



Navneet Education Society's

NAVNEET COLLEGE **OF COMMERCE & SCIENCE**

Recognised under Section 2(f) of the UGC Act, 1956

Performance Appraisal System (Annual Assessment Report – AAR)

Navneet College Of Commerce & Science



Annual Assessment Report

(Prepared by Internal Quality Assurance Cell)

A.Y. 20__-20__

Name of Teacher: _____

Designation: _____

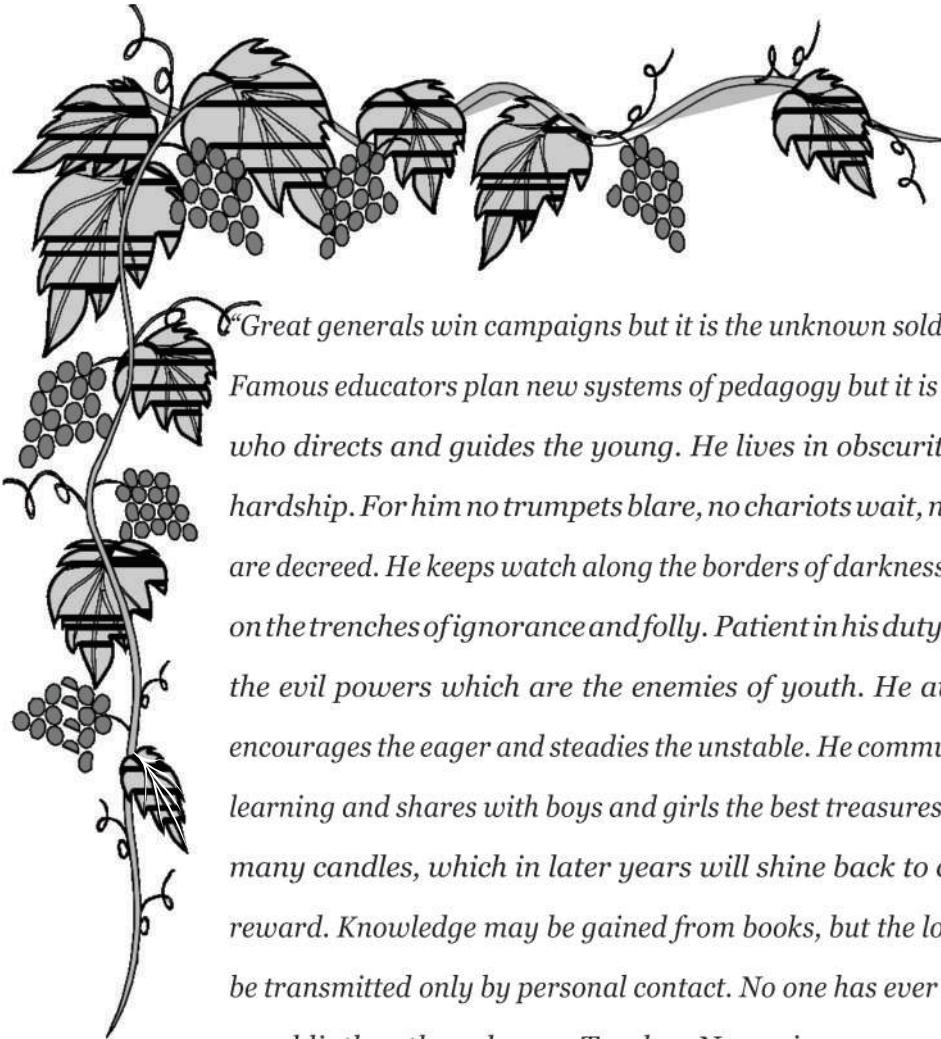
Department: _____

**Gilderlane Mun. School Bldg., Belasis Bridge,
Opp. Rly. Stn. Mumbai Central, Mumbai - 400 008.**

Website: www.nesedu.in

Email: degreecollege@nesedu.in

Dedicated to the Unknown Teacher



“Great generals win campaigns but it is the unknown soldier who wins the war. Famous educators plan new systems of pedagogy but it is the unknown Teacher who directs and guides the young. He lives in obscurity and contends with hardship. For him no trumpets blare, no chariots wait, no golden decorations are decreed. He keeps watch along the borders of darkness and makes the attack on the trenches of ignorance and folly. Patient in his duty, he strives to conquer the evil powers which are the enemies of youth. He awakens the indolent, encourages the eager and steadies the unstable. He communicates his own joy at learning and shares with boys and girls the best treasures of his mind. He lights many candles, which in later years will shine back to cheer him. This is his reward. Knowledge may be gained from books, but the love for knowledge can be transmitted only by personal contact. No one has ever deserved better of the republic than the unknown Teacher. No one is more worthy to be enrolled in a democratic aristocracy, King of himself and Servant of mankind”.

– Henry Van Dyke





PERSONAL INFORMATION

| | |
|---------------------------------------|--|
| Name of Teacher: | |
| Qualifications: | |
| Designation: | |
| Department: | |
| Date of Appointment: | |
| Basic Pay as on 1 st July: | |
| Date of Last Promotion: | |
| Residential Address: | |
| Mobile No.: | |
| Email Id.: | |
| Blood Group: | |
| Languages Known: | |
| PAN No.: | |
| Aadhar Card No. | |
| GPF/NPS A/C No. | |



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INDIVIDUAL TIME-TABLE

| Time | | Monday | Tuesday | Wednesday | Thursday | Friday | Saturday |
|----------------------|----------|--------|---------|-----------|----------|--------|----------|
| 7.20 to 8.10 | Class: | | | | | | |
| | Div.: | | | | | | |
| | Subject: | | | | | | |
| 8.10 to 9.00 | Class: | | | | | | |
| | Div.: | | | | | | |
| | Subject: | | | | | | |
| 9.00 to 9.50 | Class: | | | | | | |
| | Div.: | | | | | | |
| | Subject: | | | | | | |
| 9.50 to 10.40 | Class: | | | | | | |
| | Div.: | | | | | | |
| | Subject: | | | | | | |
| 10.40 to 11.30 | Class: | | | | | | |
| | Div.: | | | | | | |
| | Subject: | | | | | | |
| 11.30 to 12.20 | Class: | | | | | | |
| | Div.: | | | | | | |
| | Subject: | | | | | | |

Signature of the Teacher
5 | Page

Signature of the HOD

PRINCIPAL



TEACHING PLAN - I

Class: _____ Subject: _____

SEMESTER – I

| Module No. | Topic | No. of Lectures Allotted |
|-------------------------|-------|--------------------------|
| I | | |
| II | | |
| III | | |
| IV | | |
| V | | |
| TOTAL LECTURES ASSIGNED | | |

Class: _____ Subject: _____

SEMESTER – II

| Module No. | Topic | No. of Lectures Allotted |
|-------------------------|-------|--------------------------|
| I | | |
| II | | |
| III | | |
| IV | | |
| V | | |
| TOTAL LECTURES ASSIGNED | | |



TEACHING PLAN - I

Class: _____ Subject: _____

SEMESTER – I

| Module No. | Topic | No. of Lectures Allotted |
|-------------------------|-------|--------------------------|
| I | | |
| II | | |
| III | | |
| IV | | |
| V | | |
| TOTAL LECTURES ASSIGNED | | |

Class: _____ Subject: _____

SEMESTER – II

| Module No. | Topic | No. of Lectures Allotted |
|-------------------------|-------|--------------------------|
| I | | |
| II | | |
| III | | |
| IV | | |
| V | | |
| TOTAL LECTURES ASSIGNED | | |



TEACHING PLAN -II

Class: _____ Subject: _____

SEMESTER – I

| Module No. | Topic | No. of Lectures Allotted |
|-------------------------|-------|--------------------------|
| I | | |
| II | | |
| III | | |
| IV | | |
| V | | |
| TOTAL LECTURES ASSIGNED | | |

Class: _____ Subject: _____

SEMESTER – II

| Module No. | Topic | No. of Lectures Allotted |
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| TOTAL LECTURES ASSIGNED | | |



TEACHING PLAN -III

Class: _____ Subject: _____

SEMESTER – I

| Module No. | Topic | No. of Lectures Allotted |
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| I | | |
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| V | | |
| TOTAL LECTURES ASSIGNED | | |

Class: _____ Subject: _____

SEMESTER – IV

| Module No. | Topic | No. of Lectures Allotted |
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| TOTAL LECTURES ASSIGNED | | |



TEACHING PLAN -V

Class: _____ Subject: _____

SEMESTER – I

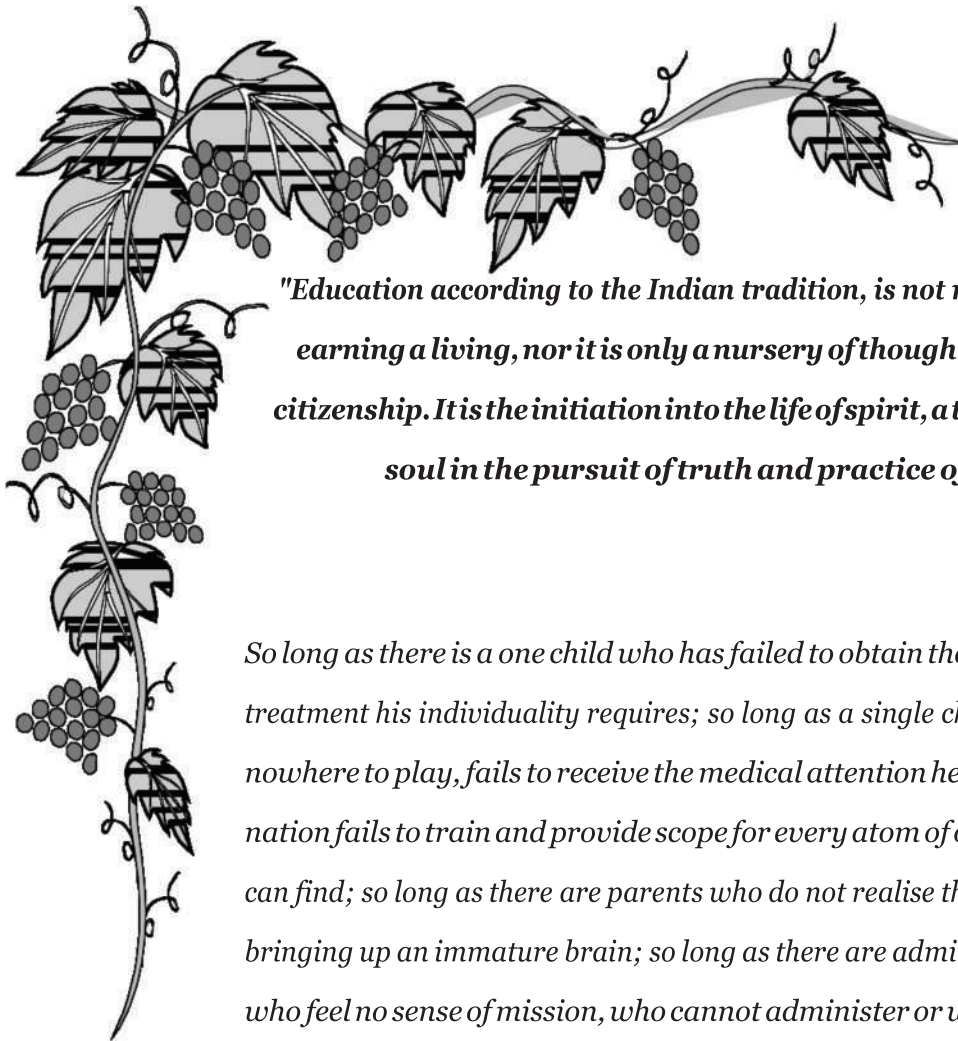
| Module No. | Topic | No. of Lectures Allotted |
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| TOTAL LECTURES ASSIGNED | | |

Class: _____ Subject: _____

SEMESTER – II

| Module No. | Topic | No. of Lectures Allotted |
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| TOTAL LECTURES ASSIGNED | | |

Education



"Education according to the Indian tradition, is not merely a means of earning a living, nor it is only a nursery of thoughts or a school for citizenship. It is the initiation into the life of spirit, a training of human soul in the pursuit of truth and practice of virtue."

