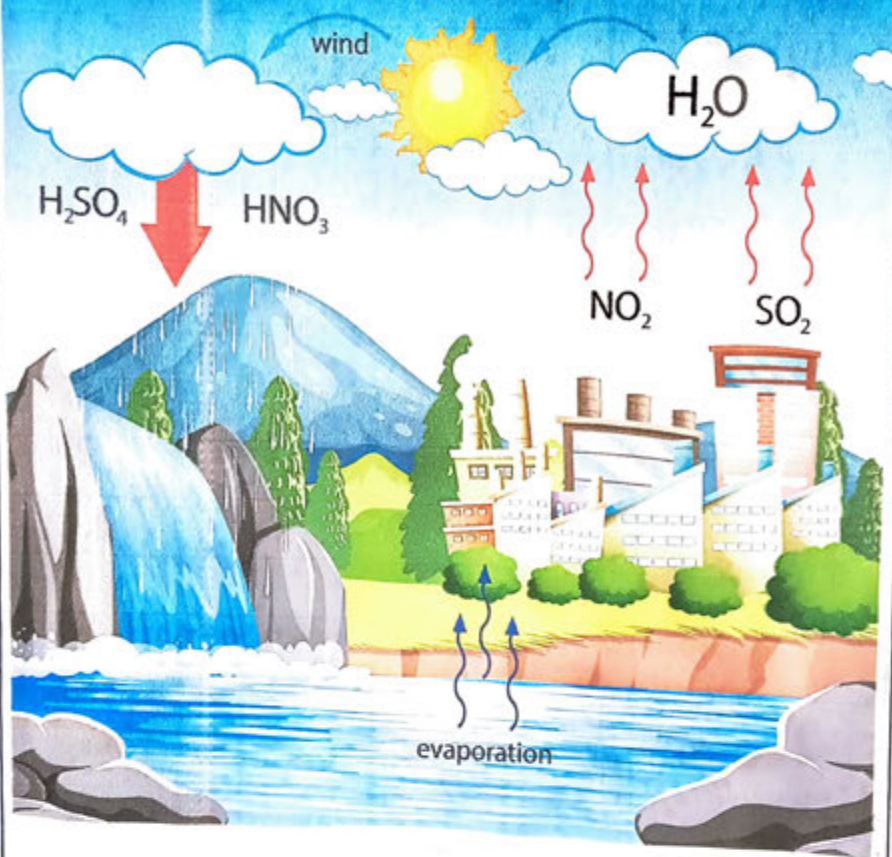
NAME :- Swati J. Behare
College Name :- Mother's
Ashatai Kunawar Momens
College Hinganghat

Class :- 2nd year [B.Com]
Subject :- Environment



— xox —

ACID RAIN



ractical

Acid Rain :-

Acid rain, or acid deposition, is a broad term that includes any form of precipitation with acidic components, such as sulfuric or nitric acid that fall to the ground from the atmosphere in wet or dry forms. This can include rain, snow, fog, hail or even dust that is acidic.

* What Causes Acid Rain

This image, illustrates the pathway for acid rain in our environment.

- 1) Emission of SO_2 and NO_x are released into the air where.
- 2) The pollutants are transformed into acid particles that may be transformed long distances.
- 3) These acid particles then fall to the earth as wet and dry deposition [dust, rain snow, etc.]
- 4) may cause harmful effects on soil, forests, streams, and lakes.

actical

Acid Rain results when sulfur dioxide (SO_2) and nitrogen oxide (NO_x) are emitted into the atmosphere and transported by wind and air currents. The SO_2 and NO_x react with water, oxygen and other chemicals to form sulfuric and nitric acids. These then mix with water and other materials before falling to the ground.

While a small portion of the SO_2 and NO_x that cause acid rain is from natural sources such as volcanoes, most of it comes from the burning of fossil fuels. The major sources of SO_2 and NO_x in the atmosphere are:-

- * Burning of fossil fuels to generate electricity. Two thirds of SO_2 and one fourth of NO_x in the atmosphere come from electric power generators.

- * Vehicles and heavy equipment.

- * Manufacturing, oil refineries and other industries.

Winds can blow SO_2 and NO_x over long distances and across borders making acid rain a problem for everyone and

6500



6500

not just those who live close to these sources.

Measuring Acid Rain

Acidity and alkalinity are measured using a pH scale for which 7.0 is neutral. the lower a substance's pH [less than] the more acidic it is, the higher a substance's pH [greater than] the more alkaline it is. normal rain has a pH of about 5.6 it is slightly acidic because carbon dioxide (CO_2) dissolves into it forming weak carbonic acid. Acid rain usually has a pH between 4.2 and 4.4.

Policy makers, research scientists, ecologists, and modelers rely on the national Atmospheric Deposition program's [NADP] national trends network [NTN] for measurements of wet deposition.

The NADP/NTN collects acid rain at more than 250 monitoring sites throughout the US, Canada, Alaska, Hawaii and the US virgin Islands, unlike wet deposition, dry deposition is difficult and expensive to measure.

Dry deposition estimates for nitrogen and sulfur pollutants are provided by the Clean Air Status and Trends

network [CASTNET] Air Concentrations are Measured by CASTNET at more than 90 locations.

When acid deposition is washed into lakes and streams, it can cause them to turn acidic. The long-term monitoring Surface Water Chemistry at over 280 sites to provide valuable information on aquatic ecosystem health and how water bodies respond to changes in acid-causing emissions and acid deposition.

Acid Rain Definition

Acid Rain is made up of highly acidic water droplets due to air emissions, most specifically the disproportionate levels of sulphur and nitrogen emitted by vehicles and manufacturing processes. It is often called acid rain as this concept contains many types of acidic precipitation.

The acidic deposition takes place in two ways wet and dry. wet deposition is any form of precipitation which removes acids from the atmosphere and place them on the surface of the earth. In the absence of precipitation dry deposition of polluting particles and gases sticks to the ground through dust and smoke.

Points :-

1) Effects of Acid Rain :-

Acid

Rain is very harmful to agriculture plants and animals. It washes away all nutrients which are required for the growth and survival of plants. Acid Rain affects agriculture by the way it alters the composition of the soil.

- * It causes respiratory issues in animals and humans.
- * When acid rain falls down and flows into the rivers and ponds it affects the aquatic ecosystem. It alters the chemical composition of the water, to a form which is actually harmful to the aquatic ecosystem to survive and causes water pollution.
- * Acid rain also causes the corrosion of water pipes, which further results in leaching of heavy metals such as iron, lead and copper into drinking water.
- * It damages the buildings and monuments made up of stones and metals.

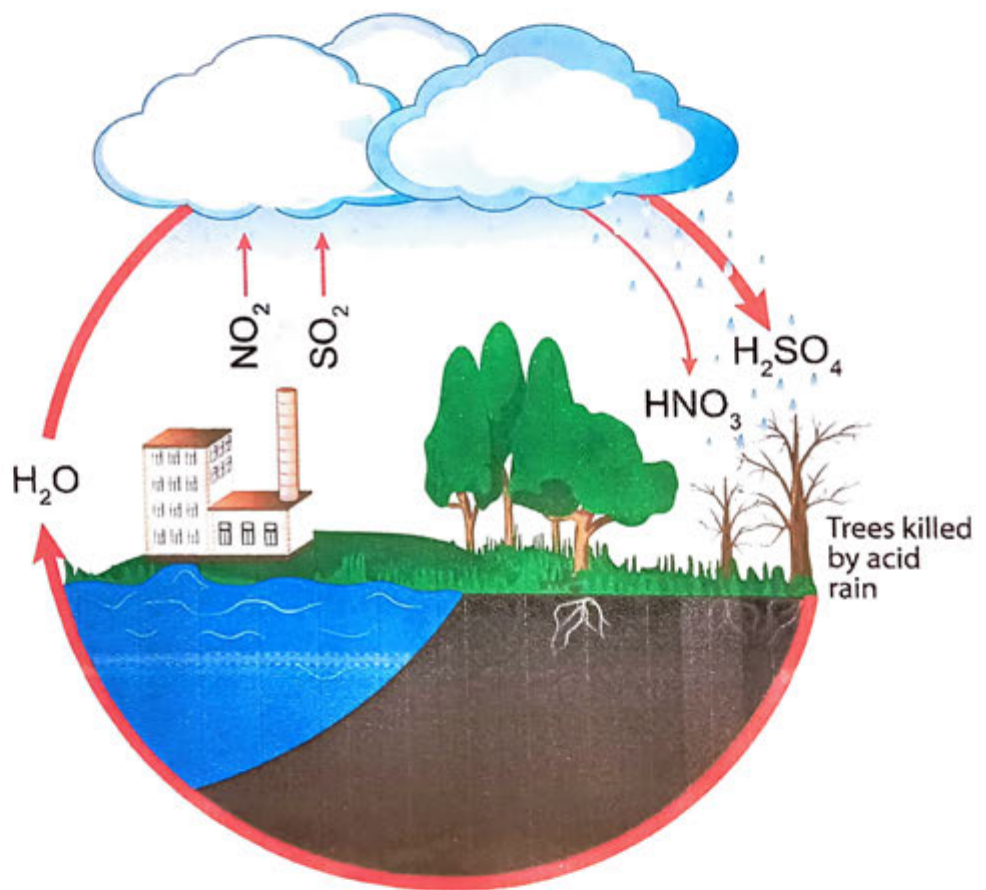
Prevention of Acid Rain :-

The only precaution that we can take against acid rain is having a check at the emission of oxides of nitrogen and sulphur.

Acid Rain is harmful to animals, plants and the monuments.

Being Responsible Citizens, one should be aware of the harmful effects they cause and of industries which give out nitrogen and sulphur compound wastes unethically.

ACID RAIN



tical

★ PROJECT WORK METHODOLOGY ***

The following are some Controls and Measures to prevent the acid Rain.

Technical Solutions :-

Many Coal-firing power stations use flue gas desulfurization (FGD) to remove sulfur-containing gases from their stack gases.

For a typical 95% or more of the SO_2 in the flue gases. An example of FGD is the wet scrubber which is commonly used. A wet scrubber which is ~~also~~ wet equipped with a fan that extracts hot smoke stack gases from a power plant into the tower line or limestone in slurry form is also injected into the tower to mix with the stack gases and combine with the sulfur dioxide present.

The calcium carbonate of the limestone produces pH-neutral calcium sulfate that is physically removed from the scrubber. That is the scrubber turns sulfur pollution into industrial sulfates.

In some areas the Sulphates are sold to Chemical Companies as gypsum when the purity of Calcium Sulphate is high.

In others, they are placed in landfill. The effects of acid rain can last for generations, as the effects of pH level change can stimulate the continued leaching of undesirable chemicals into otherwise pristine water sources. Killing off vulnerable insect and fish species and blocking efforts to restore native life.

Fluidized bed Combustion also reduces the amount of Sulphur emitted by power production.

Vehicle emissions Control reduces emissions of nitrogen oxides from Motor vehicles.

International Treaties :-

Governmental action to combat the effects of acid rain.

International treaties on the long-range transport of atmospheric pollutants have been agreed upon by western countries for some time now.

Beginning in 1979, European countries convened in order to ratify general principles discussed during the UNECE Convention. The purpose was to combat long-range transboundary air reduction of sulphur emissions under the Convention. Results of the treaty have already come to fruition as evidenced by an approximate 40 percent drop in particulate matter in North America.

The effectiveness of the Convention in combatting acid rain has inspired further acts of international commitment to prevent the proliferation of particulate matter. Canada and the US signed the Air Quality Agreement in 1991. Most European countries and Canada signed the treaties. Activity of the long-range transboundary

Air pollution Convention remained dormant after 1999. When 27 Countries Converged to further reduce the effects of acid Rain.

In 2000. Foreign Cooperation to prevent acid rain was sparked in Asia for the first time. Ten diplomats from countries ranging throughout the Continent Converged to discuss ways to prevent acid Rain.

Emissions trading :-

Under this regulatory scheme, every current polluting facility is given or may purchase on an open market an emissions allowance for each unit of a designated pollutant it emits. Operators can then install pollution control equipment and sell portions of their emission allowances they no longer need for their own operations, thereby recovering some of the capital cost of their investment in such equipment. The intention is to give operators economic incentives to install pollution controls.

The first emissions trading market was established in the United States by enactment of the Clean Air Act Amendments of 1990.

The overall goal of the Acid rain program established by the Act is to achieve significant environmental and public health benefits through reductions in emissions of sulfur dioxide [SO_2] and nitrogen oxides [NO_x]. The primary cause of acid rain to achieve this goal at the lowest cost to society the program employs both regulatory and market based approaches for controlling air pollution.

Acid Rain Formation



Acid rain can harm plants and animals, as well as damage buildings and materials.

★ OBSERVATIONS ★

Acid rain (AR) has been reported to induce stress in plants affecting its productivity, growth, flowering and physiology. The molecular changes induced in plants due to the effect of acid rain or acid induced orientation or chloroplast streaming remains largely unknown.

Therefore in the current study we report for the first time the static and permanent changes in the the cell of the medicinal plant *Bocopa monnieri*, due to sulphur-simulated acid rain (S-SiAR) AR induced effects witnessed by the reduction of the size of starch granules and chloroplast amount of the granules per unit area.

dissolving cell walls breaking the normal fiber. Self-induced strain in the various components of the cell. Effect of starch granule and chloroplast due to S-SiAR was analyzed using light, Confocal and Scanning electron microscopic techniques.

The elements viz potassium and magnesium present in the Chloroplasts reveal acidic pH due to effect of S-SiAR observed by the ionization of Mg and K [Mg^{2+} and K^+] in which K^+ indicated by the effects of S-SiAR revealed a net negative vernst potential or about -87.85 mv. Calcium is mainly present on the cell walls and responsible for binding of starch granules become ionized to Ca^{2+} on interevacting with AR indicated by the altered vernst potential of $+137.04$ mv. A net potential difference may cause the above streaming of Chloroplast towards the large starch granules. From this study, we report AR induced physiological changes in medicinal plant *Bacopa monnieri* L. for the first time.

* OBJECTIVES *

1) Educational objectives :-

To understand how the pH level of an environment affects living organisms.

To understand the relationship between the pH level and CO_2 Concentration of distilled water.

The overall goal of the Acid Rain program established by the Act is to achieve and achieve significant environmental and public health benefits through reductions in emissions of Sulfur dioxide (SO_2) and nitrogen oxides (NO_x), the primary cause of acid rain, to achieve this goal at the lowest cost to society, the program employs both regulatory and market based approaches for controlling air pollution.

Acid rain is one of the major environmental threats since 19th Century this paper reviews the 2012 progress report of US EPA (2013) and summarizes

the issues in various environment aspects. Significant reduction in the SO_2 max emission and deposition of acid have been occurred via the active implementation of Clean Air Interstate Rule [CAIR] Acid Rain program [ARP] and Nox budget trading program [NBP] Cross State air pollution rule and litigation [CSAPR] implemented by US EPA since 2011. reduces the cross boundary movements of effluents between US and Canada. US national Composite means of average SO_2 annual mean ambient Concentration has been declined by 85% in the period between 1980 and 2012.

ANALYSIS OF DATA :-

The acidic deposition phenomena when implicated as a factor potentially responsible for crop and forest yield losses and destruction of aquatic life. has gained increasing attention. The widespread fear that acid rain is having or may have devastating effects has prompted international debates and legislative proposals.



* विषय *

पर्यावरण प्रकल्प पुस्तिका

विद्यार्थ्याचे नांव : पल्लवी सुमोद कोल्हे

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विभाग : कला/वाणिज्य/विज्ञान

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शैक्षणिक सत्र : उन्हाळी 20 2 20 3

NAME : Pallavi Pramod Kolhe

CLASS : B. com 2nd year

SUBJECT : Effect of Air Pollution



of Practical

* The Effect of Air pollution on food chain

* Air pollution And food chain *

There is a two way relationship between food production and air pollution. Food production contributes significantly to air pollution, in turn, air pollution can impact food production.

Agriculture is the single largest contributor of ammonia pollution as well as emitting other nitrogen compounds. This affects soil quality and thus the capacity of the soil to sustain plant & animal productivity. In addition, the growing trade in agriculture products in the last few decades has further increased the amount of pollution emitted from the intensification process in producer countries as this burden remains in the producer country it creates an imbalance and shifts the pollution problem from the importing countries to the producer country.

In a world faced with much unrest & uncertainty global food security is an additional driver of turmoil. Research on the impact of air pollution on food is relatively

Effects of Air Pollution

- **Increased Ultraviolet Radiation**
- Review: Protective ozone layer partially blocks ultraviolet radiation (harmful Sun's rays).
- Review: Ozone layer is being depleted.



* Air pollution

Air pollution is the contamination of air due to the presence of substances in the atmosphere that are harmful to the health of human and other living beings or cause damage to the climate or to materials it is also the contamination of indoor or outdoor. Surrounding either by chemical activities physical or biological agents that alters the natural features of the atmosphere.

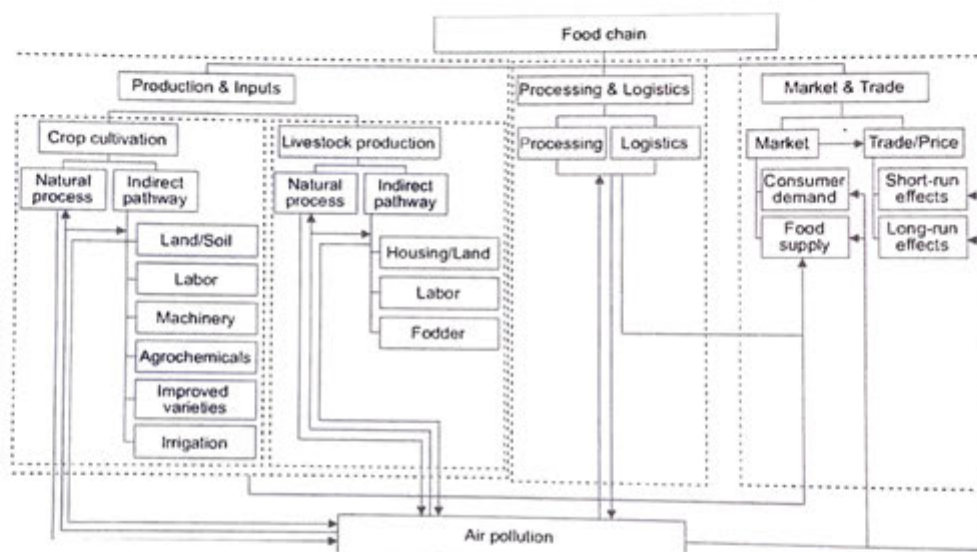
Air pollution is a significant risk factor for a number of pollution related diseases including respiratory infections Heart disease. Copd Stroke and lung Cancer Grow. Evidence suggests that air pollution exposure may be associated with reduced IQ scores impaired Cognition.

* Coughing

* Headache

* Fatigue

* Irritation to Eyes, nose and throat.



* Food Chain *

A food chain shows how each living thing gets food, and how nutrients and energy are passed from creature to creature. Food chains begin with plants and end with animal life. Some animals eat plants, some animals eat other animals.

The food chain describes who eats whom in the wild. Every living thing - from one-celled algae to giant blue whales - need food to survive. Each food chain is a possible pathway that energy and nutrients move through an ecosystem. At the basic level, there are plants that produce the energy. Then it moves up to higher-level organisms like herbivores. After that, when carnivores eat the herbivores, energy is transferred from them to the predators.

Food pollution is generally defined as the presence in food or associated with food of toxic chemicals, elements or compounds.

- * growing of food.
- * irrigation of grown food.
- * food processing, packing & handling.



* Abstract - :

Air pollution negatively impacts food security. This paper reviews the current literature on the relationship between air pollution and food security from the perspective of food system. It highlights that agricultural emissions which substantially contribute to air pollution which substantially contribute could happen at every stage along the food supply chain. Meanwhile, air pollution could happen at every stage along growth and animals health but also shift market equilibrium of both agro-inputs and outputs in the food security indirectly.

Furthermore, this study evaluates the stress of agriculture policy and energy policy on food security and air pollution respectively, and provides an overview of the potential policy.



* Food chain *

Food chain is because energy in the form of heat is lost at each step or trophic level. Chain do not normally encompass more than four or five trophic level people can increase that total food supply by cutting instead of consuming animals that eat cereal grains the people themselves consume the grains.

The basic structure of interaction in all biological communities characterized by the manner in which food energy is passed from one trophic level to the next along the food chain the base at the pyramid whereas in freshwater lakes a combination of multicellular plants and single-celled algae constitute the first trophic level.

Agriculture is the single largest contributor of ammonia pollution as well as emitting other nitrogen compounds this affects soil fertility and this the very capacity,



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* Cause of food pollution *

- growing of food (e.g. crops, fruits, vegetables) in polluted soils, solid wastes (e.g. mine tailings) or areas with polluted ground water.
- irrigation of grown food (ex. vegetables, fruits, crops) with polluted water.
- growing of food (e.g. crops, fruits, vegetables) in areas with polluted air.

Food pollution is generally defined as the presence in food or associated with food the toxic chemicals elements or compounds and or biological contaminants which are not naturally presents in food or are above their naturally present in food or are above their natural present in food or are above their found in some foods.

What is happening to our air?

Click on the different images to find out more about the effects of air pollution...



e of Practical

* Effects of food pollution *

Food pollution can affect each of us by causing mild to severe food illness or, worse contributes to the causing the development of serious health problem such as hormonal and metabolic problem, or even various types of cancer.

Nervous system problem may also be induced by food polluted with certain pesticides. Additionally in rare case, when highly polluted food is consumed serious food poisoning or death may occur almost immediately.

The sources of food pollution are numerous and hard to identify or, exclude from our daily environment they including highly problem of pollution.



पर्यावरण प्रकल्प पुस्तिका

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**MATOSHRI ASHATAI KUNAWAR ART, COMMERCE &
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Certificate

**This is to certify that this practical journal contains
the bonafide record of the pratical work of**

She/ku *Kalyani Dipak Maybale* **.....**

Studying in Semester / Class..... *8com 4th sem* **at MATOSHRI
ASHATAI KUNAWAR ART, COMMERCE & SCIENCE WOMENS
COLLEGE, HINGANGHAT during the Academic Session**
..2022-23.....

**The candidate has satisfactorily
completed the experiment presecriled by ..R.I.M.N.U....
Board/University for the subject..Environment.**

Datetd:..... *15/04/2023*

30ceiswal
HOD

Signature of the Teacher

Who taught the Examinee *Department of Commerce
Matoshri Ashatai Kunawar
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Womens College, Hinganghat* **Head of the Department**



• Name: Kalyani Dipak Mujbaitte.



• College Name: M.A.K. Women's college, Hinganghat.



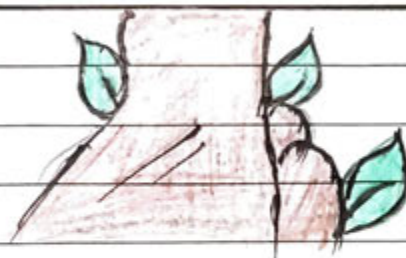
• Class: Bcom 2nd year (IV-sem)



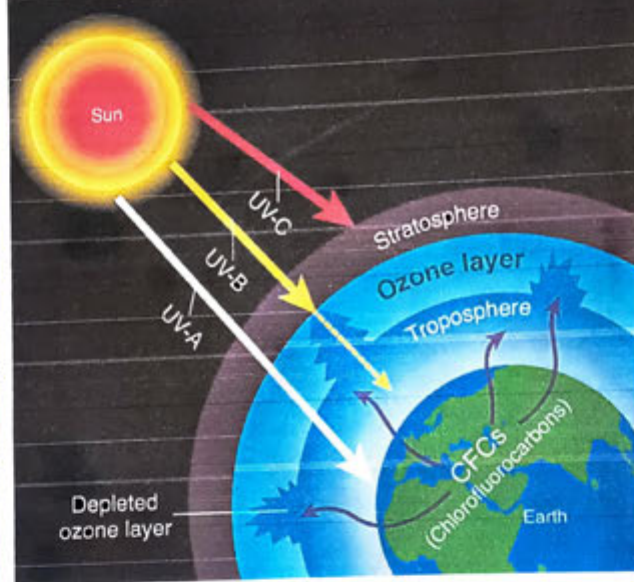
• Subject: Environment



• Project Topic: Ozone depletion.



Ozone Layer Depletion



Ozone Depletion

• Definition

"Ozone Depleting Substances are the substances such as chlorofluorocarbons, halons, carbon tetrachloride, hydrofluorocarbons, etc. that are responsible for the depletion of the ozone.

• Meaning

Ozone depletion is the thinning of the ozone layer present in the upper atmosphere. This happens when the chlorine and bromine atoms in the atmosphere come in contact with ozone and destroy the ozone molecules. One chlorine can destroy 100,000 molecules of ozone. It is destroyed more quickly than it is created.

Some compounds release chlorine and bromine on exposure to high ultraviolet light, which then contributes to ozone layer depletion. Such compounds are known as Ozone Depleting Substances. The ozone depleting substances that contain chlorine include chlorofluorocarbon, carbon tetrachloride, hydrochlorofluorocarbons, and methyl chloroform. Whereas, the ozone-depleting substances that contain bromine are halon, methyl bromine, and hydro bromofluorocarbons.



• Causes of Ozone Depletion

Ozone depletion is a major concern and is associated with a number of factors. The main causes responsible for the depletion of the ozone, are listed below:

1) Chlorofluorocarbons

Chlorofluorocarbons or CFCs are the main cause of ozone layer depletion. These are released by solvents, spray aerosols, refrigerators, air-conditioners, etc.

The molecules of chlorofluorocarbons in the stratosphere are broken down by ultraviolet radiations and release atoms. These atoms react with ozone and destroy it.

2) Unregulated Rocket Launches

Researches say that the unregulated launching of rockets results in much more depletion of the ozone than the CFCs do. If not controlled, this might result in a huge loss of the ozone layer by the year 2050.

3) Nitrogenous Compounds

The nitrogenous compounds such as NO_2 , NO , N_2O are highly responsible for the depletion of the ozone.

4) Natural Causes

The ozone layer has been found to be depleted by certain natural processes such as sun-spots and stratospheric winds. But it does not cause more than 1-2% of the ozone layer depletion.

The volcanic eruptions are also responsible for the depletion of the ozone layer. When chlorine and bromine atoms come into contact with ozone in the stratosphere, they destroy ozone molecules. One chlorine atom can destroy over 1,00,000 ozone molecules before it is removed from the stratosphere. Ozone can be destroyed more quickly than it is naturally created.

Layer of Atmosphere

① Troposphere :

Troposphere is at about 13 km from Earth's surface. The lowest layer from the surface of the earth is known as "Troposphere". The temperature decreases according to the height at this level. The drop of temperature rate at every 160 m height is about 10°C . The temperature different layers is at different heights and at different layers. Although this layer is smaller than other layers, it is important as regards the weight of the air and it covers 80% of the atmospheric air, other elements of the air are vapour, water molecules, dust and microscopic organisms are found in this layer. This layer is very important and useful for the life of living beings. In which rain, wind, storm, hail, snow, clouds etc. exist.

Tropopause the layer that separates troposphere and stratosphere layer is called as tropopause which is at 2 to 3 km above the troposphere.

② Stratosphere:

Stratosphere is a layer between tropopause and stratopause. The height of this seasons. Temperatures remain constant for certain height of the layer. But beyond 32 km of height, the temperature increase. This layer is called 'Isothermal zone'. The heat from the sun is absorbed in this layer hence temperature is retained. The extension of this layer is much higher in the summer than in the winter.

Ozonosphere is a layer of ozone which cover at a height of about 20 to 35 km from the surface of earth. When the ultraviolet radiation from sunlight come in contact with oxygen, they are processed and ozone (O_3) gas is produced. Ozone layer absorbs the harmful ultraviolet rays radiated the harmful from sun, hence the temperature of ozone layer increases, This layer protects life on Earth. Ozone layer is called "protective umbrella of earth".

of Practical

③ Tonosphere:

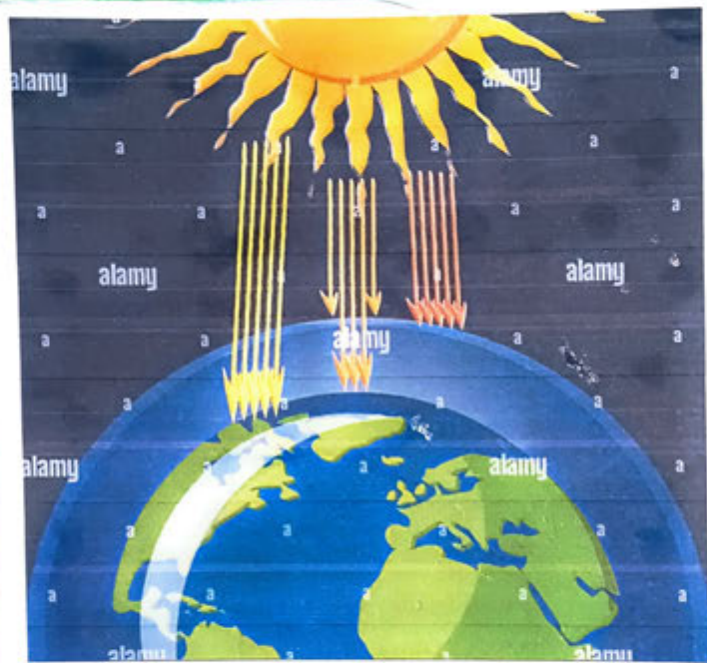
Tonosphere is a layer found beyond the stratosphere, around 360 to 400 km from the surface of earth, which is until the end of atmosphere. It extends from 104 to 112 km from the surface of the earth.

The radio waves travel from this layer to the Earth, because of which we can listen to the radio. Only 1% of air is present in this layer of the total atmospheric air.

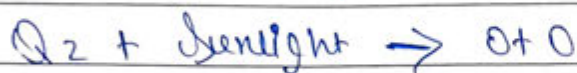
④ Exosphere:

Exosphere extends from 500 to 750 km from the surface of the earth. At a height of about 490 km radio waves of a temperature of 1700°C has been detected through rocket and radio waves. This layer contains natural atoms of Oxygen, Helium and Hydrogen. At a height of about 2,000 km. the Natural atoms have an effect called a magnetic circle.

Teacher's Signature



• Formation of Ozone Layer



Ozone (O_3)

Chemically forms when UV hits on stratosphere oxygen molecules dissociate into atomic oxygen.



Atomic oxygen quickly combines with other oxygen molecules.

Ozone layer depletion, is simply the wearing out (reduction) of the amount of ~~some~~ ozone in the stratosphere. Unlike pollution, which has many types and causes, ozone depletion has been pinned down to one major human activity.



Practical

• Importance of Ozone Layer

- Ozone is concentrated in the lower stratosphere between 15 and 30 km above the surface the so called 'Ozone Layer'. Ozone can be produced by numerous chemical radiations, but the main mechanism in the atmosphere for its production and removal is absorption of ultra-violet (UV) radiant energy from the sun.
- The maintenance of enough stratospheric ozone to absorb harmful UV sunlight is therefore vitally important to all life forms on earth.
- The ozone layer prevents harmful wave-lengths of ultraviolet (UVB) light from passing through the Earth's atmosphere. These wavelengths cause skin cancer, sunburn, permanent blindness, and cataracts, which were projected to increase dramatically as a result of thinning ozone, as well as harming plant and animals.

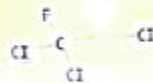
- Ozone hole located in Antarctica

Antarctica is the only place on Earth where it's ~~se~~ reliably cold enough for an ozone hole to form. The ozone hole is an annual thin spot that forms in the stratospheric ozone layer over Antarctica in mid-September and October. When it comes to the ozone hole, chlorine is the enemy. The chlorine comes from chlorofluorocarbons (CFCs) for short, which were widely used in early refrigerators and cooling systems. Under most atmospheric conditions, when CFCs begin to degrade, the chlorine ~~certain~~ first gets incorporated into variety of ~~first~~ smaller molecules that do not directly harm the ozone layer.

The large, scale transformation of relatively harmless form of chlorine into an army of ozone, destroying assassins only takes place in one environment on the surface of droplets and crystals in an unusual kind of cloud. Made of a mixture of water and nitric or a mixture of water and nitric or sulphuric acid, these polar stratospheric in an unusual kind of cloud. Made of a mixture of water and nitric or sulphuric acid, these polar clouds only form where temperatures drop to at least -78°C (-108°F).

Ozone - the Earth's Protective Veil

Stratosphere
Troposphere



50 km

-80°

10 km

CFC

N_2O

Plastic foam
and refrigerators
damage the
ozone layer



Nitrogen oxides
affect the ozone layer



The Ozone hole
over Antarctica

• Effects of Ozone Layer Depletion

The depletion of the ozone layer has harmful effects on the environment.

① Effect on Human Health :

Humans will be directly exposed to the harmful ultraviolet radiation of the sun due to the depletion of the ozone layer. This might result in serious health issues among humans, such as skin diseases, cancer, sunburns, cataract, quick ageing and weak immune system.

② Effect on Animals :

Direct exposure to ultraviolet radiations leads to skin and eye cancer in animals.

Species of marine animals in their developmental stage e.g. young fish, shrimp larvae and crab larvae have been threatened in recent years by the increased UV radiation under the Antarctic Ozone hole.

Practical

③ Effects on the Environment :

Strong ultraviolet rays may lead to minimal growth, flowering and photosynthesis in plants. The forests also have to bear the harmful effects of the ultraviolet rays.

④ Effects on Plants :

Physiological and developmental processes of plants are affected by UVB radiation, even by the amount of UVB in present day sunlight.

⑤ Adverse impacts on Agriculture :

Plant growth, especially in seedlings, is harmed by more intense UV radiation.

Major crop species are particularly vulnerable to increased UV, resulting in reduced growth, photosynthesis and flowering.

Wood, plastic, rubber, fabrics and many construction materials are degraded by UV radiation. The economic impact of replacing and/or protecting materials could be significant.

⑥ Effects on Marine Life :

Planktons are greatly affected by the exposure to harmful ultraviolet rays.

These are higher in the aquatic food chain.

If the planktons are destroyed, the organisms present in the food chain are also affected.

Measures to Prevent the Ozone Depletion

The depletion of the ozone layer is a serious issue and various programmes have been launched by the government of various countries to prevent it. However, steps should be taken at the individual level as well to prevent the depletion of the ozone layer.

Following are some points that would help in preventing this problem at a global level.

① Avoid using ODS

Reduce the use of ozone depleting substances
E.g. avoid the use of CFCs in refrigerators and air conditioners, replacing the halon based fire extinguishers etc.

② Minimise the use of Vehicles:

The vehicles emit a large amount of greenhouse gases that lead to global warming as well as ozone depleting. Therefore, the use of vehicles should be minimised as much as possible.

③ Use Eco-friendly Cleaning Products:

Most of the cleaning products have chlorine and bromine containing chemicals that find a way into the atmosphere and affect the ozone layer. These should be substituted with natural products to protect the environment.

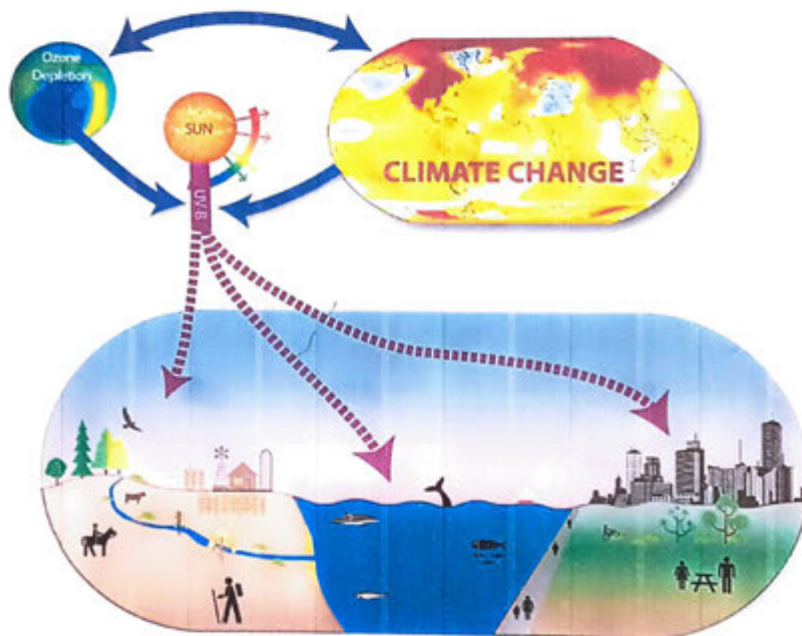
④ Use of Nitrous Oxide should be prohibited:

The government should take strict actions and prohibit the use of harmful nitrous oxide and that is adversely affecting the ~~income~~ ozone layer. People should be made aware of the products emitting the gas so that its use is minimised at the individual level as well.

Practical

(5) Others :

- Limit private vehicle driving
- Use eco-friendly household cleaning products.
- Avoid using pesticides
- Developing stringent regulations for rocket launches.
- Banning the use of dangerous oxides.



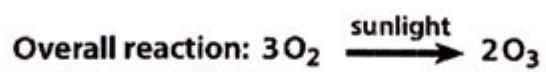
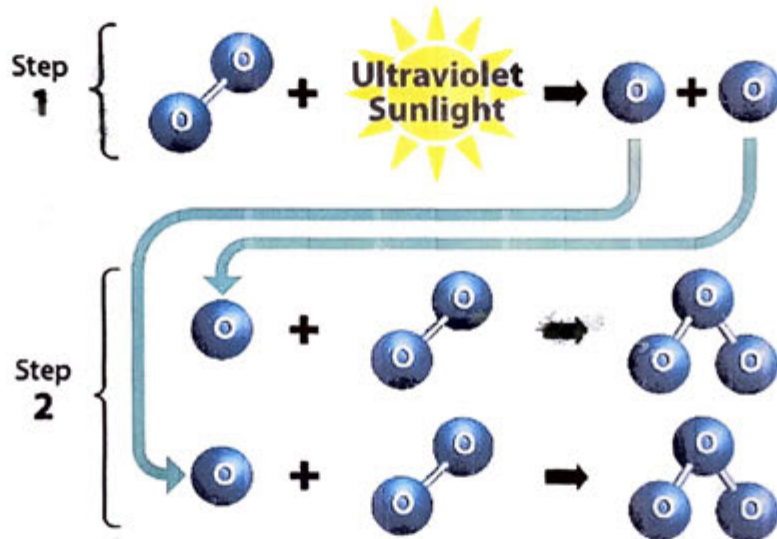
Practical

• Ozone depletion and Climate change

- Ozone depletion and climate change have usefully been thought of as environmental issues with little in common other than their global scope.
- The climate system involves the atmosphere, specially processes within the troposphere, such as air circulation patterns - Land surfaces and oceans.
- The ozone layer is found in the stratosphere, which is the layer of the atmosphere immediately above the troposphere.
- Climate change is concerned with how carbon dioxide, methane and other greenhouse gases are altering the global climate system.
- Ozone depletion, on the other hand, involves how certain industrially produced chemicals containing chlorine or bromine are damaging the earth's protective stratospheric ozone layer.

Practical

- However, as the global community has come to understand more has come about these issues, and the complex physical and chemical and processes that drive them, we have become increasingly aware of the ways in which actions to address each are interlinked.
- The most obvious linkage between efforts to mitigate ozone depletion and climate change is the fact that certain ozone-depleting substances (ODS) such as chlorofluorocarbons (CFCs) and hydrochlorofluorocarbons (HCFCs) are also powerful greenhouse gases.
- It is clear that actions to mitigate global warming can have positive effects on ozone depleting and vice versa! However, care must be taken to avoid solutions to one problem that make the other worse.

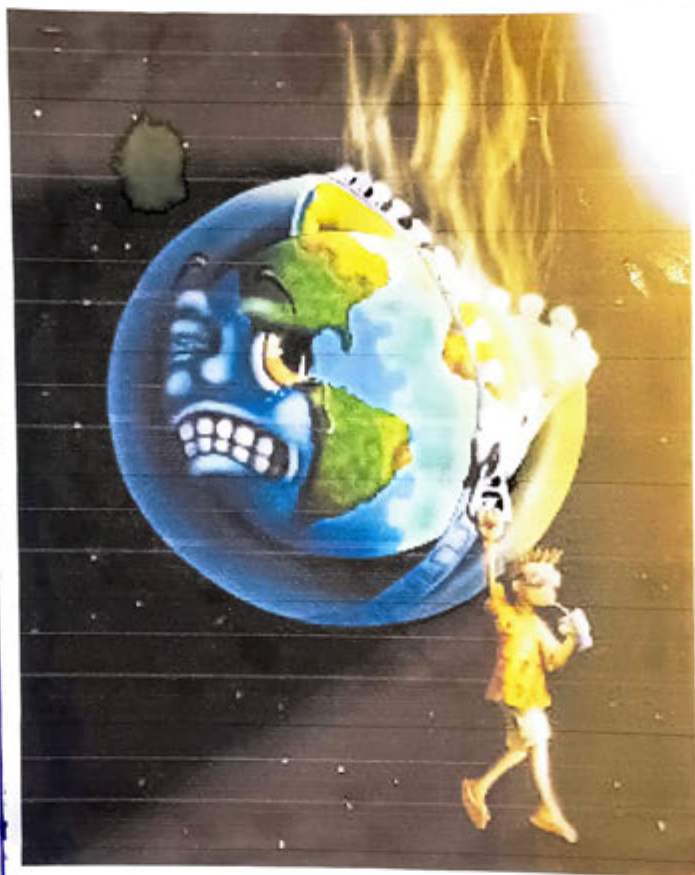


• Observation of Ozone layer depletion

- Initially the atmosphere was devoid oxygen, photosynthetic activities of the blue green algae added oxygen in the atmosphere and only after that the evolution of complex multicellular organisms took place.
- Ozone occurs in the form of a layer in the concentration of 10 ppm in stratosphere between 16 to 40 kms. At the ground surface the conc. is very low just around 0.05 ppm.
- Ozone in stratosphere accounts for the 90% of total ozone present in atmosphere.
- Ozone layer at stratosphere has a very protective role to play. It acts as a protective filter that absorbs sun's damaging UV radiations in wave lengths between 220 and 330 nm.
- Ozone is formed from oxygen molecules in stratosphere through radiation absorption at 242 nm.

Practical

- Ozone gets destroyed through radiation absorption at ~~25~~ $< 325 \text{ nm}$.
- A total amount of 3,50,000 tonnes of ozone is formed and destroyed everyday.
- Scientists did predict that ozone depletion should peak around year 2010.
- As world wide controls reduce the release of CFCs and other ozone depleting substances, nature will repair the ozone layer.
- Until then, we can expect higher levels of UV radiation at the Earth's surface.
- We need to take care to avoid the bad health effects that could result from too much UV radiation.
- The concentration of ozone in the ozone layer is, usually under 10 parts per million while the average concentration of ozone in the atmosphere is about 0.3 parts per million.



* Conclusion *

There is no doubt that the problem of ozone depletion exists and deserves extensive research and attention. With the release of each and every CFC.

Our ozone layer takes one small step towards its destruction. The decision to ban completely CFCs sooner than later cannot be decided by the United States or even the United Nations. The entire world must unite in order to expect this problem forever.

Most ozone depletion is the result of human activities, making small changes in our habits can make a huge difference in our future.

As you sow so shall you reap.



* विषय *

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रोल नं.: _____ शैक्षणिक सत्र : उन्हाळी २०२२-२०२३



**MATOSHRI ASHATAI KUNAWAR ART, COMMERCE &
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Certificate

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the bonafide record of the pratical work of**

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COLLEGE, HINGANGHAT during the Academic Session**

2022-23..... **The candidate has satisfactorily
completed the experiment presecriled by** *Nagpur*.....
Board/University for the subject *environment*.....

Datetd: 15.04.2023

Dubey
Signature of the Teacher

Who taugh the Examinee Head of the Department

ractical

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विषय :- जागतिक तापमान वाढीचे कारणे व
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नाव :- नम्रता हरीभाऊ डाडे

वर्ग :- B. A. 2yr IV - sem

मागदर्शक :- पुणे सँडस / कोल्होलिणर सँडस

21/25

העולם הזה הוא רק תמונה

העולם האמת הוא אחר

* העולם הזה הוא רק תמונה *



העולם

הוא

רק תמונה

העולם הזה הוא רק תמונה

actical

☀️ प्रस्तावना ☀️

आज पर्यावरणात अनेक ठिकाणी उद्देक होताना दिसतात. देशामध्ये अनेक ठिकाणी दुष्काळ पसरला आहे. पहाडामध्ये वगवे पेटत आहेत आणि संपूर्ण जगात कुठे भुंकप येत आहेत. कुठे वाढत तर कुठे मॅडस्नार्कड. आपल्या देशाच्या संवर्धन दृष्टीकोनाची समस्या अगदी गंभीर स्थितीत आहे. निसर्ग म्हणजेच प्रकृती सर्वात मोठी व्यवस्था आहे. पर्यावरण म्हणजे माणूस हा निसर्गमित्रता असा दायक आहे. जो नैसर्गिकसुद्धा असतो आणि अनैसर्गिकसुद्धा असू शकतो.

आजकाल पर्यावरण प्रदूषण हा विषय जगाच्या जागतिक तापमान नोंद हरितवायूचे उत्सर्जन पृथ्वीवर यापूर्वीही अनेकवेळा जागतिक तापमान वाढ झाली होती. याचे पुरावे अँटार्क्टिका च्या बर्फाच्या अंतरात मिळतात. त्या वेळसची तापमान वाढ ही पूर्णतः नैसर्गिक कारणांमुळे झाली होती. व त्या ही वेळेस पृथ्वीच्या वातावरणात आमुलाग्र बदल झाले होते. सध्याचे तापमान वाढ ही पूर्णतः मानवनिर्मित असून मुख्यत्वे हरितवायू परिणामामुळे होत आहे. ज्योते प्रोटेक्शन हा त्या प्रयत्नांच्या एक भाग आहे या प्रोटेक्शनमध्ये अनेक देशांनी मान्य केले आहे कि ते. इ. स. २०१७ पर्यंत आपापल्या देशातील हरितवायूचे उत्सर्जन इ. स. १९९० सालच्या पातळीपेक्षा कमी आणतील. कारराप्रमाणे अनेक देशांनी प्रयत्न सुरु केले आहेत.

actical

परंतु जर्मनी सोडता बहुतेक देशांना या
 कारागृहाचा पाळन करणे अवघड जाते. हरित
 वायूचे उत्सर्जन प्रचंड पातळीवर कमी केले तर
 आर्थिक प्रगतीला खोल ब्रेक ही भीती राहण
 कारणीभूत आहे. जागतिक तापमानवाढीस मुख्यत्वे
 अमेरिकेची संयुक्त संस्थाने युरोप चीन, जपान
 हे जबाबदार देश आहेत याचे मुख्य कारण
 पिकाळवाऱ्या आगा आहे पृथ्वीच्या भोवतालच्या
 वातावरणाच्या सरासरी तापमानवाढीची प्रक्रिया आहे.

1. The first step is to identify the problem.
 2. The second step is to define the problem.
 3. The third step is to analyze the problem.
 4. The fourth step is to develop a solution.
 5. The fifth step is to implement the solution.
 6. The sixth step is to evaluate the solution.
 7. The seventh step is to monitor the solution.
 8. The eighth step is to maintain the solution.
 9. The ninth step is to improve the solution.
 10. The tenth step is to document the solution.



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☀️ अव्यासपद्धती ☀️

१) प्रकल्पाची गरज :-

१. जागतिक तापमान वाढीवर तत्परतेने नियंत्रण आणता आता नाही तर विनाशकारी परिणाम भोगावे लागतील म्हणून प्रकल्पाची गरज भासते.
२. भारताची लोकसंख्या मोठी आहे. शिवाय इथे गरिबी आणि विषमताही मोठ्या प्रमाणावर आहे. त्यामुळे जागतिक तापमानवाढीचे मोठे परिणाम भारताला भोगावे लागतील म्हणून या प्रकल्पाची गरज आहे.
३. जागतिक तापमान वाढीवर नियंत्रण मिळविण्यासाठी आणि संभाव्य परिणाम कमी करण्यासाठी या प्रकल्पाची गरज आहे.
४. या नैसर्गिक हरिणहऊस परिणामावरोधक ओढवोगीक आणि कृषी क्षेत्रातून उत्पन्न होणाऱ्या वायूंचे उत्सर्जन होत असत त्यामुळे पृथ्वीच्या तापमानात वाढ होते म्हणून या प्रकल्पाची गरज आहे.
५. जागतिक तापमानवाढीमुळे काही वन्य वडनेल बडणील. त्यामुळे पृथ्वीचा तापमान आणखी वाढेल यासाठी या प्रकल्पाची स्तूप महत्त्वपूर्ण गरज आहे.

2) प्रकल्पार्थ महत्व :-

1. जागतिक तापमान हे प्रत्यक्षा सहभागी निरीक्षणा कृती तसेच प्रयोग शास्त्र जागतिक तापमानाविषयी आपला दृष्टीकोण आधीच वस्तुनिष्ठ करणे .
2. जागतिक तापमानाविषयी योग्य जाणीव जागृता करणे तापमानाचे सौरहता व संतुलन करवासाठी प्रोत्साहित करणे .
3. जागतिक तापमानाची व्यापकता आधीच असल्याने बहुसंख्य प्रमुख जात - शाखेचा अभ्यास त्याच समावेश आहे .
4. जागतिक तापमान हा स्वातंत्र्य विषय चुकीसीने अभ्यासकृतात समाविष्ट केलाभुले त्यातील सूक्ष्म प्रश्न व समस्या समोर येव लागल्यासाठी पर्यावरणाचे महत्व आहे .



प्रकल्पाचा उद्देश :-

1. जागतिक तापमानवाढ 2 अंश सेल्सियस (3.6 अंश फॅरनहीट) मुश्किल ठेवण्यासाठी वेळ निवृत्त चाळणी असून सध्याचे कार्बन ड्यूसर्जन लक्षात घ्याऊन भेरी होण्या होवू शकते.
2. जेव्हा अनेक वर्षे हवामान लढव टाळण्यासाठी हरितगृह वायूंचे ड्यूसर्जन कमी करण्याची प्रयत्न केले जात आहे.
3. पार पृथ्वीचे तापमान 3 अंश वाढले तर बर्फ बेघार होणे, हिंसक, संघर्ष होणे प्राणीपक्षांचा प्रवासी नष्ट होणे यासारखे परिणाम होतील.
4. ही जेव्हाची संहि पयरी आयपीसीचे प्रमुख शब्द पयरी यांनी सांगितले कि हवामान लढव ठेवण्यासाठी आदेश अंमलबजावणी करणे गरजेचे आहे.
5. तापमानवाढ 2 अंश सेल्सियसच्या खाली आणण्यासाठी हवा व तेही कमी खर्चात करणे आले पाहिजे.



परिवरण विषयाची निवड :-

प्रागतिक तापमान वाढल्यामुळे व शापासून
उत्पादनेची बाबर समस्याची मान लहवी शासाठी
विषयाची निवड केली.

या विषयाची निवड शासाठी केली आहे की
ग्रामीण भाग व शहरी भाग तापमानापासून
वंचित राहवे.

प्रागतिक तापमान वाढीची माहिती लोकांपर्यंत
पोहचावी शासाठी या विषयाची निवड
केली.

आपल्या भारत सरकारने प्रागतिक तापमान
वाढ कमी लहवी म्हणून संदेश दिला आहे.
त्यामुळे हा विषयाची निवड केली आहे.

दरोदरी प्रागतीक तापमानामुळे सौरउर्जेचा वापर
करावा.

नमुना निवड स्पष्टीकरण

आपका पथविज्ञ प्रकृषण हा विषय
 व्याख्या व्यागतिक तापमान नोंद हरितवायुचे उत्सर्जन
 प्रक्षीवर शाखीही अनेकवेळा व्यागतिक तापमान
 वाढ झाली होती याचे पुरावे अंतराळीक च्या
 लफाच्या अस्तंतात मिळतात त्या वेळेची तापमान
 - वाढ ही पूर्णतः नैसर्गिक कारणांमुळे झाली
 होती व त्याही वेळेस प्रक्षीच्या वातावरणात
 आमुखात वढल झाले होते सध्याचे
 तापमानवाढ ही पूर्णतः मानवनिर्मित असून
 मुख्यत्वे हरितवायु परिणामांमुळे होत आहे.
 प्रक्षीच्या भोवतालच्या वातावरणाच्या
 सरासरी तापमान वाढीची प्रकृष्टा आहे.
 यावरील सहसा हवामानातील वढल व
 भावेच्यातील त्यामुळे होणारे वढल याचाही उल्लेख
 यासंदर्भात करताना येतो. प्रक्षीवर शाखीही
 अनेकवेळा व्यागतिक तापमान वाढ झाली होती
 याचे पुरावे अंतराळीक च्या लफाच्या अस्तंतात
 मिळतात त्या वेळेची तापमानवाढ ही
 पूर्णतः नैसर्गिक कारणांमुळे झाली होती व
 त्या ही वेळेस प्रक्षीच्या वातावरणात
 आमुखात वढल झाले होते सध्याच्या
 तापमानवाढ ही पूर्णतः मानवनिर्मित असून
 मुख्यत्वे हरितवायु परिणामांमुळे होत आहे.
 गेल्या शंभर वर्षांमध्ये यापूर्वी काहीही
 झालेली नाही. प्रवृत्त्या अपाच्यान तापमानवाढ
 झाली आहे. विषुववृत्तीय भागातील जी थोडी

पर्वत शिखरे हिमच्छादित आहेत. त्यातील
 विस्तीर्णता मांभरी हे पर्वत शिखर पारितोष्य आहे
 या पर्वत शिखरावरील हिमच्छादन इ. स. १९०६
 रचा लवनेत २५ मी. उरले आहे. गेल्या
 ३० वर्षांत ठहवले इ. स. १९६५-६६ पासून
 १.५ से तापमानवाढ नोंदवण्यात आली असून
 इथले हिमच्छादन दरवर्षी २० से. मी. या
 रीतने लवनेत वलंय अशी व्यावहारिक
 तापमानवाढीची अनेक उदाहरणे आहेत.

गृहितके :-

1. प्रागातिक तापमान देशात राहत असताना आपल्याला सौर उर्जेच्या फार मोठा उपयोग भासत असतो.
2. आज या जगभरात ग्रामीण भागामध्ये तापमानवाढीच्या योजना राखणीच्या आहे. यामुळे बदल होऊ शकतो.
3. तापमान संरक्षण व संवर्धन यासाठी पास्तीन पास्त झोडे वावावे. त्यासाठी वातावरण थंड राहते.
4. आधुनिक काळामध्ये प्रागातिक तापमान जसकता निर्मिती झाली विसण नही.
5. आजच्या युगामध्ये लोकांना प्रागातिक तापमानाचे ज्ञान आलेले आहे. त्यामुळे लोकांना झालेले महत्व कळू शकत आहे.



નિષ્કર્ષ :-

1. તાપમાન કમી જાણ્યાસ આપણે આરોગ્ય નિરોગી રહીશ.

2. તાપમાન ખસ્ત વાહણ્યાસ આપણાના જીવન હોવાર નહી.

3. ડેહાતા વાહણ્યાસ ખાસ્તીન ખાસ્ત જાડે બાવણ્યાસ તવાપાસુન આપણાના સાવબી વ માંક્ષીબન પ્રાપ્ત હોતે

4. ડેહાતા કમી જાણ્યાસ શારીરિક વ માનસિક સમાધાન પ્રાપ્ત હોતે

5. પ્રવુવનામુલે હોત અસભેજ્યા કમી તાપમાનાપાસુન સુચકીતતા પ્રાપ્ત હોતે.

Practical

उपाययोजना :-

1. व.स. 2015 ज्योद्धे मोटोर्लॉल हा त्या प्रयत्नांचा फुल भाग आहे. या मोटोर्लॉलमध्ये अनेक देवांनी साज्य केले आहे जी ते व.स. 2015 पर्यंत आपल्या देवातील हरितवायुचे उत्सर्जन व.स. 1990 सालच्या पातळीपेक्षा कमी आणतील.
2. 2015 साली सर्व देवांनी मिळवून जागतील वाढीला तोंड देण्यासाठी पॅरिस करार हा नवा करार केला आहे.
3. जागतिक तापमानवाढ रोखायची तर वातावरणातील कार्बन डायऑक्साईड वायु कमी करण्यासाठी उपाय करावे.
4. कार्बन डायऑक्साईडला रोखून साठवण करायची असल्यास सह्या कार्यगत असणाऱ्या वीजनिर्मिती प्रकल्पांसहजे योग्य ते बदल करावे लागते.
5. या सगळ्या तापमानावर नवीन प्रकारची इंधने शोधने जेगेळवून या वंछनातून कार्बन डायऑक्साईड उत्सर्जन होणारच नाही.



