

Deccan Education Society's
Brihan Maharashtra College of Commerce, Pune
Prin. Dr .D. G. Karve Chair
in Economics, Commerce and Banking

Prof. D. G. Karve, a renowned Economist and former Deputy Governor of the Reserve Bank of India was the First Principal of the College. Situated at the foot of the rugged Fergusson College Hill and dotted with lush green trees and shrubs all around, it has a most picturesque and inviting atmosphere.

Principal D.G.Karve Chair in Economics and Commerce was established in 2005- through an MOU with Bank of Maharashtra -to promote research. Principal D.G.Karve Chair in Economics, Commerce and Banking is devoted to the promotion and improvement of higher education in economics, banking, commerce and management.

The teaching and research activities in BMCC are considered as a tool of quality improvement. In view of this the Principal D.G.Karve Chair in Economics, Commerce and Banking has been established to expand its role as a source of information, training and networking for educators and also to promote research and develop research aptitude among students and faculty.

In the 2019-20, faculty of BMCC have been sanctioned 12 research projects . In the year 2022, research proposals were invited from faculty and students on basis of availability of grants. Research Review Committee was formed and it reviewed the projects, evaluated, suggested modifications. Revised projects were submitted. Proposals were forwarded for sanction of grants. 15 research projects have been sanctioned in 2022.



Principal
Officiating Principal
BMCC (Autonomous)
(Autonomous)
Pune - 411 004.

Deccan Education Society's

Brihan Maharashtra College of Commerce, Pune

Prin. Dr. D. G. Karve Chair in Economics, Commerce and Banking

Research Projects 2019-20

Sanction Certificates and Utilization Certificates

	Name	Projects
1.	Dr. Jagdish Lanjekar	Study of Seri-culture Industry in Satara District
2.	Dr. Deepak Powdel	Nationalism : Its Impact on Corruption
3.	Dr. Rajeshree Gokhale	Study of Different aspects of Spirituality among the citizens of Pune City
4.	Dr. Varsha Deshpande	Comparative Analysis of Ranking and Accreditation Framework; India and Abroad
5.	Dr. Mrugakshi Rajhans	Awareness of Bank Account Holders on susceptibility of their Banking Transactions to Cyber Threats in Pune City
6.	Prof . Seema Nair	Learning Management System For Extra Credit Courses
7.	Prof . Aditi Sameer	Awareness Related to Sexual Harassment Among College going students with special reference to BMCC
8.	Prof . Bageshree Deo	Online learning platforms
9.	Prof . Bharati Upadhye	A Step Forward For Evolving Our Education System.
10.	Dr. Shilpa Kulkarni	New ways of Educational Tours for Late Teenagers and Young Adults Under COVID 19 Pandemic
11.	Dr C. N. Rawal	Evolution of Digital Marketing
12.	Prof. Shaunak Mainkar	Impact of E-Commerce on Consumer Behaviour



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BRIHAN MAHARASHTRA COLLEGE OF COMMERCE

845, Shivajinagar, Pune - 411004, Maharashtra-India
Autonomous College Affiliated to Savitribai Phule Pune University-
Senior College (I.D.No.Pu/Pn/C/010(1943) Junior College No.11-11- 007

Prin. Dr .D. G. Karve Chair in Economics, Commerce and Banking

Letter of Sanction of Research Project

Date: 15.04.2019
Research Proposal No. 2019/1

Name of Researcher: Dr. Jagdish Lanjekar
Amount Sanctioned: Rs.43,500/-
Title of Project: Study of Seri-culture Industry in Satara District

To,
Dr. Jagdish Lanjekar
Department of Banking and Finance
BMCC, Pune

Subject: Prin. Dr. D. G. Karve Chair Research Project

Sir/Madam,

We are happy to inform you that your research proposal titled **Study of Seri-culture Industry in Satara District** presented under Prin. Dr. D. G. Karve Research Chair Scheme is evaluated by the RR Committee and is accepted for funding. We hereby sanction an amount of Rs. Rs.43,500/- (Forty three thousand five hundred only) for the project. You are expected to adhere to monitoring and evaluation guidelines as per the manual of **Prin. Dr. D. G. Karve Chair in Economics, Commerce and Banking**. Deccan Education Society's Brihan Maharashtra College of Commerce intends to foster Research culture through such opportunities, and we wish you the best in the research project.

