

Best to Lead

According to NEP 2020 New Syllabus of Savitribai Phule Pune University, Pune

# FINANCIAL ACCOUNTING - I



Dr. Bhaskar Khandu Narwate  
Dr. Revati Deshkar  
Prof. Dipak Nivrutti Gece

TRIPATI PUBLICATIONS PVT. LTD.  
PUNE

SPPU

B.Com

FINANCIAL ACCOUNTING - I 1<sup>st</sup> SEM



Printed at Saveri Printing Press, Jankipuram, Lucknow. Mob: 9235318306/07

### About the Book

This book Financial Accounting- I objectives is to make students understand the concepts of the Financial Accounting, impart the know ledge of Partnership Accounts, A.S. Ind A.S. Loans, Hire Purchase and Reveally with the accounting treatments and to explore its practical use.

### About the Author



Dr. Bhaskar Khandu Narwate is currently working as Assistant Professor & Head, Dept. of Commerce at Nashik Shikshan Prasarak Mandal's Late Bindu Ramdas Deshmukh Arts & Commerce Mahila Mahavidyalaya, Nashik. He has done M.C.Com., M.Phil. NET, GDC.R.A., Ph.D. He is having 12 years teaching experience.



Dr. Revati Deshkar is working as an Assistant Professor at Balaji College of Arts, Commerce and Sciences, Pune as a Course coordinator for Commerce and Assistant Professor since last 5 years. She has completed her M.C.Com., M.Phil and Ph.D. from Savitribai Phule Pune University. She has also completed Government Diploma in Cooperative Accounting. She has 10 years of teaching experience with different subjects of commerce like Accounting, Taxation and Costs and Works Accounting etc. She has also published various research papers in UGC Care listed journals, web of science as well as Scopus, also have published Papers with Ministry of Commerce & Industry, Government of India.



Prof. Dipak Nivrutti Gece is currently working as Assistant Professor in NSPM's Chaudhari Tarachand Bora College, Shirur Dist- Pune. He has Post Graduation in Commerce (Advanced Accounting & Taxation) from Savitribai Phule Pune University, Pune. He is also NET qualified in Commerce. He is currently pursuing Ph.D in Business Administration. He has 13 Years experience in Teaching. He has attended numbers of Faculty Development Programmes, workshops, seminars organised by different Institutions. He has presented several papers in national conferences. He is very popular among teaching staff & students.

### Savitribai Phule Pune University, B.Com 1<sup>st</sup> Semester

#### Subjects

- Financial Accounting - I
- Principles of Marketing - I
- Business Environment and Entrepreneurship - I
- Introduction to Micro-internal Economics
- MC, Business Accounting - I
- AICTE English - I
- SAC Environmental Studies
- Modern Office Management - I
- Principles of Banking - I
- Indian Legal System and Legal Studies - I
- National Education Survey - I
- Survey of Cost and Management Accounting and Material Accounting - I

#### Authors

- Dr. Bhaskar Khandu Narwate, Dr. Revati Deshkar, Prof. Dipak Nivrutti Gece
- Dr. Kishor Gunde, Dr. Mani Mantri, Prof. Nand K. Ghate
- Dr. Dipak Nivrutti Gece, Prof. Nand K. Ghate, Prof. Manojkumar Bhat
- Dr. Deepika Ashokrao Kumbhar, Ms. Kamlesh Vinod Bhat
- Dr. J.P. Bhaskar, Prof. Anurag Deshpande, Prof. Nand K. Ghate

IQAC COORDINATOR  
NSPM's Late Bindu Ramdas Deshmukh  
Arts, Com. & Sci. Mahila Mahavidyalaya  
Jail Road, Nashik Road-422 101

INCHARGE PRINCIPAL  
NSPM's Late Bindu Ramdas Deshmukh  
Arts, Com. & Sci. Mahila Mahavidyalaya  
Jail Road, Nashik Road-422 101

ISBN: 978-83-6180-006-4

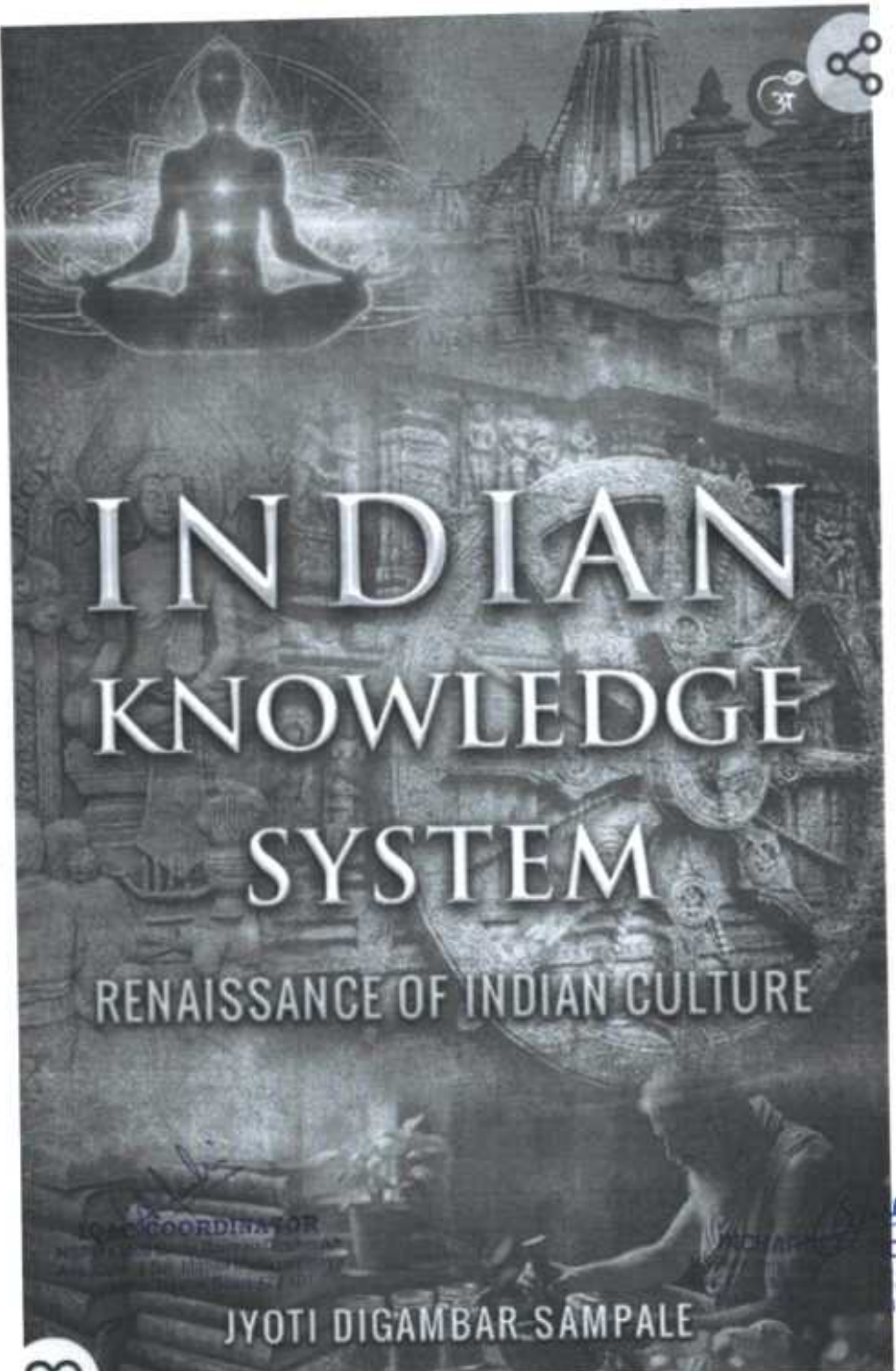


Also Available on  
amazon  
flipkart  
tppu.org.in



ISBN-13: 978-9358389524 ISBN-10: 9358389524

2024-25



# INDIAN KNOWLEDGE SYSTEM

RENAISSANCE OF INDIAN CULTURE

JYOTI DIGAMBAR-SAMPALE

Principal  
Deshmukh  
Vaidyatalay  
22 101



# INDEX

Sr.	Title and Author's	Page No.
1.	Jainism A Blend Of Science, Philosophy And Ethics (Mrs. Anjali Dhadiwal).....	1
2.	The Revival And Relevance Of Ayurveda And Siddha Medicine In Modern Healthcare (Dr. K. Lakshmi Priya, Mrs. Devkunvar Nanalal Bhatt Vaishnav).....	8
3.	Integrating Jain Sacrament In Life To Navigate The Complexities Of Contemporary Society (Dr. Anagha Baldota) .....	18
4.	Changing Trends In Environmental Awareness And Education In India Ancient To Modern Education (Dr. Ranu Naskar).....	27
5.	Indian Knowledge System And Nep-2020 (Pawde Shubhangi Subhashrao) .....	40
6.	Contribution Of Ancient Indian Universities To Global Education (Devika) .....	49
7.	Ensuring Ecological Balance, The Indian Perspective (Dr. Swati Mukerji).....	57
8.	Preserving Rajasthan's Folk Heritage Through Digital Art A Modern Revival (Dr. Seema Sharma) .....	63
9.	Relevance Of Bharat Muni's Natyashastra In Contemporary Era (Mr. Sidharam B. Dhanashetti, Mr. Santosh Bhimrao Patil).....	71

10. An Exploration Of Buddhist Epistemology  
(Dr. Panchappa Ramchandra Waghmare)..... 81
11. Jantar Mantar A Symbol Of India's Comprehensive  
Knowledge Across All Domains  
(Alpa S. Nimavat, Dr. Vaidehi Srimali) ..... 89
12. Revival Of Morality And Wisdom From Indian  
Knowledge System (Iks) Learning From The Glorious  
Past For Building Strong India  
(Tadavi Ramesh Mahebut) ..... 98
13. Indian Manuscripts And Their Conservation  
(Anuja Chandrakant Kokate) ..... 106
14. Introduction To Ayurved  
(Dr. Mahavir Mahadevrao Katke)..... 113
15. Pasaydan Ancient Wisdom For Modern Times  
(Dr. Sachin Shesherao Ghuge) ..... 121
16. Accuracy In Measurement Of Distance Between The  
Sun & The Earth In Ancient India  
(Dr. Bhagvat Keshavrao Kumthekar) .....130
17. Indian Medicine "The Miracle Of World"  
(Varsha Atmaram Thakare) .....138
18. Shree Dnyaneshwari A Constant Source Of  
Inspiration For The Indian Knowledge System  
(Dr. Tukaram Balasaheb Bobade) ..... 149
19. Reflections Of Buddhist Legends In Rabindranath  
Tagore's Plays (Dr. Suryawanshi V. W.) .....158
20. Mahesh Elkunchwar's Wada Trilogy Unveiling The  
Rich Tapestry Of The Indian Knowledge System  
(Dr. Sudhir Maruti Kakade)..... 167

21. A. K. Ramanujan's Creative Vision  
(Dr.Kulkarni Sanjay G)..... 182
22. Buddhist Literature And Indian Knowledge System In  
Nep 2020  
(More J. G.) ..... 192
23. Single Mothers From Indian Mythology - Epitome Of  
Strength, Courage And Resilience  
(Ms. Vagishwari S. Gore, Dr. Santosh J. Mishra) ..... 199
24. Appreciation Of Dungari Bhil Culture Through  
Folklore  
(Saba Syed, Dr. Sagar Vyas) .....207
25. Theatrical Rebirth Revisiting Indigenous Oral  
Narratives  
(Shubhi Tiwari) .....213
26. Osho's Revolutionary Thoughts On Education)  
(Abhay Balbhim Shinde) ..... 220
27. Cultural And Educational Status Of Tribal Women In  
India  
(Dr. Kalpana Kashinath Kendre)..... 225
28. A Study Of Writing Of Marathi Saint Poetress  
(Dr. Shilpa Namdevrao Shendge) ..... 238
29. Contribution Of Ancient Universities Nalanda And  
Takshashila To The Knowledge Systems  
(Dr. Sonwane Vinod Sidram) .....262
30. Ecological Allegories Environmental Issues In Indian  
Literature  
(Dr. Atish Chandrakant Akade) .....269



31. Agriculture And Allied Sector Boosting Economy Of India  
 (Ashwini D. Karanjkar, Shilpa P. Jadhav).....284

32. Education And Its Relation With Superstitions Followed Among Women In Madia Gond Tribe Of Gadchiroli District M.S  
 (Minaxi Dadaji N, Dr. Madhuri N.K).....296

33. Directions And Directives For Philosophical Studies In 21st Century  
 (Dr. Sharmila Virkar) .....314

34. A Re-Reading Of Select Jataka Tales Through Moral And Philosophical Lenses  
 (Dr. Ghizala. R. Hashmi) .....321

Index Appendix:-

A. Program booklet of the seminar..... 328

B. About the Editor..... 330

  
**IQAC COORDINATOR**  
 NSPM's Late Bindu Ramrao Deshmukh  
 Arts, Com. & Sci. Mahila Mahavidyalaya  
 Jail Road, Nashik Road-422 101

  
**INCHARGE PRINCIPAL**  
 NSPM's Late Bindu Ramrao Deshmukh  
 Arts, Com. & Sci. Mahila Mahavidyalaya  
 Jail Road, Nashik Road-422 101

# AGRICULTURE AND ALLIED SECTOR BOOSTING ECONOMY OF INDIA

<sup>1</sup>Ashwini D. Karanjkar, <sup>2</sup>Shilpa P. Jadhav

<sup>1</sup>Assistant Professor at LBRD Arts, Commerce and Science Mahila Mahavidyalaya, Nashik, Maharashtra, India.

<sup>2</sup>Assistant Professor at HPT Arts and RYK Science College, Nashik, Maharashtra, India.

---

## Abstract :

Agriculture is not only an important sectors of an economy rather it feeds other sectors of economy. The agriculture occupies an important place in the development of an economy and the improvement of agriculture is necessary for a balanced growth of an economy. India has been a predominantly an agrarian economy and agriculture continues to be the main study of the economy even today. India is agriculture based country and majority of population inhabiting in rural areas totally depends on agriculture. It fulfills the food and nutrition requirements of its entire population. The country becomes politically, socially and economically stable when the agriculture sector is stable.

The agriculture and allied activities sector has always remained a focal point of the economy as well as the social system. There are many agro-allied sectors which provide ample opportunities to farmers. The present global scenario clearly indicates enormous opportunities for agro-allied sectors. In Maharashtra state, Nashik district is one of the leading districts in agro-allied sectors. The present study deals with the agro-

  
**IQAC COORDINATOR**  
NSPM's Late Bindu Ramrao Deshmukh  
Arts, Com & Sci Mahila Mahavidyalaya  
Jail Road, Nashik Road-422 101

  
**INCHARGE PRINCIPAL**  
NSPM's Late Bindu Ramrao Deshmukh  
Arts, Com & Sci Mahila Mahavidyalaya  
Jail Road, Nashik Road-422 101

allied activities undertaken by the farmers in different regions of Nashik district and how their participation has led to community development and economic empowerment from Nashik district of Maharashtra state, India.

**Key words :** Agriculture, Agro-allied sectors, Farmers, Economy, Development, Nashik district.

---

### **Introduction :**

In India Nashik is one of the most happening district of Maharashtra in terms of agriculture. There is a diverse agro ecology and impressive growth in agro-allied sectors. The total geographical area of the district is 1563000 ha and the net cultivable area is 864000 ha. The district has a forest land which account for 21.75 % of the total geographical area of the district. The district has great mythological background. Nashik is popular for historical & religious places like Trimbak, Vani, etc. Nashik is also known as mini-Maharashtra, because the climate and soil conditions of Surgana, Peth, Igatpuri resembles that of Konkan; Niphad, Sinnar, Dindori, Baglan blocks are like Western Maharashtra; Yeola, Nandgaon & Chandwad blocks are like Vidarbha Region. Nashik, Malegaon, Manmad, Sinnar and Igatpuri are some of the big cities situated in Nashik District.

The district is well known for grapes and onion production. It is also well known for its agro-allied activities like Apiculture, Sericulture, Animal husbandary – Dairy, Poultry, Sheep and Goat rearing, Fisheries and Aquaculture, Vermiculture, Horticulture, Floriculture, etc. These

  
**IQAC COORDINATOR**  
NSPM's Late Bindu Kamraj Deshmukh  
Arts, Com & Sci, Mithia Mahavidyalaya  
Jail Road, Nashik Road-422 101

  
**INCHARGE PRINCIPAL**  
NSPM's Late Bindu Kamraj Deshmukh  
Arts, Com & Sci, Mithia Mahavidyalaya  
Jail Road, Nashik Road-422 101



allied sectors plays an important role in providing supplementary income opportunities to rural households having agriculture as the main source of livelihood. These activities have contributed to the food basket, draught animal power and employment generation and also helps in maintaining ecological balance. It also provides essential nutrients at a low cost to the livestock rearing families. These allied sectors has the potential to generate additional income and employment opportunities for rural households besides improving nutrition levels.

Therefore, the present study indicates the vital role of these allied sectors in agriculture and in farmers empowerment in Nashik district and it helps them in development of their family and Indian economy also.

#### **Materials and Methods :**

The collected information and data is mainly based on data are collected from various sources like- Published articles, journals, news papers, Nashik district economic survey and the agro-allied activities based on agriculture in Nashik, Maharashtra, India.

  
**IQAC COORDINATOR**  
NSPM's Late Bindu Ramrao Deshmukh  
Arts, Com & Sci Mahila Mandali, Jaiyaya  
Jai Road, Nashik Road-422 101

  
**INCHARGE PRINCIPAL**  
NSPM's Late Bindu Ramrao Deshmukh  
Arts, Com & Sci Mahila Mandali, Jaiyaya  
Jai Road, Nashik Road-422 101

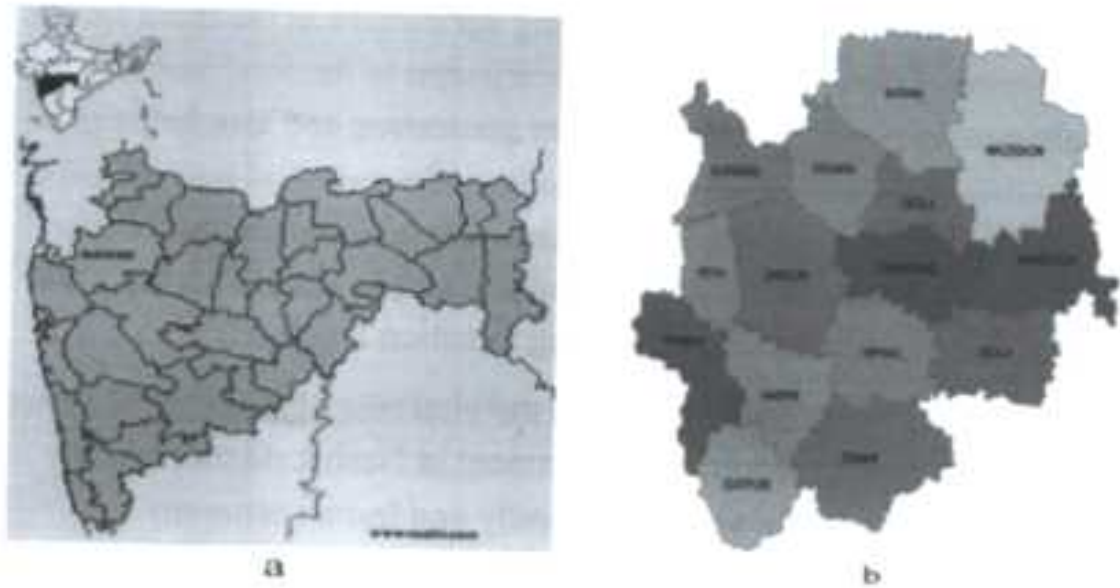


Fig : Map of study area

### Apiculture :

Apiculture is one of the most important branch of applied zoology. It deals with the rearing of honeybees in order to obtain some natural products by their efficient service of cross pollination.

Honeybees are one of the few insects directly beneficial to man. Honeybees are a precious gift to human being given by nature because of their pollination services and cherished products.

