



Dr Vitthalrao Vikhe Patil Foundation's

**Institute of Business Management & Rural Development**

PO MIDC, Vadgaon Gupta, Vilad Ghat, Ahmednagar-414111(M S)  
Ph No- 0241-2779558 (www.ibmrd.org)



Criteria-III Research Innovation and Extension  
Key Indicator- 3.1- Resource Mobilization for Research

**NAAC Criteria Metric No. 3.1.1**

Summary sheet of Documents related to

3.1.1 Grants received from Government and non-governmental agencies for research projects / endowments in the institution during the last five years (INR in Lakhs)

3.1.1.1: Total Grants from Government and non-governmental agencies for research projects / endowments in the institution during the last five years (INR in Lakhs)

| Name of the Project/<br>Endowments,<br>Chairs | Name of the Principal Investigator/<br>Co-investigator | Department of Principal Investigator | Year of Award | Amount Sanctioned | Duration of the project | Name of the Funding Agency |
|---|--|--------------------------------------|---------------|-------------------|-------------------------|----------------------------|
| Faculty Research grants                       | Dr M P Sharma  | MBA                                  | 2016-2018     | 55000             | 02 YRS                  | BCUD, SP Pune University   |
| Faculty Research grants                       | Dr V S Pendse  | MBA                                  | 2016-2018     | 80000             | 02 YRS                  | BCUD, SP Pune University   |
|   |  |                                      | <b>Total</b>  | <b>135000/-</b>   |                         |                            |





- NAAC Accredited "A" Grade Institute.
- Best Institute Award by Savitribai Phule Pune University, Pune.
- Recognized U/S 2 (f) & 12 (B) of UGC Act 1956, New Delhi.
- Approved by AICTE, New Delhi.
- Permanently Affiliated to the Savitribai Phule Pune University, Pune.
- Recipient of the 21 Dewang Mehta B School Award for the Educational Leadership 2013.



Vadgaon Gupta(Vilad Ghat), PO MIDC, Ahmednagar-414111(Maharashtra), India. Tel.: (0) 0214 - 2779558, (D) 0241 - 2777899  
Telefax: 0241 - 2777682 Email: directoribmr@gmail.com Web: www.ibmr.org

**SELF STUDY REPORT (SSR)**  
**Criteria-III Research Innovation and Extension**  
**Key Indicator- 3.1- Resource Mobilization for Research**  
**NAAC Criteria 3.1.1**  
Summary sheet of Documents related to

**3.1.1-Grants received from Government and non-governmental agencies for research projects / endowments in the institution during the last five years (INR in Lakhs)**

3.1.1.1: Total Grants from Government and non-governmental agencies for research projects / endowments in the institution during the last five years (INR in Lakhs)

| Name of the Project/<br>Endowments, Chairs | Name of the<br>Principal<br>Investigator/<br>Co-investigator | Department<br>of Principal<br>Investigator | Year<br>of<br>Award | Amount<br>Sanctioned | Duration<br>of the<br>project | Name of the Funding<br>Agency |
|--|--|--|---------------------|----------------------|-------------------------------|-------------------------------|
| Faculty Research grants                    | Dr M P Sharma  | MBA  | 2016-2018           | 55000                | 02 YRS                        | BCUD, SP Pune University      |
| Faculty Research grants                    | Dr V S Pendse  | MBA  | 2016-2018           | 80000                | 02 YRS                        | BCUD, SP Pune University      |
|  |  |  | Total               | 135000/-             |                               |                               |

Details of Projects completed by faculty during 2017-18 to 2021-22

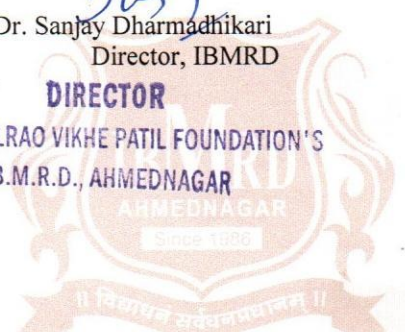
| Sr no | Faculty       | Department | Project Title   |
|-------|---------------|------------|---|
| 2     | Dr M P Sharma | MBA        | To study the non performing assets and its impact on their profitability with special ref to co-op banks in Ahmednagar<br>Proposal no 15MGM002370 |
| 3     | Dr V S Pendse | MBA        | A study to investigate risk perception and its various determinants<br>Proposal no 15MGM000129  |