Date: 15.04.2019
Place: Pune

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Prin. Dr .D. G. Karve Chair in Economics, Commerce and Banking Letter of Sanction of Research Project

Date: 15.04.2019
Research Proposal No. 2019/2

Name of Researcher: Dr. Deepak Powdel
Amount Sanctioned: Rs. 36,000/-
Title of Project: Nationalism : Its Impact on Corruption

To,
Dr. Deepak Powdel
Department of Economics
BMCC, Pune

Subject: **Prin. Dr. D. G. Karve Chair Research Project**

Sir/Madam,

We are happy to inform you that your research proposal titled **Nationalism: Its Impact on Corruption** presented under Prin. Dr .D. G. Karve Chair Research Scheme is evaluated by the RR Committee and is accepted for funding. We hereby sanction an amount of Rs. 36,000/- (Thirty six thousand only) for the project. You are expected to adhere to monitoring and evaluation guidelines as per the manual of Prin. Dr. D. G. Karve Chair in Economics, Commerce and Banking. Deccan Education Society's Brihan Maharashtra College of Commerce intends to foster Research culture through such opportunities, and we wish you the best in the research project.

Date: 15.04.2019
Place: Pune


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Prin. Dr .D. G. Karve Chair in Economics, Commerce and Banking

Letter of Sanction of Research Project

Date: 15.04.2019
Research Proposal No. 2019/3

Name of Researcher: Dr. Rajeshree Gokhale
Amount Sanctioned: Rs. 15,750/-
**Title of Project: Study of Different aspects of Spirituality among the citizens
of Pune City**


To,
Dr. Rajeshree Gokhale
Department of Business Studies
BMCC, Pune

Subject: Prin. Dr. D. G. Karve Chair Research Project

Sir/Madam,

We are happy to inform you that your research proposal titled **Study of Different aspects of Spirituality among the citizens of Pune City** presented under Prin. Dr. D. G. Karve Research Chair Scheme is evaluated by RR Committee and is accepted for funding. We hereby sanction an amount of **Rs. 15,750/-Fifteen thousand seven hundred and fifty only** for the project. You are expected to adhere to monitoring and evaluation guidelines as per the manual of Prin. Prin. Dr .D. G. Karve Chair in Economics, Commerce and Banking. Deccan Education Society's Brihan Maharashtra College of Commerce intends to foster Research culture through such opportunities, and we wish you the best in the research project.

Date: 15.04.2019
Place: Pune


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Prin. Dr .D. G. Karve Chair in Economics, Commerce and Banking

Letter of Sanction of Research Project

Date 15.04.2019

Research Proposal No. 2019/4

Name of Researcher: Dr. Varsha Deshpande

Amount Sanctioned: Rs. 36,000/-

Title of Project: Comparative Analysis of Ranking and Accreditation
Framework; India and Abroad

To,

Dr. Varsha Deshpande

Department of Business Administration
BMCC, Pune

Subject: Prin. Dr. D. G. Karve Chair Research Project

Sir/Madam,

We are happy to inform you that your research proposal titled **Comparative Analysis of Ranking and Accreditation Framework; India and Abroad** presented under Prin. Dr. D. G. Karve Research Chair Scheme is evaluated by the RR Committee and is accepted for funding. We hereby sanction an amount of **Rs. 36,000/- (Thirty six thousand only)** for the project. You are expected to adhere to monitoring and evaluation guidelines as per the manual of Prin. Dr .D. G. Karve Chair in Economics, Commerce and Banking. Deccan Education Society's Brihan Maharashtra College of Commerce intends to foster Research culture through such opportunities, and we wish you the best in the research project.

Date: 15.04.2019

Place: Pune

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Prin. Dr .D. G. Karve Chair in Economics, Commerce and Banking Letter of Sanction of Research Project

Date: 15.04.2019
Research Proposal No. 2019/5

Name of Researcher: Dr. Mrugakshi Rajhans

Amount Sanctioned: Rs. 49,500/-

**Title of Project: Awareness of Bank Account Holders on susceptibility of
their Banking Transactions to Cyber Threats in Pune City**


To,
Dr. Mrugakshi Rajhans
Department of BBA
BMCC, Pune

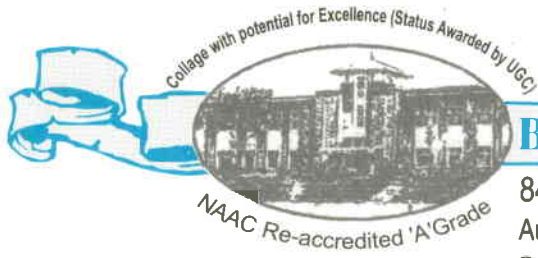
Subject: Prin. Dr. D. G. Karve Chair Research Project

Sir/Madam,

We are happy to inform you that your research proposal titled **Awareness of Bank Account Holders on susceptibility of their Banking Transactions to Cyber Threats in Pune City** presented under Prin. Dr. D. G. Karve Research Chair Scheme is evaluated by the RR Committee and is accepted for funding. We hereby sanction an amount of **Rs. 49,500/- (Forty nine thousand five hundred only)** for the project. You are expected to adhere to monitoring and evaluation guidelines as per the manual of Prin. Dr .D. G. Karve Chair in Economics, Commerce and Banking. Deccan Education Society's Brihan Maharashtra College of Commerce intends to foster Research culture through such opportunities, and we wish you the best in the research Project.