Beekeeping is an important activity to agriculture, food security, and biodiversity, and it participates in reducing poverty and boosts livelihood in rural areas worldwide. Bees have been the social insects known to humans since time immemorial. Beekeeping is a scientific area in economic entomology, which comprises the keeping and rearing of

  
**TOAC COORDINATOR**  
 NSPM's Late Bindu Ramrao Deshmukh  
 Arts, Com. & Sci. Mahila Mahavidyalaya  
 Jail Road, Nashik Road-422 101

  
**INCHARGE PRINCIPAL**  
 NSPM's Late Bindu Ramrao Deshmukh  
 Arts, Com. & Sci. Mahila Mahavidyalaya  
 Jail Road, Nashik Road-422 101



bees, their management, honey production, research on bees and bee products with an essential role in agriculture and horticulture.

Bee products play an essential role in agriculture and horticulture. Various products are obtain from honeybees like Honey, Pollen, Wax, Bee-venom, Propolis, Royal-jelly, etc. Although honeybees can survive on a pure carbohydrate diet for a long periods.

### **Sericulture :**

The rearing, developing and looking after of silk insect is termed as sericulture. It is lucrative and have great potential. Sericulture is one of the most labour intensive sector, combining activities of both agriculture and industry. It is an agro based industry that mainly focuses at rearing of silkworm with the main objective of silk production. Natural silk fiber is the main product of silk production obtained from domesticated silkworm (*Bombyx mori*). India produced all the four types of silk namely, mulberry, tassar, eri and muga. Mulberry is the largest practiced sericulture industry in India. Silk has been under use by human beings for various purposes since ancient times. Pure silk is one of the most beautiful natural fibers of the world and is said to be 'the queen of fibers'. Due to its great value and usefulness there have been many attempts in various parts of the world for the large scale production of silk. In Nashik at Chandori area is famous for sericulture project.

### **Vermiculture :**

Vermiculture technology is emerging as an "environmentally sustainable", "economically viable" and "socially acceptable" technology all over the world. There are various techniques in vermiculture, Vermi-composting Technology (to manage most organic

  
**IQAC COORDINATOR**  
NSPM's Late Bindu Ramrao Deshpande  
Arts, Com & Sci Mahila Mahavidyalaya  
Jail Road, Nashik Road-422 001

  
**INCHARGE PRINCIPAL**  
NSPM's Late Bindu Ramrao Deshpande  
Arts, Com & Sci Mahila Mahavidyalaya  
Jail Road, Nashik Road-422 001

wastes), Vermi-filtration Technology (to treat municipal & several industrial wastewater), Vermiremediation Technology (to treat & clean up contaminated lands), Vermi-agro-production Technology (to produce chemical-free organic foods by worms & vermicompost), Vermi-industrial Production Technology (to produce valuable industrial raw materials from worms). The use of earthworms as "waste managers" for efficient "composting of food and farm wastes" and as "soil managers" for "fertility improvement" and enhanced "farm production" were known for ages but now it is being more scientifically and also commercially revived. The other uses of earthworms for the benefits of environment and society (wastewater treatment, land remediation & production of valuable medicines even to combat cancer and heart diseases; raw materials for rubber, lubricant, soap, detergent & cosmetic, industries and protein rich feed materials for fishery, dairy & poultry industries are some "new discoveries".

The vermi-composting & vermi-agro-production technologies can together maintain the "global human sustainability cycle" & "circular economy"- using food wastes (negative economic & environmental value) of the society to produce food (positive socio-economic value) for the society again" while also protecting farm soil and improving its fertility (positive economic & environmental value). And if vermicompost can "replace" the "chemical fertilizers" for production of "safe organic foods" which has now been proved worldwide, it will be a giant step towards achieving global social, economic & environmental sustainability. In Nashik district Panzarpol, Bhoomi organic vermicompost, Sangmner, Krule, etc are the vermicomposting units. There are various small scales projects in agriculture fields.

#### **Fisheries and Aquaculture :**

  
**IQAC COORDINATOR**  
NSPM's Late Bindu Ramrao Deshmukh  
Arts, Com & Sci Mahila Mahavidyalaya  
Jail Road, Nashik Road-422 101

  
**INCHARGE PRINCIPAL**  
NSPM's Late Bindu Ramrao Deshmukh  
Arts, Com & Sci Mahila Mahavidyalaya  
Jail Road, Nashik Road-422 101



Indian fisheries and aquaculture is an important sector of agriculture, providing employment, food and nutritional security particularly to the rural poor and better access to protein rich food for all. It is also contributing to the agricultural exports and engaging about fourteen million people in different activities. With diverse resources ranging from deep seas to lakes in the mountains and more than 10 per cent of the global biodiversity in terms of fish and shellfish species, the country has shown continuous and sustained increments in fish production since independence. With support of government initiatives and policies, various innovations by scientific community, support from private industries and companies, fishermen, farmers, NGOs and self help groups, the sector has evolved from a modest, traditional and subsistence level to a sophisticated and modern enterprise. The country now occupies the third position in total world production and second in aquaculture production. 'Fish for All forever' necessitates the sustained development of the sector to cater nutritional needs of millions of people in future. With the changing composition patterns, emerging market forces and technological developments, the fisheries sector has assumed added importance in India. It is undergoing rapid transformation and the policy support, production strategies, public investment in infrastructure, and research and extension for fisheries have contributed greatly to the increased fish production.

### **Horticulture :**

Horticulture is the science and art of the development, sustainable production, marketing and use of high-value, intensively cultivated food and ornamental plants. Horticultural crops are diverse, including: Annual and perennial species, Fruits and vegetables, Decorative indoor plants and Landscape plants.

  
**IQAC COORDINATOR**  
NSPM's Late Bindu Ramrao Deshmukh  
Arts, Com & Sci Mahila Mahavidyalaya  
Jail Road, Nashik Road-422 101

  
**INCHARGE PRINCIPAL**  
NSPM's Late Bindu Ramrao Deshmukh  
Arts, Com & Sci Mahila Mahavidyalaya  
Jail Road, Nashik Road

Horticulture also contributes to quality of life, and the beauty, sustainability and rehabilitation of our environment and the human condition. Plants, crops and green spaces sustain and enrich our lives by providing nutritious food, enhancing the beauty of our homes and communities and reducing our carbon footprint. Environmental horticulture provides a range of green career paths including in greenhouse production, wholesale brokers, commercial nurseries, garden centers, florists and landscape design and construction firms. There are also green jobs in private and community gardens, municipal parks and state or national reserves. Practitioners of horticulture are as diverse as the crops that make up the industry and the discipline. They include a wide array of individuals and groups who farm, landscape, garden, research, advise and enjoy the bounty of horticultural plants for their nourishment, health benefits and aesthetics.

#### **Dairy farming :**

Milk production in India is predominantly the domain of small farmers in mixed farming system. Dairy enterprise plays a very vital role in the rural economy of India. It provides income and employment, not only to the workers section of the society, but also to the farming community of the country in general. Milk and its products, serves as one of the most important sources of food for all civilized nations. The highly developed and prosperous people consume the large quantity of milk and dairy products. India ranks first in number of animals and production of milk in the world.

#### **Floriculture :**

  
**IQAC COORDINATOR**  
NSPM's Late Bindu Ramrao Deshmukh  
Arts, Com. & Sci. Mahila Mahavidyalaya  
Jail Road, Nashik Road-422 101

  
**INCHARGE PRINCIPAL**  
NSPM's Late Bindu Ramrao Deshmukh  
Arts, Com. & Sci. Mahila Mahavidyalaya  
Jail Road, Nashik Road-422 101



Floriculture or flower farming is the study of growing and marketing flowers and foliage plants. Floriculture includes cultivation of flowering and ornamental plants for direct sale or for use as raw materials in cosmetic and perfume industry and in the pharmaceutical sector. It also includes production of planting materials through seeds, cuttings, budding and grafting. In simpler terms floriculture can be defined as the art and knowledge of growing flowers to perfection. The persons associated with this field are called floriculturists.

### **Food tourism :**

Food is inseparable part of human's life and hence as long as life will sustain this industry will always have a hope to grow. Food tourism is always considered as a food experiences taken outside the tourism boundaries and within the tourism boundaries Nashik is growing in all aspects and hence the tourism, of Nashik is also growing which will create lot of new opportunities for Nashik locals to improve on their food experience and share those experiences with the outside world. This whole process will indeed create lot many avenues of career opportunities for Pune residents.

Now a day's Food Tourism plays a vital role in the tourism industry as it is one of the major factors for selecting a tourist destination. Eating out is most common for any tourist and more importantly they would want to explore the local and traditional cuisine. The above provides for such information and gives a gist of the destinations as we rightly say food says much about the people. Food is also believed to be ranked next to the climate, accommodation, scenic attractions etc. A food tourist may follow their favorite food truck from region to region, make a catalog of restaurants across the globe to visit in their lifetime, or plan an entire vacation.

  
**IQAC COORDINATOR**

NSPM's Late Birdu Ramrao Deshmukh  
Arts, Com & Sci Mahila Mahavidyalaya  
Jail Road, Nashik Road-422 101

  
**INCHARGE PRINCIPAL**

NSPM's Late Birdu Ramrao Deshmukh  
Arts, Com & Sci Mahila Mahavidyalaya  
Jail Road, Nashik Road-422 101

There are various food tourism places in Nashik district namely various misal point like Sadhana misal, Grape embassy, Shamsundal missal, Peruchi vadi, Mamachi gaovran missal, etc. Vada pav, Thalipith, Pav bhaji, Khemma pav, Biryani, Dabeli, Pani puri, etc.

### **Conclusion :**

The Agro-allied sectors has uplifted social and economic livelihoods of people across the world by boosting some other industry which is key role in plummeting unemployment in developing countries. India being an agricultural country with most of population being engaged in primary activities needs to strengthen its rural base for balanced economic development. The prospects of creating a regional balance between the rural and urban sectors can be achieved through the proper exploitation and management of local resources and development of various agro-based industries.

The Nashik district is having very bright opportunities for farmers in agro-allied sectors. The new ventures should be made to develop the allied sectors i.e. agro-forestry, Food tourism, apiculture, aquaculture, sericulture, horticulture, vermiculture, floriculture and dairy farming. These measures will help in income generation besides being able to provide employment to the large number of rural population. It is possible to have the rural farmer's empowerment through sericulture industry and it is necessary to promote the agro-allied sectors in all the area of Maharashtra state which will definitely help to stop the suicides and to develop the socio-economic status of farmers in society.

### **References :**

- [1] Shrivastav, P.K., 2005 . Sericulture and seri- biodiversity

  
**IQAC COORDINATOR**  
NSPM's Late Bindu Ramrao Deshmukh  
Arts, Com & Sci Mahila Mahavidyalaya  
Jail Road, Nashik Road-422 101

  
**INCHARGE PRINCIPAL**  
NSPM's Late Bindu Ramrao Deshmukh  
Arts, Com & Sci Mahila Mahavidyalaya  
Jail Road, Nashik Road-422 101



- [2] Ahmed, S.A. and R.K. Rajan, 2011, Proceedings of the International Conference on Management, Economics and Social Sciences, (MESS' 11), Bangkok , pp: 485-489.
- [3] Seidavi, A., A. Bizhannia, M. Mawajpour, Z. Mirhoseini and M. Ghanipoor, 2005 , Sericologia, 46: 169-182.
- [4] Malik, M.S., P. Kaushal and R.B. Sah, 2008, Birsa Agril. University, Ranchi.
- [5] Shetty, K.K., K. Sathyanarayana, J.N. John and I. Jose, 2007, Vanya silks of India-Exploring New Horizons.
- [6] Benchamin, K.V. and M.S. Jolly, 1987, Employment and income generation in the rural areas through sericulture. Indian Silk.
- [7] Kalantri et.al 2007, Proceedings Black, Caspian Seas and Central Asia Silk Association (BACSA) International Conference“Sericulture Challenges in the 21st Century” (Serichal 2007 ) &the 3rd BACSA meeting, pp. 359.
- [8] Geetha, G. S., & Indira, R. 2010, Gender Technology and Development , 14, 423-440.
- [9] Geetha, G. S., & Indira, R. 2011 , Indian Journal of Gender Studies , 18, 89-102.
- [10] Goyal, A. 2007 , Indian Journal of Gender Studies, 14, 409-437.
- [11] Pillai, M. P., & Shanta, N. 2011 , Indian Journal of Gender Studies, 18, 51-76.
- [12] Thomas, B. K., Muradian, R., de Groot, G., & de Ruijter, A. 2010 , Journal of Asian and African Studies, 45, 29-45.
- [13] Vasanthi, K. 1992, Yojana, 36(19), 20-23.

  
**TOAC COORDINATOR**  
 Late B. D. Deshmukh  
 Arts & Sci. Mahila Mahavidyalaya  
 Jail Road, Nashik Road-422 101

  
**INCHARGE PRINCIPAL**  
 Late B. D. Deshmukh  
 Arts & Sci. Mahila Mahavidyalaya  
 Jail Road, Nashik Road-422 101

- [14] Vijayanthi, K. N. 2002 , Indian Journal of Gender Studies, 9, 263-274.
- [15] Deodikar GB, Thakar CV. Utilization and Improvement of the local floras as bee pasturage. Proc. Autumn School Bot. Mahabaleshwar. Dept. Bot, Poona Univ. 1966; 122-128.
- [16] Delaplane KS, Daniel FM. Crop pollination by bees. CABI Publishing, New York [http:// www.cabi-publishin](http://www.cabi-publishin). 2000; 352.
- [17] Suryanarayana MC. Honeybee flower relationship. Bulletin of Botanical Survey of India 1986; 28(1-4): 55-62.
- [18] Crane E, Walker P. Pollination directory for World Crops. International Bee Research Association, London. 1984.
- [19] Klein AM, Vaissière BE, Cane JH. Importance of pollinators in changing landscapes for world crops. Proceedings of the Royal Society B 2007; 274 (1608): 303-313.
- [20] PLP 2016-2017 Nashik district.

  
**IQAC COORDINATOR**  
NSPM's Late Bindu Ramrao Deshmukh  
Arts, Com. & Sci. Mahila Mahavidyalaya  
Jail Road, Nashik Road-422 101

  
**INCHARGE PRINCIPAL**  
NSPM's Late Bindu Ramrao Deshmukh  
Arts, Com. & Sci. Mahila Mahavidyalaya  
Jail Road, Nashik Road-422 101



# Mastering Fintech

A Guide to Managing Digital Finance



*Prof. Arvind Singh Rajpurohit*

*Prof. Neeraj S. Bakshi*

*Dr. Manisha Raghunath Shedge*

*Dr. Avinash Prabhakar Bhavsar*

**COORDINATOR**  
Dr. Ramesh Deshmukh

**INCHARGE PRINCIPAL**  
NSPM's Late Birsa Bahadur Deshmukh  
Arts, Com & Sci MAJWA Mahavidyalaya  
Jail Road, Nashik Road-422 101

## ABOUT THE BOOK

"Mastering Fintech: A Comprehensive Guide to Financial Technology" is a comprehensive guide that provides an in-depth understanding of the latest fintech industry, covering topics such as blockchain technology, cryptocurrencies, robo-advisors, and peer-to-peer lending. The book is well-researched and meticulously researched, offering a panoramic view of the fintech landscape.

One key strength of "Mastering Fintech" is its ability to break down complex concepts into understandable content. It offers both theoretical frameworks and practical insights into how Fintech is reshaping the financial services industry. The authors have gone to great lengths to ensure readers can easily comprehend the multifaceted aspects of Fintech, making it an ideal book for both beginners and seasoned professionals.

The book begins with a comprehensive overview of the Fintech industry, exploring its historical evolution from traditional banking systems to the current digital revolution. It then delves into various aspects of Fintech, including mobile payments, digital currencies, blockchain technology, and artificial intelligence in finance. Each chapter provides a detailed analysis of these technologies, exploring their benefits and impact on the financial services industry.

The book also sheds light on the regulatory landscape surrounding Fintech, discussing both the opportunities and challenges that arise with the rise of digital technology. It also explores the ethical implications of Fintech, a topic often overlooked in other resources.

One standout feature of "Mastering Fintech" is its clear structure, providing readers with a practical understanding of how Fintech is applied in the real world. In conclusion, "Mastering Fintech" is a must-read for anyone interested in the Fintech industry, making it essential reading for students of all levels of expertise.

amazon.com



MASTERING FINTECH: A GUIDE TO MANAGING DIGITAL FINANCE

# Mastering Fintech

A Guide to Managing Digital Finance



Prof. Arvind Singh Bajpai  
Prof. Neeraj S. Bakshi  
Dr. Manisha Singhania Shedge  
Dr. Anamika Prabhakar Sharma

  
**IQAC COORDINATOR**  
NSPM's Late Bindu Ramrao Deshmukh  
Arts, Com & Sci Manila Mahavidyalaya  
Jail Road, Nashik Road-422 101

  
**INCHARGE PRINCIPAL**  
NSPM's Late Bindu Ramrao Deshmukh  
Arts, Com & Sci Manila Mahavidyalaya  
Jail Road, Nashik Road-422 101



## ABOUT THE BOOK

"Mastering Fintech: A Comprehensive Guide to Financial Technology" is a comprehensive guide that provides an in-depth understanding of the financial technology industry, covering topics such as blockchain technology, cryptocurrencies, robo-advisors, and peer-to-peer lending. The book is well-structured and meticulously researched, offering a panoramic view of the Fintech landscape.

One key strength of "Mastering Fintech" is its ability to break down complex concepts into understandable content. It offers both theoretical frameworks and practical insights into how Fintech is reshaping the financial services industry. The authors have gone to great lengths to ensure readers can easily comprehend the multifaceted aspects of Fintech, making it an ideal book for both beginners and seasoned professionals.

The book begins with a comprehensive overview of the Fintech industry, exploring its historical evolution from traditional banking systems to the current digital revolution. It then delves into various aspects of Fintech, including mobile payments, digital currencies, blockchain technology, and artificial intelligence in finance. Each chapter provides a detailed analysis of these technologies, explaining their function and impact on the financial services industry.

The book also shines light on the regulatory landscape surrounding Fintech, discussing both the opportunities and challenges that come with the rise of financial technology. It also explores the ethical implications of Fintech, a topic often overlooked in other resources.

One standout feature of "Mastering Fintech" is its case studies, providing readers with a practical understanding of how Fintech is applied in the real world. In conclusion, "Mastering Fintech" is a must-read for anyone interested in the Fintech industry, making it accessible to readers of all levels of expertise.

amazon.com

ISBN 978-93-6226-211-0

ISBN 978-93-6226-211-0



9 789362 262110

IOAN COORDINATOR

NSPM's Late Bindi Ramrao Deshmukh  
M. A. Tom, K. S. Manik, Manav, et al.

INCHARGE PRINCIPAL

NSPM's Late Bindi Ramrao Deshmukh  
M. A. Tom, K. S. Manik, Manav, et al.

world. In conclusion, "Mastering Fintech" is a must-read for anyone interested in the Fintech industry, making it accessible to readers of all levels of expertise.

amazon.com

ISBN 978-93-6226-213-0



9 789362 262110

*[Signature]*  
**IQAC COORDINATOR**  
NSPM s Late Birju Ramji Deshpande  
Arts, Com & Sci. Mahila Mahavidyalaya  
Jal Road, Nambur Road, 402 101

*[Signature]*  
**INCHARGE PRINCIPAL**  
NSPM s Late Birju Ramji Deshpande  
Arts, Com & Sci. Mahila Mahavidyalaya  
Jal Road, Nambur Road, 402 101



# भारतीय साहित्य आणि संस्कृती

संपादक : प्रा.अजित रंगदळ



*[Signature]*  
IQAC COORDINATOR

NSPM's Late Biju Ramoo Dasthakar  
Arts, Com. & Sci. Mania Mahavidyalaya  
Jail Road, Nashik Road-422 101

*[Signature]*  
INCHARGE PRINCIPAL

NSPM's Late Biju Ramoo Dasthakar  
Arts, Com. & Sci. Mania Mahavidyalaya  
Jail Road, Nashik Road-422 101

भारतीय साहित्य आणि संस्कृती  
संपादक : अजित रंगदल

ISBN 978-93-6342-309-1

प्रभाकर पब्लिकेशन

३०४, विंग-सी, सिद्धीविनायक  
अपार्टमेंट, सुलमील रोड, लातूर  
मो. ८६००८८११२७

Website - www.prabhakarpublication.in

© सर्व हक्क लेखकाधीन

प्रथम आवृत्ती

नोव्हेंबर २०२४

मुद्रक

पवन ऑफसेट, लातूर

अक्षर जुळवणी

रोहित टायपिंग सेंटर, लातूर

मुखपृष्ठ रेखाटन

विरभद्र गुळवे

मूल्य - ₹ २४०/-

Bhartiy Sahitya anni Sanskruti

Editor : Ajit Rangdal

ISBN 978-93-6342-309-1

Prabhakar Publication

304, Wing-C, Shudhivinayk  
Apartment, Sulmil Road, Latur  
Mob. 8600881127

Website - www.prabhakarpublication.in

Copyright © Author 2024

First Edition :

November 2024

Offset :

Pavan Offset, Latur

Typing


Rohit Typing Center, Latur

Cover Design :

Virbhadra Gulve

Price : Rs. 240/-

\*सूचना - या पुस्तकातील कोणत्याही त्रुटींसाठी लेखक यापुढील कोणताही जबाबदारी स्वीकारत नाही. या पुस्तकातील कोणत्याही त्रुटींसाठी प्रकाशक यापुढील कोणताही जबाबदारी स्वीकारत नाही. या पुस्तकातील कोणत्याही त्रुटींसाठी प्रकाशक यापुढील कोणताही जबाबदारी स्वीकारत नाही.

