

























“Sheel, Sharir, Adhyayan”
Aundh Shikshan Mandal, Aundh

**RAJA SHRIPATRAO BHAGAWANTRAO
MAHAVIDYALAYA, AUNDH. (Satara)**

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Date: 15.11.2022

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JNU Institutional Area
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**Subject: Regarding audited head wise statement of accounts and
utilization certificate.**

Ref: ICSSR-NIS/AKAM/2nd/5/2022-23

Respected sir,

With reference to cited subject, we are receive the grant of Rs. 250000 for organise the seminar under the Azadi ka Amrit Mahotsav. The seminar has been successfully conducted on 12 August 2022. The audited head wise statement of accounts and utilization certificate sending along with this letter. Kindly accept and proceed for remaining instalment. Thank you for approving the grant for organizing the seminar.

PRINCIPAL

**Raja Shripatrao Bhagwantrao
Mahavidyalaya, Aundh (Satara)**

RAJA SHRIPATRAO BHAGWANTRAO MAHAVIDYALAYA, AUNDH (SATARA)
National Seminar on "The Transition of Indian Economy in 75th Anniversary of Independence"

Sponsored by ICSSR Date:- 12/08/2022

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Aundh Shikshan Mandal's

Raja Shripatrao Bhagwantrao Mahavidyalaya, Aundh, Satara

ICSSR Sponsored National Seminar on

The Transition of Indian Economy in 75th Anniversary of Independence

12 August 2022

List of Research Paper Presenters

Sr. No.	Title of the paper	Author/s
1	A Role of Satara District Central Co – Operative Bank in Rural Development of Satara District	Prof.(Dr.) Anilkumar Wavare, Dr.Khamkar G.C.
2	Rural Development Through Financial Inclusion: A Case Study of Satara District	Prof.(Dr.) Bhosale S.M., Dr.Khamkar G.C.
3	Review of Customer Satisfaction Level in the area of Life Insurance Business	Dr. Vinay G. Bhole
4	Development of Irrigation Projects in Maharashtra in the Post-Independence Period of INDIA	Dr. Dadasaheb B. Mane
5	A Study on Economic Analysis of Sugarcane Workers in Selected Villages in Man Taluka (Satara)	Mr. Ajay Dagadu Kate
6	@ ७५ भारतीय बँकिंग व्यवस्था	Dange Pravin Prakash
7	Amrut Mahotsav of Indian Freedom and Indian Agriculture	Dr. Asteek T. Mungmode
8	A STUDY ON STATUS OF FINANCIAL INCLUSION IN INDIA	Dr. Dhonde S.V.,
9	A Study on Status of Financial Inclusion in India	Dr.Khamkar G.C.
10	World Hunger Index 2021 and Hungry India	Prof. Rajaram M. Kamble
11	NEP 2020: Pros and Cons of Language	Dr. Sachin Gundurao Kamble

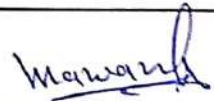


	Policy	
12	Importance of Sustainable Agriculture Development in India	Prof. Shivanand A. Bhandare
13	Economically benefits in Library and Information Science domain: The boon of ICT	Dr. Annapure Sahebrao G.
14	Dr. Babasaheb Ambedkar: Economical Thoughts on Women Empowerment	Dr. Sukhadeo Raghunath Bhosale
15	National Education Policy 2020 Language Role and Differentiation	Dr Pol H.R.
16	विशेष आर्थिक क्षेत्र आणि भारत	Shinde Sanjay Maruti
17	भारतीय अर्थव्यवस्थेवर Covid -19 चा परिणाम	प्रकाश ना. शिंदे
18	भारतीय अर्थव्यवस्थेवरील नोटबंदीचे परिणाम	Shri. Kumkar S. S.
19	Overview of Poverty Alleviation Programme In India	Mr.Shabbir Chand Nalband
20	Analysis of Consequences on Availability of Communication Services of Frequent Earthquakes in and Around Patan Tehsil of Satara District, Maharashtra	Dr. Sandeep S. Tadakhe
21	Food Security is Necessity of Waste Management in Agriculture & Food Industry	Mr. Jagannath Nanavare, Mr. Paritosh Nath, Mr. Rangrao Kokale
22	Agriculture 4.0: Smart Revolution of the Future Farming Sector	Mr. Rangrao Kokale, Mr. Paritosh Nath, Mr. Jagannath Nanavare,
23	Food Inflation in India Amidst Covid-19 Pandemic	Mr. Ganjave Prashant Tukaram
24	Satisfaction Index and Development of Aundh Religious Tourist Place of Satara district of Maharashtra	Namdev V. Telore ^{1*} Prakash S. Shinde ² and Yuvraj U. Kadam ²