* विज्ञान *

प्रथाविवरण प्रकल्प पुस्तिका

विद्यार्थ्याचे नांव : नम्रता सुशालरावजी बावणे

वर्ग : B.A. 2nd year [4sem] विभाग : कला/वाणिज्य/विज्ञान

रोल नं.: _____ शैक्षणिक सत्र : उन्हाळी 20₂₂ 20₂₃



**MATOSHRI ASHATAI KUNAWAR ART, COMMERCE &
SCIENCE WOMENS COLLEGE, HINGANGHAT**

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COLLEGE, HINGANGHAT during the Academic Session**

**..... The candidate has satisfactorily
completed the experiment presecriled by Nagpur....
Board/University for the subject Environment**

Datetd:....15/04/2023


Signature of the Teacher

Who taught the Examinee Head of the Department

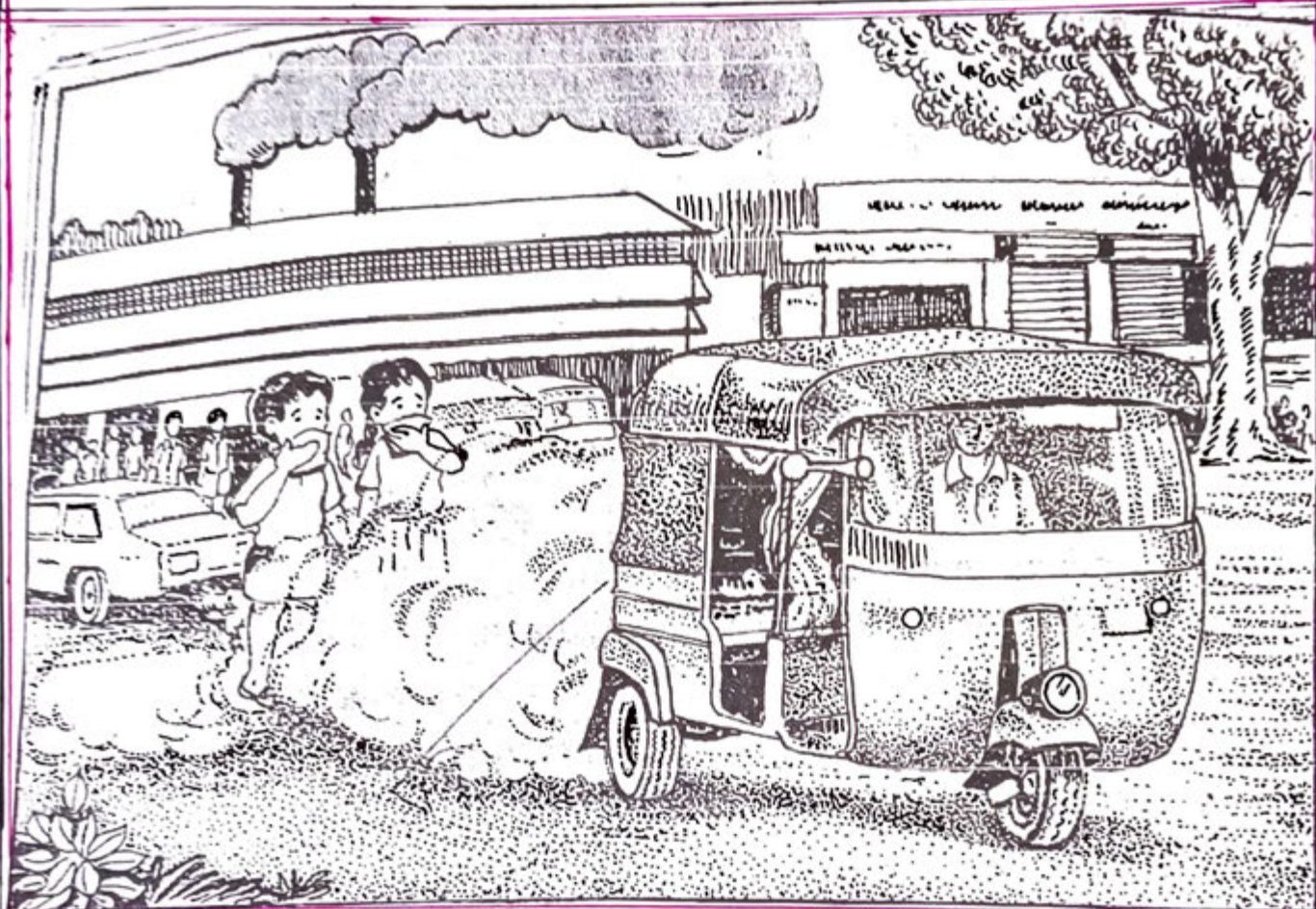
અભ્યાસપદ્ધતી

વિષય : કારખાન્યાતીન સાંડપાન્યામુલ
માનવી જિવનાવર
હોનારે દુષ્પરિણામ વ
ત્યાવરીન ઉપાયયોજના
અભ્યાસ

નાવ : નમૂના ચુશાનરાવ લાલિ
કોલેજ નાવ : માતીશ્રી આશાતરિ
કુળાવાર કના લાલિજ્ય
વિજ્ઞાન હિંગળઘાટ

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કાન્દોલીકર

20/25



कारखाण्यातील सांडपाण्यामुळे मानवी जीवनावर होणारे दूष्यपरिणाम व त्यावरील उपाययोजना अभ्यास

प्रस्तावना -

पृथ्वीवरील सजीव द्योव्यात येण्याची क्रिया म्हणजे प्रदूषण होय. पर्यावरणान्चे सतूनन बिद्यडणे व त्यामध्ये अपायकारक घटकांचे प्रमाण आधेवु आल्यास प्रदूषणाची समस्या निर्माण होते. आधुनिक ज्ञान प्रदूषण हा जागतिउ प्रश्न बनूला आहे. प्रदूषणाच्या समस्याने अनेक देश प्रभावित झाले आहेत. व प्रदूषण नियंत्रणासाठी जागतिउ पातळीवर प्रयत्न करीत आहेत. नैसर्गिक साधनांच्या मतिवापर लोडसंख्यावाढ, औद्योगिकरण, विकासाच्या अनियोजित संकुंप्ना रासायनिकु खते, व उटनाशकांच्या मतिवाढ शहरीकरण दूषित पदार्थांचे अन्यवस्थापन प्लास्टीकचा मतिवापर तसेच औद्योगिकरण यासारख्या मानवी किमांम व पर्यावरणातील हस्तभेपामुळे प्रदूषणाची समस्या निर्माण होते. व पर्यावरणान्चे सतूनन बिद्यडते.

प्रदूषण (Pollution) हा शब्द Pollution या शब्दापासून प्रचलित झाला असून त्याचा अर्थ गलिच्छ दूषित अथवा अशुद्ध करणे असा होतो. कोणत्याही प्रकारचे प्रदूषण त्याच्या कारणांमुळे होत असते. ही कारणे घनरूप द्रवरूप किंवा वायुरूप असतात ज्या घटकांद्वारे पर्यावरण दूषित केले जाते. त्यांना दूषितके असे म्हणतात. दूषितकांद्वारे जेव्हा पर्यावरण दूषित होऊन मानव व पर्यावरणाचा तेल दासवतो तेव्हा त्या क्रियेला प्रदूषण असे म्हणतात.

THE SURPRISE



Practical

पयविरण अभ्यासान्चे महत्व

- ① आपल्या देशात सगळ्यांनी सुरक्षितता वापूरी पाहिजे. पयविरण उद्योग खराब व्हायला नको ह्या पयविरणान्चे अभ्यासान्चे महत्व आहे.
- ② पयविरणातील उारखाण्यातील सांडपाण्यामूळे होणाऱ्या समस्यावर समस्येन्चे निवारण होण्यासाठी ह्या पयविरणान्च्या अभ्यासान्चे महत्व आहे.
- ③ उारखाण्यातील सांडपाण्यामूळे मानवी जिवणावर ङिती दूषपरिणाम होतात. त्यामूळे लोडु बिमार पडणे हे लोडाना समजवण्यासाठी या पयविरणान्चे महत्व आहे.
- ④ विविध उारखाने उभारण्यात आली आहे. या उारखाण्यातूनच जास्त प्रमाणात पयविरण प्रदूषित होते. या उारखाण्यातल्या मॅनेजरला थोडे समजून त्यांना दमीपत्ते देण्यासाठी या पयविरणन्चा महत्त्व आहे.
- ⑤ तसेच उारखाण्यातील सांडपाणी यासाठी बरोबर नाले वेगळे उरून ते सांडपाणी बाहेर शहरान्च्या दूर निधासाठी महत्त्व आहे.



पर्यावरण अभ्यासाचे उद्देश्ये

- ① उद्योगाच्या सांडपाण्यामुळे होणारे प्रदूषण, सांडपाणी यासाठी बरोबर, नाले वेगळे करून ते सांडपाणी शहराच्या बाहेर काढून टाकावे त्यामुळे लोकांच्या मानवी जीवनावरील पडणारा दृष्टपरिणाम उमी होईल.
- ② उद्योगातील सांडपाण्यामुळे मानवी जीवनावर होणारा कोणत्याही प्रकारचा त्रास न व्हावा पर्यावरण निरोगी रहावे.
- ③ भौद्योगिक क्षेत्रातील टाकाऊ पदार्थ तसेच सांडपाणी शहरांमधील उद्योगातील सांडपाणी, नाले, तलाव, यांच्यात सोडले जाते. त्यामुळे पाण्याचे प्रदूषण वाढणे भौद्योगिक क्षेत्रात पाण्याची गरज आहे.
- ④ विचार वेगवेगळे वृत्ति स्थानिक (Think Globally Act Locally) या वचनाप्रमाणे, आपापल्या सभोवतालचे पर्यावरणाची स्थिती सुधारण्यात प्रयत्न केला पाहिजे. आपणच आपला परिसर स्वच्छ ठेव्यास संपूर्ण देश स्वच्छ उरता येईल.
- ⑤ प्रदूषण उमी उरल्याचे प्रयत्न स्वतःपासून ठेव्यास त्याचे दृष्टपरिणाम व त्याचे प्रमाणात उमी उरता येऊन मानवी आरोग्य सुधारता येते.

Practical

पयविरण विषयाची निवड

कार्यालयातील सांडपाण्यामुळे मानवी जीवनावर होणारे दूषपरिणाम व त्यावरील उपाययोजना अभ्यासने

- ① कार्यालयातील दूषित वायू, सांडपाण्यामुळे होणाऱ्या मानवी जीवनावरील दूषपरिणामामध्ये वाढ जास्त प्रमाणात होत आहे मानव विमार पडत आहे म्हणून या सर्व समस्यांची जाणीव व्हावी आणि त्यावर उपाययोजना करावी म्हणून या पयविरण विषयाची निवड ठेली.
- ② पयविरण प्रदूषित होणाऱ्याची वाढ तसेच जास्त प्रमाणात आजार विकार किती ? या सर्व समस्यांची जाणीव व्हावी म्हणून या पयविरण विषयाची निवड ठेली.
- ③ आम्ही, या विषयाची निवड यासाठी ठेली आहे. की आपल्या देशातील जगातील मानवी जीवनावर या सांडपाण्यामुळे अत्यंत वाईट दूषपरिणाम होऊ लागले आहे त्यामुळे हे लोकांना उळावे व लोकांनी उपाययोजना वापर करावा.
- ④ पयविरण प्रदूषणामध्ये जास्त प्रमाणात वाढ होऊ आहे. त्यामुळे संपूर्ण मानवसमूह हे लक्षात ठेवणे आवश्यक आहे की पयविरण दर्शनाने पहिले स्वतः उचलणे गरजेचे आहे. स्वतःमध्ये बदल करणे आवश्यक आहे.

ractical

पर्यावरण विषयाची निवड का ठेली ?

आपल्या देशातील जगातील पर्यावरणाचे संतुलन समुद्रयुगल व्यवस्थेत राहावे. उरखाण्यातील दूषित सांडपाण्यामुळे आजारांचे प्रमाण वाढले आहे. त्यावर उपाययोजना काढावी. व लोडुंना ठुळावे की उरखाण्यातील सांडपाणी दूषित वायू व्यवस्थेत नाल्यामधून बाहेर काढावे हे वनून देण्यासाठी आम्ही या पर्यावरणाच्या विषयाची निवड ठेली आहे.

विषय - उरखाण्यातील सांडपाण्यामुळे

मानवी जिवनावर होणारे दृष्यरिणाम

व त्यावरील उपाययोजना

अभ्यासा.

नमूना निवड

आम्ही या नमूना निवड यासाठी घेतल्या आहे की आज आपले हे पर्यावरण खूप प्रदूषित झालेले आहेत. उदाहरणार्थातील दूषित सांडपाण्यामुळे हवामानात खूप बदल होऊन राहिलेला आहे. आजाराच्या प्रमाणात जास्त वाढ होत आहे. समस्या निर्माण झाल्या आहे. पर्यावरण संतुलित राहावे. उदाहरणार्थातील सांडपाणी दूषित, वायू ध्वनी (अशा घातक) वस्तूच्या उंची प्रमाणात झाले पाहिजे ही दक्षता घ्यावी. या सर्व गोष्टींची जाणीव लोकांना द्यावी. म्हणून आम्ही नमूना निवड तयार केला आहे.

आज आपल्या देशामध्ये दूषित पर्यावरणाचे परिणाम जास्त होऊन राहिलेले आहे. नऊ लक्षां ठिकाणी उदाहरणार्थातील दूषित सांडपाणी सोडले जात आहे. व जिथे जास्त प्रमाणात प्रदूषण झालेले आहे ते म्हणजे मुंबई विल्ली. येथे उदाहरणार्थातील सांडपाण्यामुळे, वायूमुळे पर्यावरणामध्ये मोठ्या प्रमाणात प्रदूषणाची वाढ झाली आहे. त्यामुळे लोकांना जाणीव होऊन त्यावरील प्रदूषणाचे काही उपाययोजना केली पाहिजे व आपले पर्यावरण निरोगी ठेवले पाहिजे.

तेव्हा आपल्या देशांतील पर्यावरण प्रदूषणाच्या आवळी नसेल. परंतु संपूर्ण मानवसमुहाने हे लक्षात ठेवले आवश्यक आहे. की पर्यावरण दर्शनाने पाहिले स्वतः उत्पन्न होणारे आहेत. स्वतःमध्ये बदल करणे आवश्यक आहे.

ગૃહીન્વી

વ્યક્તી કીતીદી બહિર મોઠા અસેલ તો મગ ડોળી
પળા અસો પળા ત્યાને માત્ર આપના આધિશાર, વિસરન
આપના પરિસર, પર્યાવરણ સ્વચ્છ દોઝ શકતો.

અનેકુ વિવિધ છોટ્યા - છોટ્યા ગોલ્લીમૂઝે
પર્યાવરણમુદ્યે પ્રદૂષણ દોતે. ત્યામૂઝે વ્યક્તીને દક્ષતા
બાઝગલી પાદિજે.

માજ પર્યાવરણ અતૂંલિત સમુદ્ય ઠેવળ્યાસાઠી
વ્યક્તી - વ્યક્તીને મદત ડેલી પાદિજે, સર્વ માનવાની
આપલી સમતા સિદ્ધ ડેલી આદે.

આધુનિક ડાઝામદ્યે ભોડાંના સ્વચ્છતેન્યે વ.
પ્રદૂષણન્યે - મદત્ત નવ્દતે પરંતુ આજ માત્ર યા દેશાત ત્યાનાં
દે સગંઝ ઉઠત આદે.

પર્યાવરણાતીલ દુષિત પ્રદૂષણમૂઝે આજ આપળ્યા
પરિસરાંતીલ, ગ્રામીણ, શહેરી આગતીલ ડાઝાવી દયાવી
ભાગત આદે. પરંતુ રાડ - રાડદિવશી માગંસાની દી છાઝાવી
દયાવીન્ય ભાગગાર આદે.

નિષ્કર્ષ

- ① યા પચવિરણામૂલે આજ આપલ્યા દેશાતીલ પ્રદૂષિત પચવિરણાન્યા તાસે ઉમી હોંયાસ મદત હોઈલ,
- ② ડારખાળ્યાતીલ સાડપાંળ્યામૂલે યા પાળ્યાલ્લોરે પિડાતીલ પેશીમધૂન આખીપાલ્લો ફલે યાત મિસલતાત વ લ્યાન્યા શરીરાવર વિપરીત પરિણામ હોતો.
- ③ ડારખાળ્યાતીલ સાડપાંળ્યામૂલે પ્રદૂષિત હોતો અસલેલ્યા વાઢલ્યા પચવિરણામૂલે યા સંપૂર્ણ જગાવર તળાવગૃસ્ત વાતાવરણ અસતે.
- ④ જગાલ્લા યા પચવિરણાવાસૂન શારીરીક વ માનસિક પ્રવૃત્તીસ ફાયદ્યા હોઁ શકુતા.
- ⑤ પ્રદૂષિત હોત અસલેલ્યા વાઢલ્યા પચવિરણામૂલે યા સંપૂર્ણ જગાવર, તળાવગૃસ્ત વાતાવરણ અસતે.

actical

दुष्परिणाम

- ① मानवी जीवनाच्या दृष्टीकोनातून कोणत्याही नैसर्गिक घटकांमध्ये होणारा हानिकारक बदल म्हणजे प्रदूषण होय.
- ② वाढती लोकसंख्या, औद्योगिकीकरण, वाहतूकीची साधने, रस्ते बांधणी सांडपाण्याचा अयोग नियंत्रण यामागेच्या प्रमुख कारणांमुळे प्रदूषण होते.
- ③ त्यामुळे मानवी आरोग्य मोठ्या प्रमाणात धोक्यात आले असून मनुष्यबळ विकासावर त्याच्या परिणाम होतो उत्पादन समता उभी होते.
- ④ या प्रदूषणाचे थेट परिणाम मानवी आरोग्यावर होत असल्यामुळे देशात आरोग्याचे प्रश्न व त्यावरील उपाय यावर मोठ्या प्रमाणात खर्च उरावा लागत आहे.
- ⑤ भारतात मधुमेह, कॅन्सर, हृदयविकार इत्यादींचे प्रमाण अपाठ्याने वाढत आहेत.
- ⑥ कारखान्यांमधून बाहेर पडणारे धाण सांडपाणी व मानवाच्या श्तर नुडीच्या सवयीमुळे पाण्याचे प्रदूषण होते.
- ⑦ धूर, वायू, धूळ, दूषित पाणी, कारखान्यातील सांडपाणी उत्पन्न, शीण, मानवी वापरवारे सडलेल्या वस्तू इत्यादी प्रदूषण आहेत. व ते मानवी जीवनावरील आरोग्य खराब करतात.

उपाययोजना

जलप्रदूषण टाळण्यासाठी जागरूकता निमनि उरण्याचे प्रयत्न उरण्यात यावे.

प्रदूषणे पाण्यात सोडणाऱ्या कारखाण्यावर उठोर कारवाई उरण्यात यावी.

जलशुद्धीकरणासाठी संयंत्रांची तरतूद उरण्यात यावी.

कारखाने व भौद्योगिक क्षेत्रातील अवशिष्ट पदार्थांचे शुद्धीकरण केल्याशिवाय ते पाणी शेती व वागायतीसाठी घेण्यात येऊ नये.

रासायनिक विषारी, अवशिष्ट वायू वा सांडपाणी जलसाठ्यामध्ये सोडण्यात येऊ नये.

रासायनिक विषारी पदार्थमूकत पाणी जलसाठ्यामध्ये सोडणार उड्डु कारवाई उरण्यात यावी.

दैनंदिन स्वच्छतेची उमे जलसाठ्यावर उरण्यास प्रतिबंध लावण्यात यावा.

विद्युनिर्मितीसाठी जलस्त्रोतांचा वापर उरण्यापेक्षा सौरऊर्जेचा वापर अधिक प्रमाणात उरण्यात यावा.



* विषय *

प्रथाविवरण प्रकल्प पुस्तिका

विद्यार्थ्याचे नांव : स्नेहा सुनिल शेडे

वर्ग : B.A 2nd वर्ष विभाग : कला/वाणिज्य/विज्ञान

रोल नं.: शैक्षणिक सत्र : उन्हाळी 2022 2023



**MATOSHRI ASHATAI KUNAWAR ART, COMMERCE &
SCIENCE WOMENS COLLEGE, HINGANGHAT**

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Datetd:....*15/06/2023*

Signature of the Teacher

Who taught the Examinee Head of the Department

Practical

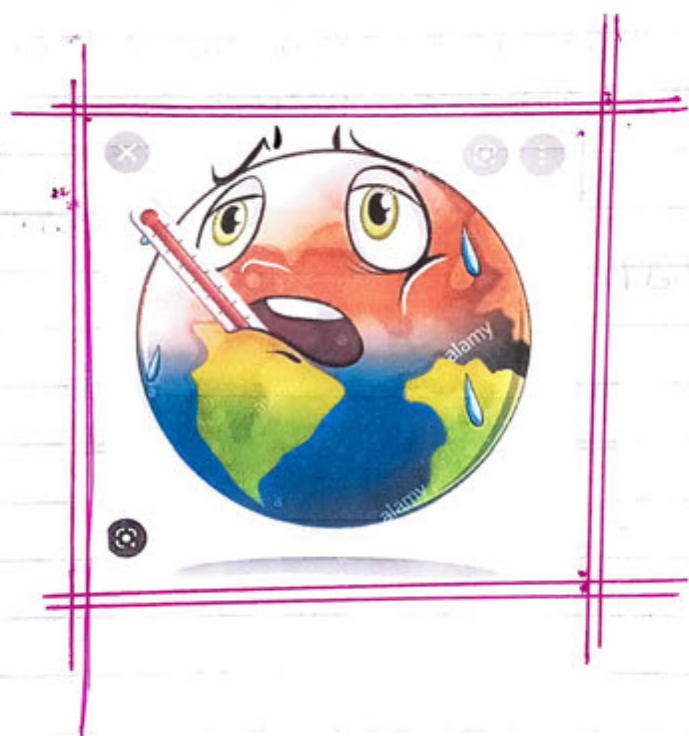
मातीक्षी आशाताई कुणावारमहिला महाविद्यालय हिंपर्यावरण अभ्यासविषय :- जागतिक तापमान वाढीचे कारणे
व उपाययोजना अभ्यासणेनाव :- रनेहा सुनिल शेडेवर्ग :- B. A. 2nd YEAR IV semमार्गदर्शक :- प्रीती दुबे मॅडम / सुवर्णा कान्होल्ले
कर मॅडम21/25

प्रस्तावना

आज पर्यावरणात अनेक ठिकाणी उद्देक होताना दिसतात. देशामध्ये अनेक ठिकाणी दुष्काळ पसरला आहे. पहाडामध्ये वणवे पेटत आहेत आणि संवर्ष जगात कुठे झूंकप येत आहेत कुठे वादळ तर कुठे लँडस्लाईड आपल्या देशाच्या संदर्भात आहे. निसर्ग म्हणजेच प्रकृती सवति मोठी व्यवस्था आहे. पर्यावरण म्हणजे आपल्या हा निसर्गामधला असा घटक आहे जो नैसर्गिकसुद्धा असतो आणि अनैसर्गिकसुद्धा असू शकतो.

आजकाल पर्यावरण प्रदूषण हा विषय ज्याच्या जागतिक तापमान नोंद हरितवायूंचे उत्सर्जन पृथ्वीवर यापूर्वीही अनेकवेळा जागतिक तापमान वाढ झाली होती. याचे पुरावे अंशांकरका च्या बज्जच्या अंतरात मिळतात. त्या वेळेसची तापमानवाढ ही पूर्णतः नैसर्गिक कारणामुळे झाली होती. व त्या ही वेळेस पृथ्वीच्या वातावरणात आम्लागृ बदल झाले होते. सध्याचे तापमानवाढ ही पूर्णतः मानवनिर्मित असून मुख्यत्वे हरितवायू परिणामामुळे होत आहे. ज्योते प्रोटोझॉल हा त्या प्रयत्नांच्या सक भाग आहे. या प्रोटोझॉलमध्ये अनेक देशांनी मान्य केले आहे जी ते इ.स 2015 पर्यंत आपापल्या देशातील हरितवायूंचे उत्सर्जन इ.स. 1990 सालच्या पातळीपेक्षा उर्मा आणतील.

काराराप्रमाणे अनेक देशांनी प्रयत्न सुरू केले
 आहेत. परंतु जर्मनी सोडता बहुतेक देशांना
 या करारचे पालन करणे अवघट जात आहे.
 हरित वायूंचे उत्सर्जन हळूहळू पटकन कमी
 केले तर आर्थिक प्रगतीला खीळ बसेल
 ही भीती घाला कारणीभूत आहे. जागतिक
 तापमानवाढीस मुख्यात्वे अमेरिकेची संयुक्त संस्थाने,
 युरोप चीन, जपान हे जबाबदार देश आहेत. याचे
 मुख्य कारण निष्ठाळ्याच्या झाला आहे.
 व पृथ्वीच्या भोवतालच्या वातावरणाच्या सरासरी
 तापमानवाढीची तक्रार आहे.



* आभ्यासपद्धती *

प्रकल्पाची गरज :-

जागतिक तापमान वाढीवर तत्परतेने नियंत्रण आणला उमाला नाही तर विनाशकारी परिणाम भोगावे लागतील म्हणून प्रकल्पाची गरज भासते.

भारताची लोकसंख्या मोठी आहे. शिवाय इथे गरिबी आणि विषमताही मोठ्या प्रमाणावर आहे. त्यामुळे जागतिक तापमानवाढीचे मोठे परिणाम भारताला भोगावे लागतील म्हणून या प्रकल्पाची गरज आहे.

जागतिक तापमान वाढीवर नियंत्रण मिळविण्यासाठी आढी संभाव्य परिणाम कुमी करण्यासाठी या प्रकल्पाची गरज आहे.

या नैसर्गिक झीनडाउस परिणामाबरोबरच औद्योगिक आणि कृषी क्षेत्रातून उत्पन्न होणाऱ्या वायूंचे उत्सर्जन होत असतं त्यामुळे पृथ्वीच्या तापमानात वाढ होते म्हणून या प्रकल्पाची गरज आहे.

जागतिक तापमानवाढीमुळे काही बदल घडतील त्यामुळे पृथ्वीचं तापमान आणखी वाढेल यस्ताठी या प्रकल्पाची खूप महत्त्वपूर्ण गरज आहे.



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2) प्रकल्पाची महत्त्वे :-

- 1) जागतिक तापमान हे प्रत्यक्ष सहभाग निरीक्षण कृती तसेच प्रयोग यातून जागतिक तापमाना-विषयी आपला दृष्टिकोन अधिक वस्तुनिष्ठ उरतो.
- 2) जागतिक तापमानाविषयी योग्य जाणीव जागृता करून तापमानाचे सौरक्षण व संतुलन ठरव्यासाठी प्रोत्साहित करणे.
- 3) जागतिक तापमानाची व्यापकता अधिक असल्याने बहुसंख्या प्रमुख ज्ञान - शाखा अग्र्यास त्यात समावेश आहे.
- 4) जागतिक तापमान हा स्वतंत्र विषय युजीसीने अभ्यासक्रमात समाविष्ट केलेल्यामुळे त्यातील सुक्ष्म प्रश्न व समस्या समोर येऊ लागल्यासाठी पर्यावरणाचे महत्त्व आहे.



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प्रकल्पाचा उद्देश

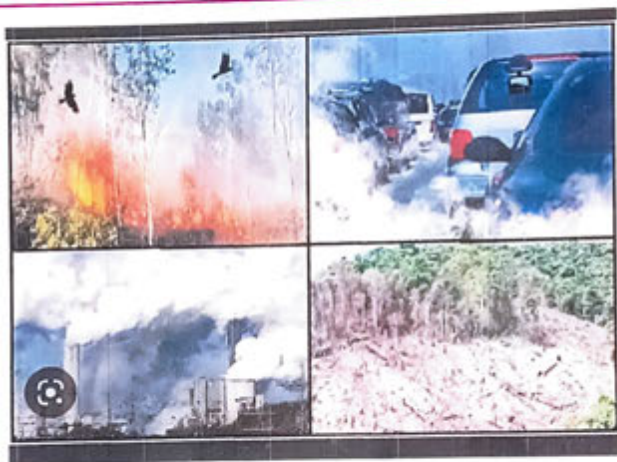
- 1) जागतिक तापमानवाढ 2 अंश सेल्सि (3.6 अंश कॅरनहीट) मर्यादित ठेवण्यासाठी वेळ, निधून चालली असून सध्याचे काळीन उत्सर्जन बघता त्यातून मोठा धोका होऊ शकतो.
- 2) गेली अनेक वर्षे हवामान बदल टाळण्यासाठी हरितगृह वायूंचे उत्सर्जन कमी करण्यासाठी प्रयत्न केले जात आहे.
- 3) जर पृथ्वीचे तापमान 3 अंश वाढले तर झुक बघार होणे, हिंसक संघर्ष होणे. प्राणी पक्ष्यांचा प्रजाती नष्ट होणे यासारखे परिणाम होतील.
- 4) ही शेवटची संधी - पंचोरी आयपीसीचे प्रमुख राजेद्र पंचोरी यांनी सांगितले की, हवामान बदल रोखण्यासाठी अनिश्चय आसूकामने कृती करण्याची गरज आहे.
- 5) तापमानवाढ 2 अंश सेल्सियसच्या खाली असायला हवी व तेही उमी खचति करता आले पाहिजे.



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पर्यावरण विषयाची निवड :-

- 1) जागतिक तापमान वाढल्यामुळे व यापासून उपलब्धतेची यावर समस्येची मात व्हावी यासाठी विषयाची निवड केली.
- 2) या विषयाची निवड यासाठी केली आहे की, ग्रामीण भाग व शहरी भाग तापमानापासून वंचित राहावे.
- 3) जागतिक तापमान वाढीची माहिती लोकां पर्यंत पोहोचवी यासाठी या विषयाची निवड केली.
- 4) आपल्या भारत सरकारने जागतिक तापमान वाढ कमी व्हावी म्हणून संदेश दिला आहे त्यामुळे हा विषयाची निवड केली आहे.
- 5) दारोदारी जागतिक तापमानामुळे सौर उर्जेचा वापर कुरावा.



गमुना निवड स्पष्टीकरण :-

आजकाल पर्यावरण प्रदूषण हा विषय ज्याच्या जागतिक तापमान नोंद हरितवायूंचे उत्सर्जन पृथ्वीवर यापूर्वीही अनेकवेळा जागतिक तापमान वाढ झाली होती. याचे पुरावे अंटार्क्टिकाच्या बर्फाच्या अस्तरात मिळतात. त्या वेळेची तापमानवाढ ही पूर्णतः नैसर्गिक कारणांमुळे झाली होती व त्याही वेळेस पृथ्वीच्या वातावरणात आम्लग्न बदल झाले होते. सध्याचे तापमानवाढ ही पूर्णतः मानवनिर्मित असून मुख्यत्वे हरितवायू परिणामाळे होत आहे.

पृथ्वीच्या भावतालच्या वातावरणाच्या सरासरी तापमान वाढीची प्रक्रिया आहे. याचबरोबर सहसा हवामानातील बदल व अवस्थातील त्यांमुळे होणारे बदल यांचाही उल्लेख यासंदर्भात करण्यात येतो. पृथ्वीवर यापूर्वीही अनेकवेळा जागतिक तापमान वाढ झाली होती, याचे पुरावे अंटार्क्टिका च्या बर्फाच्या अस्तरात मिळतात त्या वेळेची तापमानवाढ ही पूर्णतः नैसर्गिक कारणांमुळे झाली होती, व त्या ही वेळेस पृथ्वीच्या वातावरणात आम्लग्न बदल झाले होते. सध्याचे तापमानवाढ ही पूर्णतः मानवनिर्मित असून मुख्यत्वे हरितवायू परिणामांमुळे होत आहे.

गेल्या शंभर वर्षात यापूर्वी कधीही
 झलेली नाही एवढ्या स्पाट्याने तापमान-
 वाढ झाली आहे. विषुववृत्तीय अक्षांश
 जी छोटी व पर्वत शिखरे हिमाच्छादित
 आहेत. त्यातील किलिमांजारो हे पर्वत
 शिखर प्रसिद्ध आहे. या पर्वत
 शिखरावरील हिमाच्छादन ई.स. १९०६
 च्या सुमारे २५% उरले आहे.
 आहे. गेल्या ३० वर्षात म्हणजे
 ई.स. १९६५-७६ पासून १.५ से
 तापमानवाढ नोंदवण्यात आली असून
 इथले हिमाच्छादन दरवर्षी २० से.मी
 चा दर टाकून देतंय. अशी जागतिक
 तापमानवाढीची अनेक उदाहरणे आहेत.

गूढितक :-

1) जागतिक तापमान देशात शहरात असताना
आपल्याला सौर उर्जेचा फार मोठा
उपयोग करता असतो.

2) आज या जगभरात ग्रामीण भागामध्ये
तापमानवाढीच्या योजना बाबतच्या आहे.
त्यामुळे बदल होवू शकतो.

3) तापमान संरक्षणा व संवर्धन यासाठी
जास्तीत जास्त झाडे लावावे. त्यासाठी
वातावरण चांगले राहते.

4) आधुनिक काळात जागतिक तापमान
जागृकता निर्माण झाली दिसत नाही

5) आजच्या युगामध्ये लोकांना जागतिक
तापमानाचे जोन झालेले आहे. त्यामुळे
लोकांना झाडांचे महत्त्व कळू शकत
आहे.

निष्कर्ष :-

- 1) तापमान कमी झाल्यास आपले आरोग्य निरोगी राहील.
- 2) तापमान जास्त वाढल्यास आपल्याला ब प्रास होणार नाही.
- 3) उष्णता वाढल्यास जास्तीत जास्त आडे लावल्यास त्यापासून आपल्याला सावली व ऑक्सीजन प्राप्त होते.
- 4) उष्णता कमी झाल्यास शारीरिक व मानसिक तऱ्हा सम संपाद्येन प्राप्त होते.
- 5) प्रदूषण प्रदुषणामुळे होते असलेल्या कमी तापमाना पासून सुरक्षितता प्राप्त होते.

actical

उपाययोजना :

- 1) इ. स. 2015 क्योटो प्रोटोकॉल हा त्या प्रयत्नांचा एक भाग आहे. या प्रोटोकॉलमध्ये अनेक देशांनी मान्य केले आहे की ते इ. स. 2015 पर्यंत आपल्या देशातील हरितवायूचे उत्सर्जन इ. स. 1990 सालच्या पातळीपेक्षा कमी आणतील.
- 2) 2015 साली सर्व देशांनी मिळवून जागतिक वाढीला लोंड देण्यासाठी पॅरिस ठरार हा नवा ठरार केला आहे.
- 3) जागतिक तापमानवाढ रोखायची तर वातावरणातील कार्बन तसेच डायऑक्साईड वायू कमी करण्यासाठी उपाय करावे.
- 4) कार्बन डायऑक्साईडला रोखून साठवण करायची असल्यास सध्या कार्यरत असणाऱ्या वीज निर्मिती पद्धत्यांमध्ये योग्य ते बदल करावे लागते.
- 5) या सगळ्या तापमानावर नवीन प्रकारची इंधने शोधने जगेऊन या इंधनावून कार्बन डायऑक्साईड उत्सर्जन होणारच नाही.



* विषय *

प्रार्थिवरण प्रकल्प पुस्तिका

विद्यार्थ्याचे नांव : करीष्मा हरीदासजी ठाकरे

वर्ग : B.Sc 2nd year

विभाग : कला/वाणिज्य/विज्ञान

रोल नं.:

शैक्षणिक सत्र : उन्हाळी 20__20__

विद्यार्थ्याचे नांव : करीष्मा हरीदासजी ठाकरे

वर्ग : B.Sc 2nd year तुकडी :

विभाग : कला/वाणिज्य/विज्ञान

महाविद्यालयाचे नांव : मतिश्री आशाताई कुणावार महाविद्यालय, हिंगणखार

हजेरी क्र. : रोल नं.:

शैक्षणिक सत्र : उन्हाळी 2022-2023

Date:- 15/04/23

पर्यावरण शिक्षण/जर्नल/सेमिनार

प्रकल्प गुण तक्ता

प्रकल्पकार्य :

प्रकल्प कार्य गुणदान विभागणी तक्ता - 2

अंतर्गत परीक्षकांचे मूल्यमापन	गुण	प्राप्त गुण	बाह्य परीक्षक मूल्यमापन	गुण	प्राप्त गुण
1) प्रकल्प विषय प्रस्तावना	-	2	प्रकल्प अहवाल सादरीकरण	5	
2) विषयाचे महत्व	-	2			
3) प्रकल्प कार्य उद्दिष्टे	-	2			
4) प्रकल्प कार्यपद्धती	-	4			
5) निरीक्षणे	-	4	तोंडी परीक्षा	5	
6) विश्लेषण	-	4			
7) निष्कर्ष	-	2			
एकूण	-	20		10	

गुण तक्ता-जर्नल/सेमिनार

अंतर्गत परीक्षकाचे मूल्यमापन गुण			बाह्य परीक्षकाचे मूल्यमापन गुण		
	गुण	प्राप्त गुण		गुण	प्राप्त गुण
जर्नल मांडणी	05		जर्नल कार्यपूर्ती	05	
कार्यपूर्ती निकर्ष	05		तोंडी परीक्षा	05	
एकूण गुण	10		एकूण गुण	10	

प्रकल्प + जर्नल = एकूण

30 + 20 = 50

□ + □ = □

Yashalle
अंतर्गत परीक्षकाची
स्वाक्षरी

बाह्य परीक्षकाची
स्वाक्षरी

DEFORESTATION

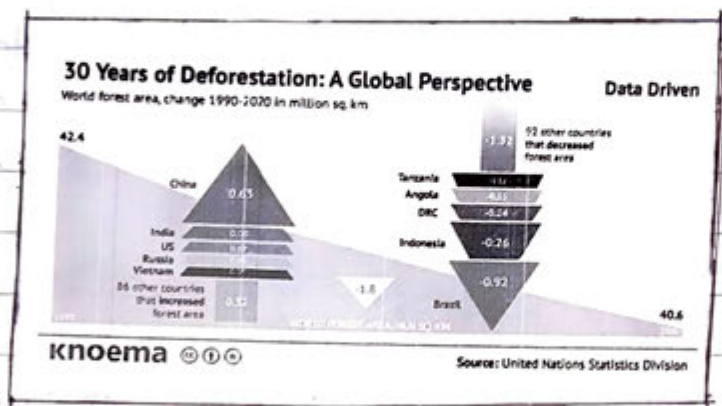
Introduction.

The year 2011 is International Year of Forests. This designation has generated momentum bringing greater attention to the forests worldwide. Forests cover almost a third of the earth's land surface providing many environmental benefits including a major role in the hydrologic cycle, soil conservation, prevention of climate change and preservation of climate change and preservation of biodiversity (Shearman, 1993).

Forest resources can provide long-term national economic benefits. For example, at least 145 countries of the world are currently involved in wood production (Anon, 1994). Sufficient evidence is available that the world are currently involved in wood environmental crisis on account of heavy deforestation. For years remorseless destruction of forests has been going on and we have not been able to comprehend the dimension until recently. Nobody knows exactly how much of the world's rainforests have already been destroyed and continue to be razed each year. Data is often imprecise and subject to diminishing and the rate of tropical rain forest destruction is escalating world wide, despite increased environmental activism and awareness.

• World deforestation

According to professor Norman Myers, one of the foremost authorities on rates of deforestation in tropical forests, 'the annual destruction rates seems set to accelerate further and could well double in another decade (Myers, 1992). Mostly deforestation has occurred in the temperate and sub-tropical areas. Deforestation is no longer significant in the developed temperate countries now and in fact may temperate countries now are recording increase in forest area (Anon, 1990; 2010). In most instances developed nations are located in temperate domains and developing nations in tropical domains. However deforestation was significantly less in tropical moist deciduous forest in 1990-2000 than 1980-1990 but using satellite imagery it was found that FAO overestimated deforestation of tropical rainforests by 23 per cent (Anon, 2001; 6). However the definition of what is and ~~was~~ what is not forest remains controversial. The tropical rainforest capture most attention but 60 per cent of the deforestation that occurred in tropical forests during 1990-2010 was in moist deciduous and dry forests.



However extensive tropical deforestation is a relatively modern event that gained momentum in the 20th century and particularly in the last half of the 20th century. The FAO FRA 2001 and 2010 reports indicate considerable deforestation in the world during 1990-2010 but this was almost entirely confined to tropical regions (Anon, 2001; 2010). A summary of deforestation during the decades 1990-2010 is given in tables 1 and 2. These tables show there was considerable deforestation in the world during 1990-2010 but this was almost entirely confined to tropical regions. Rowe et al. (1992) estimated that 15 per cent of the world's forest was converted to other land uses between 1850 and 1980. Deforestation occurred at the rate of 9.2 million hectares per annum from 1980-1990, 16 million hectares per annum from 1990-2000 and decreased to 13 million hectares per annum from 2000-2010.

The net change in forest area during the last decade was estimated at -5.2 million hectares per year, the loss is equivalent to the size of Costa Rica or 140 km^2 of forest per day, was however lesser than that reported during 1990-2000 which was 8.3 million hectares per year equivalent to a loss of 0.20 per cent of the remaining forest area each year. The current annual net loss is 37 per cent lower than that in the 1990s and equals a loss of 0.13 per cent of the remaining forest area each year during this period. By contrast some smaller countries have very high losses per year and they are in risk of virtually losing all their forests within the next decade if current rates of deforestation are maintained.

Indeed some 31 countries do not even make the list because they have already removed most of their forests and even if that remain are seriously fragmented and degraded. The changes in area of forest by region and subregion are shown in table. South America with about four million hectares per year suffered the largest net loss of forests during the last decade followed by Africa with 3.4 million hectares annually and the least Oceania with seven lakh hectares annually. Oceania suffered mainly due to Australia where severe drought and forest fires from 2000 AD had exacerbated their loss. Both Brazil

and Indonesia has the highest net loss of forest during the decade of 1990s. ~~Even though~~ but has significantly reduced their rate ~~of~~ of loss after this decade. Brazil and Indonesia dominate accounting for almost 40 per cent of net forest loss over the decade of 1990s, even though Brazil was the top deforesting country by area, the forests in Brazil are so extensive that this represents a loss of 0.4 per cent per year, the forest area in Europe continued to expand although at a slower ~~rate~~ rate of seven lakh hectares per year during the last decade. The ten countries with the largest net loss per year, Asia lost some six lakh hectares annually during 1990s but gained more than 2.2 million hectares per year during the last decade. The ten countries with the largest net loss of forest area of 7.9 million hectares per year. In the period 2000-2010 AD this was reduced to six million hectares per year as a result of reductions in Indonesia, Sudan, Brazil and Australia. ~~There were 28 countries~~ and which have an estimated net loss of one per cent or more of their forest area per year.

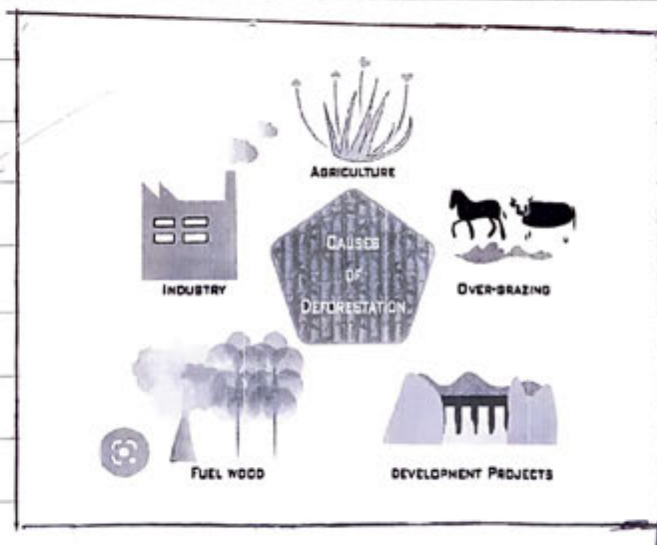
- The causes of deforestation.

As Myers pointed out, we still have half of all tropical forests that ever forests continues and there is a growing world wide concern about the issue. In order to save forest, we need to know why they are being destroyed, distinguishing between the agents of deforestation and its causes is very important in order to understand the major determinants of deforestation. The agents of deforestation are those slash and burn farmers, commercial farmers, ranchers, loggers, firewood collectors, infrastructure developers and others who are cutting down the forests. Causes of deforestation are the forces that motivate the agents to clear the forests.

However, most of the existing literature typically distinguishes between two levels of specific factors: direct and indirect causes of deforestation. Direct agents and causes of deforestation also typically referred to as sources of deforestation. First level or proximate causes (Panayotou, 1990; Barbier et al., 1994; Cavillia, 1999) are relatively easy to identify but the indirect causes which are usually the main drivers of deforestation are the ones that cause most disagreement and the ones that are hardest to quantify (Bhatnagar, 1991; Matthei, 1991; Humphrey, 2006; Sands R 2005).

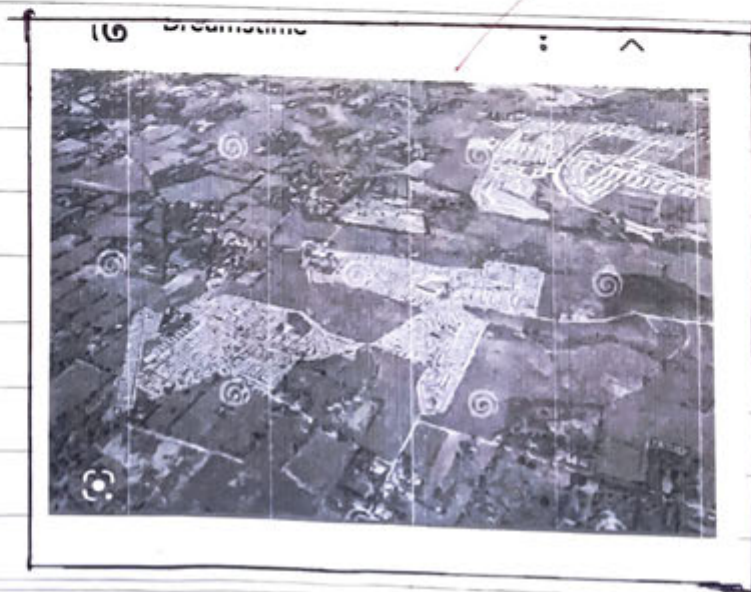
similarly, Pearce and Brown (1994) identified two main forces affecting deforestation. They are,

- competition between humans and other species for the remaining ecological niches on land and in coastal regions. this factor is substantially demonstrated by the conversion of forest land to other uses such as agriculture, infrastructure, urban development, industry and others.
- failure in the working of the economic systems to reflect the ~~the~~ true value of the environment. Basically, many of the functions of ~~the~~ tropical forests are not marketed and as such are ignored in decision making. Additionally- decisions to convert tropical forests are themselves encouraged by fiscal and other incentives.



- Expansion of farming land.

About 60 per cent of the clearing of tropical moist forests is for agricultural settlement. (Myers, 1994; Anon, 1991) with logging and other reasons like roads, urbanization and ~~fuels~~ fuelwood accounting for the rest (Anon, 1994). Tropical forests are one of the last frontiers in the search for subsistence land for the most vulnerable people worldwide (Myers, 1992) millions of people live on the tropical forest with less than a ~~do~~ dollar a day where a third of a billion are estimated to be foreign settlers. However as the land degrades people are forced to migrate exploring new forest frontiers increasing deforestation (Willeje et al, 2000; Amor, 2008; Amor and Platt, 2008). deforestation is ~~proceeds~~ by the expansion of agricultural land. this is ~~be~~ because agricultural land expansion is generally ~~wie~~ viewed as the main source of deforestation contributing around 60 per cent of total tropical deforestation.



Shifting agriculture also called slash and burn agriculture is the clearing of forested land for raising or growing the crops until the soil is exhausted of nutrients and/or the site is overtaken by weeds and then moving on to clear more forest. It is been often reported as the main agent of deforestation, smallholder production in deforestation and the growing number of such producers notably shifting cultivators were the main cause of deforestation (Anon, 1990; Dick, 1991; Anon, 1992; Barbier et al 1993; Aschez, 1993; Dove, 1993, 1996; Dauvergne, 1994; Porter, 1994; Thiel, 1994; Anon, 1994; Angelsen, 1995; Ross, 1996) mostly all reports indicate shifting agriculture as responsible for about one half of tropical deforestation and some put it up to two-thirds shifting agriculture was greatest in ~~As~~ Asia (about 30 per cent) but only about 15 per cent over the whole tropical world. It appeared that the proportion of direct conversion of forest to agriculture is increasing and the proportion of shifting agriculture is decreasing with time.

* Forest and other plantations

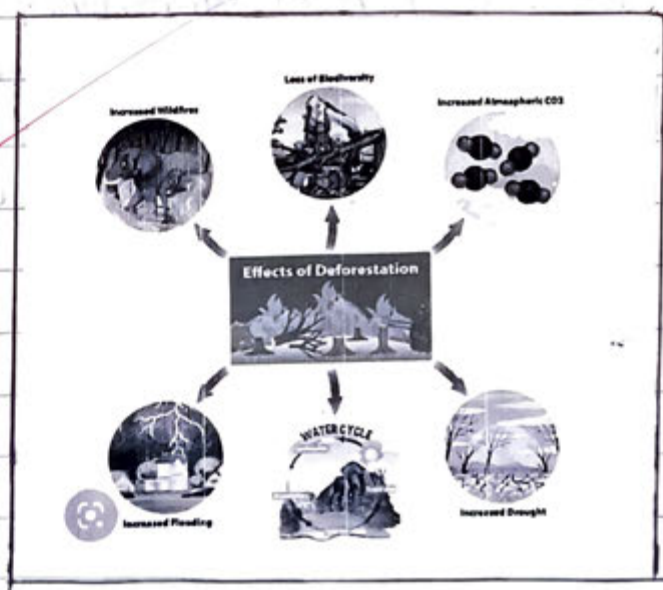
Plantations are a positive benefit and should assist in reducing the rate of deforestation. The fact that plantations remove the timber pressure on natural forests does not translate eventually into less, but rather into more deforestation. Indeed, it is feared that agriculture expansion which is the main cause of deforestation in the tropics might replace forestry in the remaining natural forests (Anon, 2002; Cassalter and Pye-Smith).

2003; Anon, 2005). the impact of timber plantations (Anon, 2002; ~~Cossalter and Pye~~ could thus turn out to be quite detrimental to tropical forest ecosystems (Kartodihardjo and Supriono, 2000). Tree crops and rubber in particular plays a more important role in deforestation in Indonesia than subsistence-oriented shifting cultivation (Chomitz and Griffiths, 1996). Unfortunately about one-half of the plantations in the tropics are established on native forest cleared for the purpose. moreover plantations can promote deforestation by constructing roads that improve access of the shifting cultivators and other to the forest frontier.

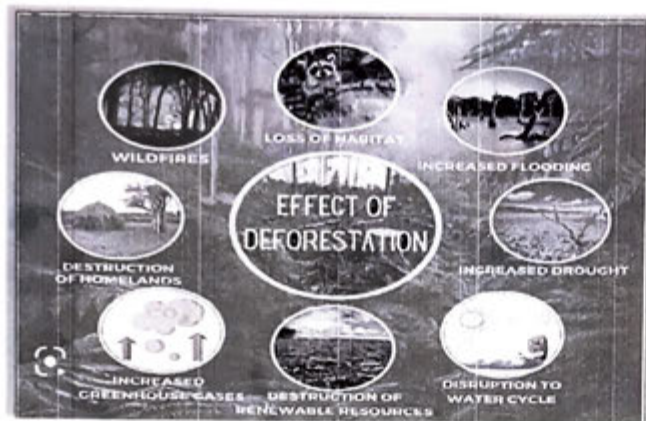
• Effects of deforestation.

It is essential to distinguish between microclimates, regional climate and global climate while assessing the effects of forest on climate (Gupta et al., 2005) especially the effect of tropical deforestation on climate (Dickinson, 1981). deforestation can change the global change of energy not only through the micrometeorological processes but also by increasing the concentration of carbon dioxide in the atmosphere. moreover deforestation can lead to increase in the

albedo of the land surface atmosphere moreover deforestation can lead to increase in the albedo of the land surface and hence affects the radiation budget of the region (Charney, 1975; Rowntree, 1988, & Gupta et al. 2005). deforestation affects wind flows, water vapour flows and absorption of solar energy thus clearly influencing local and global climate (Chomitz et al. 2007). deforestation on lowland plains moves cloud formation and patterns creating hotter and drier weather thus increasing drought and desertification, crop failures, melting of the polar ice caps, coastal flooding and displacement of major vegetation regimes. In the dry forest zones, land degradation has become an increasingly serious problem resulting in extreme cases in desertification (Dregne, 1983). desertification is the consequence of extremes in climatic variation and unsustainable land use practices including overcutting of forest cover (Anon. 1994).



Global Global warming or global change Includes anthropogenically produced climatic and ecological problems such as recent apparent climatic temperature shifts and precipitation regimes. In some areas, sea level rise, stratospheric ozone depletion, atmospheric pollution, and forest decline. Tropical forests are shrinking at a rate of about five per cent per decade as forests are logged and cleared to supply local, regional, national and global markets for wood products, cattle, agricultural produce and biofuels (Anon, 2007; 2010). One of the most important ramifications of deforestation is its effect on the global atmospheric concentrations of greenhouse gases (GHG) leading to net increase in the global mean temperature as the forests are primary terrestrial sink of carbon. Thus deforestation disrupts the global carbon cycle increasing the concentration of atmospheric carbon dioxide. Tropical deforestation is responsible for the emission of roughly two billion tonnes of carbon (as CO_2) to the atmosphere per year (Houghton, 2005). Release of the carbon dioxide due to global deforestation is equivalent to an estimated 25 per cent of emissions from combustion of fossil fuels (Asdrasko, 1990).



- Water and soil resources loss and flooding

Deforestation also disrupts the global water cycle (Bruijnzeel, 2004). With removal of part of the forest, the area cannot hold as much water, creating a drier climate. Water resources affected by deforestation ~~met~~ include drinking water, fisheries and aquatic habitats, flood/drought control, waterways and dams affected by siltation, less appealing water-related recreation, and damage to crops and irrigation systems from erosion and to turbidity (Anani, 1994; Bruijnzeel et al., 2005). Urban water protection is potentially one of the most important services that forest provides (Chomitz et al., 2007). Filtering and treating water is expensive. Forests can reduce the costs of doing so either actively by filtering runoff or passively by substituting for housing or farms that generate runoff (Dudly and Stolton, 2003).

Deforestation can also result into watersheds that are no longer able to sustain and ~~g~~ regulate water flows from rivers and streams. once they are gone, too much water can result into downstream flooding many of which have caused disasters in many parts of the world. the downstream flow causes soil erosion thus also silting of water courses, lakes and dams deforestation increases flooding, many of which have caused disasters in many parts of the world this downstream flow causes soil erosion thus also silting of water courses, lakes and dams. deforestation increases flooding mainly for two reasons. first, with a smaller 'tree fountain' effect, soils are more likely to be fully saturated with water. the 'sponge' fills up earlier in wet season, causing additional precipitation to run off and increasing flood risk. Second, deforestation often results in soil compaction unable to absorb rain. locally, this causes a faster response of stream flows to rainfall and thus potential flash flooding (Chomitz et al. 2007). moreover deforestation also ~~decre~~ decrease dry season flows.

The long term effect of deforestation on the soil resource can be severe. clearing the vegetative cover for slash and burn farming exposes the soil to the intensity of the tropical sun and torrential rains. forest floors with their leaf litter and porous soils easily accommodate intense rainfall. the effects of deforestation on water availability, flash floods and dry season flows depend on what happens to these countervailing influences of infiltration and evapotranspiration: the sponge versus the fountain (Bruijzeel, 2004). deforestation and other land use changes have increased the proportion of the basin subject to erosion and so over the long run have contributed to siltation. Heavy siltation has ~~re-raised~~ raised the river bed increasing the river bed increasing the risk of flooding especially in Yangtze river basin in China, the major river basins of humid tropics in East Asia and the Amazonian basin (yin and hoi, 2001; Bruijzeel, 2004; Aylward, 2005; Bruijzeel et al., 2005; van Noordwijk et al., 2006).

- Decreased biodiversity, habitat loss and conflicts.

forests especially those in the tropics serve as storehouses of biodiversity and consequently deforestation, fragmentation and degradation destroys the biodiversity as a whole and habitat for migratory species including the endangered ones, some of which have still to be catalogued. tropical forests support about two thirds of all known species and contain 65 per cent of the world's 10,000 endangered species (myers and mittermeier, 2000). retaining the biodiversity of the forested areas is like retaining a form of capital, until more research can establish the relative importance of various plants and animal species (aron, 1994a). according to the world health organization, about 80 per cent of the world's population relies for primary health care at least partially on traditional medicine. the biodiversity loss and associated large changes in forest partially on traditional medicine. the biodiversity loss and associated large changes in forest cover could trigger abrupt, irreversible and harmful changes. these include regional climate change including feedback effects that could theoretically shift rainforest to savannas

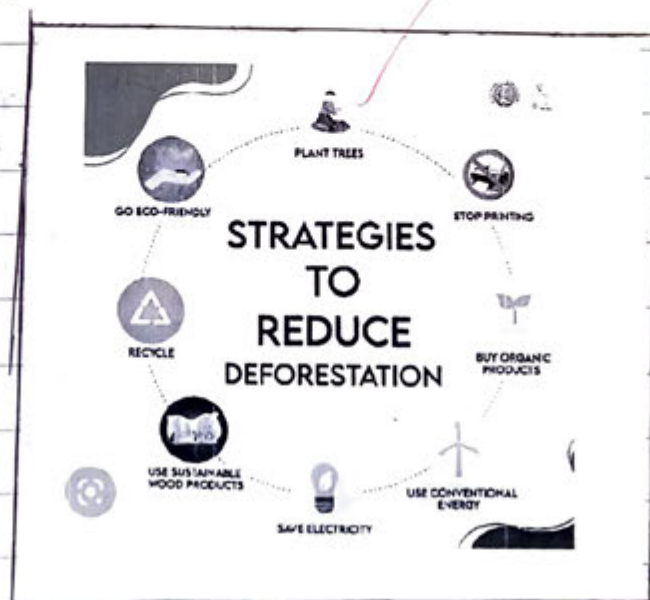
and the emergence of new pathogens as the growing trade in bushmeat increases contact between humans and animals (Anon, 2005). another negative effect of deforestation is increasing incidents of human-animal conflicts hitting hard the success of conservation in a way alienating the people's participation in conservation. elephant habitat located at northern west bengal in india is part of the eastern himalaya biodiversity hotspot which is characterized by a high degree of fragmentation. the heavy fragmentation of this habitat has resulted into an intense human-elephant conflict causing not only in loss of agricultural crops but also human and elephant lives. mortality of about 50 persons and 20 elephants was reported due to these severe human-elephant conflicts from this hotspot area annually (Sukumar et al, 2003; mangave, 2004).