So long as there is a one child who has failed to obtain the precise educational treatment his individuality requires; so long as a single child goes hungry, has nowhere to play, fails to receive the medical attention he needs; so long as the nation fails to train and provide scope for every atom of outstanding ability it can find; so long as there are parents who do not realise their responsibilities of bringing up an immature brain; so long as there are administrators or teachers who feel no sense of mission, who cannot administer or who cannot teach, the system will remain incomplete.





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ANNUAL ASSESSMENT REPORT

(As per the UGC Guidelines dated 1st July, 2018)



CRITERIA –I TEACHING

| Month | Lectures Assigned | Lectures Conducted | $\frac{\text{Lectures Conducted}}{\text{Lectures Assigned}} \times 100$ | Remark |
|--------------|-------------------|--------------------|---|--------|
| June | | | | |
| July | | | | |
| August | | | | |
| September | | | | |
| October | | | | |
| November | | | | |
| December | | | | |
| January | | | | |
| February | | | | |
| March | | | | |
| April | | | | |
| TOTAL | | | | |

Guidelines: 80% & above – Good, Below 80% but 70% & above – Satisfactory, Less than 70% - Not Satisfactory

LEAVE RECORD

| Sr. No. | Nature of Leave | Period | | |
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| | | From | To | No. of Days |
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CRITERIA – II COCURRICULAR & EXTRA-CURRICULAR ACTIVITIES

| Sr. No. | Committee | Statutory/ Non-statutory | Designation | Major Contribution |
|---------|-----------|-----------------------------|-------------|-----------------------|
| 1 | | | | |
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| 6 | | | | |
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| 8 | | | | |
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| 10 | | | | |

CONTRIBUTION TO COCURRICULAR & EXTRA-CURRICULAR ACTIVITIES

| Sr. No. | Activity | Yes/No | Description |
|---------|--|--------|-------------|
| 1. | Administrative responsibilities such as Head, Chairperson/ Dean/ Director/ Co-ordinator, Warden etc. | | |
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| Sr.No. | Activity | Yes/No | Description |
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| 2. | Examination & evaluation duties assigned by the college/university or attending examination paper evaluation | | |
| 3. | Student related co-curricular, extension & field based activities such as student clubs, career counselling, study visits, student seminars & other events, cultural, sports, NCC, NSS & community services | | |
| 4. | Organising seminars/ conferences or workshop | | |



| Sr. No. | Activity | Yes/No | Description |
|---------|---|--------|-------------|
| 5. | Evidence of actively involved in guiding Ph.D. students. | | |
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| 6. | Conducting minor or major research project sponsored by national or international agencies. | | |
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| 7. | At least one single or joint publication in peer reviewed or UGC listed Journals | | |
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REMARK:

Guidelines: *Good - Involved in at least 3 activities* *Satisfactory - 1-2 activities*
 Not-satisfactory - Not involved/undertaken any of the activities



OVERALL GRADING (A.Y. 20__-__)
(TO BE ASSIGNED BY IQAC CO-ORDINATOR)

Name of Teacher: _____

Designation: _____ Department: _____

| Sr. No. | Criteria | Grade |
|------------------------|--|-------|
| 1. | Teaching (As per overall remark of Criteria – I) | |
| 2. | Co-curricular and Extra-curricular Activities (As per overall remark of Criteria – I) | |
| Overall Grading | | |

Name and Signature of the IQAC Co-ordinator

Name and Signature of Teacher

College Seal

PRINCIPAL

Date:

Place:

Guidelines for Overall Grading:

| Overall Grade | Teaching | Co-curricular and Extra-curricular Activities |
|---|-----------------------------------|---|
| GOOD | 'Good' | 'Good' or 'Satisfactory' |
| SATISFACTORY | 'Satisfactory' | 'Good' or 'Satisfactory' |
| NOT SATISFACTORY | Not Satisfactory in either of two | |
| <i>(N.B. - All types of approved leave are exempted for the purpose of grading purpose)</i> | | |



CRITERIA – III ACADEMIC/RESEARCH SCORE

(1) Research Papers in Peer-Reviewed or UGC listed Journal

| Sr. No. | Title with Page Nos. | Title of the Journal | ISSN/ISBN No. | Peer Reviewed/ UGC List No. & Impact Factor | No. of Co-authors | Are you the main author | Self API Score | Verified API Score |
|---------|----------------------|----------------------|---------------|---|-------------------|-------------------------|----------------|--------------------|
| 1. | | | | | | | | |
| 2. | | | | | | | | |
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| 6. | | | | | | | | |



Guidelines:

Faculty of Science = 8 marks per paper & Faculty of Social Science & Humanities = 10 marks per paper.

Peer-Reviewed or UGC-listed Journals (Impact factor to be determined as per Thomson Reuters List):

- (i) Paper in refereed journals without impact factor - 5 Points
- (ii) Paper with impact factor less than 1 - 10 Points
- (iii) Paper with impact factor between 1 and 2 - 15 Points
- (iv) Paper with impact factor between 2 and 5 - 20 Points
- (v) Paper with impact factor between 5 and 10 - 25 Points
- (vi) Paper with impact factor >10 - 30 Points

Joint Papers

- (a) Two authors: 70% of total value of publication for each author.
- (b) More than two authors: 70% of total value of publication for the First/Principal/Corresponding author and 30% of total value of publication for each of the joint authors.



(2) Publications Other than Research Papers

(a) Books authored which are Published by Publisher

| Sr. No. | Title with Page Nos. | Name of Publishers | ISSN/ISBN No. | National/ International Level | No. of Co-authors | Are you the main author | Self API Score | Verified API Score |
|---------|----------------------|--------------------|---------------|-------------------------------|-------------------|-------------------------|----------------|--------------------|
| 1. | | | | | | | | |
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Guidelines: For Faculty of Science, Social Science & Humanities:

International Publisher = 12 marks per book, National Publishers = 10 marks per book, Chapter in Edited Book = 05 marks per chapter

Editor of Book by International Publisher = 10 marks per book, Editor of Book by National Publisher = 08 marks per book

Joint Authors = Same as above



(b) Translation works in Indian and Foreign Languages by Qualified Faculties

| Sr. No. | Title with Page Nos. | Title of Publication | ISSN/ISBN No. | National/ International Level | No. of Co-translators | Are you the main translator | Self API Score | Verified API Score |
|---------|----------------------|----------------------|---------------|-------------------------------|-----------------------|-----------------------------|----------------|--------------------|
| 1. | | | | | | | | |
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Guidelines:

For Faculty of Science, Social Science & Humanities:

Chapter or Research Paper = 3 marks per chapter or paper.

Book = 8 marks per book

Joint Translators = Same as above



(3) Creation of ICT Mediated Teaching-learning Pedagogy and Content and Development of New and Innovative Courses and Curricula

(a) Development of Innovative pedagogy

| Sr. No. | Description of Pedagogy & Content, Development of New/ Innovative Courses | Beneficiary Institution | Academic Level | Self API Score | Verified API Score |
|---------|---|-------------------------|----------------|----------------|--------------------|
| 1. | | | | | |
| 2. | | | | | |

Guidelines: For Faculty of Science, Social Science & Humanities: 5 marks

(b) Design of New Curricula and Courses

| Sr. No. | Description of Pedagogy & Content, Development of New/ Innovative Courses | Beneficiary Institution | Academic Level | Self API Score | Verified API Score |
|---------|---|-------------------------|----------------|----------------|--------------------|
| 1. | | | | | |
| 2. | | | | | |

Guidelines: For Faculty of Science, Social Science & Humanities: 2 marks per curricula or course



(c) MOOCs

| Sr. No. | Description of MOOCs (as described below) | Certification Number & Date | Academic Level | Self API Score | Verified API Score |
|---------|---|-----------------------------|----------------|----------------|--------------------|
| 1. | | | | | |
| 2. | | | | | |
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Guidelines: For Faculty of Science, Social Science & Humanities

- (a) Development of complete MOOCs in 4 quadrants (4 credit course) = 20 marks (In case of MOOCs of lesser credits = 05 marks/ credit)
- (b) MOOCs (developed in 4 quadrant)= 5 marks per module/ lecture.
- (c) Content writer/subject matter expert for each module of MOOCs (at least one quadrant) = 2 marks
- (d) Course Coordinator for MOOCs (4 credit course) = 8 marks (In case of MOOCs of lesser credits = 02 marks/ credit)



(d) E-content

| Sr. No. | Description of E-content (as described below) | Certification Number & Date | Academic Level | Self API Score | Verified API Score |
|---------|--|-----------------------------|----------------|----------------|--------------------|
| 1. | | | | | |
| 2. | | | | | |
| 3. | | | | | |
| 4. | | | | | |

Guidelines: For Faculty of Science, Social Science & Humanities

- (a) Development of e-Content in 4 quadrants for a complete course/ e-book = 12 marks
- (b) e-Content (developed in 4 quadrants) = 5 marks per module
- (c) Contribution to development of e-content module in complete course/ paper/ e-book (at least one quadrant) = 2 marks
- (d) Editor of e-content for complete course/ paper / e-book = 10 marks



(4) Research Guidance/Consultancy

(a) Research Guidance

| Sr. No. | | Number of Candidates Enrolled | Dissertation/Thesis submitted | Dissertation/ Degree awarded | Self API Score | Verified API Score |
|---------|----------------------------|-------------------------------|-------------------------------|------------------------------|----------------|--------------------|
| 1. | M.Phil. or PG Dissertation | | Nil | ____X 2 = ____ | | |
| 2. | Ph. D or equivalent | | ____X5= ____ | ____X10= ____ | | |

(b & C) Research Projects Ongoing/Completed

| Sr. No. | Title | Funding Agency | Status (Ongoing/ Completed) | Grant Received (Rs. Lakhs) | Period | Self: API Score | Verified API Score |
|---------|-------|----------------|-----------------------------|----------------------------|--------|-----------------|--------------------|
| 1. | | | | | | | |
| 2. | | | | | | | |

Guidelines: For Faculty of Science, Social Science & Humanities

(a) Research Projects Completed: More than 10 lakhs = 10 marks & Less than 10 lakhs = 05 marks

(c) Research Projects Ongoing: More than 10 lakhs = 05 marks & Less than 10 lakhs = 02 marks



(d) Consultancy

| Sr. No. | Nature of Consultancy | Sponsoring Agency | Approval Letter & Date | Grant Received (Rs. Lakhs) | Permission Sought (Yes/No) | Self: API Score | Verified API Score |
|---------|-----------------------|-------------------|------------------------|----------------------------|----------------------------|-----------------|--------------------|
| 1. | | | | | | | |
| 2. | | | | | | | |

Guidelines: For Faculty of Science, Social Science & Humanities = 3 marks per Lakh.

(5) Patents/Policy Documents & Awards & Fellowship

(a) Patent

| Sr. No. | Title of Patent | Date & Number of Publication | Patent Awarding Authority | Level | Period of Patent | Self: API Score | Verified API Score |
|---------|-----------------|------------------------------|---------------------------|-------|------------------|-----------------|--------------------|
| 1. | | | | | | | |
| 2. | | | | | | | |

Guidelines: For Faculty of Science, Social Science & Humanities

International Level = 10 marks, National Level = 7 marks.



(b) Policy Document (Submitted to an International Organisation like UNO/UNESCO/IBRD/IMF etc. or Central/State Government)

| Sr. No. | Title of Policy Documents | Sponsoring/Beneficiary Agency | Level | Date of Submission | Self: API Score | Verified API Score |
|---------|---------------------------|-------------------------------|-------|--------------------|-----------------|--------------------|
| 1. | | | | | | |
| 2. | | | | | | |

Guidelines: For Faculty of Science, Social Science & Humanities

International Level = 10 marks, National Level = 7 marks, State level = 4 marks.