25	Biodiversity and Sustainable Development: A Review	Smt. Shubhangi H. Pol
26	भारतीय अर्थव्यवस्थेवर पायाभूत सुविधांचा प्रभाव	डॉ. धुमाळ जी.डी
27	Farmers' Suicide in Maharashtra: A Study	Dr. Bhandare Shrikant Jayant
28	Impact of Direct to Home (DTH) Service on Rural Customers with Reference to Satara District	Mr. Banasode Naganath Dnyanoba
29	Economic Empowerment of Farmers through Agri-Businesses: A Case Study of Dairy Business in Ahmednagar District	Yogesh Godbole* M. H. Shinde**
30	Trend of Employment generation in MSME Sector of India	Dr. Sachin Sardesai
31	सेवा क्षेत्रातील अर्थार्जनाच्या संधी व भाषिक कौशल्ये	डॉ. अजित यल्लाप्पा कांबळे
32	IMPACT OF COVID 19 ON FOREIGN DIRECT INVESTMENT (FDI) IN INDIA	Dr. Vijay Pawar
33	REVIEW OF INFRASTRUCTURE DEVELOPMENT IN INDIA	Dr. Sachin Sardesai Smt. Shanaz M. Momin
34	Corona Crisis and Indian Agriculture Sector	Dr. Shivaji Namdev Zanzurne
35	प्रधानमंत्री पिक विमा योजना : एक अवलोकन	प्रा.डॉ. प्रकाश कृष्णा टोणे


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Report of the National Seminar
on
Transition of Indian Economy in 75th Anniversary of Independence

National Seminar on Transition of Indian Economy in 75th Anniversary of Independence was jointly organized by ICSSR and Department of Economics, Raja Shripatrao Bhagwantrao Mahavidyalaya, Aundh on 12th August 2022 under the title Azadi Ka Amrit Mohotsav. The objective of the seminar was to discuss, observe and appreciation critically financial and socio-economic development took place in the country during last seventy five years. Theme of the seminar is relevant to the movement run by the Central Government of India on the auspicious occasion of 75th anniversary of Indian Independence. Eminent dignitaries like Hon'ble Prof. J. F. Patil, a well-known economist, Prof. Dr. H. H. Bharadi, Department of Economics, Karnataka University, Dharwad, Prof. Dr. Vilas Adhav, Head, Dept. of Economics, Savitribai Phule Pune University, Pune, Dr. P. S. Kambale, Professor, Department of Economics, Shivaji University, Kolhapur, Dr. Rahul Mhopare, President, Shivaji University Economics Teachers' Association, Dr. Udgirkar Sir, Department of Economics, Rajaram College, Kolhapur, and Professor Dr. Anil Wavare, Dept. of Economics, Chhatrapati Shivaji College, Satara enriched the grace of the event.