Percentage of departments having Research projects funded by government and non government agencies during the last five years = 50% (Out of two departments, one department has research grants)

50/2  
Dr. Sanjay Dharmadhikari  
Director, IBMRD

**DIRECTOR**

**DR. VITHALRAO VIKHE PATIL FOUNDATION'S**  
**I.B.M.R.D., AHMEDNAGAR**



**3.1.1**  
**Dr M P Sharma**

**2016-2018**





सावित्रीबाई फुले पुणे विद्यापीठ  
(पूर्वीचे पुणे विद्यापीठ)

फोन : २५६९२५३५, २५६०१२३६/३७  
फॅक्स : (०२०) २५६९०३३४  
ई-मेल: fao@unipune.ac.in



वित्त व लेखा विभाग

आय.एस.ओ. ९००१:२००८ युनिट

नवीन प्रशासन भवन, सावित्रीबाई फुले पुणे विद्यापीठ, गणेशखिंड, पुणे-४११ ००७.

संदर्भ क्र. : वित्त/२०१६-१७/२१०४

दिनांक : ३१/०३/२०१७

प्रति,

मा. प्राचार्य / संचालक,  
सावित्रीबाई फुले पुणे विद्यापीठ,  
सर्व संलग्नीत महाविद्यालये व मान्यताप्राप्त संस्था.



विषय : संशोधन योजनेचा प्रथम हप्ता (५० टक्के) अदा करणेबाबत.....  
(सन २०१६ - १८ या वर्षासाठी)

महोदय / महोदया,

मा. संचालक, महाविद्यालय व विद्यापीठ विकास मंडळ, सावित्रीबाई फुले पुणे विद्यापीठ यांचेमार्फत आपल्या महाविद्यालयाच्या प्राध्यापकांना संशोधन योजनेचे प्रस्ताव (सन २०१६ - १८ या वर्षासाठी) मंजूर करण्यात आलेले आहेत. आपल्या महाविद्यालयातील प्राध्यापकांच्या संशोधन योजनेचे (मंजूर रक्कमेच्या ५० टक्के) अनुदान धनादेश क्रमांक 334658 दिनांक ३१.०३.२०१७ रक्कम रुपये 1,35,000/- नुसार यासोबत अदा करण्यात येत आहे. सदर संशोधन योजनेवरील सर्व खर्च मार्गदर्शक तत्वांनुसार आपल्या महाविद्यालयाच्या बँक खात्यामार्फत करावयाचा आहे. भारत सरकारच्या नियमांनुसार संशोधन योजनेवरील अधिकाधिक खर्च आर. टी. जी. एस./ एन. ई. एफ. टी./ धनादेशाद्वारे करावयाचा आहे. संशोधन योजनेसाठी प्राप्त झालेले अनुदान प्राध्यापकांच्या वैयक्तिक बँक खात्यावर वर्ग करण्यात येऊ नये. मार्गदर्शक तत्वे लिंक पुढीलप्रमाणे : [http://www.unipune.ac.in/administration\\_files/pdf/Research Grant Guidelines 4-12-13.pdf](http://www.unipune.ac.in/administration_files/pdf/Research_Grant_Guidelines_4-12-13.pdf)

विद्यापीठामध्ये जमा केलेल्या अर्थसंकल्पानुसार पहिल्या वर्षाचा संशोधनाचा खर्च (सन २०१७ - १८ या आर्थिक वर्षात) ३० सप्टेंबर, २०१७ पूर्वी करण्यात यावा व सनदी लेखापाल यांच्या सहीचे खर्चाचे विवरणपत्र व विनियोग प्रमाणपत्र विशेष कार्याधिकारी, महाविद्यालय व विद्यापीठ विकास मंडळ यांचेकडे पाठविण्यात यावे. सदर हिशोब प्राप्त झाल्यानंतरच सन २०१७ - १८ या आर्थिक वर्षासाठी उर्वरीत रक्कमेच्या ७० टक्के अनुदान अदा करण्यात येईल.