Date: 15.04.2019
Place: Pune


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Prin. Dr .D. G. Karve Chair in Economics, Commerce and Banking Letter of Sanction of Research Project

Date: 15.04.2019
Research Proposal No. 2019/6

Name of Researcher: Prof . Seema Nair
Amount Sanctioned: Rs. 43,500/-
Title of Project: Learning Management System For Extra Credit Courses


To,
Prof . Seema Nair
Department of BBA
BMCC, Pune

Subject: **Prin. Dr. D. G. Karve Chair Research Project**

Sir/Madam,

We are happy to inform you that your research proposal titled **Learning Management System for Extra Credit Courses** presented under Prin. Dr. D. G. Karve Research Chair Scheme is evaluated by the RR Committee and is accepted for funding. We hereby sanction an amount of **Rs. 43,500/- (Forty three thousand five hundred only)** for the project. You are expected to adhere to monitoring and evaluation guidelines as per the manual of Prin. Dr .D. G. Karve Chair in Economics, Commerce and Banking. Deccan Education Society's Brihan Maharashtra College of Commerce intends to foster Research culture through such opportunities, and we wish you the best in the research project.

Date: 15.04.2019
Place: Pune


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Prin. Dr .D. G. Karve Chair in Economics, Commerce and Banking
Letter of Sanction of Research Project

Date: 15.04.2019
Research Proposal No. 2019/7

Name of Researcher: Prof . Aditi Sameer
Amount Sanctioned: Rs. 36,000/-
Title of Project: Awareness Related to Sexual Harassment among College going students
with special reference to BMCC

To,
Prof . Aditi Sameer
Department of BBA
BMCC, Pune

Subject: Prin. Dr. D. G. Karve Chair Research Project

Sir/Madam,

We are happy to inform you that your research proposal titled **Awareness Related to Sexual Harassment among College going students with special reference to BMCC** presented under Prin. Dr. D. G. Karve Research Chair Scheme is evaluated by the RR Committee and is accepted for funding. We hereby sanction an amount of **Rs. 36,000/- (Thirty six thousand only)** for the project. You are expected to adhere to monitoring and evaluation guidelines as per the manual of Prin. Dr .D. G. Karve Chair in Economics, Commerce and Banking. Deccan Education Society's Brihan Maharashtra College of Commerce intends to foster Research culture through such opportunities, and we wish you the best in the research project.

Date: 15.04.2019
Place: Pune


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Prin. Dr .D. G. Karve Chair in Economics, Commerce and Banking Letter of Sanction of Research Project

Date: 15.04.2019
Research Proposal No. 2019/8

Name of Researcher: Prof . Bageshree Deo
Amount Sanctioned: Rs. 28,500/-
Title of Project: Online learning platforms

To,
Prof . Bageshree Deo
Department of BBA
BMCC, Pune

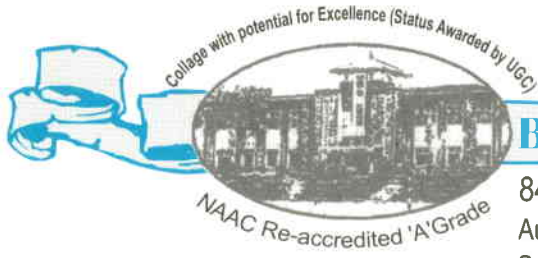
Subject: Prin. Dr. D. G. Karve Chair Research Project

Sir/Madam,

We are happy to inform you that your research proposal titled **Study of Inhibitions of the students who have enrolled for some online course in Pune, behind completion of certifications offered in all fields by various online learning platforms** presented under Prin. Dr. D. G. Karve Research Chair Scheme is evaluated by the RR Committee and is accepted for funding. We hereby sanction an amount of **Rs. 28,500/- (Twenty eight thousand five hundred only)** for the project. You are expected to adhere to monitoring and evaluation guidelines as per the manual of Prin. Dr .D. G. Karve Chair in Economics, Commerce and Banking. Deccan Education Society's Brihan Maharashtra College of Commerce intends to foster Research culture through such opportunities, and we wish you the best in the research project.

Date: 15.04.2019
Place: Pune


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Prin. Dr .D. G. Karve Chair in Economics, Commerce and Banking Letter of Sanction of Research Project

Date: 15.04.2019
Research Proposal No. 2019/9

Name of Researcher: Prof . Bharati Upadhye
Amount Sanctioned: Rs. 28500/-
Title of Project: A Step Forward For Evolving Our Education System.