Prof. Dr. J. F. Patil, well-known Economist, former Head, Department of Economics and Dean, Faculty of Humanities, Shivaji University, Kolhapur, delivered *Inaugural Speech* on this auspicious occasion. He said, there is inequality in Global and Local Level in the society. Gap between poor and rich is widening continuously in India comparatively more than other countries. Process of development is bound to develop with inequality and that is the great challenge to the new researchers who wish to something in this field. Poor people in the society are continuously increasing. Quality of poverty bitterness is growing up continuously. Poor suffers more in this social system. Unemployment is another important issue that needs to be concentrated. There is fifty five crore labour force in India. Among them five crore youth are unemployed. Unfortunately there is no mechanism which can provide jobs to the youth and that is really a punishment to them. If we consider this social situation critically, there is no way to celebrate 75th Independence Mohotsav especially when the people are begging on the road. There are various financial institutions like National Defence Academy, Pune and the school at Dehradun, established in 1955, taking efforts to settle the economy of the country. He also suggested that Kothari Commission policy should be implemented in New Education Policy in the country. Further he commented on agriculture sector and said that agriculture is the most underdeveloped activity in the country. Green Revolution accelerates Export Economy in India. There are various problems with Indian Economy but that can be solved. Finally he expected that youth should come forward for the expected development. He concluded with the words that if we do hard work hand in hand, we can achieve better.



In the Key Note Address, Dr. H. H. Bharadi, Professor, Dept. of Economics, Karnataka University, Dharwad, discussed pre-Independence Economy and Post-Independence Economy in India with the topic entitled *Industrial Sector Development on the 75th Anniversary of Independence*. He delivered his lecture in to two parts, pre-independence and post-independence. He stated that in Pre-Independence period, as per the economic survey, very little growth was observed and per head income were 230/- Rs. only. Industries were stagnant and agriculture sector was neglected. There was very bad democratic situation. Mortality rate was so high in the country at that time. Eighty to ninety percent expense was on basic commodities. In addition to that health and education sector was also undeveloped. Poor transportation, lack of tar roads, illiteracy, low range of small and large scale industries were there in India before 1947. Seventy percent population depended on agriculture at that time. On the other hand in Post-Independence period significant reforms were took place in Indian Economy like banking, industries, institutions, business etc. GDP increased from 2939 billion (in 1956) to 3030 billion (in 2012) and now, in 2022, India becomes 236065 trillion economy. Per head income is up to 92535 in the year 2022. He further said that though the income is increased, inequality is also increased simultaneously in the country. Growth of Indian GDP survey is taken with considering all the classes of the society. Poverty rate is also increased now a day. Income of urban is also increased. Sixty percent population in agriculture brought land reforms which improved rural structure so that exports are also increased in agriculture sector. He further conveys that there are some drawbacks also. It is observed that there is lack of investment in agriculture sector. More investment in the sector is expected. Further Industrial sector should be promoted to achieve five trillion economy. He further pointed that weak returns, uncertainty of Global Economy, unbalanced industrial sector, privatization of industries, and lack of capital are some important drawbacks observed. Then he discussed about the challenges before Indian economy. He suggested some remedies while concluding his session that there is less percentage of world trade, insufficient medical facilities in India that should be improved. Generic medicines should be introduced. Persistence in poverty, food insecurity, increasing inequality and increased jobless growth of population are some of the important challenges before Indian Economy.

The Inaugural Function of the seminar was chaired by Hon'ble Hanmantrao. R. Shinde, Trustee, Aundh Shikshan Mandal, Aundh. In his presidential speech he addressed to the participants. He said that there are some wrong notions of the people about the Economy. These wrong notions cannot change the economy of the country. People should appreciate and accept Swadeshi productions for their daily use. So that local small and big scale industries should be strengthened. Professor Shinde P. N. expressed vote of thanks to the dignitaries on the dais and off the dais.

After inaugural session, Prof. Dr. P. S. Kamble, Professor, Department of Economics, Shivaji University, Kolhapur delivered a speech, as a resource person, on the topic entitled *Growth and Development of Service Sector on the 75th Anniversary of Independence*. He discussed almost all the sectors which contribute in the development of the economy. He said though the contribution of service sector in Indian economy is increasing rapidly, the growth of Indian economy is not sustainable. It is



