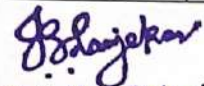




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Sr No	Title of the book	Author	Publisher name	ISBN	Year
9	Career Opportunities In Commerce & Management (Marathi)	J R Lanjekar	Vidya Deep Publication, Pune	-	2017
10	Accounting and Auditing- Minimum Competency Vocational Course	J R Lanjekar	Vidya Deep Publication, Pune		2018
8	Foundation Course in Commerce	J R Lanjekar	Vidya Deep Publication, Pune		2018
1	Fundamentals Of Finance	J R Lanjekar	Success Publications, Pune	978-93-88441-88-9	2019
3	Mahatma Phulenchi Udyamsheelata (in Marathi)	J R Lanjekar	Bharateeya Vichar Sadhana Prakashan, Pune	-	2019
4	Basics of Banking	J R Lanjekar	Nirali Prakashan, Pune	978-93-89533-42-2	2019
5	Fundamentals of Banking - I	J R Lanjekar	Nirali Prakashan, Pune	978-93-90437-39-9	2020
6	Vandurg Vasota	J R Lanjekar	Vidya Deep Publication, Pune		2021
7	Udyog Dhorni Mahadev Ballal Namjoshi	J R Lanjekar	Vidya Deep Publication, Pune		2021
2	Fundamentals of Banking - II	J R Lanjekar	Nirali Prakashan, Pune	978-93-5451-106-6	2021
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12	Multidimensional Research in Commerce and Management	Y P Mahajan	Red Shine Publication India	978-93-95456-87-6	2022
13	Income Tax	Y P Mahajan	Yashoda Publication	978-93-83471-49-2	2018
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23	Dr. Rajeshree Gokhale	Heritage 2018	Editorial Universidad De Granada, Spain	978-84-338-6261-7	2018
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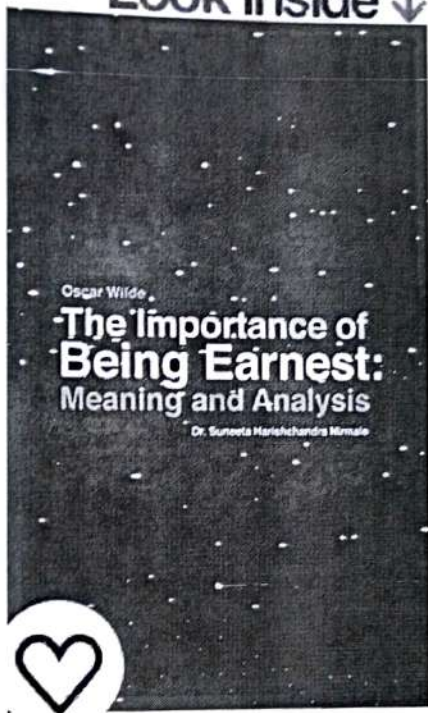
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CROWD FUNDING: AN INNOVATIVE SOURCE TO CREATE FUNDS

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ABSTRACT : Today there are various sources to generate funds for a new start-up business. 'Crowd Funding' is one of the new concepts to raise finance for start-up. It is a substitute to financial system where funds are generated online. In 'Crowd Funding' are collected from the masses for clear purpose. With the help of social networking sites, the entire process from campaigning of the idea to collection of funds is performed through internet. The concept of 'Crowd Funding' draws inspiration from micro-finance but is more closely related to 'Crowd Sourcing'. Crowd sourcing is collecting ideas, feedback and solutions from the crowd. Although 'Crowd Funding' is based on the idea of crowd sourcing, it still differs as it mainly concerns with collecting money or investment through individuals, generally by using online social media platform. Crowd funding is an innovative way of supporting various activities like disaster relief, support to artists by fans, political campaigns, Start-up, free software development, inventions, scientific research, and civic projects and so on. In this article, the researcher reviews that 'Crowd Funding' is one of the recent source of start-up financing for the new budding entrepreneurs to raised capital. Though 'Crowd Funding' is in nascent stage and still to be set in the legal framework in India, it is surely going to be one of the well-established source to raise funds in coming years.

Key words: Crowd Funding (CF), Equity Crowd Funding, Campaign, Creators and Funders

INTRODUCTION

Today the young aspiring youth want to start their own business, but their biggest question is 'how to raise finance?' For this, they keep on looking for different sources of finance. Now-a-days various sources of finance are available for start-ups, and one of the recent trends to raise the start-up fund is 'Crowd Funding'. 'Crowd' means 'People' and 'Funding' means 'raising money'.