To,
Prof . Bharati Upadhye
Department of BBA
BMCC, Pune

Subject: **Prin. Dr. D. G. Karve Chair Research Project**

Sir/Madam,

We are happy to inform you that your research proposal titled **A Step Forward for Evolving Our Education System** presented under Prin. Dr. D. G. Karve Research Chair Scheme is evaluated by the RR Committee and is accepted for funding. We hereby sanction an amount of **Rs. 28,500/- (Twenty eight thousand five hundred only)** for the project. You are expected to adhere to monitoring and evaluation guidelines as per the manual of Prin. Dr. D. G. Karve Chair in Economics, Commerce and Banking. Deccan Education Society's Brihan Maharashtra College of Commerce intends to foster Research culture through such opportunities, and we wish you the best in the research project.

Date: 15.04.2019
Place: Pune


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Prin. Dr .D. G. Karve Chair in Economics, Commerce and Banking Letter of Sanction of Research Project

Date: 15.04.2019
Research Proposal No. 2019/10

Name of Researcher: Dr. Shilpa Kulkarni (PI)
Amount Sanctioned: Rs. 28,500/-
Title of Project: New ways of Educational Tours for Late Teenagers and Young Adults Under COVID 19 Pandemic


To,
Dr. Shilpa Kulkarni
Department of BBA
BMCC, Pune

Subject: Prin. Dr. D. G. Karve Chair Research Project

Sir/Madam,

We are happy to inform you that your research proposal titled **New ways of Educational Tours for Late Teenagers and Young Adults Under COVID 19 Pandemic** presented under Prin. Dr. D. G. Karve Research Chair Scheme is evaluated by the RR Committee and is accepted for funding. We hereby sanction an amount of **Rs. 28,500/- (Twenty eight thousand five hundred only)** for the project. You are expected to adhere to monitoring and evaluation guidelines as per the manual of Prin. Dr .D. G. Karve Chair in Economics, Commerce and Banking. Deccan Education Society's Brihan Maharashtra College of Commerce intends to foster Research culture through such opportunities, and we wish you the best in the research project.

Date: 15.04.2019
Place: Pune


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**Deccan Education Society's
Brihan Maharashtra College of Commerce, Pune**

Prin. Dr. D. G. Karve Chair in Economics, Commerce and Banking

Utilization Certificate

Certified that **Rs.43,500/- (Forty-three thousand five hundred only)** has been sanctioned to **Dr. Jagdish Lanjekar** by Brihan Maharashtra College of Commerce under the Dr. D. G. Karve Chair in Economics, Commerce and Banking for pursuing a research project titled **Study of Seri-culture Industry in Satara District.**


The grant amount of **Rs. 22,692/-** has been utilized for the purpose for which it was sanctioned and in accordance with the terms and conditions laid down by the Prin. Dr. D. G. Karve Chair in Economics, Commerce and Banking.




Signature

Name - **Dr. Jagdish Lanjekar**

Date- **22/12/2021**

Place - Pune


Signature of Principal
Officiating Principal
B.M. College of Commerce
(Autonomous)
Pune - 411 004.


Signature of Chartered Accountant

CA SNEHA TATAR
M.No.152292
For, Snehata Tatar and Associates
FRN. 137155W

**Deccan Education Society's
Brihan Maharashtra College of Commerce, Pune**

Prin. Dr .D. G. Karve Chair in Economics, Commerce and Banking

Utilization Certificate

Certified that Rs. 36,000/- (Thirty six thousand only) has been sanctioned to **Dr. Deepak Powdel** by Brihan Maharashtra College of Commerce under the Dr.D.G.Karve Chair in Economics, Commerce and Banking for pursuing a research project titled **Nationalism : Its Impact on Corruption .**

The grant amount of Rs. 20,700/- has been utilized for the purpose for which it was sanctioned and in accordance with the terms and conditions laid down by the Prin. Dr .D. G. Karve Chair in Economics, Commerce and Banking. The remaining amount has been refunded to BMCC.



Signature

Name **Dr. Deepak Powdel**

Date- **22/12/2021**

Place-Pune



Signature of Principal
B.M. College of Commerce
(Autonomous)
Pune-411004.



Signature of Chartered Accountant

CA SNEHA DHAMNE
M.No. 152292

For, Sneha Tatar and Associates
FRN. 137155W.



**Deccan Education Society's
Brihan Maharashtra College of Commerce, Pune**

Prin. Dr .D. G. Karve Chair in Economics, Commerce and Banking

Utilization Certificate

Certified that **Rs. 15,750/-Fifteen thousand seven hundred and fifty only**)has been sanctioned to **Dr. Rajeshree Gokhale** by Brihan Maharashtra College of Commerce under the Dr. D. G. Karve Chair in Economics, Commerce and Banking for pursuing a research project titled **Study of Different aspects of Spirituality among the citizens of Pune City**

The grant amount of **Rs. 15,559/-** has been utilized for the purpose for which it was sanctioned and in accordance with the terms and conditions laid down by the Prin. Dr .D. G. Karve Chair in Economics, Commerce and Banking. The remaining amount has been refunded to BMCC.