• Economic losses

the tropical forests destroyed each year amounts to a loss in forest capital valued at US \$ 45 billions (Hansen, 1997). By destroying the forests, all potential future revenues and future employment that could be derived from their sustainable management for timber and non-timber products disappear.

- Strategies to reduce deforestation.

ways to reducing deforestation must go hand in hand with improving the welfare of cultivators at the forest frontier. any policy that does without the other is unacceptable. There are no general solutions and strategies since these will vary with region and will change over time. All strategies require cooperation and goodwill. effective implementation is essential including stakeholder participation, development of management plans, monitoring and enforcement. the strategies should be such that on one hand they should recognize the critical roles of national, state and municipal governments and on other hand empower the civil society and the private sector to take a pro-active role in reducing, deforestation, often working in conjunction with government.



- Increase the perceived and actual value of forests.

There are several ways of achieving increasing the perceived and actual value of forests. Governments can ~~im~~ impose realistic prices on stumpage and forest rent and can invest in improvemental services of forests have to pay for such services (Chomitz et al. 2007). There has been some success in devising schemes to collect payments for environmental services like carbon sequestration, biodiversity conservation, catchment protection and ecotourism.

Table



* विषय *

पर्यावरण प्रकल्प पुस्तिका

विद्यार्थ्याचे नांव : Pooja Tukaramji Mude

वर्ग : BSC III Sem

विभाग : कला/वाणिज्य/विज्ञान

रोल नं.:

शैक्षणिक सत्र : उन्हाळी 2022 2023

वेद्यार्थ्याचे नांव : प्रज्ञा लक्ष्मी मुंडे

ग : BSc 2nd year (Hons) मुकुडी :

विभाग: कला/वाणिज्य/विज्ञान

हाविद्यालयाचे नांव : मातोश्री आशागि कुंभार महिला महाविद्यालय, सिंगवी

जेरी क्र. : रोल नं. : शैक्षणिक सत्र : २०२२-२०२३

Date:- 15/04/2023

पर्यावरण शिक्षण/जर्नल/सेमिनार

प्रकल्प गुण तक्ता

प्रकल्पकार्य :

प्रकल्प कार्य गुणदान विभागणी तक्ता - २

अंतर्गत परीक्षकांचे मूल्यमापन	गुण	प्राप्त गुण	बाह्य परीक्षक मूल्यमापन	गुण	प्राप्त गुण
१) प्रकल्प विषय प्रस्तावना -	2		प्रकल्प अहवाल सादरीकरण }	5	
२) विषयाचे महत्व -	2				
३) प्रकल्प कार्य उद्दिष्टे -	2				
४) प्रकल्प कार्यपद्धती -	4				
५) निरीक्षणे -	4				
६) विश्लेषण -	4				
७) निष्कर्ष -	2				

गुण तक्ता-जर्नल/सेमिनार

अंतर्गत परीक्षकांचे मूल्यमापन गुण			बाह्य परीक्षकांचे मूल्यमापन गुण		
	गुण	प्राप्त गुण		गुण	प्राप्त गुण
जर्नल मांडणी	05		जर्नल मांडणी	05	
कार्यपूर्ती निकर्ष	05		कार्यपूर्ती निकर्ष	05	
एकुण गुण	10		एकुण गुण	10	

प्रकल्प + जर्नल = एकुण

30 + 20 = 50

+ =

अंतर्गत परीक्षकाची
स्वाक्षरी

बाह्य परीक्षकाची
स्वाक्षरी



Indoor Air Quality

Introduction :-

We tend to think of air pollution as a risk faced outside, but the air we breathe indoors can also be polluted. Smoke, vapors, mold and chemicals used in certain paints, furnishings, & cleaners can all affect indoor air quality and our health.

Buildings affect overall well-being because most people spend most of their time inside. The U.S. Environmental Protection Agency estimates Americans are indoors 90% of their time - in built environments such as work, school, or gyms.

Environmental health researches study how indoor air quality affects human health and well-being. Studies suggest that indoor concentrations of air pollutants are increasing driven by factors such as the types of chemicals in home products, inadequate

Ventilation, hotter temperatures, and higher humidity.

Indoor air quality is a global issue. Both short- and long-term exposure to indoor air pollution can cause a range of health issues, including respiratory diseases, health issues, cognitive deficits, and cancer. As one prominent example, the World Health Organization estimates 3.8 million people worldwide die every year from illnesses attributable to harmful indoor air from dirty cookstoves and fuel.

Certain populations may be affected more than others, children, older adults, individuals with preexisting conditions, Native Americans, and households of low socioeconomic status and are often exposed higher levels of indoor pollutants.

* Types of pollutants :-

Many factors contribute to poor indoor air quality. Indoor air includes air pollutants that penetrate from the outdoors, as well as sources that are unique to the indoor environment. These sources involve:



* Points :-

- Human activities within buildings, such as smoking, burning solid fuels, cooking, and cleaning.
- vapors from building and construction materials, equipment, and furniture.

- Biological Contaminants ; such as Mold, viruses or allergens.

* Some Contaminants are described below :

- 1] **Allergens** :- are substances that can trigger that ~~can~~ the immune system, causing an allergic reaction ; they can circulate in air and remain ~~on~~ on carpets and furniture for months.

- 2] **Asbestos** :- is a fibrous material formerly used for making incombustible or fireproof building materials, such as roof shingles, siding, and insulation. Disturbing asbestos minerals can release fibers, often too small to see, into the air. Asbestos is known to be a human carcinogen.

Formaldehyde :

- 3] **Carbon Monoxide** :- is an odorless and toxic gas. It is found in some pressed wood furniture, wood particle cabinets, flooring, carpets and fabrics. It can also be a component of some glues,

of some glues, adhesives, paints and coating products.

Formaldehyde is known a human carcinogen.

• **Carbon monoxide** :- is an odorless and toxic gas. It is found in fumes produced any the you burn fuel in cars or trucks, small engines, stoves, lanterns, grills, fireplaces, gas ranges, or furnaces. Proper ventings or exhaust systems prevents build up in the air.

• **Mold** :- is microorganism and type of fungus that thrives in damp places; different molds are found everywhere, indoors and outside.

• **pesticides** :- are substances used to kill, repel, or control certain forms of plants or bugs that are considered to be pests.

• **Radon** :- is a colorless, odorless, naturally occurring gas that comes from the decay of radioactive elements in soils. It can

enter indoor spaces through cracks or gaps in building. Most exposures occur inside homes, school and workplaces. EPA estimates radon is responsible for about 21,000 U.S. deaths from lung cancer annually.

2] • **Smoke** :- A byproduct of combustion processes, such as from, cigarettes, cookstoves, and wildfires, contains toxic chemicals like formaldehyde & lead.

What is NIEHS Doing?

NIEHS supports research on the health effects of indoor air pollutants, such as those listed above, found in homes, schools, and workplaces. Because individuals move between indoor and outdoor environment, researchers are also developing specialized technologies to measure and collect data on personal exposures.

for

points :-

Respiratory Disease

- Action to reduce mold exposure in early life may have long term health benefits, potentially decreasing prevalence and severity of asthma.
- Among inner-city children with asthma who live in homes with high levels of indoor air pollution, those children with sufficient vitamin D levels had fewer symptoms.
- Household air pollution exposure likely affects lung development prenatally. Indoor air pollution exposure during pregnancy was associated with impaired lung function in infants. This altered infant lung function may then increase risk for pneumonia in the first year of life.
- Outdoor air quality can affect indoor air. Air pollution levels have been trending downward over several decades in Southern California, due to air quality - control policies. These improvements in air quality are associated with improved lung development in children.

Cardiovascular Disease

A study partially supported by NIEHS found that markers of cardiovascular disease risk appear when ozone levels are even lower than current EPA air quality standards. In healthy adults, exposure to short-term current EPA air quality standards. In healthy adults, exposure to short-term indoor and outdoor ozone was linked to increased blood platelets, a risk factor for clotting, and increased blood pressure.

②

Cognitive Effects

- Indoor exposures to air pollutants, including particulate matter, allergens, oxides of nitrogen,



endotoxin, and mold have been associated impaired health and performance in children and adults.

- Characterization of air quality in schools is a public health concern

large amount of time spent there, some inner-city schools exceeded

guidelines for nitric air quality, particularly for interior air quality, particularly for interior oxide, an indoor air pollutant that can affect cognitive outcomes, verbal abilities, and executive functioning.

- Office workers scored higher on performance measures when working in green environments with low indoor pollutants and low carbon dioxide levels.
- Long-term exposures to radon and other

Cancer

- Long term exposure to radon and other indoor air substances that increase the chance of developing lung cancer include secondhand smoke, asbestos, arsenic, and some forms of silica and some forms of silica and some forms of chromium.
- Indoor air contaminants, such as the carcinogen formaldehyde, exceed acceptable levels in the early childhood learning centers.

Community involvement

NIEHS grant recipients work directly with communities affected by indoor air pollution to help reduce exposures and improve quality of life. Example follows.

Citizen Science

- Together with researchers at two NIEHS - funded Core centers - The University of Kentucky Center for Appalachian Research in Environmental Science and the University of Cincinnati center for Environmental Genomics, high school students developed and pilot-tested a family-centered home radon testing toolkit with the ultimate goal of preventing lung cancer.
- To enable community-based research, NIEHS-funded researchers invented a low cost portable sensor for detecting indoor pollutants.
- The development of such high quality and affordable real-time sensors provides new opportunities to conduct research and inform individuals or communities on daily health risks.

- Engaging youth as Partners in environmental health research can motivate them to pursue careers in Science, build self-esteem and leadership skills, and educate their communities. At the University of California, Berkeley, the Lifting up Communities by intervening with Research (LUCIR) Study involved high school students in characterizing chemicals in household cleaning products, and noted reductions in harmful chemical. Then to educate their target audience of Latina household cleaning staff, they developed engaging videos about choosing safer cleaning products. Learn more in a podcast linked below.

Tribal Nations

- Hopi tribe members** - In the American Southwest identified indoor air quality, as well as arsenic in drinking water, as environmental exposures of concern. These perceptions derive from actual experiences derive concern. These perceptions with health problems such as cancer and asthma. Study authors emphasize including traditional values and practices

1
traditional values & practices in future interventions to reduce environmental health risks.

Patricia Nez Henderson, M.D. Vice President at the Black Hills Center for American Indian Health and a NIEHS - funded researcher, is working to create culturally relevant smoking cessation and secondhand smoke reduction interventions in Lakota Communities. Learn more from a podcast listed below.

Residential burning of biomass for heat leads to elevated indoor levels of fine particulate matter (PM_{2.5}) that often exceed health-based air quality standards. NIEHS - funded grant recipients are developing and testing low-cost, educational, and sustainable interventions for improving residential heating to reduce young children's risk of respiratory diseases in Native American communities.

Low & Middle - income Countries (LMICS)

NIEHS Participates in the Household Air Pollution Intervention Network trial, a randomized controlled study of liquefied petroleum gas stove and fuel distribution to 3,200 households in four countries.

The largest global source of indoor pollution, particularly in LMICS, comes from cooking and heating with solid fuels, including dung, wood, agricultural residues, and coal. Data from studies such as this one are needed to inform policies on interventions to reduce household air pollution, a major vulnerable populations.



Exposure to household air pollution from burning biomass fuels.

In LMICS, about 3 million infants and children younger than 5 years die every year from pneumonia, according to WHO. Exposure

primary Causes of Indoor Air problems

Indoor pollution sources that release gases or particles into the air are the primary cause of indoor air quality problems.

Inadequate Ventilation can increase indoor pollutant levels by not bringing in enough outdoor air to dilute emissions from indoor sources and by not carrying indoor air pollutants out of the space. High temperature and humidity levels can also increase concentrations of some pollutants.

Pollutant Sources :-

There are many sources of indoor air pollution. These can include.

- Fuel burning combustion appliances
- Tobacco products
- Building materials and furnishings as diverse as :-

* Deteriorated asbestos - contains

insulation.

* newly installed. flooring, upholstery or carpet.

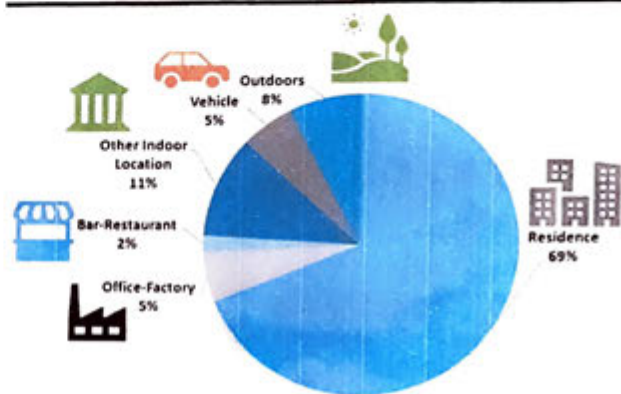
* Cabinetry or furniture made of certain pressed wood products.

- Products for household cleaning and maintenance, personal care, or hobbies.
- central heating and cooling systems are humidification devices.
- Excess moisture.
- outdoor sources such as
 - Radon
 - pesticides
 - outdoor air pollution.

The relative importance of any single source depends on how much of a given pollutant it emits and how hazardous those emissions are. In some cases, factors such as how old the source is and whether it is properly maintained are significant. For Example: an improperly adjusted gas

Stove can emit significantly more carbon monoxide than one that is properly adjusted.

Some sources, such as building materials, furnishings and products like air fresheners, can release pollutants more and or less continuously.



Other sources, related to activities like smoking, cleaning, redecorating or doing hobbies release pollutants intermittently. Unvented or malfunctioning appliances or improperly used products can release higher and sometimes dangerous levels of pollutants indoors.

Pollutant concentrations can remain in the air for long periods after some activities.

How outdoor air enters a Building.

Outdoor air can enter and leave a building by : Infiltration, natural ventilation, and mechanical ventilation. In a process known as infiltration, outdoor air flows into buildings through openings, joint, and cracks in walls, floors, and ceilings, and around windows and doors. In natural ventilation, air moves through opened windows and doors, air movement associated with infiltration and natural ventilation is caused by air temperatures differences between indoors and outdoors and by wind. Finally, there are a number of mechanical ventilation devices. From outdoor-vented fans that intermittently remove air from a single room, such as bathrooms and kitchen, to air handling system that use fans and duct work to continuously remove indoor air and distribute filtered and conditioned outdoor air to strategic points throughout the house.

* Inadequate ventilation *

If too little outdoor air enters indoors, it can pose health and comfort problems. Unless buildings are built with special mechanical means of ventilation, those designed and constructed to minimize the amount of outdoor air that can "leak" in and out may have higher indoor pollution levels.

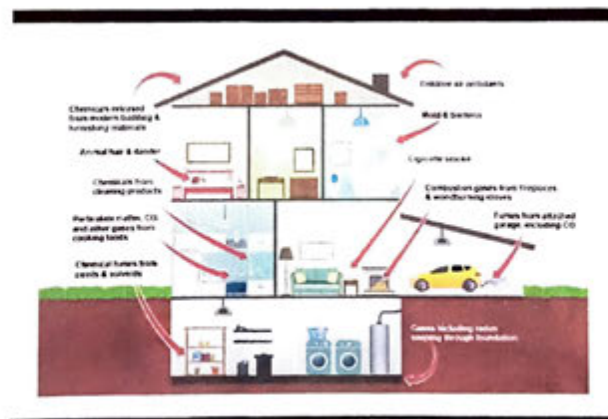
Indoor air pollutants and sources :-

- Asbestos
- Biological pollutants
- Carbon Monoxide (CO)
- Lead (Pb)
- Nitrogen Dioxide (NO₂)
- Pesticides
- Radon (Rn)
- Indoor Particulate Matter
- Secondhand Smoke / Environmental Tobacco Smoke
- Stoves and Heaters
- Pipes and Chimneys
- Volatile Organic Compounds (VOCs)

Indoor Air Quality

Environmental Justice :-

EPA defines environmental Justice (EJ) as the fair treatment and meaningful involvement of all people regardless of race, colour, national origin, or income with respect to the development, implementation, and enforcement of environmental laws, regulations, and policies.



To effectively address GJ concerns, the Agency recognizes that communities must be the impetus for environmental health problems including indoor air. However, many communities lack the capacity to fully affect

these environmental conditions. This includes some conditions found indoors, as well as conditions caused by outdoor impacts (Such as climate change)

Many reports and studies indicate that the following populations may be disproportionately impacted by indoor asthma triggers, secondhand smoke, mold, radon and other indoor pollution:-

- Children
- elderly
- low-income
- minority
- Tribes and indigenous people.

EPA's Indoor Environments Division (IED) provides guidance and programs to help build the capacity of communities to understand and avoid indoor and outdoor health impact. IED's main objective is to improve indoor air quality in buildings where people live, learn and work.

* good Indoor air quality *

Range can be between 30 to 40 dB(A). Humidity can have a major impact on occupants health if it is too low or too high. The ideal humidity conditions for humans can be considered between 40-60% (which equally depends on indoor temperature).

~~Have~~

— 6 —



* विषय *

प्रथाविवरण प्रकल्प पुस्तिका

विद्यार्थ्याचे नांव : Achal Ambadas Thool

वर्ग : BSC IV Sem विभाग : कला/वाणिज्य/विज्ञान

रोल नं.: _____ शैक्षणिक सत्र : उन्हाळी 20__20__

विद्यार्थ्याचे नांव : आनंद अश्वदास शुभ

वर्ग : BSC IV Sem तुकडी : _____ विभाग: कला/वाणिज्य/विज्ञान

महाविद्यालयाचे नांव : मातीक्षी आशुताई कुनावर महिला महाविद्यालय हिंगोली

हजेरी क्र. _____ रोल नं. : _____ शैक्षणिक सत्र : २०२२-२०२३

Date:- 15/04/2023

पर्यावरण शिक्षण/जर्नल/सेमिनार

प्रकल्प गुण तक्ता

प्रकल्पकार्य : _____

प्रकल्प कार्य गुणदान विभागणी तक्ता - २

अंतर्गत परीक्षकांचे मूल्यमापन	गुण	प्राप्त गुण	बाह्य परीक्षक मूल्यमापन	गुण	प्राप्त गुण
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२) विषयाचे महत्व -	2				
३) प्रकल्प कार्य उद्दिष्टे -	2				
४) प्रकल्प कार्यपद्धती -	4				
५) निरीक्षणे -	4				
६) विश्लेषण -	4				
७) निष्कर्ष -	2				

गुण तक्ता-जर्नल/सेमिनार

अंतर्गत परीक्षकांचे मूल्यमापन गुण			बाह्य परीक्षकांचे मूल्यमापन गुण		
	गुण	प्राप्त गुण		गुण	प्राप्त गुण
जर्नल मांडणी	05		जर्नल मांडणी	05	
कार्यपूर्ती निकर्ष	05		कार्यपूर्ती निकर्ष	05	
एकुण गुण	10		एकुण गुण	10	

प्रकल्प + जर्नल = एकुण

30 + 20 = 50

+ =

Shafika
अंतर्गत परीक्षकाची
स्वाक्षरी

बाह्य परीक्षकाची
स्वाक्षरी



Eco-Labeling

Introduction :-

"Ecolabelling" is a voluntary method of environmental performance certification and labelling that is practised around the world. An ecolabel identifies products, or services, proven environmentally preferable overall, within a specific product or service category.

In contrast to green symbols, or claim statements developed by manufacturers and service providers, the most credible labels are awarded by an impartial third party for specific products or services that have been independently determined to meet transparent environmental leadership criteria, based on life-cycle considerations.

When developing ecolabel criteria (standards for products), the focus is on the stages where the product has the highest environmental impact, and this differs from product to product.

Other products, such as electronic equipment, have a very high environmental impact during their use phase, focus on the efficiency of their energy consumption. In addition, product-specific criteria ensure that any product bearing the ecolabel is of good quality with high performance. Criteria are developed and revised in a transparent way by a group of experts and stakeholders.

Types :-

Type I

A voluntary, multiple-criteria based, third party program that awards a license that authorises the use of environmental preferability of a product within a particular product category based on life cycle considerations.

Type II

Informative environmental self-declaration claims.

Type III

Voluntary programs that provide quantified environmental data of a product, under preset categories of parameters set by a qualified third party and based on life cycle assessment, and verified by that or another qualified third party.

Building Consumer Awareness :-

Eco-labelling may help increase consumer awareness about the environmental consequences of their choices and may in turn facilitate better well-informed buying decisions. Such decisions will accumulate and the cumulative effort will be a better-informed "aware" environment friendly society which exercises more caution & care towards the environment.

Benefits of Eco-labelling :-

Eco-labelling as an academic concept may appear to be nice, but when it comes to actually putting it into practice, Companies balk immediately due to one or more of the following reasons.

- Their product / processes may not be environment friendly and hence they may not be eligible to be granted an eco-label.
- The process of certification may be complicated and time-consuming and the company may not see any tangible benefits from eco-labelling.
- There is no clear incentive for the company to consider eco-labelling its products if it's already doing well in the market.
- The organization may view it as an additional cost without any ROI.

However, there are very strong counter-arguments in favour of eco-labelling.

- Eco-labelling showcases the commitment of the organization towards making environment-friendly products.
- Certain European nations have stringent quality standards and exporters need Eco-labels to target the EU market. Eco-labels may in fact facilitate international trade in certain sectors.
- ENERGYSTAR is an example of an Eco-label which has resulted in more energy-efficient products, significant cost-savings and considerable reduction in emission of greenhouse gases.



■ Protecting the Environment :-

With increasing incidences of damage to the ecology, and phenomena such as global warming and depletion of the ozone layer, it is high time that mankind made a conscious effort towards safe-guarding the environment.

Encouraging Environment friendly Innovation :-

A few great ideas are the product of an intelligent mind, but most successful innovations have been created from the drive to fulfil a need.

Promoting environment friendly products as a policy may help foster an innovative culture which results in such products. A very common and highly successful example is the entire gamut of electrical appliances which are ENERGY STAR compliant. Not only do they consume lesser energy; they also result in lesser emission of greenhouse gases and result in cost-savings in the long-run.

Objectives :-

These are the important objectives :-

- To study about the different eco-labelling practices used around the world.
- To identify the theoretical basis for eco-labelling and explore it further.
- To understand the nudge effect of eco-labels on consumption behavior.

Various Types of Ecolabels :-

Ecolabelling programs typically can be categorized as one of the accompanying classes :

- First party labelling :- These are set up by individual organizations dependent on their own item guidelines. The principles may be founded on measure identified with explicit natural issues known to informed buyers through the media or promoting. This type of ecolabelling can likewise be alluded to as 'self-affirmation'.

- Second party labelling :- These are set up by industry associations for their individuals items. Check of consistence is accomplished through inner accreditation methodology inside the business, or work of outer affirming organizations.

■ Third party labelling :-

These are normally settled by an initiator free from the makers, affirmed are then named merchants and venders of the named items. Items provided by associations or assets that are affirmed are then named with data to the buyers that the item was delivered in a harmless to the ecosystem design. The mark is normally authorized to a maker and he can label it on the product.

Eco - labelling :- Theoretical framework and Historical Underpinnings :-

The underlying economic theory for labelling products can be traced back to Stigler's work on the economics of information. In Stigler's work, pricing information is portrayed as a valuable resource.

Different sellers may ask varying prices for the same product. Thus, there is a 'search cost' attributable to time and energy expended by the consumer in finding the seller with the lowest price. Hence, a consumer searches for information until the marginal benefit of additional information equals the marginal cost of obtaining the additional information. As a result, there is a market for information based on the consumer's willingness to pay for information, and producers' marginal cost of providing information.

A



Nelson (1970, 1974) contends that the problem of determining quality is usually more difficult to obtain than information on prices. In addition, since it is often impossible for buyers to tell the difference between high quality and low quality products, there is an incentive in some markets for sellers to promise high quality products but market poor quality products, as pointed out by Akerlof (1970).

Nelson distinguished between two types of products; search goods and experience goods. One can determine the quality of a product by searching. Where quality might be defined as price.

Size of package or colour. These are search goods. Nelson's Search goods are defined similarly to Stegler's definition, as those goods that consumers can determine quality of by examining or researching the product.

One also discerns quality by experiencing, such as taste, durability, or maintenance needs. These are experience goods. Now consumers cannot determine a product's quality until they buy and use it. Consumers will evaluate those goods they repeatedly buy in somewhat the same manner as search goods. Producers who can make a quality claim will do so and consumers will assume that any firm not making a claim has low-quality products.

Labelling is often the means by which producers provide information, so that consumers may make an informed decision. However, because producers have information that consumers do not, often it is necessary that a third party intervene to ensure that the producer provides the consumer with truthful information. Climate, either third-party certification is used, or there may be government regulations. The U.S. Nutrition Labeling and Education Act of 1990 mandates a standardized form of nutrition information with data on macro- and micronutrients found in food.

Observations :-

Recognizing that attributes of goods have value to consumers, Lancaster (1971)

characterized consumer demand for products instead as consumer demand for a bundle of attributes, where each product has one or more attributes.

framework is that a good by itself does not yield utility, but it possesses characteristics that create utility. Represents quantity of attribute per unit of food available in the market. An increase in the attribute might be an increasing level of quality as measured by environmental friendliness.

The demand schedule D , represents consumers' willingness to pay for various amount of attribute per unit of food, which reflects their perceptions of the highest benefits they will receive from those attributes at varying income levels. D represents the highest income level. While D represents the lowest income level. If improved quality is a superior product, then demand will shift up as the consumer becomes more affluent.

If information on the quality per unit of food is evenly distributed between producers and consumers, then the intersection of the demand and supply curves will signal efficient market equilibrium. An example might be when producers cheat on quality standards by making claims of high quality when it is not true.

There This is where mandatory or third-party labelling, can create an efficient market by removing the asymmetry of information between producers and consumers.

Environmental labelling is used to provide information to the consumers. Often the information is presented in the format of self-declaration. Thus, environmental labelling in the form of self-declarations often preserves the information asymmetry between producers and consumers. An alternative to self-declarations is ecolabelling defined here as programmes which are voluntary and with independent third party verification that a good meet specified environmental criteria or standards.

If it meets those criteria a seal of approval may then be affixed to the product it can be a means of achieving specific environmental policy goals. It licenses the use of the its mark for a specified period of time and a specific fee.

I am opening the doors to the depths of eco-labelling and those who can swim in this ocean with me are welcome.

~~True~~

People

Character

product itself

only

because it has a green labelled banner on

it that says eco-friendly. And which

enhances the performance.

Observations

hypotheses.

do to

and

hypotheses.

This

the



MATOSHRI ASHATAI KUNAWAR ARTS, COMMERCE & SCIENCE WOMENS COLLEGE

Sant Tukadoji Ward, Nandori Road, Hinganghat, Dist Wardha -442301

(Affiliated to Rashtrasant Tukadoji Maharaj Nagpur University, Nagpur)

Principal

Dr. Umesh Tulaskar

E-Mail ID : makm.college@gmail.com

Mobile No. 9850808807, (Office No. 8483922491)

College Code-707

(Estd. 2018)

Name of activity : Field Visit / Project / Internship – Appreciation program for student for successfully completing the project on “Fundamentals of Banking”

Name of Program Organizer : M.A.K. Womens College :- Commerce Department

Details of organization with Address :M.A.K. Womens College ,Hinganghat

Objectives of the program : The student should get complete knowledge about the banks transaction and operations

Date of Conduction : 21 March 2023

Participant Count : Students : 67 (B.com II sem)

Faculty:-5

Brief Description:

Commerce Department of M.A.K.Womens college Hinganghat has organized – Appreciation program for student for successfully completing the project on “Fundamentals of Banking”. The president was Dr. Umesh Tulaskar and guest were Mr. Nitesh Rode, Prof. Sapana Jaiswal. All dignitaries guided to students about importance of bank, function and transaction of bank and appreciate the student for successfully completing the project on “Fundamentals of Banking”

Outcomes of the activity :

1. To get information about various bank accounts and services
2. The student got to know about day to day activities of the bank
3. Student got complete information about pay slip and withdraw slip and different forms of bank
4. The project was important for students to acquire a research approach




Principal
M.A.K.College of Women's
Hinganghat Dist.-Wardha






 Principal
 M.A.K. College of Women's
 Hinganghat Dist.-Wardha



MATOSHRI ASHATAI KUNAWAR ARTS, COMMERCE & SCIENCE WOMEN'S COLLEGE HINGANGHAT

STUDENT ATTENDANCE

NAME OF PROGRAM Appreciation program For DATE 21/03/2023
 ORGANIZE BY student completing the project
 DEPARTMENT Commerce Department

S.N.	NAME OF STUDENTS	CLASS	SIGNATURE
1)	Snellia Narayana Shende	2 nd year B.Com	Snellia
2)	Cyruvi Ruy Telheunde	— 11 —	Cyruvi Telheunde
3)	Gauri Vinayak Bhojre	— 11 —	Gy Bhojre
4)	Sanjivani Sanjay Shetkar	— 11 —	Shetkar
5)	Shweta Gunvanta Muthule	— 11 —	Shetkar
6)	Kalyani Dipak Mujbare	— 11 —	Mujbare
7)	Wairghadi P. Bhatnagar	— 11 —	Bhatnagar
8)	Pallavi Pramod Kote	— 11 —	Pallavi
9)	Arati Bhatnagar Nannawane	— 11 —	Arati
10)	Anita parbhakar Bhandarkar	— 11 —	A.P. Bhandarkar
11)	Bhavika Ambadaji Chinchulkar	— 11 —	Bhavika
12)	Kiran Ravindra Wajnarwar	— 11 —	Kiran
13)	Neha Salish Bhonge	— 11 —	Neha
14)	Vaishnavi P. Kute	— 11 —	V. P. Kute
15)	Nikshita S. Belwane	— 11 —	Nikshita
16)	Sakshi R. Zeting	— 11 —	S. R. Zeting
17)	Laxmi Ruykumar Pohare	— 11 —	L. R. Pohare
18)	Rutuja muthendha Dhoze	— 11 —	R. m. Dhoze
19)	Pranali Pramod Gokhale	— 11 —	P. P. Gokhale
20)	Anuradha R. Yelgunde	— 11 —	A. R. Yelgunde
21)	Sweta Vishveshwar Chinchulkar	— 11 —	Sweta
22)	Sahani Sanjay Kale	— 11 —	Sahani
23)	Arati Doreth Lesthi	— 11 —	Arati
24)	Namruti Pramod Ghungre	— 11 —	Namruti
25)	Mayuri Santosh Shejwal	— 11 —	Mayuri
26)	Rashmi Vinod More	— 11 —	Rashmi v. more
27)	Jisha Hanumanth Bhojre	— 11 —	J. H. Bhojre
28)	Achal Shashikant Kulkule	— 11 —	A. S. Kulkule
29)	Mahima Kameluzam Zade	— 11 —	Mahima
30)	Anu Sanjay Chunekar	— 11 —	A. S. Chunekar
31)	Achal Bhojraj Wanjari	— 11 —	A. B. Wanjari
32)	Ankita More Shwasthoo	— 11 —	Ankita
33)	Khushi Shankar Kuchark	— 11 —	K. S. Kuchark
34)	Shweta Dilip Zade	— 11 —	Shweta
35)	Neha Ravi Wanjari	— 11 —	Neha
36)	SUKESHAN SHARAD SHIRAP	— 11 —	SUKESHAN
37)	Diksha Manoharwar Wanjari	— 11 —	Diksha
38)	Rutuja Shalika Khode	— 11 —	R. S. Khode
39)	Sanika Dilip Timande	— 11 —	Sanika D. Timande
40)	Pallavi Gajanan M. Kote	— 11 —	Pallavi
41)	Sanjam Purnashetty	— 11 —	Sanjam
42)	Varshini Dinkar Gonthalikar	— 11 —	Varshini
43)	Sapana Devdas Khadse	— 11 —	Sapana D. Khadse

STUDENT ATTENDANCE

NAME OF PROGRAM student appreciation program DATE 21/03/20
 ORGANIZE BY for completing the project
 DEPARTMENT prof. sapana jaiswal
commerce

S.N.	NAME OF STUDENTS	CLASS	SIGNATURE
45	Priya Pramod Urkudkar	B.Com I.	Urkudkar
46	Hanshada Raiesh More	→	Hanshade
47	Rutika N. Vaichya	→	Quiche
48	Sneha Pramod Borkar	→	S.P. Borkar
49	Megha Padmakar Taluekar	→	M.P. Taluekar
50	Mrunali Gunilwan Galande	→	Mrunali
51	Mandini Sureshwar Ingale	→	Ingale
52	Yogita Parvin Ghugare	→	Y.P. Ghugare
53	Samsuddhi G. Tambekar	→	Tambekar
54	Jagruhi N. Dakhore	→	J. Dakhore
55	Hanshada G. Mohadaze	→	H.G. Mohadaze
56	Debasham D. Wanjari	→	D.D. Wanjari
57	Sneha C. Telharkale	→	Sneha
58	Rutika P. Talewar	→	Rutika
59	Krutika M. Lakhande	→	Lakhande
60	Nirbhara M. Yerne	→	Nirbhara
61	Divya P. Hulke	→	Divya
62	Ishika R. Ambade	→	Ishika
63	Hanshada Peridas Bhode	→	Hanshade
64	Pooja A. Uke	→	P. Uke
65	Sakshi Shivankar	→	S. Shivankar
66	Anam Khan	→	Anam
67	Neha Bandurkar	→	N. Bandurkar

Principal
 M.A.K. College of Women's
 Hinganghat Dist.-Wardha



Vidya Vikas Shikashan Sanstha, Hinganghat.

(College Code : - 707)



MATOSHRI ASHATAI KUNAWAR

ARTS, COMMERCE & SCIENCE WOMENS COLLEGE

Sant Tukadoji Ward, Nandori Road, Hinganghat, Dist Wardha - 442301

(Affiliated to Rashtrasant Tukadoji Maharaj Nagpur University, Nagpur)

E - Mail Id: - makm.college@gmail.com Mobile No.: - 9850808807 (Office No.: - 8483922491) (Estd 2018)

Name of Activity: Appreciation Program for Successfully completing

Name of Student: Rutuja Poushant Talwatkar

Class with Section: B.com 3rd year (2nd sem)

Date of Programme/Activity: 21st March 2023

Mobile No.: 8767163851

1. How did you feel about this event?

- Excellent
- ✓ Very good
- Good
- Average

2. The talk/activity was relevant with the topic?

- Strongly agree
- ✓ Agree
- Neutral
- Disagree

3. Was this program/activity beneficial to you?

- ✓ Yes
- No
- Maybe

4. Should such events be re-organized?

- ✓ Yes
- No

5. Suggestion If any

I want this program for more time

Signature
Rutuja Talwatkar



Vidya Vikas Shikashan Sanstha, Hinganghat.

(College Code : - 707)

MATOSHRI ASHATAI KUNAWAR

ARTS, COMMERCE & SCIENCE WOMENS COLLEGE

Sant Tukadoji Ward, Nandori Road, Hinganghat, Dist Wardha - 442301

(Affiliated to Rashtrasant Tukadoji Maharaj Nagpur University, Nagpur)

E - Mail Id: - makm.college@gmail.com Mobile No.: - 9850808807 (Office No.: - 8483922491) (Estd 2018)

Name of Activity: Appreciation Program for Successfully completing the project
Name of Student: Jagruti Alareshmal Dakhore.
Class with Section: B.Com Ist year (II sem)
Date of Programme/Activity: 21 March 2023
Mobile No.: 9579020947

1. How did you feel about this event?

- ☒ Excellent
- ☐ Very good
- ☐ Good
- ☐ Average

2. The talk/activity was relevant with the topic?

- ☒ Strongly agree
- ☐ Agree
- ☐ Neutral
- ☐ Disagree

3. Was this program/activity beneficial to you?

- ☒ Yes
- ☐ No
- ☐ Maybe

4. Should such events be re-organized?

- ☒ Yes
- ☐ No

5. Suggestion If any

Such types of program should be organised for us.

Signature



Vidya Vikas Shikashan Sanstha, Hinganghat.

(College Code : - 707)

MATOSHRI ASHATAI KUNAWAR

ARTS, COMMERCE & SCIENCE WOMENS COLLEGE

Sant Tukadoji Ward, Nandori Road, Hinganghat, Dist Wardha - 442301

(Affiliated to Rashtrasant Tukadoji Maharaj Nagpur University, Nagpur)

E - Mail Id: - makm college@gmail.com Mobile No.: - 9850808807 (Office No.: - 8483922491) (Estd. 2018)

Name of Activity: Application program for successfully completing
Name of Student: Sneha Chandrashekhar Telhade
Class with Section: B.com 1st year sem-II
Date of Programme/Activity: 21-march-2023
Mobile No.: 9309075938

1. How did you feel about this event?

- ☐ Excellent
- ☒ Very good
- ☐ Good
- ☐ Average

2. The talk/activity was relevant with the topic?

- ☐ Strongly agree
- ☒ Agree
- ☐ Neutral
- ☐ Disagree

3. Was this program/activity beneficial to you?

- ☒ Yes
- ☐ No
- ☐ Maybe

4. Should such events be re-organized?

- ☒ Yes
- ☐ No

5. Suggestion If any

I want this program for more develop.

Signature



Vidya Vikas Shikashan Sanstha, Hinganghat.

(College Code : - 707)

MATOSHRI ASHATAI KUNAWAR

ARTS, COMMERCE & SCIENCE WOMENS COLLEGE

Sant Tukadoji Ward, Nandori Road, Hinganghat, Dist Wardha - 442301

(Affiliated to Rashtrasant Tukadoji Maharaj Nagpur University, Nagpur)

E - Mail Id: - makm.college@gmail.com Mobile No.: - 9850808807 (Office No.: - 8483922491) (Estd. 2018)

Name of Activity: Appreciation program for successfully competing the Project

Name of Student: Samsuddhi Sanjay Tambekar

Class with Section: B.Com 1st Year

Date of Programme/Activity: 21 March ; 2023

Mobile No.: 8855082155

1. How did you feel about this event?

- ☒ Excellent
- ☐ Very good
- ☐ Good
- ☐ Average

2. The talk/activity was relevant with the topic?

- ☒ Strongly agree
- ☐ Agree
- ☐ Neutral
- ☐ Disagree

3. Was this program/activity beneficial to you?

- ☒ Yes
- ☐ No
- ☐ Maybe

4. Should such events be re-organized?

- ☒ Yes
- ☐ No

5. Suggestion If any

Such Program must be organized yearly.

Signature

Sambhaji



Vidya Vikas Shikashan Sanstha, Hinganghat.

(College Code : - 707)

MATOSHRI ASHATAI KUNAWAR

ARTS, COMMERCE & SCIENCE WOMENS COLLEGE

Sant Tukadoji Ward, Nandori Road, Hinganghat, Dist Wardha - 442301

(Affiliated to Rashtrasant Tukadoji Maharaj Nagpur University, Nagpur)

E - Mail Id: - makm.college@gmail.com Mobile No.: - 9850808807 (Office No.: - 8483922491) (Estd. 2018)

Name of Activity: Field Visit/Project/Internship *Appreciation programme*

Name of Student: *Megha P. Talwekar*

Class with Section: *B.com. Ist*

Date of Programme/Activity: *21 march 2023*

Mobile No.: *99 230 16 953*

1. How did you feel about this event?

- ☒ Excellent
- ☐ Very good
- ☐ Good
- ☐ Average

2. The talk/activity was relevant with the topic?

- ☒ Strongly agree
- ☐ Agree
- ☐ Neutral
- ☐ Disagree

3. Was this program/activity beneficial to you?

- ☒ Yes
- ☐ No
- ☐ Maybe

4. Should such events be re-organized?

- ☒ Yes
- ☐ No

5. Suggestion If any

These program very good for me.

M.P. Talwekar
Signature



Vidya Vikas Education Society, Hinganghat
**Matoshri Arts, Commerce & Science
Womens College, Hinganghat Dist. Wardha**

Certificate

This is to Certify that Ku. Payal T. Vike

The Student of B. Com 1st Year In the Session 2022 - 23

Winner / Participated in the Project on Fundamentals of Banking held on

Dated: 21-03-2023

I Wish her a grand Success in her future.

Date: 21-03-2023

Place: Hinganghat

Principal

Matoshri Arts, Comm. & Sci.
Womens College, Hinganghat



Vidya Vikas Education Society, Hinganghat
**Matoshri Arts, Commerce & Science
Womens College, Hinganghat Dist. Wardha**

Certificate

This is to Certify that Ku. Snehal D. Banduskar
The Student of B.Com 1st Year In the Session 2022 - 23 has
Winner / Participated in the Project on Fundamentals of Banking held on
Dated: 21-03-2023

I wish her success in her future.

Date: 21-03-2023

Place: Hinganghat

Principal

Matoshri Arts, Comm. & Sci.
Womens College, Hinganghat

Vidya Vikas Education Society, Hinganghat

**Matoshri Arts, Commerce & Science
Womens College, Hinganghat Dist. Wardha**

Certificate

This is to Certify that Megha Padmakar Talwekar

The student of B. Com 1st Year in the Session 2022-23

Has participated in the Project on Fundamentals of Banking

Dated 21-03-2023

Wishes her a grand success in her future.

Date 21-03-2023

Place Hinganghat


Principal

Matoshri Arts, Comm. & Sci.
Womens College, Hinganghat



Vidya Vikas Education Society, Hinganghat
**Matoshri Arts, Commerce & Science
Womens College, Hinganghat Dist. Wardha**

Certificate

This is to Certify that Ku. Samsuddhi Sanjay Tambekar
The Student of B.Com 1st Year In the Session 2022 - 23 has
Winner / Participated in the Project of fundamentals of Banking held on
Dated: 21-03-2023

I Wish her a grand Success in

Date : 21-03-2023

Place : Hinganghat

Principal
Matoshri Arts, Commerce & Science
Womens College, Hinganghat



Vidya Vikas Education Society, Hinganghat

**Matoshri Arts, Commerce & Science
Womens College, Hinganghat Dist. Wardha**

Certificate

This is to Certify that Ku. Rutuja P. Talwatkar

The Student of B.com 1st year In the Session 2022 - 23 has

Winner / Participated in the Project on Fundamental of Banking held on

Dated: 21-03-2023

and Success in her future.

Date: 21-03-23

Place: Hinganghat

Principal

Matoshri Arts, Comm. & Sci.
Womens College, Hinganghat

Class:- B.Com 1st year Bank Name :-

Nagpur Nagadik Sahakari
Bank (NNSB) LTD. Hgt.

Subject :-
fundamentals Banking.

Guided by :-

Dr. Sapana Jaiswal Mam.

Group Name.

- Megha padmakar Jalwekar
- Neha padmakar Bandurkar
- Snehal Dilip Bandurkar
- Payal Teymak Vike.

Saiswal
HOD

Department of Commerce
Matoshri Ashatai Kunwar

NAGPUR NAGAIK SAHAKRI BANK (NNSB) LTD. HGT.

IFSC CODE :- NGSB0000001

• HISTORY

★ Establish year :- 20 June 1962

★ Day :- Sunday

★ place :- Nagpur (10 by 10 small room) in
Gandhibagh area.

★ Multi State :- Maharashtra, Madhya Pradesh and
Raipur, Durg in the Chattisgarh.
co-operative bank schedule near
about 46 bank.

★ objective :- To give services provide scheme. by some
for the development small business.
person as well as persons for the society
to give the loan for their requirement
bank. Work all on basic of operation.
Help to all need person in the society.
To provide the services of the society.

★ Services :- ATM, POS transaction, IMPS, NEFT RTGS,
etc, franking, pan card, Banks Network

Shree Radhe

★ Branches :- 47 branch



Nagpur Nagrik Sahakari Bank Ltd. Hgt.

Information page

• Name of Bank

→ Nagpur Nagrik Sahakari Bank Ltd. Hgt.

• Establish year

→ 20 June 1962

• Day

→ Sunday

• Working Time

→ 10:30 to 5:30

• Multi state

→ co-operative bank schedule near about 46 bank

• Employees

→ 438

• Object :-

→ To give services scheme bank work under the guidance of RBI as well agricultural ministry of center multistate and help a society to give the loan for their requirement bank work all on basis of co-operative.

• Available services

→ SMS, Missed call, ATM, RTGS, Pan card, Neft imp

• Type of loan

→ Housing loan, gold loan, cash loan, customer loan, Agriculture loan

• branches

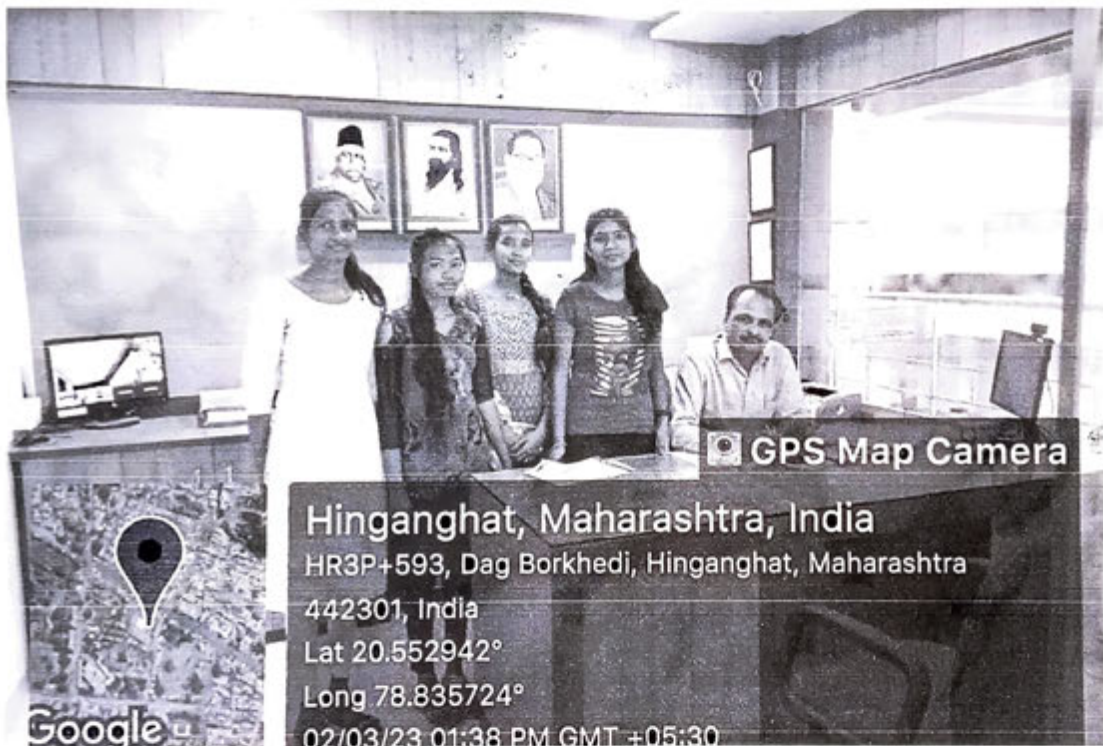
→ Maharashtra, Chattisgarh, Madhya Pradesh

Jonafate Sr.
21/3/23

Bank Manager



- ★ Address for correspondence :- Nagpur Nagrik Sahakari Bank LTD., Nagpur. 79 Dr. Ambedkar Sq., Central Avenue, Nagpur :- 440008.
- ★ Manager :- Milind Hatgarkar
- ★ Head of department :- Prof. Ravikant Wairagude.
- ★ Project of guide :- Prof. Bhavesh Agrawal
- ★ Submitted by :- Mrs. Pratiksha Thakre
- ★ company guide :- Mrs. Vijay Agrawal
- ★ faculty guide :- Dr. Pranay Parashar.
- ★ Chairman :- Prof. Shri. Sanjay Bhende.
- ★ Nice - chairman :- Shri. Ashok R. Agrawal (Goyal)
- ★ Director :- Shri. Girish Vyas
- ★ Chief executive officer :- Subhash Godbole.
- ★ Recruitment specialist :- Pranoti Manapurkar.
- ★ Junior officers :- Kusum Gaitwad.
- ★ Junior Associate :- Manish Sharma.





All Director Name.

★ Director :- CoA. Tusharkanti Peabhakar Dable.

★ Director :- Runka Peabhakarji Bokar

★ Director :- CoA. Poonem Seesh chandek

★ Director :- Sanjay Chandkati Thakre.

★ Director :- Anil tikuradasji gorindani

★ Director :- Hement padnabhji Chafle

★ Director :- Supriya Samtji puntambekar

★ Director :- Bhukhai vittaldasji Bagdiya

★ Director :- Suresh vittaldasji chadok

★ Director :- Swati Seeshji kulkarni

★ Director :- Vinay Vasudevji Chagde

★ Director :- O Gopendran Omprakash Jagu

★ Director :- Sachin Rajendaji Kulkarni.

★ Director :- Sanjay Bhende

Shree ~~Redhe~~ Director :- Ravindra Bokare.

★ Staff :- 4 staff member in hinganghat.

★ Empolyees :- 415 empolyees

★ Working Time :- 10:30 to 5:30

★ Under RBI :- Bank Work under the guidance of RBI as well as agriculterd ministry of center Multistate.

• All cures under the blance bord of disectors CEO.

★ online services provide :- Missed call, SMS.

- All about bank :- The Bank started with a meager capital amount of RS. 26000/- and has grown to a capital base of RS. 1493.46 lac with 60521 members as on 31st March, 2010. The Bank was awarded Scheduled bank status on 22nd May 1999 after fulfilling the Criteria of desired deposit base. The bank was also awarded Multistate Scheduled Bank. Status on 21st March 2001. Today, the area of operation of the bank is entire state of Maharashtra, Madhya Pradesh and Raipur, Bueg in the state of Chattisgarh.

The Bank has adopted models Bye-Laws of Multistate cooperative Societies on approval W.e.f. Dt. 17/12/2004.

Shree Radhe

The Bank has 45 NOS of fully computerized branches with one service branch and Head office.



out of the above, the bank owns premises for its 19 branches with modern interiors.

All members of the Board of Directors are always striving for moving the bank towards bright future in co-operative banking sector. The board professionals, possess special experience in cooperative sector and attached to various social organizations.

* Financial Evaluation :-

Year Ended 31.03.2011

- Authorised capital :- 200000000
- Subscribed capital :- 183359500
- Reserve fund :- 575238171
- Deposite :- 7111525630
- Advances :- 4322265369
- Net profit after tax :- 30200527
- Net NPA :- 1.86 %
- GROSS NPA :- 9.61 %

- Capital Adequacy (%) :- 12.54%
- Number of Branches :- 33
- Number of Employees :- 476

★ Year Ended 31. March. 2012 ★

- Authorised capital :- 500000000
- Subscribed capital :- 210921900
- Reserve fund :- 643206209
- Deposite :- 7760488550
- Advances :- 5187656381
- Net profit after tax :- 60920580
- Net NPA :- 2.28%
- GROSS NPA :- 9.11%
- Capital Adequacy (%) :- 11.88%

Shree Radha Number of Branches :- 33

- Number of Employees :- 456

★ Year Ended 31. March. 2013 ★

- Authorised capital :- 500000000

- Subscribed capital :- 232410850

- Reserve fund :- 983479953

- Deposit :- 8590226641

- Advances :- 5694555238

- Net profit after tax :- 107394732

- Net NPA :- 3.21%

- Gross NPA :- 9.81%

- Capital Adequacy :- 15%
(%)

- Number of Branches :- 33

- Number of Employees :- 446

★ year Ended 31. March. 2014 ★

- Authorised capital :- 500000000
- Subscribed capital :- 238312650
- Reserve fund :- 1087641232
- Deposit :- 8853951456
- Advances :- 5385334051
- Net profit after tax :- 72213814
- Net NAP :- 8.93%
- Gross NAP :- 15.79%
- Capital Adequacy (10) :- 16.87%
- Number of Branches :- 33
- Number of Employees :- 423

★ year Ended 31. March. 2015 ★

- Authorised capital :- 500000000

Shareholder Subscribed capital :- 241059350

- Reserve fund :- 14320364067
- deposite :- 10005566304
- Advances :- 5634277402
- Net profit after tax :- 103104068
- Net NPA :- 7.3%
- GROSS NPA :- 18.57%
- Capital Adequacy (%) :- 20.75%
- Number of Branches :- 39
- Number of Employees :- 434

★ Year Ended 31. March. 2016. ★

- Authorised capital :- 5000000000
- Subscribed capital :- 237175700
- Reserve fund :- 1215243606

Shree Radha deposite :- 10718793039

- Advances :- 5154519957
- Net profit :- 25747906
after tax
- Net NPA :- 9.95%.
- Gross NPA :- 16.63%.
- Capital Adequacy :- 21.22%.
(%)
- Number of :- 45
Branches
- Numbers of :- 450.
Employees

— ★ code of commitment.

1. code of Bank commitment To customers. - Oct 2018.
2. code of Bank commitment To customers - Aug 2015.
3. code of Bank's commitment To Micro and small Enterprises.
4. code of Bank commitment - 2014.

- ★ Bank License NO / date :- Dt. 21, March 2001
M.S.C.S. / C.R / 126 / 2001 UBD / MM 1959 - P RBI'S
license NO date Dt. 7 January 1988 Bank workspace :-
MH. MP, and chhattisgarha.
Share capital :- 2415.33 Reserve and Sessions
Reserve Sessions :- 12707.24
Deposit :- 35496.29
Saving Account RS :- 112499.06.11880.62
Current Account RS :- 65188.16 Term
Term Deposit loan :- 58535.05
with lease 1509.18 without lease.

- ★ Balance sheet :- It is a statement a financial position of a business at specified moment of time. It represents all assets owned by the business at a particular moments all assets owned by asset at the time. it is in a way snapshot of the financial condition of the business. at that time.
- ★ Share capital :- there has been an increase in the paid up share capital by RS. 43.27 lacs during the financial year 2016-17. Reserve and other funds.
- ★ Reserve and other fund :- there has been increase in the reserve and other fund by RS. 554.80 lacs during the financial year 2016-17.
- ★ Deposits :- There is an increase of RS. 5311.14 lacs (4.95%) in deposits was & RS 8499.03 lacs was compared to last years.

★ Type of Account ★

1. Saving Account
2. current Account
3. Salary Account
4. Recurring deposit Account
5. NRI Account
6. fixed deposit Account
7. Money market Account.
8. Expense Account
9. Nominal Account.

★ Saving Account ★

Saving Account at the Nagpur Nagarik Sahakari Bank comes with bonquette of facilities and services at no extra charge to the customers. Eligible persons and eligible organization or agencies as approved can open Saving Account with the Bank. Saving Account can be opened with Rs. 1000/- and minimum balance to be kept in the Account is Rs 1000/- only. Amount can be withdraw from Saving Account by way of cheques or withdrawal slips. Interest is paid half yearly on Saving Account at 3% p.a. w.e.f. 01. Jan. 2017. fixed by Reserve Bank of India.

★ Eligibility :-

Saving Account can be opened in the name of Individuals singly or jointly or by minors of the age 10 years or above or unders natural/

Legal Guardianship or by an illiterate or blind person. Documents Required - duly filled in Account opening form with valid residential proof. PAN Number, 1 photograph and introduction by existing account holders of the Bank.

Minimum Balance :- Account holders is required to maintain minimum balance of Rs. 1000/- in the account.

★ facilities offered ★

- 40 cheque leaves in a year
- ATM card facility with withdrawal limit of Rs. 40,000/-
- Any Branch Banking facility through out all Branches of the Bank for operation in Saving / Term deposit Accounts.
- SMS banking facility for balance inquiry, statement details, Transaction Alerts.
- Nomination facility.
- Internet Banking
- Help to customers
- less interest take, offered loan.

Current Account

Current Account can be opened by Business / Proprietorship / Partnership firms / Public or private Companies requiring to do multiple or numerous business transactions. Customer can deposit or withdraw the amount as many times required. minimum Balance to be maintained is Rs. 2000/- in the account.

Eligibility - current Account can be opened by Businessmen / proprietorship / Partnership firms / Public or private Companies to be operated by Authorized signatories.

Documents Required - duly filled in Account opening form with valid residential proof. PAN number, Registration Certificate, Partnership Deed, Memorandum of Association as the case may be.

Facilities Offered

- ATM Card facility with withdrawal limit of Rs. 40,000/- for proprietary Accounts.
- Any Branch Banking facility through out all Branches of the Bank for operations in Current Accounts.

- SMS banking facility for Balance inquiry, Statement Details, Transaction Alerts.
- Internet Banking.

Type of Loan

SECURED PERSONAL LOAN

Purpose : Domestic needs, religious functions, medical treatment etc.

Eligibility : Salaried Employees / Businessmen / professionals

Limit of loan : Loan amount not more than 6 times of gross salary or 12 Times of net salary or Rs. 3 Lacs which ever is lower

Repayment period : Maximum period 5 years.

Rate of interest : 15.00% P.A.

Processing Fees : Processing Charges of 0.50% of loan applied to be paid upfront

Shareholding : Share money of 5% of the loan be taken.

② VEHICLE LOAN

VEHICLE LOAN IS CONSIDERED FOR PURCHASE OF.

- * Two wheeler - 10.50%
- * Four wheeler - for own use - 7.25%
- * Four wheeler - for Commercial use - 10%
- * Three wheeler / Five wheeler / Tempo - 10%
- * Commercial vehicles : Truck, JeB etc - 10%

ELIGIBILITY

- * The applicant must have assured monthly Income to repay the EMI
- * Last three years income proof to be Submitted
- * In case of Taxi / Auto-rickshaw / Heavy / Commercial vehicles permit from RTO.