विद्यापीठ अधिकार मंडळाने घेतलेल्या निर्णयानुसार संशोधन अनुदानाच्या अर्खर्चित रकमेवर संबंधित आर्थिक वर्षामध्ये १० टक्के व्याज आकारणी केली जाईल. तसेच विद्यापीठास व्याजासहीत रक्कम प्राप्त होईपर्यंत महाविद्यालयास कोणत्याही प्रकारचे अनुदान देय होणार नाही, याची कृपया नोंद घ्यावी.

कळावे,

*A/c*

आपला,

31/3/2017  
सहायक वित्त अधिकारी

सोबत : संशोधक प्राध्यापकांची यादी व धनादेश.

CERTIFIED TRUE COPY

DIRECTOR

DVVPF's IBMRD, AHMEDNAGAR-424111



# SAVITRIBAI PHULE PUNE UNIVERSITY

Board of College and University Development

## University Research Grant Scheme

### Acceptance Letter

Proposal No : 15MGM002370  
Name of P.I. : Sharma Murari Premnath  
Contact No. (Mob.) : 9822999028 Email ID : muratigsharma@yahoo.com  
College/ Institute : Padmashree Dr. Vithalrao Vikhe Patil Foundation IBMRD Addr: Vadgaon Gupta  
(Viladghat), Post-M.I.D.C., Tal. & Dist. Ahmednagar-414111 (Maharashtra) Ta: Ahmednagar  
Dist: Ahmednagar  
Approval No. & Date : eco/App.Cump/735 ( Appr.Date.: 12 Mar 2014 )  
Title of the Project : To Study the Non-Performing Assets and its Impact on their Profitability (Special Reference  
with Co-operative Banks in Ahmednagar District.)

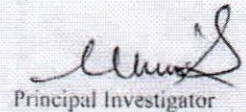
- 1 I am permanent approved teacher of College/ University as mentioned above.
- 2 The research project is not being supported by any other funding agency.
- 3 The terms and conditions related to the grant are acceptable to the Principal Investigator and College/Institution.
- 4 Expenditure Will be Incurred as per University Rules and Utilization and Progress Report Will be submitted in time.
- 5 At present, I have no research project approved under University Research Grant Scheme by University of Pune.
- 6 The College/Institute is fit to receive financial assistance from University and is included in the list prepared by the University.
- 7 The period of implementation of the project is -2016 - 2018.
- 8 I will guide at least two students for 'AVISHKAR' research competition.



A. R. C.

(Name and Signature)

(K.P.B. Sureshwarani)



Principal Investigator

(Signature)



Principal

(Signature and Seal)

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5/17  
DIRECTOR

DVVPF's IBMRD, AHMEDNAGAR-414111



# SAVITRIBAI PHULE PUNE UNIVERSITY

Board of College and University Development

Revised Estimate For-Sanctioned University Research Grant Scheme Proposal (2016-18)

Name of Principle Investigator : Sharma Murari Premnath  
P.I. Contact No. (Mob) : 9822999028 Email ID : murarigsharma@yahoo.com  
Title of Project : To Study the Non-Performing Assets and its Impact on their Profitability (Special Reference with Co-operative Banks in Ahmednagar District)  
College Name (With address) : Padmashree Dr. Vithalrao Vikhe Patil Foundation IBMRD Addr: Vadgaon Gupta (Viladghat), Post-M.I.D.C., Tal. & Dist. Ahmednagar-414111 (Maharashtra) Ta: Ahmednagar Dist: Ahmednagar  
Total Amount Sanctioned : Rs. 110000.00

| Estimate                              | First  | Second | Gross Total |
|---------------------------------------|--------|--------|-------------|
| Books and Journals                    | 10,000 | 10,000 | 20,000      |
| Chemicals and glassware               | 0      | 0      | 0           |
| Contingency (including special needs) | 10,000 | 10,000 | 20,000      |
| Equipments                            | 0      | 0      | 0           |
| Field Work and Travel                 | 20,000 | 20,000 | 40,000      |
| Hiring Services                       | 15,000 | 15,000 | 30,000      |
| Total                                 | 55,000 | 55,000 | 110,000     |