  
IQAC COORDINATOR

NSPM's Late Bindu Ramrao Deshmukh  
Arts, Com & Sci Mahila Mahavidyalaya  
Jail Road, Nashik Road-422 101

  
INCHARGE PRINCIPAL

NSPM's Late Bindu Ramrao Deshmukh  
Arts, Com & Sci Mahila Mahavidyalaya  
Jail Road, Nashik Road-422 101



## अनुक्रमणिका

- ०१ आदिवासी संस्कृती / ०९  
डॉ. बाळू घुटे
- ०२ भारतीय मानसशास्त्र / १४  
पूजा गावकर
- ०३ प्राचीन विमानविद्या विनायक करणारे खीरगाड शिल्प / २१  
सतीश सोनवणे
- ०४ भारतीय परंपरेतील देवदासी प्रथा : 'चीडकं' / २६  
निशांत ठाकूर, प्रा. डॉ. शशुधन फड
- ०५ प्राचीन शिक्षण पद्धती आणि  
राष्ट्रीय शैक्षणिक धोरण : २०२० / ३९  
प्रा. रश्मी दाणी, कु. अंगुमा अग्रवाल
- ०६ भारतीय लोकसाहित्याची परंपरा / ४६  
प्रा. डॉ. अनिता सोनवणे
- ०७ 'रत्नाकर मतकरी' यांच्या 'तन-मन'  
नाटकातील मानवतावाद / ५२  
वैजान्ती जोशी
- ०८ त्रिसिलिप्या काव्यांतील यांच्या काव्यसंग्रहातील  
विश्वरचन धर्मीणी निगडित निरीक्षण / ६०  
सुपर्णा कुलकर्णी
- ०९ विजय तेंडुलकर यांच्या नाटकातील वैचारिकता / ७३  
सर्व प्रभु

**IQAC COORDINATOR**  
NSPM s Late Bindu Ramrao Deshmukh  
Arts, Com & Sci Manva Mahavidyalaya  
Jail Road, Nashik Road-422 101

**INCHARGE PRINCIPAL**  
NSPM s Late Bindu Ramrao Deshmukh  
Arts, Com & Sci Manva Mahavidyalaya  
Jail Road, Nashik Road-422 101

## आदिवासी संस्कृती

०१

देशाच्या ३० टाक व केंद्रशासित प्रदेशात ७०% आदिवासी जमाती व त्यांच्या जवळपास असल्याचे भारतीय जनसंख्येच्या आनुवंशिक जमातीचे सांख्यिकीय प्रोफाइल १.३. २०११ च्या आढाव्यातच नमूद केले आहे. देशाच्या विविध क्षेत्रात व राज्यांच्या सीमावर्ती प्रदेशात वर्षभूतपूर्व जंगल, वडी, मले, डोंगरे, दुव्या यांसारखे आपले समृद्ध त्यांच्या आचारात, सभ्यता आदिवासीय अतिशय अशा निर्यात पूर्वक आदिवासी जमाती आपले चरन्तल कल्प स्वतःचे प्रवाही जीवन जगत आहेत. या आदिवासी जमातीचे गिरीरवात, बोंली, पररा क्षेत्रात आणि स्वतंत्रित आरंभ. अनेकविध नद्यांनी संरक्षण होत असलेला अशा आदिवासी समाजात दूनकी वैविधता आहे की, समाजात त्यांचा क्षेत्राव्यवस्था याबाबत संघर्षित केले जाते. अर्थातच राज्य, कधी न्यायिक क्षेत्रात किंवा कारणासाठी राज्यातच पालन भटकल्यामुळे मध्येच जगत राहण असल्याचे त्यांचा चवगाती, कल्प जमाती, आरण्याक, लंगोळे, धारीती तेंबरे, गिरीजा, आदिवा, जंगलचे रावे, वन्यप, मूल निवासी अशा विविध नद्यांनी संघर्षित केले आहे.

या सर्व नावांच्या, आदिवासी हे अली प्राचीन कालापासून या देशाचे रहिवासी असून आठ मान्य आहेत हे स्पष्ट होते. आदिवासी जमातीची प्राचीन वसाहत व त्यांचे सांस्कृतिक क्षेत्राव्यवस्था लक्षात घेऊन भारतीय घटनाकारांचे त्यांना 'अनुसूचित जमाती' (Schedule Tribe) असा दर्जा देण्यात आला. याकार रचवती आदिवासींची ST या नावाचेच ओळख आहे.

आदिवासी जमातींच्या या वैविध्यपूर्णते घटनाची कोणत्या धर्माच्या चौकटीत चालू शकती नाही. हे कोणत्याच आदिवासी जमातींनी आवाजी राहणे आहे. आदिवासी जमातींचा अधिपत्या वाटणा अशा सांस्कृतिक आणि साहित्यिक परंपरा आहेत. मूल नागांच्यासारखे जंगल प्राकृती, मूल समाजांच्यासारखे जंगले ही आहे विष्णूची परंपरा मूल समाजांच्यासारखी आचार विज्ञान दुर्लभात देणे ही आहे संस्कृती. हे आवाजी देवपूजा देवते आहे हे केवळ आदिवासी जमातींनी.

IQAC COORDINATOR

NSPM's Late Bindu Ramrao Deshmukh  
Arts, Com & Sci Mahila Mahavidyalaya  
Jai Road, Nashik Road-422 101

INCHARGE PRINCIPAL

NSPM's Late Bindu Ramrao Deshmukh  
Arts, Com & Sci Mahila Mahavidyalaya



अद्विवाची त्रयतीना हे अज्ञानातील वाटले व ज्ञानवापरातून  
 शैवपरंपरेचे प्रतिबिम्ब अर्थातच आहे, त्याला यांनी 'देवत्व' म्हणून केले  
 आहे. ह्या देव, परा देव, साव देव, कावरी, रामची भावणी, विनाय  
 विनाय, गणविघाती, गणविघाती, अशा देवता रात्र, गोरवाला अथवा  
 लक्ष्मणार पूर्वी कोकन, शेंदूर लागून शैव्याचा वापरावर स्थानाना केलेली  
 ज्ञाने या देवतांना पंदित्र नसात. अद्विवाची देवतांचे पूजा विधी त्यांच्या  
 पदवीने, ज्ञानवा साधनांचा वार काल कालाची पदवी आहे. देवतांची पूजा  
 हेतुविन व करता मग-उत्सव अथवा विविध केला जाते. अद्विवाची  
 कावेलाच्या देवतांची पूजा विविध कालाची पदवीने केलेली आहे. हे पूजा  
 विधी २१ दिवसांपासून ५ ते ७ दिवसांतून असतात. पूजा विधी पारंपरिक  
 असून, मज्जास्य व कारी अर्थाची पदवीनेही आहेत. पूजेकराठी कोवळा,  
 कफ-वाचा वाडी देवताची पंचपात्रा ज्ञा आहे, गणकीचे विधी असल्यास  
 जणूण गण वरुणी काढून विधी केला जातो. वसेव कारी विधी एक एक  
 कुळातील अथवा एका कुटुंबातील सदस्य एखादा करतात. त्यामुळे पूजा विधी  
 परत, परावाहे, गण देवता विघाती अथवा वेणीवाहेर काव्याची पंचपा  
 आहे, विधीना मूर्तिक कथा, कावणी, वाढे यांची साथ असते. कारी  
 विधीना मुजुवटे नाचवण्याचीही प्रथा अद्विवाची साधनात आहे. पारंपरिक  
 पूजा विधीतील कडाव्या जांभ्या असून विस्तार घुण असतो. एकच कडाव्या  
 एक-दोन तास सुट असते. पूजेकराठी विघातीना दूर्ध्दिक घटकांचा उपयोग केला  
 जातो. देवता पूजन विधीकराठी गावतील सर्व समाज सदस्यानी शेतो, शेजारीत  
 गावचा समाज, सर्वेच कुळाचा विधी असल्यास त्या कुळातील समाजाचे  
 लोके लोके-लोकेच्या गावातून सहजागी होतात.  
 देवतेच्या परावाची वाढ घांजणी कारी, रोमातं देव, रवे, पीक  
 कडाविना कोवळाठी विधी व पूजा काल (कामती) गावतीच्या विघातीना  
 कोवळाचे एक वाडवून घेतला. परातील कारी पुण गावतील पंचपात्रासु  
 दिवाळीपूर्वीत मांसाहार, ज्वीन पानेभावा, ज्वीन पीकदेवते पान, काकळी  
 चवई करतो. घांजले पीक आज्यावर उज्यातून घांजली वाजवून गावला  
 कालाची काही क्षेत्रात पंचपा आहे. दुसऱ्या दिवशी पूजा काल हे पान  
 ज्वारविना देवतेने जाते.  
 अद्विवाची त्रयतीचे मग-उत्सव विघातीना घटकांठीत सर्वांचा

आहेत. मग-उत्सव काळात काव्याचा पदवी अद्विवाची त्रयतीचा विघाती  
 आहेत. जणवणी, पीरु, वाजारास / वाजारास, देवा, दिवाळी, हीही,  
 ज्ञान गृहीत, देवीची ज्ञान हे मग-उत्सव आगते वाडेलना ज्ञान अद्विवाची  
 केवळा पदवीने सावे कातात. उज्यातून, कावळीची वाळी, घेना, मोठ्या  
 हे अद्विवाचीचे विशेष मग-उत्सव आहेत. परावळाच्या मुक्यातीना उज्यात  
 घुण दिवाळीची विधी घाली घेते, त्या आतंदात भावी उज्यातून शोधून ती  
 ज्ञानाचा मग असते. या मगपासून देला नुसत्या मुखात होते. तर गृहीत  
 पीक आज्यावर गेना तोंडून, वाजून, ज्ञानाचा टाळ करून ती पर्विन्नाने  
 घातात त्याला 'वेना मग' म्हणतात. या दिवसापासून पुन वाजारा नुस  
 करतात. ज्ञानी अद्विवाचीची वेणीक्यापूर्ण पंचपा आहे.  
 अद्विवाची त्रयतीचाचें वाढे, नुस, लीत, गावांची पंचपा पुजान  
 आहे अद्विवाचीचे सर्वेच वाढे वाजाराचा शंभान ठरलेला आहे. काव्यातून  
 वेणीक कालाचे विघातीना काल अद्विवाची अथवाच लोकेच वाजाराचा  
 अद्वीत घेवून वाढ व नुस प्रकार ठरलेले आहेत. वाजून त्यांच्या शंभान  
 वेणीक वाजवणीची ज्ञान होते. हीन, वाळी, पारळी, मारीळ, टाका, काळा,  
 देवा, रू, दिवाळी, टाका, कासांवा अशी नुस, देवकार्य, विधी प्रसंगी वाजवणी  
 जाणानी केलेलेही पारंपरिक वाढ आहेत. या प्रमुख वाजाना एक दुसरे  
 माताक वाढ असते. अद्विवाचीची वाढ श्रावणिक वाढ आहेत. अद्विवाची  
 वाजा देवतांची वाढ म्हणतात. ही सर्व प्रमुख वाढ विघातीना घटकांपासून  
 गावलास तयार केलेली असतात.  
 पारळी, टाका, काळा, कासांवा ही वाढ अद्विवाचीच्या विविध  
 देवतांचात वाजवून वेणीक लोकेकला, कावणी सांतात. कावणूक म्हणून  
 ही वाढ वाजवतात वेणीक. वाळी हे वाढ पूर्वी कावणी वाजवले जात होते.  
 काळवून वाढत होत, अशा काव देवाविशींविशींवाच वाजवण्याची प्रथा  
 पर्विन्नी आहे. देवा वाढ वाजवून वेणीक लोकेकला गावला व वाढत्यात पान  
 घेत त्या केले जातात.  
 माद्रीळ त्यात शेटव्या दिवाची वाजवण्याची पंचपा आहे. या  
 वाजाना देवतेचे रूप माणूस त्याची पूजा केला जाते. माद्रीळ देवीचे रूप  
 असल्याने त्याला घटकी गुळाळलेली असते व वाजवणाऱ्याही कावणी घटकी  
 गुळाळले. हे वाढ वेणीक्यापूर्ण असून त्याचे वेणीकला म्हणजे वाढ वाजवला

IOAC COORDINATOR  
 NSPM Late B. S. Ramrao Deshpande  
 Arts, Com & Soc. Man...  
 INCHARGE PRINCIPAL  
 NSPM Late B. S. Ramrao Deshpande  
 Arts, Com & Soc. Man...  
 Deshpande  
 Deshpande



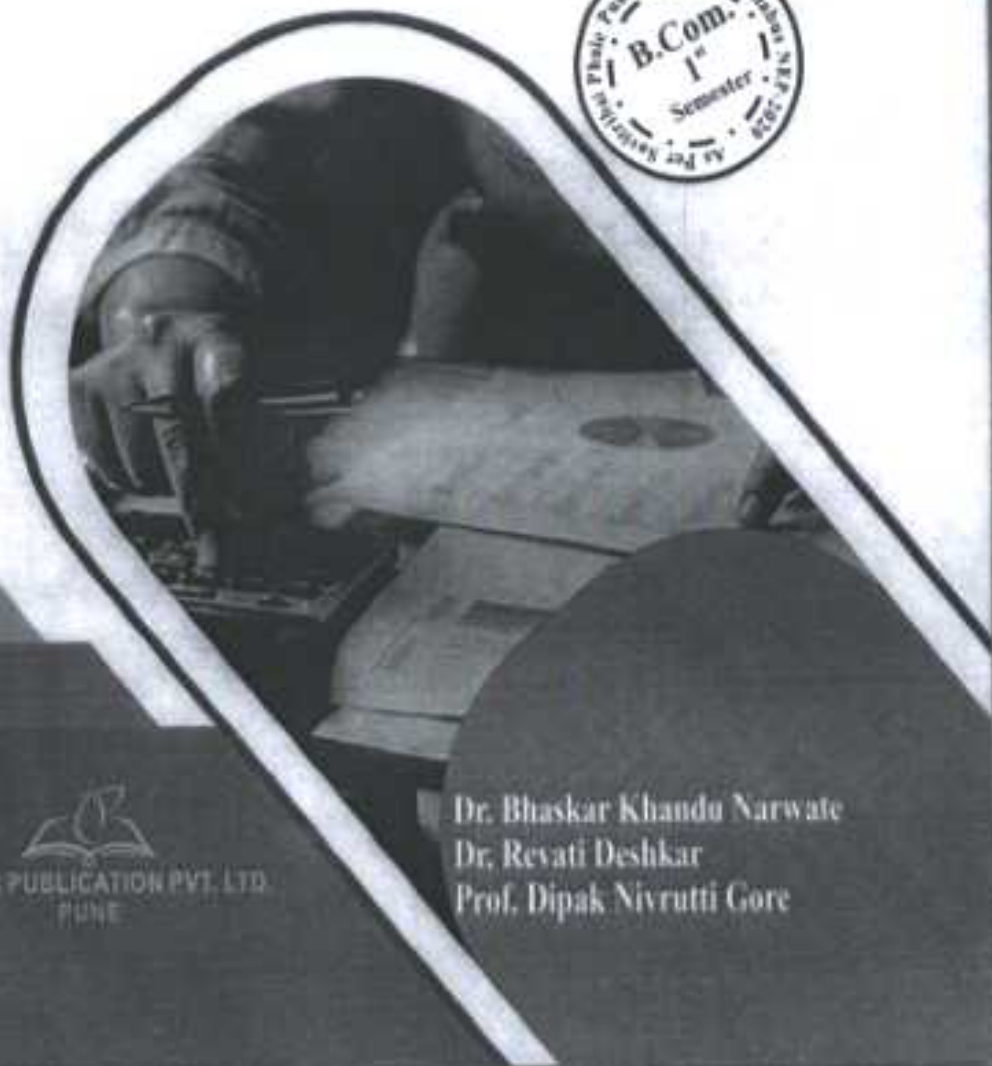


23 24

**Head To Lead**

**According to NEP 2020 New Syllabus of  
Savitribai Phule Pune University, Pune**

# **FINANCIAL ACCOUNTING - I**



Dr. Bhaskar Khandu Narwate  
Dr. Revati Deshkar  
Prof. Dipak Nivrutti Gore



THAKUR PUBLICATION PVT. LTD.  
PUNE

*J. P. Joshi*  
**IGAC COORDINATOR**

NSIPM & IASB Centre, Maharashtra Sahakar  
Anil Gopal & Son, Mahila Mahavidyalaya  
Jai Road, Nashik Road-422 401

*P. S. Patil*  
**INCHARGE PRINCIPAL**

NSIPM & IASB Centre, Maharashtra Sahakar  
Anil Gopal & Son, Mahila Mahavidyalaya  
Jai Road, Nashik Road-422 401



# FINANCIAL ACCOUNTING-I

B.COM, FIRST SEMESTER

According to NEP 2020 New Syllabus of 'Savitribal Phule Pune University',  
Pune

**Prof. Bhaskar Khandu Narwate**

Ph.D.(Pursu.), M.Phil., M.Com. NET, GDCA&A

Head of Commerce Department

Shikshan Prasarak Mandal's Late Bindu Ramrao Deshmukh  
Arts & Commerce Mahila Mahavidyalaya, Nashik

**Dr. Revati Deshkar**

Ph.D., M.Com. M.Phil. SET, M.Com. GDC&A

Assistant Professor

Balaji College of Arts, Commerce and Science, Tathawade, Pune

**Prof. Dipak Nivrutti Gore**

Ph.D. (Pursu), M.Com. SET

Assistant Professor

Shirur Shikshan Prasarak Mandal's  
Chandmal Tarachand Bora College, Shirur, Pune



**THAKUR PUBLICATION PVT. LTD., PUNE**

\* Ahmedabad \* Bengaluru \* Bhopal \* Bhubaneswar \* Chennai \* Dehradun \* Ernakulam \* Hyderabad \*  
\* Jaipur \* Jalandhar \* Kolkata \* Lucknow \* Nagpur \* Pune \* Raipur \* Ranchi \* Rohtak \*

**IQAO COORDINATOR**

NPTEL & IQAO Centre, Maharashtra  
Mrs. Gauri S. Patil, Nashik  
Jankhod, Nashik Road-422 001

INDIAN  
NIPUN  
MILK  
201900 Nashik Road-422 001



**Financial Accounting-I**  
- Prof. Bhaskar Khandu Narwate  
- Dr. Revati Deshkar  
- Prof. Dipak Nivrutti Gore

Published by:

**Thakur Publication Pvt. Ltd.**

HO: Abhishekpuram, 60 Feet Road, Jankipuram, Lucknow-226021  
Mobile: 9235318594/22/17, 9335318517

**Branch Office:**

Colony No.14, Ganesh Nagar Bhopkhal, Near Ganesh Temple, PO-CME, Pune-411031  
Mob.: 9325036341, 9326863355, 9373086387

Website: [www.tppL.org.in](http://www.tppL.org.in)

Email: [thakurpublication@gmail.com](mailto:thakurpublication@gmail.com)

ISBN No. 978-93-6180-506-6

First Edition 2025

₹190/-

**Printed at:**

**Savera Printing Press**


Tirupatipuram, Jankipuram Extension-226-031  
Near Abdul Kalam Technical University, Lucknow  
E-mail: [tkospp@gmail.com](mailto:tkospp@gmail.com), Mobile No. 9235318506/07

**Copyright © All Rights Reserved**

This book is sold subject to the condition that it shall not, by way of trade or otherwise, be lent, resold, hired out, or otherwise circulated without the publisher's prior written consent, in any form of binding or cover, other than that in which it is published and without including a similar condition. This condition being imposed on the subsequent purchaser and without limiting the rights under copyright reserved above, no part of this publication may be reproduced, stored in or transmitted in any form or by any means (electronic, mechanical, photocopying, recording or otherwise), without the prior written permission of both the copyright owner and the below mentioned publisher of this book. The author & publisher shall be grateful to the learned readers for their suggestions for further improvement of the book.