Signature



Signature of Principal



Signature of Chartered Accountant

Officiating Principal

B.M. College of Commerce

(Autonomous)

Pune-411004.

Name **Dr. Rajeshree Gokhale**

Date- **22/12/2021**

Place-Pune



CA SNEHA TATAR

M.No. 152292

For, Snehata Tatar and Associates

FRN. 137155W

Deccan Education Society's

Brihan Maharashtra College of Commerce, Pune

Prin. Dr .D. G. Karve Chair in Economics, Commerce and Banking

Utilization Certificate

Certified that Rs. 36,000/- (Thirty six thousand only) has been sanctioned to **Dr. Varsha Deshpande** by Brihan Maharashtra College of Commerce under the Dr. D. G. Karve Chair in Economics, Commerce and Banking for pursuing a research project titled **Comparative Analysis of Ranking and Accreditation Framework; India and Abroad**. The grant amount of Rs. 34,870 /- has been utilized for the purpose for which it was sanctioned and in accordance with the terms and conditions laid down by the Prin. Dr .D. G. Karve Chair in Economics, Commerce and Banking. The remaining amount has been refunded to BMCC.


Signature

Name **Dr. Varsha Deshpande**

Date- **22/12/2021**

Place-Pune


Signature of **Official Principal**

B.M. College of Commerce
(Autonomous)
Pune - 411 004.



CA SNEHA TATAR
M.No. 152292

For, **Sneha Tatar and Associates**
FRN. 137155W

**Deccan Education Society's
Brihan Maharashtra College of Commerce, Pune**

Prin. Dr .D. G. Karve Chair in Economics, Commerce and Banking

Utilization Certificate

Certified that **Rs. 49,500/- (Forty nine thousand five hundred only)** has been sanctioned to **Dr. Mrugakshi Rajhans** by Brihan Maharashtra College of Commerce under the Dr. D. G. Karve Chair in Economics, Commerce and Banking for pursuing a research project titled **Awareness of Bank Account Holders on susceptibility of their Banking Transactions to Cyber Threats in Pune City**

The grant amount of Rs. 16,899 /- has been utilized for the purpose for which it was sanctioned and in accordance with the terms and conditions laid down by the Prin. Dr .D. G. Karve Chair in Economics, Commerce and Banking. The remaining amount has been refunded to BMCC.

Signature 

Signature of Principal 
Officiating Principal

B.M. College of Commerce
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Pune - 411 004.

Signature of Chartered Accountant 

CA SNEHA DHARNE

M.No. 152292

For, Sneha Tatar and Associates

FRN. 137155W

Name **Dr. Mrugakshi Rajhans**

Date- **22/12/2021**

Place-Pune



**Deccan Education Society's
Brihan Maharashtra College of Commerce, Pune**

Prin. Dr .D. G. Karve Chair in Economics, Commerce and Banking

Utilization Certificate

Certified that **Rs. 43,500/- (Forty three thousand five hundred only)** has been sanctioned to **Prof. Seema Nair** by Brihan Maharashtra College of Commerce under the Dr. D. G. Karve Chair in Economics, Commerce and Banking for pursuing a research project titled **Learning Management System For Extra Credit Courses**

The grant amount of Rs. 43,500 /- has been utilized for the purpose for which it was sanctioned and in accordance with the terms and conditions laid down by the Prin. Dr .D. G. Karve Chair in Economics, Commerce and Banking. The remaining amount has been refunded to BMCC.

Signature

Seema

Name **Prof. Seema Nair**

Date- **22/12/2021**

Place-Pune

Bhayera

Signature of Principal

**Officiating Principal
B.M. College of Commerce
(Autonomous)
Pune - 411004.**

Satar

Signature of Chartered Accountant

**CA SNEHA DHAMNE
M.No. 152292**

**FOR, Sneha Tatar and Associates
FRN. 137155W.**



**Deccan Education Society's
Brihan Maharashtra College of Commerce, Pune**

Prin. Dr .D. G. Karve Chair in Economics, Commerce and Banking

Utilization Certificate

Certified that Rs. 36,000/- (**Thirty six thousand only**) has been sanctioned to **Prof. Aditi Sameer** by Brihan Maharashtra College of Commerce under the Dr. D. G. Karve Chair in Economics, Commerce and Banking or pursuing a research project titled **Awareness Related to Sexual Harassment among College going students with special reference to BMCC**

The grant amount of Rs. 4,340/- has been utilized for the purpose for which it was sanctioned and in accordance with the terms and conditions laid down by the Prin. Dr .D. G. Karve Chair in Economics, Commerce and Banking. The remaining amount has been refunded to BMCC.