necessary to concentrate on education, health sector, privet sector, un accessible hospitals. Roll of the governments in this regard is prominent and dominant. Government wish to spend 2.1% of GDP on health sector. But the data indicates that fertility rate is decreased from 3.2% to 2.5%. On the other hand rate of unemployment is 6.2% which is increased during Pandemic Period which is 25%. Poverty is a very important issue before the country. How to reach up to 0% poverty is a great challenge before us, he said. There is 25% poverty intensity in India. More people have less money and few people have 65% wealth in the country. To cope up with this situation is the challenge before us. Education is now a marketable commodity now a day. Government is spending 3.1% money of total GDP on education sector. Higher education plays prominent role in the development of economy and unfortunately less money is spent on Higher education. Among 12% Post Graduate student only 1% students are in research field. This situation is very dangerous and needs to be considered seriously. Further he concluded with the words that there is more space to be concentrated to achieve sustainable development in Indian Economy. Planning regarding this is necessary in association with NITI Ayog in this regard and the growth, to be achieved, should be for the people.

This session was chaired by Dr. Rahul Mhophare, Department of Economics, Devchand College, Arjunnagar. In his presidential speech, he discussed various issues like Green Revolution, White Revolution, Nuclear Programme, and Improvement in life expectancy, Formation of ISRO and Satellite Launching etc. He said that India became independent in food after independence. It also became self-reliant in milk production. Average age of person became seventy years. Patient doctor ratio is 1:1800 in India which is too poor. Medical facilities need to be improved along with the qualified doctors. India has formed institutions like ISRO and developed capacity of launching satellite is a great achievement. Literacy rate of India is increased is a good sign. Women literacy is also increased. He further concluded by pointing out some challenges before the country that food security and poverty. There are many people below poverty line in India. Rapidly increasing Population is a serious issue before the country. A serious constitutional effort is to be taken to control the population. Prof. Bhujbal G. R. expressed vote of thanks.

Paper presentation session is followed by lunch. Chief Guest of the session was Prof. Dr. Anil Wavare, Dept. of Economics, Chhatrapati Shivaji College, Satara. The session was chaired by Dr. Udagirkar Sir, Head, Dept. of Economics, Rajaram College, Kolhapur. Around thirty four participants presented their scholarly research papers during the session. In his presidential speech, Dr. Udagirkar Sir guided the participants regarding research and said that researcher should analyse minutely new concepts and ideas and should search the roots of it so that he/she can do research properly.

Valedictory function is followed by paper presentation session. Dr. Anil Wavare, Dept. of Economics, Chhatrapati Shivaji College, Satara, chaired the session. In his presidential speech Dr. Wavare Sir discussed current social and economic condition of the country. He said that we should concentrate on last beneficiary of various schemes of the government. To see whether these schemes and their benefits




reach to the last and weaker section of the society is important. There are various burning issues that are to be sorted out. Concrete work for Industrial sector is quite essential. We should consider positively about poverty, malnutrition, economic diversity of the people. Small versus large scale sector conflict is also growing and basic infrastructure should be developed. He concluded his presidential speech with the words that actual benefit to the common people is expected in the due course of development. Satisfaction of the people is quite essential. Educational system needs drastic change. The social and economic issues rose during last seventy five years to be sorted out for the betterment of Indian Economy.

Certificates to the participants were issued in the valedictory session by honourable guests of the function. Dr. S. A. Sardesai, Co-ordinator of the National Seminar expressed vote of thanks. The function held in auspicious presence of Hon'ble Shri. Hanmantrao Shinde, Trustee, Aundh Shikshan Mandal, Aundh, Hon'ble Shri. Nikam Sanjay, Joint-Secretary, Aundh Shikshan Mandal, Aundh, Dr. P. S. Kambale, Department of Economics, Shivaji University, Kolhapur, Dr. Udgirkar Sir, Department of Economics, Rajaram College, Kolhapur, Prin. Dr. S. S. Sawant, Raja Shripatrao Bhagwantrao Mahavidyalaya, Aundh. Teaching and Non-teaching staff of the college took necessary efforts to organize the seminar and its grand success.