  
**IQAC COORDINATOR**

NSPM's Late Bindu Ramrao Deshmukh  
Arts, Com & Sci Mahila Mahavidyalaya  
Jail Road, Nashik Road-422 101

  
**INCHARGE PRINCIPAL**  
NSPM's Late Bindu Ramrao Deshmukh  
Arts, Com & Sci Mahila Mahavidyalaya  
Jail Road, Nashik Road-422 101



**"Dedicated  
to  
my Grand Mother,  
Dhurpatbai Gyanoba Narwate"**

**- Prof. Bhaskar Khandu Narwate**

**"Dedicated  
to  
those who always supports and motivated me  
to fulfill my dreams"**

**- Dr. Revati Deshkar**

**"Dedicated  
to  
my Father Mr. Nivrutti Gore  
and  
my Mother Mrs. Hirabai Gore"**

**- Prof. Dipak Nivrutti Gore**

  
**IQAC COORDINATOR**

  
**INCHARGE PRINCIPAL**  
NSPM's Late Bindu Ramdeo Deshmukh  
Arts, Com. & Sci. Mahila Mahavidyalaya  
Jail Road, Nashik Road-422 101



## Syllabus

### Financial Accounting-I

Unit	Title and Contents	No. of Lectures
1	<b>Amalgamation of Partnership Firms:</b> 1.1 Meaning and Need of Amalgamation of Partnership Firms 1.2 Accounting Treatment and Preparation of Ledger Accounts: 1.2.1 Accounting Entries in the Books of Old Firms 1.2.2 Accounting Entries in the Books of New Firm 1.2.3 Preparation of Ledger Accounts in the Books of Old Firms Revaluation of Profits and Loss Adjustment Account, Partners Capital Accounts, New Firm's Account, Cash or Bank Account and necessary Ledger Accounts etc.	15
2	<b>Sale of a Firm to a Company:</b> 2.1 Meaning and Need of Conversion of Partnership Firm into Company 2.2 Purchase Consideration 2.3 Accounting Treatment and Preparation of Ledger Accounts: 2.3.1 Accounting Entries in the Books of Firm 2.3.2 Accounting Entries in the Books of Company 2.3.3 Preparation of Ledger Accounts in the Books of Old Firm: Realization Account, Partners Capital Accounts, Partners Current Account, Company's Account, Shares in Company Account, Cash or Bank Account and necessary Ledger Accounts etc.	15
3	<b>Accounting for Leases and Hire Purchase System:</b> <b>3.1 AS-19: Accounting for Leases and Ind AS-17:</b> 3.1.1 AS-19: Accounting for Leases and Ind AS-17: Leases 3.1.2 Difference between AS-19 and Ind AS-17 3.1.3 Numerical Illustrations on AS-19 <b>3.2 Hire Purchase System:</b> 3.2.1 Concept of Hire Purchase 3.2.2 Purport of the Purchase Agreement or Contract of Hire Purchase 3.2.3 Ways for Termination of Hire Purchase Agreement and Remedies in case of Breach 3.2.4 System of Accounting Records: When Goods of Substantial Sales Value only: 3.2.4.1 Calculation of Interest: 3.2.4.1.1 When Cash Price, Rate of Interest, Hire Purchase Price and Number of Installments are given 3.2.4.1.2 If Rate of Interest is not given 3.2.4.1.3 If Cash Price is not given 3.2.4.2 Accounting Entries and Preparation of Ledger Accounts: 3.2.4.2.1 In the Books of Hire Purchaser when Asset is recorded at Full Cash Price including Partial or Full Seizure of Goods 3.2.4.2.2 In the Books of Hire Purchaser when Asset is recorded at Cash Price actually paid including Partial or Full Seizure of Goods 3.2.4.2.3 In the Books of Hire Vendor including Partial or Full Seizure of Goods	20
4	<b>Royalty Accounts:</b> 4.1 Meaning of the term Royalty 4.2 Important Terms: Minimum Rent or Dead Rent, Short Workings, Recognition of Short Workings 4.3 Types of Problems: 4.3.1 Royalties without any Minimum Rent 4.3.2 Royalties with a Minimum Rent: 4.3.2.1 With the Lessee/Tenant having the right to recoup the Short Workings: 4.3.2.1.1 Without any Limitation of Time 4.3.2.1.2 Within a Limited Time (Limitation of Time may commence either from the Date of the Agreement or from the Date of Short Workings) 4.3.2.2 Without the Lessee having the right to recoup the Short Workings 4.3.3 Accounting Entries and Preparation of Ledger Accounts without Minimum Rent Account and with Minimum Rent Account: 4.3.3.1 In the Books of Lessee / Tenant 4.3.3.2 In the Books of Lessor / Landlord 4.3.3.3 Sub-Lesse: Meaning and Accounting Entries/Treatment	10

*[Signature]*  
**IQAC COORDINATOR**

NSPM's Late Bindu Ramrao Deshpande  
 Arts, Com & Sci. Mahila Mahavidyalaya,  
 Jalgaon, Gujarat - 392 001

*[Signature]*  
**INCHARGE PRINCIPAL**

NSPM's Late Bindu Ramrao Deshpande  
 Arts, Com. & Sci. Mahila Mahavidyalaya,  
 Jalgaon Road, Nashik Road, 422 101

3-3-3

3.3.2  
22/23



**MA ENGLISH**  
**SEMESTER - IV (CBCS)**

**RESEARCH**  
**METHODOLOGY**

**SUBJECT CODE - 91645-J**

*W. Parhi*  
**IQAC Co-ordinator**

N.S.P.M's Late Bindu Ramrao Deshmukh  
Arts & Commerce Mahila Mahavidyalaya  
Jai Road, Nashik Road - 422 101

*Edmund*  
**INCHARGE PRINCIPAL**

N.S.P.M's Late Bindu Ramrao Deshmukh  
Arts & Commerce Mahila Mahavidyalaya  
Jai Road, Nashik Road-422 101

© UNIVERSITY OF MUMBAI

<b>Prin. Dr. Ajay Bhamare</b> Offg. Pro Vice-Chancellor, University of Mumbai	<b>Prof.(Dr.) D. T. Shirke</b> Offg. Vice-Chancellor, University of Mumbai	<b>Prof. Prakash Mahanwar</b> Director, IDOL, University of Mumbai
---	--	--

**Program Co-ordinator:** **Dr. Santosh Rathod**  
Professor of English, Head of Interdisciplinary  
Program, IDOL, University of Mumbai, Mumbai-98

**Course Co-ordinator and Editor :** **Dr. Sachin Labade**  
Associate Professor, Department of English,  
University of Mumbai, Mumbai.

**Course Writer :** **Dr. Sachin Labade**  
Associate Professor, Department of English,  
University of Mumbai, Mumbai.

**: Dr. Sushila Vijaykumar,**  
Associate Professor and Incharge  
Principal Karnataka Sangha's Marjunatha  
College of Commerce, Thakarli Dombivli

**: Dr. Anil Sonawane,**  
Assistant Professor & Head, Department of English,  
Gonsalo Garcia College, Vasai (W)

**: Ravindra Tasildar,**  
Professor and Head, Department of English and  
Post Graduate Research Centre, Sangamner  
Nagarpalika Arts, D. J. Malpani Commerce and  
B. N. Sarda Science College (Autonomous),  
Sangamner, Dist Ahmednagar


**: Dr. Sucharita Sarkar**  
Associate Professor, D.T.S.S College of  
Commerce, Malad East, Mumbai

**: Dr. Tejesh Beldar**  
Assistant Professor of English, NSPM's BRD Mahila  
Mahavidyalaya, Nashik Road

January 2023, Print - I, ISBN-978-93-95130-39-4

**Published by :** Director,  
Institute of Distance and Open Learning,  
University of Mumbai, Vidyanagari, Mumbai - 400 098.

**DTP Composed :** Mumbai University Press  
**Printed by :** Vidyanagari, Santacruz (E), Mumbai

  
**IQAC Co-ordinator**  
N.S.P.M.'s Late Bindu Ramrao Deshmukh  
Arts & Commerce Mahila Mahavidyalaya  
Jail Road, Nashik Road - 422 101

  
**INCHARGE PRINCIPAL**  
N.S.P.M.'s Late Bindu Ramrao Deshmukh  
Arts & Commerce Mahila Mahavidyalaya  
Jail Road, Nashik Road-422 101



## CONTENTS

Unit No.	Title	Page No.
1.	Key Concepts-I	01
2.	Key Concepts-II	09
3.	Research Tool, Language and Plagiarism	24
4.	Methods in Language Research	38
5.	Trends and Approaches in Literary Research	53
6.	Process of Research	66



  
**IQAC Co-ordinator**  
N.S.P.M's Late Bindu Ramran Deshmukh  
Arts & Commerce Mahila Mahavidyalaya  
Jali Road, Nashik Road - 422 101

  
**INCHARGE PRINCIPAL**  
N.S.P.M's Late Bindu Ramran Deshmukh  
Arts & Commerce Mahila Mahavidyalaya  
Jali Road, Nashik Road-422 101

## PROCESS OF RESEARCH

### Unit Structure

- 6.0 Objectives
- 6.1 Introduction
- 6.2 Selection of Research Topic
- 6.3 Chapterisation: Sections and Sub-sections of Chapters
- 6.4 Findings and Conclusion
- 6.5 Drafting 'Discussion' Section
- 6.6 Let Us Sum Up
- 6.7 Important Questions
- 6.8 References

---

### 6.0 OBJECTIVES

---

After studying this unit we will be able to:

1. comprehend the process of selecting the research topic
2. prepare the scheme of chapters with sections and sub-sections
3. understand the process of enlisting the findings and drawing the conclusions

---

### 6.1 INTRODUCTION

---

Dear students, by this time, we do understand the key concepts regarding 'research' as discussed in the earlier units. In this unit we will discuss the process of selecting the research topic, preparation of scheme of chapters (popularly known as 'chapterisation') and the process of enlisting findings and drawing the conclusions in the course of research.

Students, conducting a research is a systematic journey. Most of the times this research journey begins with a problem/issue to be solved. The research solves some particular problem/issue. Once we desire this journey of research then we must consider the questions such as:

- What is the problem/issue to be solved?
- Who cares about this problem and why?
- What have others done?
- What is our solution to the problem?





**Authors:**

**Dr Mohini Gurev, Head-in-Charge, Assistant Professor, Department of English, School of Humanities and Social Sciences,  
Sardar University, Nashik  
Unit: (1-3, 5-6)**

**Dr Swati Bhave, Assistant Professor (Communication Skills), Amity University, Mumbai  
Unit: (4)**

**Dr Tejash Beldar, Assistant Professor, Late BPO Arts and Commerce Mahila Mahavidyalaya, Nashik  
Unit: (7)**

**Dr Dipakar Bhimrao Wankhade, Faculty, Department of English, J.D. Phal Sangadkar, Mahavidyalaya, Daryapur, Amravati  
Unit: (8)**

All rights reserved. No part of this publication which is material protected by the copyright notice may be reproduced or transmitted in any form or by any means now known or hereafter invented, electronic, digital or mechanical, including photocopying, scanning, recording or by any information storage or retrieval system, without prior written permission from the Publisher.

Information contained in this book has been published for School of Open Learning, Central Maharashtra University, Pune by VIKAS Publishing House Pvt. Ltd. and has been obtained by its Authors from sources believed to be reliable and are correct to the best of their knowledge; however, the Publisher and its Authors shall in no event be liable for any errors, omissions or damages arising out of the information and specifically disclaim any implied warranties or merchantability or fitness for any particular use.



Vikas® is the registered trademark of Vikas® Publishing House Pvt. Ltd.

**VIKAS® PUBLISHING HOUSE PVT. LTD.**

E-21, Sector-3, Noida - 201301 (UP)

Phone: 0120-4078900 • Fax: 0120-4078999

Regd. Office: A-27, 2nd Floor, Mohar Co-operative Industrial Estate, New Delhi 110044

• Website: [www.vikaspublishing.com](http://www.vikaspublishing.com) • Email: [books@vikaspublishing.com](mailto:books@vikaspublishing.com)

**IQAC Co-ordinator**

**N.S.P.M. Late Bindu Ramrao Deshmukh  
Arts & Commerce Mahila Mahavidyalaya  
Jad Rupa, Nashik Road - 422 101**

**INCHARGE PRINCIPAL**  
**N.S.P.M. Late Bindu Ramrao Deshmukh**  
**Arts & Commerce Mahila Mahavidyalaya**  
**Jad Rupa, Nashik Road-422 101**

# SYLLABI-BOOK MAPPING TABLE

## Indian Literatures in English Translation

Syllabi	Mapping in Book
<b>Unit I: Poetry</b> Dharmadhar, From <i>Three Moments</i> , Chapter 7 ("Family Life") & Chapter 9 ("On Friendship") Akkavishalath, "Would a visiting me (in a visit)" Kabir Das, 1) "My Brother, Why do you Wait me to Talk?" 2) "I was a Game" Miralal, 1) "Life is the World", 2) "Strains in the Path when you Offer Love" Atulchandra Mukherjee, From <i>My Father's Remembrance</i> "My Father Krishna", "Lament for Scholar" Sant Tukaram, From <i>Datta Charya's Sant Tukaram Part IV, Section 1</i> , Poem 1 "Being in Turmoil" Jagdishwar, "If Fortune has brought you the way at last"	Unit 1: Poetry I (Pages 1-31)
<b>Unit II: Short Story</b> Surendra Joshi, "The Family" Basheer Akhtar, "Some People, Some Places" Bhabani Das Mukherjee, "Dust"	Unit 2: Short Story (Pages 32-48)
<b>Unit III: Novel</b> Gopinath Mahapatra, <i>Novel</i>	Unit 3: Novel: Passage by Gopinath Mahapatra (Pages 49-58)
<b>Unit IV: Drama</b> Vijay Tendulkar, <i>Harvest</i>	Unit 4: Drama: <i>The Harvest</i> by Vijay Tendulkar (Pages 59-72)
<b>Unit V: Poetry</b> Mary Lata Doolan (Dr. Mary Doolan) "Farewell to the world" (Stanzas 1-10) Mohanlal Ghosh "Man and God" Satyendra Bhattacharya "Dimpal" Nitya (V.N. Rao) "White Paper", Harin Bhattacharya "These My Weeds" Anura Prasad "Daily Wages" Kalyanasambharya "Cycle Racers" Chandrasekhar Karanth "The Character I Dream" Nandini Ghosal, "Poetry Notebook" Indira Sen, "Spellbound"	Unit 5: Poetry II (Pages 73-102)
<b>Unit VI: Fiction</b> Lalithambika Antharjanam <i>Fra, My Woman</i> (Kannada)	Unit 6: Fiction: <i>Agony</i> (Fic: My Woman) by Lalithambika Antharjanam (Pages 103-112)
<b>Unit VII: Drama</b> Girish Karnad <i>Tughlaq</i>	Unit 7: Drama: <i>Tughlaq</i> by Girish Karnad (Pages 113-126)
<b>Unit VIII: Autobiography</b> Bama, <i>Kanyasulkam</i> , Trans. Lakshmi Holmstrom	Unit 8: Autobiography: <i>Kanyasulkam</i> by Bama (Pages 127-142)

**IQAC Co-ordinator**

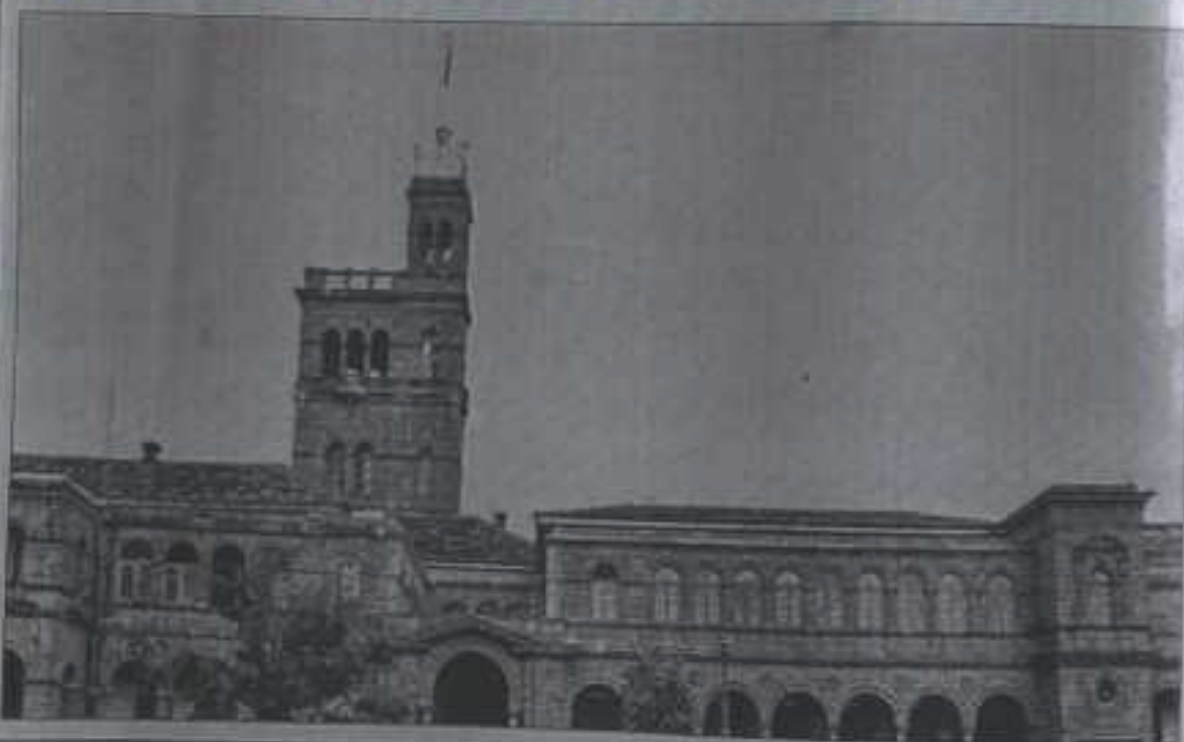
N.S.P.M's Late Bindu Ramrao Deshmukh  
 Arts & Commerce Mahila Mahavidyalaya  
 Jail Road, Nashik Road - 422 101

**INCHARGE PRINCIPAL**

N.S.P.M's Late Bindu Ramrao Deshmukh  
 Arts & Commerce Mahila Mahavidyalaya  
 Jail Road, Nashik Road-422 101

M.A. [English]  
Second Year  
MA\_ENG\_07

INDIAN LITERATURES IN ENGLISH  
TRANSLATION



Savitribai Phule Pune University  
School of Open Learning  
(Distance Education Program)



*[Signature]*  
IQAC Co-ordinator

N.S.P.M.'s Late Bhandu Ramrao Deshmukh  
Arts & Commerce Mahila Mahavidyalaya  
Jail Road, Nasik Road - 422 001

*[Signature]*  
INCHARGE PRINCIPAL  
N.S.P.M.'s Late Bhandu Ramrao Deshmukh  
Arts & Commerce Mahila Mahavidyalaya  
Jail Road, Nasik Road-422 001



Name/Title of Book/Journal	Month and Year	Publisher	Page NO	ISBN/ISSN	Sole Author
<b>Unit 7: Drama (Tughlaq)</b>  <b>Text Book: MA English II: INDIAN LITERATURES IN ENGLISH TRANSLATION for SP Pune University</b>	Jan 2022	Vikas Publications, New Delhi	113-126	978-93-5453-749-3	Sole Author
<b>Unit 3: Research Tool, Language and Plagiarism</b>  & <b>Unit 6: Process of Research</b>  <b>Text Book: MA English II: RESEARCH METHODOLOGY for IDOL of Mumbai University</b>	Jan 2023	IDOL, Mumbai University Press	24-37 & 66-82	978-93-95130-39-4	Sole Author