③ EXTENT OF LOAN

- * Maximum loan amount allowed for new car is 100% of vehicle cost (on Ex. showroom cost)

without cost of fire insurance, accessories and one time RTO Charges

- * Finance for purchase of old cars (upto 3 years old) allowed at 50% margin against the agreement cost or insured declared value whichever is less.

● Rebate

- * The loan accounts with regular repayment throughout the year will get rebate of 0.25% p.a. in the month of March every year.

● Security

- * Hypothecation of vehicle banks charge on which to be registered with RTO.
- * Comprehensive insurance with bank clause.
- * Personal guarantee of two members acceptable to bank (in case of two wheelers on guarantor is allowed)

● Charges

- * Processing Charges of 0.50% of loan applied to be paid upfront.

* Insurance and other document charges.

* Membership Charges of 2.50% on loan amount
In case of four wheeler and nominal membership
upto Rs. 1 Lac in case of two wheeler Loan.

③ EDUCATIONAL LOAN

Purpose : For Education in India and Abroad

Eligibility : Salaried Employees /
Businessmen / Professionals

Limit of loan : Maximum limit in this type of facility
will be as per the guidelines of RBI
or by the Board of our Bank.

Basis of : Loan can be considered upto 70%
of expenses

Repayment : Moratorium upto the course
Period and the repayment period shall not
exceed 7 years.

Rate of interest : Upto 3 lacs 11% . above 3 lacs
10%

Processing : Rs. 5.00 per thousand.
Fees.

Purpose : for Education in India and Abroad

Eligibility : Salaried Employees / Businessmen.

Shareholding : Share money of 2.50% of the loan be taken.

LOAN AND ADVANCES

(A) Working Capital Limits (%)

* Privilege Limit Accounts 12.00%

* working capital limits under
Hypothecation / pledge / c.c Book
Debts / Bill Discounting (incl. industrial units)

* upto 25 lakh 11.200
%

Above 25 lakh 12.00
%

* Bill Discounting backed by LC 9.50 %

* Secured Cash Credit 13.25
%

* Privilege Limit Accounts	12.00%
* Working Capital Limits under Hypothecation / pledge / e.c.	
* Secured cash credit (To Builders)	15.00 %
* W.C Limit / Loan to Agriculturist	11.00 %
* W.C Limit to Agro-Based Industries (Dal mill, Rice mill etc.)	10.00 %
* Working Capital To Public Trusts Registered under Bombay Public Trusts Act - 1950	12.00 %
* Working Capital To Professionals	12.00 %
* Salary overdraft	13.25 %

(B) Term Loan.

* Term Loans to industrial units of all categories	12.50 %
* Purchase of mach / purchase or Construction of Commercial shop (for own use)	

* upto 25 lakh	12.25 %
* Above 25 lakh	13.00 %
* Privilege Term Loan	12.50 %
* Term Loans to Professionals	12.50 %
* Warehouse Receipts	11.50%
* Term Loan Priority Sector	14.00%
* Mortgage Loan (Business/ personal)	15.00%
* Educational institution, Hospital Loans (other than individuals)	12.00 %
* Personal Loan/ Loan for Consumer Durables, unsecured Term Loan	15.00%
* Loan Against Govt. securities, NSC, LIC	9.50%
* vehicle loan (Commercial)	12.00 %

* Vehicle Loan (2 wheeler)	10.50 %
* vehicle Loan (4 wheeler car Self use)	8.95 %
* Vehicle Loan (4 wheeler car second Hand)	11.00 %
* Educational Loan upto 3 lakh	13.00 %
* Educational Loan above 3 lakh	12.00 %
* Housing Loan (upto Rs. 00 Rs. 5.00 lakh)	9.00 %
* Housing Loan (Above Rs. 5.00 lakh to 30 lakh)	9.50 %
* Housing Loan (Above 30 lakh)	10.00 %
* Term Loan to Builders	15.00 %
* Gold Loan (Ag. pledge of ornaments)	08.50 %
* Rent Discounting	12.00 %
* Project Term loan (upto 25 lakh)	12.00 %

* Project Term loan (Above 25 lakh) 12.50%

* Term Loan for working Capital
(upto 25 lakh) 12.00%

* Term Loan for working Capital
(Above 25 lakh) 12.50%

* Short Term loan COVID 19 12.00%

TERM DEPOSITS

(A) Regular Term Deposits (%)

* 15 days to 90 days 3.50%

* 91 Days to 180 Days 4.00%

* 181 Days to 364 Days 4.50%

for 1 year 5.00%

* 13 month to 24 months 4.75%

* 25 months to 60 months 4.50%

(B) Senior Citizens (Age 60 or Above) (%)

• for Senior Citizens Additional 0.5%

(For) [Period 12 months and Above]

1.0% penal interest shall be
attracted on premature withdrawal
Note of any deposit on the applicable rate
of interest

(Which means 1.0% less interest will be
paid than the interest rate that is
applicable ^{for} the period, for which the
deposit was actually held with the
bank).

(C) Penal / Additional Interests

* 1.0 % additional interest for TAD &
ADHOC Limit

* 2.0 % on all overdue accounts

Note: 1 Credit Rating Facility is Available
on all-working except on Alrobased Loan
Limits and personal Capital Limit & Term

Loans of Rs. 25.00 Lac & Above, Vehicle Loans

2.2 Car loan:- Maximum Loan Amount allowed

is 100% of Ex-Showroom excluding, accessories
and one time RTO Charge & insurance.

3. Existing Processing Fees, Service Charges to be continued as it is, loan processing procedure, Share application procedure etc. to be followed, "P" & the present circulated norms. all other norms/conditions of vehicle loans to continue as it is.

4. Loan against our Bank's own GDR:
Additional 0.90% interest above GDR
Interest rate, 5. ODI Loan against our
Bank's GDR interest rate, 6. Loan/Limit
against our Bank GDR @ 90% of face
value + interest Accrued may be allowed.

(Note:- The Above rate of interest shall
also be applicable for 3rd party GDR
Loan / OD respectively)

7. Penal / Additional interest shall be :-
1.00% additional interest shall for T & D &
AdHoc Limit - AND 2.00% on all
overdue Accounts.

Features and Benefits

Electronic payment system in which payment instructions between banks are processed and settled on deferred net settlement [DNS] basis at fixed times during the day.

There is no minimum or maximum stipulated transaction value for using this facility.

NEFT facility is available in all the branches of our Bank, funds transferred under NEFT will be credited to the beneficiary's account on the same day or next day.

Inward remittance is free.

No courier/postal charges payable by customers.

Secured Transfer of funds across the Banks.

National Electronic Toll Collection - NETC

NNSB is one of the member banks in the National Electronic Toll collection [NETC] program managed by NPCI [National Payments Corporation of India] Highways Authority of India and ITHMCL [India Highway Management Company Limited]

NEFT

NNSB is proud to offer the National Electronic Fund Transfer system [NEFT] facility. NEFT enables an efficient, secure, economical and reliable system of transfer of funds between accounts of funds between account of customers of different Banks.

RTGS.

The Real Time Gross Settlement [RTGS] system aims to do what e-mail did for the post card. Instead of sending instruction for payments through cheques, with Real Time Gross Settlement system banks can route payments through one-line messages to RBI's RTGS payment Gateway.

As electronic messages move instantaneously the transactions can be concluded immediately unlike in the case of cheque clearing. In RTGS environment the payer has to inform his bank to debit his account and credit the payee's account and credit the payee's account with an equivalent amount. RTGS.

Aadhaar Enabled NNSB Bank Account.

NNSB is the only Co-operative Bank in Vidarbha empanelled with VIDAI to receive Central & State Government scheme Benefit.

LPG for Domestic Cooking is heavily subsidized. In order to restrict the use of subsidized LPG, for the benefit of genuine domestic customers, every household is permitted only one registered LPG connection in the name of one of the family members. However, every registered customer is entitled to receive registered as per his domestic cooking need.

Aadhaar is providing a unique opportunity to every resident of the country. Integrating the Aadhaar number of the resident, by a one-time validation process, to identify the beneficiaries of subsidized LPG across the OMCs will help to clean their digitized data base, by deduplicating the Aadhaar numbers.

Currently, domestic LPG is supplied at a subsidized price and the subsidy component is designed to be paid by the government directly to the OMCs. It is desirable for the government to distribute LPG in the entire supply chain at the market price, removing the incentive for its diversion.

Franking

Customers of the Bank can avoid inconvenience of carrying heavy cash and waiting together for long time in queue for collecting the documents.

NNSB is authorized and has installed franking Machines at its Branches to make frank impression of stamps on all kinds of instruments on which stamp duty is payable under the provisions of India Stamp Act 1899 and the Bombay stamp act 1958.

Dur Dhantoli Branch is offering stamp franking facilities to all the customers of bank.

Pan Card

If you lost the old PAN Card or Need some correction in then also we can help you.

Requires Authenticated ID proof.

In nagpur this facility is avail at Lukadganj, Sadar, Manewada, koradi and wadi branch.

Advertisement for Recruitment

Branch Manager

Educational Qualification : Graduate with minimum 50% marks

Professional Qualification : JAIIB / CAIIB / MBA / CA Desirable

Experience : Minimum 10 years in Banking, of which minimum 5 years as Branch Manager / Officiating Branch Head.

Age : Not less than 45 years

Officer

Educational Qualification : Graduate with minimum 45% marks

Professional Qualification : JAIIB - Desirable

Experience : Minimum 5 years in Banking, of which minimum 3 years as officer in Retail Banking in a Cooperative Bank.

Age : Not less than 40 years

Officer at Data Centre

Educational Qualification : B.E / MCA / Bsc. (Computer Science / I.T) / with minimum 50% marks

Professional Qualification : Experience in Oracle - PL/SQL Data Base / Oracle Certified Professional

Experience : Minimum 5 years

Age : Not less than 35 years

Data Base Administrator

Educational Qualification : B.E. (Computer Science, Information Technology / Computer Science) / MCA / Bsc. OR M.sc. [Computer Science / I.T] with minimum 50% marks

Professional Qualification : Additional skill for Data Base Management / Oracle Certified

Experience : working in any Data Base or DB site for not less than 5 years

Age : Not less than 45 years.

Words Description for Data Base Management
[Data base oracle / SQL.

Net Working Engineer

Educational Qualification : B.E [computer science, information Technology / computer science] / MCA with minimum 50% marks with CNA.

Professional Qualification : Additional Qualification regarding Routing / switching / fire wall management / UTP cabling / knowledge of OS window.

Experience : Minimum of 3 years in networking management environment

Age : Not less than 40 years

Important Note

Last Date for application : 15th February 2022.
by 5:30 PM

Address for Correspondence : NAGPUR NAGRIK SAHAKARI
BANK LTD., Nagpur.

19, Dr. Ambedkar Sq., Central Avenue, Nagpur-440002

Application Fee [Non Refundable] : Demand Draft of RS.
1,000/- Favoring

"Nagpur Nagrik Sahakari Bank Ltd., Nagpur" payable
at Nagpur.

Please note that in case any candidate, not eligible
as per above criteria, applies for the post, the
application fee will be forfeited.

Eligible candidates will be called for a written examina-
tion, computer competency test & subsequent personal
interview.

Prescribed Application Form available on the official
site of the bank www.nsbanks.co.in will not be
only be accepted which may please note.

IFSC and MICR Codes for Nagpur Nagpurik Sahakari Bank (NNS Bank)

You can easily find your branch IFSC or MICR code, either offline or online. offline. you can visit the branch or call the branch and simply ask them the IFSC or MICR codes or both. Apart from this, if you look at the leaves of your bank's cheque book, you will find the IFSC codes printed on each page.

online, Nagpur Nagpurik Sahakari Bank's also lists all the branches in its network with all details of the branch including IFSC, MICR codes, addresses and phone numbers. You can always also look into RBI official site, where you can find all banks under the hood and their IFSC codes with other information.

NGSB0000010 is the IFSC code of Kamptee branch of Nagpur Nagpurik Sahakari Bank Bank of Nagpur district for Nagpur madhya pradesh. NGSB stands for Nagpur Nagpurik Sahakari Bank, the 5th character is anyway zero and the last characters 000010 is a unique code for branch of Nagpur Nagpurik Sahakari Bank's branches. Nagpur Nagpurik Sahakari Bank's total branches of a 46 branches.

Service charges for staff/Employee.

- (i) No minimum balance charges for savings A/c subject to item. (ix) mentioned below.
- (ii) No Restrictions for number of withdrawal by cheques.
- (iii) No D.D charges for D.D on our branches. other Bank D.D charges as per actual (Entries should be routed through staff account)
- (iv) outstation collection charges.
on our Branches - (nil) on other Banks - Actual other Bank.
- No folio charges / account maintenance charges / incidental charges and cheque book charges for staff ~~CD~~ account & saving bank account. saving current account, Deposite, fixed Deposite.
- The availble service of Nagpur Nagrik sahkari Bank of ~~of~~ availble service of charges for staff / Employee.

④ Fixed Deposit

Did you know that saving is the first step you can take towards investing? Letting your hard-earned money sit idle in a bank account is not ideal. Invest in a fixed deposit for steady savings, growth and generate inflation-beating returns. Fixed deposits remain the mainstay of India's safest investment options.

Trusted by millions of customers, Shriram fixed deposit is the safest investment option with attractive interest rates.

⑤ Recurring Deposit

Recurring deposit scheme provides an opportunity to build up savings through regular monthly deposit of fixed sum over a period and have sufficient funds to achieve specific financial goals at the end of specific period.

- Period of deposit minimum - 12 months, maximum - 120 months.

- Available at all branches.

- Minimum deposit amount is Rs. 100/- per month

Shree Radhe • penalty is charged on delayed payment of instalments.

- Salary A/c - OVER draft scheme.

- a) The individuals comprising of minimum 25 persons maintaining salary account with out bank.
- b) The salary should be received directly from the employer to the bank for crediting to their respective accounts.
- c) The individual should be confirmed employee of the organization/institution with minimum 3-5 years service
- d) The employment should be with central/state Government / Pvt-public limited company / educational institution of repute.

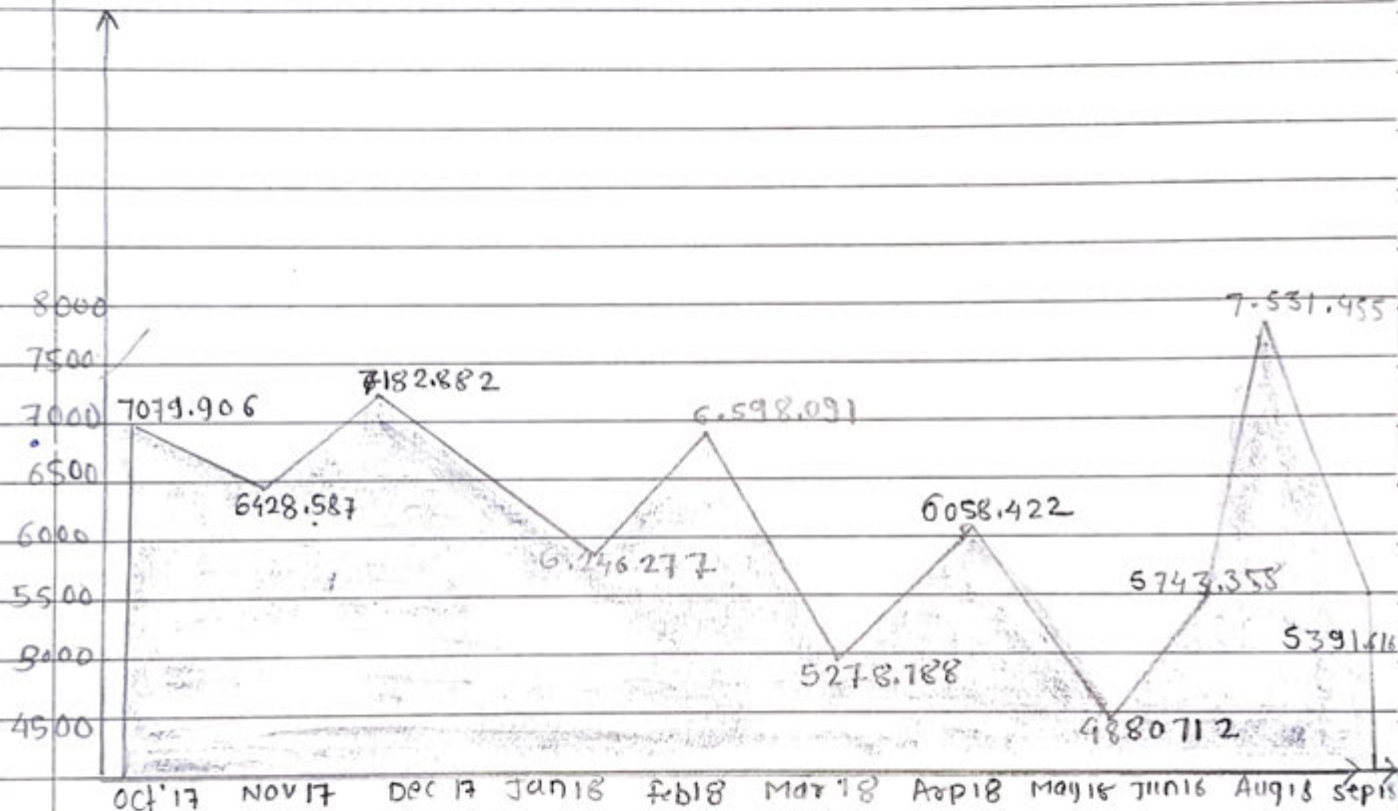
- Amount of facility.

6 times of average net salary for previous three months. The employer shall have to furnish the salary slips duly authenticated by the disbursing authority for the previous three months.

- Rate of interest.

13% P.A on monthly compounding basis monthly interest shall be recovered every month from the salary credited to the account.

last five year report



Conclusion :-

- ① Training under a prestigious organization like Nagpur Nagrik Sahakari Bank was more of a knowledge based experience where.
- ② I come to understand and realize the working under corporate environment and team efforts.
- ③ I come to realize the application of my managerial studies and come to a conclusion that training is an essential curriculum of the managerial.
- ④ studies and one must go through for his clear understanding of the topics he/she undertook in his previous years of the management course.
- ⑤ The basic objective of my training was to analyze the procedure of sanctioning of service as conducted by Nagpur Nagrik Sahakari Bank and its services with respect to trading in securities and dematerialization of account and what the customer of today perceives for our service.
- ⑥ What significant was the name of the NNSB upon which people are now imposing their trust and confidence and tending to be secure in dealing with NNSB.



- Banking sector in India has given a positive and encouraging responses to the financial sectors reforms.
- Entry of new private banks and shaken up public sector banks to competition. The financial sectors reforms have brought India's financial system closer to global standards.
- Reserve banks play an important role in India of financial stability and the economy of a country.
- Money and banking are two basic pillars of any country's economy. Without these two assessments we cannot run any economy. Money is the main substance for price paying nowadays. We use different coins and notes as traditional money and we use different digital currencies like crypto-currency. Bitcoins as the modern money.
- A bank account is not only about saving money, It's also about managing money. Opening an account is a smart move - it means that you control your money, control which may help you borrow at some time in the future, if you need to do so. With the Indian increasingly getting integrated with the global financial world, the Indian banking sector has a still long way to catch up with their counter parts.

- ⑦ Banks play very important role in the economic development of nations as they.
- ⑧ To a large extent, wield control over the supply of money circulation and are the main stimuli of economic progress.
- ⑨ In conclusion banking holds a crucial role in our day to day life.
- ⑩ we must adhere to the banking system as responsible citizens.
- ⑪ The financial sector reforms have brought India financial system closer to global standard.
- ⑫ The Banking sector plays a significant role in the economic growth and developments of any country.
- ⑬ Nagpur Nagrik Sahakari Bank Ltd byt help to the people of society and provide the loan with interest.

- (14) It concluded from the study that performance of the Bank is up to the mark.
- (15) It is observed that the trend of the financial position is in increase in nature. It is observed is in that profits ~~is~~ is increased every year.
- (16) After comparing the financial statement it is observed that Bank has improvement its strength in financial position.
- (17) By doing or study it is concluded that nagpur nagarik sahakari Bank excellent bank in co-operative sector in district.
- (18) From ration analysis it is concluded that all ratio are up to the standards. Therefore, this bank is treated as ideal Bank in co-operative sector.
- (19) In brief it is concluded that since this bank is for the people, by the people and to the people.

(20) 2 3 4

5

6

7

it is running in good condition as well as it has credit therefore this bank has future development aspect. worthiness.

(21) All the Branches of Nagpur Nagrik Sahukari Bank has unique 11 character alphanumeric IFSC code issued by the RBI (Reserve Bank of India).

(22) Get more information about Nagpur Nagrik Sahukari Bank.

- As regards future directions, the proliferating research in all field of Technology and Computer Science can make steady inroads into banking technology because any new research in these disciplines can potentially have a great impact on banking technology.
- Indian banking is no good condition because of its good regulations system but still there are some where Indian banking faces problems these five challenges which any bank.

Nagpur Nagarik Sahakari Bank Ltd.

(MULTI-STATE SCHEDULED BANK)

_____ Branch

A/c at _____ Branch Date _____

S.B. A/c No. _____

Paid into the Credit of/ खातेदार का नाम _____

The Sum of Rupees/रकम (शब्दों में) रुपये _____

Cashier / Clerk



Astt. Br. Manager/Br. Manager



Please use separate slip for Cash & Cheques/ नकदी व चेक के लिए स्वतंत्र स्लिप भरिये

Nagpur Nagarik Sahakari Bank Ltd.,

(MULTI-STATE SCHEDULED BANK)

_____ Branch

Date _____

A/c at _____ Branch

S.B. Account No./ बचत खाता क्र. _____

Paid into the Credit of / खातेदार का नाम _____

the Sum of Rupees / रकम (शब्दों में) रुपये _____

in Saving Bank Account as per particulars given overleaf.

बचत खाते में पीछे दिये हुए विवरण के अनुसार जमा की जावे ।

Cashier / Clerk

Please use separate slip for NNSB Cheques

DP/V-3 RRP 15000 Books x 50 LVS 09/17

Astt. Br. Manager/Br. Manager

Pay-in Slip-Saving Bank

Mob. No.

--	--	--	--	--	--	--	--	--	--

PAN No.

--	--	--	--	--	--	--	--	--	--



Signature of Depositor / जमाकर्ता की सही



NNS BANK LTD.

Date

--	--	--	--	--	--	--	--	--	--

Branch

SB/CA/OD/CC/CD/TL/HP/A/c No.

--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

Name

Mbb. No.

Rs.

P.

Amount

--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

Rupees in words

Cheque No./Date & Name of Bank & Branch

Rs.

P.

--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

Total

--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

Officer/Cashier

PAN No.

--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

CASH DEPOSIT

Notes	No.	Rs.	P.
2000x			
500x			
200x			
100x			
50x			
20x			
10x			
5x			
Coins			
Total			

1. Use Separate Slip for each cheque
2. Please mention your A/c. No. and Name on back of the Cheque.
3. Please use separate slips for Cash Deposit, outstation Cheques and Local Cheques.



NNS BANK LTD.

Date

--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

Branch

SB/CA/OD/CC/CD/TL/HP/A/c No.

--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

Name

--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

Mobile No.

--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

Rupees in words

--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

Cheque No./Date & Name of Bank & Branch

Rs.

P.

--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

Transaction ID

Passing Officer

Total

--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

Signature of Depositor

Date _____
Nagpur Nagarik Sahakari Bank Ltd.
(MULTI-STATE SCHEDULED BANK)

RECURRING DEPOSIT PAYING IN SLIP

Account No. _____ Branch _____

Name of Depositor _____

Recurring Deposit installment for the month of _____

Amount (in words) ₹ _____

_____ as per
particulars given overleaf ₹ _____

Cashier/Clerk _____

Asst. Br. Manager/Br. Manager _____



Nagpur Nagarik Sahakari Bank Ltd.

(MULTI-STATE SCHEDULED BANK)

Mob. No. _____

PAN No. _____

Date : _____

RECURRING DEPOSIT PAYING IN SLIP

Account No. _____ A/c at _____ Branch _____

Name of Depositor _____

Recurring Deposit installment for the month of _____

Amount (in words) ₹ _____

as per particulars given overleaf

Cashier/Clerk _____

Asst. Br. Manager/Br. Manager _____

Signature of Depositor _____

DPN-4, S.T. 3000 BOOKS X 50 LVS, 12/13

**NAGPUR NAGARIK SAHAKARI BANK LTD.****(MULTI-STATE SCHEDULED BANK)**Hinganghat Branch

DP/F-3, RRP, 10,000 CARDS,

Name : _____	No.	Full Name	Specimen Signatures
_____	1.		
Address : _____	2.		
_____	3.		
Instruction : _____	4.		
PAN No. : _____	<i>Cancelled</i>		
Mob. No. : _____			
Title of Account _____		A/C. No. _____	
Br. Manager/Astt. Br. Manager _____			



ESTD-1962

Nagpur Nagarik Sahakari Bank Ltd.

(Multistate Scheduled Bank)

Head Office : 79, Dr. Ambedkar Chowk, Central Avenue, Nagpur - 440 008.

Hinganghat Br.

Branch

Date :

TERM / RECURRING DEPOSIT ACCOUNT OPENING FORM

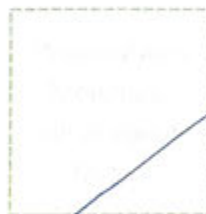
Customer No.:

Account No.:

* PAN No.:

- Please fill the form in **BLOCK LETTERS** only - All Fields marked * are **MANDATORY**.
- Avail the **NOMINATION FACILITY** by filling the form.

Please open a Term / Recurring Deposit Account as per following details in my/our name/s in the books of the banks. I / We agree to comply with and be bound by the bank's Rules from time to time being in force for the conduct of such account.



Specimen Signature (1st Applicant)

Specimen Signature (2nd Jt. Holder)

Specimen Signature (3rd Jt. Holder)

* Name of the first Applicant : Mr. / Mrs./Miss / Master

Surname

First Name

Middle Name

Name of the 2nd Joint applicant / GuardianName of the 3rd Joint applicant

* Residential Address :

* City

* State

* PIN Code

Tel. No.

Mobile

Email

* Occupation :

* Date of Birth :

(in case of Minor only)

* The deposit amount with/without interest shall be payable to :

☐ Self ☐ Either or Survivor ☐ Former or Survivor ☐ Jointly or Survivor

☐ Any one of us or any of the Survivors or the last Survivor ☐ Minor by Guardian

☐ As per Resolution attached.

Kindly accept ₹ _____ in your _____ Deposit scheme for _____ days
/ months / years with interest as _____ % per annum.

* Details of Basic A/c with Bank:

Account No :

I confirm that, I am holding Account as mentioned above with Nagpur Nagarik Sahakari Bank Ltd.,
_____ Branch for over 6 months,

Date : _____

Depositor's Signature: _____

NOMINATION FORM DA 1

Nomination under Sec. 45ZA read with section 56 of the Banking Regulation Act, 1949 and Rule 2(1) of the Co-operative Banks (Nomination) Rule 1985, in respect of Bank deposits.

I/We (name) _____ (Address) _____

_____ nominate the following person to whom in the event of my/our/minor's death the amount of deposit in the account particulars whereof are given below, may be returned by NAGPUR NAGARIK SAHAKARI BANK LTD., _____ Branch.

NOMINEE (Only one individual nominee permitted)

Name _____
Address _____

Relationship with Depositor, if any _____ Age _____ Years _____

If nominee is a minor his / her date of Birth _____

* As the nominee is a minor on this date, I/We appoint (name) _____

Age _____ Years _____ Address _____

to receive the amount of the deposit in the account on behalf of the nominee in the event of my / our / minor's death during the minority of the nominee.

Witness(es): Signature _____ ** Signature(s)/# Thumb impression (s) _____
of Depositor. _____

Name _____ Name _____

Address _____ Address _____

Place: _____ Date : _____

(*) Strike out if nominee is not minor. (**) Where deposit is made in the name of a minor, the nomination should be signed by a person lawfully entitled to act on behalf of the minor.

(#) Thumb impressions shall be attested by two witnesses.

Standing Instructions :

Recurring Account installment of _____ per month be recovered from my/ our Saving / Current / O. D. / C.C. Account number _____ with your Branch. I/we agree to maintain sufficient balance in my / our above mentioned account/s.

The proceeds of Recurring deposit and / or monthly / quarterly interest of the above deposit be credited to my / our Saving / Current / O. D. / C. C. Account No. _____ with your Branch.

Above instructions will not be applicable if, I / we avail Loan / O. D. against these deposits.

Know your Customer (KYC) Details :

(Attach Photocopies of the following documents & produce the originals for verification)

Document for Proof of Identity	Identification No.	Issuing Authority	Place
--------------------------------	--------------------	-------------------	-------

Document for Proof of Address	Identification No.	Issuing Authority	Place
-------------------------------	--------------------	-------------------	-------

Signature of Depositor

Special Instructions :

A. Unless Presented for payment, this receipt shall be automatically renewed on due date for the same Period I/we give my/our consent for the Same.

B. Interest Payment is subject to TDS or any other Transaction as may be levied by the Government from time to time.

For Bank's Use Only

- Identity & Address proof of the applicant/s has been confirmed on the basis of _____
- Photograph/s has / have been affixed & signed in my presence.
- Applicant/s has have signed the form in my presence.
- Form No. 60 / 61 duly filled verified and enclosed (If PAN No. is not available).

Nomination Registered in CBS _____ Date : _____

Checked & found in order

Approved by

Officer / Asst. Br. Manager

Name & Code No. :

DP/F - 4, ST. 15,000 Forms, 01/22

Branch Manager.

Name & Code No. :



Nagpur Nagarik Sahakari Bank Ltd.

(MULTI-STATE SCHEDULED BANK)

_____ Branch

A/c at _____ Branch Date _____

S.B. A/c No. _____

Paid into the Credit of/ खातेदार का नाम _____

The Sum of Rupees/रकम (शब्दों में) रुपये _____

Cashier / Clerk



Astt. Br. Manager/Br. Manager



Nagpur Nagarik Sahakari Bank Ltd.,

(MULTI-STATE SCHEDULED BANK)

_____ Branch

Date _____

A/c at _____ Branch

S.B. Account No./ बचत खाता क्र. _____

Paid into the Credit of / खातेदार का नाम _____

the Sum of Rupees / रकम (शब्दों में) रुपये _____

in Saving Bank Account as per particulars given overleaf.

बचत खाते में दीये दिये हुए विवरण के अनुसार जमा की जावे ।

Cashier / Clerk

Please use separate slip for NNSB Cheques

DP/V-3 RRP 15000 Books x 50 LVS 09/17

Astt. Br. Manager/Br. Manager



Signature of Depositor / जमाकर्ता की सही

Pay in Slip-Saving Bank

Please use separate slip for Cash & Cheques/ नकदी व चेक के लिए स्वतंत्र स्लिप भरिये

Mob. No. _____

PAN No. _____

Cancelled



ESTD-1962

Nagpur Nagarik Sahakari Bank Ltd.

(Multistate Scheduled Bank)

Hinganghat Br.

Branch

Date:

ACCOUNT OPENING FORM FOR SAVING

Customer No.: A/C No.:

- Please fill the form preferably in 'BLACK' ink only
- Please fill the form in CAPITAL LETTERS only
- Please tick the appropriate boxes

- Please write your NAME as it appears in all your support documents
- Specify the addresses along with City, State & PIN Code
- Please countersign in full for any overwriting / alteration
- Fields marked * are MANDATORY

1st Applicant

Please Paste
Passport Size
Colour Photograph
here with Signature
Across

Signature 1st Applicant

2nd Applicant

Please Paste
Passport Size
Colour Photograph
here with Signature
Across

Signature 2nd Applicant

3rd Applicant

Please Paste
Passport Size
Colour Photograph
here with Signature
Across

Signature 3rd Applicant

(To be filled in by the Customer)

A) PERSONAL DETAILS * Please open My / our Saving Bank Account / Term Deposit Account

1st APPLICANT

	TITLE	SURNAME	FIRST NAME	MIDDLE NAME
Name (Same as ID proof):				
Maiden Name (If any):				
Father /Spouse Name:				
Mother Name:				
Date of Birth:				
Gender:	☐ Male	☐ Female	☐ Transgender	
Marital Status:	☐ Married	☐ Unmarried	Nationality	☐ Indian
Residential Status:	☐ Resident Individual	☐ Non Resident Indian	☐ Foreign National	☐ Person of Indian Origin
Occupation:	☐ Private Sector Service	☐ Public Sector	☐ Government Sector	☐ Business
	☐ Retired	☐ Housewife	☐ Student	☐ Other
Pan No.			or	Form 60/61 Aadhar No.
Tick if applicable:	☐ Residence for Tax purposes in jurisdiction(s) outside India			

ADDITIONAL DETAILS REQUIRED (If Applicant is resident outside India for Tax purposes)

ISO-3166 Country Code of Jurisdiction of Residence: Tax Identification Number or equivalent (If issued by jurisdiction): Place/City of Birth: ISO 3166 Country Code of Birth:

2nd APPLICANT

	TITLE	SURNAME	FIRST NAME	MIDDLE NAME
Name (Same as ID proof):				
Maiden Name (If any):				
Father /Spouse Name:				
Mother Name:				
Date of Birth:				
Gender:	☐ Male	☐ Female	☐ Transgender	
Marital Status:	☐ Married	☐ Unmarried	Nationality	☐ Indian
			☐ Others	Country Name:



(Multistate Scheduled Bank)

Tick if applicable : ☐ Residence for Tax purposes in jurisdiction(s) outside India

Place/City of Birth : ISO 3166 Country Code of Birth :

MIDDLE NAME

Tick if applicable : ☐ Residence for Tax purposes in jurisdiction(s) outside India

Place/City of Birth : ISO 3166 Country Code of Birth :

☐ Minor by Guardian ☐ Any other Instruction[illegible]



(Multistate Scheduled Bank)

Permanent Address of 2 nd Applicant *

[illegible]

Permanent Address of 3rd Applicant •

[illegible]

Mobile Number

Tel. No.

Email Address

[illegible]

1st Applicant Kindly register me for ATM/SMS Alert / Net Banking ☐ 2nd Applicant Kindly register me for ATM/SMS Alert / Net Banking ☐ 3rd Applicant Kindly register me for ATM/SMS Alert / Net Banking ☐

D) MINOR DECLARATION

Type of Guardian: ☐ Father ☐ Mother ☐ Court Appointed

Full Name of Guardian: ☐ Mr. ☐ Ms.

I / We hereby declare that the date of birth of the minor who is my _____ is _____ / _____ / _____ and I am his / her natural and lawful guardian / guardian appointed by court order, date _____ / _____ / _____ (copy enclosed). I shall represent the said minor in all future transactions of any description in the above account until the said minor attains majority. I / We indemnify the Bank against the claim of the above minor for any withdrawal / transactions made by me in his / her account.

Date :

Signature of Guardian

E) KNOW YOUR CUSTOMER (KYC) DETAILS

☐ Provide KYC document (Attach photocopies of the following documents and produce the original copies of these documents for verification)

	Document for proof of Identity	Document Identification No.	Issuing Authority/Place of issue	Supporting Documents
1 st Applicant				
2 nd Applicant				
3 rd Applicant				
	Document for proof of Address	Document Identification No.	Issuing Authority/Place of issue	Supporting Documents
1 st Applicant				
2 nd Applicant				
3 rd Applicant				

F) 1 st APPLICANT'S OTHER DETAILS

Income Range : ☐ Below 1 Lac ☐ 5 Lac to 10 Lac ☒ 10 Lac to 15 Lac ☐ 15 Lac to 25 Lac ☐ 25 Lac and above

[illegible]

Educational Qualification : ☐ Below SSC ☐ SSC ☒ HSC ☐ Graduate ☐ Masters ☐ Professional (CA, CS, CMA, Others)

Please Tick If Applicable : ☐ Politically Exposed Person ☐ Related to Politically Exposed Person

Any Other Information :

2 nd APPLICANT'S OTHER DETAILS

Income Range : ☐ Below 1 Lac ☐ 5 Lac to 10 Lac ☐ 10 Lac to 15 Lac ☐ 15 Lac to 25 Lac ☐ 25 Lac and above

Net Worth (In INR) :

Educational Qualification : ☐ Below SSC ☐ SSC ☐ HSC ☐ Graduate ☐ Masters ☐ Professional (CA, CS, CMA, Others)

Please Tick If Applicable : ☐ Politically Exposed Person ☐ Related to Politically Exposed Person

[illegible]



ESTD-1962

Nagpur Nagarik Sahakari Bank Ltd.

(Multistate Scheduled Bank)

3 rd APPLICANT'S OTHER DETAILS

Income Range : ☐ Below 1 Lac ☐ 5 Lac to 10 Lac ☐ 10 Lac to 15 Lac ☐ 15 Lac to 25 Lac ☐ 25 Lac and above

Net Worth (In INR) : As on :

Educational Qualification : ☐ Below SSC ☐ SSC ☐ HSC ☐ Graduate ☐ Masters ☐ Professional (CA, CS, CMA, Others)

Please Tick If Applicable : ☐ Politically Exposed Person ☐ Related to Politically Exposed Person

Any Other Information :

G) NOMINATION DETAILS (FORM DA 1)

Nomination under Sec. 45ZA read with section 56 of the Banking Regulation Act 1949 and Rule 2(1) of the Co-operative Banks (Nomination) Rule 1985, in respect of Bank deposits.

I / We (name) _____ (Address) _____

nominate that following person to whom in the event of my / our / minor's death the amount of deposit in the above account, may be returned by The Nagpur Nagarik Sahakari Bank Ltd. _____ Branch

Nature of Deposit & Number	Name & Address of Nominee	Relationship with Depositor, if any	Age	If nominee is a minor, his date of birth

* As the nominee is a minor on this date, I / We appoint (name) _____ (Name, Address & Age) to

receive the amount of the deposit on behalf of the nominee in the event of my / our / minor's death during the minority of the nominee.

Place : _____

Date :

Signature of witness No. 1 _____

Name(s) _____

Address(es) _____

**Signature(s) # Thumb Impressions(s) of Depositors

Signature of witness No.2 _____

Name(s) _____

Address(es) _____

** Where deposit is made in the name of a minor, the nomination should be signed by a person lawfully entitled to act on behalf of the minor.

Thumb impression shall be attested by two witnesses

Nomination Registration No. _____ Date: Signature of Account Holder _____

Acknowledgment of nomination received on _____

Signature of 1 st Applicant

Signature of 2 nd Applicant

Signature of 3 rd Applicant

Nagpur Nagarik Sahakari Bank Ltd.
(Multistate Scheduled Bank)

(For Office Use Only) A/C TYPE SAVING

Scheme Code

- Identity/Address of the applicant/s has been confirmed on the basis of KYC as above
- Photograph/s has/ have been affixed & signed in my presence.
- Applicant/s has/have signed the form in my presence.
- Form No. 60/61 duly filled verified and enclosed (If PAN No. is not available.)

I hereby certify that this Account Opening form is complete in all respects and relevant document have been obtained.

Checked found in order

Approved by

Sr. Officer / Asst. Br. Manager

Branch Manager.

Rules & Regulations

1. The Savings Banks Accounts should be used to route transactions of only non-business / non-commercial nature. In the event of occurrence of such transactions or any such transactions that may be construed as dubious or undesirable, the Bank reserves the right to unilaterally freeze operations in such accounts and / or close the accounts.
2. Interest on the Savings Bank Deposit is calculated at a rate fixed by RBI from time to time. This interest will be paid half yearly calculated on the daily balance in the account.
3. The customer should maintain minimum balance as may be required from time to time in the account and communicated at the time of opening of the account. Changes in the bank / Service charges or minimum balance requirements are displayed on the Notice Board of the Branches and on the website. The non-maintenance of the minimum balance shall automatically entitle the Bank to levy the charges for non-maintenance of the average balance. In such an event, the Bank shall have the first right to set-off any available credit that may be available in the account including from amounts flowing into the said account from the collection proceeds or any deposits.
Notwithstanding the above, if the Bank is of the opinion that if the customer does not maintain the minimum balance and / or if the account remains a Zero balance account and / or the overall conduct of the account is not satisfactory, the Bank shall have a right to close the account by issuing fifteen days notice. In the event, if the said account is funded within fifteen days period the Bank may not exercise the said right of closure. If not, the Bank shall close the account without any further notice to the customer.
4. If there is no transaction in the account for 2 years the account automatically gets classified as a 'dormant account' whereupon further debit transactions are not permitted in the ordinary course. A request for activation of the account has to be made by the customer in both cases.
5. Satisfactory conduct of the account entails maintaining stipulated minimum balance as well as sufficient balance to honor cheques issued to third parties. If there are high incidences to the contrary, the Bank reserves the right to close the account under intimation to the customer.
6. Any special instructions, both financial and non-financial in nature, like standing instructions, stop payment instructions, issuance of cheque books, Demand Drafts, Pay Orders, issuance of duplicate card / PIN must be communicated in writing. Otherwise, it shall not be binding on the Bank to comply with such instructions. Charges as applicable will be leviable to the customer.
7. The Savings Bank Account entitles free access to NAGPUR NAGARIK SAHAKARI BANK LTD. ATMs and Internet Banking unless otherwise stated.
8. Any change of address should be immediately communicated in writing to the Bank along with Address Proof.
9. I / We agree to maintain a quarterly average balance of _____ in the regular savings Account / failing which, the Bank may deduct charges as per rules prescribed schedule of charges.

Acknowledgment - DA 1

Date _____

We acknowledge receipt of nomination made by you in favour of:

Name of the nominee _____ Age : _____ years.
with respect to your A/c Nos. _____

Yours faithfully,

Signature of bank official with seal

Acknowledgment

Received the application from Mr/Ms _____
as the 1st applicant along with _____ & _____ as the 2nd applicant & 3rd applicant
respectively for opening of saving bank account.

Date : _____

Signature of bank official

11. The Bank at its option but at the risk and responsibility of the account holder may 1) Collect proceeds of the instrument lodged by the account holder from time to time. 2) Appoint an agent/s to collect the proceeds of the instrument lodged by the account holder and as such agent's appointed shall be the agent/s of the account holder to collect such instrument. 3) Recover proceeds of instrument lodged by the account holder by way of bank draft / cheques or any other mandate in lieu of cash. 4) Take action / steps as deemed necessary to have proceeds of the instruments lodged. 5) The Bank is hereby empowered to recover the various charges, if any by debiting the same to the account holder.
12. I / We agree to comply with and be bound by the Bank's Rules for the time being in force for the conduct of such account. I / We authorize the bank to collect bills, cheques, etc. for and on behalf of me /us and undertake to abide by and be bound by the Terms and Conditions in this behalf.
13. Our deposits are insured under the Deposit Insurance and Credit Guarantee Corporation of India (DICGC) scheme.
14. ATM Card : The usage of the ATM Card issued to customers will be in accordance with the rules and regulations. The Bank reserves the rights to suspend the services of ATM Card unilaterally without any prior notice or assigning any reason.
15. Internet Banking: The usage of the Internet Banking facility will be bound by the terms and condition (as given on the website) governing the Internet banking facility and the various services included under it. It is the duty of the account holder to protect and keep the User ID and password protected, safe and secured. The account holder shall be fully responsible for any of the linked account getting debited based on the instruction(s) given by him and the Bank will not be responsible or held responsible and any claim or demand will not be made against the Bank in this regard.
16. SMS Banking : The account holders are responsible for the registration of Mobile Banking for the Cell phone Number/s mentioned. The charges associated with these services will be as applicable. In case of mistake on part of the account holder or that of the mobile service provider in respect of these services, the Bank will not be responsible and the account holders agree that no claim will be made against the Bank.
17. "I hereby declare that I or any of my relatives have not been entrusted with prominent public functions in a foreign country e.g. Heads of States or Governments, senior politicians, senior government / judicial / military officers, senior executives of state owned corporations, important political party officials, etc. I hereby further declare that in case in the future, I or any of my relatives have been entrusted with prominent public functions in a foreign country as stated above. I will immediately notify the bank about the same."
18. An Account remain inoperative for a period of 10 years or more or unclaimed Deposits for a period of 10 years or more along with interest accrued such Amount Balances will be transferred to RBI DEAF Fund A/c as per RBI Guidelines.

I/We agree to abide by existing Rules, Terms and Conditions of all the schemes / accounts and facilities enumerated above and changed from time to time.

Signature of the Applicant/s : _____

Disclaimer :

I / We am / are aware that NAGPUR NAGARIK SAHAKARI BANK LTD. does not seek any information relating to login id / password in any form including through e-mails from its customers. I / We agree and undertake that I / We shall never part with any sensitive information of my / our account especially through internet / email / phone medium. I / We further agree and confirm that NAGPUR NAGARIK SAHAKARI BANK LTD. shall not be liable for any losses arising from my / our sharing / disclosing of login id, password, cards, card numbers or PIN (Personal Identification Number) to anyone, nor shall make claims on the bank for any unauthorized use. I / We shall take all precautions to protect my / our account details so as to avoid any unauthorized use.

Cancelled

M.A.K WOMEN'S

COLLEGE HINGAN-

GHAT

BANK NAME -

BANK OF INDIA

NAGRI BRANCH

GUIDED BY - SAPANA

JATISWAL MADAM

GROUP NAME -

1. KRUTIKA MONOHAR LOKHANDE
2. MRUNALI SUNILRAO GALANDE

S. Jaiswal

HOD

Department of Commerce
Matoshri Asharti Kumbhar
Arts, Commerce & Science
Women's College, Hingnath

QUESTIONS

- ① Name of Bank
- ② Branch and Address of Bank
- ③ Establishment year
- ④ Reports of last 5 years
- ⑤ Ifsc code
- ⑥ objectives of Bank
- ⑦ Types of Account
- ⑧ Numbers of Account holders
- ⑨ form opening Account form
- ⑩ Available services
- ⑪ yearly report
- ⑫ Yearly turnover
- ⑬ financial evaluation

RESEARCH OF BANK OF INDIA (BOI) NAGRI BRANCH

Bank of India in warora. chandrapur is one of the leading business in the Bank of India.

Name of Bank - Bank of India (BOI)

Branch - Nagri dist. Chandrapur

IFSC Code - BKI00009620

state - Maharashtra

dist - chandrapur

Taluka - warora

city - Nagri

Branch code - 009620 (last 6 characters of the IFSC code).

Website - www.bankofindia.co.in

- Full Address and postal Address
Nagroi, tukdoji Warod
At. post Nagroi
Ta. Warora
Dist. Chandrapur
- Contact No. of Bank
7176244322
022 6684444
180 0 1031906
1800 220229
022 40919191
- Email address of Bank
callcentre@bankofindia.co.in

OBJECTIVES OF BANK

1. Bank of India is profit oriented organization therefore, the main goal is profit maximization through accepting deposits and granting loans and advances.
2. Bank serves the main purpose of accepting deposits from public and safeguarding it. guarantees the safety of funds to customers for depositing their money in their accounts.
3. It advances loan to customers at both short-term and long term basis as per their needs. Banks provide loans out of the deposits that they receive and charge interest on the amount from customers.

4. Bank have an efficient role in Encouraging saving habits among people. It motivates people for saving and depositing their earnings in bank accounts by paying them a fixed rate of interest on their deposited amount regularly.
5. It assists the people in improving their quality of life by providing them credit. Bank enables customers in purchasing high quality and costly goods on credit basis or hire purchase system.
6. Bank also helps in generating large employment. Number of employees are clerk and 2 official.

AVAILABLE SERVICES OF BANK

1. periodic collections and payments
2. fund transfers
3. Issue of drafts and cheques
4. Locker facility
5. Gold related services

1. periodic collections and payments

This bank collects the salary, interests and other income periodically as well as makes periodical payments such as taxes, bills etc. and standing instructions provided by customer. Bank charges 1.50 Rs for collections of amount greater than 100,000 for each transaction. For payment bank charges 1 Rs. each transaction.

2. Fund Transfer

Bank provides facility of fund transfer one branch to another branch or branch of another bank. The services are free because Bank of India is a Government bank.

3. Issue of Drafts and cheque.

A draft / cheque is an order to pay money from one branch of bank to branch of the same bank or other bank.

For the issuing cheques, books account holders fill form and cheque book is posted in your home with help of post office.

for the issuing drafts Bank charge commission for issuing a bank draft this percentage are changing currently they are 0.5 %.

4. Locker facility

Bank provides locker facility for the safe custody of valuable documents, gold ornaments. In this there are 250 lockers Bank charge rent for this facility according time.

5. Gold related services

Bank of India gold loan interest rate today for BOI gold loans ranges from 8.1 % to 9.45 % per annum for 36 months.

for 12 months interest rate is 7.80 % , 8.95 %

Interest rate	Tenure of Gold loan
7.80 % p.a - 8.95 % p.a	12 Months.
8.1 % p.a - 9.45 % p.a	36 Months.

E-BANKING SERVICES

Meaning

- E-banking stands for electronic banking it is also called 'virtual banking'.
- E-banking result of the development in the field of electronics and computers under this operations are Computerised.

Name of service

1. credit cards
2. debit cards
3. RTGS
4. NEFT
5. Net Banking and Mobile banking

1. credit cards

Bank of India provided credit cards to the customers a credit card is payment card.

It allows the cardholder to pay for different transactions he performs. the credit limit is minimum limit Rs 15,000 and maximum Rs. 50,000.

2. Debit cards

This bank offer debit cards as soon as account is opened by account holder. through Debit card payments the amount gets deducted from account holder's account.

3. RTGS

RTGS stands for Real Time Gross settlement.

It is fund transfer system on the basis of 'real time' and 'gross time'.

Mode of transactions	charges
online modes (i.e. internet banking mobile app)	No charges

₹ 2 lakh up to ₹ 5 lakh	₹ 29 + GST
₹ 5 lakh +	₹ 49 + GST

5 NEFT

NEFT stands for National Electronic fund Transfers under this system, funds are transferred electronically from one branch to another branch or one bank to another bank in the Country.

There are 24 half hourly settlements batches run from 8 am to 7 pm on all working days of week.

Amount	NEFT charges
Rs. 10,000	Rs. 2.50 + GST
More than Rs 10,000	Rs. 5.00 + GST

TYPES OF ACCOUNTS

- ① Saving Accounts
- ② Current Accounts
- ③ Fixed Deposit Account
- ④ Recurring Accounts

NAME OF ACCOUNT

Name of Account	No. of Account
Saving Account	10772
Current	32
Fixed	950
Recurring	343
Total	12,097

Rate of Account

Fixed Deposit Account - 6.00 % p.a

Recurring Deposite - 5.50 % p.a

SAVING ACCOUNT

It is generally operated by those who earn regular or fixed income such as salary or wages. The main aim of this deposit account is to encourage habit of savings among people. These deposit accounts are meant for the purpose of maximum savings. There are restrictions on withdrawal limits from these accounts. These accounts carry low interest rates. Interest is credited monthly, quarterly, half-yearly and yearly basis on this account. passbook facility, balance on SMS, account statement etc. facilities are provided to account holders to ascertain financial position. For saving account holders some banks provide separate facility of Flexi deposit. This facility combines the advantages of saving account and fixed deposit account. This is not separate deposit account. It is a type of saving bank account or current deposit account with special features and benefits.

In case of multiple option deposit account, the excess amount after a particular limit get automatically transferred to fixed deposit.

CURRENT ACCOUNT

This account is operated by business firms and other Commercial organization such as hospitals, educational institutions etc. who have regular banking transactions. In this account there is no restriction on deposits and withdrawal of amounts. No interest is paid by the bank on this account. overdraft facility is available for this account. for current account banks provide statement of account every month.

FIXED DEPOSIT

fixed deposit account is an account where fixed amount is kept for fixed period of time bearing fixed interest rate. Rate of interest is more as compared to saving bank account and varies with the deposit period.

Normally, withdrawal of amount is not permitted before maturity date. However, depositor can withdraw amount before maturity date for which bank will reduce the interest rate for amount deposited in this account, a fixed deposit receipt (FDR) is issued by the bank. Against this receipt loan can be taken from the bank.

RECURRING DEPOSIT

It is operated by salaried persons and businessman having regular income. A certain fixed sum of money is deposited into the account every month. Withdrawal of accumulated amount along with interest is paid after the maturity date. Rate of interest is higher which is similar to fixed deposit account. Separate passbook is provided to know the position of RD Account.

LOANS

Commercial banks provide loan to businessman and others. The borrowers can use entire amount sanctioned or can withdraw in installments. Interest is charged on the amount sanctioned. The loans are as follows:

- a. short term loans are for a period upto 1 year to meet working capital requirements of the borrower.
- b. Medium term loans are for a period of 1 year to meet working capital as well as fixed capital requirements of the borrower.
- c. Long term loans are for a period of 5 years or more to meet long term capital requirements of the borrower.

ADVANCES

Advances are small term fund provided to businessman to satisfy different financial requirements of the business. Advances are as follows:

a. Cash credit -

The cash credit advances are provided to businessman to current account and savings account holders. It provides working capital for longer period of time. Interest rate is higher on CC. separate CC account has to be maintained by the borrower.

b. Overdraft -

This facility is offered to current account holders to meet their working capital requirements. The period can vary from 15 to 60 days. Interest is charged on actual amount withdrawn. No separate account is maintained, and entries are shown in current account. It is a temporary arrangement for a short period.

C. Discounting of bill of exchange -

The drawer of bill of exchange or beneficiary can discount the bill with bank and obtain an advance on the due date of the bill, the bank will recover the amount from the drawee.

YEARLY TURNOVER

This report for the year ending 31st March 2021

So. deposits - 9.47 %

Advances - 26.91 %

last year Gross profit - 54,12,000

Income of Bank - 2.06 cr

Expenditure of Bank - 38,00,000

Some Ratio for understanding financial condition

1. PNA - 7.27%

Full form - personal needs allowance (PNA) Account

2. CASA - 51.56%

Full form - current Account and savings Account

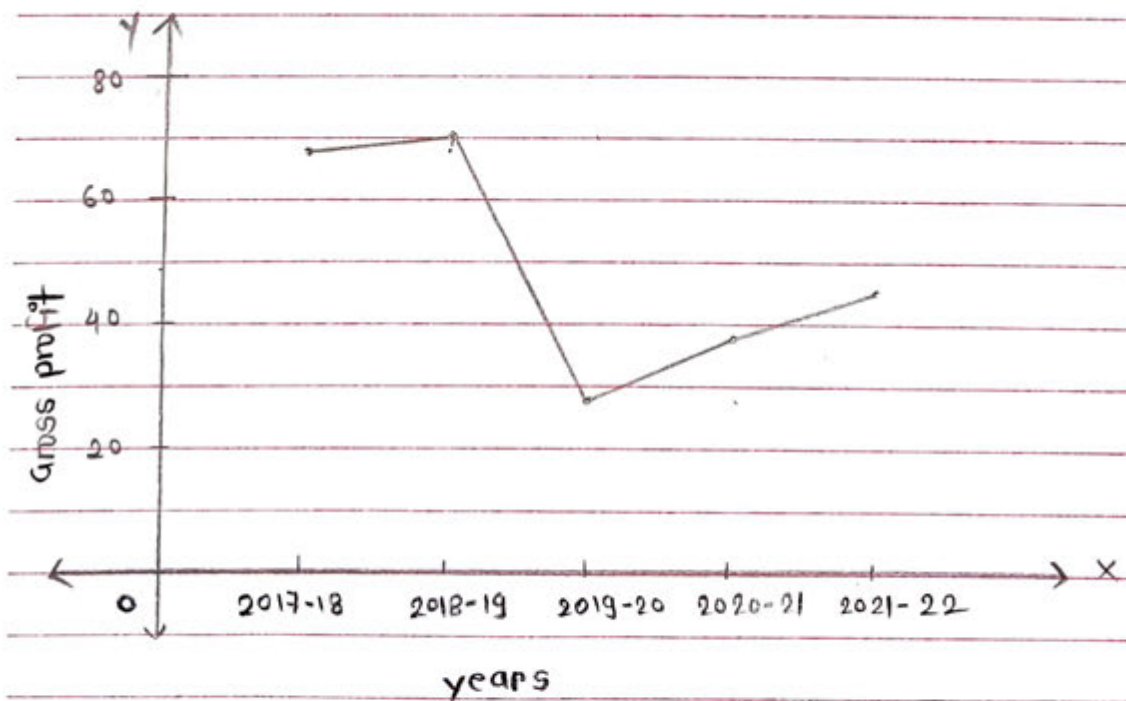
3. CD - 55.67%

credit and debit rate

4. cash reduction - 0.33 %

LAST FIVE YEARS REPORT

Gross profit	year
65,00,000	2017-18
68,27,210	2018-19
24,11,600	2019-20
38,06,270	2020-21
54,12,000	2021-22



CONCLUSION

Banks play very important role in the economic development of nations as they to a large extent, wield control over the supply of money in circulation and are the main stimuli of economic system / progress. Economic development is a dynamic and continuous process which is highly dependent upon the mobilisation of resources, investment, and the operational efficiency of the various segments of the economy. The performance of bank institution and other financial institution need to be evaluated because it is defined as the reflection of the way in which the resources of a bank are used in a form which enables it to achieve its objectives. As the resources of banking sector is considered a vital segment of a modern economy, its efficiency is of vital importance. In order to ensure a healthy financial system and to analyse which banks and other financial institutions help business organization by rendering a wide range of products and services.

बैंक ऑफ़ इंडिया
Bank of India

BOI

SR NO. : _____
Date : _____

Branch: _____

Sol ID_____

CUSTOMER ID

ACCOUNT NUMBER

CKYC ID

--	--	--	--	--	--	--	--	--

[illegible][illegible]

I/We request you to open my/our deposit account with your branch/bank (Tick (✓) relevant type of account) for which I/We initially deposit Rs. _____ (Rupees _____ only).