Signature

Signature of Principal

Signature of Chartered Accountant

Name **Prof . Aditi Sameer**

Date- **22/12/2021**

Place-Pune

**Officiating Principal
B.M. College of Commerce
(Autonomous)
Pune-411004.**

CA SNEHA DHAMNE

M.No .152292

For, Sneha Tatar and Associates

FRN. 137155W



**Deccan Education Society's
Brihan Maharashtra College of Commerce, Pune**

Prin. Dr .D. G. Karve Chair in Economics, Commerce and Banking

Utilization Certificate


Certified that **Rs. 28,500/- (Twenty eight thousand five hundred only)** has been sanctioned to **Prof. Bageshree Deo** by Brihan Maharashtra College of Commerce under the Dr. D. G. Karve Chair in Economics, Commerce and Banking for pursuing a research project titled **Study of Inhibitions of the students who have enrolled for some online course in Pune, behind completion of certifications offered in all fields by various online learning platforms**

The grant amount of Rs. 22,081/- has been utilized for the purpose for which it was sanctioned and in accordance with the terms and conditions laid down by the Prin. Dr .D. G. Karve Chair in Economics, Commerce and Banking. The remaining amount has been refunded to BMCC.

By Deo
Signature

Name **Prof. Bageshree Deo**
Date- **22/12/2021**
Place-Pune

Bhageshree
Signature of Principal
Officiating Principal
B.M. College of Commerce
(Autonomous)
Pune-411004.

Satar
Signature of Chartered Accountant

CA SNEHA DHAMNE
M.No. 152292
For, Snehataatar and Associates
FRN. 137155W

**Deccan Education Society's
Brihan Maharashtra College of Commerce, Pune**

Prin. Dr .D. G. Karve Chair in Economics, Commerce and Banking

Utilization Certificate

Certified that **Rs. 28,500/- (Twenty eight thousand five hundred only)** has been sanctioned to **Prof. Bharati Upadhye** by Brihan Maharashtra College of Commerce under the Dr. D. G. Karve Chair in Economics, Commerce and Banking for pursuing a research project titled **A Step Forward for Evolving Our Education System.**


The grant amount of Rs. 16,464/- has been utilized for the purpose for which it was sanctioned and in accordance with the terms and conditions laid down by the Prin. Dr .D. G. Karve Chair in Economics, Commerce and Banking. The remaining amount has been refunded to BMCC.


Signature

Name **Prof. Bharati Upadhye**

Date- **22/12/2021**

Place-Pune


Signature of Principal
Officiating Principal
B.M. College of Commerce
(Autonomous)
Pune- 411 004.


Signature of Chartered Accountant

CA SNEHA DHAMNE

M.No. 152292

For, Sneha Tatar and Associates

FRN. 137155W



**Deccan Education Society's
Brihan Maharashtra College of Commerce, Pune**

Prin. Dr .D. G. Karve Chair in Economics, Commerce and Banking

Utilization Certificate

Certified that Rs. 28,500/- (Twenty eight thousand five hundred only) has been sanctioned to **Dr. Shilpa Kulkarni** by Brihan Maharashtra College of Commerce under the Dr.D.G.Karve Chair in Economics, Commerce and Banking for pursuing a research project titled **New ways of Educational Tours for Late Teenagers and Young Adults Under COVID 19 Pandemic**

The grant amount of Rs. 26,570 /- has been utilized for the purpose for which it was sanctioned and in accordance with the terms and conditions laid down by the Prin. Dr .D. G. Karve Chair in Economics, Commerce and Banking. The remaining amount has been refunded to BMCC.