Crowd funding is a rapidly growing industry that focuses on providing funds to support some cause or help entrepreneurs and start-up businesses to find capital for their business. It is a financial tool for a start-up for receiving funds without even taking loans or paying EMIs. Crowd funding is the practice of funding a project by raising small amounts of money from various people, through the Internet.

Start-ups have to meet a number of conditions while getting funds from Bootstrapper, Angel Investors, and Capitalists. To overcome all these new start-ups are turning towards 'Crowd funding', which gives them the opportunity to raise capital directly from potential customers or from individuals who make small investments. Crowd funding is defined as a best method of raising capital through the collective efforts of a large number of individual investors. It is done primarily online via social media and websites (Mokter Hossain, 2017).

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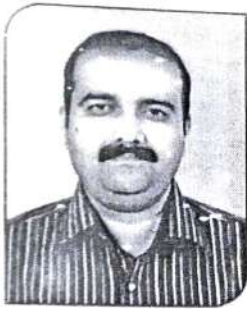


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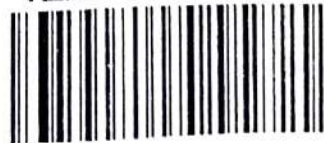
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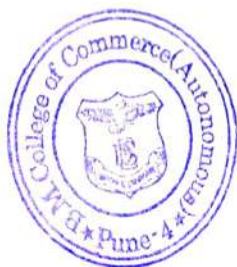
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Heritage Collective-A Case Study of an Innovative Sustainable Endeavor in Heritage Awareness

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Abstract

The National education policy of India gives emphasis on the Indian knowledge system and emphasizes on multidisciplinary aspect of learning. It aims to integrate our rich and vibrant culture with the educational pedagogy of the modern times and make our youth proud of the legacy they have inherited. Educational institutes need to understand the importance of the policy and create an awareness of the rich Indian ethos, traditions, values and culture and spirituality amongst the young generation through innovative means.

This paper is a case study of the attempt of an undergraduate business school to make the young minds students realize the importance of our rich heritage and imbibe the values of national pride. The activity has been carried out successfully for the last decade through a wide array of activities which not just provide the students the opportunity to hone their management skills but also create a deep sense of appreciation for our rich heritage and culture through their innovative and creative endeavors.

Astiva the intercollegiate event organized under this association is the yardstick of success of the association with the number of participation increasing from a mere 240 to 1500 and stands testimony to the fact that any activity done with the passion and dedication of a cause can yield good results. The efforts of the members to continue to do their bit for the promotion and preservation of our rich Indian heritage even after completion of their formal academics is a sign of development of sanskaras of true empowerment.

Keywords: NEP, Multidisciplinary, management, heritage, innovative, youth

Introduction

Our rich and vibrant Indian culture has managed to attract the global world (Richards, 2017) and in the situation of the current pandemic situation, the Indian customs and the Indian way of life have come into the forefront more prominently. Whether it's the balanced Indian food, or the practice of Yog or Pranayama or the simple bonding of the family system, all have shown that we as Indians were better equipped to face the situation due to some inherent Indian ways of life and tradition. Our Culture, our Indianness or our Bhariyatva is our unique identity. Our customs are 5000 years old, but even today they carry the fabric of our own language, festivals, food, artifacts. It is reflected from the simplicity of our thoughts, attire, rituals and mosaic of faith and every educational institution must shoulder the responsibility of sharing this vast treasure in whatever little manner possible with the future generations (Aithal, 2020).

The Deccan Education Society's Brihan Maharashtra College of Commerce has been dominating the stream of commerce since its establishment in 1943. The college has a rich legacy and heritage of its own and the very existence of the college since before independence, the founders, its beautiful campus, the architecture, the heritage building has made a deeper connect of our students with our rich Indian heritage and culture. The college has a number of associations to shape the personality of its students and create holistic young adults equipped with the proper sense of skillsets to face the challenges of the outside world.