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PRINCIPAL
Raja Shripatrao Bhagwantrao
Mahavidyalaya, Aundh (Satara)



AUNDH SHIKSHAN MANDAL'S



RAJA SHRIPATRAO BHAGAWANTRAO MAHAVIDYALAYA, AUNDH (SATARA), MAHARASHTRA, INDIA
(Affiliated to Shivaji University, Kolhapur)

DEPARTMENT OF ECONOMICS

NATIONAL SEMINAR ON

**THE TRANSITION OF INDIAN ECONOMY IN 75TH
ANNIVERSARY OF INDEPENDENCE**

12th AUGUST 2022

A Note on Contribution of Seminar to the Existing Body of Research

The main objective of the seminar on the transition of the Indian economy on the occasion of the 75th anniversary of independence was to convey the success story of the progress of the Indian economy to the general public. This seminar has played its role successfully. The seminar proved that everyone in the country has a share in the growth of the Indian economy. The progress of the Indian economy has definitely helped to increase the love and patriotism towards the country as well as the awareness of one's duties towards the country. Experts from various fields gave information about the positive changes in the agricultural sector and the increase in agricultural production. The field of agriculture is open to new research. There is a need for more research on innovative dimensions in agriculture. In order to accelerate agricultural development, information and technology must be used on a large scale. Observing the progress made in the Indian industrial and service sector will surely give new directions of development to those working in the industrial and service sector. These seminars have played an important role in the growth of Indian economy. On the occasion of the 75th anniversary of India's independence, this symposium on the transition of the Indian economy has evaluated the progress made in the agriculture, services and industry sectors by various researchers through their research papers. In this seminar, 35 researchers have presented their research papers on various components of Indian economy. These research articles will definitely be useful for researchers and policy makers. The researchers discussed various topics including, Transition of Indian Economy @ 75, Agriculture and Allied Sector @ 75, Food Security, Farmer Suicide, Industrial Sector @ 75, Services Sector @ 75 (Banking, Finance, Tourism and Insurance), Foreign Direct Investment, Health Current Situation of Services Sector, Understanding India's Economic Transitions, Poverty



Alleviation Programme, Foreign Policy and Trade, Impact of Covid-19 on Indian Economy,
New Education Policy, Organized and Unorganized Sector @75, Labor Related Issues,
Social Security, Employment and Migration etc. .

Sardesai

DR. SARDESAI SACHIN A.
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Asst. Professor
Department of Economics
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Mawar

PRINCIPAL
Raja Shripatrao Bhagwantrao
Mahavidyalaya Aundh (Satara)

Name of the Organization: Raja Shripatrao Bhaqwantrao Mahavidyalaya, Aundh

Statement of Expenditure

Grant Sanction from ICSSR: 2,50,000 /-

Amount of Received from ICSSR as 1st Installment: 1,87,500 /-

Sr. No.	Heads	Amount (in Rs.)
1	Domestic Travel: 34000.00	34000.00
2	International Travel (Not more than 25% of the total)	00
3	Accommodation	22000.00
4	Food Expenses for Participants	45000.00
5	Honorarium to Paper writers	120,000.00
6	Organizational Expenses (including venue Bookings, Transport, Stationery, Xeroxing, Secretarial assistance, Contingency)	29000.00
	Total	250000.00

For Vakharia Shah & Associates
Chartered Accountants
Firm Registration No.: 129307W

CA Ankur Vakharia
Partner
Membership No.: 128577

UDIN: 22128577BCVWAM9690
Pune, 11/11/2022

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Principal
Signature
PRINCIPAL
Raja Shripatrao Bhaqwantrao Mahavidyalaya, Aundh

GFR 12 - A

[(See Rule 238 (1)]

**FORM OF UTILIZATION CERTIFICATE
FOR AUTONOMOUS BODIES OF THE GRANTEE ORGANIZATION**

UTILIZATION CERTIFICATE FOR THE YEAR 2022-2023 in respect of recurring/non-recurring
GRANTS-IN-AID/SALARIES/CREATION OF CAPITAL ASSETS

1. Name of the Scheme: **(0877) Grants to Councils/Institutes for Excellence in Humanities and Social Sciences**
2. Whether recurring or non-recurring grants - **Non-recurring**

1. Grants position at the beginning of the Financial year

- (i) Cash in Hand/Bank : **Rs. 0.00**
(ii) Unadjusted advances : **Rs. 0.00**
(iii) Total : **Rs. 0.00**