A. R. C.

(Name and Signature)

(Prof. P. B. Sureshwar)

Principal Investigator

(Signature)

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DIRECTOR

DVVPF's IBMRD, AHMEDNAGAR-414111

Principal

(Signature and Seal)





**SAVITRIBAI PHULE PUNE UNIVERSITY**  
**UNIVERSITY RESEARCH GRANTS SCHEME**  
**COMPLETION CERTIFICATE**

CERTIFIED TRUE COPY

*[Signature]*  
 DIRECTOR

DI-10751/2000 AHMEDNAGAR-410117

This is to certify that Dr. / ~~Shri.~~ / ~~Smt.~~ Murari prernath sharma of  
Institute of Business Management & Rural Development College/  
 Recognised Institute/University Department has satisfactorily completed the research project entitled  
To study the Non-performing Assets & its impact on their  
profitability. [special reference with co-operative banks in Ahmednagar]  
 as Principal Investigator / Co-investigator funded by Internal  
 Quality Assurance Cell, Savitribai Phule Pune University, Pune in Subject Financial managen  
 under the faculty of comm & management for the period from 2016 to 2018

*[Signature]*

Assistant / Deputy Registrar  
 Internal Quality Assurance Cell

*[Signature]*

Director,  
 Internal Quality Assurance Cell

*[Signature]*

Pro Vice-Chancellor



**SAVITRIBAI PHULE PUNE UNIVERSITY**  
**UNIVERSITY RESEARCH GRANTS SCHEME FOR THE YEAR 2016 - 2018 (3rd Lot)**  
**Ist Installment (3rd Lot)**

50%

31.03.217

| Sr. No. | College Name   | Clg Code | Teacher Name             | Sanction Amount | 1st Install. 50% Amt | Chqueque Amt | Remark |
|---------|--|----------|--------------------------|-----------------|----------------------|--------------|--------|
|         | Padmashree Dr. Vithalrao Vikhe Patil<br>Foundation IBMRD<br>Vadgaon Gupta (Viladghat), Post-<br>M.I.D.C., Tal. & Dist. Ahmednagar-414111 | 123      | Murari Premnath Sharma   | 1,10,000        | 55,000               | 1,35,000     | 334688 |
|         |  |          | Vishwas Shrinivas Pendse | 1,60,000        | 80,000               |              |        |



## UTILISATION CERTIFICATE

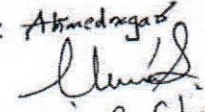
Certified that the accounts of the DVVPF'S IBMRD College in respect of University Research Grants Scheme Research Project of Dr Murari Premnath Sharma, Principal Investigator (P.I.) have been audited by me with reference to the Vouchers, books of accounts, norms of expenditure and relevant guidelines there to. The Statement of expenditure of Research Project duly signed by me is enclosed, for the year 2016-2017.

1. It is hereby certified that the total grants of Rs. 110000 /- has been sanctioned to the Principal Investigator (P.I.)
2. The P.I. has received Rs. 55000/- towards the 1<sup>st</sup> Installment.
3. The P.I. has incurred the total expenditure of Rs. 38382/- for the Research Project against 1<sup>st</sup> Installment.

The Original Vouchers and stamped receipts for the above mentioned statement of Accounts are retained in College / Institute office and will be made available to University as when required.

Date: 15/11/2017

Place: Ahmednagar

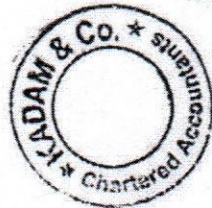
  
Dr. Murari P. Sharma  
Name & Sign. of  
Prin. Investigator




  
Name & Sign. of Principal

FOR KADAM & COMPANY  
CHARTERED ACCOUNTANTS

DIRECTOR  
DR. WITTHALRAO WIKHE PATIL FOUNDATION'S  
IBMRD, AHMEDNAGAR



  
(U. S. KADAM)  
PARTNER  
Mem.No.031055

Chartered Accountant  
Sign., Seal & Regn. No.