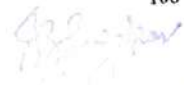


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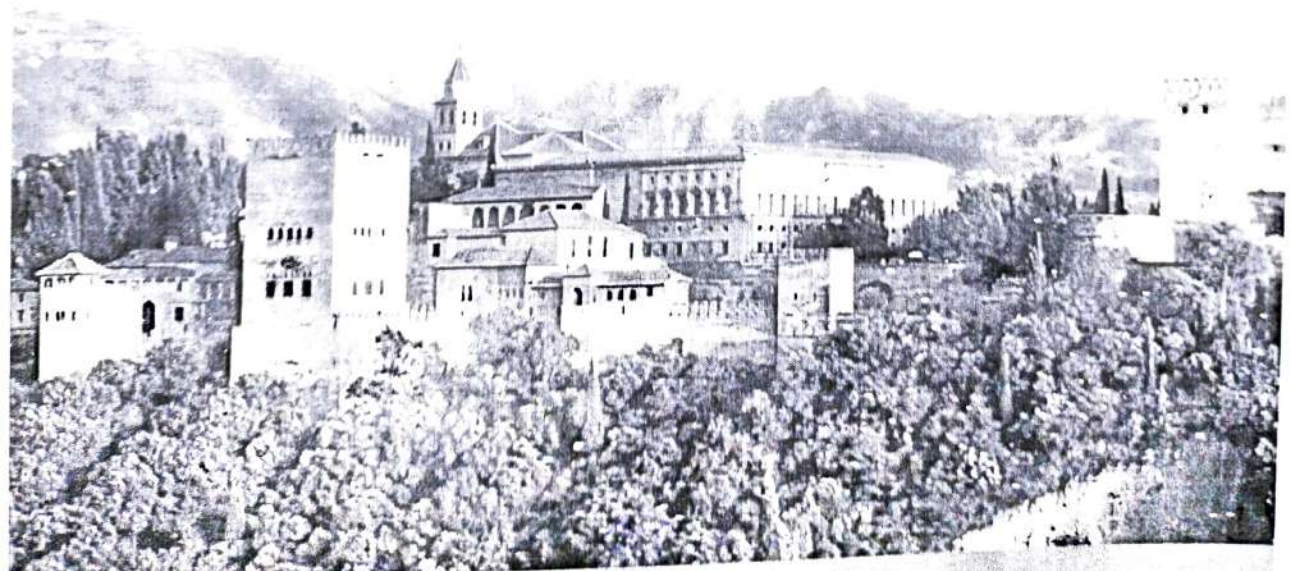
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