(c) Award/Fellowship

| Sr. No. | Title of Award/Fellowship | Sponsoring Agency | Level | Approval No. & Date | Self: API Score | Verified API Score |
|---------|---------------------------|-------------------|-------|---------------------|-----------------|--------------------|
| 1. | | | | | | |
| 2. | | | | | | |

Guidelines: For Faculty of Science, Social Science & Humanities

International Level = 7 marks, National Level = 5 marks.



(6) Invited lectures, Resource Person, Paper Presentation in Seminars/Conferences & Full Paper in Conference Proceedings

(a) Paper Presentation in Seminars/Conferences or Published in Conference Proceedings (ANY ONE)

| Sr. No. | Title of Research Paper | Title of Conference | Date of Conference | Sponsoring Agency | Level | Self: API Score | Verified API Score |
|---------|-------------------------|---------------------|--------------------|-------------------|-------|-----------------|--------------------|
| 1. | | | | | | | |
| 2. | | | | | | | |
| 3. | | | | | | | |

(b) Invited Lectures or Resource Person

| Sr. No. | Title of Conference | Invited Lectures or Resource Person | Date of Conference | Sponsoring Agency | Level | Self: API Score | Verified API Score |
|---------|---------------------|-------------------------------------|--------------------|-------------------|-------|-----------------|--------------------|
| 1. | | | | | | | |
| 2. | | | | | | | |
| 3. | | | | | | | |

Guidelines: For Faculty of Science, Social Science & Humanities

International Level (Abroad) = 7 marks, International Level(Within Country) = 5 marks, National Level = 3 marks, State/Univer sity Level = 2 marks



Summary of Academic/Research Score:

Name of the Teacher: _____ A.Y. _____

| Sr. No. | Particulars | API |
|---------|--|-----|
| (1) | Research Papers in Peer-Reviewed or UGC listed Journal | |
| (2) | Publications Other than Research Papers | |
| | (a) Books authored which are Published by Publisher | |
| | (b) Translation works in Indian and Foreign Languages by Qualified Faculties | |
| (3) | Creation of ICT Mediated Teaching-learning Pedagogy and Content and Development of New and Innovative Courses and Curricula | |
| | (a) Development of Innovative pedagogy | |
| | (b) Design of New Curricula and Courses | |
| | (c) MOOCs | |
| | (d) E-Content | |



| | | |
|------------|---|--|
| (4) | Research Guidance/Consultancy | |
| | (a) Research Guidance | |
| | (b & C) Research Projects Ongoing/Completed | |
| | (d) Consultancy | |
| (5) | Patents/Policy Documents & Awards & Fellowship | |
| | (a) Patent | |
| | (b) Policy Document | |
| | (c) Award/Fellowship | |
| (5) | Invited lectures, Resource Person, Paper Presentation in Seminars/Conferences & Full Paper in Conference Proceedings | |
| | (a) Paper Presentation in Seminars/Conferences or Published in Conference Proceedings (ANY ONE) | |
| | (b) Invited Lectures or Resource Person | |
| | <i>TOTAL ACADEMIC / RESEARCH SCORE DURING THE CURRENT ACADEMIC YEAR 20__ - __</i> | |
| | <i>ACADEMIC / RESEARCH SCORE BROUGHT FORWARD FROM PRECEDING YEAR 20__ - __</i> | |
| | <i>TOTAL ACADEMIC / RESEARCH SCORE UPTO 31 MAY 20_____</i> | |



Note:

- (1) Paper presented if part of edited book or proceeding then it can be claimed only once.
- (2) For joint supervision of research students, the formula shall be 70% of the total score for Supervisor and Co-supervisor. Supervisor and Co-supervisor, both shall get 7 marks each.
- (3) For the purpose of calculating research score of the teacher, the combined research score from the categories of 5(b). Policy Document and 6. Invited lectures/ Resource Person/ Paper presentation shall have an upper capping of thirty percent of the total research score of the teacher concerned.
- (4) The research score shall be from the minimum of three categories out of six categories.

Name and Signature of the IQAC Co-ordinator

Name and Signature of Teacher

PRINCIPAL

Date:

Place:

College Seal

N.B.

- (1) Teachers should submit Annual Assessment Report along with supporting documents in separate file.
- (2) Supporting documents should be numbered serially and the page numbers of supporting documents should be indicated in the Annual Assessment Report, wherever claims have been made.



SALARY RECORD

Salary Statement for the Financial Year (Assessment Year.....)

Full Name: _____ Employee No.: _____ PAN No.: _____

| | Basic Pay | D.P. | D.A. | C.L.A. | H.R.A. | T.A. | Total | GPF | GIS | P.T. | IT |
|-----------|-----------|------|------|--------|--------|------|-------|-----|-----|------|----|
| Mar. ____ | | | | | | | | | | | |
| Apr. ____ | | | | | | | | | | | |
| May ____ | | | | | | | | | | | |
| Jun. ____ | | | | | | | | | | | |
| Jul. ____ | | | | | | | | | | | |
| Aug. ____ | | | | | | | | | | | |
| Sep. ____ | | | | | | | | | | | |
| Oct. ____ | | | | | | | | | | | |
| Nov. ____ | | | | | | | | | | | |
| Dec. ____ | | | | | | | | | | | |
| Jan. ____ | | | | | | | | | | | |
| Feb. ____ | | | | | | | | | | | |
| Arrears | | | | | | | | | | | |
| | | | | | | | | | | | |



INCOME FROM OTHER SOURCES

| Sr. No. | Particulars | Amount |
|---------|---|--------|
| 1. | Assessment and Evaluation May, 2019 October, 2019 Others | |
| 2. | Honorarium/Payment on Lecture Basis from Self-finance Courses | |
| 3. | Honorarium/Payment on Lecture Basis from M.Com. (Evening) | |
| 4. | Other Income: _____ | |
| | Total Income from Other Sources | |

ANY OTHER INFORMATION



INCOME TAX CALCULATION FOR THE FINANCIAL YEAR 20__-20__

Assessment Year: _____

PAN No: _____

| Sr. No. | Particulars | Amount |
|---------|--|--------|
| 1 | Salary as per statement | |
| 2 | Other Income (if any): | |
| | A = (1 + 2) | |
| 3 | Less : H.R.A. (as per rule 10 (13) (a)) | |
| | B = (A – 3) | |
| 4 | Less: 1) Professional Tax. (as per rule 18 (I) (ii) | |
| | 2) Travelling Allowance | |
| | 3) Donation : Flood relief/ flag day | |
| | 4) Infrastructure Bond/Mediclaim (Max 25000)/ | |
| | (1 + 4) | |
| | C = (B – 4) | |
| 5 | House Building Loan Interest (Max. Rs. 2.0 lakhs) | |
| | D = (C – 5) | |
| 6 | Less: i) G.P.F.(NPS) | |
| | ii) G.I.S. | |
| | iii) H.B.A. loan Principal | |
| | iv) L.I.C. | |
| | v) P.P.F. | |
| | vi) Bonds | |
| | vii) Tut. Fees (max. two children) | |
| | viii) N.S.C. accrued interest | |
| | ix) ULIP | |
| | x) Mutual Fund / DED AD | |
| | Maximum Rs. One Lakh Fifty Thousand Only (i to xii) | |
| 7 | E = (D – 6) (Taxable Income) | |
| | Tax Rates: 2,50,000 Nil | |
| | 2,50,001 TO 5,00,000 5 % | |
| | 5,00,001 to 10,00,000 Rs.12500 + 20% | |
| | 10,00,001 & above Rs.1,12500 + 30% | |
| | F – (tax on "E") | |
| 8 | Add. 4% Health & Education Cess G – (cal.on F) | |
| | (F + G) | |
| 9 | Tax paid up to November 20__ | |
| 10 | Tax to be paid in December 20__ | |
| 11 | Tax to be paid in January 20__ | |
| 10 | Tax to be paid in February 20__ | |

Navneet College Of Commerce & Science



Mentoring Report

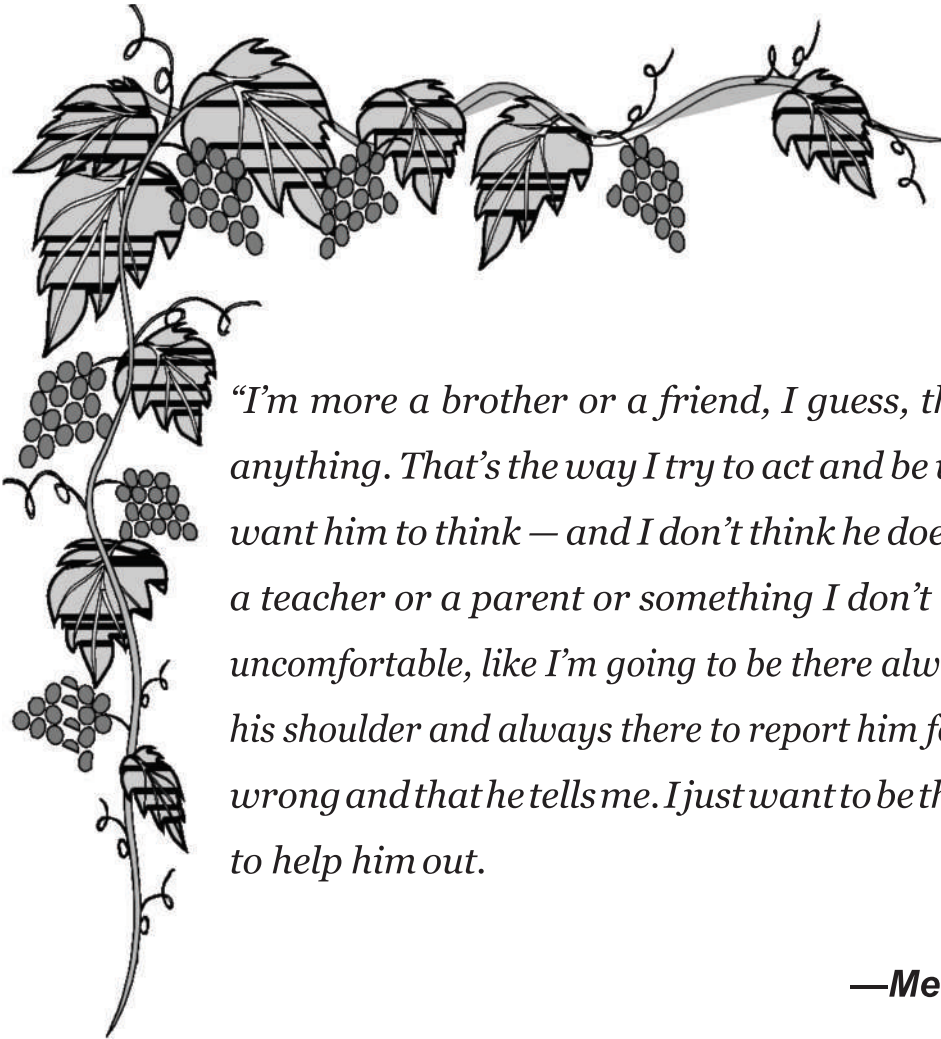
(Prepared by Internal Quality Assurance Cell)

A.Y. 20__ -20__

Name of the Mentor: _____

Designation: _____

No. of Mentees Allotted: _____



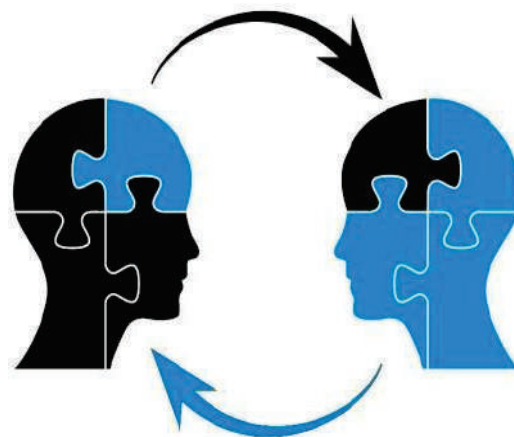
“I’m more a brother or a friend, I guess, than a parent or anything. That’s the way I try to act and be with him. I don’t want him to think — and I don’t think he does — that I’m like a teacher or a parent or something I don’t want him to be uncomfortable, like I’m going to be there always looking over his shoulder and always there to report him for things he does wrong and that he tells me. I just want to be there as his friend to help him out.