**Dr. Tejesh Dnyaneshwar Beldar**

  
**IQAC Co-ordinator**  
 N.S.P.M's Late Binda Ramrao Deshmukh  
 Arts & Commerce Mahila Mahavidyalaya  
 Jail Road, Nasik Road - 422 101

  
**INCHARGE PRINCIPAL**  
 N.S.P.M's Late Binda Ramrao Deshmukh  
 Arts & Commerce Mahila Mahavidyalaya  
 Jail Road, Nasik Road-422 101

3-7-2  
5.2.2  
01/24

**Road to Lead**

# Business Regulatory Framework – II



*B. Narwarde*  
**INCHARGE PRINCIPAL**  
N.S.P.M.'s Late Shri. Atmaram  
Arts & Commerce Mahila Mahavidyalaya  
Jail Road, Nashik Road - 422001

*B. Narwarde*  
**IQAC Co-ordinator**  
N.S.P.M.'s Late Shri. Atmaram  
Arts & Commerce Mahila Mahavidyalaya  
Jail Road, Nashik Road - 422001

  
**THAKUR PUBLICATION PVT. LTD.**  
PUNE

Dr. Bhaskar Khandu Narwate  
Prof. Devadhe Suresh Atmaram  
Prof. Apeksha Agarwal



# BUSINESS REGULATORY FRAMEWORK – II

B.COM, SIXTH SEMESTER

According to the New Syllabus of 'Savitribai Phule Pune University', Pune

**Dr. Bhaskar Khandu Narwate**

Ph.D., M.Phil., M.Com., NET, GDCA

Assistant Professor & Head, Dept. of Commerce

Shikshan Prasarak Mandal's Late Bindu Ramrao Deshmukh Arts & Commerce

Mahila Mahavidyalaya, Nashik

**Prof. Devadhe Suresh Atmaram**

Ph.D. (Purs.), M.Com., M.Phil., SET, NET, GDC&A

Assistant Professor

G.S. Moze Arts, Commerce & Science (BCS) College, Pune

**Prof. Apeksha Agarwal**

M.Com., NET, LLB

Assistant Professor

Balaji College of Arts, Commerce & Science, Thathawade, Pune



**THAKUR PUBLICATION PVT. LTD., PUNE**

• Ahmedabad • Bengaluru • Bhopal • Bhubaneswar • Chennai • Dehradun • Ernakulam • Hyderabad •  
• Jaipur • Jalandhar • Kolkata • Lucknow • Nagpur • Patna • Raipur • Ranchi • Rohtak •

*[Signature]*  
IQAD Coordinator

N.S.P.M.'s Late Bindu Ramrao Deshmukh  
Arts & Commerce Mahila Mahavidyalaya  
Jai Road, Nashik Road - 422 101

*[Signature]*  
INCHARGE PRINCIPAL

N.S.P.M.'s Late Bindu Ramrao Deshmukh  
Arts & Commerce Mahila Mahavidyalaya  
Jai Road, Nashik Road - 422 101



## Business Regulatory Framework – II

- Dr. Bhaskar Khandu Narwate
- Prof. Devadhe Suresh Atmaram
- Prof. Apeksha Agarwal

Published by:

**Thakur Publication Pvt. Ltd.**

HO: Abhishekpuram, 60 Feet Road, Jankipuram, Lucknow-226021

Mobler: 9235318594/22/17, 9335318517

**Branch Office:**

Colony No.14, Ganesh Nagar Bhopal, Near Ganesh Temple, PO-CME, Pune-411031

Mob.: 9325036341, 9326863355, 9373086387

Website: [www.tppl.org.in](http://www.tppl.org.in)

Email: [thakurpublication@gmail.com](mailto:thakurpublication@gmail.com)

Books are Available for Online Purchase at: [tppl.org.in](http://tppl.org.in)

Download old Question papers from: [www.questionpaper.org.in](http://www.questionpaper.org.in)

ISBN No. 978-93-5480-172-3

First Edition-2022

**Printed at:**

**Savera Printing Press**

Tirupatiparam, Jankipuram Extension-226 031

Near Abdul Kalam Technical University, Lucknow

E-mail: [ksoupp@gmail.com](mailto:ksoupp@gmail.com), Mobile No. 9235318506/07

**Copyright © All Rights Reserved**

This book is sold subject to the condition that it shall not, by way of trade or otherwise, be lent, resold, hired out, or otherwise circulated without the publisher's prior written consent, in any form of binding or cover, other than that in which it is published and without including a similar condition. This condition being imposed on the subsequent purchaser and without limiting the rights under copyright reserved above, no part of this publication may be reproduced, stored in or transmitted in any form or by any means (electronic, mechanical, photocopying, recording or otherwise), without the prior written permission of both the copyright owner and the below mentioned publisher of this book.

**IQAC Co-ordinator**

N.S.P.M's Late Srida Ramrao Deshmukh  
Arts & Commerce Mania Mahavidyalaya  
Jai Road, Nashik Road - 422 001

**INCHARGE PRINCIPAL**

N.S.P.M's Late Srida Ramrao Deshmukh  
Arts & Commerce Mania Mahavidyalaya  
Jai Road, Nashik Road-422 001

3.2.2



मार्गरेट लॉरेंस (Margaret Laurence)

मार्गरेट लॉरेंस : (१० एप्रिल १९२४ - ५ सप्टेंबर १९८५) ही मॉन्टेव्हिल, मॅन्सफिल्ड, कॅनडा येथील लेखिका होती. तिच्या लेखनातून ती 'मॉन्टेव्हिल प्रॉजेक्ट' या नावाचे साहित्य सादर केले आहे.



चार्लोटे टर्नर (Charlotte Turner)

चार्लोटे टर्नर (१७५१ - १८०५) हेनरी जेम्स (१८०५) या लेखकाच्या मुला होती. तिच्या लेखनातून ती 'मॉन्टेव्हिल प्रॉजेक्ट' या नावाचे साहित्य सादर केले आहे.



जॉन गॉवर (John Gower)

जॉन गॉवर (११०० - ११५३) इंग्लंडचा लेखक होता. त्याच्या लेखनातून ती 'मॉन्टेव्हिल प्रॉजेक्ट' या नावाचे साहित्य सादर केले आहे.



आन्ना लॉरेन्स बार्बॉल्ड (Anna Laetitia Barbauld)

आन्ना लॉरेन्स बार्बॉल्ड (१७५९ - १८२५) इंग्लंडची लेखिका होती. तिच्या लेखनातून ती 'मॉन्टेव्हिल प्रॉजेक्ट' या नावाचे साहित्य सादर केले आहे.



मॅरी रॉबिन्सन (Mary Robinson)

मॅरी रॉबिन्सन (१७५८ - १८००) इंग्लंडची लेखिका होती. तिच्या लेखनातून ती 'मॉन्टेव्हिल प्रॉजेक्ट' या नावाचे साहित्य सादर केले आहे.



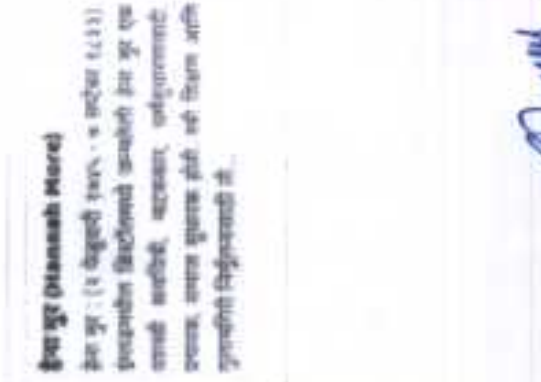
जोआना बॉयली (Joanna Baillie)

जोआना बॉयली (१७६१-१८३४) इंग्लंडची लेखिका होती. तिच्या लेखनातून ती 'मॉन्टेव्हिल प्रॉजेक्ट' या नावाचे साहित्य सादर केले आहे.



फेलिसा हेमन्स (Felicia Hemans)

फेलिसा हेमन्स (१७५१ - १८००) इंग्लंडची लेखिका होती. तिच्या लेखनातून ती 'मॉन्टेव्हिल प्रॉजेक्ट' या नावाचे साहित्य सादर केले आहे.



हॅनना मॉर (Hannah More)

हॅनना मॉर (१७१७ - १८०८) इंग्लंडची लेखिका होती. तिच्या लेखनातून ती 'मॉन्टेव्हिल प्रॉजेक्ट' या नावाचे साहित्य सादर केले आहे.



जॉन व्हायल्फ (John Wycliffe)

जॉन व्हायल्फ (१३२८ - १३८४) इंग्लंडचा लेखक होता. त्याच्या लेखनातून ती 'मॉन्टेव्हिल प्रॉजेक्ट' या नावाचे साहित्य सादर केले आहे.



थॉमस मॅकलेल्ड (Thomas Macclesfield)

थॉमस मॅकलेल्ड (१७५८ - १८१८) इंग्लंडचा लेखक होता. त्याच्या लेखनातून ती 'मॉन्टेव्हिल प्रॉजेक्ट' या नावाचे साहित्य सादर केले आहे.

INCHARGE PRINCIPAL

N.S.P.M.'s Late Bindu Mahavidyalaya, Jai Road, Nashik Road-422 101





महाराष्ट्र राज्य मराठी विश्वकोश निर्मिती मंडळ

लेखक: तेजेश ज्ञानेश्वर बेलदार (Dr. Tejesh Dnyaneshwar Beldar)

सर्व प्रकाशित नोंदी (दिनांक ११-१०-२०२१ पर्यंत): <https://marathivishwakosh.org/author/tejesh-beldar/>

Sr. No	Name of the Article/Entry (Nond)	Date of Publication	Link	Words (approx)
1	रॉबिन्सन, मेरी Mary Robinson	25-06-2021	<a href="https://marathivishwakosh.org/53004/">https://marathivishwakosh.org/53004/</a>	599
2	हेना मुर Hannah More	25-06-2021	<a href="https://marathivishwakosh.org/53031/">https://marathivishwakosh.org/53031/</a>	502
3	हेमन्स, फेलिसिया Felicia Dorothea Hemans	31-07-2021	<a href="https://marathivishwakosh.org/54532/">https://marathivishwakosh.org/54532/</a>	646
4	ऑकलेण्ड, थॉमस Thomas Hoccleve	30-08-2021	<a href="https://marathivishwakosh.org/55061/">https://marathivishwakosh.org/55061/</a>	503
5	गॉवर, जॉन Gower John	31-08-2021	<a href="https://marathivishwakosh.org/55049/">https://marathivishwakosh.org/55049/</a>	642
6	व्हायक्लिफ, जॉन John Wycliffe	31-08-2021	<a href="https://marathivishwakosh.org/55329/">https://marathivishwakosh.org/55329/</a>	633
7	टर्नर, शार्लॉट (स्मिथ) Charlotte Turner (Smith)	01-09-2021	<a href="https://marathivishwakosh.org/55706/">https://marathivishwakosh.org/55706/</a>	678
8	बार्बाउण्ड, अँना लैटिटिया (एकिन) Anna Laetitia Barbauld (Aikin)	01-09-2021	<a href="https://marathivishwakosh.org/55703/">https://marathivishwakosh.org/55703/</a>	618
9	बेन्नी, जोआना Joanna Baillie	01-09-2021	<a href="https://marathivishwakosh.org/55700/">https://marathivishwakosh.org/55700/</a>	417
10	लॉरेन्स, मार्गारेट Margaret Laurence	30-09-2021	<a href="https://marathivishwakosh.org/56679/">https://marathivishwakosh.org/56679/</a>	736

  
**INCHARGE PRINCIPAL**  
 N.S.P.M's Late Bindu Ramras Deshmukh  
 Arts & Commerce Marala Mahavidyalaya  
 Jail Road, Natak Road-422 101

  
**IQAC Co-ordinator**  
 N.S.P.M's Late Bindu Ramras Deshmukh  
 Arts & Commerce Marala Mahavidyalaya  
 Jail Road-422 101

  
 Dr. Tejesh Beldar

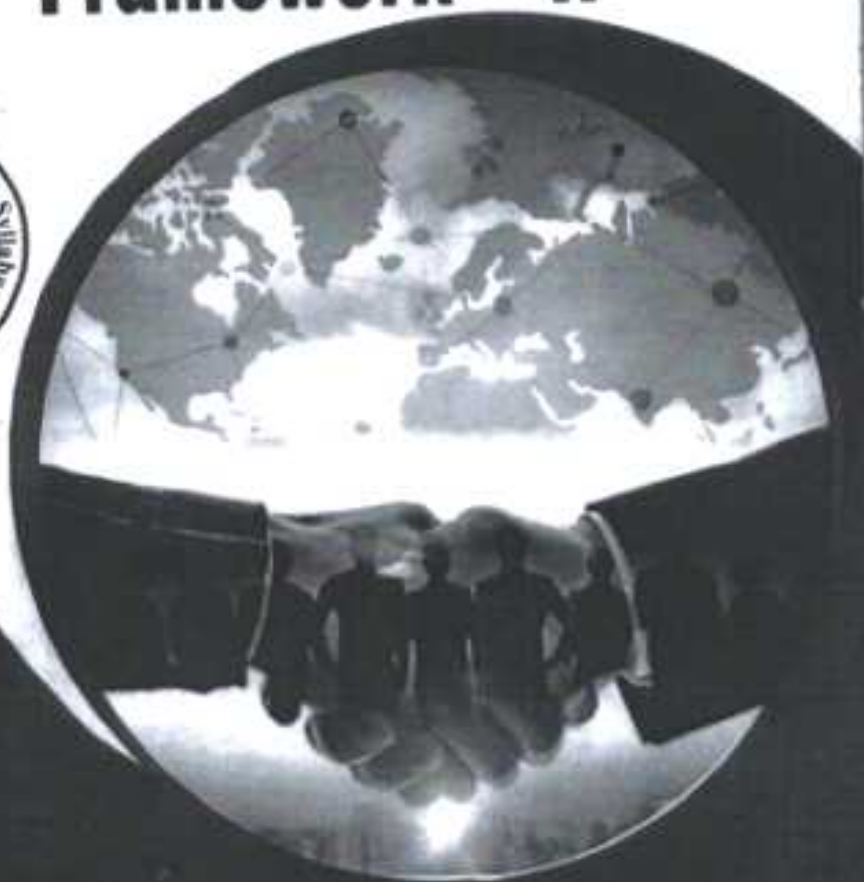
Published 10 articles in Marathi Encyclopaedia. Available online.



Read to Lead

21-22

# Business Regulatory Framework - II




  
THAKUR PUBLICATION PVT. LTD.  
PUNE

Dr. Bhaskar Khandu Narwate  
Prof. Devadhe Suresh Atmaram  
Prof. Apeksha Agarwal

  
IQAC COORDINATOR

NSPM's Late Bincy Ramrao Deshmukh  
Arts, Com. & Soc. Studies  
Jai Road, Nashik - 422 001

  
INCHARGE PRINCIPAL

NSPM's Late Bincy Ramrao Deshmukh  
Arts, Com. & Soc. Studies  
Jai Road, Nashik Road-422 101



# BUSINESS REGULATORY FRAMEWORK - II

**B.COM, SIXTH SEMESTER**

According to the New Syllabus of 'Savitribai Phule Pune University', Pune

**Dr. Bhaskar Khandu Narwate**

Ph.D., M.Phil., M.Com, NET, GDCA

Assistant Professor & Head, Dept. of Commerce

Shikshan Prasarak Mandal's Late Hindu Ramrao Deshmukh Arts & Commerce  
Mahila Mahavidyalaya, Nashik

**Prof. Devadhe Suresh Atmaram**

Ph.D. (Purs.), M.Com, M.Phil, SET, NET, GDC&A

Assistant Professor

G.S. Moze Arts, Commerce & Science (BCS) College, Pune

**Prof. Apeksha Agarwal**

M.Com, NET, LLB

Assistant Professor

Balaji College of Arts, Commerce & Science, Thathawade, Pune



**THAKUR PUBLICATION PVT. LTD., PUNE**

• Ahmedabad • Bengaluru • Bhopal • Bhubaneswar • Chennai • Dehradun • Ernakulam • Hyderabad •  
• Jaipur • Jalandhar • Kolkata • Lucknow • Nagpur • Patna • Raipur • Ranchi • Rohtak •

**IQAG COORDINATOR**

NSPM's Late Hindu Ramrao Deshmukh  
Arts, Com & Sci Mahila Mahavidyalaya  
Jail Road, Nashik Road-422 101

**INCHARGE PRINCIPAL**

NSPM's Late Hindu Ramrao Deshmukh  
Arts, Com & Sci Mahila Mahavidyalaya  
Jail Road, Nashik Road-422 101

## Business Regulatory Framework – II

- Dr. Bhaskar Khandu Narwate
- Prof. Devadha Suresh Atmaram
- Prof. Apeksha Agarwal

Published by:

**Thakur Publication Pvt. Ltd.**

HO: Abhishekpuram, 60 Feet Road, Jankipuram, Lucknow-226021

Mobile: 9235318594/22/17, 9335318517

**Branch Office:**

Colony No.14, Ganesh Nagar Bhopkhal, Near Ganesh Temple, PO-CME, Pune-411031

Mob.: 9325036341, 9326863355, 9373086387

Website: [www.tppl.org.in](http://www.tppl.org.in)

Email: [thakurpublication@gmail.com](mailto:thakurpublication@gmail.com)

Books are Available for Online Purchase at: [tppl.org.in](http://tppl.org.in)

Download old Question papers from: [www.questionpaper.org.in](http://www.questionpaper.org.in)

ISBN No. 978-93-5480-172-3

First Edition 2022

**Printed at:**

**Savera Printing Press**

Tirupatipuram, Jankipuram Extension-226 031

Near Abdul Kalam Technical University, Lucknow

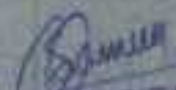
E-mail: [kospp@gmail.com](mailto:kospp@gmail.com), Mobile No. 9235318506/07

**Copyright © All Rights Reserved**

This book is sold subject to the condition that it shall not, by way of trade or otherwise, be lent, resold, hired out, or otherwise circulated without the publisher's prior written consent, in any form of binding or cover, other than that in which it is published and without including a similar condition. This condition being imposed on the subsequent purchaser and without limiting the rights under copyright reserved above, no part of this publication may be reproduced, stored in or transmitted in any form or by any means (electronic, mechanical, photocopying, recording or otherwise), without the prior written permission of both the copyright owner and the below mentioned publisher of this book.