CERTIFIED TRUE COPY

  
DIRECTOR  
DVVPF'S IBMRD, AHMEDNAGAR-414111



## STATEMENT OF EXPENDITURE

Name of the College : DVVPF' IBMRD Viladghat Ahmednagar

Name of the Principal Investigator : Dr Murari Premnath Sharma

### A) RECEIPT: -

Total grants Sanction for Two years Rs. 110000/-

Research Grant received Rs. 55000 /- towards the 1<sup>st</sup> Installment from

Savitribai Phule Pune University Vide letter no. \_\_\_\_\_ Dated \_\_\_\_\_

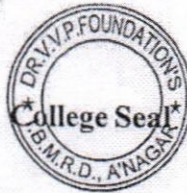
Ch. No. 334688 Date 31/3/2017. Amount Rs. 55000/-

### B) EXPENDITURE :

| Sr. No. | Particulars                             | Budget Provision | Exp. Amt. in Rs.            |
|---------|---|------------------|-----------------------------|
| 1       | Equipments (Annexure - I)               | 0                |                             |
| 2       | Books & Journals (Annexure - II)        | 10000            | 10443/- <i>10000/-</i>      |
| 3       | Chemical & Consumables (Annexure - III) | 0                |                             |
| 4       | Hiring Services (Annexure - IV)         | 15000            | 10400/- <i>10400/-</i>      |
| 5       | Field Work & Travel (Annexure - V)      | 20000            | 4951/- <i>4951/-</i>        |
| 6       | Contingency (Annexure - VI)             | 10000            | 12588/- <i>10000/-</i>      |
|         | <b>TOTAL</b>                            |                  | <u>38382</u> <i>35351/-</i> |

C) Unspent Balance / (-) Excess Expenditure Rs. 16618/-

*Dr. Murari P. Sharma*  
Name & Sign. of  
Prin. Investigator



Name & Sign. of Principal

*DR. VITTHALRAO VIKHE PATIL*  
DIRECTOR  
DR. VITTHALRAO VIKHE PATIL FOUNDATION'S  
I.B.M.R.D., AHMEDNAGAR

**FOR KADAM & COMPANY**  
CHARTERED ACCOUNTANTS

*(U. S. KADAM)*  
PARTNER  
Mem.No.031055

Chartered Accountant  
Sign., Seal & Regn. No.



**CERTIFIED TRUE COPY**

*S. S. 2*  
DIRECTOR  
DVVPF's IBMRD, AHMEDNAGAR-414111



**Savitribai Phule Pune University**  
**Research Grant (1<sup>st</sup> Year)**

|   |  |
|---|--|
| Name of the College   | Dr. Vitthalrao Vikhe Patil Foundation's<br>Institute of Business Management and Rural<br>Development.<br>ViladGhat Ahmednagar. |
| Name of the Principal Investigator<br>& Contact No.<br>Email ID :                                     | Name : Dr Murari Premnath Sharma<br>Mob. No. 9822999028  |
| Name of the ARC<br>& Contact No.<br>Email ID :  | Name : Mr Pravin B Suryanshi<br>Mob. No.9822452677   |
| Sanction Year   | 2017   |
| A) Sanctioned Amount (For 2 Years)  | Rs. 110000   |
| B) 1 <sup>st</sup> Installment Amount (50%)   | Rs. 55000  |
| Cheque No. & Date   | 334688 - 31-03-2017  |
| C) Exp. Incurred against 1 <sup>st</sup> Installment  | Rs. <u>32382</u> - 35351/-   |
| D) Balance Amount (A - B)   | Rs. <u>18618</u> 19649 / -   |
| E) 2 <sup>nd</sup> Installment Amount (70% on D)  | Rs. 38500/- (-) 19649/-  |
| F) Released of 2 <sup>nd</sup> Installment Amount<br>(E - D)<br>(After Submission of Progress Report) | Rs. 18,851 / -   |
| Progress Report Submitted   | Yes / No <u>As</u><br><u>(16/11/17)</u>  |
| Remark :-   |  |

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DIRECTOR

DR.VITTHALRAO VIKHE PATIL FOUNDATION'S  
I.B.M.R.D., AHMEDNAGAR-414111

*Murari P Sharma*  
Dr. Murari P Sharma  
Name & Sign. of  
Principal Investigator

*Pravin B Suryanshi*  
Name & Sign. of  
ARC

(Pravin B Suryanshi)

*Pravin B Suryanshi*  
Name & Sign.