Type of Account

Savings Bank	Current	Fixed/Term Deposit	Others
--------------	---------	--------------------	--------

FULL NAME / TITLE OF ACCOUNT in CAPITAL Letters

Sr No		Mr Ms Mrs M/s	FIRST NAME	MIDDLE NAME	SURNAME NAME	G .
1						
2						
3						

MAIDEN NAME: In case of Female Applicant

Sr No	Ms	FIRST NAME	MIDDLE NAME	SURNAME NAME	G.
1					
2					
3					

• G - Gender: M-Male, F-Female. T-Third gender, O-Other.

Sr. No.	Date of Birth (DD/MM/YY)					PAN (If not available, Please attach Form 60/61)					Customer ID (if Existing)				
1															
2															
3															

	Marital Status	Nationality / Citizenship	Occupation	Relationship with 1 st applicant	Father's / Spouse Full Name	Mother's Full Name
1						
2						
3						

*Please choose from the following

Minor	Sr. Citizen	Staff (PF NO.)	Pensioner	NRI / NRE / NRO/FCNR	Trust / HUF	General	Others; Please specify
-------	-------------	----------------	-----------	----------------------	-------------	---------	------------------------

Name of Guardian (In case of Minor : Attach Proof For minor's DOB)	Relationship with minor (✓ tick one)			
	Father & N G	Mother & N G	Legal *	Others

* For legal guardian (guardian appointed by Court) enclose copy of the Court order.

Facilities required (Please mark ☒ in appropriate box/es):

Cheque Book ☐					
Account Statement :	Pass book	☐	E mail	☐	Delivery at branch ☐
Statement Frequency :	Monthly	☐	Quarterly	☐	
* Internet Banking :	Star Connect	☐	Debit cum ATM Card	☐	**Credit Card ☐
(Separate Application for Corporate)				(Separate Application)	

** Please fill in separate application for Internet Banking – Star Connect (Corporate), and Credit Card. Please issue Debit cum ATM card in the name of the First / All Applicants (in case of joint a/c holders with a/c operations - E or S / Anyone or Survivor)

बैंक ऑफ़ इंडिया
Bank of India



खाता खोलने का फॉर्म

क्र.सं. : _____

दिनांक: _____

शाखा: _____

સોલ આઈડી-----

ग्राहक आईडी

खाता संख्या

सीकेवाईसी आईडी

--	--	--	--	--	--	--	--	--

[illegible][illegible]

मैं/हम आपके बैंक/शाखा में मेरा/हमारा जमा खाता खोलना चाहता/चाहते हूँ/हैं (कृपया संबंधित खाते पर निशान लगाएं) जिसके लिए मैं/हम प्रारंभिक रूप से रु. _____ (रुपये) _____ मात्र जमा करते हैं।

खाते का प्रकार			
बचत बैंक	चातू	मीयादी/सावधि जमा	अन्य

पूरा नाम, खाले का शीर्षक, बड़े अक्षरों में

क्र.सं.	श्री श्रीमती सुधी मेसर्स	प्रथम नाम	मध्य नाम	उपनाम	जि.सं.
1					
2					
3					

विवाह पूर्व नाम: महिला आवेदक के लिए

ક્રમ	સુશ્રી	પ્રથમ નામ	મધ્ય નામ	ઉપનામ	લિંગ
1					
2					
3					

क्र.सं.	जन्म तिथि (DD/MM/YY)	पैन (यदि उपलब्ध न हो, कृपया फॉर्म 60/61 संलग्न करें)	ग्राहक आईडी (यदि मौजूद हो)
1			
2			
3			

लिंग: पु-पुरुष, स्त्री, व- वर्र्ड जेंडर, अ-अन्य

क्र.सं	वैवाहिक स्थिति	राष्ट्रीयता/नागरिकता	व्यवसाय	प्रथम आवेदक से रिश्ता	पिता/पति/पत्नी पूरा का नाम	माता का पूरा नाम
1						
2						
3						

*कृपया निम्नलिखित में से चुनें।

अव्यक्त	वरिष्ठ नागरिक	स्टाफ (PF NO.)	पेशनभोगी	एनआरआई/एनआरई / एनआरओ/ एफसीएनआर	ट्रस्ट/एचयूएफ	साधारण	अन्य; कृपया विवरण दें
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अभिभावक का नाम (अवयस्क के मामले में: अवयस्क की जन्मतिथि हेतु प्रमाण पत्र संलग्न करें)	अवयस्क से रिश्ता (✓ किसी एक को चिह्नित करें)			
	पिता एवं प्राकृतिक अभिभावक	माता एवं प्राकृतिक अभिभावक	विधिक *	अन्य

*विधिक अभिभावक हेतु (न्यायालय द्वारा नियुक्त अभिभावक) न्यायालय आदेश की प्रति संलग्न करें।

अपेक्षित सुविधाएं (कृपया उपयुक्त बॉक्स पर ✓ का निशान लगाएं):

चैक बुक:	☐				
खाने का व्यौरा :	पास बुक	☐	ई मेल	☐	शाखा में सुपुर्दगी ☐
खाना बिबरणी की आवश्यकता (अवधि) :	मासिक	☐	त्रैमासिक	☐	
** इंटरनेट बैंकिंग :	स्टार कनेक्ट	☐	डेबिट कम एटीएम कार्ड	☐	**क्रेडिट कार्ड ☐
	(कॉर्पोरेट हेतु अलग आवेदन)				(अलग आवेदन)

** इंटरनेट बैंकिंग - स्टार कनेक्ट (कॉर्पोरेट), एवं क्रेडिट कार्ड हेतु पृथक आवेदन करें।

वृष्या षड्विंशतम एटीएम काई प्रथम/सभी आवेदकों (संयुक्त खाता धारकों के परिचालन अनुदेश संबंध में पूर्ववर्ती अथवा उत्तरजीवी जैसे E अथवा S /कोई एक अथवा उत्तरजीवी) के नाम पर जारी करें।

Documents for Proof of Identity & Address Official Valid Documents (OVDs/KYC) submitted by the applicant:

- 1) PAN Card
- 2) Passport
- 3) Driving License
- 4) Voter Identity Card
- 5) Aadhar Card
- 6) MNAREGA Card
- 7) Letter issued through National Population Register containing details of name and address.

(CARE: FOR NRI APPLICANTS COPY OF PASSPORT, MUST BE SUBMITTED AS IDENTIFICATION DOCUMENT)

<u>Documents</u>	<u>Photo Identity</u>			<u>Address Proof Identity</u>		
	1 st Applicant	2 nd Applicant	3 rd Applicant	1 st Applicant	2 nd Applicant	3 rd Applicant
Type						
Number						
Issuing Authority						
Date of Issue						
Place of issue						
Valid up to.						

Permanent Address/ For NRE, local address in India			
	1 st Applicant	2 nd Applicant	3 rd Applicant
Flat No./Bldg. Name			
Street/ Road & Area/ Locality			
City and District			
State & Country			
Pin Code			
Tel No./ Mobile			
E-mail			

Deemed OVDs:

- 1) Utility Bills not more than 2 months old
- 2) Property or Municipality Receipt
- 3) PPO or FPO issued to Retired Employees if they contain the address
- 4) Letter of Allotment of Accommodation issued by State/ Central Govt. Statutory or Regulatory Bodies, PSU, SCB, F I, Listed Companies, Leave & License Agreement with such employers allotting official accommodation.

Communication Address (Current/Local)			
	1 st Applicant	2 nd Applicant	3 rd Applicant
Flat No./Bldg Name			
Street/ Road & Area/ Locality			
City & District			
State & Country			
Pin Code			
Tel No/Mobile No			
E-mail			

Are you a Tax Resident of any Country other than India?	Yes ☐ No ☐	Yes ☐ No ☐	Yes ☐ No ☐
	(IF YES please fill FATCA/CRS Self Declaration form Separately)		

Aadhaar Card	
Note : As per specific consent from Applicant	

आवेदक द्वारा प्रस्तुत किए गए पहचान और पते संबंधी दस्तावेज या अधिकारिक वैध दस्तावेज (ओबीडी/किवाईसी):

- 1) पैन कार्ड
- 2) पासपोर्ट
- 3) डाइविंग लाइसेंस
- 4) मतदाता पहचान पत्र
- 5) आधार कार्ड
- 6) नरेगा कार्ड

7) राष्ट्रीय जनसंख्या रजिस्टर द्वारा जारी पत्र, जिसमें नाम और पते का विवरण हो।

(ध्यान रखें: एनआरआई आवेदक को पहचान दस्तावेज के रूप में पासपोर्ट अनिवार्यतः प्रस्तुत करना है।)

स्थायी पता/ एनआरआई हेतु भारत में स्थानीय पता						
	प्रथम आवेदक	द्वितीय आवेदक	तृतीय आवेदक			
फ्लैट क्रमांक/बिल्डिंग का नाम						
गली/मार्ग या क्षेत्र/स्थान						
शहर एवं जिला						
राज्य एवं देश						
पिन कोड						
टेलीफोन नं.						
मोबाइल नं.						
ई-मेल						

दस्तावेज	प्रथम आवेदक	फोटो पहचान द्वितीय आवेदक	तृतीय आवेदक	प्रथम आवेदक	पता हेतु प्रमाण द्वितीय आवेदक	तृतीय आवेदक
प्रकार						
संख्या						
जारीकर्ता						
जारी करने की तारीख						
जारी करने का स्थान						
वैधता की तारीख						

अधिकारिक वैध दस्तावेज (ओबीडी)-

- 1) यूटिलिटी बिल जो दो माह से अधिक पुराना न हो
- 2) संपत्ति या नगर पालिका की रसीद
- 3) सेवानिवृत्त कर्मचारियों के लिए जारी पीपीओ या एफपीओ, यदि उनमें पता हो।
- 4) राज्य/केन्द्रीय सरकार की सांविधिक या विनियामक निकाय, सार्वजनिक क्षेत्र के उपक्रम (पीएसयू), अनुसूचित वाणिज्यिक बैंक (एससीबी), वित्तीय संस्था (एफआई), सूचीबद्ध कंपनियाँ, द्वारा जारी आवास आबंटन का पत्र, ऐसे नियोजित जो सरकारी आवास आबंटित करते हैं, के द्वारा जारी लीव और लाइसेंस एप्रोमेंट।

पत्राचार पता (वर्तमान/ स्थानीय)			
	प्रथम आवेदक	द्वितीय आवेदक	तृतीय आवेदक
फ्लैट क्रमांक/बिल्डिंग का नाम			
गली/मार्ग या क्षेत्र/स्थान			
शहर एवं जिला			
राज्य एवं देश			
पिन कोड			
टेलीफोन नं./मोबाइल नं.			
ई-मेल			
क्या आप भारत के अलावा अन्य किसी देश के निवासी कर दाता हैं?	हाँ ☐ नहीं ☐	हाँ ☐ नहीं ☐	हाँ ☐ नहीं ☐
(यदि हाँ है तो कृपया अलग से FATCA/CRS स्व घोषित फॉर्म भरे।)			
आधार नंबर :			
ध्यान दें: आवेदक की विशिष्ट महमनि पर			

Terms & Conditions cum Undertaking cum Declaration:

1. I/We confirm having read/ been explained and understood the Rules pertaining to various Accounts / Services as also the Citizens' Charter and I/We do hereby agree to be bound by the terms and conditions, outlined in these rules which govern the account(s) which I/We am/are opening with Bank of India and amendments thereto made from time to time and those relating to various services including but not limited to ATM Card / Credit Card / Debit Card / Internet Banking/SMS/ Mobile Banking / _____ etc. I / We agree that changes from time to time in the Bank's rules relating to my/our different accounts and/or other services made available to me / us on the Bank's website for the general information of the public / customers shall be binding on me/us and that I/We would be bound to obey such changes in terms and conditions pertaining to the different accounts/ services.
2. I/We understand that the Bank may at its absolute discretion discontinue any of the services completely or partially without any notice to me / us.
3. I/We agree that the Bank may debit my/our account for service charges as applicable from time to time.
4. I/We would not like to receive intimation of impending due date of deposit/s by post/ hand delivery/e-mail/SMS alert.
5. I/We authorize the Bank to automatically renew the fixed deposit with/without accrued interest for the same period on the maturity date at the prevailing rate of interest unless otherwise informed by me/us in writing.
6. **Premature withdrawal of callable deposits:** The Bank, on request from the depositor, shall allow premature withdrawal of callable Term Deposit before completion of period agreed upon at the time of making deposit, subject to penalty as may be stipulated by the Bank from time to time. The detail of penalty applicable are made known to me/us by the Bank and I/We agree for the same. Any further change in penalty imposed by the Bank from time to time shall be binding on me/us. The Bank may disallow premature withdrawal of Bulk Deposits i.e.; Rupee Term Deposit of Rs. 1 crore and above of all depositors, including deposits of Individuals and HUF. For payment before maturity, all the joint account holders shall have to discharge the Term Deposit Receipt. I /We also agree that the ROI in such cases shall be at the reduced rate as applicable for the period up to the date of prepayment.
7. Premature payment of Non-Callable Deposits is not allowed.
8. **Premature repayment Mandate:** In Case of joint Accounts (with operating instructions EorS or ForS we (all Joint Account Holders) agree and authorize the Bank to make premature repayment of the proceeds of the term deposit to the surviving joint depositor/s, if so requested by him/her/them, without insisting on No Objection Certificate/discharge from the legal heirs/executors/successors of the deceased and any such payment made shall be valid discharge to the Bank. This mandate is issued on our full responsibility and shall bind our successors, executors and heirs as well and shall continue to hold good also for the renewal of the said deposit from time to time.
9. I/We will take every care to keep the cheque book/ATM debit card/credit card in my/our safe custody. I/we will also keep watch on the day to day transactions to detect early frauds, if any, committed by my/our agent/employee.
10. I/We confirm that the purpose and reason for opening of this account or establishing the relationship are _____
11. The anticipated nature of the activity proposed is _____
12. The anticipated level (turnover) of activity that is being undertaken is _____
13. The expected origin of the funds to be used within the proposed relationship is _____
14. I/We hereby authorize the Bank to share my/our personal / KYC details with KYC Registry. I/We hereby give consent to receive information from Central KYC registry through SMS / Email on the above registered mobile number / Email. Further I/We declare that presently I/We am/are having/not having KYCR Number/s _____
15. I/We hereby declare that I am/ we are non- resident (s) of Indian origin .I/we understand that the account(s) are being opened on the basis of the statements, declarations made by me / us and I/we also agree that if any statement / declarations made herein is/are found to be not correct in material particulars, Bank is not bound to pay any interest on deposit made by me/us. I/we agree that no claim will be made by me/us for any interest on deposit/s for any period after the date/s maturity of the deposit/s .I/we agree to abide by the provisions of the Foreign Currency (Non-Resident/ Non-Resident (external)/Non Resident (Ordinary) and Resident Foreign Currency account schemes. I/we hereby undertake to intimate the Bank about my/our return to India for permanent residence immediately on arrival. I/we further understand that on my/our return to India me/us intimating the Bank the same, my/our FCNR deposit will be converted into Rupee and thereafter account will be designated as Resident account and if the deposit is kept for further term, interest will be payable on the Rupee deposit I/we may not entitled for interest at the rate originally fixed. I/we agree that if the premature withdrawal is permitted at my/our request, the payment of the interest on the deposit if any shall be in accordance with the prevailing stipulations laid down by Reserve Bank of India/ Bank in this regard. I/we further understand that the interest payable on renewals will be at the applicable ruling rate on the date of maturity, and that the deposit will be renewed on my /our presenting the matured deposit on maturity date. Bank may at its option but at my/our risk and responsibility in all respects, appoint an agent, who shall be my / our agent to collect and the transmission of any cheques, bills, hundies or other instruments or share certificates or other documents or goods or the instruments received in exchange or payments thereof, and the advices and correspondence relating thereto, whether by post or otherwise and whether by land, sea or air or by telegram or cables shall be entirely at my/our risk and responsibility and any loss, damage or delay however occasioned shall be on my / our account and be wholly borne by me/us.
16. I/we undertake that I/we shall not make available to any person resident in India foreign currency against reimbursement in rupees or any other manner in India. I/we further undertake that in case of debits to the accounts for the purpose of investing in India and credits representing sale proceeds of investments. I/we shall ensure that such investments/ disinvestments would be covered by either general or special permission of Reserve Bank. 17.
17. I/We hereby declare that the information furnished above is true and correct to the best of my/our knowledge.

Signature of Applicant 1	Signature of Applicant 2	Signature of Applicant 3

निबंधन और शर्त सह परिवचन सह घोषणा:

1. मैं/हम पुष्टि करता हूँ/करते हैं कि मैंने/हमने विभिन्न खातों/सेवाओं से संबंधित नियमों तथा साथ ही नागरिक चार्टर को पढ़ा, समझा है/हमें समझाया गया है और मैं/हम बैंक ऑफ इंडिया में जो खाता खोल रहे हैं उन पर लागू इन नियमों में उल्लिखित निबंधनों और शर्तों तथा उनमें समय-समय पर किए गए संशोधनों तथा विभिन्न सेवाओं जिसमें एटीएम कार्ड/क्रेडिट कार्ड/डेबिट कार्ड एसएमएस/इंटरनेट बैंकिंग/मोबाइल बैंकिंग आदि भी शामिल हैं, से सहमत हूँ/हैं। मैं/हम सहमत हूँ/हैं कि जनता/ग्राहकों की सामान्य सूचना हेतु बैंक की वेबसाइट पर मुझे/हमें दी जाने वाली मेरे/हमारे विभिन्न खातों तथा/या सेवाओं से संबंधित बैंक के नियमों में समय-समय पर होने वाले परिवर्तन मुझे/हम पर लागू होंगे तथा विभिन्न खातों/सेवाओं से संबंधित शर्तों व निबंधनों में ऐसे परिवर्तनों का पालन करने हेतु मैं बाध्य रहूँगा।
2. मैं/हम समझते हूँ/हैं कि बैंक अपने पूर्ण विवेकाधिकार से मुझे/हमें सूचित किए बिना किसी भी सेवा को अंशतः या पूर्णतः समाप्त कर सकता है।
3. मैं/हम सहमत हूँ/हैं कि बैंक मेरे खाते से समय-समय पर लागू सेवा प्रभागों को डेबिट कर सकता है।
4. मुझे/हमें डाक/हस्त वितरण/ई-मेल/एसएमएस एलर्ट द्वारा जमा/खाते के आगामी देय तारीख की सूचना न दें।
5. मैं/हम ब्याज की प्रचलित दर पर परिपक्वता की तारीख पर पुनः उसी अवधि के लिए अर्जित ब्याज सहित या उसके बिना सावधि जमा को स्वतः नवीकृत करने के लिए बैंक को अधिकृत करता/करते हूँ/हैं, जब तक कि हमारे/मेरे द्वारा लिखत रूप में अन्यथा सूचित नहीं किया जाता है।
6. प्रतिदेय जमाओं का समय-पूर्व आहरण : जमाकर्ता के अनुरोध पर बैंक, जमा राशि बनाने की तारीख पर सहमत अवधि के पूरा होने से पहले, पेनल्टी की शर्त पर, प्रतिदेय जमा राशि के समयपूर्व आहरण की अनुमति दे सकता है। बैंक ने मुझे/हमें लागू पेनल्टी के ब्योरो की जानकारी दी है और मैं/हम उससे सहमत हूँ। बैंक सभी जमाकर्ताओं जिसमें एकल जमाकर्ता और एचयूएफ शामिल हैं, की थोक जमा राशियों अर्थात् रु० 1 करोड़ एवं अधिक की जमा राशियों का समयपूर्व आहरण बंद कर सकता है। परिपक्वता से पहले भुगतान हेतु, सभी संयुक्त खाता धारकों को मीयादी जमा रसीद पर हस्ताक्षर करना होगा। मैं/हम इस बात से भी सहमत हूँ कि ऐसे मामलों में, पूर्व भुगतान की तारीख तक की अवधि हेतु लागू ब्याज दर के आधार पर घटाया हुआ दर लागू होगा।
7. गैर-प्रतिदेय जमा राशियों के समयपूर्व भुगतान की अनुमति नहीं है।
8. संयुक्त खाता होने की स्थिति में समय-पूर्व पुनर्भुगतान अधिदेश ("E या S", "F या S" परिचालन अनुदेशों के साथ)- हम (सभी संयुक्त खाता धारक) सहमत हैं और एतद्वारा बैंक में उतरजीवी संयुक्त खाता धारक/धारकों को उसके/उनके आवेदन किये जाने पर मृतक के कानूनी वारिस/निष्पादक/उत्तराधिकारी से अनापत्ति/उन्मोचन प्रमाण पत्र मांगे बिना सावधि जमा के आगमों के समय-पूर्व भुगतान करने का प्राधिकार देते हैं और इस प्रकार किया गया कोई भी भुगतान बैंक के लिए एक वैध उन्मोचन (डिस्चार्ज) होगा। यह अधिदेश हमारी पूर्ण जिम्मेदारी के साथ जारी किया जा रहा है और यह हमारे उत्तराधिकारियों/निष्पादकों और वारिसों के लिए बाध्यकारी होगा और साथ ही साथ उक्त जमा के समय-समय पर होने वाले नवीकरण पर भी लागू होगा।
9. मैं/हम अपने चेकबुक/एटीएम डेबिट कार्ड/क्रेडिट कार्ड को अपने हिरासत में सुरक्षित रखने के लिए हर संभव प्रयास करेंगे। मैं/हम अपने दैनिक लेन-देन पर हमेशा नज़र रखेंगे ताकि किसी भी प्रकार से होने वाली धोखाधड़ियों, यदि कोई हो, का जल्द पता लगाया जा सके, जिन्हें मेरे/हमारे एजेंट/कर्मचारी लेन-देन करते हैं।
10. मैं/हम यह पुष्टि करते हैं कि खाते को खोलने का उद्देश्य एवं कारण या संबंध स्थापित करने का कारण _____ है।
11. प्रस्तावित गतिविधि की प्रत्याशित प्रकृति _____ है।
12. की जा रही गतिविधि का प्रत्याशित स्तर (टर्न ओवर) _____ है।
13. प्रस्तावित संबंध के अंतर्गत प्रयुक्त की जाने वाली निधियों का अपेक्षित स्रोत _____ है।
14. मैं/हम एतद्वारा मेरी/हमारी केवाईसी ब्योरो को केवाईसी रजिस्ट्री के साथ साझा करने हेतु, बैंक को प्राधिकृत करता हूँ/करते हैं। मैं/हम एतद्वारा उपर्युक्त मोबाइल नंबर/ई-मेल पर एसएमएस/ई-मेल द्वारा केंद्रीय केवाईसी रजिस्ट्री से सूचना प्राप्त करने हेतु अपनी सहमति देता हूँ/देते हैं। साथ ही, मैं/हम घोषणा करता हूँ/करते हैं कि इस समय मेरे/हमारे पास सीकेवाईसी आर संख्या _____ है/नहीं है।
15. मैं/हम एतद्वारा घोषणा करता हूँ/करते हैं कि मैं/हम भारतीय मूल का निवासी हूँ/हैं। मैं/हम समझते हैं कि मेरे द्वारा दिए गए कथनों, घोषणाओं के आधार पर खाते खोले जा रहे हैं और मैं/हम सहमत हूँ/हैं कि यदि किसी कथन/घोषणा को तात्त्विक रूप से गलत पाया जाता है तो बैंक मेरी/हमारी जमा राशियों पर ब्याज अदा करने हेतु बाध्य नहीं है। मैं/हम सहमत हूँ/हैं कि जमा राशियों की परिपक्वता के बाद, किसी अवधि हेतु जमा राशि पर ब्याज हेतु मेरे/हमारे द्वारा कोई दावा नहीं किया जाएगा। मैं/हम विदेशी मुद्रा अनिवासी खाता/अनिवासी (बाह्य) खाता/अनिवासी (साधारण) और निवासी विदेशी मुद्रा खाता योजनाओं के प्रावधानों का पालन करने हेतु सहमत हूँ/हैं। मैं/हम यह वचन देते हैं कि स्थायी निवास हेतु भारत लौटने के तुरंत बाद हम बैंक को उसकी सूचना देंगे। मैं/हम आगे यह भी समझते हैं कि मेरे/हमारे भारत लौटने की जानकारी बैंक को देने पर, मेरी/हमारी एफसीएनआर जमा राशियों को रुपया जमा राशियों में परिवर्तित कर दिया जाएगा और तत्पश्चात खाते को निवासी खाता नामित कर दिया जाएगा और जमा राशि की अवधि बढ़ायी जाती है तो, रुपया जमा राशि पर मूलतः निर्धारित ब्याज दर पर ब्याज देय होगा। मैं/हम सहमत हैं कि यदि मेरे/हमारे अनुरोध पर समयपूर्व आहरण की अनुमति है, और भारतीय रिज़र्व बैंक, द्वारा निर्धारित शर्तों के अनुसार ब्याज के भुगतान की अनुमति होगी। मैं/हम यह भी समझते हैं कि नवीकरण पर देय ब्याज दर, परिपक्वता की तारीख पर लागू दर के अनुरूप होगी और जमा राशि का नवीकरण तब किया जाएगा जब हम परिपक्वता की तारीख पर हमारी परिपक्व हुई जमा राशि रसीद बैंक में प्रस्तुत करेंगे। बैंक अपने विकल्प पर, परंतु सभी दृष्टि से मेरी/हमारी जोखिम एवं जिम्मेदारी पर, एजेंट नियुक्त कर सकता है, जो किसी चेक, बिल, हुंडी या अन्य लिखत या शेयर प्रमाणपत्र या अन्य दस्तावेज या माल या एवज में प्राप्त लिखत या उनके भुगतान तथा उनसे संबंधित सूचना एवं पत्राचार, डाक द्वारा या अन्य रूप से और भूमि, समुद्र या हवाई मार्ग के माध्यम से या तार या केबल द्वारा, प्राप्त एवं प्रेषित करने हेतु हमारा एजेंट होगा और यह व्यवस्था पूरी तरह हमारे जोखिम एवं जिम्मेदारी पर होगी तथा कोई भी हानि या विलंब, चाहे वह कितनी बार भी हो, मेरी/हमारी जिम्मेदारी पर होगी और इसका पूरा वहन मेरे/हमारे द्वारा किया जाएगा।
16. मैं/हम वचन देता हूँ/देते हैं कि मैं/हम भारत में निवास करने वाले किसी भी व्यक्ति को भारतीय रुपयों में प्रतिपूर्ति या किसी अन्य तरीके के समक्ष कोई विदेशी
17. मुद्रा उपलब्ध नहीं करूँगा/करेंगे। मैं/हम यह भी वचन देता हूँ/देते हैं कि हम यह सुनिश्चित करेंगे कि भारत में निवेश हेतु खातों में नामे और निवेशों की बिक्री से
18. प्राप्त राशियों हेतु खातों में जमा के मामलों में ऐसे निवेश/विनिवेश भारतीय रिज़र्व बैंक से प्राप्त सामान्य या विशेष अनुमति के आधार पर ही किए जाएंगे।
19. मैं/हम एतद्वारा घोषणा करता हूँ/करते हैं कि ऊपर दी गई सभी जानकारी मेरी/हमारी सर्वोच्च जानकारी के अनुरूप सत्य एवं सही है।

प्रथम आवेदक के हस्ताक्षर	द्वितीय आवेदक के हस्ताक्षर	तृतीय आवेदक के हस्ताक्षर

DECLARATION (PLEASE MARK IN APPROPRIATE BOXES):

- [] I / WE DECLARE THAT I / WE DO NOT ENJOY ANY CREDIT FACILITIES WITH OTHER BANK/S.
- [] I / WE DECLARE THAT I / WE HAVE FOLLOWING DEPOSIT ACCOUNTS AND /OR CREDIT FACILITIES WITH YOUR/OTHER BANKS BRANCHES. I / WE ENCLOSE "**NO OBJECTION CERTIFICATE**" FOR OPENING CURRENT ACCOUNT WITH YOU FROM
(NAME OF THE LENDING BANK/ FI)

Bank & Branch	City / Pin Code	Type of Account / Facility	Limits	Account No.

Introduction from an existing account holder (at least six months old satisfactorily conducted and KYC compliant account).
(OPTIONAL)

Name:			Account No.
Address:			Date of opening A/C:
			Customer ID:
Pin:	Email:		Branch Name:
Tel No.	Mobile	Fax	Type of A/c. SB / CA / CC / OD

I/We certify that, Mr / Mrs / Ms / M/S. _____ is/are known to me/us personally since last _____ months / years and confirm the occupation and address stated in this application form for opening account are correct to the best of my/our knowledge & belief.

Date: _____ (Signature of the Introducer)

Business Activity: _____ Established Since _____ Date

BUSINESS ADDRESS:													BUSINESS PHONE:												
TITLE OF THE ACCOUNT																									
ACCOUNT NO																									
OPERATING INSTRUCTIONS		Self	Either or Survivor	Former or Survivor		Jointly		Any One or Survivors		Other (PI specify)		BRANCH													

Name	Specimen Signature/s	Photograph
Customer ID		1. Recent Photo
Customer ID		2. Recent Photo
Customer ID		3. Recent Photo

For Office Use:

KYC Documents as above verified with original by signing with P F number

Name: _____
(Bank Official)

Signature: _____
PF. No. : _____

Sr. No	Description	Name & Signature of Authorized Staff	Approved by
1	Customer Profile Sheet (CPS) prepared by		
2	Account verified in System by		
3	Letter of thanks sent to A/c. holder /Introducer on _		

घोषणा (कृपया उपयुक्त बॉक्स में निशान लगाएँ)

- [] मैं/हम घोषणा करता हूँ/करते हैं कि मैं/हम वर्तमान में किसी अन्य बैंक में कोई ऋण सुविधा का लाभ नहीं ले रहा हूँ/रहे हैं।
- [] मैं/हम घोषणा करता हूँ/करते हैं कि मैं/हम निम्नलिखित अपने/अन्य बैंक में जमा खाता एवं/अथवा ऋण सुविधा का लाभ ले रहा हूँ/रहे हैं। मैं/हम आपके बैंक/शाखा में चालू खाता खोलने के लिए (उधारदाता बैंक/एफआई का नाम) _____ में "अनापत्ति प्रमाणपत्र" मंगल करता हूँ/करते हैं।

बैंक एवं शाखा	शहर/पिन कोड	खाते का प्रकार/सुविधा	सीमा	खाता संख्या

वर्तमान खाता धारक द्वारा परिचय (खाते में केवाईसी अनुपालन किया गया हो और कम से कम 6 महीने का संतोषजनक परिचालन हुआ हो) (वैकल्पिक)				
नाम:	खाता सं.			
पता:	खाता खोलने की तिथि:			
	ग्राहक आईडी:			
पिन:	ई-मेल:	शाखा का नाम:		
टेलीफोन नं.	मोबाइल	फैक्स	खाते का प्रकार SB / CA / CC / OD	

मैं/हम प्रमाणित करता हूँ/करते हैं कि, मैं/हम श्री/श्रीमती/कुमारी/मेमर्स _____ को बिगत _____ माह/वर्षों से व्यक्तिगत रूप से जानता हूँ/जानते हैं और खाता खोलने के लिए इस आवेदन में दिए गए उनके पेशे/व्यवसाय तथा पता मेरी/हमारी जानकारी एवं विश्वास के अनुरूप सही है।

दिनांक: _____ (परिचयदाता के हस्ताक्षर)

व्यावसायिक गतिविधि: _____ दिनांक: _____ से स्थापित

खाते का शीर्षक										
खाता सं.										शाखा
परिचालन अनुदेश	स्वयं	दोनों में से कोई एक या उत्तरजीवी	पूर्ववर्ती अथवा उत्तरजीवी	संयुक्त	कोई एक या उत्तरजीवी	अन्य (कृपया स्पष्ट करें)				

नाम	नमूना हस्ताक्षर	फोटो
		1. नया फोटो
ग्राहक आईडी		
		2. नया फोटो
ग्राहक आईडी		
		3. नया फोटो
ग्राहक आईडी		

कार्यालयीन उपयोग हेतु:

निम्नलिखित द्वारा उपरोक्त अनुसार केवाईसी दस्तावेज मूल दस्तावेजों के साथ मत्यापित किए गए पूर्ण हस्ताक्षर पी.एफ.सं सहित

नाम: _____
(बैंक स्टाफ)

हस्ताक्षर: _____
पी.एफ.सं.: _____

क्र.सं.	प्राधिकृत स्टाफ का नाम व हस्ताक्षर	के द्वारा अनुमोदित
1	ग्राहक प्रोफाइल शीट (सीपीएम) तैयार की गई - द्वारा	
2	खाते को सिस्टम में मत्यापित किया गया - द्वारा	
3	 को खाताधारक/ परिचयदाता को धन्यवाद पत्र भेजा गया	

Form 60 / 61 (to be filled by those who do not have PAN)

Form 60

Are you a Tax Assessee Yes No If Yes

c) Details of Ward / Circle / Range where the last return of income was filled: _____

d) Reason for not having PAN No: _____

Form 61

To be filled by a person who has agricultural income only and no other income chargeable to income tax.

I hereby declare that my source of income is from agriculture only and I am not required to pay income tax on any other income if any.

Verification

I _____ do hereby declare that what is stated is true to the best of my knowledge and belief.

Verified at _____ this the _____ day of _____ 20

Date: _____

Place: _____

Signature of the Declarant.

Form DA-1 Nomination Form

Nomination under section 45ZA to 45ZF of the Banking Regulation Act 1949 and 2(i) of the Banking Companies (Nomination) Rules 1985 in respect of bank deposits.

I / We _____ name(s) and address (es) nominate the following persons to whom in the event of my / our / minor's death, the amount of the deposit, particulars whereof are given below be returned by Bank of India _____ Branch.

Nature of Deposit	Distinguishing A/c No	Additional Details (if any)	Name of Nominee	Address of Nominee	Relationship with depositor (if any)	Age	If Nominee is minor his/her date of birth #

As the nominee is a minor on this date, I / We appoint Shri / Smt. / Kumari _____ (Name Address, and Age) to receive the amount of deposit on behalf of the nominee in the event of my / our / minors death during the minority of the nominee.

Place: _____

Date: _____

Strike out if nominee is not a minor.

@ Signature, Name and Address of Witness	*Signatures / Thumb Impression of Depositors

* Where deposit is made in the name of a minor the nomination should be signed by a person lawfully entitled to act on behalf of the minor.

@ Signature(s) of depositor(s) should be witnessed by one person, thumb impression(s) of depositor(s) should be witnessed by two person(s).

ACKNOWLEDGEMENT OF NOMINATION	
Nomination received & registered on _____ For Bank of India Authorized Signatory	CUSTOMER ID
	ACCOUNT NUMBER

फॉर्म 60 / 61 (उन व्यक्तियों हेतु जिनके पास पेन नहीं है)

फॉर्म 60

क्या आप आयकर के दायरे में आते हैं- हाँ नहीं यदि हाँ

- a) वार्ड/सर्कल/रेंज का ब्योरा जहाँ आखिरी बार आयकर भरा गया था: _____
b) पेन नंबर ना रहने के कारण: _____

फॉर्म 61

सिर्फ उन्हीं व्यक्तियों द्वारा भरा जाना चाहिए जिनकी आय का एकमात्र साधन कृषि है और किसी भी तरह की ऐसी आय नहीं जिसपर कर लगे। मैं एतद्वारा घोषणा करता हूँ कि मेरी आय का एकमात्र साधन सिर्फ कृषि है तथा मुझे किसी भी अन्य आय, यदि कोई हो, पर आयकर देने की कोई आवश्यकता नहीं।

सत्यापन

मैं _____ एतद्वारा यह घोषणा करता हूँ कि जो भी लिखा गया है मेरी जानकारी एवं विश्वास के अनुसार सही है।

यह दिनांक _____ को सत्यापित किया गया।

दिनांक: _____

स्थान: _____

घोषणाकर्ता के हस्ताक्षर

फॉर्म DA-1 नामांकन फॉर्म

बैंक जमाराशि के संबंध में बैंककारी विनियमन अधिनियम 1949 की धारा 45ZA से लेकर 45ZF तथा बैंककारी कंपनी (नामांकन) नियम 1985 की धारा 2(i) के तहत नामांकन।

मैं/हम _____ निम्नलिखित व्यक्तियों का नामांकन करते हैं जिन्हें मेरी/हमारी/ अव्ययस्क की मृत्यु की दशा में उक्त खाते में जमा धनराशि बैंक ऑफ़ इंडिया की _____ शाखा द्वारा लौटाई जाए।

जमा की प्रकृति	खाता संख्या	अन्य कोई विवरण (यदि हो)	नामिती का नाम	नामिती का पता	जमाकर्ता से संबंध (यदि हो)	आयु	यदि नामिती अव्ययस्क हो तो उसकी जन्म तिथि #

चूंकि आज की तारीख में नामिति अव्ययस्क है, अतः मैं/हम/श्री/श्रीमती/कुमारी _____ को नामिति की ओर से अव्ययस्क की अव्ययस्कता के दौरान मेरी/हमारी/अव्ययस्क की मृत्यु की दशा में खाते में जमाराशि को प्राप्त करने के लिए नियुक्त करता हूँ/करते हैं।

स्थान: _____

दिनांक : _____

यदि नामिति अव्ययस्क न हो तो छोड़ दें।

@ साक्षी का हस्ताक्षर, नाम और पता	*जमाकर्ता का हस्ताक्षर/अंगूठे का निशान

* जब कोई जमा अव्ययस्क के नाम पर की जाती है तो, अव्ययस्क की ओर से विधिवत कार्रवाई करने हेतु अधिकृत व्यक्ति द्वारा नामांकन पर हस्ताक्षर करना चाहिए। @ जमाकर्ता (ओं) के हस्ताक्षर किसी एक व्यक्ति की मौजूदगी में की जानी चाहिए, जमाकर्ता (ओं) के अंगूठे का निशान कम से कम दो व्यक्तियों की मौजूदगी में लिया जाना चाहिए।

नामांकन की पावती									
नामांकन प्राप्त एवं पंजीकृत _____					ग्राहक आईडी				
बैंक ऑफ़ इंडिया हेतु प्राधिकृत हस्ताक्षरकर्ता					खाता संख्या				

[illegible]

ग्राहक प्रोफाइल शीट (संगठनों के लिए) / CUSTOMER PROFILE SHEET (for organisations)
(बैंक द्वारा भरा जाए) / (TO BE FILLED IN BY THE BANK)

शाखा/ Branch : _____ सोल आईडी/Sol ID : _____ अंचल/Zone : _____

i) ग्राहक का नाम: मेसर्स

Customer Name : M/s

पता : (यदि प्रा.लि./सा.लि.कं. है तो पंजीकरण पता)

ii) **Address** : (if Pvt. Ltd. / Pub. Ltd. Co. then Read. Address)

iii) कार्य क्षेत्र/Line of Activity : _____ iv) कारोबारी गतिविधि/Business Activity Since _____ से

v) स्वत्वधारी/सभी साझेदार/निदेशक/टस्टी/अध्यक्ष और सचिव के नाम

Name/s of Proprietor / All Partners / Directors / Trustees / Chairman & Secretary :

1) _____ 2) _____ 3) _____

4) _____ 5) _____ 6) _____

vi) खाते में कल सालाना लेनदेन (Turnover) / Annual Turnover in the account :

		राशि लाख में / Amt on Lakh
पिछले वर्ष Previous year	वास्तविक Actual	
वर्तमान वर्ष Current year	संभावित Estimated	

vii) क्या स्वत्वधारी या साझेदारों/निदेशकों/ट्रस्टियों/अध्यक्ष/सचिव में से कोई भी राजनीतिक रूप से महत्वपूर्ण व्यक्ति है :हाँ/नहीं (यदि "हाँ" तो, खाता "उच्च" जोखिम वाला होगा व इसे शाखा प्रमुख के प्राधिकार से खोला जाना चाहिए) यदि ऐसा है तो, उनके नाम:

Is the proprietor or any of the Partners / Directors / Trustees / Chairman / Secretary a Politically Prominent Person : Y/N (in case "Y", a/c will be "HIGH" Risk & its opening is to be authorised by Br. Head)

If so, their names : 1) _____ 2) _____

3) 4) 5)

viii) कोई अन्य जानकारी / Any other information :

जोखिम वर्ग : (किसी एक को चिन्हित करें)

Risk Category : (tick one)

निम्न LOW	मध्यम MEDIUM	उच्च HIGH
-----------	--------------	-----------

खाता खोलने वाले पदाधिकारी के हस्ताक्षर :

Sign. of A/c. Opening official :

नाम Name :

पी.एफ.सं. P. F. No. :

दिनांक Date :

खाता अनुमोदित करने वाले अधिकारी के हस्ताक्षर

Sign. of A/c. Approving official :

नाम Name :

पी.एफ.सं. P. F. No. :

दिनांक Date :

अनिवार्य रूप से उच्च: आभूषण विक्रेता/बुलियन व्यापारी/मनी चेंजर/पेट्रोल पंप व सर्विस स्टेशन/शराब विक्रेता/सभी एनआरआई खाते/ट्रस्टों के खाते (सं.कोड 56 के अंतर्गत) /एनजीओ के खाते (सं.कोड 55 के अंतर्गत) (यूएन एवं उसकी एजेंसियों द्वारा प्रवर्तित किये गये के अलावा)

अनिवार्य रूप से मध्यम भवन निर्माता/वित्तीय कंपनियां/स्टॉक ब्रोकर

Mandatorily HIGH : Jewellers / Bullion Dealers / Money Changers / Petrol Pump & Service Station / Liquor & Wine Dealers / All NRI accounts / Trust Accounts (Under Const. Code 56) / Accounts of NGOs (Under Const. Code 55) (other than those promoted by UN or its agencies)

Mandatorily MEDIUM : Builders / Finance Cos. / Stock Broker

				Date of Birth													
PAN No.				Mobile No.													
	BANK OF INDIA		ADDITIONAL DEPOSIT FORM														
			Please use this form for additional deposits to be opened in an existing account title (i.e. if you have opened an earlier account held by A & B, you can use this form to open an additional deposit in the name of A&B)														
	NEW ACCOUNT DESIRED TO BE OPENED																
SAVINGS	SAVINGS PLUS	SHORT DEPOSIT	MONTHLY INCOME CERTIFICATE	RECURRING DEPOSITS	OVERDRAFT	CERTIFICATE OF DEPOSIT											
CURRENT	CURRENT PLUS	FIXED DEPOSIT	DOUBLE BENEFIT DEPOSITS	FLOATING RATE DEPOSIT	CASH CREDIT	OTHERS											
Customer ID				ACCOUNT DETAIL													
				A/c													
				1 st Applicant				2 nd Applicant				3 rd Applicant					
Name																	
MANDATE FOR ACCOUNT OPERATIONS				☐ Single ☐ Either or Survivor ☐ Former or Survivor ☐ Any or Survivor Jointly by all Others ☐ Same Same as my/our existing Account with yourselves													
PAYMENT DETAILS				Cheque Number	Drawn on (Bank & Branch)	Amount Rupees	Tenure (days/months/years)	Rate of Interest % p.a.									
Transfer from Savings / Current Account No.																	
Cash Rs.																	
FOR TERM DEPOSITS - Payment on maturity / Interest						☐ Credit to Account No. _____											
Statement Required - Monthly / Quarterly						☐ Issue DD / Pay Order ☐ By Cash											
In case of Term Deposits by Partnership Firm / Company/Trust/Society, the declaration from Beneficial Owners to be obtained as per Br. Circ. 107/81 dt. 27.07.2013.																	
FOR TERM DEPOSITS - Auto Renewal / TDS																	
I / We would / would not like to receive intimation of pending impending due date of deposit/s by post / hand delivery. I authorise the Bank to automatically renew the deposit with accrued interest for the same period on the maturity date at the prevailing rate of interest unless otherwise informed by me.																	
☐ Renew Principal & Interest ☐ Renew Principal only ☐ Issue DD / Pay Order ☐ Credit to Account																	
☐ I/ We authorise Bank to deduct applicable Tax on the Term Deposit from my Term Deposit Ac. / my Operative Ac. (SB / CD)																	
AGREEMENT				I / We have read and understood the Bank of India Account Terms & Conditions from the Bank's website. I/We accept and agree to be bound by the said terms and conditions including those excluding limiting your liability. I/We agree that the Bank may debit my/our account for services charges / Tax as applicable from time to time. I/We agree that in case sufficient balance is not maintained in my / our Operative A/c, Bank will deduct the shortfall from the Accrued Interest / Maturity Value.													
RECURRING ACCOUNT				No. of Instalments: _____ Months Maturing On _____													
TERMS AND CONDITIONS - PREMATURE WITHDRAWAL : The Bank, on request from the depositor, shall allow premature withdrawal of a term deposit i.e. before completion of the period agreed upon at the time of making deposit. While prematurely withdrawing / closing a deposit." The applicable rate of interest on the date of acceptance of deposit for the actual period which the deposit has remained with the bank or contracted rate of interest whichever is LOWER shall be applicable." In addition, the Bank may levy penalty, as applicable from time to time. Further, the Bank may disallow premature withdrawal of Bulk Deposits ie. Rupee term deposit of Rs. 1 crore and above of all depositors, including deposits of individual and HUFs. For payment before maturity, all the joint account holders shall have to discharge the Term Deposit Receipt.																	

TERMS AND CONDITIONS - PREMATURE WITHDRAWAL IN CASE OF JOINT ACCOUNTS : In the event of death of anyone or more of the joint depositors, the surviving depositors shall be within their rights to request the Bank for premature payment of the said deposit without obtaining the consent or discharge from the heirs/executors / successors of the deceased depositor if the joint mandate duly consented and signed by all depositors are submitted at the time of opening of deposit account or any time during the currency of the deposit.

We (all joint Account Holders) have read and understood the Terms & Conditions of Premature Withdrawal in case of Joint Accounts as mentioned above and also on the Bank's website accordingly, we hereby authorize the Bank to make premature payment of the term deposit to the surviving joint depositors, if so requested by them, without insisting on No Objection Certificate / discharge from the legal heirs / executors / successors of the deceased and any such payment made shall be valid discharge to the Bank. This mandate is being issued on our full responsibility and shall bind our successors, executors and heirs as well as shall continue to hold good for the renewal of the said deposit from time to time.

OPTION :- The joint account holders may strike the aforesaid condition and put their signature in the column given below if they exercise their option not to avail the facility of premature withdrawal by the surviving depositor as stated above.

1st Applicant _____ 2nd Applicant _____ 3rd Applicant _____

NOMINATION (Nomination form DA-1) Nomination under Sec. 45ZA of the Banking Regulation Act. 1949 and rule 2(1) of the Banking Companies (Nomination) rules, 1985 in respect of Bank Deposit.

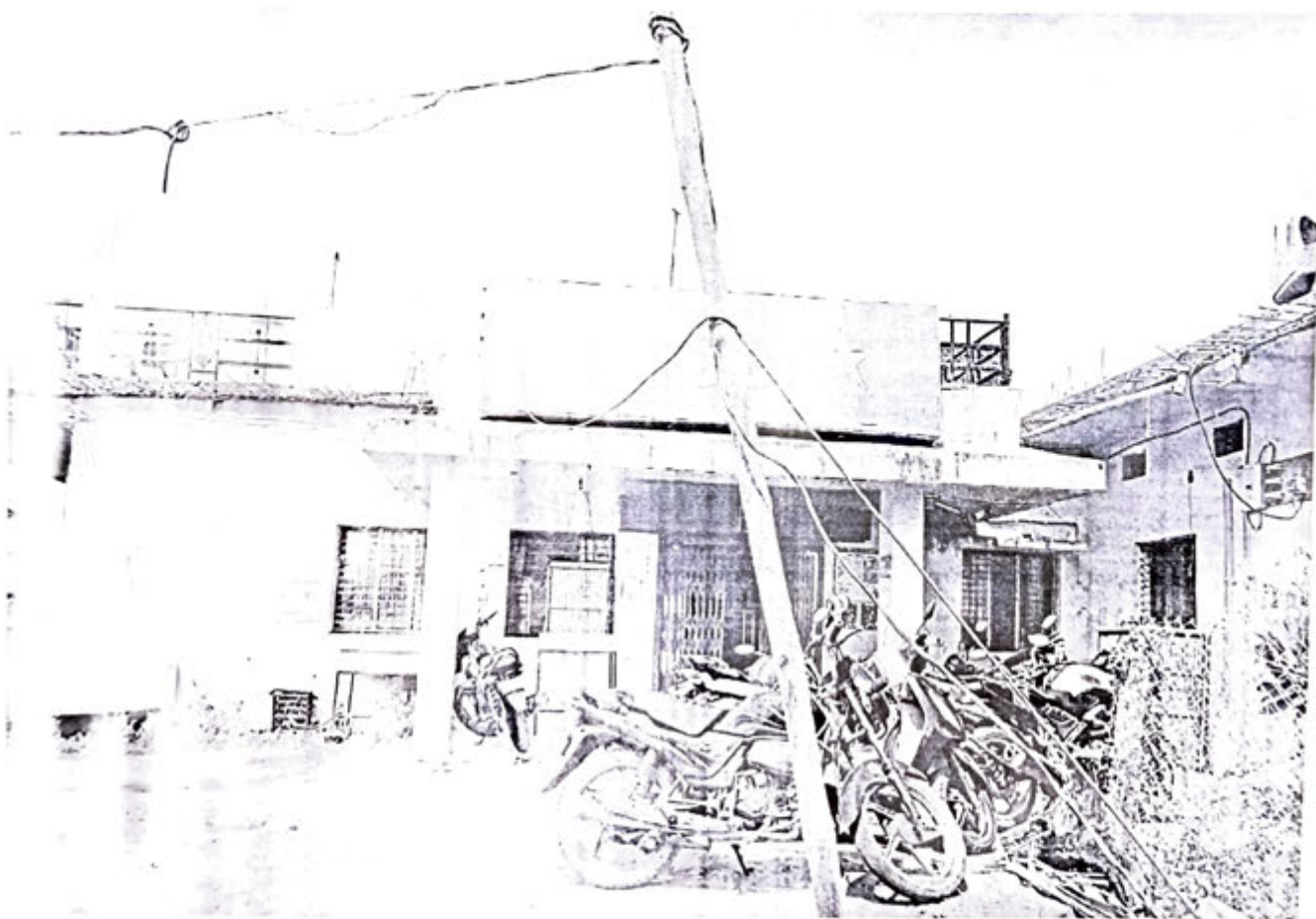
I/We nominate the following person to whom in the event of my / our / minor's death the amount deposited in the above account may be returned by Bank of India.

As nominee is minor on this date I / We appoint _____ to receive the amount of deposit in the account on behalf of the nominee in the event of my / our / minor's death during the minority of the nominee.

Name & Address of Nominee	If nominee is minor, Date of Birth (Strike out if nominee is not minor)	Signature of Two Witness (If thumb impression's obtained)	
Nominee's Relationship with Depositor, if any :	Date of Birth : Age (years) :		

SIGNATURE(S)			
Place :			
Date :	1 st Applicant	2 nd Applicant	3 rd Applicant

ACKNOWLEDGEMENT OF NOMINATION	CUSTOMER ID
Nomination received & registered on : _____	
Authorised Signatory	ACCOUNT NUMBER



Naiswal

HOD

Department of Commerce
Matoshri Ashatai Kunawar
Arts, Commerce & Science
Women's College, Hinganghat

The Pass Book must accompany this order form

बैंक ऑफ इंडिया
Bank of India

(केवल मूल शाखा में पर्योज्य Usable at Base Branch Only)

मझे/हमें Pay to self/us the sum of

की राशि अदा करें।

[illegible]

₹

खाता धारक का हस्ताक्षर : Sign. of A/c. Holder _____

खाता धारक का नाम : Name (s) of A/c. Holder (s) : _____

कार्यालय के प्रयोग के लिए /For Office Use :

संख्यावहार आईडी /Trans. ID : _____

टोकन नं. /Token No.: _____

Pay to : श्री/श्रीमती: Sh./Smt./Ms.

रु. _____ अदा करें।

पास करने वाले अधिकारी के हस्ताक्षर/Signature of Passing Officer

अदाकर्ता अधिकारी के हस्ताक्षर/Signature of Passing Officer

M.A.K. WOMEN'S COLLEGE OF ARTS,
COMMERCE AND SCIENCE.

A PROJECT ON
ADITYA - ANAGHA MULTI STATE
CO-OPERATIVE SOCIETY, HINGANGHAT
{PRESENTED BY}

- 1) JAGRUTI N. DAKHORE.
- 2) SAMRUDDHI S. TAMBEKAR.
- 3) TEJASWINI P. LOKHANDE.
- 4) ASHWINI S. SAWISAKDE.

TO,
THE COMMITTEE ON DEGREES IN COMMERCE IN
PARTIAL FULFILLMENT OF THE REQUIREMENTS
FOR A DEGREE WITH HONORS OF BACHELOR OF
COMMERCE.....

UNDER THE GUIDANCE OF,

PROF. SAPANA JATSWAL *

(H.O.D. OF COMMERCE DEPARTMENT)

2022 - 2023

Sapana
HOD

Department of Commerce
Matoshri Ashatai Kunawar
Arts, Commerce & Science
Women's College, Hinganghat

Submission

We are the students of B.Com 1st year humbly submitted that we have completed our project. Each and every time to time report is described in this project. We have made it by our own skill and hardwork. As per guidance, and instruction we make this project in given time period. All teaching and non-teaching and our subject teacher Mrs. Sapna Jaiswal Mam were associated with us for this work.

Date of Submission :- 14th March ; 2023

Place : Hinganghat

ACKNOWLEDGEMENT

We take this opportunity to express our profound gratitude and the whole hearted thanks to our project guide Prof. Sapna Jaiswal Mam for her valuable guidance kind suggestion and constant encouragement.

We are also very much indebted to Mrs. Sapna Jaiswal (Head of Commerce Department) for her valuable motivation and effective support.

We would also like to thank all our commerce department teachers staff as well as non-teaching staff and to our friends for helping in preparation of this project work.



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ABSTRACT

An Aditya Anagha Multi Coperative Society was established on 2nd Oct ; 2011 with only single branch . Now it have many branches and also have many accountholder . They take deposits and lend money in most part of Maharashtra .

They offer its employees freedom at work unmatched opportunity to grow at a rapid pace . The Society encourages entreprenesial skill thus enabling and empowering employees to take appropriate risks .

It basis on coperation of other members they have large number of accountholder and employees which work dedicatedly .

After collecting all this information about deposit and loans also about their scheme and other facilities as well as services provided by them we wrote in this project work .

INTRODUCTION

Firstly we decided and make our group then we selected "Aditya Anagha Multi Coperative Society" which established on 2nd Oct ; 2011 now its about 10 years this branch is growing day by day . In this project we get an opportunity to know about this society in detail .

This copexative society work grouply and they have their self motivation and their staff also work properly . While studying about this bank we get to know that it has lot of branches all over the Maharashtra as well as Madhya Pradesh , Raipur District of Chhatisgarh State . Their main motive of this bank is to provide good and afforstable services to the customer .

They started bank with only one branch but now it many roots on other states . After studying about it we found that they provide various types of account to their customer and also provide loan at very nominal Interest rate . They help people to do their work by providing loan at afforatable rate .

of Undersprivileged people and Tree plantation called 'Go Green Go Neem'. Aditya Anagha also conducted various programs for the society members like 'Saswa Dharma', 'Wiwaha Samasambha', 'Mahila Din', 'Samajik Karyakram', 'Paryawasan', 'Vruksha Roopan', 'Dipawali - Pahat Greet Sangeet Aayojan' and programs have been specially designed for the customers and for the former member of the society.

All these programs have been taken for business growth, customer's segmentation with the intention to provide personalized and priority services, standardization of process, de-risking of operations and for focusing on retail business. We are providing our services to all section of the society new product and schemes were assigned and also for effective marketing of the society product and schemes were assigned and also for effective marketing of the society's products and services to the cross section of society, covering individuals, Institution and entrepreneurs. We have also taken internal and external training program for selected existing staff members which were extensively trained for marketing and sales and also on product knowledge with a view to reaching out to small businessman, entrepreneurs, proprietorship concerns etc.

Aditya - Anagha is having broad futuristic vision to sustain in today's cut throat competition. Aditya Anagha always try to evaluate and introspect itself at every new step with the help of SWOT analysis i.e Strength, Weakness, Opportunities, and Threats which is most important for overall business growth.

To provide more faster and efficient operational services to their customers Aditya Anagha tries to adopt new advance technology. Recently Aditya Anagha has migrated all branches with Head office from offline system software to new advance online Netwin "Core Banking System." Aditya Anagha has provide new special mobile collection Application for their Business associates. Society believe to serve the public in large with utmost comfort and Satisfaction through service and world class infrastructure.

Aditya Anagha is also looking some corporate tie ups with other financial organizations by adopting concept of one stop shop. With this Aditya - Anagha can provide multiple financial services, non-financial services to their customers. At presently Aditya Anagha has made tie up with MS&DCL for Energy bill collection. With

clear vision, Aditya Anagha wants to become Lighthouse in cooperative sector and profit making organization in terms of Business for which Aditya Anagha is extensive working on effective marketing activities and using new techniques and tools to generate Brand image to competitive world.

Aditya - Anagha is more customer centric offers attractive rate of interest on Deposits and Advances. Since inception Aditya Anagha followed its vision and mission and showing stable growth in last 11 years.

History

Aditya Anagha Multi State Credit Cooperative Society Ltd. Nagpur having registration No. MSCS / CR / 398 / 2011 registered Address at 379 Ganesh Nagar Azamshaha layout Nagpur 440 009 incepted its business on 2nd Oct ; 2011 with a single branch.