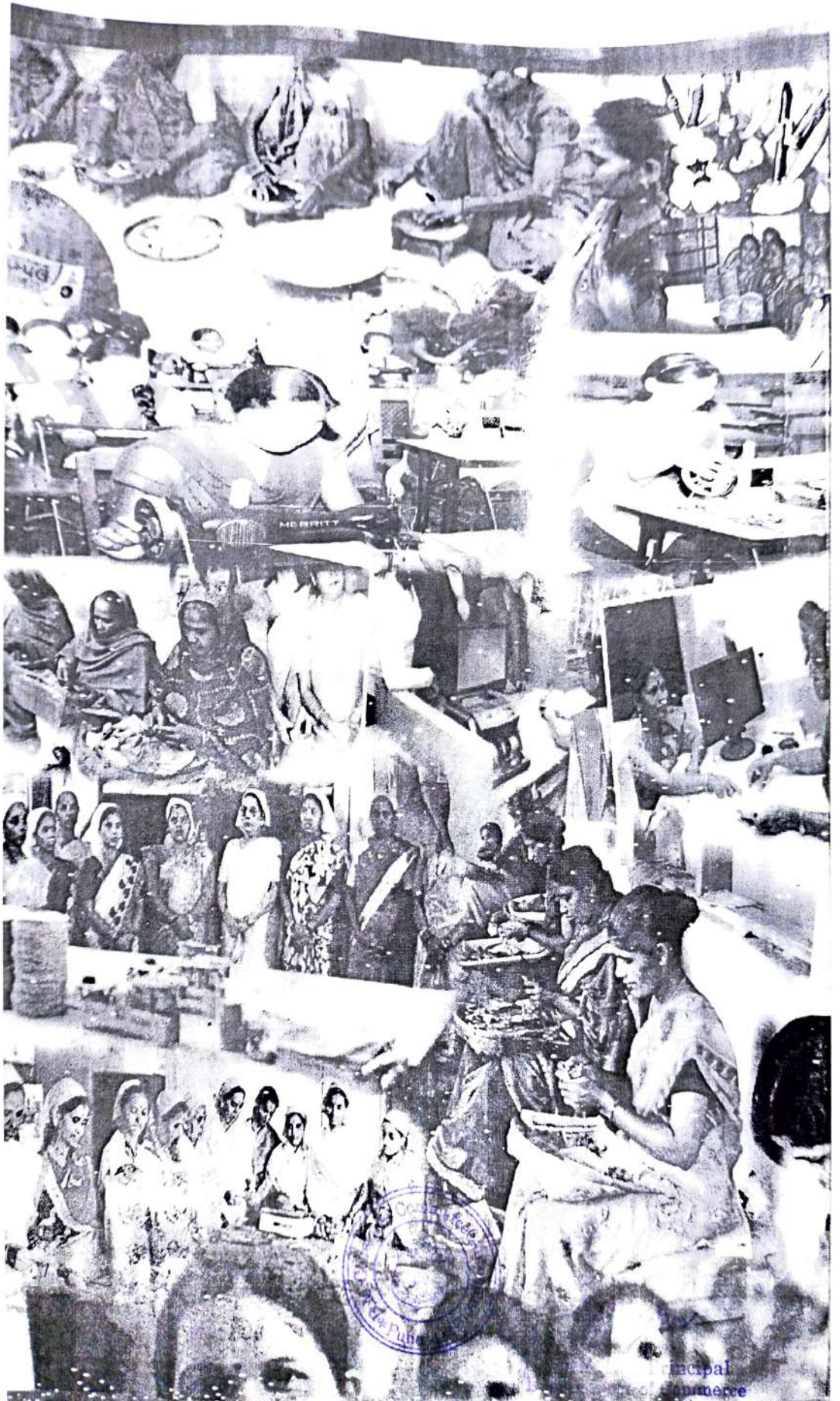
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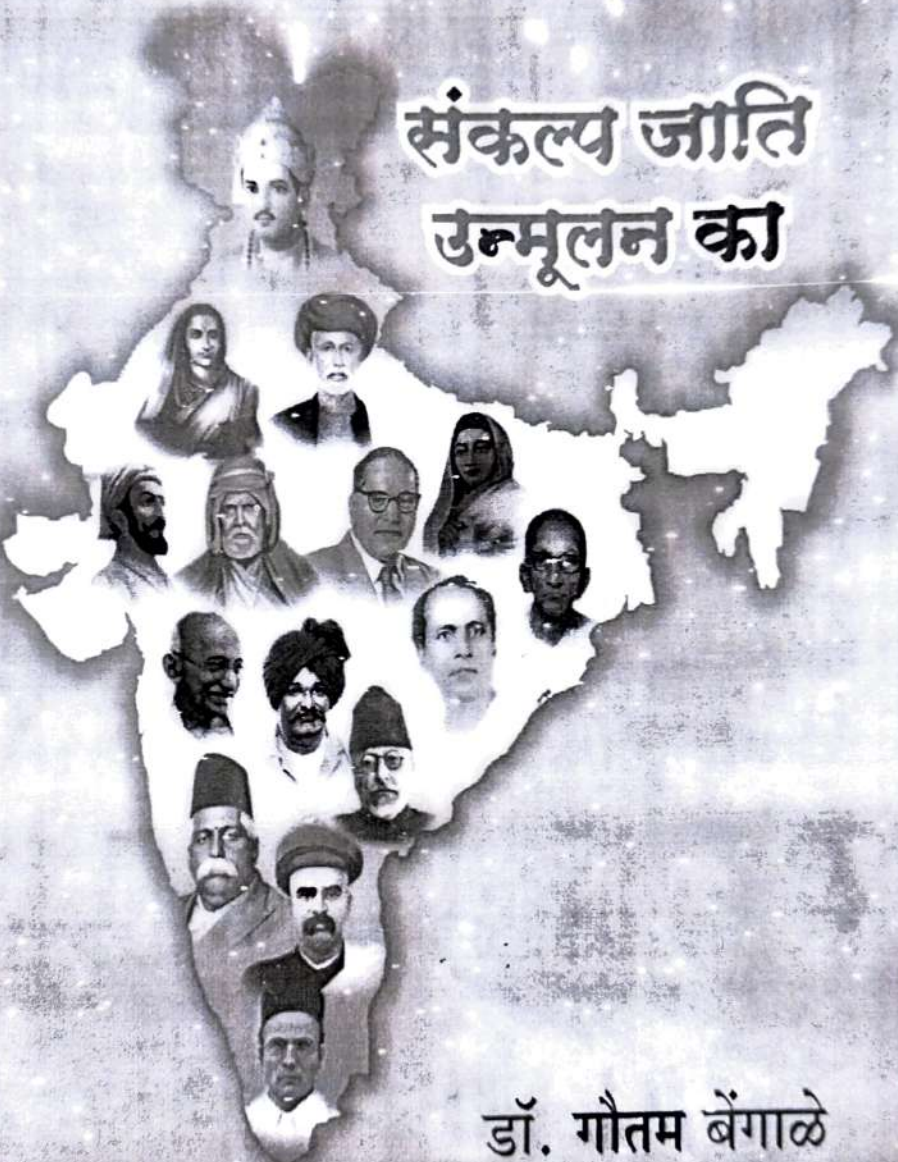