DIRECTOR  
DR.VITTHALRAO VIKHE PATIL FOUNDATION'S  
I.B.M.R.D., AHMEDNAGAR



IBMRD/ ESTT/ 2019/

Date:- 07/10/2019

To  
The Registrar  
IQAC  
Savitribai Phule Pune University,  
Ganesh Khind, Pune

Subject: - Submission of Project Report and Expenses of BCUD Minor Research Project.

Reference:- Your Letter Re IQAC/123/592 Dated 05/09/2019


Respected Sir,

~~DR.~~ DR. VITHALRAO VIKHE PATIL  
FOUNDATION'S I B M R D, AHNAGAR  
INWARD NO. .... 164 .....  
DATE..... 7/10/19 .....

In reference to above mentioned subject and reference cited above we would like to draw your attention to some important facts.

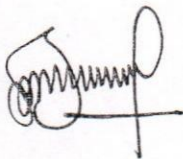
Sir, we have completed successfully the first year our project which includes field work. Moreover, only the submission of report is pending from and end. As mentioned in your notice, we have not received any communication, whatsoever from the University or College. Hence considering the amount of work completed by us we would request you to allow 3 months from your consent to submit the report.

Yours Sincerely



Dr. Murari P. Sharma

Cc. The Director IBMRD, Ahmednagar







**SAVITRIBAI PHULE PUNE UNIVERSITY**  
**UNIVERSITY RESEARCH GRANTS SCHEME**  
**COMPLETION CERTIFICATE**

CERTIFIED TRUE COPY

*[Signature]*  
 DIRECTOR  
 DVADE'S BUILDING AHMEDNAGAR-414017

This is to certify that Dr. / ~~Sr.~~ / ~~Smt.~~ *Murari Premnath Sharma*.....of  
*Institute of Business Management & Rural Development* College/  
 Recognised Institute/University Department has satisfactorily completed the research project entitled  
*To study the Non-performing Assets & its impact on their*  
*profitability [special reference with Co-operative Banks in Ahmednagar*  
 as Principal Investigator / Co-investigator funded by Internal  
 Quality Assurance Cell, Savitribai Phule Pune University, Pune in Subject *Financial management*  
 under the faculty of *Comm. & management* for the period from *2016*..... to *2018*.....

*[Signature]*

Assistant / Deputy Registrar  
 Internal Quality Assurance Cell

*[Signature]*

Director,  
 Internal Quality Assurance Cell

*[Signature]*

Pro Vice-Chancellor



**3.1.1**  
**Dr V S Pendse**

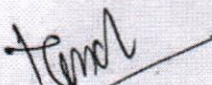
**2016-2018**



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SAVITRIBAI PHULE PUNE UNIVERSITY, PUNE  
Check List for Research Grant Camp

| Sr. No. | Particular   | Status (Yes / No) |
|---------|--|-------------------|
| 1       | College Covering Letter  | Yes               |
| 2       | Research Grant Sanction Letter   | Yes               |
| 3       | Acceptance Letter  | Yes               |
| 4       | Two years Budget Copy  | Yes               |
| 5       | First & Second Year Installment Letter   | Yes               |
| 6       | Utilization Certificate  | Yes               |
| 7       | Income & Expenditure Statement   | Yes               |
| 8       | Equipments (Annexure - I)  | Yes               |
| 9       | Books & Journals (Annexure - II)   | Yes               |
| 10      | Chemical & Consumables (Annexure - III)  | Yes               |
| 11      | Hiring Services (Annexure - IV)  | Yes               |
| 12      | Field Work & Travel (Annexure - V)   | Yes               |
| 13      | Contingency (Annexure - VI)  | Yes               |
| 14      | Innovation Certificate Xerox Copy  | NA ✓              |
| 15      | Progress Report (For 1 <sup>st</sup> Year) / Final Report (For 2 <sup>nd</sup> Year) Submitted | Yes               |