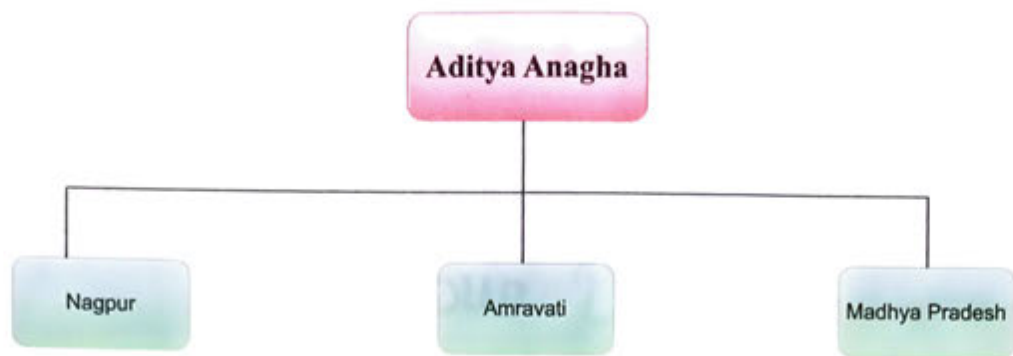
It is a first born Multi state Credit Cooperative Society which is ISO 9001 : 2015 certified organization. Aditya Anagha is a process and system driven organization which is known for "Cooperative Society with a Corporate Touch." The society has maintained its consistent track record of business development , profitability , productivity , payment of dividend to its esteemed shareholders and benefits to staff members.

Since the society's establishment the society continued to play productive role of discharging its social commitments and the aegis of community services , Responsibility , Cultural , Tradition and follows principle of "Professionalism with Emotions". Aditya - Anagha actively participate in social activities like Woman empowerment , Development

We also study about their Mission, Vision and Values. Advance and latest technology creditability of the management and the society. 'The Professionalism with the emotion'. Their secret formula to success is an exchange of thoughts and views between the management and the customers. Management and the staff and between the management and the agents who are the real strength of society.

Aditya Anagha was incepted in 2011 with a mere share capital of 10,00,000/- Rs and 190 members. Today it stands erect on this foundation with share capital of more than Rs 30 crores with strength of 82000 members and deposit base of Rs 795 crores loan disbursement of Rs 358 crore, 67 branches in 3 states of India.

The Growth of the society is going to be an ever going process and so will be our social commitment. One can't overlook or deny the fact that their society has always fulfilled its social commitments since the beginning. They received various awards.



Branches

Nagpur Division

Anand Nagar

Plot No. 425 , House No. 1000 , Azmshaha Layout Nagpur - 440005

Ph. No. - 0712-2706600

Pasdi

Plot No. 473 , Ward No 21 , Pasdi Nagpur - 440035 ,

Ph. No - 8793172666

Wadi

Plot No. 337 , "Tawakkal Complex", Tawakkal Layout Wadi ,

Nagpur - 440023 , Ph. No. - 07104-223211

Kamptee

Plot No. - 627 , "Kaswa Sadan", 1st Floor Behind Post

Office , Kisan Oil , Kamptee - 441002 , Dist. Nagpur

Ph. No. 07109 - 286666 .

K.T. Nagar

S3 to S6 , "Gondwana Dhruv Aptt ." , K.T. Nagar Kotal

Road , Nagpur - 440013 , Ph. No. 0712-2572282

Tsimusti Nagar

Shivaspan Apartment , Plot No . 2 Dubey Layout Bazar

Chowk Jaitala Road , Nagpur - 440036

Ph. No . - 0712 - 2222429

Bidipeth Hudkeshwar Manewada

Plot No . 1 , Shree Ganesh Complex , Aashirwad Nagar

Hudkeshwar Road Nagpur - 440024

Ph. No - 0712 - 2750333

C. A. Road

Hakimi Villa , Itwasi Road , Opposite Bohra Masjid Nagpur

Ph. No - 8988015111

Itwasi

Hakimi Villa , Itwasi Road Opposite Bohra Masjid , Nagpur

Bhandara 2

Rajiv Gandhi Square , Shivaspan Towers Ganesh High School

Bhandara 441904 Ph. No - 07184 - 250616

Kodamendi

Deotale Complex , First Floor Near Bus stop Kodamendi

441106 Tah. - Mouda , Dist. Nagpur

Dhantoli

Shop No. GS 008 To Oil Ground Floor Keshav Impesial

Shani Mandir Road , Sita Buildi Nagpur - 440012

Ph. No - 0712 - 2533335

Mouda

Near Tahsil Kasyalaya , Ward No. 5 , Shri Shrinagar Mouda

Dist Nagpur Ph. No. 9272231535

Wardha Road Manish Nagar

Vishnu Laxmi Apartment Plot No. 16 2nd Floor Rajiv Nagar

Wardha Road , Somalwada Nagpur - 440025 Ph. No - 07122288688

Nimkheda

Plot No. 3 and 12 , Khasara No. 194 , Tah - Mouda Dist. Ngp

Ph. No - 07115 - 238860

Tisora

In front of M.S.E.B office , Near Gajanan Maharaj Mandir
Station Road Tisora , Dist Gondia Ph. No . 07198 253883

Wardha 1 Wardha 3

Wasco Shop No. M19 to 23 Kelkar Wadi, Asvi Road

Wardha - 442001 Ph. No 07152 - 230797

Wardha 2

Wasco Shop No. M19 to 23 Kelkar Wadi Asvi Road Wardha

- Ph. No. 0712 - 254327

Parshivani

CC Super Structure building Parcel Land, P.H. no. 11, Gram

Panchayat Parshivani 441106 Ph. No. 0710 - 2225501

Hinganghat

Shradha Busy Flex, first floor shop No. 5, 6, 7 Near Shriram

Talkies Jagnaath Ward, Hinganghat Ph. No. 07153 - 246245

Seloo

Plot No. 02 Mouza No 311, Survey No. 13 Vikas Square,

Near Nagas Panchayat 442104, Ph. No - 07155 - 220601

Gondia

Plot No. 30/02 Gopal Motors Building 2nd Floor Agrasen

Gate Near Gandhi Putla Gondia Ph. No. 07182 - 232306

Tumsar

C/O Mr. Krishnasao Girdharilal Sahase, Shriram Nagar
Opp. Food Plaza Tumsar 441912 Ph. No. 07183 - 232222

Bhandara - 1

Plot No 19 House No 185, Mahatma Fule Ward Gandhi
Chowk, Dist Bhandara - 441904 Ph. No. 07184 - 260616

Pulgaon

Lunkad Bhavan Ward No. 7 Mahawis Chowk Pulgaon
Taluka - Deoli Dist. Wardha Ph. No. 07158 - 283845

Paoni

Ground Floor, Bhai Talab Wardha Paoni Tah - Paoni
Dist. Bhandara 441910 Ph. No - 07185 - 255024

Sakoli

Sheet No. 9 House No. 1534 At Civil Ward, Ekodi Road
Sakoli Dist. Bhandara Ph. No. 07186 - 237388

Lakhani

Ward No. 05 House No. 1302 Musmadi Tah Lakhani Dist -
Bhandara - 441804 Ph. No. 07186 - 246999

Ramtek

Shriram Arcade, Near Pradhan Mantri Kaushal Kendra,
Ramaleshwar Ward, Ramtek 441106 Ph. No. 9096097637

Raipur

Khasara No. 146/1, Nagas Palika ward No. 69 Pandit Dindayal
Upadhyay ward, Gol Square Raipur Ph. No. 0771-4917574

Pune Branch

Soho Panchasheel, EON Free Zone Wagholi Pune - 412207

Palandus Branch

Plot No. 1042 above Vaishavi Koushi Kendra, Palandus
Taluka - Lakhani Dist Bhandaras 441809.

Amravati Division

Rajapeth

Plot No. 2143 and 3118 Govind Complex Ground Floor,
Behind Axis Bank Rajapeth 444601 Ph. No. 0721 - 2568781

Rukhamini Nagas

Empire Heights, Rukhamini Nagas Main Road, Amravati
Ph. No. 0721 - 2568833

Morshi

House No. 49 Mouza - Morshi Gaathan 229, Jaistambh Chowk
Wasud Road Dist. Amravati Ph. No. 0722 - 8222161

Chandurbazar

Plot No 12, Survey No. 3/1 B, Shirsazgaon Band
Pahaladpur, Tah Chandurbazar Ph. No. 07227 - 243122

Paratwada

Nazul Plot No. 163 Tilak Square Paratwada Dist. Amravati
Ph. No. 07223 - 222855

Daryapur

Ward No 6 Zone No 1 Property No 44 Nazul Plot No 1659
Akot Road Banosa Gandhi Chowk Ph. No. 07224 - 234399.

Jasud

Ward No. 3 House No. 1218 Plot No. 320 Ground
Floor near bus stand . Taluka Warud Ph. NO. 07229 - 246088

Bhadravati

Plot No. 5, 12, 13 K.R. Complex Near Bus Stand , Bhadravati
Chandrapur 442902 Ph. NO. 07172 - 25946

Wani

Ram Shewkar Parisar Business Park Amsutzari Cluster
Shop no. 07 - 08 Jilha Yavatmal Pin - 445304

Yavatmal

Yadav Sadan House No. 341 Mainde Square , Tilakwadi
Yavatmal - 444003 Ph.No. - 07232 - 251251

Ghatnaji

Plot No. 04 1st Floor Survey No. 513 A, Mouza - Jalaxam Ward
Ghatnaji 445301 Ph.No. 0730 - 274447

Pandharkawda

Plot No. 209 Library Road , Pandharkawda Tah Kelapur
Dist. Yavatmal Ph. No. 07235 - 227700

Washim

Plot No. "Patni Commercial-Complex" First - Floor - Shop No 3, 4, 5,
6 Risob - Road Washim Ph.No. 9272206555

Karanja Ltd

Plot No 33/B Shalini Sabhagruh Gurus Mandir Parisar
Dist. Washim Ph. No. 07256 - 223444

Akola

Plot No. 18/1 Mouza - Umashked , Dist - Akola
Ph. No. 0724 - 2455533

Telhara

Property No. 47 Ground Floor Mouza Telhara , Telhara Nagar
Parishad , Telhara- 444108 Ph. No. 07258 - 231264

Hiwaskhed

Opposite to Z P Mahatma Gandhi School , Main Road
Hiwaskhed , Telhara Nagar Akola Ph. No. 07258 - 228000

Mustijapur

Somani Shopping Complex , Jaistambh Chowk station Area ,
Dist Akola Ph. No. 07256 - 245148

Shegaon

Plot No. 45/2 'Siddhivinayak Complex' Shop No. G-1 , G-2
G-3 Dist Buldana Ph. No. 9272218555

Daswaha

Ground Floor , Near Bachat Bhavan Patil Complex ,
Golibar Chowk Daswaha - 445202 Ph. No. 07238 - 255611 .

Achalpur

cc super structure building near Shri Talkji Devadi
Achalpur 444806 Ph. No. 07223 - 250155

Nex

Plot No. 5A Savangi School , Savangikar Complex , Sawala
Nagar Near 445102 Ph. No. 07238 - 267282

Digras

Plot No. 5 A12 , Shree Balaji Krupa , Ground floor Suraj
Nagar , Manora Square Ph. No. 07234 - 224455

Akot

Sr. No. 7 Nazul sheet No. 9 , Plot No. 11/11 , 11/12
11/1 Mozu Kamlapur , Akot District Akoli 444101
Ph. No. 07258 - 224225

M.P. Division

Chhindwara

Ms. Atul Vaidya C/o Saitron Marketing Plot No. 18/3
Mehta Colony Gulabra, Ph. No. 07162 - 245303

Pandhurna

P.H. No. 52 Bamani, Shankar Nagar Pandhurna Dist Chhindwara

Sausar

Plot No. Khasara No. 632/10, Building no. 411 P.H. No. 09
Mohgaon Square Ph. No. 07165 - 220399

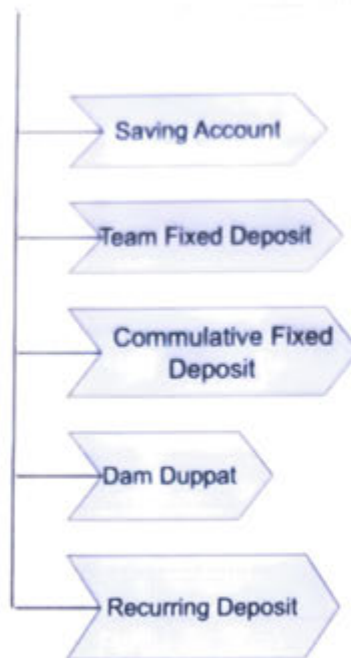
Betul

Khasara No. 206/3, Th No. 54 Tikhari, Durga Ward
Betul Dist - Betul 460001 Ph. No. 07141 - 237045

Multai

Bhagatsingh Ward Above Canara bank, Near Bus
stand, Multai 460661 Ph. No. 07147 - 220488

Types of Accounts





आदित्य-अनघा

मल्टीस्टेट क्रेडीट को-ऑप. सोसायटी लि.

प्रधान कार्यालय : 379, गणेश नगर, आझमशहा लेआउट, नागपूर-09

(केंद्रीय निबंधक, नई दिल्ली द्वारा पंजीयन)

MSCS/CR/398/2011

CL No.

तारीख

महोदय,

मैं / हम, मेरा / हमारे नाम पर खाता खोलना चाहते हैं । खाता खोलने पूर्व मैंने / हमने संस्था के सारे नियम पढ़े हैं एवं समझाये गये हैं । वह अथवा समयनुसार अमल किये गये नियम मुझपर बंधनकारक है ।

पूरा नाम _____

जन्म तारीख _____ उम्र _____ पता _____

फोन क्र. _____ आधार _____ पैन _____

रिश्ता _____ नामांकन _____

भवदीय

पहचानने वाले का नाम	हस्ताक्षर जॉचे और खाता खोला	

हस्ताक्षर

शाखा प्रबंधक

जमाकर्ता के हस्ताक्षर



Head Office :
425, Azamshah Layout, Anand Nagar,
Nagpur-440009 Ph. : 0712-6560555

A/c No. _____

Date : _____

Client No. : _____

Photo

Name of the Depositor _____

Address _____

Occupation : _____

Pincode : _____

Ph. No. : _____

PAN No. : _____

■ CONSTITUTION ■

INDIVIDUAL ☐

JOINT HINDU FAMILY ☐

SOCIETY/s ☐

PROPRIETORY ☐

PARTNERSHIP ☐

OTHER ☐

■ TYPE OF ACCOUNT ■

Type	Amount Deposited	Period	Rate of Intt.	MATURITY	
				Date	Amount
Saving Account					
Term Fixed Deposit					
Commulative Fixed Deposit					
Dam Duppat					
Recurring Deposit					

■ STANDING INSTRUCTIONS ■

Recurring Account Installment of Rs.....pm be recovered from my/our Saving/FDR a/c No.....with your branch. I/we agree to maintain sufficient balance in my/our above mentioned account.

■ NOMINATION FORM ■

I/We....., nominate the following person to whom in the event of my/our/minor's death the amount of deposit in the account may be returned by Aditya-Anagha Multi-state credit Co-op. Society Ltd. Name & Address.....Relationship with the Depositor, if any,.....Age....., if nominee is a minor his/her date of birth....., As the nominee is a minor on this date, I/we appoint.....to receive the amount of deposit in the account on behalf of the nominee in event of my/our Minor's death during the minority of the nominee.

Signature

■ INTRODUCTION DETAILS ■

Name of the Introducers : _____

Address _____

Account No. _____

Signature Verified

Signature of Introducer

■ SOLE PROPRIETORSHIP ACCOUNT ■

I refer to the account opened by you in the name of _____
and address as under : _____

I, the undersigned, the Sole Proprietor of the firm and am solely responsible for the liabilities there of. I shall inform you in writing of any change that may take place in the constitution of the firm & I will and I will be liable to you for any obligation which may be standing in the firm's name in your book on the date of the receipt of such notice and until all such obligation shall have been liquidated.

Specimen Signature

In case of Co-applicant



Operating Instruction

Self E or S F or S Jointly Guardian Other

Jr. Officer

Passing Officer

Manager

Saving Account

This is the most basic type of account you can open at any bank. A saving Account allows you to deposit your money, safe with the bank so you don't have to carry it around with you or hide it in that rusted old steel safe at home. Don't worry you can withdraw these funds when you need them.

You need a saving Bank Account to make and receive payments pay your credit bills, make investments etc. You can use your account to pay for utilities such as electricity and even mobile phone recharges. And quite simply you need a savings account to save your money from theft, misplacement and damage because one can only store or carry a limited amount of cash without a constant feeling apprehension. You can easily open saving account and withdrawn any amount at any time. Any indian can open this account. And get very low interest rate.

Term fixed Deposits

A term Deposit is often used when the deposit is extended for a certain period say 3 months, 6 months etc. Fixed deposits on the other hand are often used when the deposit is for a period of 6 months or greater than that. The deposit amount offers a higher rate of return as compared to the banks savings account.

In both types of investment options the investor deposits a certain sum of money for a period to earn an interest rate on it. The accounts can be easily opened by simply approaching the bank. On maturity the principal amount and interest are payable. If the investors do not specify a mandate, the deposit is renewed for another fixed term at a prevalent rate of interest. Term deposit accounts are usually deposits with maturities ranging from a few days to a few years.

Commulative fixed Deposits

The commulative fixed deposit is one in which interest is accrued for collecting until the maturity period ends. The interest generated over the course of a year or a cycle is either reinvested or added to the preceding investment increasing the principal amount. This in turn raises the level of interest.

Throughout the term of the FD interest is accrued. Payment is made when the loan matures. Yes, The depositor is rewarded with interest on interest. As a result interest rate on commulative FDs are greater than on non commulative FDs. This FDs is suitable for salaried or have a steady income. During the FD period there was no flow of income.

Dam Duppat

Under the scheme the periodical interest is compounded quarterly and an amount equivalent to double the amount initially deposited by the customer is paid after completion of 96 months.

TDS will be deducted if the amount of interest in a financial year exceeds Rs 40,000/-. If you do not want to pay TDS you will have to submit form 15G/H along with a copy of PAN card every year. You get double the amount after 77 months of the invested amount. For example, if you deposit an amount of Rs 100000 then you will get two times that amount Rs 200000 after 77 months. This scheme is profitable and it is liked by those people who want to deposit a lump sum amount only in one go and after some time they get double that amount.

Recurring Deposit

Recurring Deposits are a special kind of Term Deposits offered by Society which help people with regular incomes to deposit a fixed amount every month. It is an investment tool which allows people to make regular deposits and earn decent returns on the investment. It is essential to know that RDs are different from FDs. RD with a term that often ranges between 6 months to 10 years also provide individuals with the opportunity to choose a term according to their needs.

The minimum amount for deposits often varies from one bank to another. You could invest with a small amount of Rs 100. The minimum period of deposit is 6 months and maximum period is 10 years. The interest rates are higher than Saving Account.

WITHDRAWAL FORM

ISO 9001 : 2015



MSCS/CR/398/2011

Aditya-Anagha

Multi State Credit

Co-operative Society Ltd.

SAVING WITHDRAWAL

Branch Branch Hinganga

G.L Head	Account No.

Date									
Scroll No.									

Name of the A/C Holder _____

Pay to _____ Bearer

The Sum of Rs. _____

Rs.

Jr. Officer

Manager/ABM

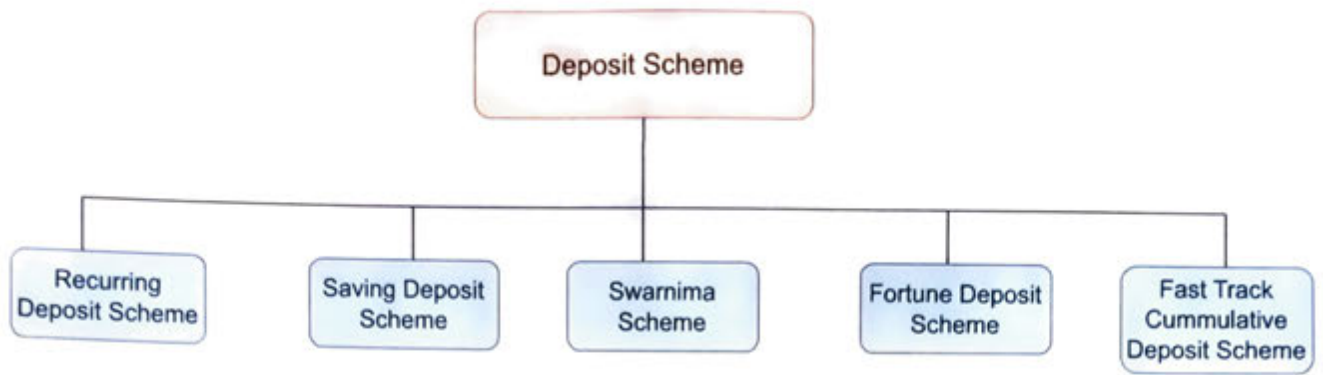
Customer's Sign.

This is the withdrawal slip of Aditya Anagha Multi State Credit Co-operative Society Ltd. By filling this slip you can easily withdraw money from bank. You have to mention Account No. as well as Account holder name with date and sign.

Deposit Scheme

Aditya Anagha Multi state Credit Co-operative Society Ltd. membership comes with an array of products services and features that allow you to grow and manage your personal finances online on the go or in a branch. For the development of bank they launched various scheme which help people to generate saving habit in themselves.

It's very essential for every people to know about this scheme and invest in this scheme and get maximum rate of interest. You can invest in whatever may be the scheme is but you get good reward on it. The minimum period as well as the interest rate both are given in the last pages that will give brief explanation about each and every scheme.



Recurring Deposit Scheme

Monthly deposit 100/- to 5000/- per months
(In multiples of 100/-)

Sr. No.	MONTHLY DEPOSIT	AMOUNT TO BE PAID ON MATURITY				
		1 Year 9%	2 Year 9%	3 Year 9%	4 Year 9%	5 Year 10%
1.	100/-	1260/-	2637/-	4142/-	5787/-	7791/-
2.	500/-	6299/-	13184/-	20709/-	28936/-	38956/-
3.	1000/-	12597/-	26367/-	41419/-	57871/-	77911/-
4.	1500/-	18896/-	39551/-	62128/-	86807/-	116867/-
5.	5000/-	62986/-	131836/-	207094/-	289357/-	389556/-

Saving Deposit Scheme

While opening saving account you don't need any balance. Account opening with 'zero Balance.' In this account you get rate of interest of 3% . ROI is 3% p.a .

If customer maintain 500 Average quarterly Balance then He/she is entitled for an Accidental Insurance up to Rs 25000/- .

SWARNIMA SCHEME

As per honourable Central Registrar Circular No. R-11017
19/2017 - L and M, New Delhi Date 03 July 2017.

Multi-state Co-operative societies are functioning as an autonomous cooperative organizations accountable to their members and not under the administrative control of the Central Registrar Ministry of Agriculture and farmers welfare. Therefore the depositor members are advised to take decision for investing deposits based on the performance of the society at their own risk.

In the scheme as per the name it double the money is just 86 months. And the rate of Interest is 9.79%.

FORTUNE DEPOSIT SCHEME

Fortune Deposit Scheme is available from minimum 30 days to 2 years and above tenure. This fortune deposit scheme offerses 4.00% to 9.75% Rate of interest. Rate of Interest vary for general category, senior citizen and society. On Maturity if deposit is not renewed or not received any instruction then in such case deposit will be renewed with current rate of interest for same periode.

SR. NO.	PERIOD OF DEPOSIT	RATE OF INTEREST		
		GENERAL	SENIOR CITIZEN	SOCIETY
1.	30 DAYS to 45 DAYS	4.00 %	4.00 %	4.00 %
2.	46 DAYS TO 180 DAYS	6.00 %	6.00 %	6.00 %
3.	181 DAYS TO 270 DAYS	8.00 %	8.00 %	8.00 %

SR. NO.	PERIOD OF DEPOSIT	RATE OF INTEREST		
		GENERAL	SENIOR CITIZEN	SOCIETY
4.	271 DAYS TO 364 DAYS	8.50%	8.50%	8.50%
5.	1 YEAR TO LESS THAN 2 YEAR	9.50%	9.75%	9.50%
6.	2 YEAR AND ABOVE	9.75%	10.00%	9.75%

Deposit Amount more than 20 Lakhs for the period of 13 Months and above will get 0.25% Extra.

FAST TRACK CUMULATIVE DEPOSIT SCHEME

FAST TRACK CUMULATIVE DEPOSIT SCHEME :

(Minimum deposit amount Rs. 5000/- and in multiples of Rs. 1000/-) On maturity, if deposit not renewed or not received any instruction then in such case deposit will be renewed with current rate of interest for same period.

AMOUNT RS.	MATURITY	MATURITY
	1 YEAR @ 9.25 %	2 YEARS AND ABOVE 9.25 %
5000/-	5479/-	6003/-
10000/-	10958/-	12007/-
25000/-	27394/-	30017/-
50000/-	54788/-	60034/-
100000/-	109576/-	120069/-

KYC FORM

Aditya-Anagha Multi-State Credit Co-operative Society Ltd., Nagpur

425, Azamshaha Layout, Anand Nagar, Nagpur-09

AADHAAR DECLARATION FORM

To,

The Branch Head,

Aditya-Anagha Multi-State Credit
Co-operative Society Ltd. Nagpur
Branch

Dear Sir/Madam,

I/We, the undersigned intend to open _____ Account/s with your Society, Branch
_____. I, hereby voluntarily submit a copy of my/our AADHAR CARD / Virtual
Identity (VID) and give my consent to use AADHAR CARD / Virtual Identity as my KYC
document.

Name: _____

Date :- _____

Declaration/Undertaking by Applicant/s

I/we, confirmed that I/we am/are resident of India. I/We confirmed having read, understood, & hereby agree to be bound by the terms & conditions which govern the opening of Account/s with "Aditya-Anagha Multi-State Credit Co-operative Society Ltd., Nagpur" & various services including Phone Banking, Mobile Banking, Net Banking, Email Statement etc., all amendments there to be made from time to time, in the terms & conditions and those relating to various services offered by the society as displayed on its notice board or web site or as communicated to me including but not limited to the facilities noted in this form will be binding on me or us. I/we agreed that the society at its sole discretion, discontinue any of the services completely or partially without any notice to me/us. I/we, agreed that the society may debit my account for the services charges applicable from time to time. Not with standing to documentation and the account opening form, the society reserves the rights to accept or reject the application for account/s opening. The society declaration in this regard would be final. In case of change of address due to relocation or any reason, I/we, would intimate the society the new address within 2 weeks of such change with the valid address proof. I/we, declared that the transaction in the link account will be made from my/our legitimate sources only and the account/s will not be used for any purpose contrary to law. I/we, will also keep watch on day-to-day transaction to detect early fraud if any. I/we, hereby declare that the information furnished above is true and correct to the best of my knowledge. I/we, would like to share my personal / KYC details with Central KYC Registry. Don't call Registry: I/we () Consent () Don't consent, to receive the information or service etc., for marketing purpose through "Telephone/Mobile/SMS/email" by the society /its agents or staff. I/we, agreed and acknowledge that only the direct telephone numbers (not board/ general telephone/ number of telephones, number of offices/ corporate/employers) will be accepted for registration of "Don't Call". I/we, am/are, aware that post registration, I/we, may receive a call from the society to verify correctness of the request for registration.

MEMBERSHIP FORM

The Person who is interested to become the shareholder or the member of Aditya - Anagha can fill this membership form. This form include each and every details of the member. The member of this society has right to talk in every matter of this society.

They invest money by taking membership and earn return on it. The member is also called as co-owner of the society. He or she get fair return in the form of Dividend.

Encl : Membership form



MSCS/CR/398/2011

आदित्य-अनघा मल्टीस्टेट क्रेडीट को-ऑप. सोसायटी लि.

प्रधान कार्यालय : 425, आझमशहा लेआऊट, आनंद नगर, नागपूर-09

(केंद्रीय निबंधक, नई दिल्ली द्वारा पंजीयन)

सभासद प्राप्ती हेतु आवेदन

प्रति,

मा. अध्यक्ष/प्रबंध संचालक,

आदित्य-अनघा मल्टीस्टेट क्रेडीट को.ऑप. सोसायटी लि., नागपूर

महोदय,

मैं/हम आपकी संस्था का सभासद होने हेतु आवेदन प्रस्तुत कर रहा/रहे हूँ/हैं। मुझे/हमारे बारे में पूरी जानकारी नीचे की तरह है।

1) पूरा नाम _____

(कुलनाम (Surname))

(नाम)

(पिता/पति का नाम)

2) उम्र _____ धर्म _____ राष्ट्रीयत्व _____

3) निवास का पता _____

पिन कोड _____ मो. _____

4) ग्राहक क्रमांक _____ सभासद क्रमांक _____ सेविंग खाता क्रमांक _____

5) नोकरी/व्यवसाय _____

पता _____

6) मतदाता क्र. /आधार कार्ड क्र. _____

7) सदस्यता श्रेणी (वर्ग) सर्व साधारण/नाममात्र सदस्य

आवेदन के साथ दी गई राशि

अ) सभासद शुल्क	-	रुपये	
ब) प्रवेश शुल्क	-	रुपये	20
क) भाग भांडवल	-	रुपये	
ड) इमारत निधी	-	रुपये	50
ई) स्टेशनरी	-	रुपये	10
उ) व्यवस्थापन फी	-	रुपये	60

कुल रुपये _____

संस्थेच्या उपविधितील तरतुदीनुसार कोणत्याही कारणांकरिता सभासदत्वाची रक्कम परत हवी असल्यास तीन वर्षा पर्वत परत मिळणार नाही हे मला मान्य आहे.

8) मालिक या पुर्वजों से प्राप्त संपत्ति का विवरण _____

अन्य सहकारी संस्था या बँक का सदस्य होने पर दी जाने वाली जानकारी :

बँक का नाम _____

बँक की अदायगी _____

ऋण खाते का विवरण _____

नियमित/अनियमित _____ अनियमित हो तो कारण _____

Types of Loans

Personal Loan

Self Employed Loan

Salary loan

Emergency Loan

Professional
Loans

Vehicle Loan

Housing Loan

Mortgage Loan

Cash Credit Loan

Gold Loan

Hypothecation Goods
Loan

Term Loan

PERSONAL LOAN

In case of Personal Loan you get loan for your personal use. The loan amount is minimum 30000/- and the maximum amount is 150000/-. You can take loan from 30000 to 150000 this is the limit of loan. The time period of this loan is 36 months. You have to repay the loan in 3 years.

The interest rate is about 19% on 36 months. It has very nominal rate of interest (ROI). This personal loan is very effective for everyone. As the personal loan has good time period and has very low ROI. So it is very easy to take personal loan from Aditya - Anagha Multi State Cooperative Society.

SELF EMPLOYED LOAN

A self-employed person does not work for specific employer who pays them a consistent salary or wage. Self employed individuals or independent contractors earn income by contracting with a trade or business directly. Some examples of self-employed persons are writers, freelancers, lawyers, etc.

An Aditya - Anagha Multi State Cooperative Society provide loan to self employed person for the growth of their trade or business. They provide loan with minimum limit is 30000/- and the maximum limit is , Rs 150000/- for the time period of 60 months with Rate of Interest 19% . Any self employed can take this loan and enjoy by expanding his own business.

SALARY LOAN

Loan Amount	10000/- To 350000/- (As per salary income of borrower)
EMI TENURE	60 MONTHS
RATE OF INTEREST	13 %

EMERGENCY LOAN

LOAN AMOUNT	10000/- TO 30000/-
EMI TENURE	12 MONTHS
RATE OF INTEREST	19 %

PROFESSIONAL LOAN

LOAN AMOUNT	30000 /- TO 500000/-
EMI TENURE	60 MONTHS
RATE OF INTEREST	19 %

VEHICLE LOAN

LOAN AMOUNT	30000 /- TO 4000000 /-
EMI TENURE	36 MONTHS OR 60 MONTHS OR 84 MONTHS
RATE OF INTEREST	12 %

HOUSING LOAN

LOAN AMOUNT	50000/- TO 4000000/-
EMI TENURE	60 MONTHS OR 84 MONTHS OR 120 MONTHS OR 180 MONTHS OR 240 MONTHS
RATE OF INTEREST	9 %

MORTGAGE LOAN

LOAN AMOUNT	50000/- TO 4000000/-
EMI TENURE	60 MONTHS TO 84 MONTHS
RATE OF INTEREST	15 %

CASH CREDIT LOAN

LOAN AMOUNT	50000/- TO 100000000/-
EMI TENURE	12 MONTHS
RATE OF INTEREST	15 %

GOLD LOAN

LOAN AMOUNT	5000/- TO 40000000/-
EMI TENURE	12 MONTHS
RATE OF INTEREST	9 %

HYPOTHECATION GOODS LOAN

LOAN AMOUNT ✓	50000/- TO 400000/-
EMI TENURE	84 MONTHS
RATE OF INTEREST	19 %

TERM LOAN

LOAN AMOUNT	50000/- TO 4000000/-
EMI TENURE	60 MONTHS
RATE OF INTEREST	15 %

Record of 31st March 2022

Establishment : 14th March 2011
Years and Month (MSCS) Act . 2002)

Registration Reg . No .
No. MSCS / CR / 398 / 2011

Jurisdiction : State of Maharashtra ,
State of Madhya Pradesh
and Raipur
District of
Chattisgarh State

No. of Branches : 67

Members : 1, 93, 657

Staff : 553

Business Associates : 1130

Financial Record as on 31st March 2022

Share Capital : Rs 3769.32 Lacs

Deposit : Rs. 74393.10 Lacs

Loans : Rs 35365.31 Lacs

C.D. Ratio : 47.54 %

Investment : Rs **10301.98 Lac's

Profit : Rs. 172.85 lacs

Owned Property : Rs 20161.46 lac's



CONCLUSION

An Aditya - Anagha Multi State Cooperative Society has various branches . It work with the aim for growth of their customers and for women empowerment . They provide loans to Bachat Khatta which improve saving habit among women . This bank has various types of Account and has branches on various states . They arranged lots of program and keep the habit of Hindu . And celebrate each and every hindu festival . After collecting all information about this bank Hence we conclude that they take loan and advance and provide money by deposit . Various Deposit Scheme and various loan types are explain in this project . We study about each and every detail about this bank . Also we know about their interest rate and loan period . This project helps to understand the real meaning to bank and how the bank works ?

Questionnaire

- Q. Name of Bank
- Q. Branch , Address
- Q. Establish Year
- Q. Report of last year
- Q. IFSC Code
- Q. Objective of Bank
- Q. Types of Account
- Q. Number of Account holder
- Q. Forms for withdrawn money and for Account opening .
- Q. Rate of Interest
- Q. Types of loan
- Q. Various Services provided by Bank
- Q. Different Investment Schemes
- Q. Number of Employees
- Q. Did you get any service from other banks ?
If yes then which service ?

Fundamental of Banking

STATE

BANK

OF

INDIA

Vakareel

HOD

Department of Commerce
Matoshri Ashatai Kunawar
Arts, Commerce & Science
Women's College, Hinglajhat

**Bhagyashri
Sarte
Khushi Belekay**

Class:- B. Com 2nd Sem.

★ State Bank Of India ★

State Bank of India (SBI) is an Indian multinational public sector bank and financial services statutory body headquartered in Mumbai, Maharashtra. SBI is the 49th largest bank in the world by total assets and ranked 21st in the Fortune Global 500 list of the world's biggest corporations of 2020, being the only Indian bank on the list. It is a public sector bank and the largest bank in India with 23% market share by assets and a 25% share of total loan and deposits market. It is also the fifth largest employer in India with nearly 25000 employees.

State Bank of India became the third foreign and seventh Indian company to cross the \$5-trillion market capitalisation on the Indian stock exchanges for the first time.

Formerly

Imperial Bank of India

Type

CPSE

Traded as

NSE : SBIN

BSE : 500112

LSE : SBIN

BSE SENSEX

NSE NIFTY 50

ISIN

INE 080A01020

Industry

Banking, Financial services

predecessor

Imperial Bank of India

(1921-1955)

Bank of Calcutta

(1840-1921)

Bank of Madras

(1840-1921)

founded

4 July 1955; 67 years ago
State Bank of India

27 January 1921

Imperial Bank of India

2 June 1806

	Bank of Calcutta 15 April 1840 Bank of Bombay 1 July 1843 Bank of Madras
Headquarters	State Bank Bhawan, M.C. Road, Nariman Point, Mumbai, Maharashtra, India
Number of Locations	2219 Branches, 22617 ATMs in India, International 229 branches in 31 countries.
Area served	Worldwide
Key people	Dinosh Kumar Ichara
products	Retail banking Corporate banking Investment banking Mortgage loans Private banking Wealth management Credit cards Finance and Insurance

Revenue	₹ 406973 crore (US\$ 51 billion) (2022)
Operating income	₹ 178898 crore (US\$ 22.4 billion) (2022)
Net income	₹ 43774 crore (US\$ 5.5 billion) (2022)
Total assets	₹ 5,17,7545 crore (US\$ 650 billion) (2022)
Total equity	₹ 300972 crore (US\$ 38 billion) (2022)
Number of employees	244250 (March 2022)
Parent	Ministry of Finance
Subsidiaries	SBI Life Insurance Ltd., SBI Cards and Payment Services Ltd. SBI General Insurance (70%) Jio Payment (30%) Yes Bank (30%) Andhra Pradesh Gramina Vikas Bank (35%) Leavari Gramina Bank (35%)

Capital ratio	Tier 1 11.03.1. (2022)
Rating	S&P BBB-/R-3 stable Moody's Baa3/P-3/ stable Pitch BBB-/R-3/ stable
Website	bank.sbi

The bank descends from the Bank of Calcutta, founded in 1806 via the Imperial Bank of India, making it the oldest commercial bank in the Indian subcontinent. The Bank of Madras merged into the other two presidency banks in British India, the Bank of Calcutta and the Bank of Bombay, to form the Imperial Bank of India, which in turn became the State Bank of India in 1955. Overall the bank has been formed from the merger and acquisition of more than twenty banks over the course of its 200 year history. Reserve Bank of India taking a 60% stake, renaming it State Bank of India.

AVAILABLE SERVICES

- YONO (You only Need One) :

An integrated digital platform. It enable users to access a variety of financial and other services such as taxi bookings, online shopping, or various bill payments. Launched in November 2021.

- SB1 Buddy :

It is a mobile wallet application by SBI. It is available in 13 languages. one can send money to anyone, pay bills, book tickets etc. one need not have SBI account to use this app.

- State Bank mCash :

money transfer application. No need to register bank account. need only mobile number or e-mail id. Internet banking should be activated.

- State Bank Anywhere Saal :

This is a simplified, user, friendly and simple transactional product for sole proprietorship concerns, micro enterprises or individual businessmen who require online transaction facility in their business accounts.

- SBI Multi Option Deposit Scheme (MOPS) :

Term deposit linked to the savings or individual current account. Withdrawals in multiples of 1000 are allowed. Minimum tenor is 4 years. Maximum is 5 years.

- SBI Intouch :

State-of-the-art digital technology branches. purpose is to offer customers banking through self-service kiosks and services of other SBI subsidiaries.

- SBI Digital Village :

An initiative by SBI to convert certain identified villages into a cashless eco system.

- 21 villages were launched on 4th July 2016 across the country under the scheme.
- Activities to ensure 100% financial inclusion have been implemented.

- focus is on migration to any time channels through state bank buddy, pos, ATMs, micro ATMs, mobile banking, internet banking remove dependency on branch banking.

- SBI Mingle:

It is a social media banking platform for Facebook and Twitter users. Mingle allows the bank's customers to check account balance and requesting mini statements on their Facebook or Twitter accounts.

- Project Vivek:

This initiative is to improve asset quality in SMEs. SBI is revamping its credit underwriting process through this project.

Types Of Saving Account Of SBI

State Bank of India has put forth 6 different types of saving account options for its customers. Accounts are classified in a way to make sure inclusion of economically weaker sections of the society so that their finances can be managed better. Along with it, minors are also included to inculcate the habit of saving in them.

Types Of Saving Account Of SBI

1. Basic Savings Account
(Under Pradhan Mantri Jan Dhan Yojna)
2. Basic small savings Account
3. Savings Bank Account
4. Savings Account for minors
5. Savings plus Account
6. Insta plus video KYC savings Account

4. Basic Savings Account

(Pradhan Mantri Jan Dhan Yojana)

This SBI savings account is basically meant to strengthen the poorer sections of society by providing them with the option to start their savings.

particulars	details
Minimum / Maximum balance	No limit
Eligibility criteria	All individuals having valid KYC documents
Monthly withdrawal limit	4 free monthly cash withdrawals
Cheque Book facility	Not available
Debit card	Basic Rupay ATM cum-debit card; issued free of cost
Credit card	Not provided

Other features

- safe deposit lockers
- Nomination facility available and recommended

2. SBI Basic Small Savings Account:

This savings account is also meant for economically weaker sections of society but is designed specifically for those who do not have officially valid KYC documents and face hardships in opening a bank account.

particulars	Details
Minimum / maximum balance	Nil / Rs. 50000
Eligibility criteria	All individuals above 18 years of age who do not have official KYC documents
ATM charges / monthly withdrawal limit	No annual maintenance charges Rs. 10000

Debit card

Basic Rupay ATM-cum-debit card; issued free of cost

Credit card

Not provided -

Other Features

- Zero balance savings Account

- Transaction limit per month RS. 10000

- Maximum credits allowed in a year : RS. 1 lakh

- Foreign remittance not allowed until officially valid KYC documentation is completed.

- Account facility not available at personal banking branches / special personalized banking

3. SBI Regular Savings Bank Account

This account is the one that is generally offered to an applicant when he/she applies for an SBI savings account. This is a basic savings bank account that provides facilities like SMS banking, internet banking credit card and more to the general public. Valid KYC documents are required to open this account.

particulars	details
maximum balance	no maximum limit
eligibility criteria	All individuals / central / state govt. departments PAN card required to open an account.
cheque book facility	First 10 cheque leaves free in a financial year. After that, Rs. 40 + GST for 10 leaf cheque book Rs. 75 + GST for 25 leaf cheque book

no bit card

rupay ATM - cum debit card; personalized debit card also offered.

credit card

As per terms & conditions

- zero balance savings account.
- no monthly average balance requirement
- can be opened online with a one-time branch visit
- internet banking and mobile banking available

4. SBI Savings Account for Minors:

This SBI savings account has been designed to help children learn about the importance of money and savings. It also allows them to experiment with purchasing power so that they can learn to manage their finances well in future.

particulars	Details
Maximum Balance	RS. 10 lakh
Minimum Average Balance (MAB)	Not required
Transaction Limit	mobile banking RS. 2000 per day Internet banking: RS. 5000 per day
cheque book facility	provided
debit card	provided: photo ATM - cum - debit card
credit card	Not provided

Other
features:

- 2 cheque books available
- viewing rights & transaction rights
- pehli udhar issued when a minor can sign uniformly
- Auto sweep facility provided with minimum of RS. 20000 limit.
- E-Term Deposit option offered
- Specially designed passbook issued free of charge

5. SBI Savings Plus Account :

This account is a product of the SBI multi option deposit scheme. In it, the customer's savings account or current account is used to create and link a term deposit account. This fixed deposit has a tenure of 1-5 years. This is to encourage the habit of investment. A loan against FDR deposit is also offered to help customers manage their finances better.

particulars	details
Balance	min. balance .rs. ₹5000 to be kept in naoms
Transaction limit	min. transfer of Rs. 10000
Eligibility criteria	All individuals with valid KYC documents
cheque Book facility	provided with 25 free leaves per annum.

debit card

ATM card provided

Other features

- mops-linked account to encourage saving
- surplus amount automatically converted into fixed deposits
- deposit period: 1-5 years
- loan against mops deposits available

Insta plus Video KYC savings account :

This SBI savings account can be opened online through video KYC with only Aadhaar and PAN details. The applicant is not required to visit the bank branch for any verification.

particulars	Details
Debit card	Rupay classic card
	• Literate resident Indians above 18 years of age who do not have a CRR active relationship with SBI
Other Features	• Aadhaar and PAN mandatory with mobile number registered with Aadhaar. • Nomination is mandatory • SBI quick missed call facility, SMS alerts available

- Allows fund transfer using NEFT, UPI, IMPS, etc. through YONO app or online SBI

- No chequebook debit/ vouched transaction or any other signature based services will be permitted in the branch.

★ History of SBI

The roots of State Bank of India lie in the first decade of the 19th century when the Bank of Calcutta later renamed the Bank of Bengal, was established on 2 June 1806. The Bank of Bengal was one of three presidency banks, the other two being the Bank of Bombay (incorporated on 15 April 1846) and the Bank of Madras (incorporated on 1 July 1843). All three presidency banks were incorporated as joint stock companies and were the result of royal charters. These three banks received the exclusive right to issue paper currency till 1861 when, with the paper currency Act, the right was taken over by the government of India. The presidency banks amalgamated on 27 January 1921, and the re-organised banking entity took as its name Imperial Bank of India. The Imperial Bank of India remained a joint-stock company but without Government participation.

Pursuant to the provisions of the State Bank of India Act of 1955, the Reserve Bank of India, which is India's central bank, acquired a controlling interest in the Imperial Bank of India on 1st July 1955, the Imperial Bank of India became the State Bank of India. In 2008, the Government of India acquired the Reserve Bank of India's stake in SBI so as to remove any

Conflict of Interest because the RBI is the country's banking regulatory authority.

In 1959, the government passed the State Bank of India Act of 1955, the Reserve Bank of India, which is India's Central bank, acquired a controlling interest in the Imperial Bank of India. On 1st July 1955, the Imperial Bank of India became the State Bank of India. In 2008, the Government of India acquired the Reserve Bank of India's stake in SBI so as to remove any conflict of interest because the RBI is the country's banking regulatory authority.

SBI has acquired local banks in rescues. The first was the Bank of Bihar (est. 1911), which SBI acquired in 1969, together with its 28 branches. The next year SBI acquired National Bank of Lahore (est. 1942), which had 24 branches. Five years later, in 1975, SBI acquired Krishnam Baldeo Bank, which had been established in 1916 in Orissa state, under the patronage of Maharaja Madho Rao Scindia. The bank had been the Dukan Pichadi, a small moneylender, owned by the Maharaja. The new bank's first manager was Jall N. Broacha. In 1985, SBI acquired the Bank of Cochin in Kerala, which had 120 branches. SBI was the acquirer. As its affiliate, the State Bank of Travancore, already had an extensive network in Kerala.

National Institute of Design, Ahmedabad designed the SBI logo in 1971. There was, even before it actually happened, a proposal to merge all the associate banks into SBI to create a single very large bank and streamline operations.

The first step towards unification occurred on 13 August 2008 when State Bank of Saurashtra merged with SBI, reducing the number of associate state banks from seven to six. On 19 June 2009, the SBI board approved the absorption of State Bank of Indore, in which SBI held 98.3% (Individuals who held the shares prior to its takeover by the government held the balance of 1.7%.)

The acquisition of State Bank of Indore added 470 branches to SBI's existing networks of branches. Also, following the acquisition, SBI's total assets approached ₹ 10 trillion. The total assets of SBI and the State Bank of Indore were ₹ 9,981,190 million as of March 2009. The process of merging of State Bank of Indore was completed by April 2010, and the SBI Indore branches started functioning as SBI branches on 26 August 2010.

On 7 October 2013, Arundhati Bhattacharya became the first woman to be appointed chairperson of the bank. Mrs. Bhattacharya received an extension of two years of service to merge into SBI the five remaining associate banks.

* Objectives:

The State Bank of India has been established to operate on the normal commercial principles, with the only difference that, unlike other commercial banks in the country, it takes into consideration and responds in a progressively liberal manner the financial requirements of cooperative institutions and small scale industries, particularly in the rural areas of the country.

The main objectives of the State Bank are as follows:

- 1) To act in accordance with the broad economic policies of the government;
- 2) To encourage and mobilise savings by opening branches in rural and semi-urban areas and to promote rural credit;
- 3) To establish government partnership in the provision of co-operative credit;
- 4) To extend financial help for the establishment of licensed warehouse and co-operative marketing societies;
- 5) To provide remittance facilities to the banking institutions;

6) To provide financial help to the small scale and cottage industries;

7) It acts as the government's bank, i.e., it receives money and makes payments on behalf of the government and manages public debt.

8) It acts as the banker's bank, It receives deposits from and gives loans to commercial banks. It also acts as the clearing house for the commercial banks, rediscounts the bills of exchange of the commercial banks and provides remittance facilities to the commercial banks.

9) It receives deposits from the public.

10) It gives loans and advances against eligible securities including goods, bill of exchange, promissory notes, fully paid shares of companies, immovable property or documents of title, debentures, etc.

11) It invests its surplus funds in government securities, including goods, bill of exchange, promissory notes, Railway and corporations and treasury bills.

12) It buys and sells gold and silver, It acts as agent of co-operative banks.

- 13) It underwrites issues of stocks, shares, debentures, and other securities in which it is authorised to invest funds.
- 14) It administers, singly or jointly, estates for any purpose as executor, trustee or otherwise.
- 15) It draws bills of exchange and grants letters of credit payable out of India.
- 16) It buys bills of exchange payable out of India with the approval of the Reserve Bank; it subscribes buys, acquires, holds and sells shares in the capital of banking companies.

The State Bank of India acts as an agent of the Reserve Bank in all those places where the latter does not have its branches.

★ Scope of State Bank of India ★

1. Central Banking Functions:

SBI acts as an agent to the RBI, where there are no branches RBI Available. Accordingly, there are many Functions which are rendered by the SBI. These are:

- Maintaining the currency
- Government's Bank
- Banks Banker.
- Acts as a clearinghouse
- Maintaining the Currency.

RBI is responsible for maintaining its own currency. But the office of RBI are only available in big cities. But the branches of SBI are available everywhere in the country. The network of SBI works in rural as well as urban areas.

In such places, RBI maintains its currency with SBI. The currency is withdrawn from these branches whenever required by RBI.

2. Government's Bank :

SBI caters to the needs of both the government, central as well as the state. On behalf of the government, it receives the money and deposits it. It collects the charges on behalf of government like tax collection and other payments. It also grants advances and loans to the government.

3. Bank's Bankers :

Many commercial banks have their accounts with SBI. These banks resort to help SBI whenever they face the financial shortage. It also discounts the bills for these commercial banks. Due to this function, SBI is also considered as the banker's bank but only in a limited sense.

4. Acts as a clearinghouse :

In places where RBI has no branches, SBI acts as a clearinghouse for them. There, it facilitates the services of interbank settlements and many other services. All the banks have accounts with SBI, so the process of clearing becomes easier for SBI.

5. General Banking:

There are many scope that SBI beyond the above-mentioned services.

These services are rendered by SBI under section 33A. These are:

- It accepts the deposits from the people in the form of savings, fixed, current, and recurring deposit accounts.
- Based on the security of stocks, securities, SBI gives advances and loans to the public.
- SBI gives the facility of drawing, accepting, and buying and selling the bills of exchange.
- It also issues and circulates the letters of credit.
- SBI also invests in funds or any special kind of security.
- The bank also acts as a trustee, executor, or otherwise, based on the circumstances.

- It is also entrusted with selling and purchasing of either movable or immovable properties that come in the bank.
- SBI also functions for selling and buying of gold and silver.
- For the general public, it helps in the opening of public provident fund accounts.
- It underwrites any issue related to the securities or the debentures that are authorized.
- It provides the facility of shipping finance as well as various factoring services.
- There are many leading bank schemes in which SBI participates.

FINANCIAL EVALUATION OF STATE BANK OF INDIA

Study Of Profit And Loss A/c:

The profit and loss statement is a financial statement that summarizes the revenues, costs, and expenses incurred during a specified period, usually a fiscal quarter or year. The p&L statement is similar with comparison to the income statement. These records provided information about a company's ability or inability to generate profit by increasing revenue, reducing costs, or both. p&L statement is also known as a statement of profit and loss, income statement, statement of operations, statement of financial results or income, earnings statement or expense statement.

- ▶ The p&L statement is one of three financial statements every public company issues quarterly and annually along with the balance sheet and the cash flow statement.

- ▶ It is important to compare p&L statements from different accounting periods as the changes in revenues, operating costs, R&D spending and net earnings over time are more meaningful than the numbers themselves.
- ▶ Together with the balance sheet and cash flow statement, the p&L statement provides an in-depth look at a company's financial performance.

Study of balance sheet:

The balance sheet is one of the three fundamental financial statements and is key to both financial modeling and accounting. The balance sheet displays the company's total assets, and how these assets are financed, through either debt or equity. It can also be referred to as a statement of net worth, or a statement of financial position.

The balance sheet is based on the fundamental equation: $\text{Assets} = \text{Liabilities} + \text{Equity}$.

The way to show off the success of your company is a balance sheet. A balance sheet is a documented report of your

company's assets and obligations, as well as the residual ownership claims against your equity at any given point in time. It is a cumulative record that reflects the result of all recorded accounting transactions since your enterprise was formed.

By analyzing the balance sheet, investors, creditors and others can assess one's ability to meet short-term obligations and solvency, as well as one's ability to pay all current and long-term debts as they come due. The balance sheet also shows the composition of assets and liabilities, the relative proportions of debt and equity financing and the amount of earnings that one had to retain

i) current assets:

current assets corresponds all the assets of a company that are expected to be conveniently sold, consumed, used, or exhausted through standard business operations within the operating cycle. current assets appear on a company's balance sheet, one of the required financial statements that must be completed each year.

ii) cash:

cash is simply the money on hand and on deposit that is available for general business purposes. It is always listed first on a balance sheet. cash held for some designated purpose, such as the cash held in a fund for eventual retirement of a bond issue, is excluded from current assets.

iii) Marketable securities:

These investments are temporary and are made from excess funds that you do not immediately need to conduct operations. Until you need these funds, they are invested to earn a return.

iv) Accounts Receivable:

Simply stated, accounts receivable are the amounts owed to you and are evidenced on your balance sheet by promissory notes. Accounts receivable are the amounts billed to your customers and owed to you the balance sheet's date. You should label all other accounts receivable appropriately and show them apart from the accounts in the course of trade. If these other amounts are currently collectible, they may be classified as current assets.

v. Inventories:

Your inventories are your goods that are available for sale, products that you have in a partial stage of completion, and the materials that you will use to create your products.

vi. Prepaid Expenses:

These expenses are payments made for services that will be received in the near future. strictly speaking, your prepaid expenses will not be converted to current assets in order to avoid penalizing companies that choose to pay current operating costs in advance rather than to hold cash. often your insurance premiums or rentals are paid in advance.

vii. Investment:

Investments are cash funds or securities that you hold for a designated purpose for an indefinite period of time. Investments include stocks or the bonds you may hold for another company, real estate or mortgages that you may hold for income-producing purposes. Your investments also include money that you may be holding for a pension fund.

viii. Plant Assets:

Often classified as fixed assets, or as plant and equipment, your plant assets include land, buildings, machinery, and equipment that are to be used in business operations over a relatively long period of time. It is not expected that you will sell these assets and convert them into cash. Plant assets simply produce income indirectly for a pension fund.

ix. Intangible Assets:

Your other fixed assets that lack physical substance are referred to as intangible assets and consist of valuable rights, privileges or advantages. Although your intangible lack physical substance, they still hold value for your company. Sometimes the rights, privileges and advantages of your business are worth more than all other assets combined.

2. Liabilities:

i. Current Liabilities:

on the equity side of the balance sheet, as on the asset side, you need to make a distinction between current and long-term items. Your current liabilities are obligations that you will discharge within the normal operating cycle of your business. In most circumstances your current liabilities will be paid within the next year by using the assets you classified as current. The amount you owe under current liabilities often arises as a result of acquiring current assets such as inventories.

ii. Long-Term Liabilities:

Your debts that are not due and until more than a year from the balance sheet date are generally classified as long-term liabilities. Notes, bonds and mortgages are often listed under this heading. If a portion of your long-term debt is due within the next years it should be removed from the long-term debt classification and shown under current liabilities.

iii. Deferred Revenues:

Your customers may make advance payments for merchandise or services. The obligation to the customer will, as a general rule, be settled by delivery of the products or services and not by cash payment. Advance collections received from customers are classified as deferred revenues, pending delivery of the products or services.

iv. Owners Equity:

Your owners equity must be subdivided on your balance sheet. One portion represents the amount invested directly by you, plus any portion of retained earnings converted into paid-in capital. The other portion represents your net earnings that are retained. This rigid distinction is necessary because of the nature of any corporation. Ordinary stockholders, as owners, are not personally liable for the debts contracted by a company.

B. Equity valuation:

The real value to a purchase of the business or a shareholder may be different from the net assets shown by the balance sheet. This is because factors that affect the value of a business may not be recorded yet. For example, a purchaser will be interested in the future such as lawsuits.

The value of the assets in the balance sheet also been based on the assumption that the business is a going concern otherwise the break the value of assets.