  
**IOAC COORDINATOR**

NSRF's Late Binao Binnoo Deshmukh  
Arts, Com. & Sc. Mahila Mahavidyalaya  
Jail Road, Nagarkurnool-422 101

  
**INCHARGE PRINCIPAL**

NSRF's Late Binao Binnoo Deshmukh  
Arts, Com. & Sc. Mahila Mahavidyalaya  
Jail Road, Nagarkurnool-422 101



*"Dedicated  
to  
my Grand Mother,  
Dhurpathai Gyanoba Narwate"*

*- Dr. Bhaskar Khandu Narwate*


*"Dedicated  
to  
my dear sister  
Miss. Manisha A. Devadhe"*

*- Prof. Devadhe Suresh Atmaram*

*"Dedicated  
to  
my Parents, Family & Students"*

*- Prof. Apeksha Agarwal*

  
**IQAC COORDINATOR**  
Jyoti's Late Bimla Parbat Deshmukh  
Arts, Com & Sci Mahila Mahavidyalaya  
Jan Road, Nashik Road-422 101

  
**INCHARGE PRINCIPAL**  
NSPM's Late Gmtl Ramrao Deshmukh  
Arts, Com & Sci Mahila Mahavidyalaya  
Jan Road, Nashik Road-422 101

## Syllabus

## 361: Business Regulatory Framework

Unit No.	Unit Title	Contents
1	Negotiable Instruments Act, 1881	<p>Concept of Negotiable Instruments: Characteristics, Meaning Important Relevant Definitions Under the Act</p> <ul style="list-style-type: none"> <li>• Definitions, Essentials of Promissory Note, Bill of Exchange and Cheque. Distinction between these Instruments. Crossing of Cheques—It's Meaning and Types.</li> <li>• Holder and Holder in Due Course, Privileges of Holder in Due Course.</li> <li>• Negotiation, Endorsement, Kinds of Endorsement.</li> <li>• Liabilities of Parties to Negotiable Instruments.</li> <li>• Dishonor of N. I., Kinds, Law Relating to Notice of Dishonor.</li> </ul>
2	E-Contracts (E-Transactions/ E-Commerce)	<ul style="list-style-type: none"> <li>• Significance of E-Transactions /E-Commerce. Nature, Formation, Legality, Recognition. (Chapter 4, Sec. 11-13 of IT Act, 2000 Relating to Attribution, Acknowledgement, Dispatch of E-Records)</li> <li>• Digital Signatures—Meaning &amp; Functions, Digital Signature, Certificates [Sections 35-39]</li> <li>• Legal Issues Involved in E-Contracts and Personal Data Protection (Sec 43 A)</li> </ul>
3	The Consumer Protection Act, 2019	<p>The Consumer Protection Act, 2019</p> <ul style="list-style-type: none"> <li>• Salient Features of the C.P. Act, 2019</li> <li>• Definitions—Consumer, Complainant, Services, Defect &amp; Deficiency, Complainant, Unfair Trade Practice, Restrictive Trade Practice, Unfair Contract.</li> <li>• Consumer Protection Councils.</li> <li>• Procedure to File Complaint &amp; Procedure to Deal with Complaint in Commissions &amp; Reliefs Available to Consumer. (Sec. 39)</li> <li>• Consumer Disputes Redressal Commissions. (Composition, Jurisdiction, Powers and Functions.)</li> </ul>
4	Intellectual Property Rights	<p>Intellectual Property Rights : (IPRs)</p> <ul style="list-style-type: none"> <li>• Meaning &amp; Importance of IPRs, International Efforts in Protection of IPR: WIPO (Objectives &amp; Activities) &amp; TRIPS Agreement: Objectives</li> <li>• Definition and Conceptual Understanding of Following IPRs under the Relevant Indian Current Statutes.</li> <li>• Patent: Definition &amp; Concept, Rights &amp; Obligation of Patentee, its Term.</li> <li>• Copyright: Characteristics &amp; Subject Matter of Copyright, Author &amp; his Rights, Term.</li> <li>• Trademark: Characteristics, Functions, Illustrations, Various Marks, Term, Internet Domain Name- Rights of Trademark Holder.</li> <li>• Design: Importance, Characteristics, Rights of Design Holder.</li> <li>• Geographical Indications, Confidential Information &amp; Trade Secrets.</li> </ul> <p>Traditional knowledge—Meaning &amp; scope of these IPRs.</p>

**IQAE COORDINATOR**

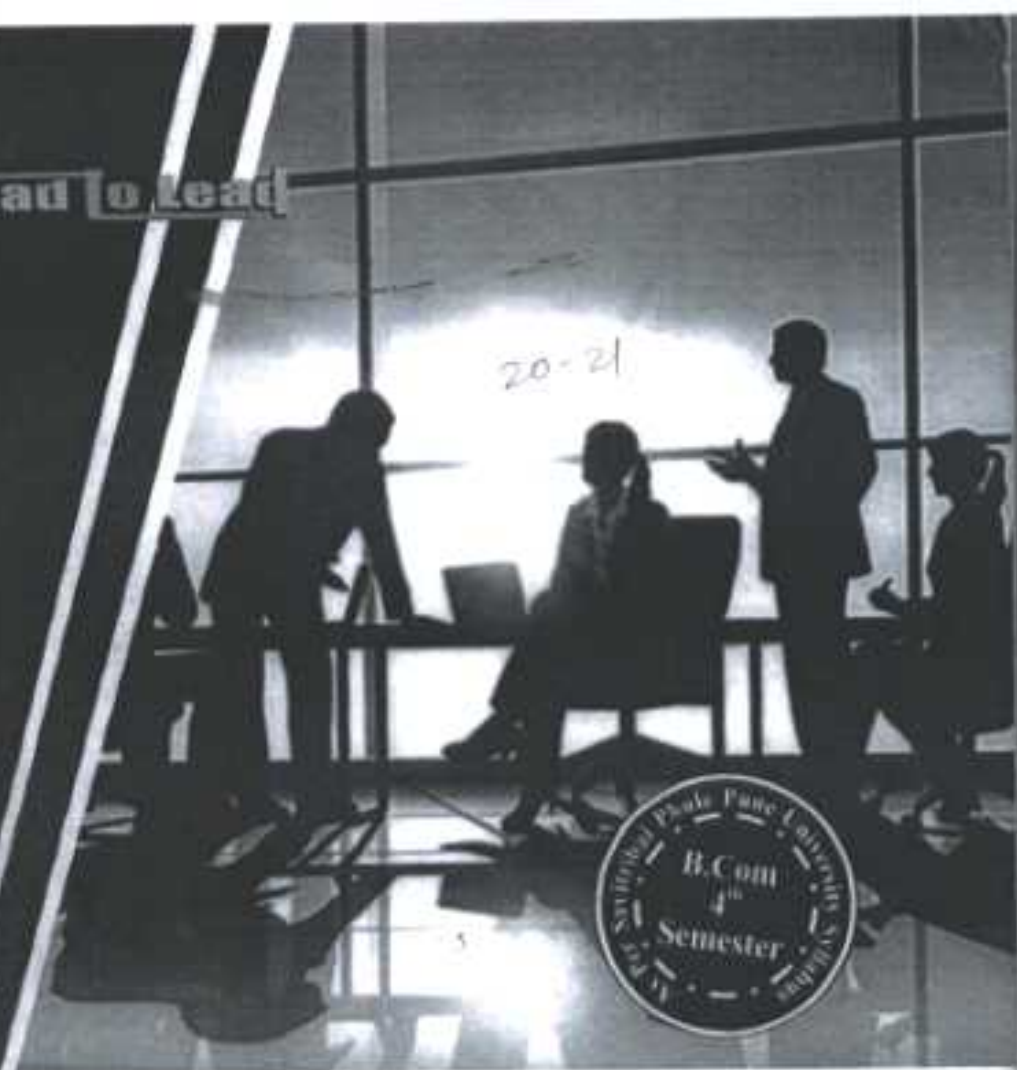
NSPM's Late Bindu Ramrao Deshmukh  
Arts, Com. & Sci. Manika Maheshwary  
Jail Road, Nashik Road-422 101

**INCHARGE PRINCIPAL**

NSPM's Late Bindu Ramrao Deshmukh  
Arts, Com. & Sci. Manika Maheshwary  
Jail Road, Nashik Road-422 101



Read to Lead



# Business Communication-II



THAKUR PUBLICATION PVT. LTD.  
PUNE

Dr. Bhaskar Khandu Narwate  
Prof. Sonam Poptani  
Prof. Kushal Ramesh Pakhale

*[Signature]*  
**IQAC COORDINATOR**  
NSPM & Late Bino Ramdeo Deshmukh  
Arts, Com. & Sci. Maharashtra State  
Jai Road, Nashik Road-422 001

*[Signature]*  
**INCHARGE PRINCIPAL**  
NSPM & Late Bino Ramdeo Deshmukh  
Arts, Com. & Sci. Maharashtra State  
Jai Road, Nashik Road-422 001

# BUSINESS COMMUNICATION-II

**B.COM, FOURTH SEMESTER**

According to the new syllabus of 'Savitribai Phule Pune University', Pune

**Prof. Bhaskar Khandu Narwate**

Ph.D (Purs.), M.Phil., M.Com, NET, GDCA

Assistant Professor & Head, Dept. of Commerce

Shikshan Prasarak Mandal's Late Bindu Ramrao Deshmukh Arts & Commerce Mahila Mahavidyalaya, Nashik

**Sonam Poptani**

M.Com, SET

Assistant Professor

Manghumal Udharan College of Commerce (MUCC), Jhantani Chowk, Pune

**Prof. Kushal Ramesh Pakhale**

Ph.D (Purs.), M.Com, SET

Assistant Professor

Rayat Shikshan Sanstha's Dr. Babasaheb Ambedkar College Aundh, Pune



**THAKUR PUBLICATION PVT. LTD., PUNE**

• Ahmedabad • Bengaluru • Bhubaneswar • Bhopal • Chennai • Dehradun • Ernakulam •  
• Hyderabad • Jaipur • Jalandhar • Kolkata • Lucknow • Nagpur • Patna • Raigarh •

**IQAO COORDINATOR**

NSPM's Late Bindu Ramrao Deshmukh  
Arts, Com & Sci Mahila Mahavidyalaya  
Jail Road, Nashik Road-422 101

**INCHARGE PRINCIPAL**

NSPM's Late Bindu  
Arts, Com & Sci



## BUSINESS COMMUNICATION-II

- Prof. Bhaskar Khandu Narwate
- Sonam Poptani
- Prof. Kushal Ramesh Pakhale

Published by:

**Thakur Publication Pvt. Ltd.**

Head Office: House No.645B/187 Abhishekpuram, 60 Feet Road, Jankipuram,  
Lucknow-226021  
Mob.: 9235318594/91/22/17, 9335318517 Phone : 0522-3571915

Branch Office:

Colony No.14, Ganesh Nagar Bhopkhal, Near Ganesh Temple, PO-CME, Pune-411011  
Mob.: 9325036341, 9326863355, 9373086387

Website: [www.tppl.org.in](http://www.tppl.org.in)

Email: [thakurpublication@gmail.com](mailto:thakurpublication@gmail.com)

Books are Available for Online Purchase at: [tppl.org.in](http://tppl.org.in)

Download old Question papers from: [www.questionpaper.org.in](http://www.questionpaper.org.in)

ISBN No. 978-93-90570-52-2

First Edition 2021

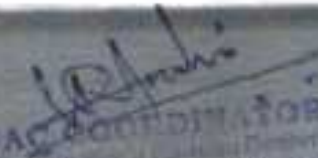
Printed at:

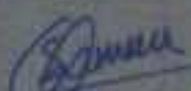
**Savera Printing Press**

Tirupatipuram, Jankipuram Extension Near AKTU, Lucknow - 226 031  
E-mail: [lkospp@gmail.com](mailto:lkospp@gmail.com), Mobile No. 9235318506/07

Copyright © All Rights Reserved

This book is sole subject to the condition that it shall not, by way of trade or otherwise, be lent, resold, hired out, or otherwise circulated without the publisher's prior written consent, in any form of binding or cover, other than that in which it is published, and without including a similar condition. This condition being imposed on the subsequent purchaser and without limiting the rights under copyright reserved above, no part of this publication may be reproduced, stored in or transmitted in any form or by any means (electronic, mechanical, photocopying, recording or otherwise), without the prior written permission of both the copyright owner and the below mentioned publisher of this book.

  
IQAC COORDINATOR  
NSPM's Cell, Jankipuram Extension  
Arts, Com. & Soc. Science Department  
Jail Road, Noida-201301

  
INCHARGE PRINCIPAL  
NSPM's Cell, Jankipuram Extension  
Arts, Com. & Soc. Science Department  
Jail Road, Noida-201301

## Syllabus

# BUSINESS COMMUNICATION-II

(Course Code: 241)

Unit No.	Unit Title	Contents
1	Report Writing and Internal Correspondence	Meaning and Significance; Structure of Report; Negative, Persuasive and Special Reporting: 1) Informal Report – Proposals; 2) Formal Reports; 3) Project Report 4) Introduction and Essential elements of Report writing. ( Reporting for a meeting) 5) Organization of Press Report. 6) Office Memo (Memorandums) 7) Office Orders 8) Office Circulars 9) Form Memos or Letters 10) Press Releases 11) Import Export Trade Correspondence
2	Recent Trends in Business Communication	Internet: Email, Websites, Social Media Network (Twitter, Facebook, LinkedIn, YouTube, WhatsApp), Google Doc, Google Form, Google Sheet, Google Slide, Google Class Room, Online Conference, Video conferencing, Meeting through Zoom App, Google Meet App, Cisco Webex Meetings App.
3	Types and Drafting of Business Letters	1) Enquiry Letters 2) Replies to Enquiry Letters 3) Order Letters 4) Credit and Status Enquiries 5) Sales Letters 6) Complaint Letters 7) Collection Letters 8) Circular Letters
4	Writing Formal Mails and Blog Writing.	4.1: Essential elements of mail, Format of Mail. 4.2: Introduction and Meaning of Blog, Writing Blog.

**IQAC COORDINATOR**

NSPM's Late Birju Narayan Dissanayake  
Apt. Com & Soc. Media Management  
Jai Road, Nagla, Pune-422 101

**INCHARGE PRINCIPAL**

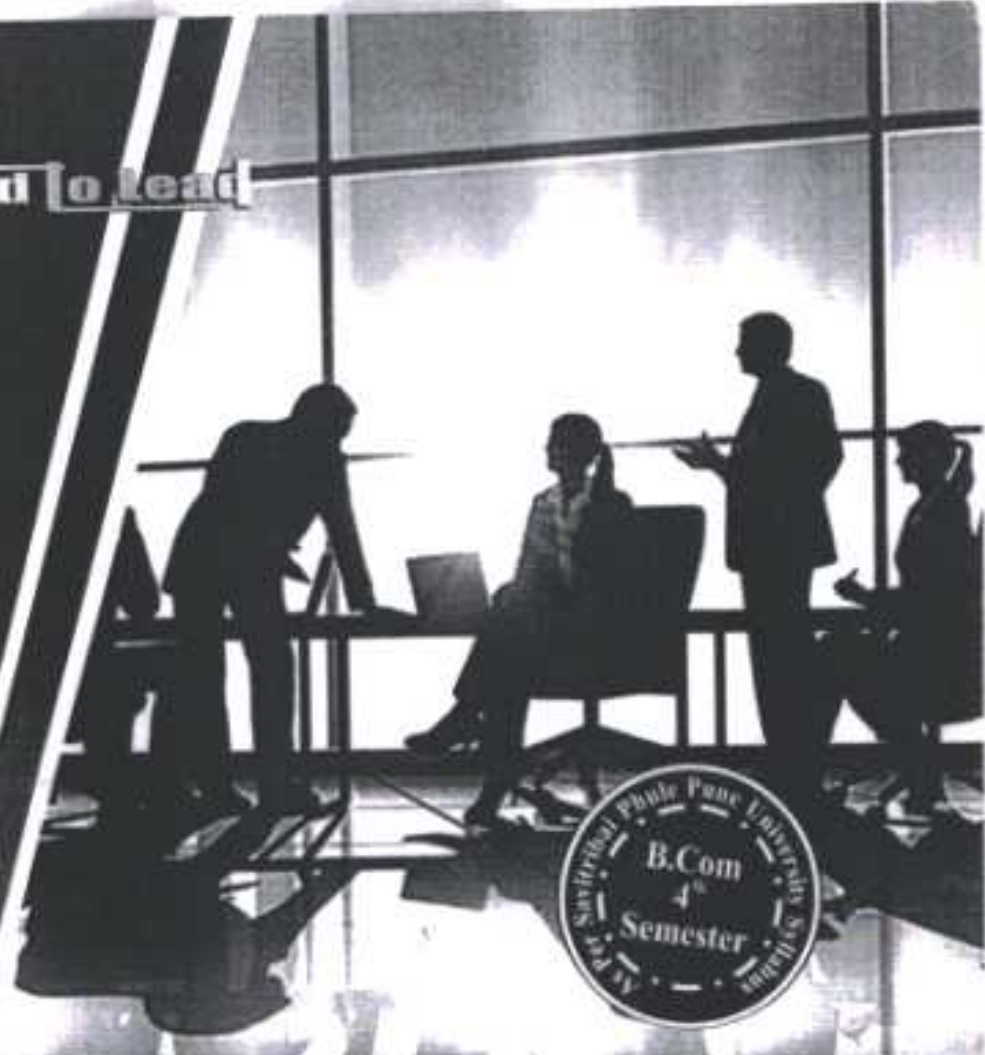
NSPM's Late Birju Narayan Dissanayake  
Apt. Com & Soc. Media Management  
Jai Road, Nagla, Pune-422 101



3.3.2  
20-21

3.3.4

**Read to Lead**



# Business Communication-II

THAKUR PUBLICATION PVT. LTD.  
PUNE

Dr. Bhaskar Khandu Narwate  
Prof. Sonam Poptani  
Prof. Kushal Ramesh Pakhale

**IQAC COORDINATOR**

N.S.P.'s Late Bindu Ramrao Deshmukh  
Arts, Com. & Sci. Mahila Mahavidyalaya  
Jai Road, Nashik Road-422 101

**PRINCIPAL**

N.S.P.'s Late Bindu Ramrao Deshmukh  
Arts & Commerce, Mahila Mahavidyalaya  
Jai Road, Nashik Road-422 101

# BUSINESS COMMUNICATION-II

---

B.COM, FOURTH SEMESTER

According to the new syllabus of 'Savitribai Phule Pune University', Pune

**Prof. Bhaskar Khandu Narwate**

Ph.D (Purs.), M.Phil., M.Com, NET, GDCA  
Assistant Professor & Head, Dept. of Commerce  
Shikshan Prasarak Mandal's Late Bindu Ramrao Deshmukh Arts & Commerce Mahila  
Mahavidyalaya, Nashik

**Sonam Poptani**

M.Com, SET  
Assistant Professor  
Manghnmal Udham College of Commerce (MUCC), Jhanstani Chowk, Pune

**Prof. Kushal Ramesh Pakhale**

Ph.D (Purs.), M.Com, SET  
Assistant Professor  
Rajat Shikshan Sanstha's Dr/Babasaheb Ambedkar College Aundh, Pune

*[Signature]*  
**IQAC COORDINATOR**  
N.S.P.M's Late Bindu Ramrao Deshmukh  
Arts, Com & Sci Mahila Mahavidyalaya  
Jail Road, Nashik Road-422101



*Leena Mathare*  
**PRINCIPAL**  
N.S.P.M's Late Bindu Ramrao Deshmukh  
Arts & Commerce Mahila Mahavidyalaya  
Jail Road, Nashik Road-422101

**THAKUR PUBLICATION PVT. LTD., PUNE**

• Ahmedabad • Bengaluru • Bhubaneswar • Bhopal • Chennai • Dehradun • Ernakulam •  
• Hyderabad • Jaipur • Jalandhar • Kolkata • Lucknow • Nagpur • Patna • Raigarh •



**BUSINESS COMMUNICATION-II**

- Prof. Bhaskar Khandu Narwate
- Sonam Poptani
- Prof. Kushal Ramesh Pakhale

*Published by:*

**Thakur Publication Pvt. Ltd.**

**Head Office:** House No.645B/187 Abhishekpuram, 60 Feet Road, Jankipuram, Lucknow-226021

**Mob.:** 9235318594/91/22/17, 9335318517 Phone : 0522-3571915

**Branch Office:**

Colony No.14, Ganesh Nagar Bhopkhal, Near Ganesh Temple, PO-CME, Pune-411031

**Mob.:** 9325036341, 9326863355, 9373086387

**Website:** [www.tppl.org.in](http://www.tppl.org.in)

**Email:** [thakurpublication@gmail.com](mailto:thakurpublication@gmail.com)

*Books are Available for Online Purchase at: [tppl.org.in](http://tppl.org.in)*

*Download old Question papers from: [www.questionpaper.org.in](http://www.questionpaper.org.in)*

**ISBN No. 978-93-90570-52-2**

**First Edition 2021**

*[Handwritten Signature]*  
**COORDINATOR**  
N.S.P.M's Late Bindu Ramrao Deshmukh  
Arts & Commerce Mahila Mahavidyalaya  
Jail Road, Nasik Road-422101

*[Handwritten Signature]*  
**PRINCIPAL**

**N.S.P.M's Late Bindu Ramrao Deshmukh  
Arts & Commerce Mahila Mahavidyalaya  
Jail Road, Nasik Road-422101**

**Printed at:**

**Savera Printing Press**

Tirupatipuram, Jankipuram Extension Near AKTU, Lucknow - 226 031

E-mail: [lkospp@gmail.com](mailto:lkospp@gmail.com), Mobile No. 9235318506/07

**Copyright © All Rights Reserved**

This book is sole subject to the condition that it shall not, by way of trade or otherwise, be lent, resold, hired out, or otherwise circulated without the publisher's prior written consent, in any form of binding or cover, other than that in which it is published and without including a similar condition. This condition being imposed on the subsequent purchaser and without limiting the rights under copyright reserved above, no part of this publication may be reproduced, stored in or transmitted in any form or by any means (electronic, mechanical, photocopying, recording or otherwise), without the prior written permission of both the copyright owner and the below mentioned publisher of this book.