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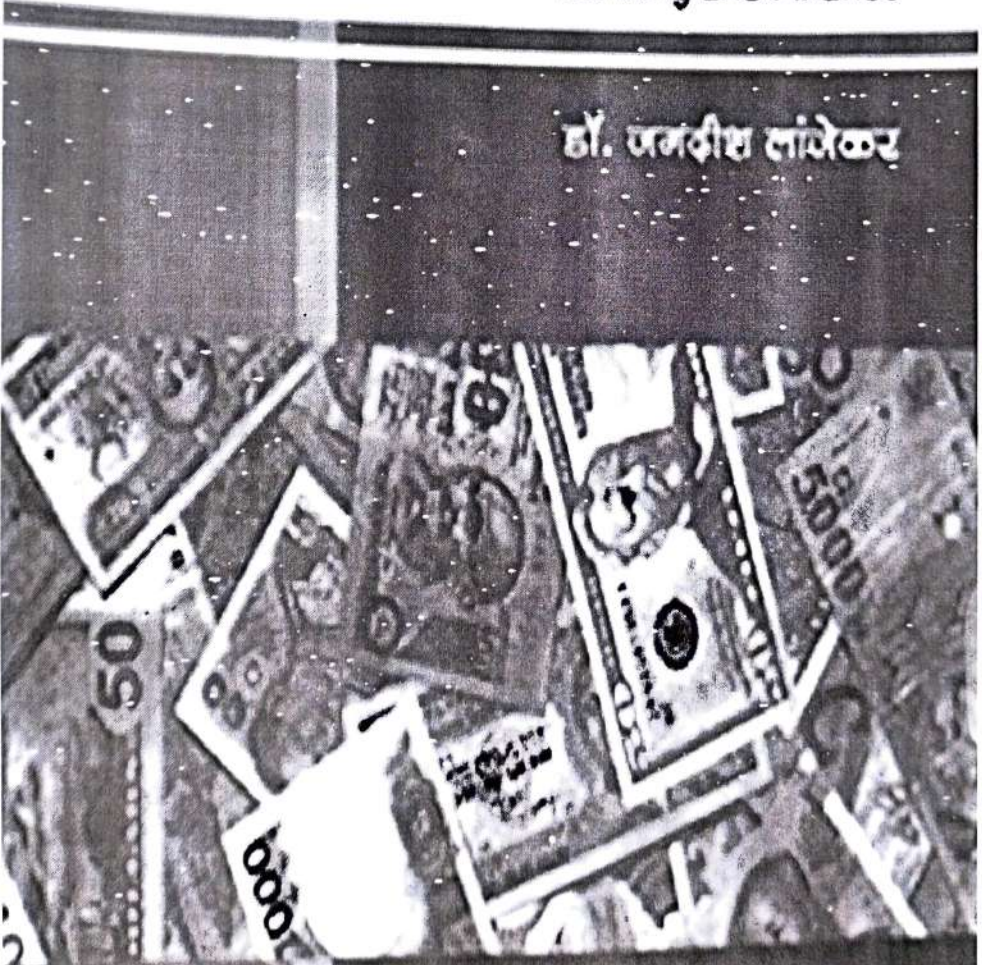
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