—Mentor, Minneapolis



RECORD OF MEETINGS

| Sr. No. | Date & Time of Meeting | No. of Mentees Present |
|---------|------------------------|------------------------|
| 1. | | |
| 2. | | |
| 3. | | |
| 4. | | |
| 5. | | |



The Main thing at first was just gaining trust – that trust that he would confide to me. That was important first. I had to let her know that no matter what, she could tell me anything and I’d believe her and trust her and I’d support her. I think that’s what these kids need I think it just takes a long time to build up a trust. ”



SPECIFIC ISSUES/PROBLEMS IDENTIFIED

| Sr. No. | Major Issues/Problems Identified | Resolved/Unresolved |
|---------|----------------------------------|---------------------|
| 1. | | |
| 2. | | |
| 3. | | |
| 4. | | |
| 5. | | |
| 6. | | |
| 7. | | |
| 8. | | |
| 9. | | |
| 10. | | |
| 11. | | |
| 12. | | |
| 13. | | |
| 14. | | |
| 15. | | |
| 16. | | |
| 17. | | |
| 18. | | |
| 19. | | |
| 20. | | |
| 21. | | |
| 22. | | |



KNOW YOUR MENTEES (KYM)

Name: _____

Gender: _____ Religion: _____ Caste: _____

Recent Passport Size
Photo

Home Address: _____

Mobile Nos.- Self: _____ Parents/Guardians: _____

E-mail ID.: _____

Hobbies/Interests: _____

Career Interest: _____

Subjects of Interest: _____

Subjects needing help in: _____

Average Percentage at previous exam: _____

Suitable day and time to meet mentor: _____

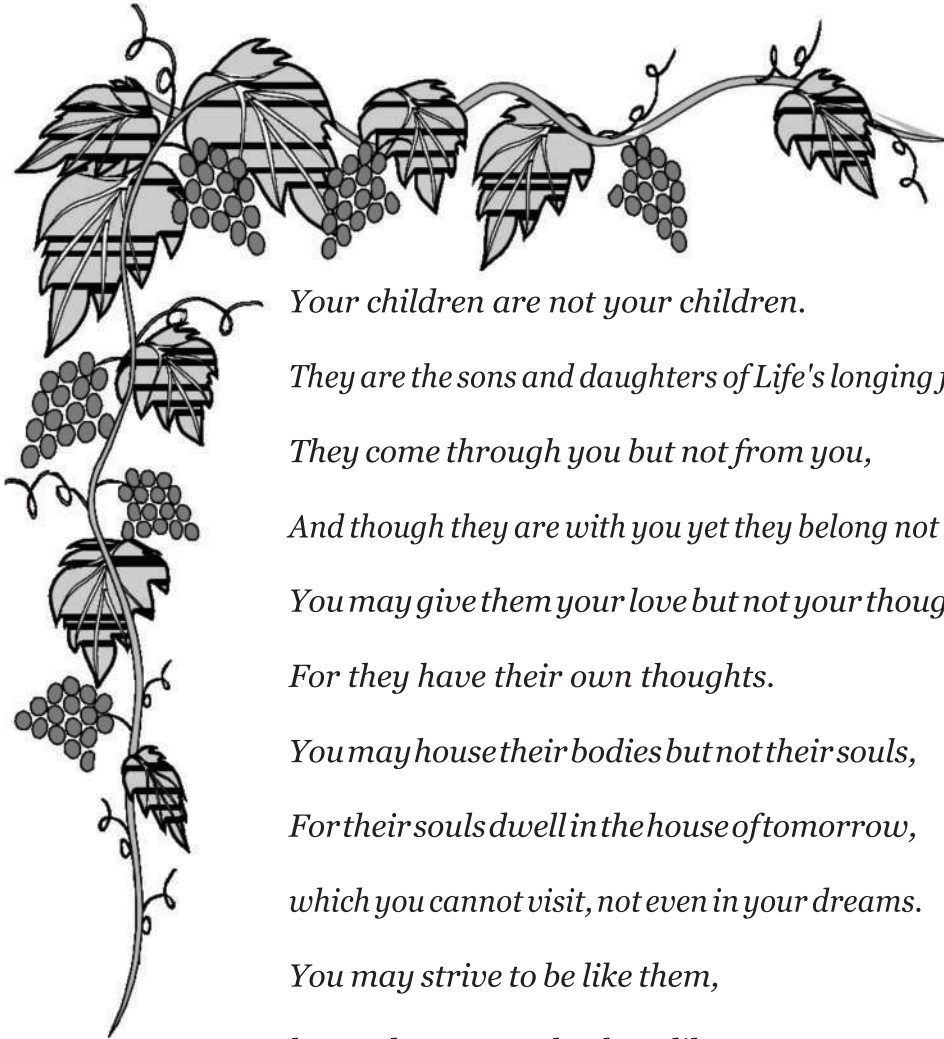
Mentor Expectations:

- Contact their mentees at least once a month.
- Keep confidential all proceedings between mentor and mentee.
- Offer criticism and critiques in positive and productive ways.
- Help mentees expand their repertoire of teaching skills, strategies, and knowledge.
- Communicate a passion for teaching as helping students to develop their potential.

Mentee Expectations:

- Reply to mentor contacts at least once a month.
- Keep confidential all proceedings between mentor and mentee.
- When desired, ask for help with grade level or subject matter expertise, the use of technology, classroom management and procedures, or better teaching methods.
- Respond to suggestions and criticism in positive and productive ways.

A Message to All Parents



*Your children are not your children.
They are the sons and daughters of Life's longing for itself.
They come through you but not from you,
And though they are with you yet they belong not to you.
You may give them your love but not your thoughts,
For they have their own thoughts.
You may house their bodies but not their souls,
For their souls dwell in the house of tomorrow,
which you cannot visit, not even in your dreams.
You may strive to be like them,
but seek not to make them like you.
For life goes not backward nor tarries with yesterday.*





Navneet Education Society's

NAVNEET COLLEGE
OF COMMERCE & SCIENCE

Recognised under Section 2(f) of the UGC Act, 1956

Performance Appraisal System (Students Satisfaction Survey)



Navneet Education Society's

NAVNEET COLLEGE OF COMMERCE & SCIENCE

Recognised under Section 2(f) of the UGC Act, 1956

Navneet College of Commerce and Science adheres to the National Assessment and Accreditation Council (NAAC) Guidelines by annually conducting Students Satisfaction Surveys (SSS) to assess the performance of its teachers. Following NAAC guidelines, these surveys play a pivotal role in evaluating various aspects of teaching, such as instructional methods, communication clarity, and overall satisfaction with the learning experience.

The feedback collected through the Students Satisfaction Surveys at Navneet College serves as a key component in the accreditation process. Students actively participate in providing insights into the effectiveness of teaching methods employed by faculty members. The results from these surveys are utilized to comprehensively evaluate teacher performance, enabling the identification of strengths and areas for improvement.

Navneet College emphasizes the constructive use of survey feedback to enhance the teaching-learning process. The institution is committed to fostering a culture of accountability and continuous improvement in line with NAAC guidelines. Through this student-centric approach to teacher assessment, Navneet College strives to uphold the standards of excellence in higher education, ensuring the professional development and quality of education provided by its educators.

<https://nesedu.in/students-satisfaction-survey/>



Navneet Education Society's

NAVNEET COLLEGE OF COMMERCE & SCIENCE

Recognised under Section 2(f) of the UGC Act, 1956

Salary Certificate of Teaching and Non-teaching Staff



Navneet Education Society's

NAVNEET COLLEGE OF COMMERCE & SCIENCE

Recognised under Section 2(f) of the UGC Act, 1956

CERTIFICATE

This is to certify that the salary for the teaching and non – teaching staff members has been paid by management on or before 10th of every month. The following table gives the details of month – wise payment during the F.Y. 2022-23.

| Month and Year of Salary | Date of Payment |
|--------------------------|-----------------|
| April 2022 | 10.05.2022 |
| May 2022 | 10.06.2022 |
| June 2022 | 08.07.2022 |
| July 2022 | 10.08.2022 |
| August 2022 | 10.09.2022 |
| September 2022 | 10.10.2022 |
| October 2022 | 10.11.2022 |
| November 2022 | 09.12.2022 |
| December 2022 | 09.01.2023 |
| January 2023 | 10.02.2023 |
| February 2023 | 10.03.2023 |
| March 2023 | 10.04.2023 |

PRINCIPAL
Navneet College of Commerce & Science
Mumbai Central, Mumbai - 400 008.



Gilderlane Mun. School Bldg. Belasis Bridge, Opp. Rly. Stn. Mumbai Central, Mumbai 400 008
Tel.: 022-23082017-18, 022-23012671 Email: degreecollege@nesedu.in Website: www.nesedu.in

College Code: 979 | Affiliated to University of Mumbai
Recognized by UGC under Section 2(f) of UGC Act, 1956



Navneet Education Society's

NAVNEET COLLEGE **OF COMMERCE & SCIENCE**

Recognised under Section 2(f) of the UGC Act, 1956

PF Facility for Non-teaching Staff



Navneet Education Society's

NAVNEET COLLEGE OF COMMERCE & SCIENCE

Recognised under Section 2(f) of the UGC Act, 1956

PF CREDIT CERTIFICATE FOR THE YEAR 2022-23

| Sr. No. | Name of the Staff | PF No. | UAN No. |
|---------|-----------------------------|------------------------|--------------|
| 1. | Satyendra Banshraj Pal | MHBAN00485510000010055 | 101088975205 |
| 2. | Prabha Eknath Pednekar | MHBAN16251010000010018 | 101158306170 |
| 3. | Tushar Kamlesh Mishra | MHBAN16251010000010027 | 101759111992 |
| 4. | Asha Yashwant Masurkar | KDMAL02161890000000030 | 100583908635 |
| 5. | Pratiksha Santosh Bandbe | MHBAN16251010000010025 | 101741166847 |
| 6. | Dhananjay Rajbahadur Garg | MHBAN16251010000010023 | 10084059666 |
| 7. | Dattaram Ganpat Nimbalkar | MHBAN16251010000010020 | 101158981516 |
| 8. | Vishnu Maruti Magdum | MHBAN16251010000010019 | 101158307774 |
| 9. | Subhadra Sunil Kap | MHBAN16251010000010009 | 101158271107 |
| 10. | Sanjay Shantaram Naringekar | MHBAN16251010000010006 | 101158259723 |

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Navneet College of Commerce & Science
Mumbai Central, Mumbai - 400 008.



Navneet Education Society's

NAVNEET COLLEGE OF COMMERCE & SCIENCE

Recognised under Section 2(f) of the UGC Act, 1956

Interest Free Loans for Staff



Navneet Education Society's

NAVNEET COLLEGE OF COMMERCE & SCIENCE

Recognised under Section 2(f) of the UGC Act, 1956

CERTIFICATE

The following teaching and non-teaching staff members were the recipient of Interest Free Loan from the college.

| Sr. No. | Name of the Staff | Amount in Rs. |
|----------------|-------------------|---------------|
| 2020-21 | | |
| 1. | Dhananjay Garg | 17,000 |
| 2. | Sanjay Sawant | 6,000 |
| 3. | Satyendra Pal | 8,000 |
| 2021-22 | | |
| 4. | Satyendra Pal | 6,000 |
| 5. | Dhananjay Garg | 14,000 |
| 6. | Sanjay Sawant | 15,000 |
| 2022-23 | | |
| 7. | Dhananjay Garg | 39,000 |
| 8. | Prabha Pednekar | 40,000 |

PRINCIPAL
Navneet College of Commerce & Science
Mumbai Central, Mumbai - 400 008.