Signature

Name **Dr. Shilpa Kulkarni**

Date- **22/12/2021**

Place-Pune

Signature of Principal

**Officiating Principal
B.M. College of Commerce
(Autonomous)
Pune - 411 004.**

Signature of Chartered Accountant

**CA SNEHA DHAMNE
M.No. 152292**

**For, Sneha Tatar & Associates
FRN. 137155W**



Deccan Education Society's

Brihan Maharashtra College off Commerce

PRINCIPAL DR. D. G. KARVE RESEARCH CHAIR
IN ECONOMICS, COMMERCE AND BANKING

Research Projects Sanctioned 2022

	Title	PI	Co - Investigator
1.	Study of Health, Hygiene, & Happiness in Post covid -19 patients in and around Pune city.	Dr Seema Purohit	Dr. Shilpa Kulkarni
2.	Status and Scope for Development of Cooperative Movement in Jammu , Kashmir and Ladakh State.	Dr Jagdish Lanjekar	-
3.	Comparative study of modern and ancient Indian taxation systems with special reference to Satwahan, Maurya and Maratha Empires.	Dr Ashish Puranik	Avanti Jog , CA , ACCA , Medhavinee Watve
4.	Role of Assisted Living Systems for Senior Citizens in Pune City .	Dr Rajeshree Gokhale	Manjusha Wadekar
5.	A Comparative Study of Financial Literacy among Women Entrepreneur in Rural and Urban areas of Pune District	Dr. Yashodhan Prakash Mahajan	Dr. Preeti Rajguru
6.	Display of scanned rare books to public on website	Prof . Vinaya Hasamnis	Manjusha Wadekar Bageshree Deo Om Khulbe Atharva Shah
7.	Impact Assessment of Skill Development Programs in BFSI, ITITes, Retail and Textile sectors of Maharashtra: A Study Based of Behavioral Economics	Dr Medhavinee Watve	Ishika Bihani, ACCA Dr. Yashodhan Mahajan
8.	Revival Measures Adopted by the MSMEs in the View of Covid-19 in Selected Area of Pune	Dr. Asama Shoukat Bagwan	-

9.	The Impact of MUDRA YOJANA on Atmanirbharta with reference to Pune City.	<u>SmrutiSaurabhPatwardhan</u>	Dr. Rajeshree Gokhale
10.	Myth and Truth about Gen Z: An Analysis of Behaviour of Generation Z Workforce in Information Technology (IT) Industry of Pune City	Neetika Sharma	Dr. Rajeshree Gokhale
11.	An Analytical study of Attrition in Urban Cooperative Banks with special reference to Cosmos Cooperative Bank Ltd.	Manali Chavan	Dr. K. S. Bhosale
12.	पुणे शहरच्यशिवाजीनगर भागतील बंधकाम क्षेत्रातील महिला मजूरांच्य समस्या व त्यांचा कार्यक्षमतेवर होणारा परिणाम यांचा चिकीत्सक अभ्यास	<u>Sudhir Rajaram Bhalerao</u>	Dr Prashant Sathe
13	Redevelopment of old buildings and Housing societies in Pune – A study	Anita Kelkar	-
14	A Study of Sanitation Worker's Socio Economical Development of Pune Municipal Corporation in Pune city	Prof. Abhijit N Netke	-
15	A Study of Role and Contribution of Channel Partners in development of Real Estate Industry in Kothrud and Bavdhan	Tanvi Satish Zurunge tanvizurunge@gmail.com	Dr. Kishor Bhosale

B. M. Patil



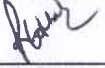



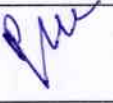
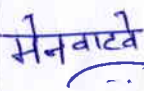
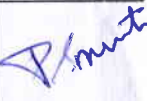
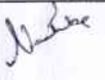

Principal

Officiating Principal

**B.M.C.C. (Autonomous)
B.M. College of Commerce
(Autonomous)
Pune - 411 004.**

Deccan Education Society's
Brihan Maharashtra College off Commerce
PRINCIPAL DR. D. G. KARVE RESEARCH CHAIR

Research Proposals 2022(Revised)

	Title	PI	Amt sanctioned	Advance amount Received	Sanction letter received
1)	Status and Scope for Development of Cooperative Movement in Jammu , Kashmir and Ladakh State.	Dr Jagdish Lanjekar jagdish.lanjekar@despune.org	1,25,000/-	62,500/	
2)	Comparative study of modern and ancient Indian taxation systems with special reference to Satwahan, Maurya and Maratha Empires.	Dr Ashish Puranik ashishpuranik.bmcc@despune.org	1,25,000/-	62,500/	
3)	Role of Assisted Living Systems for Senior Citizens in Pune City.	Dr Rajeshree Gokhale rdgokhale@bmcc.ac.in	1,25,000/-	62,500/	
4)	A Comparative Study of Financial Literacy among Women Entrepreneur in Rural and Urban areas of Pune District	Dr. Yashodhan Prakash Mahajan yashodhanmahajan.bmcc@despune.org	1,25,000/-	62,500/-	
5)	Display of scanned rare books to public on website	Prof. Vinaya Hasamnis vinaya.hasamnis@despune.org	1,20,000/-	60,000/-	
6)	Revival Measures Adopted by the MSMEs in the View of Covid-19 in Selected Area of Pune	Dr. Asama Shoukat Bagwan asmabagwan05@gmail.com	75,000/-	37,500/-	
7)	पुणे शहर च्य शिवाजी नगर भाग तील बंधकाम क्षेत्रातील महि लामजूरान्यसमस्यावत्यांचा कार्यक्षमतेवर होणारा परिणाम यांचा चिकीत्सक अभ्यास	Dr Prashant Sathe pvsathe196@gmail.com	45,000/-	22,500/-	
8)	Impact Assessment of Skill Development Programs in BFSI, ITITES, Retail and Textile sectors of Maharashtra: A Study Based of Behavioral Economics	Dr Medhavinee Watve Medhavinee.watve@despune.org medhawatve@gmail.com	1,25,000/-	62,500/	
9)	The Impact of MUDRA YOJANA on Atmanirbharta with reference to Pune City.	Smruti Saurabh Patwardhan smrutivaidya19@gmail.com	87,200-	43,600	
10)	Myth and Truth about Gen Z: An Analysis of Behaviour of Generation Z Workforce in Information Technology (IT) Industry of Pune City	Neetika Sharma neetikamahajan.sharma@gmail.com	1,00,000/-	50,000	
11)	An Analytical study of Attrition in Urban Cooperative Banks with special reference to Cosmos Cooperative Bank Ltd.	Manali Chavan manalichavan20@gmail.com	84,200-	42,100	
12)	A Study of Redevelopment in Housing Society in Pune City.	Anita Kelkar anita_kelkar@yahoo.com	45,000-	22,500	
			1181,400	5,90,700	