*"Dedicated  
to  
my Grand Mother,  
Dhurpatbai Gyanoba Narwate"*

*-Prof. Bhaskar Khandu Narwate*

*"Dedicated  
to  
my husband Mr. Nitin Chhatwani, my Mom and dad  
Mrs. Rani and Mr. Ghanshyam Poptani"*

*-Sonam Poptani*

*"Dedicated  
to  
My Father Shri. Ramesh Bhika Pakhale and  
My Mother Sau. Shakuntala Ramesh Pakhale"*

*- Prof. Kushal Ramesh Pakhale*

*Leena Pandhane*

PRINCIPAL  
N.S.P.M's Late P. Ramrao Deshmukh  
Arts & Commerce - Mahavidyalaya  
Jail Road, Nasik Road-422101

*[Signature]*  
COORDINATOR



## Syllabus

# BUSINESS COMMUNICATION-II

(Course Code: 241)

Unit No.	Unit Title	Contents
1	Report Writing and Internal Correspondence	Meaning and Significance; Structure of Report Negative, Persuasive and Special Reporting; 1) Informal Report – Proposals; 2) Formal Reports; 3) Project Report 4) Introduction and Essential elements of Report writing.( Reporting for a meeting) 5) Organization of Press Report. 6) Office Memo (Memorandums) 7) Office Orders 8) Office Circulars 9) Form Memos or Letters 10) Press Releases 11) Import Export Trade Correspondence
2	Recent Trends in Business Communication	Internet: Email, Websites, Social Media Networks (Twitter, Facebook, LinkedIn, YouTube, WhatsApp), Google Doc, Google Form, Google Sheet, Google Slide, Google Class Room, Online Conference, Video conferencing, Meeting through Zoom App, Google Meet App, Cisco Web Meetings App.
3	Types and Drafting of Business Letters	1) Enquiry Letters 2) Replies to Enquiry Letters 3) Order Letters 4) Credit and Status Enquiries 5) Sales Letters 6) Complaint Letters 7) Collection Letters 8) Circular Letters
4	Writing Formal Mails and Blog Writing.	4.1: Essential elements of mail, Format of Mail. 4.2: Introduction and Meaning of Blog. Writing Blog.

*[Signature]*  
**IQAC COORDINATOR**  
NSPM's Late Bindu Ranvaou Deshmukh  
Arts, Com. & Sci Mahila Mahavidyalaya  
Jail Road, Nashik Road-422 101

*[Signature]*  
**PRINCIPAL**  
N.S.P.M's Late Bindu Ranvaou Deshmukh  
Arts & Commerce Mahila Mahavidyalaya  
Jail Road, Nashik Road-422101

2024

# BUSINESS ADMINISTRATION - VII

(Recent Advances in Business Administration)

**M.Com. - II (Sem. - IV)**

◆ Dr. Sunil S. Shete

◆ Dr. M. G. Mulla

◆ Dr. Karuna D. Kushare

Choice Based Credit System (CBCS)



As Per  
New  
Syllabus  
2020



# SUCCESS PUBLICATIONS

IQAC COORDINATOR  
M.P. & S. Co. Education  
Am. Com. & So. Science  
Jalgaon District, Gujarat



This Text Book is useful for Savitribai Phule Pune University and other Universities as well as Competitive Exams.

# **Business Administration (Recent Advances in Business Administration) (Paper - VII)**

**M.Com. - II (Sem. - IV)**

**Dr. Sunil S. Shete**

(M.Com., B.Ed., G. D. C. & A., M. Phil., Ph.D.)

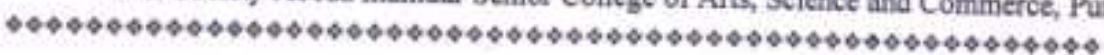
Joint Director, Higher Education, Pune.



**Dr. M. G. Mulla**

(M.Com., M.M.S., M.Phil., P.G.D.I.B. D.T.L. DLL & LW G.D.C&A., Ph.D.)

MCE Society Abeda Inamdar Senior College of Arts, Science and Commerce, Pune.



**Dr. Karuna D. Kushare**

(M.Com., M.Phil., M.A., Ph.D.)

LBRD Arts and Commerce Mahila Mahavidyalaya, Nashik- Road

**SUCCESS PUBLICATIONS  
SPECIMEN COPY**

**2020**

**Price: 115/-**



# **SUCCESS PUBLICATIONS**

**IQAC COORDINATOR**

N.S.P.M's Late Bindu Ramrao Deshmukh  
Arts & Sci. Mahila Mahavidyalaya  
Jai Road, Nashik Road-422101

*Leena Pandhure*

**PRINCIPAL**

N.S.P.M's Late Bindu Ramrao Deshmukh  
Arts & Commerce Mahila Mahavidyalaya  
Jai Road, Nashik Road-422101

*Published by*  
**Dr. Rajesh M. Patne**  
**Success Publications**

Radha Krishna Apartment, 535, Shaniwar Peth,  
Appa Balwant Chowk, Opp. Prabhat Talkies, Pune - 411 030.  
Ph. 24434662. Mobile: 9325315464.

—•••••—  
*Copyrights*  
With the Publishers

—•••••—  
*Printed at*  
**Success Publications**

S.No. 30/27, Laxmi Industrial Estate,  
Near Prabhat News Paper, Dhayari, Pune-41.

—•••••—  
*Edition*  
2020

—•••••—  
*Edited By*  
Mr. Valmik Galkwad

—•••••—  
*Typesetting, Layout*  
Ms. Pradnya Kale

—•••••—  
*Cover Designing*  
Miss. Varsha Lokhande

*No part of this book may be reproduced or copied in any form or by any means [graphic, electronic or mechanical, including photocopying, recording, taping, or information retrieval systems] or reproduced on any disc, tape, perforated media or other information storage device, etc., without the written permission of the publishers.*

*Every effort has been made to avoid errors or omissions in this book. In spite of these errors may creep in. Any mistake, error or discrepancy noted may be brought to our Notice which shall be taken care of in the next edition. It is Notified that publisher shall not be responsible for any damage or loss of action to anyone of any kind in any manner, therefrom. It is suggested to all the readers, always refer original references wherever necessary.*

REPRINTED  
BY  
M. S. PATIL & CO. PUNE



2.3.4

# BUSINESS ADMINISTRATION - V

## (Human Resource Management)

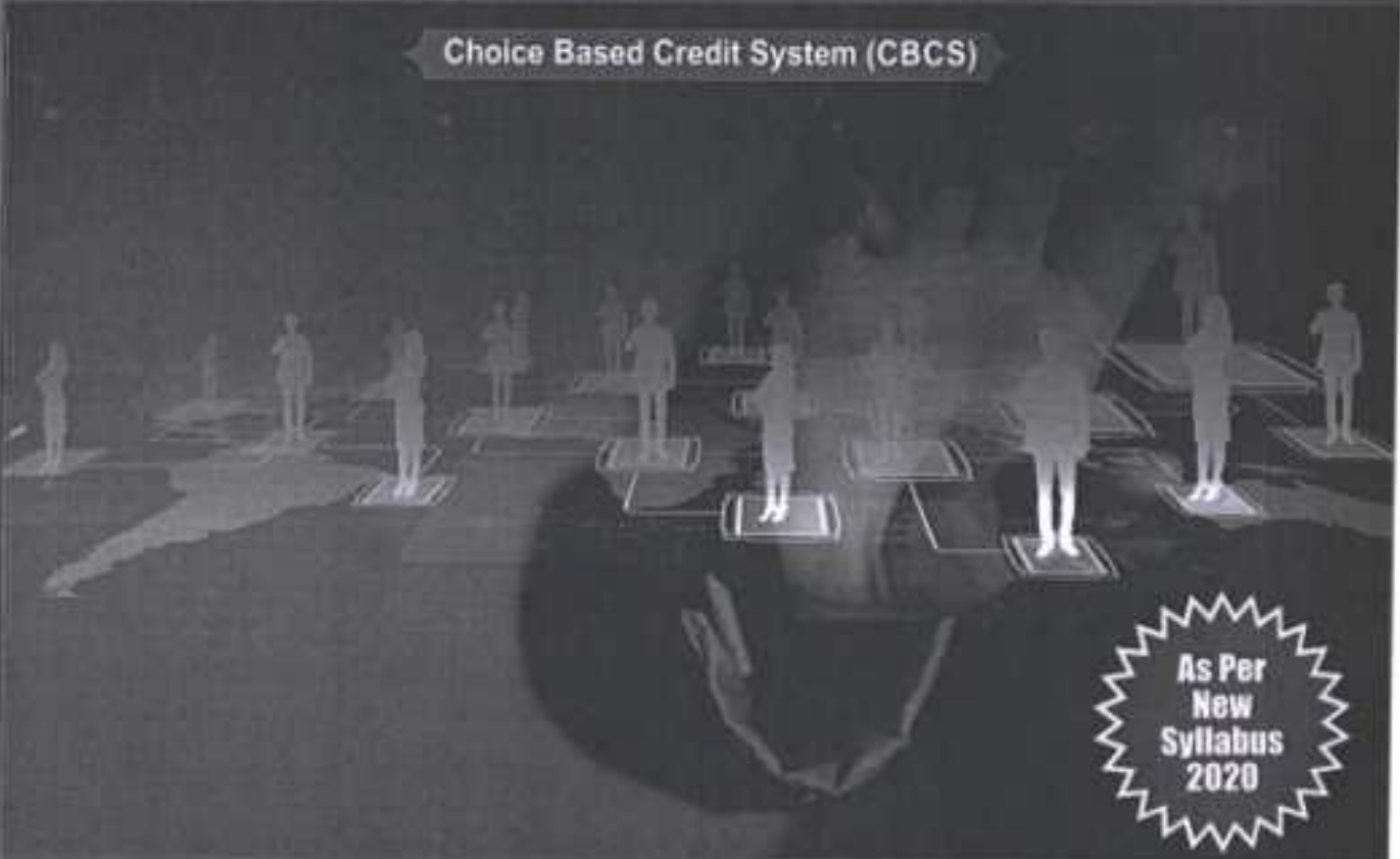
M.Com. - II (Sem. - III)

◆ Dr. Sunil S. Shete

◆ Dr. M. G. Mulla

◆ Dr. Karuna D. Kushare

Choice Based Credit System (CBCS)



As Per  
New  
Syllabus  
2020



# SUCCESS PUBLICATIONS

*P. P. Jadhav*  
**IQAC COORDINATOR**  
N.S.P.M.'s Late Bindu Ramrao Deshmukh  
Arts, Com. & Sci. Mahila Mahavidyalaya  
Jail Road, Nashik Road-422 101

*Leena Panichere*  
**PRINCIPAL**  
N.S.P.M.'s Late Bindu Ramrao Deshmukh  
Arts & Commerce Mahila Mahavidyalaya  
Jail Road, Nashik Road-422101

This Text Book is useful for Savitribai Phule Pune University and other Universities as well as Competitive Exams.

# **Business Administration (Human Resource Management) (Paper - V)**

**M.Com. - II (Sem. - III)**

**Dr. Sunil S. Shete**

(M.Com., B.Ed., G. D. C. & A., M. Phil., Ph.D.)

Joint Director, Higher Education, Pune.

**Dr. M. G. Mulla**

(M.Com., M.M.S., M.Phil., P.G.D.I.B. D.T.L. DLL & LW G.D.C&A., Ph.D.)

MCE Society Abeda Inamdar Senior College of Arts, Science and Commerce, Pune.

**Dr. Karuna D. Kushare**

(M.Com., M.Phil., M.A., Ph.D.)

LBRD Arts and Commerce Mahila Mahavidyalaya, Nashik- Road

**SUCCESS PUBLICATIONS  
SPECIMEN COPY**

**2020**

**Price: 150/-**



# **SUCCESS PUBLICATIONS**

**IQAC COORDINATOR**

N.S.P.M's Late Smt. Ramrao Deshmukh  
Arts, Com. & Sci. Mahila Mahavidyalaya  
Jail Road, Nashik Road-422101

*Leena Parulkare*

**PRINCIPAL**

N.S.P.M's Late Smt. Ramrao Deshmukh  
Arts & Commerce Mahila Mahavidyalaya  
Jail Road, Nashik Road-422101



*Published by*  
**Dr. Rajesh M. Patne**  
**Success Publications**  
Radha Krishna Apartment, 535, Shaniwar Peth,  
Appa Balwant Chowk, Opp. Prabhat Talkies, Pune - 411 030.  
Ph. 24434862. Mobile: 9325315464.

—•—•—•—•—•—•—  
*Copyrights*  
With the Publishers

—•—•—•—•—•—•—  
*Printed at*  
**Success Publications**  
S.No. 30/27, Laxmi Industrial Estate,  
Near Prabhat News Paper, Dhayari, Pune-41.

—•—•—•—•—•—•—  
*Edition*  
2020

—•—•—•—•—•—•—  
*Edited By*  
Mr. Valmik Gaikwad

—•—•—•—•—•—•—  
*Typesetting, Layout*  
Mr. Valmik Gaikwad

—•—•—•—•—•—•—  
*Cover Designing*  
Miss. Varsha Lokhande

—•—•—•—•—•—•—  
**ISBN NO. - 978-93-87020-76-4**

No part of this book may be reproduced or copied in any form or by any means [graphic, electronic or mechanical, including photocopying, recording, taping, or information retrieval systems] or reproduced on any disc, tape, perforated media or other information storage device, etc., without the written permission of the publishers.

Every effort has been made to avoid errors or omissions in this book. In spite of these errors may creep in. Any mistake, error or discrepancy noted may be brought to our Notice which shall be taken care of in the next edition. It is Notified that publisher shall not be responsible for any damage or loss of action to anyone of any kind in any manner, therefrom. It is suggested to all the readers, always refer original references wherever necessary.







*Published by*  
**Dr. Rajesh M. Patne**  
**Success Publications**  
Radha Krishna Apartment, 535, Shaniwar Peth,  
Appa Balwant Chowk, Opp. Prabhat Talkies, Pune - 411 030.  
Ph. 24434662. Mobile: 9325315464.

—•••••—  
*Copyrights*  
With the Publishers

—•••••—  
*Printed at*  
**Success Publications**  
S.No. 30/27, Laxmi Industrial Estate.  
Near Prabhat News Paper, Dhayari, Pune-41.

—•••••—  
*Edition*  
2020

—•••••—  
*Edited By*  
Mr. Valmik Gaikwad

—•••••—  
*Typesetting, Layout*  
Mr. Valmik Gaikwad

—•••••—  
*Cover Designing*  
Miss. Varsha Lokhande

—•••••—  
**ISBN NO. - 978-93-87020-77-1**

No part of this book may be reproduced or copied in any form or by any means (graphic, electronic or mechanical, including photocopying, recording, taping, or information retrieval systems) or reproduced on any disc, tape, perforated media or other information storage device, etc., without the written permission of the publishers.  
Every effort has been made to avoid errors or omissions in this book. In spite of these errors may creep in. Any mistake, error or discrepancy noted may be brought to our Notice which shall be taken care of in the next edition. It is Notified that publisher shall not be responsible for any damage or loss of action to anyone of any kind in any manner, therefrom. It is suggested to all the readers, always refer original references wherever necessary.



# व्यवसाय प्रशासन - I

## S. Y. B. Com. (Sem. - III)

- Dr. Shirish N. Gawali
- Prin. Dr. Sadashiv L. Shirgave
- Dr. Rajendra P. Kalamkar
- Dr. Karuna D. Kushare

Choice Based Credit System (CBCS)



As Per  
New  
Syllabus  
2020



# SUCCESS PUBLICATIONS

*[Signature]*  
**IQAC COORDINATOR**  
 NSPM & Late Bindu Ramrao Deshmukh  
 Arts, Com & Sci Mahila Mahavidyalaya  
 Jail Road, Nashik Road-422 101

*[Signature]*  
**PRINCIPAL**  
 N.S.P.M's Late Bindu Ramrao Deshmukh  
 Arts & Commerce Mahila Mahavidyalaya  
 Jail Road, Nashik Road-422101

सदर कृपिक पुस्तक सावित्रीबाई फुले पुणे विद्यापीठाच्या जून २०२० पासून सुरू झालेल्या एच. वाय. सी. कॉलेजच्या  
'व्यवसाय प्रशासन - I' या विषयाच्या अभ्यासक्रमावर आधारित उपयुक्त पुस्तक आहे.

# व्यवसाय प्रशासन - I

(S. Y. B. Com.) (Sem. - III)

Dr. Shirish N. Gawali

(M.Com., M.Phil., Ph.D.)

C. D. Jain College of Commerce, Shrirampur, Ahmednagar.

Prin. Dr. Sadashiv L. Shirgave

(M.Com., M.A., M.Phil., D.H.E., L.L.B., Ph.D.)

Modern College of Commerce and Computer Studies, Nigdi, Pune.

Dr. Rajendra P. Kalamkar

(M.Com., M.Phil., D.T.L., Ph.D.)

C.D.Jain College of Commerce, Shrirampur, Ahmednagar.

Dr. Karuna D. Kushare

(M.Com., M.Phil., M.A., Ph.D.)

LBRD Arts and Commerce Mahila Mahavidyalaya, Nashik- Road

२०२०

किंमत रु. १४०/-



## SUCCESS PUBLICATIONS

*Leena Panthare*

PRINCIPAL

N.S.P.'s Late Bindu Ramrao Deshmukh  
Arts & Commerce Mahila Mahavidyalaya  
Jail Road, Nashik Road-422101

*J. P. Jadhav*  
IQAC COORDINATOR  
NSPM's Late Bindu Ramrao Deshmukh  
Arts, Com & Sci Mahila Mahavidyalaya  
Jail Road-422101



प्रकाशक :  
डॉ. राजेश पाटणे  
सक्सेस पब्लिकेशन्स  
राधाकृष्ण अपार्टमेंट, ५३५ शनिवार पेठ,  
आप्पा बळवंत चौक, प्रभात टॉकिज समोर, पुणे ४११ ०३०  
फोन नं : ०२०-२४४३४६६२  
मोबा. - ९३२५३१५४६४

© प्रकाशकाधिन

मुद्रक :  
सक्सेस पब्लिकेशन्स  
स. न. ३०/२७, लक्ष्मी इंडस्ट्रियल इस्टेट  
प्रभात न्यूज पेपर जवळ, धायरी, पुणे : ४११ ०४१

आवृत्ती

२०२०

संपादक

श्री. वाल्मिक गायकवाड

अक्षरजुळणी :

कु. वर्धा लोखंडे

मुखपृष्ठ :

कु. वर्धा लोखंडे

*No part of this book may be reproduced or copied in any form or by any means [graphic, electronic or mechanical, including photocopying, recording, taping, or information retrieval systems] or reproduced on any disc, tape, perforated media or other information storage device, etc., without the written permission of the publishers.*

*Every effort has been made to avoid errors or omissions in this book. In spite of this errors may creep in. Any mistake, error or discrepancy noted may be brought to our Notice which shall be taken care of in the next edition. It is Notified that publisher shall not be responsible for any damage or loss of action to anyone of any kind in any manner, therefrom. It is suggested to all the readers, always refer original references wherever necessary.*

# व्यापार प्रशासना- II

S. Y. B. Com. (Sem. - IV)

- Dr. Shirish N. Gawali
- Dr. Rajendra P. Kalamkar
- Prin. Dr. Sadashiv L. Shirgave
- Dr. Karuna D. Kushare

Choice Based Credit System (CBCS)



As Per  
New  
Syllabus  
2020



## SUCCESS PUBLICATIONS

*[Signature]*  
**IQAC COORDINATOR**  
NSPM's Late Bindu Ramrao Deshmukh  
Arts, Com & Sci Mahila Mahavidyalaya  
Jail Road, Nashik Road-422 101

*[Signature]*  
**PRINCIPAL**  
N.S.P.M's Late Bindu Ramrao Deshmukh  
Arts & Commerce Mahila Mahavidyalaya  
Jail Road, Nashik Road-422 101



सत्यरत्न कनिष्ठ पुस्तक साहित्यीकाई कुले पुणे विद्यापीठामुळे जून २०२० पासून सुरू झालेल्या एच. वाय. बी. कॉमच्या  
'व्यवसाय प्रशासन - II' या विषयाच्या अभ्यासक्रमावर आधारीत उपयुक्त पुस्तक आहे.

# व्यवसाय प्रशासन - II

(S. Y. B. Com.) (Sem. - IV)

**Dr. Shirish N. Gawali**

(M.Com., M.Phil., Ph.D.)