Navneet College of Comm & Science - Deg

Balsis Bridge, Opp Railway Station,
Mumbai Central,
Mumbai

Dhananjay Garg - Loan Advance

Ledger Account

1-Apr-2020 to 31-Mar-2021

Page 1

| Date | Particulars | Vch Type | Vch No. | Debit | Credit |
|-----------|-----------------------------|----------------|---------|------------------|------------------|
| 1-4-2020 | To Dhananjay Garg - Staff | Journal | 43 | 17,000.00 | |
| 31-1-2021 | By (as per details) | Journal | 1334 | | 1,000.00 |
| | Salary to Office Staff | | | 23,742.00 Dr | |
| | Dhananjay Garg - Staff | | | 20,739.00 Cr | |
| | EPF - Employee Contribution | | | 1,803.00 Cr | |
| | Professional Tax | | | 200.00 Cr | |
| | <i>Jan 2021</i> | | | | |
| 28-2-2021 | By (as per details) | Journal | 1467 | | 1,000.00 |
| | Salary to Office Staff | | | 23,000.00 Dr | |
| | Dhananjay Garg - Staff | | | 19,897.00 Cr | |
| | EPF - Employee Contribution | | | 1,803.00 Cr | |
| | Professional Tax | | | 300.00 Cr | |
| 31-3-2021 | By (as per details) | Journal | 1554 | | 1,000.00 |
| | Salary to Office Staff | | | 23,767.00 Dr | |
| | Dhananjay Garg - Staff | | | 20,765.00 Cr | |
| | EPF - Employee Contribution | | | 1,802.00 Cr | |
| | Professional Tax | | | 200.00 Cr | |
| | <i>March 2021</i> | | | | |
| | | | | 17,000.00 | 3,000.00 |
| By | Closing Balance | | | | 14,000.00 |
| | | | | 17,000.00 | 17,000.00 |

Navneet College of Comm & Science - Deg

Balsis Bridge, Opp Railway Station,
Mumbai Central,
Mumbai

Sanjay Sawant- Loan Advance Salary

Ledger Account

1-Apr-2020 to 31-Mar-2021

Page 1

| Date | Particulars | Vch Type | Vch No. | Debit | Credit |
|------------|--|----------------|---------|------------------|------------------|
| 31-8-2020 | To Sanjay R Sawant - Driver <i>salary to driver</i> | Journal | 605 | 6,000.00 | |
| 31-10-2020 | By (as per details) Salary to Driver 16,000.00 Dr Sanjay R Sawant - Driver 13,800.00 Cr Professional Tax 200.00 Cr <i>salary to driver</i> | Journal | 876 | | 2,000.00 |
| 30-11-2020 | By (as per details) Salary to Driver 16,000.00 Dr Sanjay R Sawant - Driver 13,800.00 Cr Professional Tax 200.00 Cr <i>salary to driver</i> | Journal | 1026 | | 2,000.00 |
| 31-12-2020 | By (as per details) Salary to Driver 16,000.00 Dr Sanjay R Sawant - Driver 13,800.00 Cr Professional Tax 200.00 Cr <i>Dec 2020</i> | Journal | 1110 | | 2,000.00 |
| 25-1-2021 | To Sanjay R Sawant - Driver <i>advance salary</i> | Journal | 1318 | 30,000.00 | |
| 31-1-2021 | By (as per details) Salary to Driver 16,000.00 Dr Sanjay R Sawant - Driver 10,800.00 Cr Professional Tax 200.00 Cr <i>Jan 2021</i> | Journal | 1336 | | 5,000.00 |
| 28-2-2021 | By (as per details) Salary to Driver 20,000.00 Dr Sanjay R Sawant - Driver 14,700.00 Cr Professional Tax 300.00 Cr | Journal | 1470 | | 5,000.00 |
| 31-3-2021 | By (as per details) Salary to Driver 18,000.00 Dr Sanjay R Sawant - Driver 12,800.00 Cr Professional Tax 200.00 Cr <i>March 2021</i> | Journal | 1569 | | 5,000.00 |
| | | | | 36,000.00 | 21,000.00 |
| By | Closing Balance | | | | 15,000.00 |
| | | | | 36,000.00 | 36,000.00 |

Navneet College of Comm & Science - Deg

Balsis Bridge, Opp Railway Station,
Mumbai Central,
Mumbai

Satyendra Pal Loan Advance Salary

Ledger Account

1-Apr-2020 to 31-Mar-2021

Page 1

| Date | Particulars | Vch Type | Vch No. | Debit | Credit |
|------------|---|----------|---------|------------------|------------------|
| 30-7-2020 | To Bank of Baroda - 12460100018265 <i>EBANK:ADVANCE-SATYENDRA</i> | Payment | 78 | 8,000.00 | |
| 30-9-2020 | To (as per details) Fees to Professor 10,000.00 Dr Satyendra Pal - Professor 19,800.00 Cr Professional Tax 200.00 Cr <i>fees to professor</i> | Journal | 777 | 10,000.00 | |
| 31-10-2020 | By (as per details) Fees to Professor 20,000.00 Dr Satyendra Pal - Professor 17,800.00 Cr Professional Tax 200.00 Cr <i>fees for lecture</i> | Journal | 877 | | 2,000.00 |
| 30-11-2020 | By (as per details) Fees to Professor 20,000.00 Dr Satyendra Pal - Professor 17,800.00 Cr Professional Tax 200.00 Cr <i>fees for lectures</i> | Journal | 1027 | | 2,000.00 |
| 31-12-2020 | By (as per details) Fees to Professor 20,000.00 Dr Satyendra Pal - Professor 17,800.00 Cr Professional Tax 200.00 Cr <i>Dec 2020</i> | Journal | 1111 | | 2,000.00 |
| 31-1-2021 | By (as per details) Fees to Professor 20,000.00 Dr Satyendra Pal - Professor 17,800.00 Cr Professional Tax 200.00 Cr <i>fees for lecture</i> | Journal | 1353 | | 2,000.00 |
| 28-2-2021 | By (as per details) Fees to Professor 20,000.00 Dr Satyendra Pal - Professor 17,700.00 Cr Professional Tax 300.00 Cr | Journal | 1471 | | 2,000.00 |
| 31-3-2021 | By (as per details) Salary to Driver 20,000.00 Dr Satyendra Pal - Professor 17,800.00 Cr Professional Tax 200.00 Cr <i>March 2021</i> | Journal | 1582 | | 2,000.00 |
| | | | | 18,000.00 | 12,000.00 |
| By | Closing Balance | | | | 6,000.00 |
| | | | | 18,000.00 | 18,000.00 |

Navneet College of Comm & Science - Deg

Balsis Bridge, Opp Railway Station,
Mumbai Central,
Mumbai

Satyendra Pal Loan Advance Salary

Ledger Account

1-Apr-2021 to 31-Mar-2022

Page 1

| Date | Particulars | Vch Type | Vch No. | Debit | Credit |
|--------------|---|----------------|---------|-----------------|-----------------|
| 1-4-2021 To | Opening Balance | | | 6,000.00 | |
| 30-4-2021 By | (as per details) | Journal | 55 | | 2,000.00 |
| | Salary to Office Staff | | | 20,000.00 Dr | |
| | Satyendra Pal - Professor | | | | 17,800.00 Cr |
| | Professional Tax | | | | 200.00 Cr |
| | <i>salary for the month of April 2021</i> | | | | |
| 30-6-2021 By | (as per details) | Journal | 108 | | 2,000.00 |
| | Salary to Office Staff | | | 12,200.00 Dr | |
| | Satyendra Pal - Professor | | | | 10,000.00 Cr |
| | Professional Tax | | | | 200.00 Cr |
| | <i>salary for the month of June 2021</i> | | | | |
| | By (as per details) | Journal | 110 | | 200.00 |
| | Salary to Office Staff | | | 7,567.00 Dr | |
| | Asha Masurkar - Staff | | | | 7,367.00 Cr |
| | <i>June 2021</i> | | | | |
| | | | | 6,000.00 | 4,200.00 |
| By | Closing Balance | | | | 1,800.00 |
| | | | | 6,000.00 | 6,000.00 |

Navneet College of Comm & Science - Deg

Balsis Bridge, Opp Railway Station,
Mumbai Central,
Mumbai

Dhananjay Garg - Loan Advance

Ledger Account

1-Apr-2021 to 31-Mar-2022

Page 1

| Date | Particulars | Vch Type | Vch No. | Debit | Credit |
|-----------|--|----------------|---------|------------------|-----------|
| 1-4-2021 | To Opening Balance | | | 14,000.00 | |
| 30-4-2021 | By (as per details) | Journal | 51 | | 5,000.00 |
| | Salary to Office Staff 23,000.00 Dr | | | | |
| | Dhananjay Garg - Staff 16,056.00 Cr | | | | |
| | Professional Tax 200.00 Cr | | | | |
| | EPF - Employee Contribution 1,744.00 Cr | | | | |
| | <i>salary for the month of April 2021</i> | | | | |
| 10-5-2021 | To Bank of Baroda - 12460100018265 | Payment | 23 | 25,000.00 | |
| | <i>EBANK:WIB/1257094947/Advance</i> | | | | |
| | <i>Salary given for Med Entry#</i> | | | | |
| | <i>60c44b010bf4b24e548833c1</i> | | | | |
| | <i>inserted on 12-06-2021 by NetNet</i> | | | | |
| 31-5-2021 | By (as per details) | Journal | 93 | | 5,000.00 |
| | Salary to Office Staff 23,709.00 Dr | | | | |
| | Dhananjay Garg - Staff 16,765.00 Cr | | | | |
| | Professional Tax 200.00 Cr | | | | |
| | EPF - Employee Contribution 1,744.00 Cr | | | | |
| | <i>salary for the month of mAY 2021</i> | | | | |
| 30-6-2021 | By (as per details) | Journal | 104 | | 1,000.00 |
| | Salary to Office Staff 13,790.00 Dr | | | | |
| | Dhananjay Garg - Staff 11,544.00 Cr | | | | |
| | Professional Tax 200.00 Cr | | | | |
| | EPF - Employee Contribution 1,046.00 Cr | | | | |
| | <i>salary for the month of June 2021</i> | | | | |
| 31-7-2021 | By (as per details) | Journal | 134 | | 1,000.00 |
| | Salary to Office Staff 24,383.00 Dr | | | | |
| | Dhananjay Garg - Staff 21,410.00 Cr | | | | |
| | Professional Tax 200.00 Cr | | | | |
| | EPF - Employee Contribution 1,773.00 Cr | | | | |
| | <i>June 2021</i> | | | | |
| 31-8-2021 | By (as per details) | Journal | 283 | | 1,000.00 |
| | Salary to Office Staff 24,917.00 Dr | | | | |
| | Dhananjay Garg - Staff 21,944.00 Cr | | | | |
| | Professional Tax 200.00 Cr | | | | |
| | EPF - Employee Contribution 1,773.00 Cr | | | | |
| | <i>Aug 2021</i> | | | | |
| 30-9-2021 | By (as per details) | Journal | 495 | | 1,000.00 |
| | Salary to Office Staff 23,767.00 Dr | | | | |
| | Dhananjay Garg - Staff 20,823.00 Cr | | | | |
| | Professional Tax 200.00 Cr | | | | |
| | EPF - Employee Contribution 1,744.00 Cr | | | | |
| | <i>Sep 2021</i> | | | | |
| | Carried Over | | | 39,000.00 | 14,000.00 |

continued ...