FINANCIAL HIGHLIGHTS 2018 - 2022

Rs. in crore	FY 2018	FY 2019	FY 2020	FY 2021	FY 2022
Deposits	2706343	2911886	3241621	3681277	4081534
Advances	1934980	2185877	2325290	2449498	2739967
Investments	1060987	967022	1046955	1351705	1481445
Total Assets	3454752	3680914	3951894	4534430	4987597
Interest Income	220499	242869	257324	265151	275457
Interest expenses	148646	154520	159239	178441	154750
Net Interest Income	74854	88349	98085	110710	120708
Non-Interest Income	44601	36775	45221	43496	40564
Staff expenses	33179	41055	45715	50936	50144
Overhead expenses	26765	28633	29459	31716	35836
Total operating expenses	59943	69688	75174	82652	85979
Operating Profit	59811	85436	68133	71554	75292
Total Provision	66058	54574	53645	51144	36198
Net profit	6547	862	14488	20410	31676

* Yearly Turnover *

Profit & Loss Account of State Bank of India (In Rs. cr.)	Mar 22	Mar 21	Mar 20	Mar 19
Income				
Interest / discount on advances / bills	1797428.89	17649.79	179748.84	161640.23
Income from Investments	84877.20	79808.09	68204.72	74406.16
Interest on balance with RBI and other	4377.91	4317.53	2920.41	1179.07
Inter-bank funds				
others	114378.44	9595.87	6444.63	8643.19
Total Interest earned	275457.29	265180.63	257323.59	242868.65
Other Income	40563.91	43496.97	45221.48	86774.89
Total Income	306021.20	308649.09	302545.07	279643.54
Expenditure				
Interest expended	154749.70	154440.63	159238.77	154519.78

payments to and provisions for Employees	57561.99	50936.00	45714.97	41056.71
Depreciation operating expenses	8317.55	8303.81	8212.31	8219.47
TOTAL OPERATING EXPENSES	93897.52	82652.22	75773.69	69687.74
provision towards income tax	11427.30	10760.88	2803.14	491.19
provision towards deferred tax	818.57	-3680.23	7510.39	954.12
other provisions and contingencies	24452.13	44013.03	43330.37	53828.55
TOTAL PROVISIONS AND CONTINGEN- CIES	36198.00	51143.68	55644.50	54879.80
TOTAL EXPENDITURE	284345.22	288236.54	288056.96	278781.31
NET PROFIT/ LOSS FOR THE YEAR	81675.98	20410.47	14488.11	862.23
NET PROFIT/ LOSS AFTER EIS PRIOR YEAR ITEM	81675.98	20410.47	14488.11	862.23

profit/loss brought forward	-3600.84	-10498.30	-15226.06	-15078.57
TOTAL PROFIT/ LOSS AVAILABLE FOR APPROPRIA TIONS	28075.14	9912.17	-787.94	-14216.04
Transfer TO/From statutory Reserve	9502.79	6123.14	4346.43	258.67
Transfer TO/From capital Reserve	538.15	1465.12	34985.84	379.21
Transfer TO/From Revenue and other Reserves	5916.31	2354.90	1428.08	871.84
Dividend and Dividend Tax for the previous Year	0.00	0.00	0.00	0.00

Equity share dividend	6336.47	8869.84	0.00	0.00
Tax on dividend	0.00	0.00	0.00	0.00
Balance carried over to Balance sheet	5881.40	+3606.84	-1049880	-1522606
TOTAL APPROPRIATIONS	28075.14	9912.17	-787.84	-1421694
OTHER INFORMATIONS				
EARNINGS PER SHARE				
Basic EPS (rs.)	35.49	22.87	16.23	0.97
Diluted EPS (rs.)	35.49	22.87	16.23	0.97
DIVIDEND PERCENTAGE				
Equity dividend rate (%)	710.00	400.00	0.00	0.00

★ Conclusion

SBI has made significant progress in the right direction. It has made tremendous headway in developing banking services in semi-urban and rural areas and offering financial support to farmers, small companies, and co-operatives.

The State Bank of India, a state under Article 12, is governed by the government and parliament of India and the local and other authorities mentioned in Article 12 of the Indian constitution.

The state bank has been highly successful in its objectives in opening a network of branches in rural and semi-urban areas. It has established itself as the largest commercial bank of the country.

State Bank of India earlier known as Imperial Bank has proved its existence through introducing various innovative schemes and that also are considered as competitive in present market. At the same time we can conclude that they need to focus on their human resources in order to achieve the maximum market share.

Conclusion *

From the analysis part it can be conclude that customers have a good respond towards SBI advance products in Bhubaneswar. SBI is in 1st position having large number of customers & providing good services to them. The bank has a wide customer base, so the bank should concentrate on this to retain these customers. In present scenario SBI is the largest advance product issuer in India. Within a very short period of time the achievement made by SBI is excellent, what a normal bank cannot expect, but it is being done by SBI. It happens due to employee dedication towards the organization. Fastest growing Indian economy, & brand image. To be the largest advance product issuer, SBI should focus on -

- Launch Innovation ~~product~~
- Customized advance ~~packages~~
- Better customer services.
- Fastest customers problem solving techniques.
- customer retention.

Apart from all the above. SBI Believe in providing good customer services to their customers which is a key factor for success in future.

Waiswal

HOD
Department of Commerce
Matoshri Ashatai Kunawar
Arts, Commerce & Science
Women's College, Hinganghat

College Name : M. A. K.
Women's College

Name of Bank : Vidharbha Konkani
Gramin Bank

Name of Subject : fundamentals of
Banking

Name of Subject Teacher :

Prof. Sapna Jaiswal

Name of Group Members : Rutuja Talwatkar,
Sneha Telhande, Yogita Ghugare, Neha Verma

Class : B.Com. 1st year (2nd Sem.)

S. Jaiswal
HOD

Department of Commerce
Mamshi Ashtai Kunawar
Arts, Commerce & Science
Women's College, Hinganghat

Teacher's Signature

Name of Practical

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10. Conclusion

Teacher's Signature.....

Name of Practical

★ Introduction :

Regional Rural Banks (RRBs) were established in 1975 under the provisions of the Ordinance promulgated on the 26th September 1975 and followed by Regional Rural Banks Act, 1976 with a view to develop the rural economy and to create a supplementary channel to the 'Cooperative Credit Structure' with a view to encourage institutional credit for the rural and agriculture sector.

Regional Rural Banks are government Bank owned scheduled commercial banks of India that operate at regional level in different states of India. These banks are under the ownership of Ministry of financial services. The RRBs Act has made various provisions regarding the incorporation, regulation and working of RRBs. According to this Act, the RRBs are to be set-up mainly with a view to develop rural economy by providing credit facilities for the purpose of development of agriculture, trade, commerce, industry and other productive activities in the rural areas.

Such facility is provided particularly to the small and marginal farmers, agricultural laborers, artisans, and small entrepreneurs and for other related matters.

Teacher's Signature.....



विदर्भ ग्रामीण बँक
VIDARBHA GRAMIN BANK

हिंगणघट शाखा

Hinganghat Branch



GPS Map Camera

Hinganghat, Maharashtra, India

HR2X+HXM, Nandori Rd, Shahalangadi, Hinganghat, Maharashtra 442301, India

Lat 20.551752°

Long 78.85012°

04/03/23 11:46 AM GMT +05:30

Name of Practical

Functions

- Providing of loans and advance to the farmers and other person already engaged in agriculture activities.
- Providing of loans and advance to the co-operative societies and other society which are involved in agriculture processing.
- Accepting the various types of deposits from the rural and other connected areas.
- Providing Loans and advances to small entrepreneurs and others who are engaged in trade, commerce and industry.
- Setting up and Maintenance of godowns and warehouse.
- Reducing the dependancy of weaker section of money lenders.
- Undertaking of the supply of agricultural inputs & equipment's to farmers, Making backward and tribal areas economically better by opening new br

Teacher's Signature



GPS Map Camera

Hinganghat, Maharashtra, India

HR2X-HKM, Nandori Rd, Shahalgadi, Hinganghat, Maharashtra 442301, India

Lat 20.551752°

Long 78.85012°

04/03/23 11:37 AM GMT +05:30

Name of Practical

★ History

Vidharbha Konkani Gramin Bank was established in the year 2013 after the merger of Wainganga Krishna Gramin Bank and Vidharbha Kshettriya Gramin Bank. The bank operates in 17 districts of Maharashtra. And, has 318 branches and 84 Ultra small branches in the entire area of operation. A lot of financial services are provided by this bank namely, Gold Loan, Personal Loan, Home Loan, and many more, Therefore, if you want to overcome any financial trouble through a Gold Loan, Just Click Here.

Vidharbha Konkani Gramin Bank in Rajura, Chandrapur, Vidharbha Konkani Gramin Bank in Chandrapur is one of the leading businesses in the Nationalised Banks.

The founder of Gramin Bank in India is 'Muhammad Yunus' By establishing Grameen Bank in 1983, Muhammad Yunus sought to realise his vision of self-support for the very poorest people by means of loans on easy terms. The bank has since been a source of inspiration for similar microcredit institutions in over one hundred countries.

Teacher's Signature

Name of Practical

Banks in the traditional system have been reluctant to lend money to anyone unable to give some form or other of security. Grameen Bank, on the other hand, works on the assumption that even the poorest of the poor can manage their own financial affairs and development given suitable conditions. The instrument is microcredit: small long-term loans on easy terms.

When Grameen Bank was awarded the Peace Prize in 2006, more than seven million borrowers had been granted such loans. The average amount borrowed was 100 dollars. The repayment percentage was very high. Over 95 per cent of the loans went to women or groups of women. Experience showed that, that ensured the best security for the bank and the greatest beneficial effect for the borrowers' families.

Grameen Bank is currently present in 81678 (94%) villages in the country and provides services to nearly 45 million people (including family members) through 10.30 million borrower members.

Name of Practical

As of 31 March 2021 the bank had 413 fully computerised CBS branches. Its branch network is concentrated in seven regions of Maharashtra, namely, Aurangabad, Beed, Latur, Nanded, Hingoli, Parbhani, Thane and Nashik.

Government of India vide its notification dated 25 March 2008 amalgamated the two RRBs i.e. Aurangabad Talna Gramin Bank & Thane Gramin Bank into a single RRB named Maharashtra Godavari Gramin Bank.

As per notification issued by Government of India, Ministry of Finance, Department of Financial services ref. no. F No 1/4/2006-RRB (II) dated 20 July 2009, Maharashtra Gramin Bank came into existence on 20 July 2009 after amalgamation of erstwhile Maharashtra Godavari Gramin Bank and Marathawada Gramin Bank. As per Government of India, Ministry of Finance order No. F1/4/2012-RRB, dated 17 July 2014. The bank was sponsored by Bank of Maharashtra. The share capital of the bank was contributed by Government of India and during the administrative setup of the bank, one CGM and two general managers report to the chairman.

Teacher's Signature



Name of Practical

*Objective of Bank.

The objectives of the Bank are to improve the economy of the rural, semi-urban / urban centers by providing financial and other support for agriculture, trade, commerce, industry and other productive activities through extension of timely and adequate credit and other facilities and create employment opportunities in the villages and small towns; inculcating the habit of savings amongst the rural poor through banking channels and complete the goal of financial inclusion as envisaged by Government of India and Reserve Bank of India.

The authorised capital of the Bank is Rs 1000 lakhs and the paid up capital is Rs 700 Lakhs.

Governments of India, Government of Maharashtra and Bank of India have contributed 50%, 15% and 35% shares respectively in the share capital of the Bank.

The area of operation of the Bank covers 17 districts of Maharashtra state viz Chandrapur, Gadchiroli, Wardha, Bhandara, Gondia, Nagpur, Buldhana, Akola, Washim, Yavatmal, Amravati, Solapur, Sangli, Satara, Kolhapur, Ratnagiri and Sindhudurg. The Bank is serving its

Teacher's Signature.....

Name of Practical

cliental through 318 branches, 1 satellite and 84 ultra small branches spread across the area of a operation. All these branches are functioning on core banking solution platform.

~~Box~~ The Board of Directors comprises of the nine directors. Besides chairman from Sponsored Bank, there is one Nominee director each from RBI and NABARD, two Nominee directors each from sponsor Bank, Government of Maharashtra and central Government.

Vidhagbha konkan Gramin Bank offerin finance service to its costomere from various branches in different states of India. find below Vidhagbha konkan Gramin Bank Branches list state wise swift codes of vidhagbha konkan Gramin Bank in ~~be~~ below state(s)

Name of Practical

★ Scope of Bank

Vidarbha Konkan Gramin Bank - Hinganghat is located in Bela, Wardha. Currently we do not have any reviews or rating for Vidarbha Konkan Gramin Bank - Hinganghat. There are at least 32 Banks in Bela, out of which this Bank has an overall Rank of 8. ~~Vid~~ Vidarbha Konkan Gramin Bank Hinganghat has a website.

<http://www.vkgb.co.in/>. Address of the Bank is kapse complex hasim sabhaguna Nagpur road, Sindhi colony, Hinganghat, Maharashtra 442301

- Popularity of Vidarbha Konkan Gramin Bank - Hinganghat.

People of Bela, Chincholi, Dongargaon, Hinganghat, Hinganghat Town, Jam, Kajalsara, Kandhari, Khandala, Kora, Mangrul Dasoda, Nandori, Nimba, Pardi (Nagaji), Sawali Wagh, Sheyol Kund, Wagholi, Washi have several options when it comes to a good Bank. In this area, there are 32 Banks.



Name of Practical

vidarbha konkan Gramin bank Hinganghat
complete information.

Name	vidarbha konkan Gramin Bank - Hinganghat.
Address	kapse complex hariom sabhagruha nagpur road, sindhi colony, Hinganghat - Maharashtra 442301.
Website	http:// www.vkgb.co.in/
Area	Bela, chincholi, Dongargaon, Hinganghat Jam, kajalsara, Hinganghat town, kandhali, khandala, kora, mangrul Dasoda, Nandori, Nimbha, Pardi (Nagaji), Sawali wagh, Shegaon kund, Waghail, washi
city	Hinganghat
overall bank in 442301	No :- 8 out of at least 32 Bank in wardha.
popularity Ranking	No. 6
Rating	3.7 Based on 3 reviews

Teacher's Signature

Name of Practical

The Bank provides all the financial services to its customers like saving deposit, fixed deposit, recurring deposit, loans, personal loans, net banking, RTGS, NEFT, IMPS, Atal Pension yojana, Pradhan mantri, tandhan yojana Pradhan mantri Suraksha Bima Yojana, Pradhan mantri Jeevan Jyoti Bima Yojana and many more like other commercial banking.

Vidhaukha Konkani Gramin Bank Gold Loan At Home is a one-step option if you are in urgent need of finances, are too busy to visit a bank, or prefer social distancing. The procedure is simple to follow. To.

To Apply for a gold loan, you must first contact us by phone. our executive from the nearest branch will pay a visit as soon as possible.

Name of Practical

★ Yearly Reports :

2017 - 18 : Good

2018 - 19 : Good

2019 - 20 : Good

2020 - 21 : Satisfactory

2021 - 22 : Satisfactory

Balance Sheet As On 31st March 2022 from A

CAPITAL & LIABILITIES	SCH. No.	IN THOUSAND		ASSETS	SCH. No.		
		As On 31/03/2022	As On 31/03/2021			As On 31/03/2022	As On 31/03/2021
CAPITAL	1	771340682	2003527	CASH & BALANCE WITH RESERVE BANK OF INDIA	6	2665440288	2250654337
RESERVES AND SURPLUS	2	76782807316	72622425725	BALANCES WITH BANK & MONEY AT CALL AND SHORT NOTICE	7	1377123983705	7464906
DEPOSITS	3	5510295555909	4845926150359	INVESTMENTS	8	1508509352115	13199026
BORROWINGS	4	8797034124	5801690836	ADVANCES	9	3001209016914	2588394983203
OTHER LIABILITIES & PROVISIONS	5	120286922585	120151318048	FIXED ASSETS	10	12427340765	17195841585
				OTHER ASSETS	11	119181978185	922172159439
TOTAL		73584093.800	58192216-7777	Total		73584093-5753	58192216-7801
CONTINGENT LIABILITY	12	701329.56873	345393.787				

Name of Practical

Profit and Loss Account for the year - Ended 31 MARCH 2021 form - B

Sr No	Particular	Sch No	As on 31/3/2022	As on 31/3/2021
I	INCOME			
	Interest Earned	13	39287779310	256289162
	other income	14	33991698199	17845286765
	Total		42686949235	2741344
II	EXPENDITURE			
	Interest Expended	15	21433263139	206835161472
	operating Expenses	14	332332631761	351274095886
	provision and contingencies		160542230691	733289449
	TOTAL		647207493842	631438207258
III	PROFIT / LOSS			
	Net Profit / Loss (-) for the year		-2203380.01707	-3573038.02258
	Add Balance Brought forward		-7768471.942	-4174290.95329
	less - Exceptional item		164426	0
	TOTAL Amount Available for Appropriation		-9970207.69907	-7747328.97587
IV	APPROPRIATIONS			
	Transfer to statutory Reserve		0	0
	Transfer to capital Reserve		43249007	21142.717
	Transfer to Special Reserve 4/536(1) will		0	0
	Transfer to Technology fund Reserve		0	0
	Transfer to Training fund Reserve		0	0
	Transfer to Investment fluctuation Reserve		0	0
	Transfer to Government / Proposed Dividend / FBT		0	0
	Transfer to Balance in Profit & Loss		-10013488.70607	-7768471.9287
	Total		-9970207.69907	-7747328.97587

Teacher's Signature

Name of Practical

RD CALCULATION CHART - PUBLIC

RD Tenure	for 2 Lakh maturity	for 2 Lakh maturity	for 5 Lakh maturity	for 10 Lakh maturity
for 5 year	1400	2800	7000	14000
for 6 year	1120	2240	5600	11200
for 7 year	930	1860	4650	9300
for 8 year	780	1540	3900	7800
for 9 year	670	1340	3350	6700
for 10 year	580	1160	2900	5800

RD CALCULATION CHART - STAFF

RD Tenure	for 1 Lakh maturity	for 2 Lakh maturity	for 5 Lakh maturity	for 10 Lakh maturity
for 5 year	1360	2720	6800	13600
for 6 year	1090	2180	5450	10900
for 7 year	890	1780	4450	8900
for 8 year	750	1500	3750	7500
for 9 year	640	1280	3200	6400
for 10 year	550	1100	2750	5500

Teacher's Signature

Name of Practical

RD CALCULATION CHART - SENIOR CITIZEN

RD tenure	for 1 lakh Maturity	for 2 Lakh Maturity	for 5 lakh Maturity	for 10 Lakh Maturity
for 5 year	1380	2760	6900	13800
for 6 year	1100	2200	5500	11000
for 7 year	910	1820	4550	9100
for 8 year	770	1540	3850	7700
for 9 year	650	1300	3250	6500
for 10 year	560	1120	2800	5600

SN	Period	Regular Deposits		senior citizens	
		Rate. of interest.	Annualized rate.	Rate of interest.	Annualized rate.
1	444 day	6.75%	6.99%	7.25%	7.53%
	555 days	7.00%	7.34%	7.50%	7.89%
	666 days	7.25%	7.70%	7.75%	8.26%
	777 days	7.40%	7.96%	7.90%	8.54%

Teacher's Signature

DOMESTIC RUPEE TERM DEPOSITS INTEREST RATES W.E.F 27/10/2022

Maturity Period	₹ 2 CRDR
7-14 days	4 %
15-30 days	4 %
31-45 days	4 %
46-60 days	4 %
61-90 days	4 %
91-179 days	4.50 %
180-269 days	5 %
270-364 days	5.50 %
1 year	6.50 %
Above 1 year to 2 year	6.50 %
Above 2 year to 3 year	6.75 %
Above 3 year to 5 year	6.75 %
Above 5 year	6.75 %

• Senior citizen will get 0.50 % P.a. in addition to card Rates.

• No Penalty on premature withdrawal of deposit upto RS. 2 Lacs.

Name of Practical

★ Available Service:

- Kisan Credit Card
- Mudra Loan
- Loans to self Help Group
- Education Loan
- Vehicle Loan
- Housing Loan
- Mortgage Loan
- Gold Loan

The Kisan Credit Card (KCC) scheme is a credit scheme introduced in August 1998 by India's public sector banks to issue Kisan Credit Card to the farmers of India. This model scheme was prepared by the National Bank for Agriculture and Rural Development (NABARD) on the recommendations of the R.V. Gupta Committee^[1] to provide advances for agricultural needs.

Its objective was to meet the comprehensive credit requirements of the agriculture sector and by 2019 for fisheries and animal husbandry by giving financial support to farmers.

Mudra Loan

Vidarbha Konkan Gramin Bank Mudra Loan 2021

Vidarbha Konkan Gramin Bank Mudra Loan Amount	max. up to Rs. 10 lakh
---	------------------------

Vidarbha Konkan Gramin Bank Mudra Loan Interest Rate	8.05%
--	-------

Mudra Loan Amount: shishu scheme	up to Rs. 50,000
-------------------------------------	------------------

Mudra Loan Amount: Kishore scheme	Between Rs. 50,000 and Rs. 5 lakh
--------------------------------------	--------------------------------------

Mudra Loan Amount: Tarun scheme	Between Rs. 5 lakh and Rs. 10 lakh
------------------------------------	---------------------------------------

Loan to Self Help Group

Loan to self Help Group are purpose neutral loan, Banks, shall embrace concept of Total Financial Inclusion and meet the entire credit requirements of the SHG members namely a) income generation activities, b) Social needs like housing, education, marriage etc, and c) debt swapping.

Eligible SHGs can be financed directly and also under the following products, which covers the housing needs, income generating activities and also have component for consumption, to fulfil entire credit requirement of SHG members:

- i) Sanction of cash credit limit for 3-5 years based on expected future saving corpus of SHGs.
- ii) Sanction of term loan for project based requirement of SHGs.

Education Loan

Vidharbha Konkani Gramin Bank Education Loan Interest Rate.

INTEREST RATE	13 % to 14%
LOAN TENURE	Contact Bank Branch
PROCESSING FEE	As decided by the bank from time to time
GUARANTOR REQUIRED	Please contact Bank Branch
PRE CLOSURE CHARGES	As decided by the bank from time to time

Vidharbha Konkani Gramin Bank Education Loan Interest Rates. Education loan at 13% to 14% updated on 08 Mar 2023, Apply for Education loans online. Find Vidharbha Konkani Gramin Bank Education loan purpose, Eligibility, margin, Repayment of Education Loan, Security Documents Required for Education loan from below.

Vehicle Loan

Buying a vehicle is a dream for many. Owning a car or a bike gives you the freedom to commute at your own time and pace. However, with every passing year, the prices of vehicles are increasing. Thanks to the growing lending sector in India, you can easily apply for a Vehicle Loan to fulfil your dream of owning a vehicle. Read on to understand what a vehicle loan is and its various types and features.

A Vehicle Loan is a loan that allows you to purchase two and four wheelers for personal use. Typically, the lender loans the money (making a direct payment to the dealer on the buyer's behalf) while the buyer must repay the loan in Equated monthly Instalments (EMIs) over a specific tenure at a specific interest rate.

You can also apply for a Vehicle Loan to buy these vehicles to transport goods or company personnel. Common examples of commercial vehicles include buses, trucks, tractors, tippers, cabs, etc.

Gold Loan

INTEREST RATE	14.00%
LOAN TENURE	Maximum 12 months
PROCESSING FEE	As decided by the bank from time to time
GUARANTOR REQUIRED	No
PRE-CLOSURE CHARGES	As decided by the Bank from time to time.

Vidharbha Konkani Gramin Bank Gold Loan, vidharbha Konkani Gramin Bank Gold Loan Interest Rate, Gold loan at - 14.00% updated on 08 mar 2023, Apply for Gold loans online, find Vidharbha Konkani Gramin Bank Gold loan purpos. Eligibility, margin, Repayment of Gold Loan, Security Documents. Required for Gold loan from below.

Housing Loan

INTEREST RATE	9.75% to 11.25%
LOAN TENURE	30 years
PROCESSING FEE	As decided by the bank from time to time
GUARANTOR REQUITAD	please contact Bank Branch
PRE CLOSURE CHARGES	As per bank's discretion

Vidharbha Konkani Gramin Bank Home Loan Interest Rates, Housing Loan at and 9.75% 11.25% Updated on May 2022.

Apply for Home Loan online. Find Vidharbha Konkani Gramin Bank Home loan purpose, Eligibility, Margin, Repayment of Home loan, Security, Document Required for Home Loan from below.

Participating institutions include all commercial banks, Regional Rural Banks, and state co-operative banks. The scheme entails short-term credit for crops and term loans. KCC credit holders are also covered under personal accident insurance up to ₹ 50,000 for death and permanent disability, and up to ₹ 25,000 for other risks. The premium is borne by both the bank and the borrower in a 2:1 ratio. The validity period is five years, with an option to extend it up to three more years. Kisan credit card (KCC) credit to the farmers is of two types, viz, 1.

Cash Credit (for working capital) and 2. Term Credit (for capital expenditure such as the purchase of cattle, pump sets, land development, plantation, drip irrigations, etc.

Mortgage Loan

A mortgage loan is a secured loan that allows you to avail funds by providing an immovable asset, such as a house or commercial property, as collateral to the lender. The lender keeps the asset until you repay the loan.

A mortgage is an agreement between you and a lender that gives the lender the right to take your property if you fail to repay the money you've borrowed plus interest.

Mortgage loans are used to buy a home or to borrow money against the value of a home you already own. Mortgage loans are also commonly known as loans against property. A mortgage loan can be used to either buy or build a house or refinance a property. Refinancing refers to getting a new loan for a property while the original loan is still being repaid. It is usually done to get a loan with better terms.

Gold Loan

Gold Loan which is generally stated as a loan against gold is a secured service in which the applicant just has to put ornaments of gold in the Best Gold loan interest rate is quite affordable in contrast to other services like Personal loans and Home Loans.

Vidharbha Konkani Gramin Bank gold loan is a financial services offered by the bank to borrowers on low-interest rates and with quick disbursement. It is the solution to all the financial problems and requirements faced by a man.

You can get a Vidharbha Konkani Gramin Bank gold loan by visiting the branch in your vicinity or online through its website. Dialabank also provides you with the option of availing of a gold loan with attractive features through its website.

★ Financial Evaluation :

Bank has achieved 100% KCC renewal in the financial Year 2022-23.

Bank has actively participated in implementing government sponsored schemes like Mudra Loans, CMEGP, Stand Up India, NRLM.

Vidharbha Konkan Gramin Bank was formed on February 28, 2013, by the merger of the former Wainganga Krishna Gramin Bank in Solapur and the Vidharbha Kshetraya Gramin Bank in Akola, Maharashtra, India. It is designed to improve the rural, semi-urban, and urban economies by providing financial and other support for agriculture, trade, commerce, industry and other productive activities through the extension of timely and adequate credit and other facilities, as well as to create job opportunities in villages and small towns.

Unlike other kinds of loans, personal loans, are unsecured, which means that an applicant is not required to mortgage any security against them.

The Government of Karnataka has introduced the Chief Minister Self Employment Scheme (CMESGP) to create self - employment opportunities in the state.

Under CMESGP scheme, Government provides a subsidy on loan for the rural entrepreneurs to start a new business.

The Karnataka Government implements this scheme in consultation with District officers of Karnataka Khadi and Village Industries Board (KVIIB) and Joint Director of Department of Industries and Commerce (DIC). In this article, we will look at CM self Employment Scheme (CMESGP) in detail.

The government of Karnataka will give advertisements locally through official website of CMESGP, print and electronic media inviting applications along with the project proposals from prospective beneficiaries desirous of establishing the enterprise or start of service units under CMESGP.

NRLM Mission, "To reduce poverty by enabling the poor households to access gainful self-employment and skilled wage employment opportunities resulting in appreciable improvement in their livelihood on a sustainable basis, through building strong and sustainable grassroots institutions of the poor."

The mandate of the Ministry of Rural Development (MORD), is rural poverty alleviation through programmes directly targeted at the rural poor households within the 'directly targeted' category there are programmes focused on self-employment. The Swarnajayanti Gramin Seewajgar Yojana (SSJY) is the Ministry programme which focuses on self-employment.

The objective of the Stand-up India scheme is to facilitate bank loans between 10 Lakh and 1 crore to at least one Scheduled Caste (SC) or Scheduled Tribe (ST) borrower and at least one woman borrower per bank branch for setting up a greenfield project.

Through stand up India Portal provides information to a potential borrower on various kinds of handholding support from different agencies and also provides a window to get in touch with banks to avail loans.

The applicant first click to "Register" and answer to few short questions on the Registration page of the portal.

Based on the response, the Applicant would be classified as the "Trainee Borrower" or "Ready Borrower". Applicant would also be given feedback on his eligibility for stand-up India loan.

A trainee borrower / ready borrower may then choose to register and login through the portal.

Upon logging through the portal, the borrower is taken to a dashboard.

Types of account

- Saving Account
- Current Account
- Term Deposits Account
- Deposit Interest Rate

Saving Account

Regular Savings Bank Account.

Eligibility : Individuals - in single Accounts,

Two or more individuals in joint Accounts,
Illiterate persons Blind persons, minors,
Associations, clubs, Societies, etc.

Trusts, Institutions / Agencies specifically
permitted by the RBI

Minimum balance maintenance

required: for cheque book accounts Non cheque
book accounts

penalty for non-maintenance of minimum
balance

Nomination facility available.

Basic Savings Bank Deposit Accounts (BSBDA)

Minimum balance maintenance not required

Restrictions on cash deposition and withdrawals

Current Account

Unlimited Cash Deposit facility (may attract cash handling charges)

Fund Transfer: Free fund transfer within the Bank branch

Collection of cheques

Cheque book facility

NEFT/RTGS Facility: Free NEFT/RTGS collection

Term Deposits Account

Short Deposits (SD): Interest is paid for actual days deposit remain with bank on the basis of 365 days in a year, minimum seven days to maximum 179 days

Fixed Deposit (FD): Interest will be calculated for the completed months and where the terminal month is incomplete - the actual number of days on the basis of 365 days in a year.

Double Benefit deposit (DBD): Double Benefit Deposits provide a higher yield on the principal at the end of the stipulated period as the interest is compounded on quarterly basis; but, the principal and the accrued interest is paid only at the end of the period for which the deposit is placed with the Bank and not monthly or half-yearly as in the case of other types of deposits. This scheme is useful for short term and medium term investment ordinarily ranging from 12 months to 120 months,

monthly Income Certificate (MIC): In this type of account, money invested remains intact whereas interest on monthly basis is credited to savings / current account.

Depositor may also open recurring deposit account for monthly interest earned on MLC account.

Recurring Deposit (RD): This type of accounts offers monthly savings at term deposit interest benefit to salaried person or those having monthly income source.

The account can be opened for minimum six months period or in multiple of three months thereafter.

Deposit Interest Rate.

Rates are in Percentage per annum.]

Maturity
period

Rates for Deposits up to
& equal to 2.00 Crore

Existing
Rates since

Revised
Rates w.e.f

Yearly Turnover

Vidhaabha Konkarn Bank was formed on February 28, 2013 by the merger of the former Wainganga Kshettra Gramin Bank in Solapur and the Vidhaabha Kshettriya Gramin Bank in Akola, Maharashtra, India.

It has headquarter in Nagpur. The area of operation of the Bank covers 17 districts of Maharashtra state viz. Chandrapur, Gadchiroli, Wardha, Bhandara, Gondia, Nagpur, Buldhana, Akola, Washim, Yavatmal, Amravati, Solapur, Sangli, Satara, Kolhapur, Ratnagiri and Sindhudurg.

In 318 branches of Vidhaabha Konkarn Bank and one branch of the Vidhaabha Konkarn Bank of Hinganghat and those bank are profitable in Hinganghat those bank turnover are 20 crore and Bank has achieved 100% KCC & renewal in the financial year 2022-23.

The authorised capital of the Bank is ₹ 1000 Lakhs and the Paid up capital is ₹ 700 Lakhs. Government of India, Government of Maharashtra and Bank of Maharashtra has contributed 50%, and 35%, shares respectively in the share capital of the Bank.

B. SERVICE CHARGE

Sl No	Type of Account	minimum Balance Redu xi ment	charge for non- mainten ce thereof
1	S/B. A/c with cheque Book	₹ 500/-	₹ 50/- for 2 months + Gst
2	S/B. A/c without cheque Book	₹ 100/-	₹ 40/- for 2 Months + Gst
3	CID. A/c Personal	₹ 1000/-	₹ 300/- for 2 months + Gst
4	CID. A/c other	₹ 2000/-	₹ 300/- for 2 mont months + Gst.

Vidharbha Konkani Gramin Bank Gold Loan Interest Rates

Gold Loan Rate	5.88 % Per annum.
Vidharbha Konkani Gold Loan Repayment - scheme	Bullet Repayment scheme. overdraft scheme
Vidharbha Konkani Gold Loan Repayment charges	0 - 2 %
Vidharbha Konkani Gold Loan service charges	variable
Vidharbha Konkani Gold Loan Document charges	variable
Vidharbha Konkani Gold Loan Gold Valuation charges	variable
Vidharbha Konkani Gold Loan Processing fee	0.85 %

vidhasebha konkan Gramin bank hinganghat ifsc code is BKIDOWAINGB. This Branch is located at Maharashtra state, Hinganghat district. Wardha the address is 'A/P Hinganghat kase, complete Hariom sabhagruha Nagpur Road Hinganghat Tal Hinganghat Dist wardha.. Bank Branch's details are listed below.

Ifsc code	BKIDOWAINGB (used for RTGS, NEFT and IMPS transaction)
Branch code	WAINGB
Bank Name	vidhasebha konkan Gramin Bank
Branch	Hinganghat
mode of Payment	cash, cheque, Demand, Draft & Net Banking.
Timing	monday to Friday : 10 AM to 4 PM to Saturday - 10 AM to 4 PM (Except 2nd and 4th Saturday)
Remittance	Neft
city	Hinganghat

District	wardha
State	maharashtra
country	India
Address	AIP Hinganghat kapse complex Harion sabhagruha Nagpur Road Hinganghat Tal Hinganghat District - wardha.

Vidharbha Konkani Gramin Bank Hinganghat IFSC code is BKID0WAINGAB This branch is located at Maharashtra. state. Hinganghat district. Hinganghat city and the address in 'AIP' Hinganghat kapse complex Harion sabhagruha Nagpur Road Hinganghat Tal Hinganghat Dist wardha A

The IFSC code is BKID0WAINGAB Branch code is the last six characters of the IFSC code Individual bank branch's details are listed above.

Nearest Vidharbha Konkani Gramin banks.

Andi

Aevi

Borsion (medhe)

Deoli

Hinganghat.

Question .

① Bank Name ?

→ Vidhatebha konkan bank in hinganghat.

② Bank branches and address.

→ Vidhatebha konkan grammin Bank has branches in maharashtra state. Akola, Akot, Amravati, Bhandara, Buland, Bulhadana, Chandrapur, Gadchiroli, Gondia, Kankavli, Khamgaon, Khad, Kolhapur, Lohia, Nagpur, Ratnagiri, Sangli, Satara, Sindhudurg, Solapur, Warudha, Washim, Yavatmal.

③ establish year of Bank.

→ Vidhatebha konkan grammin Bank was established in the year 2013.

④ 5 year report

→ ~~2017-18~~ 2017-18 :- Good

~~2018~~ 2018-19 :- Good

~~2019~~ 2019-20 :- Good

2020-21 :- Satisfactory

2021-22 :- Satisfactory

⑤ IFSC code

→ WAINGR this is the code of Vidhatebha konkan bank.

⑥ objective of bank. ?

⑦ type of Account ?

① savings Account

② current Account

③ Term deposit Account

④ Deposit Interest Rate

⑤ Loans

⑥ cards.

⑧ number of Account holder ?

⑨ rate of Interest ?

→ Fixed deposit rate of Interest for general citizens
7% P.a and 7% P.a. for senior citizens.

Recurring deposit Interest Rate

Year 1 :- 5.50%.

Year 2 :- 5.50%.

Year 3 :- 5.50%.

Year 4 :- 5.50%.

10 type of loan

- VLSB Doctors Plus
- Home loan
- Vehicle loan
- Loan against Property
- Education loan
- Gold loan
- Loan Interest Rate

11 different facility provided bank ?

Swiswal

HOD

Department of Commerce
Matoshri Ashatai Kunawar
Arts, Commerce & Science
Women's College, Hinganghat

Branch Manager

Akashmug

Name of Practical

★ Conclusion ★

In this project, I have explained about the the topic Vidarbha Konkan Gramin Bank by providing full details on it.

This project also emphasizes on main ideas related to the topic. I took ideas and researched about this topic from the websites and some books. I wish this project will be a useful and the knowledgeable one.

A very special Thank you to my teacher who have given a very wonderful project. I would hope that my project will be interesting.

Teacher's Signature.....

Name of Practical

- 1) Vidharbha Konkani Gramin Bank provide all services under the rule and regulation under Banking Act 1936.
- 2) Banking sector in India plays a vital role in this country development.
- 3) "This Bank provides service to its clients and in turn receives perquisites in different forms".
- 4) "Bank is such an institution which creates money by money only".
- 5) Bank provides different-different services.
for example. 1) Gold loan services - - - -
- 6) Bank is a financial intermediary institution which deals in loans and advances.
- 7) I would work in this bank. ₹ 6.
- 8) Yearly turnover of Vidharbha Konkani Gramin Bank 20 crore yearly.
- 9) I would thank you to manager of Bank

Teacher's Signature



विदर्भ कोकण ग्रामीण बैंक **VIDHARBHA KONKAN GRAMIN BANK**

Branch

अतिरिक्त जमा फार्म

कृपया इस फार्म का प्रयोग वर्तमान खाते के विद्यमान हेतु हुए भी उसी नाम से अतिरिक्त जमा खाता खोलने हेतु करें। (यथा - यदि आपने इसके पहले ए एण्ड बी के नाम से खाते खोल रखे हैं, फिर भी ए एण्ड बी के नाम से अतिरिक्त जमा राशि खाता खोलने के लिए इस फार्म का प्रयोग कर सकते हैं।)

नया खाता खोलने हेतु

बचत	सेविंग्स प्लस	अल्पावधि जमा राशि	मासिक आय प्रमाण पत्र	आवर्ती जमा राशि	ओवर ड्राफ्ट	जमा राशि प्रमाणपत्र
चालु	करंट प्लस	सावधि जमा राशि	दोहरा लाभ जमा राशि	अस्थिर दर जमा	नगद उधार	अन्य

ग्राहक आई डी		खाते का ब्योरा				
		खाता संख्या				
नाम ⇨		प्रथम आवेदक		द्वितीय आवेदक		तृतीय आवेदक
खाते के परिचालन के आदेश		☐ एकल ☐ कोई एक या उत्तरजीवी ☐ पूर्ववर्ती या उत्तरजीवी ☐ कोई या उत्तरजीवी ☐ सभी सुत्तरूप से ☐ अन्य ☐ यही मेरा/हमारा खाता जो आपके यहां है।				
भुगतान के ब्योरे बचत/चालु खाता सं. से अंतरण		चेक संख्या	निम्न पर आहरित (बैंक और शाखा)	धनराशि रूपये	अवधि (दिन/महिने/वर्ष)	ब्याज की दर प्रतिवर्ष
नगद रु.						

मीयादी जमा राशियों के लिए परिपक्वता पर भुगतान/ब्याज का भुगतान जहां चाहिए उसे लिखें) - मासिक/ त्रैमासिक ☐ खाता सं. में जमा करें ☐ डि डि/ पे ऑर्डर जारी करें ☐ नगद द्वारा

मीयादी जमा राशियों के लिए स्वतः नवीकरण
 ● मुझे / हमें जमा राशियों की सत्रिकट देय तिथि की सूचना/डाक द्वारा/दस्ती सुपुर्दगी/द्वारा नहीं चाहिये
 ● मैं बैंक को प्राधिकृत करता हूँ कि जब तक कि मेरे द्वारा अन्या सूचना न दी गई हो जमा राशि को प्रोद्भूत ब्याज के साथ परिपक्वता तिथि पर उसी अवधि के लिए प्रभावी ब्याज की दर पर स्वतः नवीकृत करें।
☐ मूलधन और ब्याज के साथ नवीकरण करें ☐ केवल मूलधन का नवीकरण करें ☐ डि डि पे ऑर्डर जारी करें ☐ खाता सं. में जमा करें

अनुबंध ⇨ (मैंने/हमने विदर्भ कोकण ग्रामीण बैंक में खाते की शर्तों और अनुबंधों को पढ़ और समझ लिया है। मैं/हम उक्त शर्तों और अनुबंधों से आबद्ध रहना स्वीकार करता हूँ/करते हैं और सहमत हूँ। जिसमें आपके उन सीमित दायित्वों को अलग करना भी सम्मिलित है। मैं/हम यह भी सहमत हैं/हैं कि समय-समय पर लागू सेवा प्रधारों को भी बैंक मेरे/हमारे खाते में नामे कर सकता है।)
 आवर्ती खाता किस्तों की संख्या महिने परिपक्वता तिथि

नामांकन(नामांकन फार्म डीए- १) बैंक जमा राशियों के संबंध में बैंककारी विनियमन अधिनियम 1949 के अनुच्छेद 452AR बैंकंग कंपनी (नामांकन) नियम 1985 के नियम 2(1) के अंतर्गत नामांकन

निम्नलिखित व्यक्ति का नामांकन करते हैं। जिसे मेरी/हमारी/अवयस्क की मृत्यु की दशा में उक्त खाते की जमा धनराशि विदर्भ कोकण ग्रामीण बैंक द्वारा वापस किया जाना है।
 ■ चूंकि आज की तारीख में नामित अवयस्क है अतः मैं/हम श्री को, नामिती की ओर से मेरी/हमारी अवयस्क की अवयस्कता के दौरान मृत्यु की दशा में उक्त खाते में जमा राशि को प्राप्त करने के लिये नियुक्त करता हूँ।

नामिती का नाम और पता	यदि नामिती अवयस्क है तो उसकी जन्म तिथि (यदि नामिती अवयस्क नहीं तो काट दें)	यदि अंगूठे का निशान लिया गया है तो (दो साक्षियों के हस्ताक्षर)

जमाकर्ता के साथ नामिती का संबंध : यदि कोई है। आयु (वर्ष) :

हस्ताक्षर ⇨			
स्थान			
तारीख	प्रथम आवेदक	द्वितीय आवेदक	तृतीय आवेदक

नामांकन की प्राप्ति स्वीकृति नामांकन को प्राप्त करने एवं पंजीकृत करने की तिथि कृते विदर्भ कोकण ग्रामीण बैंक प्राधिकृत हस्ताक्षरकर्ता	ग्राहक पहचान खाता संख्या



Branch

ADDITIONAL DEPOSIT FORM

Please use this form for additional deposits to be opened in an existing account title (i.e. if you have opened an earlier account held by A & B, you can use this form to open an additional deposit in the name of A&B)

NEW ACCOUNT DESIRED TO BE OPENED

SAVINGS	SAVINGS PLUS	SHORT DEPOSIT	MONTHLY INCOME CERTIFICATE	RECURRING DEPOSITS	OVERDRAFT	CERTIFICATE OF DEPOSIT
CURRENT	CURRENT PLUS	FIXED DEPOSIT	DOUBLE BENEFIT DEPOSITS	FLOATING RATE DEP	CASH CREDIT	OTHERS
Customer ID		ACCOUNT DETAILS				
		A/C NUMBER				
Name ⇨		1st APPLICANT		2nd APPLICANT		3rd APPLICANT
MAN DATE FOR ACCOUNT OPERATIONS		☐ Single ☐ Any _____ of Survivor ☐ Same as my/our existing. _____ Account with yourselves ☐ Either or Survivor ☐ Jointly by all ☐ Former or Survivor ☐ Others				
PAYMENT DETAILS Transfer from Savings/ Current Account No.		Cheque Number	Drawn on (Bank & Branch)	Amount Rupees	TENURE (days/months/ years)	RATE OF INTEREST %p a
Cash Rs. _____						
FOR TERM DEPOSITS - Payment on maturity / interest ☐ Credit to Account Nos. Payment (Statetement required) Monthly / Quarterly ☐ Issue DP / Pay Order ☐ By Cash						
FOR TERM DEPOSITS - Auto Renewal ☒ I/We would / would not like to receive intimation of impending due date of deposit's / by post / hand delivery. ☒ I authorise the Bank to automatically renew the deposit with accrued interest for the same period on the maturity date at the prevailing rate of interest unless otherwise informed by me. ☐ Renew Principal & interest ☐ Renew Principal only ☐ Issue DD/ Pay Order ☐ Credit to Account No. _____						
AGREEMENT ⇨		I /We have read and understood the Vidharbha Konkani Gramin Bank Account Terms and Conditions. I /We accept and agree to be bound by the said terms and conditions including those excluding limiting your liability. I / We agree that the Bank may debit my / our account for service charges as applicable from time to time.				
RECURRING ACCOUNT		No. of Instalments : _____ MONTHS			Maturing on	

NOMINATION (Nomination form DA-1) Nomination under Sec. 45ZA of the Banking Regulation Act, 1949 and rule 2(1) of the Banking Companies (Nomination) Rules, 1985 in respect of bank deposit.

I / We nominate the following person to whom in the event of my / our / minor's death the amount of deposit in the above Account may be return by the Vidharbha Konkan Gramin Bank.

- As nominee is minor on this date I/We appoint _____ to receive the amount of deposit in the account on behalf of the nominee in the event of my / our / minor's death during the minority of the nominee.

Name & Address of Nominee	If nominee is minor, Date of Birth : (Strike out if nominee is not a minor)			Signature of two Witnesses (If Thumb impressions obtained)	

Nominee's Relationship with Depositor, if any :

Age (years) :

SIGNATURE(S) ⇨			
Place :			
Date:	1st APPLICANT	2nd APPLICANT	3rd APPLICANT

ACKNOWLEDGEMENT OF NOMINATION

Nomination received & registered On _____
For Vidharbha Konkani Gramin Bank

Authorised Signatory

CUSTOMER ID

--	--	--	--	--	--	--	--	--

ACCOUNT NUMBER

[illegible]



विदर्भ कोकण ग्रामीण बँक
VIDHARBHA KONKAN GRAMIN BANK

केवल बैंक के उपयोग हेतु

शाखा कूट

ग्राहक पहचान सं.

खाता सं.

शाखा खाता प्रकार

कृपया संदर्भ एवं वापसी हेतु निम्नलिखित में से किसी एक की मूल प्रति प्रस्तुत करें। (शाखा के अभिलेख हेतु एक प्रति प्रस्तुत की जाए)

जमाकर्ता / खाताधारक (कों) की पहचान एवं पते के प्रमाण हेतु

➤ पारपत्र प्रति	➤ फोटो क्रेडिट कार्ड	➤ मतदाता पहचान पत्र
➤ कर्मचारी पहचान पत्र	➤ गैस कनेक्शन रसीद	➤ नवीनतम बिजली बिल
➤ ड्राइविंग लाइसेन्स (लेमिनेटेड कार्ड)	➤ नवीनतम टेलीफोन बिल	➤ पैन कार्ड या पैन कार्ड के एवज में फार्म 60/61
➤ फोटोग्राफ के साथ	➤ राशन कार्ड	
➤ परिचयदाता की पुष्टि	➤ पते/पहचान का प्रमाण देनेवाला राज्य/केंद्रीय सरकार या स्थानीय निकाय/एनजीओ एमएफआई/या गाँव का सरपंच या मुखिया या तहसीलदार का कोई अन्य दस्तावेज	

आवश्यक अतिरिक्त दस्तावेज

भारतीय निवासियों के लिए	➤ पैन का प्रमाण ➤ वरिष्ठ नागरिकों के संबंध में आयु का प्रमाण ➤ नवीनतम पासपोर्ट आकार के फोटो (2 प्रतियाँ) नोट : (अवयस्क में माता-पिता या अभिभावक के लिए/व्यक्ति/भागीदार/निदेशक/न्यासी/हिंदू अविभक्त परिवार के सदस्य/या कर्ता/स्वामी आदि सहित)
विदेशी निवासी / अनिवासी भारतीय	➤ पारपत्र की वैध वीजा या कार्य अनुज्ञा पत्र सहित फोटो प्रति, खाता खोलने हेतु फार्म (शाखा के पास उपलब्ध)
स्वामित्ववाली फर्म के लिए	➤ स्वामित्व का घोषणा पत्र
भागीदारी फर्म के लिए	➤ भागीदारी पत्र (एल-438) ➤ फर्म का पंजीयन प्रमाणपत्र (अग्रिम खाते के मामले में) (नमूना फार्म संलग्न)
लिमिटेड कंपनी के लिए	➤ निगमन प्रमाणपत्र ➤ कारोबार के प्रारंभ का प्रमाणपत्र (पब्लिक लिमिटेड कंपनी के मामले में) ➤ सत्य एवं अद्यतन होने के रूप में निदेशक/सचिव द्वारा विधिवत प्रमाणित संस्था के बहिर्नियम एवं अंतर्नियम ➤ पब्लिक लिमिटेड कंपनी के मामले में अद्यतन लेखा परिक्षित तुलन पत्र तथा लाम और हानि खाते की प्रतिलिपी ➤ निम्नलिखित नमूने के अनुसार निदेशक मंडल द्वारा पारित संकल्प की प्रतिलिपि : संकल्प किया जाता है कि कंपनी का बैंक खाता विदर्भ कोकण ग्रामीण बँक में खोला जाए तथा उक्त बैंक को कंपनी की ओर से या उसके द्वारा स्वीकृत, पृष्ठांकित या जारी सभी चेक, विनिमय बिल, वचन पत्र या अन्य आदेशों का भुगतान करने के लिए तथा खाते _____ से संबंधित इस प्रकार दिये गये किसी अनुदेश पर, चाहे खाता क्रेडिट में हो या अति आहरित हो, कार्रवाई करने के लिए प्राधिकृत किया जाता है। (नाम)
केवल हिन्दू अविभक्त परिवार के लिए	➤ हिन्दू अविभक्त परिवार और उसके कर्ता का घोषणा पत्र (कारोबारी फर्मों के लिए संयुक्त घोषणा पत्र सं. सीडी) 115 गैर-कारोबारी खातों के लिए दिये गये नमूना प्रारूप के अनुसार)
क्लब/संगठन/सोसायटियों आदि के लिए	➤ संविधान और उप-नियमों की विधिवत प्रमाणित प्रतियाँ ➤ पंजीकृत संस्थाओं के मामले में पंजीयन का प्रमाणपत्र ➤ प्रबंधन समिति द्वारा पारित संकल्प की प्रमाणित सत्य प्रतिलिपी जिसमें खाता खोलने के साथ ही खाता परिचालन के लिए अधिदेश दिया गया हो। (नमूना फार्म संलग्न)
न्यास/फाऊंडेशन/स्कूल/कॉलेज के लिए	➤ परिक्षण हेतु मूल न्यास विलेख का सत्यापन करें तथा न्यासियों की संख्या और खाते के परिचालन अनुदेशों के लिए सम्बन्ध उद्घरण प्राप्त करें। पंजीयन प्रमाणपत्र, प्रबंध न्यासियों/समिति का संकल्प
सभी/चालू/ओडी/सीसी खातों	बिल फार्म 1005

[illegible]

बचत	बचत प्लस	अल्पावधि जमा	मासिक आय प्रमाण पत्र	आवर्ती जमा	ओवरड्राफ्ट	जमा प्रमाण पत्र
चालू	चालू प्लस	सावधि जमा	दोहरा लाभ जमा	अस्थिर दर जमा	नकद उधार	अन्य

दिनांक :

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मैं/हम आपके पास खाता खोलना चाहते हैं जिसके लिए मैं/हम आरंभ में रु. _____ (रु. _____)

कारोबार गतिविधि _____ स्थापना की तारीख : _____

खाते का शीर्षक	प्रोप्राइटर / प्रथम आवेदक भागीदार/निदेशक										द्वितीय आवेदक भागीदार/निदेशक										तृतीय आवेदक भागीदार/निदेशक									
प्रथम नाम																														
मध्य नाम																														
कुल नाम																														
पैन सं.(यदि प्राप्त किया है)अन्यथा 60/61																														
लिंग (उचित रूप से चिह्नित करें)	पुरुष					महिला					पुरुष					महिला					पुरुष					महिला				
प्रथम आवेदक के साथ रिश्ता																														
जन्म तिथि (दिन/माह/वर्ष)																														
स्थायी पता																														
डाक पता																														
टेलीफोन (कार्यालय)																														
टेलीफोन (निवास)																														
मोबाईल फोन																														
ई-मेल पता																														
पहचान/पते का प्रमाण																														
अवयस्क के मामले में (आवेदक सं.															) वयस्कता प्राप्त करने की तारीख (दिन/माह/वर्ष)															
माता पिता/नैसर्गिक अभिभावक का नाम															अभिभावक द्वारा परिचालित अवयस्क के खाते में घोषणा : मैं एतद्वारा घोषणा करता हूँ कि अवयस्क की कमतिथि/...../..... है जो मेरा/मेरी है और मैं उसका/उसकी नैसर्गिक अभिभावक/कोर्ट अद्वैत हूँ। द्वारा नियुक्त कानूनी अभिभावक हूँ (प्रतिनिधि संलग्न) । मैं उक्त खाते में जब तक उपरोक्त अवयस्क द्वारा वयस्कता प्राप्त नहीं किए मेरे द्वारा उसके खाते में किये गये किसी आहरण/संव्यवहार के लिए ज़िम्मेदार अवयस्क के दाये पर बैंक को बलिपूर्ति करूंगा।															
अभिभावक का पता :																														
अभिभावक के हस्ताक्षर																														
☐ धेक बुक ☐ आवश्यकता नहीं ☐ वार्षिक धेक बुक आवश्यक ☐ बह-शहरी धेक बुक आवश्यक ☐ केवल सामान्य धेक आवश्यक चालू खाता विवरणी की बारबारता ☐ तिमाही ☐ मासिक ☐ पाक्षिक ☐ साप्ताहिक* ☐ दैनिक* अपेक्षित सेवाएं ☐ एटीएम सह डेबिट कार्ड ☐ इंटरनेट बैंकिंग ☐ एसएमएस/मोबाईल बैंकिंग ☐ टेली बैंकिंग ☐ एमबीबी बैंकिंग नामांकन सुविधा ☐ हां आवश्यक है ☐ आवश्यक नहीं है *यदि आवश्यक है तो नीचे का नामांकन फार्म भरे। लागू प्रभारों के अध्यक्ष																														

मीयादी जमाराशियों के लिए - परिपक्वता पर भुगतान/ब्याज का भुगतान (विवरणी आवश्यक है) - मासिक/तिमाही		☐ खाता सं. _____ में जमा करें ☐ मांग ड्राफ्ट/भुगतान आदेश जारी करें ☐ नगद करें	
मीयादी जमा राशी - स्वतः नवीनीकरण के लिए			
• मैं/हम जमाराशि की आनेवाली नियत तारीख की सूचना डाक/हस्त सुपुर्दगी द्वारा प्राप्त करना चाहता हूँ/चाहते हैं। • मैं यदि मेरे द्वारा अन्यथा सूचित नहीं किया गया तो जमाराशि का उपचित ब्याज के साथ परिपक्वता तारीख पर उसी अवधि के लिए प्रचलित दर पर स्वतः नवीनीकरण करने हेतु बैंक को प्राधिकृत करता हूँ। ☐ मूल एवं ब्याज का नवीकरण ☐ केवल मूल राशि का नवीकरण			
मेरे/हमारे अन्य बैंकों के पास निम्नानुसार अन्य ऋण सुविधाएं/चालू खाते हैं :			
बैंक नाम/शाखा	खाता प्रकार / सुविधा	खाता सं.	सीमा, यदि कोई है
विद्यमान विदर्भ कोकण ग्रामीण बैंक ग्राहक द्वारा परिचय : मैं/हम पुष्टि करता हूँ/करते हैं कि मैं/हम विदर्भ ग्रामीण बैंक के 6 माह से अधिक समय से खाताधारक हूँ/हैं मैं/हम प्रमाणित करता हूँ/करते हैं कि मैं/हम श्री/श्रीमती/कुमारी/मेसर्स _____ को विगत _____ माह/वर्षों से जानता हूँ/जानते हैं और खाता खोलने के लिए इस आवेदन में दी गई उनकी पहचान, पेशे/व्यवसाय और पते की पुष्टि करता हूँ/करते हैं।			
नाम : _____		परिचयदाता के हस्ताक्षर	
ग्राहक पहचान <table border="1" style="display: inline-table; width: 100px; height: 20px; vertical-align: middle;"></table>		खाता संख्या <table border="1" style="display: inline-table; width: 150px; height: 20px; vertical-align: middle;"></table>	
कृपया संबंधित आवेदकों से संबंधित स्तंभ में पासपोर्ट आकार के फोटो चिपकाएँ	प्रोप्राइटर/प्रथम आवेदक भागीदार/निदेशक	द्वितीय आवेदक भागीदार/निदेशक	तृतीय आवेदक भागीदार/निदेशक
खाता परिचालनों के लिए अधिदेश	☐ एकल (स्वतः परिचालित)	☐ हम दोनों में से कोई एक या उत्तरजीवी	☐ पहला या उत्तरजीवी
	☐ कोई एक या उत्तरजीवी	☐ सभी द्वारा संयुक्त रूप से	☐ किन्हीं दो संयुक्त रूप से
प्रथम आवेदक के हस्ताक्षर		द्वितीय आवेदक के हस्ताक्षर	
प्रथम आवेदक के हस्ताक्षर		तृतीय आवेदक के हस्ताक्षर	
शाखा उपयोग के लिए : परिचयदाता/ग्राहक को धन्यवाद पत्र भेजने की तारीख _____ परिचयदाता से संपर्क करने की तारीख _____			
खाता निम्नलिखित व्यक्ति ने खोला	हस्ताक्षर	निम्नलिखित द्वारा प्राधिकृत किया गया	हस्ताक्षर
नाम : _____		नाम : _____	
नामांकन : (नामांकन फार्म डीए-1) बैंक जमाराशियों के संबंध में बैंककारी विनियमन अधिनियम-1949 के अनुच्छेद 45 जेडए और बैंकिंग कंपनी (नामांकन) नियम 1985 के नियम 2(1) के अंतर्गत नामांकन।			
मैं हम निम्नलिखित व्यक्ति का नामांकन करते हैं जिन्हे मेरी/हमारी/अवयस्क की मृत्यु की दशा में उक्त खाते में जमा धनराशि वापस की जाए। चूंकि आजकी तारीख में नामिती अवयस्क है अतः मैं/हम/श्री/श्रीमती/डॉ..... को नामिती की		नामिती का नाम और पता	
और से अवयस्क की अवयस्कता के दौरान मेरी/हमारी/अवयस्क की मृत्यु की दशा में खाते में जमाराशि को प्राप्त करने के लिए नियुक्त करता हूँ।		जमाकर्ता के साथ नामिती का रिश्ता, यदि कोई है नामिती की आयु	
यदि नामिती अवयस्क है, तो जन्म तिथि : _____ (यदि नामिती अवयस्क नहीं है तो काट दें)		यदि अंगूठे का निशान प्राप्त किया गया है तो, दो गवाहों के हस्ताक्षर	
जमाकर्ता (कर्ताओं) के हस्ताक्षर			
नामांकन की पावती नामांकन प्राप्ति एवं पंजीयन की तारीख : _____ कृते विदर्भ कोकण ग्रामीण बैंक प्राधिकृत हस्ताक्षरी		ग्राहक पहचान <table border="1" style="display: inline-table; width: 100px; height: 20px; vertical-align: middle;"></table> खाता संख्या <table border="1" style="display: inline-table; width: 150px; height: 20px; vertical-align: middle;"></table>	

आवेदक/कों द्वारा घोषणा/वचनपत्र (जो लागू हो उसे टिक करें और न लागू को काट दें।)

- ☐ मैं/हम पुष्टि करता हूँ/करते हैं कि मैं/हम भारत का/के निवासी हूँ/हैं।
- ☐ मैं/हम पुष्टि करता हूँ/करते हैं कि मैंने/हमने विभिन्न खातों/सेवाओं से संबंधित नियमों और नागरिक घोषणापत्र को पढ़कर/सुनकर समझ लिया है और मैं/हम एतद्वारा इन नियमों के अंतर्गत निर्धारित शर्तों/उपबंधों और उनमें समय-समय पर किए गए संशोधनों और विभिन्न सेवाओं एटीएम कार्ड/क्रेडिट कार्ड/डेबिट कार्ड/टेलिबैंकिंग, एमबीबी बैंकिंग, इंटरनेट बैंकिंग, एसएमएस/मोबाईल बैंकिंग आदि सहित लेकिन इन तक सिमित नहीं, से संबंधित प्रावधानों से सहमत हूँ/हैं जिनसे मेरे/हमारे द्वारा विदर्भ कोकण ग्रामीण बैंक में खोले जा रहे खाते/खाता नियंत्रित होता है, मैं/हम सहमत हूँ/हैं कि मेरे/हमारे विभिन्न खातों से संबंधित और/या अन्य सेवाओं से संबंधित समय-समय पर बदले हुए बैंक के नियम मुझे/हमें बैंक की वेबसाईट पर उपलब्ध होंगे और यह कि विभिन्न खातों/सेवाओं से संबंधित शर्तों और उपबंधों में हुए ऐसे परिवर्तनों से मैं आबद्ध रहूंगा।
- ☐ मैं/हम यह जानता हूँ/जानते हैं कि बैंक अपने पूर्ण विवेकाधिकार से मुझे/हमें बिना कोई नोटिस दिए कोई भी सेवाएं पूर्णतः बंद कर सकता है।
- ☐ मैं/हम उससे सहमत हूँ/हैं कि बैंक समय-समय पर लागू सेवा प्रभार मेरे खाते में नामे कर सकता है।
- ☐ मैं/हम पूर्ण सुरक्षा के साथ धेक बुक मेरी/हमारी सुरक्षित अभिरक्षा में रखूंगा/रखेंगे। मैं/हम दैनंदिन संव्यवहारों पर नजर रखूंगा/रखेंगे ताकि मेरे/हमारे प्रतिनिधि/कर्मचारी द्वारा यदि कोई धोखाधड़ी की जाय तो उसका जल्दी से पता लग सके।
- ☐ मैं हम पुष्टि करता हूँ/करते हैं कि इस खाते को खोलने अथवा संबंध स्थापित करने का उद्देश्य और कारण

- ☐ प्रस्तावित कार्यकलाप की संभावित प्रकृति है : _____ है।
- ☐ शुरु किए जा रहे कार्यकलाप का संभावित स्तर (टर्नओवर) _____ है।
- ☐ प्रस्तावित संबंध के अंतर्गत प्रयोग किए जाने वाले धन का संभावित उद्गम _____ है।

अन्य कोई

प्रथम आवेदक के हस्ताक्षर	द्वितीय आवेदक के हस्ताक्षर	तृतीय आवेदक के हस्ताक्षर

फार्म सं. 60/61 (नियम 114 बी का तीसरा प्रावधान देखें)

(उस व्यक्ति द्वारा किये जानेवाला घोषणा पत्र जिसका पैन नहीं है और जो नियम 114 बी के उपबंध (ए) से (एच) में उल्लिखित संव्यवहार के संबंध में नकद जमा करना चाहता है।)

1. घोषणाकर्ता का पूरा नाम और पता : (पासपोर्ट/राशनकार्ड/कर्मचारी परिचय पत्र/वाहन चालक लाइसेंस आदि द्वारा समर्थित)	
2. मद 1 में दिए गए पते के समर्थन में दिए गए दस्तावेजों का ब्योरा	
3. संव्यवहार ब्योरे	खाता खोलना
4. संव्यवहार की राशी	
5. क्या आपका कर निर्धारण हुआ है? हाँ/नहीं* (किसान होने के कारण/आयकर योग्य आय न होने के कारण)	6. यदि हाँ, आयकर के ब्योरे वार्ड/सर्कल/रेंज : _____ पैन नंबर न होने का कारण : _____
केवल कृषि आय रखने वाले और कोई अन्य आयकर प्रभाष्य आय न रखने वाले व्यक्ति द्वारा की गई घोषणा मैं एतद्वारा घोषित करता हूँ कि मेरी आय का स्रोत कृषि है और यदि मेरी कोई अन्य आय भी हो तो मुझे आयकर देना अपेक्षित नहीं है।	सत्यापन : मैं _____ एतद्वारा घोषित करता हूँ कि मेरे द्वारा दी गई उक्त सूचना मेरे ज्ञान और विश्वास के अनुसार सत्य है। सत्यापित, आज _____ दिन _____ २०_____ स्थान : _____ दिनांक : _____ किसान के हस्ताक्षर _____ घोषणाकर्ता का हस्ताक्षर _____



Principal
Dr. Umesh Tulaskar

VidyaVikasShikashanSanstha, Hinganghat

MATOSHRI ASHATAI KUNAWAR ARTS, COMMERCE & SCIENCE WOMENS COLLEGE

SantTukadoji Ward, Nandori Road, Hinganghat, DistWardha -442301
(Affiliated to RashtrasantTukadojiMaharaj Nagpur University, Nagpur)
E-Mail ID :makm.college@gmail.com
Mobile No. 9850808807, (Office No. 8483922491) (Estd. 2018)

No. MAKM/...../.....