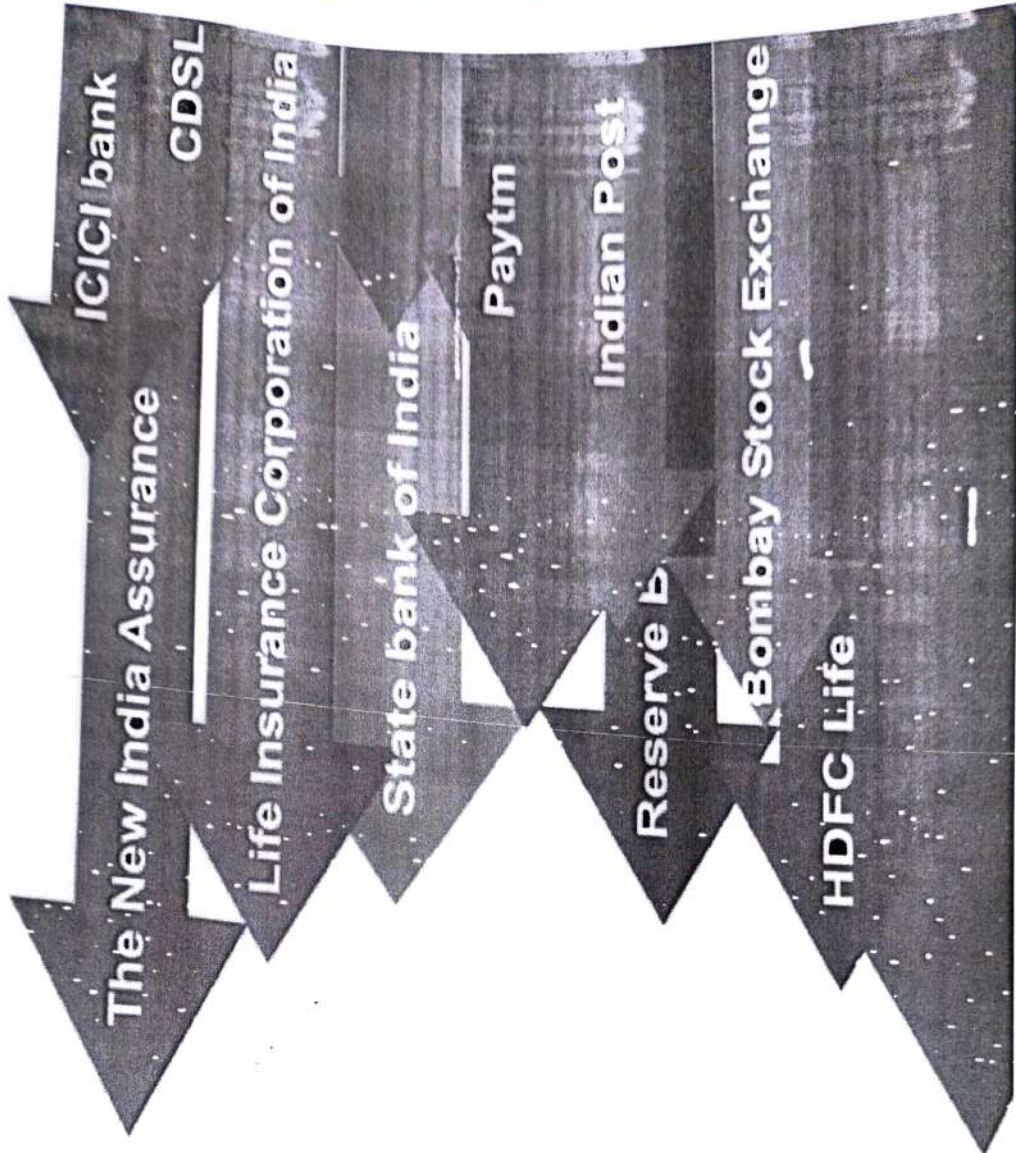
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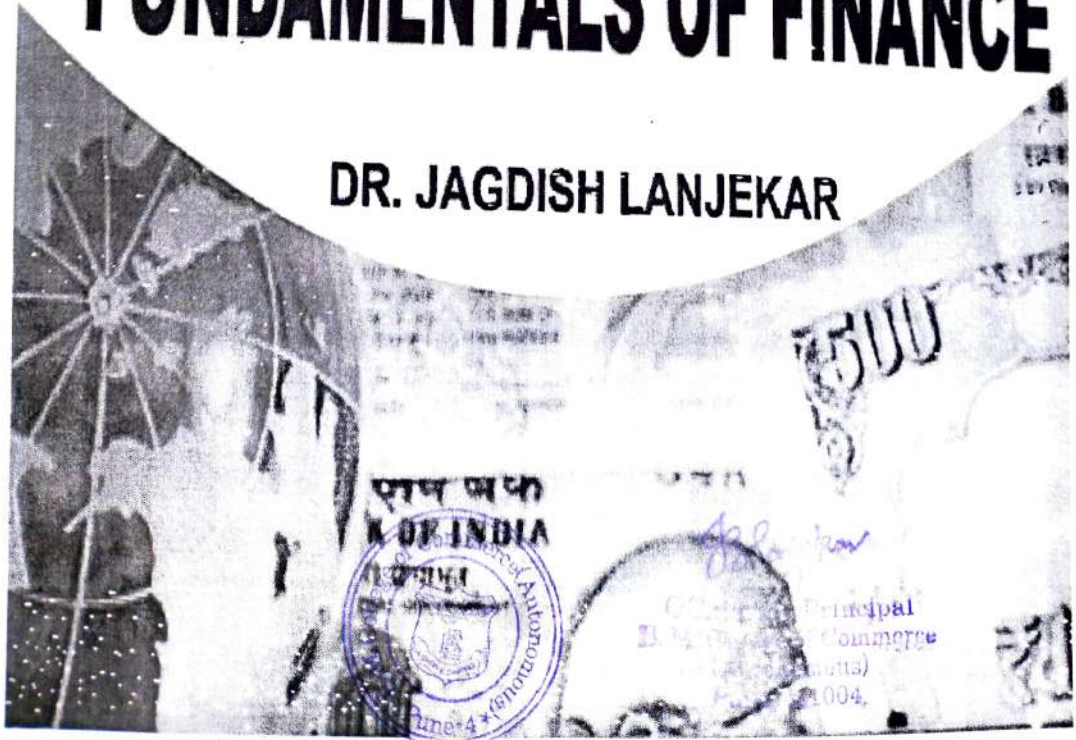