| Date | Particulars | Vch Type | Vch No. | Debit | Credit |
|------------|------------------------------------|----------|---------|------------------|------------------|
| | Brought Forward | | | 39,000.00 | 14,000.00 |
| 31-10-2021 | By (as per details) | Journal | 736 | | 1,000.00 |
| | Salary to Office Staff | | | 23,767.00 Dr | |
| | Dhananjay Garg - Staff | | | | 20,823.00 Cr |
| | Professional Tax | | | | 200.00 Cr |
| | EPF - Employee Contribution | | | | 1,744.00 Cr |
| | Oct 2021 | | | | |
| 31-12-2021 | By (as per details) | Journal | 1027 | | 2,000.00 |
| | Salary to Office Staff | | | 25,600.00 Dr | |
| | Dhananjay Garg - Staff | | | | 21,576.00 Cr |
| | Professional Tax | | | | 200.00 Cr |
| | EPF - Employee Contribution | | | | 1,824.00 Cr |
| | Salary for the month of Dec 2021 | | | | |
| 31-1-2022 | By (as per details) | Journal | 1107 | | 1,000.00 |
| | Salary to Office Staff | | | 24,800.00 Dr | |
| | Dhananjay Garg - Staff | | | | 21,776.00 Cr |
| | Professional Tax | | | | 200.00 Cr |
| | EPF - Employee Contribution | | | | 1,824.00 Cr |
| | January 2022 | | | | |
| 28-2-2022 | By (as per details) | Journal | 1302 | | 1,000.00 |
| | Salary to Office Staff | | | 24,900.00 Dr | |
| | Dhananjay Garg - Staff | | | | 21,776.00 Cr |
| | Professional Tax | | | | 300.00 Cr |
| | EPF - Employee Contribution | | | | 1,824.00 Cr |
| | feb 22 | | | | |
| 31-3-2022 | To Bank of Baroda - 12460100018285 | Payment | 754 | 20,000.00 | |
| | EBANK:WIB/1297538512/Advance | | | | |
| | Salary closing bal 64483.84 | | | | |
| | By (as per details) | Journal | 1576 | | 1,000.00 |
| | Salary to Office Staff | | | 26,400.00 Dr | |
| | Dhananjay Garg - Staff | | | | 23,376.00 Cr |
| | Professional Tax | | | | 200.00 Cr |
| | EPF - Employee Contribution | | | | 1,824.00 Cr |
| | march 22 | | | | |
| | | | | 59,000.00 | 20,000.00 |
| By | Closing Balance | | | | 39,000.00 |
| | | | | 59,000.00 | 59,000.00 |

Navneet College of Comm & Science - Deg

Balsis Bridge, Opp Railway Station,
Mumbai Central,
Mumbai

Sanjay Sawant- Loan Advance Salary

Ledger Account

1-Apr-2021 to 31-Mar-2022

Page 1

| Date | Particulars | Vch Type | Vch No. | Debit | Credit |
|-----------|--|----------------|---------|------------------|------------------|
| 1-4-2021 | To Opening Balance | | | 15,000.00 | |
| 30-4-2021 | By (as per details) | Journal | 54 | | 5,000.00 |
| | Salary to Driver 18,000.00 Dr | | | | |
| | Sanjay R Sawant - Driver 12,800.00 Cr | | | | |
| | Professional Tax 200.00 Cr | | | | |
| | <i>fees paid tor for the month of May</i> | | | | |
| | <i>2021</i> | | | | |
| 30-6-2021 | By (as per details) | Journal | 106 | | 5,000.00 |
| | Salary to Driver 18,000.00 Dr | | | | |
| | Sanjay R Sawant - Driver 12,800.00 Cr | | | | |
| | Professional Tax 200.00 Cr | | | | |
| | <i>fees paid to for the month of June</i> | | | | |
| | <i>2021</i> | | | | |
| | | | | 15,000.00 | 10,000.00 |
| | | | | | 5,000.00 |
| | | | | 15,000.00 | 15,000.00 |
| | By Closing Balance | | | | |

Navneet College of Comm & Science - Deg

Balsis Bridge, Opp Railway Station,
Mumbai Central,
Mumbai

Dhananjay Garg - Loan Advance

Ledger Account

1-Apr-2022 to 31-Mar-2023

Page 1

| Date | Particulars | Vch Type | Vch No. | Debit | Credit |
|-----------|--|----------------|---------|------------------|-----------|
| 1-4-2022 | To Opening Balance | | | 39,000.00 | |
| 30-4-2022 | By (as per details) | Journal | 55 | | 1,000.00 |
| | Salary to Office Staff 24,000.00 Dr | | | | |
| | Dhananjay Garg - Staff 20,976.00 Cr | | | | |
| | Professional Tax 200.00 Cr | | | | |
| | EPF - Employee Contribution 1,824.00 Cr | | | | |
| | <i>salary for the month of April 2022</i> | | | | |
| 31-5-2022 | By (as per details) | Journal | 84 | | 1,000.00 |
| | Salary to Office Staff 20,143.00 Dr | | | | |
| | Dhananjay Garg - Staff 16,976.00 Cr | | | | |
| | Professional Tax 200.00 Cr | | | | |
| | EPF - Employee Contribution 1,967.00 Cr | | | | |
| | <i>salary for the month of May 2022</i> | | | | |
| 30-6-2022 | By (as per details) | Journal | 118 | | 5,000.00 |
| | Salary to Office Staff 24,640.00 Dr | | | | |
| | Dhananjay Garg - Staff 17,346.00 Cr | | | | |
| | Professional Tax 200.00 Cr | | | | |
| | EPF - Employee Contribution 2,094.00 Cr | | | | |
| | <i>salary for the month of June</i> | | | | |
| 30-7-2022 | To Bank of Baroda - 12460100018265 | Payment | 144 | 20,000.00 | |
| | DHANANJAY GARG-ANDEAS 1398 | | | | |
| | <i>Reference: 1398 Entry#</i> | | | | |
| | <i>62eb655c089ad8374ffa617d</i> | | | | |
| | <i>inserted on 04-08-2022 by NetNet</i> | | | | |
| 31-7-2022 | By (as per details) | Journal | 193 | | 5,000.00 |
| | Salary to Office Staff 24,774.00 Dr | | | | |
| | Dhananjay Garg - Staff 17,691.00 Cr | | | | |
| | Professional Tax 200.00 Cr | | | | |
| | EPF - Employee Contribution 1,883.00 Cr | | | | |
| | <i>salary for the month of June</i> | | | | |
| 31-8-2022 | By (as per details) | Journal | 334 | | 5,000.00 |
| | Salary to Office Staff 24,000.00 Dr | | | | |
| | Dhananjay Garg - Staff 19,122.00 Cr | | | | |
| | Professional Tax 200.00 Cr | | | | |
| | EPF - Employee Contribution 2,001.00 Cr | | | | |
| | Over Time Salary Payment 2,323.00 Dr | | | | |
| | <i>salary for the month of Aug 2022</i> | | | | |
| 30-9-2022 | By (as per details) | Journal | 619 | | 5,000.00 |
| | Salary to Office Staff 25,000.00 Dr | | | | |
| | Dhananjay Garg - Staff 19,820.00 Cr | | | | |
| | Professional Tax 200.00 Cr | | | | |
| | EPF - Employee Contribution 2,063.00 Cr | | | | |
| | Over Time Salary Payment 2,083.00 Dr | | | | |
| | <i>salary for the month of Sep 2022</i> | | | | |
| | Carried Over | | | 59,000.00 | 22,000.00 |

continued ...

| Date | Particulars | Vch Type | Vch No. | Debit | Credit |
|------------|---|----------|---------|------------------|------------------|
| | Brought Forward | | | 59,000.00 | 22,000.00 |
| 31-10-2022 | By (as per details) | Journal | 881 | | 5,000.00 |
| | Salary to Office Staff | | | 26,613.00 Dr | |
| | Dhananjay Garg - Staff | | | | 19,386.00 Cr |
| | Professional Tax | | | | 200.00 Cr |
| | EPF - Employee Contribution | | | | 2,027.00 Cr |
| | <i>salary for the month of Oct 2022</i> | | | | |
| 30-11-2022 | By (as per details) | Journal | 1090 | | 3,000.00 |
| | Salary to Office Staff | | | 26,667.00 Dr | |
| | Dhananjay Garg - Staff | | | | 21,436.00 Cr |
| | Professional Tax | | | | 200.00 Cr |
| | EPF - Employee Contribution | | | | 2,031.00 Cr |
| | <i>salary for the month of Nov 2022</i> | | | | |
| 31-12-2022 | By (as per details) | Journal | 1190 | | 3,000.00 |
| | Salary to Office Staff | | | 25,000.00 Dr | |
| | Dhananjay Garg - Staff | | | | 19,896.00 Cr |
| | Professional Tax | | | | 200.00 Cr |
| | EPF - Employee Contribution | | | | 1,904.00 Cr |
| | <i>salary for the month of Dec 2022</i> | | | | |
| | | | | 59,000.00 | 33,000.00 |
| By | Closing Balance | | | | 26,000.00 |
| | | | | 59,000.00 | 59,000.00 |

Navneet College of Comm & Science - Deg

Balsis Bridge, Opp Railway Station,
Mumbai Central,
Mumbai

Advance Salary - Prabha Pednekar

Ledger Account

1-Apr-2022 to 31-Mar-2023

Page 1

| Date | Particulars | Vch Type | Vch No. | Debit | Credit |
|------------|---|----------------|---------|--------------|--------------|
| 19-7-2022 | To Prabha Pednekar - Staff | Journal | 155 | 40,000.00 | |
| 31-8-2022 | By (as per details) | Journal | 339 | | 3,000.00 |
| | Salary to Office Staff | | | 18,000.00 Dr | |
| | Prabha Pednekar - Staff | | | | 13,456.00 Cr |
| | Professional Tax | | | | 200.00 Cr |
| | EPF - Employee Contribution | | | | 1,344.00 Cr |
| | <i>salary for the month of Aug 2022</i> | | | | |
| 30-9-2022 | By (as per details) | Journal | 624 | | 3,000.00 |
| | Salary to Office Staff | | | 18,000.00 Dr | |
| | Prabha Pednekar - Staff | | | | 13,456.00 Cr |
| | Professional Tax | | | | 200.00 Cr |
| | EPF - Employee Contribution | | | | 1,344.00 Cr |
| | <i>salary for the month of Sep 2022</i> | | | | |
| 31-10-2022 | By (as per details) | Journal | 886 | | 3,000.00 |
| | Salary to Office Staff | | | 18,000.00 Dr | |
| | Prabha Pednekar - Staff | | | | 13,456.00 Cr |
| | Professional Tax | | | | 200.00 Cr |
| | EPF - Employee Contribution | | | | 1,344.00 Cr |
| | <i>salary for the month of Oct 2022</i> | | | | |
| 30-11-2022 | By (as per details) | Journal | 1095 | | 3,000.00 |
| | Salary to Office Staff | | | 17,399.00 Dr | |
| | Prabha Pednekar - Staff | | | | 12,900.00 Cr |
| | Professional Tax | | | | 200.00 Cr |
| | EPF - Employee Contribution | | | | 1,299.00 Cr |
| | <i>salary for the month of Nov 2022</i> | | | | |
| 31-12-2022 | By (as per details) | Journal | 1196 | | 3,000.00 |
| | Salary to Office Staff | | | 16,258.00 Dr | |
| | Prabha Pednekar - Staff | | | | 11,844.00 Cr |
| | Professional Tax | | | | 200.00 Cr |
| | EPF - Employee Contribution | | | | 1,214.00 Cr |
| | <i>salary for the month of Dec 2022</i> | | | | |
| 31-1-2023 | By (as per details) | Journal | 1268 | | 3,000.00 |
| | Salary to Office Staff | | | 18,000.00 Dr | |
| | Prabha Pednekar - Staff | | | | 13,456.00 Cr |
| | Professional Tax | | | | 200.00 Cr |
| | EPF - Employee Contribution | | | | 1,344.00 Cr |
| | <i>salary for the month of Jan 2023</i> | | | | |
| 28-2-2023 | By (as per details) | Journal | 1428 | | 3,000.00 |
| | Salary to Office Staff | | | 18,000.00 Dr | |
| | Prabha Pednekar - Staff | | | | 13,456.00 Cr |
| | Professional Tax | | | | 200.00 Cr |
| | EPF - Employee Contribution | | | | 1,344.00 Cr |
| | <i>salary for the month of Feb 2023</i> | | | | |
| | Carried Over | | | 40,000.00 | 21,000.00 |

continued ...