  
Name & Sign. Of  
Prin. Investigator

  
Name & Sign. Of  
ARC  
(Dr. P.B. Sagarani)

  
Name & Sign. Of  
Principal  
DIRECTOR  
DR. VITTHALRAO VIKHE PATIL FOUNDATION'S  
I.B.M.R.D., AHMEDNAGAR

| Sr. No. | Name                                       | Contact No. | Email ID                 |
|---------|--|-------------|--------------------------|
| 1       | Name of the Principal Dr. AM Ingle         | 9422354314  | inglesun@gmail.com       |
| 2       | Name of the ARC Dr. P.B. Sagarani          | 9822452677  | pbsurya@gmail.com        |
| 3       | Name of Prin. Investigator Dr. V.S. Pendre | 9860781595  | viswaspendre50@gmail.com |



## STATEMENT OF EXPENDITURE

Name of the College : DRVPF's Institute of Business Mgmt & Rural  
 Name of the Principal Investigator : Dr. V.S. Pendre Development

**A) RECEIPT: -**

Total grants Sanction for Two years Rs. 1,60,000/-  
 Research Grant received Rs. 80,000/- towards the 1<sup>st</sup> / 2<sup>nd</sup> Installment from  
 Savitribai Phule Pune University Vide letter no. 2104 Dated 31/03/17  
 Ch. No. 334688 Date 31/03/17 Amount Rs. 80,000/-

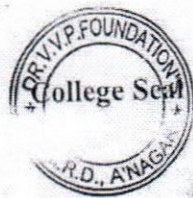
**B) EXPENDITURE :**

| Sr. No. | Particulars                             | Budget Provision | Exp. Amt. in Rs.           |
|---------|---|------------------|----------------------------|
| 1       | Equipments (Annexure - I)               | 0 = ∞            | 0 = ∞                      |
| 2       | Books & Journals (Annexure - II)        | 15,000 = ∞       | 14,808 = ∞ ✓               |
| 3       | Chemical & Consumables (Annexure - III) | 0 = ∞            | 0 = ∞                      |
| 4       | Hiring Services (Annexure - IV)         | 25,000 = ∞       | 24,400 = ∞ ✓               |
| 5       | Field Work & Travel (Annexure - V)      | 30,000 = ∞       | <u>14,060 = ∞</u> 6598/-   |
| 6       | Contingency (Annexure - VI)             | 10,000 = ∞       | <u>10,540 = ∞</u> 10,000/- |
|         | <b>TOTAL</b>                            | 80,000 = ∞       | <u>63,808 = ∞</u>          |

C) Unspent Balance / (-) Excess Expenditure Rs. 16,192 = ∞

55806/-  
M  
23/11/17

Pendre  
Name & Sign. of Prin. Investigator



[Signature]  
Name & Sign. of Principal

**DIRECTOR**  
DR. VITTHALRAO VIKHE PATIL FOUNDATION'S  
I.B.M.R.D., AHMEDNAGAR



**FOR KADAM & COMPANY**  
CHARTERED ACCOUNTANTS

Chartered Accountant  
Sign., Seal & Regn. No.


( U. S. KADAM )  
PARTNER  
Mem. No. 031055



Savitribai Phule Pune University  
Research Grant (1<sup>st</sup> Year)

Form No. \_\_\_\_\_

|  |  |
|--|--|
| Name of the College  | DVU PFS IBMRD<br>Ahmednagar  |
| Name of the Principal Investigator & Contact No.<br>Email ID :                                     | Name : Dr. V.S. Pendse<br>Mob. No. 9960781595                                    |
| Name of the ARC & Contact No.<br>Email ID :  | Name : Prof. P.B. Suryawanshi<br>Mob. No. 9822452677                             |
| Sanction Year  | 75L (2017)   |
| A) Sanctioned Amount (For 2 Years)   | Rs. 160000/—   |
| B) 1 <sup>st</sup> Installment Amount (50%)  | Rs. 80000/—  |
| Cheque No. & Date  | 334688, dt. 31/3/2017  |
| C) Exp. Incurred against 1 <sup>st</sup> Installment   | Rs. (63808) — 55806/—  |
| D) Balance Amount (A - B)  | Rs. (16192) — 80,000/—   |
| E) 2 <sup>nd</sup> Installment Amount (70% on D)   | Rs. — 56,000/—   |
| F) Released of 2 <sup>nd</sup> Installment Amount (E - D)<br>(After Submission of Progress Report) | Rs. — 31806/—  |
| Progress Report Submitted  | Yes / No <input checked="" type="checkbox"/> / <input type="checkbox"/> 23/11/17 |
| Remark :-  | Primary Data Collection & Questionnaire Validation was done.                     |