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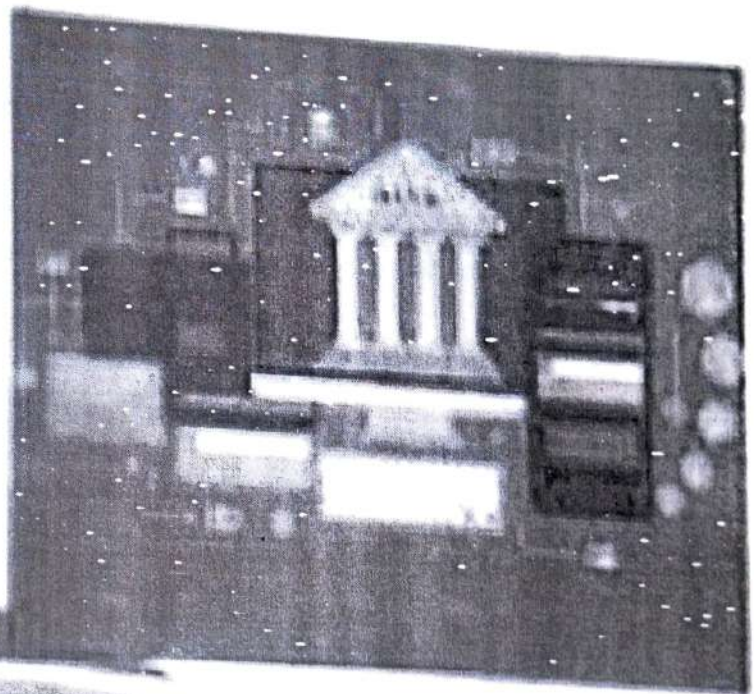
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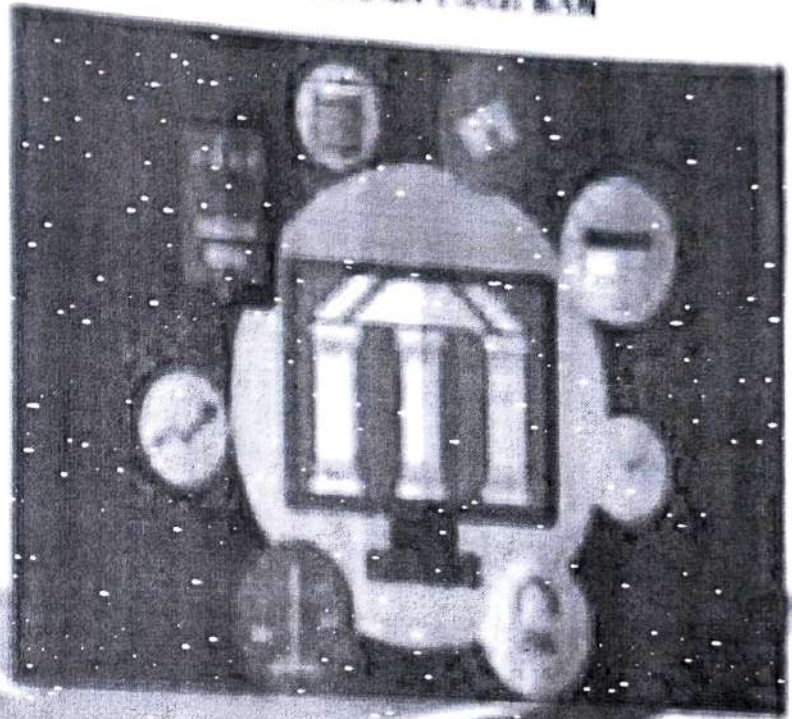
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लेखक-काविषयी....