| Date | Particulars | Vch Type | Vch No. | Debit | Credit |
|-----------|---|--------------|---------|------------------|------------------|
| | Brought Forward | | | 40,000.00 | 21,000.00 |
| 31-3-2023 | By (as per details) | Journal | 1733 | | 3,000.00 |
| | Salary to Office Staff | 18,000.00 Dr | | | |
| | Prabha Pednekar - Staff | 13,356.00 Cr | | | |
| | Professional Tax | 300.00 Cr | | | |
| | EPF - Employee Contribution | 1,344.00 Cr | | | |
| | <i>salary for the month of March 2023</i> | | | | |
| | | | | 40,000.00 | 24,000.00 |
| By | Closing Balance | | | | 16,000.00 |
| | | | | 40,000.00 | 40,000.00 |



Navneet Education Society's

NAVNEET COLLEGE
OF COMMERCE & SCIENCE

Recognised under Section 2(f) of the UGC Act, 1956

Financial Support to Teachers for Attending FDPs and Publication of Research Papers



Navneet Education Society's

NAVNEET COLLEGE OF COMMERCE & SCIENCE

Recognised under Section 2(f) of the UGC Act, 1956

List of Teachers Receiving Financial Support Year-wise under Each Head

| Sr. No. | Year | Name of the Teacher | Head of Financial Support |
|---------|---------|----------------------|---------------------------|
| 1 | 2018-19 | Varsha Singh | Registration Fees |
| 2 | 2018-19 | Varsha Singh | Registration Fees |
| 3 | 2018-19 | Varsha Singh | Registration Fees |
| 4 | 2018-19 | Varsha Singh | Registration Fees |
| 5 | 2018-19 | Varsha Singh | Registration Fees |
| 6 | 2018-19 | Varsha Singh | Registration Fees |
| 7 | 2018-19 | Varsha Singh | Registration Fees |
| 8 | 2019-20 | Varsha Singh | Registration Fees |
| 9 | 2019-20 | Varsha Singh | Registration Fees |
| 10 | 2019-20 | Varsha Singh | Registration Fees |
| 11 | 2019-20 | Varsha Singh | Registration Fees |
| 12 | 2020-21 | Vishal Tiwari | Registration Fees |
| 13 | 2020-21 | Harishankar Singh | Registration Fees |
| 14 | 2020-21 | Prashantkumar Pathak | Registration Fees |
| 15 | 2020-21 | Varsha Singh | Registration Fees |
| 16 | 2020-21 | Varsha Singh | Registration Fees |



Navneet Education Society's

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| | | | |
|----|---------|-----------------------|-------------------|
| 17 | 2020-21 | Varsha Singh | Registration Fees |
| 18 | 2021-22 | Satyendra Pal | Publication Fees |
| 19 | 2021-22 | Jitendra Kumar Mishra | Publication Fees |
| 20 | 2022-23 | Smruti Vasavada | Publication Fees |
| 21 | 2022-23 | Satyendra Pal | Publication Fees |
| 22 | 2022-23 | Satyendra Pal | Publication Fees |
| 23 | 2022-23 | Smruti Vasavada | Publication Fees |



PRINCIPAL
Navneet College of Commerce & Science
Mumbai Central, Mumbai - 400 008.

Varsha Singh,
February 15, 2018.

To,
The Principal,
Navneet College of Commerce & Science
Gilderslane Mun. School. Bldg.,
Belasis Bridge
Mumbai Central.

Subject - Reimbursement of expenses

Respected Sir,

I, the below signatory had participated in Faculty Development Programme titled "Innovative Teaching Methodologies & Application of Emotional Intelligence in Education" on 10/2/2018.

I hereby kindly request you to reimburse the amount of Rs. 850/-.

Kindly do the needful.

Thanking you.

S. Varsha

Yours Sincerely,
Varsha Singh.



#Approved and verified

[Handwritten signature]



Navneet Education Society's

NAVNEET COLLEGE OF COMMERCE & SCIENCE

EXPENSES REIMBURSEMENT VOUCHER - CASH

Voucher No.: _____

Date: 15-02-2018

Name of the Staff: Varsha Banshidhar Singh

| Particulars | Rs. | P. |
|--|-------|----|
| bring registration fees & travelling expenses incurred for attending Faculty Development Program | 850/- | |
| Rupees in Words: <u>Eight hundred and fifty only</u> | 850/- | |

Prepared By Darg

Payment Authorised By [Signature]

Received By S. Varsha



CERTIFICATE

of Participation in Faculty Development Program

This is to certify that, ~~Mr.~~ / Ms. / ~~Dr.~~ / ~~Prof.~~

VARSHA BANSHIDHAR SINGH

has attended a one Day Faculty Development Program (FDP) on
"Innovative Teaching Methodologies" & "Application of Emotional Intelligence in Education"
conducted by MasterMyLife EQ Education Pvt. Ltd.

Date: 10th February 2018

HEMANT LAWANGHARE
Director: MasterMyLife EQ Education Pvt. Ltd.

MasterMyLife EQ Education Pvt. Ltd, Partner Institute of University of Mumbai's Garware Institute of Career Education & Development (GICED), Kallina Campus, Santacruz (E), Mumbai - 98. Website: www.MasterMyLifeEdu.com

Varsha Singh
April 11, 2018

To,
The Principal,
Navneet College of Commerce & Science
Gilderlane Mun. School Bldg.,
Belasis Bridge
Mumbai Central.

Subject - Reimbursement of expenses incurred on
publication of research articles.

Respected Sir,

I, the undersigned, incurred expenditure on publication of article titled "Performance Appraisal System on Employee Motivation: A Study of Private Banking Sector" in Mumbai City on 7/4/18.

So, I kindly request you to reimburse the amount of Rs. 1,685/-

Kindly do the needful.
Thanking you.

S. Varsha

Yours Sincerely
Varsha Singh

Approved and Verified.





Navneet Education Society's

NAVNEET COLLEGE OF COMMERCE & SCIENCE

EXPENSES REIMBURSEMENT VOUCHER - CASH

Voucher No.: _____

Date: 11-04-2018

Name of the Staff: Varsha Banshidhar Singh

| Particulars | Rs. | P. |
|---|---------|----|
| being publication expenses incurred on publication of Research articles | 1,685/- | |
| Rupees in Words: <u>One thousand six hundred and eighty-five only</u> | 1,685/- | |

Prepared By Dang

Payment Authorised By [Signature]

Received By S. Varsha



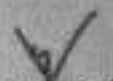
LALA LAJPATRAI COLLEGE OF COMMERCE AND ECONOMICS
MAHALAXMI, MUMBAI-400034.

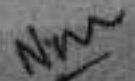
University of Mumbai



IN COLLABORATION WITH
UNIVERSITY OF MUMBAI
Certificate of Participation

This is to certify that Dr. / Mr. / Ms. Varsha Singh of
Navneet Night Degree College / Institute has participated / presented a research
paper titled Performance Appraisal System on Employee Motivation: A Study
of Private Banking Sector in Mumbai City
at National Conference on "VISION 2050: A ROAD A HEAD" held on Saturday, 7th April 2018


Dr. Purnima Sharma
Convener


Dr. Neelam Arora
Principal



CERTIFICATE

of Contribution Awarded to

Name Ms. Valsha B. Singh

Has successfully contributed and published a paper title
Performance Appraisal System on
Employee Motivation: A Study of
Private Banking Sector in Mumbai City
In an

International Peer Reviewed & Referred
Scholarly Research Journal For
Interdisciplinary Studies

ISSN 2278-8808, SJIF 2016:6.177
UGC APPROVED SR. NO. 49366

APRIL-JUNE, 2018 Volume 7, Issue 36, Released On 07/04/2018

www.srjs.com



A handwritten signature in black ink.

Dr. Yashpal D. Netraonkar
Editor In Chief for SR Journals

Varsha Singh
September 7, 2018

To,
The Principal,
Navneet College of Commerce & Science
Gilderfane Mun. School Bldg.
Belasis Bridge
Mumbai Central.

Subject - Reimbursement of expenses

Respected Sir,

I, the below signatory had attended a workshop on
'Avishtkar Research Convention' organized by Department
of Students Development, UoM at Ruparel College on
01/09/2018.

The expenditure on attending a workshop amounting to Rs. 745/-

Kindly, request you to reimburse the amount.

Thanking you.

S. Varsha

Yours Sincerely,

Varsha Singh

~~Approved and Verified~~





Navneet Education Society's

NAVNEET COLLEGE

OF COMMERCE & SCIENCE

EXPENSES REIMBURSEMENT VOUCHER - CASH

Voucher No.: _____

Date: 07.09.18

Name of the Staff: Varsha Banshidhar Singh

| Particulars | Rs. | P. |
|--|-------|----|
| being expenses incurred for attending a workshop organized by UoM at D.G. Ruparel College. | 745/- | |
| Rupees in Words: <u>Seven hundred and forty-five only</u> | 745/- | |

Prepared By Garg

Payment Authorised By [Signature]

Received By S. Varsha

University of Mumbai




DEPARTMENT OF STUDENTS' DEVELOPMENT

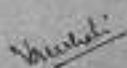
Workshop on Avishkar Research Convention:
2018-2019

Certificate of Participation


This is to Certify that Dr / M^{rs} / M^{ps} / M^s. VARSHA SINGH
of NAVNEET NIGHT DEGREE COLLEGE.

Participated in the Workshop on "Avishkar Research Convention: 2018-19"
Organized by Department of Students' Development, University of Mumbai at
D.G. Ruparel College of Arts, Science and Commerce, Mahim, Mumbai for
Mumbai I District/Zone on September 1, 2018.



DR. DEEPAK SALVE
District Co-ordinator
Avishkar Research
Convention


MRS. VRUSHALI KANERI
District Co-ordinator
Avishkar Research
Convention


DR. (MRS.) MINAKSHI GURAV
Convener
Avishkar Research
Convention


DR. TUSHAR DESAI
Principal
D.G. Ruparel College of Arts,
Science and Commerce,
Mahim, Mumbai


DR. SIDDHIVINAYAK BARVE
GSD
Avishkar Research
Convention,
University of Mumbai


DR. SUNIL PATIL
Director
Department of
Students' Development,
University of Mumbai

Date: September 1, 2018

Place: Mahim, Mumbai

Varsha Singh,
October 4, 2018

To,
The Principal,
Navneet College of Commerce & Science
Gilderlane Mun. School Bldg.
Belasis Bridge.
Mumbai Central.

Subject: Reimbursement of expenses incurred on
publication of research publication

Respected Sir,

I, the undersigned, incurred expenditure on publication
of article titled "A Study of emerging trends in Marketing
& Advertising" on 29th September, 2018 at Vile Parle,
Mumbai.

So, I kindly request you to reimburse the amount of
Rs. 1,815/- incurred as publication expenses.

Kindly do the needful.

Thanking you

S. Varsha

Yours Sincerely,
Varsha Singh





Navneet Education Society's

NAVNEET COLLEGE

OF COMMERCE & SCIENCE

EXPENSES REIMBURSEMENT VOUCHER - CASH

Voucher No.: _____

Date: 04.10.18

Name of the Staff: Varsha Banshidhar Singh

| Particulars | Rs. | P. |
|---|---------|----|
| being expenses incurred for publications of research papers titled "A Study of emerging trends in Marketing & Advertising". | 1,815/- | |
| Rupees in Words: <u>One thousand eight hundred and fifteen only</u> | 1,815/- | |

Prepared By Dargy

Payment Authorised By [Signature]

Received By S. Varsha

University of Mumbai



Parle Tilak Vidyalaya Association's

M.L. DAHANUKAR COLLEGE OF COMMERCE

(Affiliated to University of Mumbai & Accredited by NAAC with "A" Grade)

INTERNAL QUALITY ASSURANCE CELL



organises
A One Day

MULTIDISCIPLINARY INTERNATIONAL CONFERENCE

On

"Sustainability in A Globalised World"

This certificate is presented to:

Mr./Ms./Dr.

VARSHA SINGH

of

NAUNEET NIGHT DEGREE COLLEGE

for

Presenting Research Paper Titled A study of emerging trends in Marketing and Advertising.

in A One Day Multidisciplinary International Conference on "Sustainability in A Globalised World" on 29th September 2018 at Vile Parle, Mumbai.