C. D. Jain College of Commerce, Shrirampur, Ahmednagar.

**Prin. Dr. Sadashiv L. Shirgave**

(M.Com., M.A., M.Phil., D.H.E., L.L.B., Ph.D.)

Modern College of Commerce and Computer Studies, Nigdi, Pune.

**Dr. Rajendra P. Kalamkar**

(M.Com., M.Phil., D.T.L., Ph.D.)

C.D.Jain College of Commerce, Shrirampur, Ahmednagar.

**Dr. Karuna D. Kushare**

(M.Com., M.Phil., M.A., Ph.D.)

LBRD Arts and Commerce Mahila Mahavidyalaya, Nashik-Road

२०२०

किंमत रु. १२५/-



## SUCCESS PUBLICATIONS

**IQAC COORDINATOR**

NSPM's Late Bindu Ranrao Deshmukh  
Arts, Com & Sci Mahila Mahavidyalaya  
Jail Road, Nashik Road-422 101

*Leena Pandhure*

**PRINCIPAL**

N.S.P.M's Late Bindu Ranrao Deshmukh  
Arts & Commerce Mahila Mahavidyalaya  
Jail Road, Nashik Road-422101

प्रकाशक :

डॉ. राजेश पाटणे

सर्वसेस पब्लिकेशन्स

राधाकृष्ण अपार्टमेंट, ५३५ शनिवार पेठ,

आप्पा बळवंत चौक, प्रभात टॉकिज समोर, पुणे ४११ ०३०

फोन नं : ०२०-२४४३४६६२

मोबा. - ९३२५३९५४६४

© प्रकाशकाधिन

मुद्रक :

सर्वसेस पब्लिकेशन्स

स. न. ३०/२७, लक्ष्मी इंडस्ट्रियल इस्टेट

प्रभात न्यूज पेपर जवळ, धायरी, पुणे : ४११ ०४१

आवृत्ती

२०२०

संपादक

श्री. वाल्मिक गायकवाड

अक्षरजुळणी :

कु. वर्धा लोखंडे

मुखपृष्ठ :

कु. वर्धा लोखंडे

ISBN NO : 978-93-87020-21-4

*No part of this book may be reproduced or copied in any form or by any means (graphic, electronic or mechanical, including photocopying, recording, taping, or information retrieval systems) or reproduced on any disc, tape, perforated media or other information storage device, etc., without the written permission of the publishers.*

*Every effort has been made to avoid errors or omissions in this book. In spite of this errors may creep in. Any mistake, error or discrepancy noted may be brought to our Notice which shall be taken care of in the next edition. It is Notified that publisher shall not be responsible for any damage or loss of action to anyone of any kind in any manner, therefrom. It is suggested to all the readers, always refer original references wherever necessary.*



2-3-3

(3-3-2)

ISBN: 978-81-929081-1-7

# YOUNG RESEARCHERS 2019-20

*Leena Pandhure*

**PRINCIPAL**  
N.S.P.M's Late Bindu Ramrao Deshmukh  
Arts & Commerce Mahila Mahavidyalaya  
Jail Road, Nashik Road-422101

*[Signature]*

**IQAC Coordinator**  
N.S.P.M's Late Bindu Ramrao Deshmukh  
Arts & Commerce Mahila Mahavidyalaya  
Nashik Road-422 101



M.E.S.

## GARWARE COLLEGE OF COMMERCE

Karve Road, Pune-411 004.

NAAC Re-Accredited - 'A' Grade (CGPA 3.45)

Conferred with 'The Best College Award'

By Savitribai Phule Pune University

In Association with





**M.E.S.**  
**GARWARE COLLEGE OF COMMERCE**  
 Karve Road, Pune 411 004.



प्र  
श  
स्ति  
प  
त्र

*Pendhane*

महाराष्ट्र शासन  
 उच्च शिक्षण विभाग  
 अहमदनगर

आचार्य महाराज  
 उच्च शिक्षण विभाग  
 अहमदनगर

**IQAC Coordinator**  
 NSPM's Late Bindu Ramrao Deshmukh  
 Arts & Commerce Mahila Mahavidyalaya,  
 Nashik Road-422 101

**PRINCIPAL**  
 NSPM's Late Bindu Ramrao Deshmukh  
 Arts & Commerce Mahila Mahavidyalaya,  
 Jail Road, Nashik Road-422101



2019-20

M.E.S

## Garware College of Commerce

Karve Road, Pune-411004

NAAC Re-accredited – 'A' Grade [CGPA 3.45]

Conferred with 'The Best College Award'

By Savitribai Phule Pune University

### EDITORIAL COMMITTEE

**Dr. Geeta V. Acharya**  
Officiating Principal

**Dr. B.S. Vhankate**  
Vice-Principal & Head DRIC

**Dr. A.Y. Lele**  
Vice - Principal

**Dr. Ketaki Modak**  
Vice-Principal

**Dr. C.A.S.D. Ghongate Patil**  
Vice - Principal

### RESEARCH PAPERS REVIEW AND PUBLICATION COMMITTEE

**Dr. S. D. Zagade**  
Associate Professor  
Research Competition Co-ordinator

### MEMBERS

**Dr. Bharat Vhankate**  
Vice – Principal, Head, DRIC

**Dr. Rohini Gote**  
Associate Professor

**Shri. Avinash Salve**  
Assistant Professor

**Smt. Sumedha Milind Sattoo**  
Assistant Professor

**Dr. Smita Wadaskar**  
Associate Professor

**Dr. Ganesh Patare**  
Assistant Professor

**Shri. Sandeep Rathod**  
Assistant Professor

**Dr. Samir Kuduple**  
Assistant Professor

**Smt. Padma Nene**  
Assistant Professor

**IQAC Coordinator**  
NSPM's Late Bindu Ramrao Deshmukh  
Arts & Commerce Mahila Mahavidyalaya,  
Nashik Road-422 101

**PRINCIPAL**  
NSPM's Late Bindu Ramrao Deshmukh  
Arts & Commerce Mahila Mahavidyalaya  
Jail Road, Nashik Road-422101

## RESEARCH COMPETITION COMMITTEE

**Dr. Asha Khilare**  
Associate Professor

**Dr. Sulabha Patole**  
Associate Professor

**Smt. Ashwini Thakur**  
Associate Librarian

**Dr. Arvind Jahagirdar**  
Associate Professor

**Dr. Tanuja Devi**  
Assistant Professor

**Dr. Surendra Daware**  
Assistant Professor

**Shri. Vinayak Pawar**  
Assistant Professor

**Shri. Bhushan Rathod**  
Assistant Professor

**Dr. Anita Bhawe**  
Assistant Professor

**Shri. Prashant Salve**  
Assistant Professor

**Smt. Chetashree Badgujar**  
Assistant Professor

**Smt. Ashlesha Deshpande**  
Assistant Professor

**Smt. Siddhi Sarpotdar**  
Assistant Professor

**Shri. Kaustubh Divekar**  
Administrative Officer

*Leena Pandhara*

**PRINCIPAL**

**N.S.P.M's Late Smt. Ramrao Deshmukh  
Arts & Commerce Mahila Mahavidyalaya  
Jai Road, Nashik Road-422101**

*[Signature]*  
**IQAC Coordinator**

**N.S.P.M's Late Bindu Ramrao Deshmukh  
Arts & Commerce Mahila Mahavidyalaya,  
Nashik Road-422 101**



## Research Culture at GCC

**Dear Readers!**

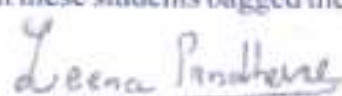
It is with a sense of deep satisfaction and joy that we welcome you all to the 7<sup>th</sup> issue of "YOUNG RESEARCHERS" – a distinct ISBN Research Publication intended to share the research concerns and insights of the young investigative learning minds. The publication includes an array of the selected research articles written by the student-researchers for the state-level inter-collegiate research competition. The College has been conducting the research competition for the past six years with the sole objective of inspiring potential student-researchers to exhibit their knowledge, literary and practical skills by conducting innovative quality research. We are sure, this would inculcate in them social consciousness and human values enabling them to provide a sustainable solution to face the challenges of life with courage and conviction.

The research competition received an enthusiastic participation from Pune, Mumbai, Nasik and Ahmednagar based colleges. The competition received 57 registrations from students. The research papers received were initially checked for their uniqueness & then evaluated by the college review & assessment committee. Finally 50 papers were considered for publication. It was observed that students took substantial time and efforts to make a logical presentation of the topic under study. On behalf of MES Garware College of Commerce, I express my appreciation to all authors of the research articles.

MES Garware College of Commerce (GCC), through the 'The Department of Research, Innovation & Consultancy' (DRIC) takes a lead role in organizing this competition. The DRIC established in July 2013, to pursue the dreams in the sphere of research was inaugurated at the hands of the chief guest, Dr. Vasudeo Gade, the then Hon'ble Vice-Chancellor of Savitribai Phule Pune University. To co-ordinate the activities of DRIC, Professor Dr. S. B Joshi was appointed as the Academic & Research Co-ordinator. Under his enthusiastic guidance, several activities were undertaken by the College to develop research culture among the faculty and students of GCC. Vice-Principal Dr. B. S. Vhankate, is working as the Head of DRIC. His visionary approach, able guidance and constructive support have always motivated us to expand our horizons. He is also the Secretary, Life Member and GB Member of MES.

For the academic year 2018-19, College organized several activities in the form of Conference, FDPs, Workshops and Lectures for faculty and students. A noteworthy activity was the hosting of the two days Interdisciplinary International Research Conference on 'Sustainability: Aspects, Challenges and Prospects in the Global Perspective' in association with SPPU, Pune, James Cook University (JCU) Singapore & University of Hull, UK. The conference received an overwhelming response from national and international scholars. With a total of 134 participants, we received 78 full papers for the conference of which 77 research papers were selected by a panel of external experts by blind paper review. The selected papers were published in 'Research Journey' an online UGC approved, Peer Refereed and Indexed Journal with ISSN and Impact factor. Another worth mentioning achievement was the participation of a team of our students, at the All India Students Case Study Competition – 2019 organized by the Institute of Management Accountants, India. It's really a matter of pride for us to mention here that these students bagged the

  
Dr. S. B. Joshi  
10 AC Co-ordinator

  
Leena Panshane  
Principal



second prize (USD 1000 cash prize and CMA course scholarship).

In addition to the above, a number of research related activities were conducted by DRIC during 2018-19 such as workshops, lectures, presentations and viva-voce. A program for the release of Conference Publication was held in July 2019. Professor Dr. Rajendra Kumbhar – Department of Library and Information Science, SPPU graced the occasion. His lecture on 'Publication Ethics and Citation' was very informative and guiding. It's extremely pleasing to mention here that 6 research scholars were awarded Ph.D in Commerce under the guidance of faculty members of this research center. A Faculty Development Programme (FDP) of senior college faculty members was organized in January 2018 at the campus of James Cook University, Singapore, which focused on 'Understanding the Recent Trends in Research at Global Perspective and knowing new Pedagogies in the Sphere of Teaching & Learning'. A guest lecture by Mr. Bipin Deokar of EPW Research Foundation on 'Introduction to E-database for Research Application' was organized for the students and faculty members of the College. A workshop on 'Preparation of Synopsis & Project report' was organized for M.Com. students of the College.

The college, at present has a strong foundation of passionate, dedicated and humble expertise in their respective fields of teaching and research. Of the total teaching staff, 22 faculty members possess Ph.D as their highest qualification, where as 7 faculty members have M.Phil as their qualification. Till date, 5 faculty members have completed their Minor Research Projects. At present, 7 faculty members are the recognized research guides associated with Savitribai Phule Pune University and 11 research scholars are pursuing their Ph.D under the guidance of these faculty members. Several research articles written by faculty members have been published in the reputed peer reviewed research journals bearing ISSN and high impact factor.

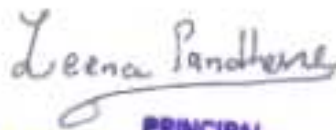
On behalf of MES Garware College of Commerce, I congratulate and appreciate all the student researchers for their research efforts and express my best wishes for their future endeavors. I once again welcome you all and hope to receive a wholehearted response to all our research related activities in future.

**Dr. Smita Wadaskar**  
Academic & Research Co-ordinator



**IQAC Coordinator**

N.S.P.M's Late Bindu Ramrao Deshmukh  
Arts & Commerce Mahila Mahavidyalaya,  
Nashik Road-422 101



**PRINCIPAL**

N.S.P.M's Late Bindu Ramrao Deshmukh  
Arts & Commerce Mahila Mahavidyalaya  
Jail Road, Nashik Road-422101



24	Impact of Virtual Retailing on Traditional Retailing with referenceto Shopkeepers / Retailers in PuneCity <i>Kunal Mandot</i>	238
25	Healthy India through Fit India <i>Shivam Shrivastava</i>	253
26	Does Franchising Make It Easier to run A Business <i>Snehalita Kagankar</i>	257
27	Whistle Blowing: the Inner Voice and Soul of Corporate Governance. <i>Jayant Mankar</i>	263
28	SWAYAM: Empowering Learners through Technology A study of SWAYAM's cardinal principles of education policy. <i>Manpreet Ramalinghani</i>	271
29	Green Marketing a way towards sustainable development A case study of Wind Energy product of Suzlon Energy Ltd <i>Pravanka Yadav, Bhushan Pansare &amp; Shreyashji Taps</i>	277
30	E-waste Management in India : Issues and Strategies <i>Shanley Dravid</i>	282
31	Green Marketing - A Way Towards Sustainable Development <i>Ashish Chaturvedi</i>	294
32	E - Waste Management In India : Issues and Solutions For Disposal and Recycling of E-Waste in the City of Pune. <i>Rachana Avadhani</i>	302
33	Forensic Accounting - Need and Relevance <i>Pravanka Sharma &amp; Laveena Sachdev</i>	309
34	Block Chain in Finance : Way Towards Digital Currency <i>Purva Ghodke</i>	318
35	Green Marketing a way Towards Sustainable Development <i>Samar Saiyed, Parmar Darshan &amp; Navin Wahi</i>	330
36	Study of consumer behaviour towards alternatives for petrol An empirical study of PuneCity. <i>Arkita Yadav &amp; Priyanka Chabukswar</i>	337
37	Block Chain: A Way towards Digital Currency <i>Karishma Ghundiyal</i>	347
38	National Education Policy Concerns and Cognizance <i>Shruthi Proveen &amp; Safia Khatun</i>	364
39	Automobile Sector Recession - Crisis To A Host Of Factors, From Lower Disposable Incomes to a Credit Squeeze In The Banking Sector Or Ola And Uber <i>Tina Parate</i>	370
40	Economic Recession and Auto mobile Sector <i>Vishwas Zargul &amp; Harshal Lodha</i>	382
41	Green marketing -A way to wards sustainable development (A case study) <i>Nikita Sathe &amp; Shital Khedekar</i>	389
42	Economic Recession and Auto mobile Sector <i>Pravanka Shivodija</i>	397
43	"Healthy India through Fit India - Reality or Dream" <i>Shikha Agarwal</i>	400
44	Economic Recession and Auto mobile Sector <i>Divyansh Nanda</i>	403
45	Fit India Movement among Youth is a dream <i>Sonali Yadav, Devansh Shukla</i>	408
✓ 46	Automobile Sector Recession: Crisis to a host of factors, from lower disposable incomes to a credit squeeze in the banking sector or OLA &UBER. <i>Madhuri Zale</i>	419
47	SWAYM's three cardinal principles of Education Policy, Access Equity and Quality, Reality or Dream <i>Lata Pawar &amp; Pandit Srivasth</i>	428
✓ 48	Block Chain in Finance :Way Towards Digital Currency <i>Jayashree Naidu</i>	438
✓ 49	Telecom Industry: Fighting for Survival <i>1011224 48119 4024P 000P 101</i>	

*Dr. Leena*  
**IQAC Coordinator**  
NSPM's Late Bindu Ramrao Deshmukh  
Arts & Commerce Mahila Mahavidyalaya,  
Nashik Road-422 101

*Leena Pandhare*

**PRINCIPAL**  
N.S.P.M's Late Bindu Ramrao Deshmukh  
Arts & Commerce Mahila Mahavidyalaya  
Jail Road, Nashik Road-422101

# Index

1.	Cyber Crime - Growing Threat to Indian Banking Sector <i>Nandita Patra &amp; Sushmita</i>	1
2.	The Impact of Virtual Retailing on Conventional Retailing <i>Prityanka Kumari, Mayuresh Pore &amp; Mayuresh Bhoje</i>	14
3.	Indian Telecom Industry The Game of Thrones <i>Siddhi Kankaria &amp; Riddhi Thakkar</i>	22
4.	E-Waste Management of India: Issues and Strategies <i>Poonam Ghosh</i>	28
5.	Cyber Crimes : A Growing Threat to Indian Banking Sector <i>Aniket Inamkar</i>	38
6.	Mergers and Acquisitions of Public Sector Banks <i>Geetanjali Zende</i>	48
7.	Cyber Crime a Challenge to Digital India and E-Banking <i>Tejas Gowas</i>	53
8.	Role of Whistle-blower in Corporate Governance Strategy <i>Arunima Yadav &amp; Sarvesh Gaikar</i>	64
9.	SWAYAMs three cardinal Principles of Education Policy :Access, Equity and Quality. Reality or Dream? <i>Manavrat Diwan &amp; Bhakti Nikumbh</i>	73
10.	Effect Of Increasing Number Of Vehicles On Global Warming With Special Reference to the PCMC Area <i>Amruta Magar</i>	87
11.	Does Franchise make it Easier to run a Business? <i>Samreen Shaikh, Priya Samak &amp; Pooja Raut</i>	93
12.	Is Conventional Retailing in Vegetables Dying? A study of the Impact of Virtual Veggie Retailing on Conventional Retailing <i>Sameera Chavare &amp; Khushal Gadwani</i>	114
13.	India Readiness for Industry 4.0 A Study of the Components of 4.0 on the Eve of 2020 That Will Drive the Economy <i>Mayika Lokre</i>	127
14.	SWAYAMs three cardinal principles of Education Policy : Access, Equity and Quality. Reality or Dream <i>Namrata Datta</i>	134
15.	Cyber Crime - A Challenge to the Digital Indian Banking System in rural area with special reference to Alandi(D) <i>Sneha Nalawade &amp; Yugandhara Ambale</i>	143
16.	Healthy India Through Fit India - Reality or Dream <i>Vandheer Ghorpade &amp; Sandeep Rathod</i>	153
17.	Forensic Accounting - An Emerging Global Culture <i>Anya Janwal &amp; Urja Jain</i>	165
18.	Telecom Industry Fight For Survival : Analysis of Prepaid Telecom Market <i>Unmesh Datta &amp; Tannay Paranjape</i>	175
19.	Cyber Crime - A Challenge to the Indian Digital Banking System <i>Prathamesh Chavan &amp; Vaibhav Kulkarni</i>	185
20.	Telecom Industry in India - Achievements and Current Challenges in Survival <i>Pratap Singh Shende &amp; Sunil Koli</i>	190
21.	SWAYAMs three cardinal principles of Education Policy: Access, Equity & Quality. Reality or Dream <i>Prachi Joshi</i>	212
22.	Economic Recession and Automobile Sector <i>Sanskar Shourya</i>	222
23.	Block Chain in Finance Way towards Digital Currency <i>Vandhav Kale</i>	227

**IQAC**

N.S.P.M's Late Biju Ramrao Deshmukh  
Arts & Commerce Mahila Mahavidyalaya,  
Nashik Road-422 101

*Leena Pandhare*  
PRINCIPAL

N.S.P.M's Late Biju Ramrao Deshmukh  
Arts & Commerce Mahila Mahavidyalaya  
Jail Road, Nashik Road-422101



✓

Akshada Gaikwad

Cyber crime - A Challenge to the Digital Indian Banking System.

446

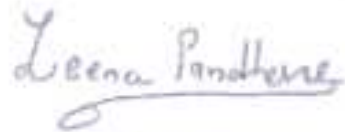
Priyanka Jadhav

453



**IQAC Coordinator**

NSPM's Late Bindu Ramrao Deshmukh  
Arts & Commerce Mahila Mahavidyalaya,  
Nashik Road-422 101



**PRINCIPAL**

N.S.P.M's Late Bindu Ramrao Deshmukh  
Arts & Commerce Mahila Mahavidyalaya  
Jail Road, Nashik Road-422101