जगदीश रामचंद्र लांजेकर हे मूळचे सातारा जिल्ह्यातील वार्ड रेशील असून त्यांनी काही वर्षे द्रविड हायस्कूल, वार्ड, येथील 'त्यवसाय शिक्षण' विभागात किमान कौशल्यावर आधारित अभ्यासक्रमासाठी 'निदेशक' म्हणून काम केले आहे.

सध्या ते पुणे येथील 'डेवकन एज्युकेशन सोसायटी' या शैक्षणिक संस्थेच्या इहन् महाराष्ट्र वाणिज्य महाविद्यालयात उपप्राचार्य, बँकिंग व वित्त विभाग प्रमुख तसेच वसतिगृह प्रमुख म्हणून कार्यरत आहेत. डेवकन एज्युकेशन सोसायटीचे 'आजीव सदस्य' या नात्याने ते संस्थेच्या तसेच घटक-संस्थांच्या विविध समित्यांमध्ये काम पाहतात.

सावित्रीबाई फुले पुणे विद्यापीठ, पुणे, येथील वाणिज्य विभागा-अंतर्गत 'बँकिंग व वित्त' या विषयाचे ते एम्.फिल्. व पीएच्.डी.साठी मान्यताप्राप्त 'संशोधक मार्गदर्शक' आहेत.

इतिहास संकलन समिती, जम्मू-काश्मीर अध्ययन केंद्र, अशा उपक्रमांमध्ये त्यांचा सक्रीय सहभाग असतो. लेखकाने स्वानुभवातुन महाबळेश्वर, पाचगणी, वार्ड आणि सातारा या परिसरातील अनेक गड-कोट व किल्ल्यांवरील भटकंतीवर अनेक मार्गदर्शनपर पुस्तके लिहिलेली आहेत. तसेच त्यांचे शिक्षण क्षेत्रातील अनेक लेख आणि शोध-निबंधही विविध वृत्तपत्रे, मासिके यांमधून प्रकाशित झालेले आहेत.

स्वतःच्या उद्योगाने, हिमालीने आणि हूपारीने अगदी गरीब मनुष्यही कित्ती लाकारण्याची होऊ शकतो याचे माधवराव नामजोश्यांचे चरित्र हे एक उत्कृष्ट उदाहरण आहे. त्यांच्या कित्ती तर इतर लोक घेतील तर पुणे शहराची व महाराष्ट्राची सुधारणा होण्यास फारसा विलंब लागणार नाही.

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(एम्.कॉम्., एम्.ए., एम्.बी.ए., एम्.फिल्., पी.एच्.डी.)



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लेखकाचे मनोगत...

मी मूळचा वाईचा. लहानपणापासूनच डोंगर-किल्ल्यांवर भटकण्याची हौस. वाई हे गांव कृष्णा नदीच्या दोन्ही तीरांवर वसलेले आहे. वाईच्या सभोवताली सर्व बाजूंनी डोंगर रांगा आहेत. पूर्वेला चवणेश्वर डोंगर व त्या नजीक चंदन वंदन गडाची जोडगोळी. आग्नेयेला वैराट गड. दक्षिणेला सोनजाईचा डोंगर. नैऋत्येला पसरणीचा डोंगर. पश्चिमेला कमळगड. वायव्येला रायशेखराचे पठार व केळंजागड तर उत्तरेला पांडवगड, मांदरदेवी आणि बालेघाटचा डोंगर. वाईचा परिसर हा ऐतिहासिक दृष्ट्या अतिशय समृद्ध असाच आहे. शाळेत असल्यापासूनच गड-कोट-किल्ल्यांचे आकर्षण निर्माण झालेले होते.

वाईत दरवर्षी नवरात्रात भाविक आपापल्या कुटुंबासमवेत अथवा मित्रपरिवारांसह सोनजाई डोंगरावर देवीच्या दर्शनासाठी डबे घेऊन जात असत. मी ही न चुकता अगदी पहिली-दुसरीत असल्या पासूनच या गिरीविहाराचा आनंद लुटत असे. त्यातूनच आजूबाजूच्या विविध गडांवर, डोंगरदऱ्यांमध्ये हुंदडण्याची, मनसोक्त भटकण्याची, तेथील ऐतिहासिक स्थळांना भेटी देऊन विविध माहिती गोळा करण्याची, तेथील भौगोलिक व ऐतिहासिक वैशिष्ट्ये जाणण्याची तसेच गिर्यारोहण करून आजूबाजूचा आसमंत न्याहाळण्याची विलक्षण आवड मला निर्माण झाली. शाळेतील शैक्षणिक सहलींच्या माध्यमातून प्रतापगड, रायगड, देवगिरी असे अनेक किल्ले बालवयातच पाहून झाले. सातारा जिल्ह्यातील अनेक ऐतिहासिक स्थळे व किल्ले एका मागोमाग एक असे भटकून झाले. त्याचाच परिणाम म्हणूनच 'की काय पण माझ्याकडून प्रेक्षणीय वाई परिसर', 'महाबळेश्वर सहल', 'सातारा जिल्ह्यातील प्रेक्षणीय स्थळे' अशी संक्षिप्त पुस्तके प्रकाशित झाली.



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