  
Name & Sign. of  
Principal Investigator

  
Name & Sign. of  
ARC

  
Name & Sign.

DIRECTOR  
DR. VITTHALRAO VIKHE PATIL FOUNDATION'S  
I.B.M.R.D., AHMEDNAGAR



## UTILISATION CERTIFICATE

Certified that the accounts of the DVPPF's IBMRD College College in respect of University Research Grant Scheme Research Project of Dr. V.S. Pendse, Principal Investigator (P.I.) have been audited by me with reference to the Vouchers, books of accounts, norms of expenditure and relevant guidelines there to. The Statement of expenditure of Research Project duly signed by me is enclosed, for the year 2016 - 2017.

1. It is hereby certified that the total grants of Rs. 16000/- has been sanctioned to the Principal Investigator (P.I.)
2. The P.I. has received Rs. 8000/- towards the 1<sup>st</sup> / 2<sup>nd</sup> Installment.
3. The P.I. has incurred the total expenditure of Rs. 63808/- for the Research Project against 1<sup>st</sup> / 2<sup>nd</sup> Installment.

The Original Vouchers and stamped receipts for the above mentioned statement of Accounts are retained in College / Institute office and will be made available to University as when required.

Date: 15/11/2017

Place: Ahmednagar

[Signature]  
Name & Sign. of  
Prin. Investigator



College Seal

[Signature]  
Name & Sign. of Principal

DVPPF FOUNDATIONS  
I.B.M.R.D., AHMEDNAGAR



FOR KADAM & COMPANY  
CHARTERED ACCOUNTANTS

[Signature]  
(U. S. KADAM)  
PARTNER  
Mem.No.031055

Chartered Accountant  
Sign., Seal & Regn. No.



SAVITRIBAI PHULE PUNE UNIVERSITY  
(Formerly University of Pune)



BOARD OF COLLEGE & UNIVERSITY DEVELOPMENT (BCUD)

**INNOVATION - 2016**  
**REGIONAL RESEARCH CONFERENCE**  
**Certificate of Participation**

This is to certify that Dr./ Shri./ Smt. Vishwas Anand  
of DUPP's Institute of Busi. Management participated and presented  
paper / poster entitled A Study on investment & risk perceptions  
and Rural development  
its various determinants. in the  
Regional Research Conference "INNOVATION - 2016" for Savitribai Phule Pune University College Teachers  
in the subject Management held at Ahmednagar College  
on 4th Oct, 2016

Amdey  
Coordinator

Dr. Ravindra G. Jaybhaye  
Principal  
O.S.D. / BCUD

Principal

Dr. Vishwas Gaikwad  
Director, BCUD





# SAVITRIBAI PHULE PUNE UNIVERSITY

## UNIVERSITY RESEARCH GRANTS SCHEME

### COMPLETION CERTIFICATE

This is to certify that Dr. / ~~Sr.~~ / ~~Smt.~~ Vishwas Shrinivas pendse.....of  
Institute of Business Management & Rural Development <sup>Viladghat</sup> College/  
 Recognised Institute/University Department has satisfactorily completed the research project entitled  
A study on Investment Risk perception and its various Determinant  
 ..... as Principal Investigator / Co-investigator funded by Internal  
 Quality Assurance Cell, Savitribai Phule Pune University, Pune in Subject Financial management  
 under the faculty of Comm. & management for the period from ..... 2016 ..... to ..... 2018.....

Rashmi  
 Assistant / Deputy Registrar  
 Internal Quality Assurance Cell

[Signature]  
 Director,  
 Internal Quality Assurance Cell

[Signature]  
 Pro Vice-Chancellor