Date : 11/11/2022

Name of activity :Seminar : Industrial Visit

**Name of ProgrammeOrganizer :UG Department of Commerce of Matoshri Ashatai
Kunawart Arts, Commerce & Science Women's College, Hinganghat.**

**Details of organization with Address : MATOSHRI ASHATAI KUNAWAR ARTS,
COMMERCE & SCIENCE WOMENS COLLEGE**

Date of Conduction : 11/11/2022

Participant Count : Students :-58

Faculty :- 08

Brief Description :On Account of International accounting day Industrial Visit organized by Commerce department at Pee Vee Textiles Industries Ltd. Jam and Manas Industries Bela, Nagpur. HOD of commerce department Prof. Vaishali Tadas and Visit Co-Ordinator Prof. Shruti Dudhalkar organized this Industrial Visit. Dr. Umesh Tulaskar embrace the students with his guidance on this visit and best wishes for the journey.

Outcomes of the activity :

1. Motivation to students.
2. Opens new venues for learning by seeing.
3. Improves their job prospects.
4. Helps them explore the other end of the horizon.


Principal
M.A.K.College of Women's
Hinganghat Dist.-Wardha



Photo :



Hinganghat, Maharashtra, India
HV22+GWM, Shahalangadi, Hinganghat, Maharashtra 442301, India
Lat 20.55147°
Long 78.852138°
11/11/22 08:35 AM



GPS Map Camera

Hinganghat, Maharashtra, India
HV22+GWM, Shahalangadi, Hinganghat, Maharashtra 442301, India
Lat 20.551347°
Long 78.852285°
11/11/22 12:59 PM





Principal
M.A.K.College of Women's
Hinganghat Dist.-Wardha



मातोश्री महिला महाविद्यालयातील वाणिज्य विभागाच्या वतीने इंटरनॅशनल अकाउंटिंग डे च्या अनुषंगाने इंडस्ट्रियल टूरचे आयोजन

दे. कळंब नगरी

विशाल माधनकर/वर्धा :

मातोश्री कला, वाणिज्य व विज्ञान महिला महाविद्यालय हिंगणघाट येथील वाणिज्य विभागाच्या वतीने इंटरनॅशनल अकाउंटिंग डेच्या अनुषंगाने इंडस्ट्रियल टूरचे आयोजन करण्यात आले. हा अभ्यास दौरा पी. व्ही. टेक्सटाईल, जाम, पुर्ती साखर कारखाना, मानस इंडस्ट्री, वेल्डा, नागपूर येथे आयोजित करण्यात आला. या प्रसंगी विद्यार्थिनींना इंडस्ट्रीमधील विविध विभागांना भेट देता आली व येथे त्यातील कामकाज जाणून घेता आले.



इंडस्ट्रीमधील सर्व विभागातील सर्व काम व त्यातील प्रक्रिया विद्यार्थिनींनी जाणून घेतल्या. अनेक प्रश्नांच्या माध्यमातून शंकांचे निराकरण करून घेतले. सदर उपक्रम प्राचार्य डॉ. उमेश तुळसकर यांच्या मार्गदर्शनात आयोजित करण्यात आले.

याप्रसंगी प्रा. वैशाली तडम वाणिज्य विभाग प्रमुख, इंडस्ट्रियल टूरचे आयोजक प्रा. भुती दुधलकर, प्रा. अमिन दिक्षित, प्रा. भाग्यश्री सावळे, प्रा. डॉ. स्वर्णलता वागडे, प्रा. संगिता खांडगे, प्रा. पायल तन्ना, प्रा. स्नेहल वाकडे व ५८ विद्यार्थिनींची उपस्थिती होती.

मातोश्री महिला महाविद्यालयाची औद्योगिक सहल



देशोन्नती वृत्तसंकलन...

हिंगणघाट : मातोश्री कला, वाणिज्य व विज्ञान महिला महाविद्यालय येथील वाणिज्य विभागाच्या वतीने इंटरनॅशनल अकाउंटिंग डेच्या अनुषंगाने इंडस्ट्रियल टूरचे आयोजन करण्यात आले. हा अभ्यास दौरा पी. व्ही. टेक्सटाईल, जाम, पुर्ती साखर कारखाना, मानस इंडस्ट्री, वेल्डा, नागपूर येथे आयोजित करण्यात आला. या प्रसंगी विद्यार्थिनींना इंडस्ट्रीमधील विविध विभागांना भेट देता आली व येथे त्यातील कामकाज जाणून घेता आले.

इंडस्ट्रीमधील सर्व विभागातील सर्व काम व त्यातील प्रक्रिया विद्यार्थिनींनी जाणून घेतल्या. अनेक प्रश्नांच्या माध्यमातून शंकांचे निराकरण करून घेतले. सदर उपक्रम प्राचार्य डॉ. उमेश तुळसकर यांच्या मार्गदर्शनात आयोजित करण्यात आले.

याप्रसंगी प्रा. वैशाली तडम वाणिज्य विभाग प्रमुख, इंडस्ट्रियल टूरचे आयोजक प्रा. भुती दुधलकर, प्रा. अमिन दिक्षित, प्रा. भाग्यश्री सावळे, प्रा. डॉ. स्वर्णलता वागडे, प्रा. संगिता खांडगे, प्रा. पायल तन्ना, प्रा. स्नेहल वाकडे व ५८ विद्यार्थिनींची उपस्थिती होती. प्रा. प्रतिकी

पुण्य नगरी

City Pulse

वाणिज्य विभागातर्फे औद्योगिक अभ्यास दौरा



हिंगणघाट : येथील मातोश्री कला, वाणिज्य व विज्ञान महिला महाविद्यालयातील वाणिज्य विभागाने वतीने इंटरनॅशनल अकाउंटिंग डे च्या अनुषंगाने औद्योगिक अभ्यास दौऱ्याचे आयोजन करण्यात आले होते. हा अभ्यास दौरा पी. व्ही. टेक्सटाईल, जाम, पुर्ती साखर कारखाना, मानस इंडस्ट्री, वेल्डा, नागपूर येथे आयोजित करण्यात आला. याप्रसंगी विद्यार्थिनींनी इंडस्ट्रीमधील विविध विभागांना भेट देत तेथील कामकाज जाणून घेतले. इंडस्ट्रीमधील सर्व विभागातील सर्व काम व प्रक्रिया विद्यार्थिनींनी जाणून घेतल्या. अनेक प्रश्नांच्या माध्यमातून शंकांचे निराकरण करून घेतले. हा उपक्रम प्राचार्य डॉ. उमेश तुळसकर यांच्या मार्गदर्शनात आयोजित करण्यात आला. याप्रसंगी वाणिज्य विभागप्रमुख प्रा. वैशाली तडम, प्रा. भुती दुधलकर, प्रा. अमिन दिक्षित, प्रा. भाग्यश्री सावळे, प्रा. डॉ. स्वर्णलता वागडे, प्रा. संगिता खांडगे, प्रा. पायल तन्ना, प्रा. स्नेहल वाकडे विद्यार्थिनींची उपस्थिती होती.

Principal

M.A.K.College of Women's
Hinganghat Dist.-Wardha



Vidya Vikas Shikshan Sanstha, Hinganghat



MATOSHRI ASHATAI KUNAWAR ARTS, COMMERCE & SCIENCE WOMENS COLLEGE

Sant Tukdoji Ward, Nandori Road, Hinganghat, Dist. Wardha - 442301

(Affiliated to Rashtrasant Tukadoji Maharaj Nagpur University, Nagpur)

Email : makm.college@gmail.com

Mobile No. 9850808807, (Office No. 8483922491) (Estd. 2018)

Principal

Dr. Umesh Tulaskar

No. MAKM/ 466/2022-23

Date: 04/11/2022

To

Shri B. S. Shahane

General Manager, (FM & Admin)

Pee Vee Textiles Industries Ltd.

Jamb. Taluka Samudrapur

Distt. Wardha.

Subject: Permission for Industrial Visit.

Dear Sir,

As you may be aware that our college Matoshri Ashtai Kunnawar Arts Commerce and Science Women's College, Hinganghat is known for its excellent record in academics and co-curricular activities. The College offers Bachelors Degree courses in Arts, Commerce and Science.

As a part of curriculum students are required to undertake industrial visits to a few industries of repute. We feel it will be fruitful that the students with academic background have a glimpse of industry in order to have a better appreciation of practical applications of theory.

In the above background we would like to send a batch of about 50 students of Commerce Department accompanied by faculty members to visit your esteemed industry preferable on 11th November 2022.

I request to kindly accord the necessary permission for the above visit and arrange for guiding the students.

We assure you that our students will observe the rules and regulations prescribed by the company and will not disturb the functioning of the company during visit.

We shall be grateful for your favorable response.

Thanking You.

[Signature]

[Prof. Vaishali Tadas]

Head of Department

Dept. of Commerce

[Signature]

[Prof. Shruti Dudhalkar]

Visit Co-Ordinator

Dept. of Commerce



[Signature]

Dr. Umesh Tulaskar

Principal

M.A.K Women's College, Hgt

Vidya Vikas Shikshan Sanstha, Hinganghat



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Email : makm.college@gmail.com

Mobile No. 9850808807, (Office No. 8483922491)

(Estd. 2018)

Principal

Dr. Umesh Tulaskar

No. MAKM/ /20

Date: 11-11-2022

To,
Shri. B. S. Shahane
General Manager (HR & Adim)
Pre Vee Textiles Ltd, Jam
Th: Samudrapur
Dist: Wardha

Letter of Appreciation

Dear Sir/Madam

On behalf of Department of Commerce, MatoshriAshataiKunawar Arts Commerce and Science Women's College Hinganghat, we would like to sincerely forward thank you for your kind gesture for allowing us to visit your factory. We would also like to thank you for creating a positive environment for our students and guide them to understand various departments and procedures in the industry and working.

We would look forward for your kind support in future as well.

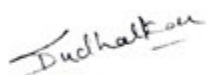
Thank you so much!

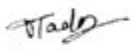
Date: 11/11/2022

Industrial Visit Co-Ordinator

HOD, Dept of Commerce

Principal


Prof. Shruti Dudhalkar


Prof. Vaishali Tadas.


Dr. Umesh Tulaskar



Vidya Vikas Shikshan Sanstha, Hinganghat



MATOSHRI ASHATAI KUNAWAR ARTS, COMMERCE & SCIENCE WOMENS COLLEGE

Sant Tukdoji Ward, Nandori Road, Hinganghat, Dist. Wardha - 442301

(Affiliated to Rashtrasant Tukadoji Maharaj Nagpur University, Nagpur)

Email : makm.college@gmail.com

Mobile No. 9850808807, (Office No. 8483922491) (Estd. 2018)

Principal

Dr. Umesh Tulaskar

No. MAKM/ /20

Date: 11-11-2022

To,
The COO
Manas industries
Bela Nagpur

Letter of Appreciation

Dear Sir/Madam

On behalf of Department of Commerce, MatoshriAshataiKunawar Arts Commerce and Science Women's College Hinganghat, we would like to sincerelyforward thank you for your kind gesture for allowing us to visit your factory. We would also like to thank you for creating a positive environment for our students and guide them to understand various departments and procedures in the industry and working.

We would look forward for your kind support in future as well.
Thank you so much!

Date: 11/11/2022

Industrial Visit Co-Ordinator

HOD, Dept of Commerce

Principal

Prof. Shruti Dudhalkar

Prof. Vaishali Tadas.

Dr. Umesh Tulaskar

11/11/22

MATOSHRI ASHATAI KUNAWAR ARTS, COMMERCE & SCIENCE
WOMENS COLLEGE, HINGANGHAT, DIST-WARDHA 442301.

PROGRAM/EVENT: Industrial Visit

DATE: 11 - 11 - 2022 TIME: 8:30 am

VENUE: Pea Vee Textiles Jam and Manas Industrial, Bela

ORGANIZED BY/ DEPARTMENT: Commerce

1 Nagpur.

SR.NO	STUDENT NAME	SIGNATURE
1.	Dimpal S. Padal	<u>Padal</u>
2.	Sneha C. Telhande.	<u>Telhande</u>
3.	Rutuja P. Talwatkar	<u>Talwatkar</u>
4.	Harshada G. mohadare	<u>Mohadare</u>
5.	Gayatri K. Hulke.	<u>Hulke</u>
6.	Neharika R. Vazma	<u>N.R. Vazma</u>
7.	Sejal A. Thombare	<u>S. A. Thombare</u>
8.	Darshana D. Wanjari	<u>D. P. Wanjari</u>
9.	Anam Yash Khan	<u>A. Y. Khan</u>
10.	Sakshi Dilip Lokhande	<u>Sakshi Lokhande</u>
11.	Khushi Liladhar Beekar	<u>Khushi</u>
12.	Tejaswini Pandhori Lokhande.	<u>Tejaswini</u>
13.	Ashwini Somaji Sawsakale	<u>Ashwini Sawsakale</u>
14.	Jagauti Aneshwar Dakhore.	<u>Dakhore</u>
15.	Samrudhni Sanjay Tambekar	<u>Tambekar</u>
16.	Tanya Jitendra Wadhvani	<u>Tanya</u>
17.	Utkarsha Ashok Kadwe	<u>Utkarsha</u>
18.	Mahela Mitesh Choudhari	<u>Mahela</u>
19.	Mrunali Sunilrao Galande	<u>Galande</u>
20.	Krutika Manohar Lokhande	<u>Lokhande</u>
21.	Nirjhara Mangesh Yerpe	<u>Yerpe</u>
22.	Diwya Prakashrao Hulke	<u>D. P. Hulke</u>
23.	Megha Padmakar Talwekar	<u>M. P. Talwekar</u>
24.	Gauri Manohar Dhongade	<u>G. M. Dhongade</u>
25.	Janhavi Hemant Bhatkar	<u>Bhatkar</u>
26.	Mahima Sanjay Khuparkar	<u>Khuparkar</u>
27.	Nrushali Pandhori Nath Talwekar	<u>Nrushali</u>
28.	Tsha Ankush Lonkar	<u>Tsha</u>
29.	Alham Dilip Raut	<u>A. D. Raut</u>
30.	Sneha Shenle	<u>S. N. Shenle</u>
31.	Shruti Mujbaile	<u>Shruti Mujbaile</u>
32.	Kalyani Mujbaile	<u>K. Mujbaile</u>
33.	Gauri Telhande	<u>G. Telhande</u>
34.	Esha Dhawale	<u>Esha</u>
35.	Unnati Surkar	
36.	Geeta Ashwar Hande	<u>Hande</u>
37.	Pratima Amilead Awaspure	<u>Pratima</u>
38.	Mayuri Sunil Goulikar	<u>Mayuri</u>
39.	Samiksha Admare	<u>S. Admare</u>

40)	Mikita G. Dandekar	Aditya
41)	Pallavi P. Kolhe	Pallavi
42)	Aparna B. Temburde	Atemburde
43)	Aditi B. Nannaware	Aditi
44)	Pratiksha R. Bahir	P.R. Bahir
45)	Pooja R. Tuzale	P.R. Tuzale
46)	Bhavani N. Thakare	Bhavani
47)	Sonu S. Vaidya	S.Vaidya
48)	Achal P. Menhase	A.Menhase
49)	Varshavi M. Raghavate	V.Raghavate
50)	Ayushi U. Balpande	A.U. Balpande
51)	Diksha J. Moon	D.J. Moon
52)	Nandini S. Wardhane	N.S. Wardhane
53)	Yogita P. Ghugare	Y.P. Ghugare
54)	Ashwini D. Samarth	A.D. Samarth
55)	Pratiksha S. Thamke	P.S. Thamke
57)	Jasika Purneen Nisarr Khan	J.P. Nisarr Khan
58)	Sneha Pramod Borkar	S.P. Borkar



Photo :



Hinganghat, Maharashtra, India
HV22+GWM, Shahalangadi, Hinganghat, Maharashtra 442301, India
Lat 20.55147°
Long 78.852138°
11/11/22 08:35 AM



Hinganghat, Maharashtra, India
HV22+GWM, Shahalangadi, Hinganghat, Maharashtra 442301, India
Lat 20.551347°
Long 78.852285°
11/11/22 12:59 PM




Principal
M.A.K.College of Women's
Hinganghat Dist.-Wardha

मातोश्री महिला महाविद्यालयातील वाणिज्य विभागाच्या वतीने इंटरनॅशनल अकाउंटिंग डे च्या अनुषंगाने इंडस्ट्रिअल टूरचे आयोजन

दै. कळंब नगरी

विशाल माथनकर/वार्ड :

मातोश्री कला, वाणिज्य व विज्ञान महिला महाविद्यालय हिंगणघाट येथील वाणिज्य विभागाच्या वतीने इंटरनॅशनल अकाउंटिंग डेच्या अनुषंगाने इंडस्ट्रिअल टूरचे आयोजन करण्यात आले. हा अभ्यास दौरा पी. व्ही. टेक्सटाईल, जाम, पुर्ती साखर कारखाना, मानस इंडस्ट्री, बेला, नागपूर येथे आयोजित करण्यात आला. या प्रसंगी विद्यार्थिनींना इंडस्ट्रीमधील विविध विभागांना भेट देता आली व येथे त्यातील कामकाज जाणून घेता आले.



इंडस्ट्रीमधील सर्व विभागातील सर्व काम व त्यातील प्रक्रिया विद्यार्थिनींनी जाणून घेतल्या. अनेक प्रश्नांच्या माध्यमातून शंकांचे निरसन करून घेतले. सदर उपक्रम प्राचार्य डॉ. उमेश तुळसकर यांच्या मार्गदर्शनात आयोजित करण्यात आले.

याप्रसंगी प्रा. वैशाली तडर वाणिज्य विभाग प्रमुख इंडस्ट्रिअल टूरचे आयोजक प्रा. श्रुती दुधलकर, प्रा. अमित दिक्षित, प्रा. भाग्यश्री साबळे, प्रा. डॉ. स्वर्णलता बागडे, प्रा. संगिता लांडगे प्रा. पायल तन्ना, प्रा. स्नेहल वाकडे व ५८ विद्यार्थिनींचे उपस्थिती होती.

मातोश्री महिला महाविद्यालयाची औद्योगिक सहल



देशोन्नती वृत्तसंकलन...

हिंगणघाट : मातोश्री कला, वाणिज्य व विज्ञान महिला महाविद्यालय येथील वाणिज्य विभागाच्या वतीने इंटरनॅशनल अकाउंटिंग डेच्या अनुषंगाने इंडस्ट्रिअल टूरचे आयोजन करण्यात आले. हा अभ्यास दौरा पी. व्ही. टेक्सटाईल, जाम, पुर्ती साखर कारखाना, मानस इंडस्ट्री, बेला, नागपूर येथे आयोजित करण्यात आला. या प्रसंगी विद्यार्थिनींना इंडस्ट्री मधील विविध विभागांना भेट देता आली व येथे त्यातील कामकाज जाणून घेता आले.

इंडस्ट्रीमधील सर्व विभागातील सर्व काम व त्यातील प्रक्रिया विद्यार्थिनींनी जाणून घेतल्या. अनेक प्रश्नांच्या माध्यमातून शंकांचे निरसन करून घेतले. सदर उपक्रम प्राचार्य डॉ. उमेश तुळसकर यांच्या मार्गदर्शनात आयोजित करण्यात आले.

याप्रसंगी प्रा. वैशाली तडर वाणिज्य विभाग प्रमुख, इंडस्ट्रिअल टूरचे आयोजक प्रा. श्रुती दुधलकर, प्रा. अमित दिक्षित, प्रा. भाग्यश्री साबळे, प्रा. डॉ. स्वर्णलता बागडे प्रा. संगिता लांडगे, प्रा. पायल तन्ना, प्रा. स्नेहल वाकडे, व ५८ विद्यार्थिनींची उपस्थिती होती. श. प्रतिनिधी

पुण्य नगरी

City Pulse

वाणिज्य विभागातर्फे औद्योगिक अभ्यास दौरा



हिंगणघाट : येथील मातोश्री कला, वाणिज्य व विज्ञान महिला महाविद्यालयातील वाणिज्य विभागाच्या वतीने इंटरनॅशनल अकाउंटिंग डे च्या अनुषंगाने औद्योगिक अभ्यास दौऱ्याचे आयोजन करण्यात आले होते. हा अभ्यास दौरा पी. व्ही. टेक्सटाईल, जाम, पुर्ती साखर कारखाना, मानस इंडस्ट्री, बेला, नागपूर येथे आयोजित करण्यात आला. याप्रसंगी विद्यार्थिनींनी इंडस्ट्रीमधील विविध विभागांना भेट देत येथील कामकाज जाणून घेतले. इंडस्ट्रीमधील सर्व विभागातील सर्व काम व प्रक्रिया विद्यार्थिनींनी जाणून घेतल्या. तसेच अनेक प्रश्नांच्या माध्यमातून शंकांचे निरसन करून घेतले. हा उपक्रम प्राचार्य डॉ. उमेश तुळसकर यांच्या मार्गदर्शनात आयोजित करण्यात आला. याप्रसंगी वाणिज्य विभागप्रमुख प्रा. वैशाली तडर, प्रा. श्रुती दुधलकर, प्रा. अमित दिक्षित, प्रा. भाग्यश्री साबळे, प्रा. डॉ. स्वर्णलता बागडे, प्रा. संगिता लांडगे, प्रा. पायल तन्ना, प्रा. स्नेहल वाकडे विद्यार्थिनींची उपस्थिती होती.



Principal
M.A.K. College of Women's
Hinganghat Dist. Wardh.



Vidya Vikas Shikashan Sanstha, Hinganghat

MATOSHRI ASHATAI KUNAWAR

ARTS, COMMERCE & SCIENCE WOMEN'S COLLEGE

INDUSTRIAL VISIT

Student Feedback Form

Student Name: UTKARSHA ASHOK KADWE

(Write Full Name as First Name-Middle Name-Last Name in CAPITAL LETTERS)

Class: B.Com (1st year) Email: utkarshaashokkadwe@gmail.com

Mobile No. 8177954334 WhatsApp: 8177954334

Address: SHASTRI WARD, TIWARI Layout, Hgt.

City: Hinganghat District: Wardha State: Maharashtra

How do you rate this Industrial Visit in terms of nature, management and execution?

☒ Very Good ☐ Good ☐ Fair ☐ Poor ☐ Very Poor

Do you feel the Industrial Visit was engaging and helpful for your learning?

☒ Yes ☐ No ☐ May be

Do you feel such visits are helpful for your overall development?

☒ Yes ☐ No ☐ May be

How frequently do you feel such programs should be conducted in college?

☐ Monthly ☐ Quarterly ☐ Half Yearly ☒ Yearly ☐ Never

How do you rate this Industrial Visit taken as a whole?

☒ Very Good ☐ Good ☐ Fair ☐ Poor ☐ Very Poor

What else do you like to share about this visit?

This industrial visit was very helpful & also enjoyable.
We learn much about production & management.

Date: 11/11/2022

Student Signature: Utkarsha





Vidya Vikas Shikashan Sanstha, Hinganghat

MATOSHRI ASHATAI KUNAWAR

ARTS, COMMERCE & SCIENCE WOMEN'S COLLEGE

INDUSTRIAL VISIT

Student Feedback Form

Student Name: TANIYA JITENDRA WADHWANI

(Write Full Name as First Name-Middle Name-Last Name in CAPITAL LETTERS)

Class: B.Com [1st year] Email: taniyawadhwani21@gmail.com

Mobile No. 8999476532 WhatsApp: 8999476532

Address: Gurunank Ward, Hinganghat

City: Hinganghat District: Wardha State: Maharashtra

How do you rate this Industrial Visit in terms of nature, management and execution?

☒ Very Good ☐ Good ☐ Fair ☐ Poor ☐ Very Poor

Do you feel the Industrial Visit was engaging and helpful for your learning?

☒ Yes ☐ No ☐ May be

Do you feel such visits are helpful for your overall development?

☒ Yes ☐ No ☐ May be

How frequently do you feel such programs should be conducted in college?

☐ Monthly ☐ Quarterly ☐ Half Yearly ☒ Yearly ☐ Never

How do you rate this Industrial Visit taken as a whole?

☒ Very Good ☐ Good ☐ Fair ☐ Poor ☐ Very Poor

What else do you like to share about this visit?

This educational tour was really very helpful and it made
us understand various concepts regarding our subjects.

Date: 11/11/2022

Student Signature: Taniya





Vidya Vikas Shikashan Sanstha, Hinganghat

MATOSHRI ASHATAI KUNAWAR
ARTS, COMMERCE & SCIENCE WOMEN'S COLLEGE
INDUSTRIAL VISIT

Student Feedback Form

Student Name: Megha Padmakar Talwekar.

(Write Full Name as First Name-Middle Name-Last Name in CAPITAL LETTERS)

Class: B.Com 1st year. Email: _____

Mobile No. 7517571924 WhatsApp: 7517571924

Address: Sant Tukdoji Ward, Hinganghat

City: Hinganghat District: Wardha State: Maharashtra

How do you rate this Industrial Visit in terms of nature, management and execution?

☒ Very Good ☐ Good ☐ Fair ☐ Poor ☐ Very Poor

Do you feel the Industrial Visit was engaging and helpful for your learning?

☒ Yes ☐ No ☐ May be

Do you feel such visits are helpful for your overall development?

☒ Yes ☐ No ☐ May be

How frequently do you feel such programs should be conducted in college?

☐ Monthly ☐ Quarterly ☐ Half Yearly ☒ Yearly ☐ Never

How do you rate this Industrial Visit taken as a whole?

☒ Very Good ☐ Good ☐ Fair ☐ Poor ☐ Very Poor

What else do you like to share about this visit?

I mostly like this visit. because I was learned very thing in industrial visit. and mostly enjoyed.

Date: 11/11/2022

Student Signature: M.P. Talwekar.





Vidya Vikas Shikashan Sanstha, Hinganghat

MATOSHRI ASHATAI KUNAWAR
ARTS, COMMERCE & SCIENCE WOMEN'S COLLEGE
INDUSTRIAL VISIT

Student Feedback Form

Student Name: NIRJHARA MANGESH YERNE

(Write Full Name as First Name-Middle Name-Last Name in CAPITAL LETTERS)

Class: B.Com - I Email: yernenirjhara@gmail.com

Mobile No. 9373905620 WhatsApp: 9373905620

Address: Mata Mandir Ward, Hinganghat.

City: Hinganghat District: Wardha State: Maharashtra

How do you rate this Industrial Visit in terms of nature, management and execution?

☒ Very Good ☐ Good ☐ Fair ☐ Poor ☐ Very Poor

Do you feel the Industrial Visit was engaging and helpful for your learning?

☒ Yes ☐ No ☐ May be

Do you feel such visits are helpful for your overall development?

☒ Yes ☐ No ☐ May be

How frequently do you feel such programs should be conducted in college?

☐ Monthly ☐ Quarterly ☒ Half Yearly ☐ Yearly ☐ Never

How do you rate this Industrial Visit taken as a whole?

☒ Very Good ☐ Good ☐ Fair ☐ Poor ☐ Very Poor

What else do you like to share about this visit?

I like to share about this visit is given me
information about production cost, production process and
products etc.

Date: 11-11-2022

Student Signature: Nmy.





Vidya Vikas Shikashan Sanstha, Hinganghat

MATOSHRI ASHATAI KUNAWAR ARTS, COMMERCE & SCIENCE WOMEN'S COLLEGE INDUSTRIAL VISIT

Student Feedback Form

Student Name: Rutuja Prashant Talwatkar

(Write Full Name as First Name-Middle Name-Last Name in CAPITAL LETTERS)

Class: B.Com 1st year Email: rutujatadawatkar@gmail.com

Mobile No. 8767163851 WhatsApp: 8806438828

Address: Sant Tukadaji ward, Hinganghat

City: Hinganghat District: Wardha State: Maharashtra

How do you rate this Industrial Visit in terms of nature, management and execution?

☒ Very Good ☐ Good ☐ Fair ☐ Poor ☐ Very Poor

Do you feel the Industrial Visit was engaging and helpful for your learning?

☒ Yes ☐ No ☐ May be

Do you feel such visits are helpful for your overall development?

☒ Yes ☐ No ☐ May be

How frequently do you feel such programs should be conducted in college?

☒ Monthly ☐ Quarterly ☐ Half Yearly ☐ Yearly ☐ Never

How do you rate this Industrial Visit taken as a whole?

☐ Very Good ☒ Good ☐ Fair ☐ Poor ☐ Very Poor

What else do you like to share about this visit?

Its very interesting trip we got very much knowledge
from various industry.

Date: 11-11-2022

Student Signature: R Talwatkar




Principal
M.A.K. College of Women's
Hinganghat Dist.-Wardha



निश्चिंत ट्रॅव्हल्स

बस स्टॉप रोड, हिंणघाट

आमचेकडे लग्न प्रसंगी, पिकनिक (सहल), तिर्थयात्रा करीता १८, २२, ३२, ३५, ५० सिटर बस मिळेल.

Mobile
9860663347
9970864470
9673081748

बिल 295

डेली सर्व्हिस - हिंणघाट ते नागपूर

बुकिंग तारीख : ०७/११/२२

श्री मालोजी महिला महाविद्यालय हिंणघाट

दि. ११/११ ला रवाना ४:०० वाजता

दि. ११/११ ला रवाना ५:०० वाजता

हिंणघाट व नागपूर (धर्म)

१,०००/- रक्कम

३,०००/- रक्कम

६,०००/- रक्कम

: नियम व अटी :

- गाडीचा टोल पार्टीकडे राहिल.
- गाडीचा करार करते वेळी अॅडव्हॉंस व ठरविल्या तारखेचा आठ दिवस अगोदर किंवा गाडी करतेवेळीस पूर्ण नगद रक्कम द्यावी लागेल. अन्यथा गाडी येणार नाही. त्यावर तुमची कोणतीही कारवाई किंवा तक्रार स्विकारल्या जाणार नाही. जबाबदार स्वतःवर राहिली.
- गाडी कोणत्याही अपरिहार्य कारणामुळे उशिरा आली असता किंवा न आल्यास त्याला गाडी मालक किंवा ट्रॅव्हल्स अधिकारी जबाबदार राहणार नाही.
- वरील घटना घडल्यास दुसरी गाडी पाठविण्याचा प्रयत्न करेल व मिळाल्यास गाडी पाठविण्यात येईल. अन्यथा नाही व तुम्ही भरलेल्या रक्कमेचा हिशोब करून बाकी रक्कम वापस केल्या जाईल.
- तुमच्या करारात गाडीची काही नुकसान केल्यास नुकसान भरपाई घेतल्या जाईल. त्याची जबाबदारी करार करणा-यावर राहिल.
- गाडीत ठरविलेल्या सिट्स बसतील जास्त सिटा झाल्यास वरील रक्कम तिकिटच्या हिशोबाने घेतल्या जाईल. व ते तुम्ही देणे
- गाडी ठरविलेल्या वेळेपर्यंत न आल्यास त्याची दुस-या दिवशीची आकारणी रक्कम ठरविणे गाडी मालकावर राहिल. व ती तुम्हाला द्यावी लागेल. अन्यथा तुमच्यावर कारवाई केल्या जाईल.
- दिलेल्या वेळेपेक्षा उशीर झाल्यास १५० रु. प्रती तासाप्रमाणे भाडे घेतल्या जाईल.

वरील सर्व अटी व करार मला मंजूर आहे.

करार करणा-याची सही

धन्यवाद !

करार करून घेणारा मालक / अधिकारी सही

Vidya Vikas Shikshan Sanstha, Hinganghat



MATOSHRI ASHATAI KUNAWAR ARTS, COMMERCE & SCIENCE WOMENS COLLEGE

Sant Tukdoji Ward, Nandori Road, Hinganghat, Dist. Wardha - 442301

(Affiliated to Rashtrasant Tukadoji Maharaj Nagpur University, Nagpur)

Principal

Dr. Umesh Tulaskar

Email : makm.college@gmail.com

Mobile No. 9850808807, (Office No. 8483922491)

(Estd. 2018)

No. MAKM/463/2022-23

Date: 04/11/2022

To

The COO

Manas Industries

Bela, Distt. Nagpur

Subject: Permission for Industrial Visit.

Dear Sir,

As you may be aware that our college Matoshri Ashtai Kunawar Arts Commerce and Science Women's College, Hinganghat is known for its excellent record in academics and co-curricular activities. The College offers Bachelors Degree courses in Arts, Commerce and Science.

As a part of curriculum students are required to undertake industrial visits to a few industries of repute. We feel it will be fruitful that the students with academic background have a glimpse of industry in order to have a better appreciation of practical applications of theory.

In the above background we would like to send a batch of about 50 students of Commerce Department accompanied by faculty members to visit your esteemed industry preferable on 11th November 2022.

I request to kindly accord the necessary permission for the above visit and arrange for guiding the students.

We assure you that our students will observe the rules and regulations prescribed by the company and will not disturb the functioning of the company during visit.

We shall be grateful for your favorable response.

Thanking You.

[Prof. Vaishali Tadas]

Head of Department

Dept. of Commerce

[Prof. Shruti Dudhalkar]

Visit Co-Ordinator

Dept. of Commerce

Dr. Umesh Tulaskar

Principal

M.A.K Women's College, Hgt

Recd.

11/11/22

Vidya Vikas Shikashan Sanstha, Hinganghat



MATOSHRI ASHATAI KUNAWAR ARTS, COMMERCE & SCIENCE WOMENS COLLEGE

Sant Tukadoji Ward, Nandori Road, Hinganghat, Dist Wardha -442301
(Affiliated to Rashtrasant Tukadoji Maharaj Nagpur University, Nagpur)

Principal

Dr. Umesh Tulaskar

E-Mail ID : makm.college@gmail.com

College Code-707

Mobile No. 9850808807, (Office No. 8483922491)

(Estd. 2018)

Name of activity : Field Visit / Project / Internship ---Teachers Day & Prize Distribution Program

Name of Program Organizer : M.A.K. Womens College :-Career Guidance Committee

Details of organization with Address :M.A.K. Womens College Hinganghat

Objectives of the program :- To narrate the role of Teacher and to felicitate the work of devoted teacher

Date of Conduction :05/09/2022

Participant Count : Students :350

Faculty :-27

Brief Description: Career Guidance Committee of M.A.K. Womens college has organized - Teachers Day & Prize Distribution Program the president was Dr. Umesh Tulaskar and the guest was Mr. Shubham Zoting

Outcomes of the activity :

- 1.To make the students aware about competitive exam
2. everybody knows the importance of teachers
3. To know the role of students
4. To know the importance of such types of program




PRINCIPAL
M.A.K. Womens College
Hinganghat



महिला - सांस्कृतिक

मातोश्री महिला महाविद्यालयात शिक्षकदिनी शिक्षकांचा व गुणवंत विद्यार्थिनींचा सत्कार

देशोन्नती वृत्तसंकलन...

हिंगणघाट ■ मातोश्री कला वाणिज्य व विज्ञान महिला महाविद्यालयात मातोश्री महिला महाविद्यालय व रोटरी क्लबच्या संयुक्त विद्यमाने शिक्षकदिन व सामान्य ज्ञान स्पर्धा परीक्षेत यश संपादन केलेल्या विद्यार्थिनींचा सन्मान करण्यात आला या प्रसंगी अध्यक्ष म्हणून प्राचार्य डॉ. उमेश तुळसकर होते.

प्रमुख पाहुणे म्हणून माजी जिल्हा परिषद अध्यक्ष नितिन महावी, प्रा. किरण वैद्य, डॉ. मुखी, शुभम झोटिंग, एचडीएफसी बँक, पराग कोचर, रोटरी क्लब अध्यक्ष, प्रा. माया मिहानी, प्रा. अशोक बोगीरवार, नितेश रोडे, प्रा. सपना जयस्वाल, मंगेश घवघवे यांची उपस्थिती होती. कार्यक्रमाची सुरुवात प्रतिमापूजन दिपप्रज्वलन करून करण्यात आली. प्रसंगी रोटरी क्लब हिंगणघाटच्या वतीने डॉ. उमेश तुळसकर, नितिन महावी, प्रा. किरण वैद्य यांचा सत्कार करण्यात आला. नितिन महावी यांनी आपल्या जीवनात शिक्षकांची भूमिका किती महत्वाची असते ते स्थानुभयानून विशद केले. प्रा. किरण वैद्य यांनी



डॉ. सर्वपल्ली राधाकृष्णन यांच्या जीवनावर प्रकाश टाकला. डॉ. मुखी यांनी रोटरी क्लबच्या कार्याचा आढावा सर्वसमोर ठेवून असेच उपक्रम पुढेही आयोजित करू असे सांगितले. अध्यक्षीय मनोगतानून प्राचार्य डॉ. उमेश तुळसकर यांनी सर्व सन्मानित विद्यार्थी व शिक्षकांचे अभिनंदन केले. स्पर्धा परीक्षेचे बक्षीस वितरण यावेळी करण्यात आले. त्यात सोनाली पचारे, आरती कुवडे, श्वेता वाहुरे, खुशी बागे, आदिती राजत अनुक्रमे प्रथम ते पंचम क्रमांकाच्या मानकरी ठरल्या. संचालन राष्ट्रीय सेवा योजना कार्यक्रम अधिकारी प्रा. अमय दांडेकर यांनी केले. प्रास्ताविक प्रा. माया मिहानी यांनी केले. आभार प्रा. शितल कारमोरे यांनी मानले. कार्यक्रमाच्या यशस्वितेसाठी प्रा.

अजय विरे, प्रा. अमित दिक्षित प्रा. मोनिका माऊस्कर, प्रा. शुनी दुधलकर, प्रा. वैशाली तडस प्रा. प्रणिता आप्टणकर, प्रा. आशा घाटे, प्रा. सुवर्णा कान्होलीकर, प्रा. भाग्यश्री साबळे, प्रा. सगिता लांडगे, प्रा. पुनम बूरीले, प्रा. गोरी बागडे, प्रा. अकिता ठाकरे, प्रा. पायल वैद्य, प्रा. दर्शना रेंडे, प्रा. प्रतिभा दुबे, प्रा. किशोर घाटुर्ले, प्रा. हीवरकर, प्रा. बावणे, प्रा. स्नेहल वाकडे, प्रा. पायल तत्रा, प्रा. योगिता महल्ले, प्रा. नीलम डवसे, प्रा. स्वर्णलता बागडे, किरण फुलामाळी, शितल कुमारे, अमित रेंडे, अमित आंबटकर यांच्यासह कला वाणिज्य व

विज्ञान विभागाच्या सर्व विद्यार्थिनींचे सहकार्य लाभले. राष्ट्रीयीताने कार्यक्रमाचा समारोप करण्यात आला. (ता.प्र.)



Vidya Vikas Shikashan Sanstha, Hinganghat

MATOSHRI ASHATAI KUNAWAR ARTS, COMMERCE & SCIENCE WOMENS COLLEGE

Sant Tukadoji Ward, Nandori Road, Hinganghat, Dist Wardha -442301

(Affiliated to Rashtrasant Tukadoji Maharaj Nagpur University, Nagpur)

Principal

Dr. Umesh Tulaskar
707

E-Mail ID : makm.college@gmail.com

College Code-

Mobile No. 9850808807, (Office No. 8483922491)

(Estd. 2018)

Date- 03-09-2022

TO,

Dr. Umesh Tulaskar

Principal

M.A.K. Womens College, Hinganghat

Dist. Wardha

SUBJECT- Invitation for Teachers Day & Prize Distribution ceremony as a President of the program

Respected Sir,

We are pleased to invite you as a **President of the program for Teachers Day & Prize Distribution ceremony** organized by Career Guidance Committee of M.A.K.WOMENS COLLEGE HINGANGHAT & H.D.F.C.Bank Hinganghat to be held on **05 Sept. 2022 AT 10.00 a.m** , Your expertise and experience in this field will be an excellent addition to our program. It is an honour to invite you as a **President of the program**

As we are aware of your knowledge and contribution to this field, we look forward to a positive response.

Thanking you!

Received Letter



Principal
M.A.K.College of Women's
Hinganghat Dist.-Wardha



Vidya Vikas Shikashan Sanstha, Hinganghat

MATOSHRI ASHATAI KUNAWAR ARTS, COMMERCE & SCIENCE WOMENS COLLEGE

Sant Tukadoji Ward, Nandori Road, Hinganghat, Dist Wardha -442301

(Affiliated to Rashtrasant Tukadoji Maharaj Nagpur University, Nagpur)

Principal

Dr. Umesh Tulaskar
707

E-Mail ID : makm.college@gmail.com

College Code-

Mobile No. 9850808807, (Office No. 8483922491)

(Estd. 2018)

Date- 05-09-2022

Letter of Appreciation

TO,

Dr. Umesh Tulaskar
Principal
M.A.K. Womens College, Hinganghat
Dist. Wardha

Respected Sir,

We are extremely thankful to you for Teachers Day & Prize Distribution ceremony organized by Career Guidance Committee of M.A.K. WOMENS COLLEGE HINGANGHAT & H.D.F.C. Bank Hinganghat to be held on 05 Sept. 2022 AT 10.00 a.m Your presence and guidance was very much appreciated. We sincerely appreciate the time you spent with us in program. Your thoughts gave us new perspective about the theme of program.

Thank you for your kind co-operation and support. We look forward for your co-operation in future as well.

Thanking You!

Received Letter



[Signature]
Principal
M.A.K. College of Women's
Hinganghat Dist. Wardha
M.A.K. Womens College, Hinganghat



Vidya Vikas Shikashan Sanstha, Hinganghat

MATOSHRI ASHATAI KUNAWAR ARTS, COMMERCE & SCIENCE WOMENS COLLEGE

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(Affiliated to Rashtrasant Tukadoji Maharaj Nagpur University, Nagpur)

Principal

Dr. Umesh Tulaskar
707

E-Mail ID : makm.college@gmail.com

College Code-

Mobile No. 9850808807, (Office No. 8483922491)

(Estd. 2018)

Date- 03-09-2022

TO,

Mr. Shubham Zoting
Rural Portfolio Officer
H.D.F.C.Bank, Hinganghat
Dist. Wardha

SUBJECT- Invitation for Teachers Day & Prize Distribution ceremony as a guest of the program

Respected Sir,

We are pleased to invite you as a guest of the program for Teachers Day & Prize Distribution ceremony organized by Career Guidance Committee of M.A.K.WOMENS COLLEGE HINGANGHAT & H.D.F.C.Bank Hinganghat to be held on **05 Sept. 2022 AT 10.00 a.m.** Your expertise and experience in this field will be an excellent addition to our program. It is an honour to invite you as a guest of the program

As we are aware of your knowledge and contribution to this field, we look forward to a positive response.

Thanking you!

Received letter



Principal
M.A.K.College of Women's
Hinganghat Dist.-Wardha





Vidya Vikas Shikashan Sanstha, Hinganghat

MATOSHRI ASHATAI KUNAWAR ARTS, COMMERCE & SCIENCE WOMENS COLLEGE

Sant Tukadoji Ward, Nandori Road, Hinganghat, Dist Wardha -442301

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Principal

Dr. Umesh Tulaskar
707

E-Mail ID : makm.college@gmail.com

College Code-

Mobile No. 9850808807, (Office No. 8483922491)

(Estd. 2018)

Date- 05-09-2022

Letter of Appreciation

TO,

Mr. Shubham Zoting
Rural Portfolio Officer
H.D.F.C.Bank, Hinganghat
Dist. Wardha

Respected Sir,

We are extremely thankful to you for Teachers Day & Prize Distribution ceremony organized by Career Guidance Committee of M.A.K.WOMENS COLLEGE HINGANGHAT & H.D.F.C.Bank Hinganghat to be held on 05 Sept. 2022 AT 10.00 a.m Your presence and guidance was very much appreciated. We sincerely appreciate the time you spent with us in program. Your thoughts gave us new perspective about the theme of program.

Thank you for your kind co-operation and support. We look forward for your co-operation in future as well.

Thanking You!

Received Letter



Principal
M.A.K.College of Women's
Hinganghat Dist. Wardha
M.A.K. Womens College, Hinganghat



Teachers Day and Prize distribution
Program

ATTENDANCE LIST



30	Runali R. Bhargal	Bhargal
31	Nikhita A. Gode	N. Gode
32	Isha Hanumant Bhojar	I. H. Bhojar
33	Rutuja mahendrag Dhoze	R. m. Dhoze
34	Palak Chaturao Deodhe	Palak
35	Hreshada vasanti chide	H. v. chide
36	Komal Hemiraj Huule	Bhuule
37	Mayuri Gajanan Rao Bawane	M. B. Bawane
38	Maheshwari Dnyaneshwar Khonde	M. D. Khonde
39	Rupali Narayan Sheharkar	R. Sheharkar
40	Aishwariya Sanjiv Rao Sawarkar	A. S. Sawarkar
41	RESHMA VINOD MORE	RESHMA V. MORE
42	Nikhita Vikasrao Umak	Umak
43	Sakshi pradhakar wagh	Wagh
44	Namrata lehuskar Rao Bawane	N. K. Bawane
45	Sakshi Gajanan Gandhi	S. G. Gandhi
46	Laxmi Rajkumar Pohane	L. R. Pohane
47	Rasika suresh Zade	B. Zade
48	Payal Nagaji Watmode	P. N. Watmode
49	Sakshi Raju Zoting	S. R. Zoting
50	Rutuja Daulatbaa Deotale	R. D. Deotale
51	Poonam S. more	P. S. more
52	Mayuri Santosh Shejwal	Shejwal
53	Reshma P. Shende	R. P. Shende
54	Shital. G. Tumde	Tumde
55	Vaishnavi Divakar Asole	V. D. Asole
56	Bhoomika S. Boremore	Boremore
57	Rani B. Pandhure	Pandhure
58	Punam J. Maelavi	P. Maelavi
59	Kashish J. Sheikh	Sheikh
60	Pooja P. Paghatale	P. P. Paghatale
61	Vaishnavi R. Rohalte	V. R. Rohalte
62	Nikhita. D. Haradi	N. D. Haradi
63	Nikita A. Kosutekar	N. R. Kosutekar
	shivani V. Awachar	S. V. Awachar

M.A.K.ARTS,COMMERCE & SCIENCE WOMENS COLLEGE,HINGANGHAT

DISTRICT- WARDHA-442301

DEPARTMENT OF ARTS

FEEDBACK FORM

Name of the activity :- Field Visit/Project/Internship; Teachers day & prize Distribution program

Name of Student :- Monali Ramesh Hemke

Class &Section :- B.A 3rd year

Date of Program/Activity :- 5/9/2022

Mobile no. :- 8767205853

1. How did you feel about Teachers Day & Prize Distribution Program ?

- a) Good b) not good c) so happy ☒ d) Great

2. Were the speakers speeches effective ?

- a) yes b) not good c) very much ☒ d) excellent

3. Is such a program useful for students ?

- a) yes b) no c) useful ☒ d) Very useful

4. Did you find the program relevant to the topic ?

- ☒ a) Relevant b) not enough c) so much ☒ d) excellent

5. How did the subject knowledge of the mentors feel ?

- a) Good b) not good c) too good ☒ d) Great

6. Any suggestions for organizers ?

Monali Hemke
Signature

M.A.K.ARTS,COMMERCE & SCIENCE WOMENS COLLEGE,HINGANGHAT

DISTRICT- WARDHA-442301

DEPARTMENT OF ARTS

FEEDBACK FORM

Name of the activity :- Field Visit/Project/Internship; Teachers Day & Prize Distribution Program

Name of Student :- Akansa Chitambar chinchulkar

Class &Section :- B.A. 3rd year

Date of Program/Activity :- 05/09/2022

Mobile no. :- 7744912467

1. How did you feel about Teachers Day & Prize Distribution Program ?

a) Good b) not good ☒ c) so happy d) Great

2. Were the speakers speeches effective ?

a) yes b) not good c) very much ☒ d) excellent

3. Is such a program useful for students ?

a) yes b) no c) useful ☒ d) Very useful

4. Did you find the program relevant to the topic ?

☒ a) Relevant b) not enough ☒ c) so much d) excellent

5. How did the subject knowledge of the mentors feel ?

a) Good b) not good ☒ c) too good d) Great

6. Any suggestions for organizers ?

Achinkulkar
Signature

M.A.K.ARTS,COMMERCE & SCIENCE WOMENS COLLEGE,HINGANGHAT

DISTRICT- WARDHA-442301

DEPARTMENT OF ARTS

FEEDBACK FORM

Name of the activity :- Field Visit/Project/Internship; Teachers Day & Prize Distribution program?

Name of Student :- Asika Sanjay Lambat

Class &Section :- B.A 3rd Year

Date of Program/Activity :- 05/09/2022

Mobile no. :- 9834761983

1. How did you feel about Teachers Day & Prize Distribution Program ?

- a) Good b) not good c) so happy ☒ d) Great

2. Were the speakers speeches effective ?

- a) yes b) not good ☒ c) very much d) excellent

3. Is such a program useful for students ?

- a) yes b) no ☒ c) useful d) Very useful

4. Did you find the program relevant to the topic ?

- ☒ a) Relevant b) not enough c) so much ☒ d) excellent

5. How did the subject knowledge of the mentors feel ?

- a) Good b) not good c) too good ☒ d) Great

6. Any suggestions for organizers ?

Asika Lambat
Signature

M.A.K.ARTS,COMMERCE & SCIENCE WOMENS COLLEGE,HINGANGHAT

DISTRICT- WARDHA-442301

DEPARTMENT OF ARTS

FEEDBACK FORM

Name of the activity :- Field Visit/Project/Internship; Teachers Day & Prize Distribution program

Name of Student :- Chaitali Vinod Andrasakar

Class & Section :- B.A. 3rd year

Date of Program/Activity :- 05-9-2022

Mobile no. :- 7387710388

1. How did you feel about Teachers Day & Prize Distribution Program ?

- a) Good b) not good ☒ c) so happy d) Great

2. Were the speakers speeches effective ?

- a) yes b) not good ☒ c) very much d) excellent

3. Is such a program useful for students ?

- a) yes b) no ☒ c) useful d) Very useful

4. Did you find the program relevant to the topic ?

- ☒ a) Relevant b) not enough ☒ c) so much d) excellent

5. How did the subject knowledge of the mentors feel ?

- a) Good b) not good ☒ c) too good d) Great

6. Any suggestions for organizers ?

Chaitali Vinod Andrasakar
Signature

M.A.K.ARTS, COMMERCE & SCIENCE WOMENS COLLEGE, HINGANGHAT

DISTRICT- WARDHA-442301

DEPARTMENT OF ARTS

FEEDBACK FORM

Name of the activity :- Field Visit/Project/Internship; Teachers day & prize distribution program

Name of Student Deveshona Arjun ghate

Class & Section :- B.A and 3rd year

Date of Program/Activity :- 5/9/2022

Mobile no. :- 7498492470

1. How did you feel about Teachers Day & Prize Distribution Program ?

- a) Good b) not good c) so happy ☒ d) Great

2. Were the speakers speeches effective ?

- a) yes b) not good c) very much ☒ d) excellent

3. Is such a program useful for students ?

- a) yes b) no c) useful ☒ d) Very useful

4. Did you find the program relevant to the topic ?

- a) Relevant b) not enough ☒ c) so much d) excellent

5. How did the subject knowledge of the mentors feel ?

- a) Good b) not good ☒ c) too good d) Great

6. Any suggestions for organizers ?

DA ghate
Signature