0053 Brihan Maharashtra College of Commerce - Senior

845, Shivajinagar,
Pune

Pan No: AAATD3141P

GST no : 27AAATD3141P1ZL

HDFC 50100302294590 Payments Voucher

No. : 5

Dated : 11-Apr-2023

Particulars	Amount
Account :	
Lanjekar J.R. (Per)	62,500.00
Puranik Ashish (Per)	62,500.00
Gokhale R.D. (Per)	62,500.00
Mahajan Y.P. (Per)	62,500.00
Personal Advance <i>Vinaya Hasamnis</i>	60,000.00
Bagwan Asama	37,500.00
Sathe P.V. (Per)	22,500.00
Through :	
HDFC Bank S.B.A/c - 50100302294590	
On Account of :	
000892 NEFT to Teaching staff being Advances for Principal Dr. D. G. Karve Research Chair as per Reseach Praposal 2022 (Revised) Sanction Amt. 7,40,000/- & 50% Amt 3,70,000/- release list enclosed.	
Amount (in words) :	
Rupees Three Lakh Seventy Thousand Only	
	₹ 3,70,000.00

Approved Budget :
Till Date Expenditure : **62,500.00**
Balance Budget : **(-)62,500.00**

Receiver's Signature:

Authorised Signatory



0053 Brihan Maharashtra College of Commerce - Senior

845, Shivajinagar,
Pune

Pan No: AAATD3141P

GST no : 27AAATD3141P1ZL

HDFC 50100302294590 Payments Voucher

No. : 248

Dated : 21-Jul-2023

Particulars	Amount
Account :	
Medhavinee Watve	62,500.00
Smruti Patwardhan	43,600.00
Neetika Sharma	50,000.00
Manali Chavan	42,100.00
Anita Kelkar	22,500.00
	₹ 2,20,700.00

Through :

HDFC Bank S.B.A/c - 50100302294590

On Account of :

NEFT amount transfer to Teaching Associates & Research being 50% Advance sanction in Principal Dr. D. G. Karve Research Chair by Research Proposal 2022. as per statement encl.

Amount (in words) :

Rupees Two Lakh Twenty Thousand Seven Hundred Only

Approved Budget :
Till Date Expenditure : 62,500.00
Balance Budget : (-)62,500.00

Receiver's Signature:

Authorised Signatory



Brihan Maharashtra College of Commerce, Pune

Dr. D. G. Karve Research Chair Expenditure Statement

Audited by Chartered Accountant

Sr. No.	Name of Teachers	Advance 2019-20	Expenditure
1	Bharati Upadhye	28,500	16,464
2	Deshpande Varsha	36,000	34,870
3	Dr. Gokhale R.D.	15,750	15,559
4	Dr. Lanjekar J.R.	43,500	22,692
5	Mrugakshi Rajhans	49,500	16,899
7	Dr. Powdel Deepak	36,000	20,700
9	Seema Nair	43,500	43,500
10	Shaunak Mainkar	36,000	NIL
11	Dr. Shilpa Kulkarni	28,500	26,570
12	C. N. Rawal	1,30,890	NIL
13	Prof. Aditi Samir	36,000	4,340
14	Prof. Bageshree Desai	28,500	22,081
		5,12,640	2,23,675



This certificate is issued on the basis of records, information, documents produced for our verification.

For, SNEHA TATAR & ASSOCIATES
CHARTERED ACCOUNTANTS
FRN. 137155W

Satar
SNEHA TATAR
PROPRIETOR
M. No. 152292

UDIN: 24152292BKG0XC3462

Date: 14.02.2024

Chm
Officiating Principal
B.M. College of Commerce
(Autonomous)
Pune-411004.