2. Details of grants received, expenditure incurred and closing balances: (Actuals)

Unspent Balances of Grants received years [figure as at Sl. No. 3 (iii)]	Interest Earned thereon	Interest deposited back to the Government	Grant received during the year			Total Available funds	Expenditure incurred	Closing Balance
1	2	3	Sanction No. (i)	Date (ii)	Amount (iii)	5	6	7
00	00	00	ICSSR- NIS/AIGAM/ 2nd/5/2022- 23	20/07/ 2022	2,57,500.00	2,57,500.00	2,50,000.00	62,500.00

Component wise utilization of grants:

Grant-in-aid-General	Grant-in-aid-Salary	Grant-in-aid-creation of capital assets	Total
2,50,000.00	0	0	2,50,000.00

Details of grants position at the end of the year

- (i) Cash in Hand/Bank : 1,87,500.00
(ii) Unadjusted Advances : 62,500.00
(iii) Total : 2,50,000.00

Certified that I have satisfied myself that the conditions on which grants were sanctioned have been duly fulfilled/are being fulfilled and that I have exercised following checks to see that the money has been actually utilized for the purpose for which it was sanctioned:

- (i) The main accounts and other subsidiary accounts and registers (including ~~xxxxxx~~ registers) are maintained as prescribed in the relevant Act/Rules/Standing Instructions (including the ~~Act/Rules~~) and have been duly audited by designated auditors. The figures reported above tally with the ~~xxxxxx~~ figures mentioned in financial statements/accounts.



- (ii) There exist internal controls for safeguarding public funds/assets, watching outcomes and achievements of physical targets against the financial inputs, ensuring quality in asset creation etc. & the periodic evaluation of internal controls is exercised to ensure their effectiveness.
- (iii) To the best of our knowledge and belief, no transactions have been entered that are in violation of relevant Act/Rules/standing instructions and scheme guidelines.
- (iv) The responsibilities among the key functionaries for execution of the scheme have been assigned in clear terms and are not general in nature.
- (v) The benefits were extended to the intended beneficiaries and only such areas/districts were covered where the scheme was intended to operate.
- (vi) The expenditure on various components of the scheme was in the proportions authorized as per the scheme guidelines and terms and conditions of the grants-in-aid.
- (vii) It has been ensured that the physical and financial performance under **(0877) Grants to Councils/Institutes for Excellence in Humanities and Social Sciences** (name of the scheme has been according to the requirements, as prescribed in the guidelines issued by Govt. of India and the performance/targets achieved statement for the year to which the utilization of the fund resulted in outcomes given at Annexure - I duly enclosed.
- (viii) The utilization of the fund resulted in outcomes given at Annexure - II duly enclosed (to be formulated by the Ministry/Department concerned as per their requirements/specifications.)
- (ix) Details of various schemes executed by the agency through grants-in-aid received from the same Ministry or from other Ministries is enclosed at Annexure -II (to be formulated by the Ministry/Department concerned as per their requirements/specifications).

**For Vakharia Shah & Associates
Chartered Accountants**

Firm Registration No.: 129307W

Ankur

**CA Ankur Vakharia
Partner**

Membership No.: 128577



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Mawad

Signature: **PRINCIPAL**
Name: Dr. Sawant S. S.
Rajeshwarrao Bhagwantrao
Head of the Organization
Maharajyashaya, Aurhoni (Satara)



"Sheel, Shareer, Adhyayan"



Aundh Shikshan Mandal, Aundh

Raja Shripatrao Bhagwantrao Mahavidyalaya, Aundh

Department of Economics

National Seminar on

The Transition of Indian Economy in 75th Anniversary of Independence

Sponsored by

Indian Council of Social Science Research (ICSSR)

CERTIFICATE

This is to certify that _____

of _____
has actively participated / Paper presented / Chairperson in one day National Seminar on
The Transition of Indian Economy in 75th Anniversary of Independence on 12th August 2022.


Dr. Sachin A. Sardesai
Convener


Shri. Prakash N. Shinde
Co-Convener


Prin. Dr. S. S. Sawant
Organizing Secretary