Smt. Chandana Chakrabarti
Convener

Dr. D.M. Doke
Principal

Varsha Singh
October 10, 2018

To,
The Principal,
Navneet College of Commerce & Science
Gilderlane Mun. School Bldg.
Belasis Bridge
Mumbai Central.

Subject - Reimbursement of expenses

Respected Sir,

I, Varsha Singh, the below signatory had attended a Seminar on "Role of Intellectual Property Rights & Patents in Facilitating Trade Capacity of India" held on 5th October 2018 at Lala College, Mahalaxmi, Mumbai.

The expenditure on attending a Seminar amounting to Rs. 678/-

I, kindly request you to reimburse the amount.

Thanking you.

S. Varsha

Yours Sincerely,
Varsha Singh

~~HE~~ Approved and Verified




Navneet Education Society's

NAVNEET COLLEGE

OF COMMERCE & SCIENCE

EXPENSES REIMBURSEMENT VOUCHER - CASH

Voucher No.: _____

Date: 10.10.18

Name of the Staff: Varsha Banshidhar Singh

| Particulars | Rs. | P. |
|---|--------------|----|
| <u>being registration fees and travelling expenses incurred for attending a Seminar</u> | <u>678/-</u> | |
| Rupees in Words: <u>Six hundred and seventy-eight only</u> | <u>678/-</u> | |

Prepared By T. Garg

Payment Authorised By [Signature]

Received By S. Varsha



UNIVERSITY OF MUMBAI
DEPARTMENT OF LIFELONG LEARNING AND EXTENSION



In collaboration with

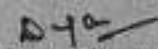
**DLLE UNIT - LALA LAJPATRAI COLLEGE
OF COMMERCE AND ECONOMICS, MUMBAI**

CERTIFICATE OF PARTICIPATION

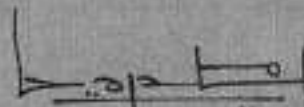
This is to certify that *Mr./Ms.* VARSHA B. SINGH
of NAVNEET DEGREE COLLEGE

has participated in One Day State Level Seminar on "**ROLE OF INTELLECTUAL PROPERTY RIGHTS & PATENTS IN FACILITATING TRADE CAPACITY OF INDIA**" held on 05th October 2018 at Lala Lajpatrai College of Commerce and Economics, Mahalaxmi, Mumbai.


Dr. Mintam Sakseria
Convener


Dr. Divya Nigam
Convener


Dr. Neelam Arora
Chairperson - Principal, LLC


Dr. Dilip S. Patil
Chairperson - Director, DLLE

Varsha Singh
February 14, 2019

To,
The Principal,
Navneet College of Commerce & Science
Gilderlane Mun. School Bldg.
Belasis Bridge.
Mumbai Central.

Subject - Reimbursement of expenses

Respected Sir,

I, Varsha Singh, the below signatory had attended a Seminar as well as presented a research paper organized by Internal Quality Assurance Cell (IQAC) of NSS College of Commerce & Economics, held on 9th February, 2019.

The expenditure incurred is ₹. 635/- & ₹. 1958/- for ~~seminar~~ seminar and research paper respectively.

I kindly request you to reimburse the amount of ₹. 2593/- (total of both).

Thanking you

S. Varsha

Yours Sincerely,

Varsha Singh

Approved and Verified





Navneet Education Society's

NAVNEET COLLEGE
OF COMMERCE & SCIENCE

EXPENSES REIMBURSEMENT VOUCHER - CASH

Voucher No.: _____

Date: 14-02-19

Name of the Staff: Varsha Banshidhar Singh

| Particulars | Rs. | P. |
|--|-------|----|
| being expenditure for attending a Seminar incurred on "Paradigm Shift in Com, Mngmnt & Eco: Towards Sustainable Growth of India. | 635/- | |
| Rupees in Words: <u>Six hundred and thirty-five only</u> | 635/- | |

Prepared By Dharg

Payment Authorised By [Signature]

Received By S. Varsha



Navneet Education Society's

NAVNEET COLLEGE
OF COMMERCE & SCIENCE

EXPENSES REIMBURSEMENT VOUCHER - CASH

Voucher No.: _____

Date: 14.02.19

Name of the Staff: Varsha Banshidhar Singh

| Particulars | Rs. | P. |
|--|----------------|----|
| <u>being expenses incurred for presentation of research papers</u> | <u>1,958/-</u> | |
| Rupees in Words: <u>One thousand nine hundred and fifty - eight only</u> | <u>1,958/-</u> | |

Prepared By Dara

Payment Authorised By [Signature]

Received By S. Varsha



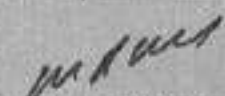
N.S.S. COLLEGE OF COMMERCE AND ECONOMICS

RE-ACCREDITED BY NAAC WITH 'B++'

'B' Wing, NSS Educational Complex, M.P. Mills Compound, Tardeo, Mumbai 400034
Tel. 23510203 / 2352 0261 (Website : www.nsseducation.org, email : nsscomm@gmail.com)

Certificate

This is to certify that, Dr./Mr./Ms. Mrs. Vaxha Singh.
of Navneet Night Degree of Com/BM/IT.
participated in the **One Day Multidisciplinary National Seminar on " Paradigm Shift in
Commerce, Management and Economics : Towards Sustainable Growth of India "** held on
Saturday, 9th February 2019 (9.00 a.m. to 5.30 p.m.) organized by Internal Quality Assurance Cell
(IQAC) of N.S.S. College of Commerce and Economics and presented a paper on the topic _____
A Descriptive Study on Performance Appraisal System on Employee Motivation
for Private Banking Sector Special Reference to Mumbai City.


MR. DHIRAJ OVHAL
CONVENOR - (IQAC)


DR. RAJ SOSHTE
CO-CONVENOR




DR. CHANDRA PURKAYASTHA
PRINCIPAL



Peer-Reviewed National
and UGC Listed Journal



ISO 9001:2008 CMS
ISBN / ISSN

An International Multidisciplinary
Quarterly Research Journal

AJANTA

ISSN 2277 - 5730

Volume - VIII, Issue - I, January - March - 2019

Impact Factor - 5.5 (www.sjifactor.com)

Is Hereby Awarding This Certificate To

Varsha B. Singh

As a Recognition of the Publication of the Paper Entitled
A Descriptive Study on Performance Appraisal
System on Employee Motivation for Private Banking
Sector Special Reference to Mumbai City

Ajanta Prakashan,
Jaisingpura, Near University Gate, Aurangabad. (M.S.) 431 004
Mob. No. 9579280877, 9822620877 Tel. No.: (0240) 2400877,
ajanta1977@gmail.com, www.ajantaprakashan.com

Editor : Vinay S. Hatole

Varsha Singh
February 26, 2019

To,
The Principal,
Navneet College of Commerce & Science
Gilderlane Mun. School Bldg
Belasis Bridge
Mumbai Central.

Subject - Reimbursement of expenses

Respected Sir,

I, Varsha Singh, the below signatory has participated in Annual Extension Activities (Community work) related to Values of National Integration, Secularism, Democracy, Socialism, Humanism, Peace, Scientific Norms etc.

The expenditure incurred for participation is ₹. 565/-.

So, I kindly request you to reimburse me the above amount.

Thanking you,

S. Varsha

Yours Sincerely,
Varsha Singh.

Approved and Verified





Navneet Education Society's

NAVNEET COLLEGE OF COMMERCE & SCIENCE

EXPENSES REIMBURSEMENT VOUCHER - CASH

Voucher No.: _____

Date: 26.02.19

Name of the Staff: Varsha Banshidhar Singh _____

| Particulars | Rs. | P. |
|---|-------|----|
| being expenses incurred for participating in Annual Extension Activities on Values of National Integration, Secularism, Democracy, etc. | 565/- | |
| Rupees in Words: <u>Five hundred and sixty-five only</u> | 565/- | |

Prepared By D. Garg

Payment Authorised By _____

Received By S. Varsha



University of Mumbai
DEPARTMENT OF LIFELONG LEARNING AND EXTENSION

Vijayawada, Victoria Road, Chhatrapati, Mumbai - 400 030.
Ph. No. (022) 2354 2475, (022) 2261 3600 Website: www.mu.ac.in

Certificate of Extension Work

This is to certify that ANVARASHA B. SINHA of
WAKNEB EDUCATION WEEKLY NIGHT DEGREE COLLEGE
has participated in Annual Extension Activities
(Community Work) related to Values of National Integration, Secularism,
Democracy, Socialism, Humanism, Peace, Scientific Norms etc.
during the academic year

Date: 21 FEB 2019

Dr. Dilip S. Patil
Professor & Director

Varsha Singh
September 16, 2019

To,
The Principal,
Navneet College of Commerce & Science
Gilderlane Mun. School Bldg.
Belasis Bridge
Mumbai Central.

Subject - Reimbursement of expenses

Respected Sir,

I, Varsh Singh participated in Faculty Development Programme on 'Empowering Educators' held on 11th September, 2019 at Keshavrao Ghaisas Auditorium, Behind M L Dahanukar College, Ville Parle.

The expenditure incurred for the same was ₹. 985/-

Kindly do the needful.

Thanking you.

S. Varsha

Yours Sincerely,
Varsha Singh.

~~##~~ Approved and Verified





Navneet Education Society's

NAVNEET COLLEGE OF COMMERCE & SCIENCE

EXPENSES REIMBURSEMENT VOUCHER - CASH

Voucher No.: _____

Date: 16-09-2019

Name of the Staff: Varsha Bonshidhar Singh _____

| Particulars | Rs. | P. |
|--|-------|----|
| bring paid for participating in Faculty Development Programme on "Empowering Educators". | 985/- | |
| Rupees in Words: <u>Nine hundred and eighty-five only</u> | 985/- | |

Prepared By Dang _____

Payment Authorised By [Signature] _____

Received By S. Vansha _____



**THE INSTITUTE OF
Company Secretaries of India**

भारतीय कम्पनी सचिव संस्थान

IN PURSUIT OF PROFESSIONAL EXCELLENCE
Statutory body under an Act of Parliament
(Under the jurisdiction of Ministry of Corporate Affairs)

WESTERN INDIA REGIONAL COUNCIL OF THE INSTITUTE OF COMPANY SECRETARIES OF INDIA

CERTIFICATE OF PARTICIPATION

This Certificate is awarded to

Ms. VARSHA SINGH for participating in the ICSI Teacher's Conference / Faculty Development Programme on
"EMPOWERING EDUCATORS" held on 11th September, 2019 at Keshavrao Ghaisas Auditorium, Behind M L
Dahanukar College, Vile Parle East, Mumbai.

Dr. Rajesh Kumar Agrawal
Regional Director
ICSI-WIRC

CS Ashish Karodia
Chairman
ICSI-WIRC

| | |
|-----------|-----|
| PRIDE No. | |
| DATE | / / |

Varsha Singh
March 2, 2020

To,
The Principal,
Navneet College of Commerce & Science
Gilderlane Mun School Bldg,
Belasis Bridge,
Mumbai Central

Subject - Reimbursement of expenses

Respected Sir,

I, Varsha Singh participated in Faculty Development Programme on Best Sector - Recent Trends & Future Outlook organised at H.R. College from 15/02/20 to 24/02/20.

The expenditure incurred for participation is ₹ 890/-.

So, I kindly request you to reimburse me the above amount.

Thanking you,
S. Varsha

Yours Sincerely,
Varsha Singh.

~~Approved and Verified.~~





Navneet Education Society's

NAVNEET COLLEGE

OF COMMERCE & SCIENCE

EXPENSES REIMBURSEMENT VOUCHER - CASH

Voucher No.: _____

Date: 02-03-20

Name of the Staff: Varsha Rahul Singh _____

| Particulars | Rs. | P. |
|--|-------|----|
| being paid for attending Faculty Development Programme on "Recent trends & future outlook" | 890/- | |
| Rupees in Words: <u>Eight hundred and ninety only</u> | 890/- | |

Prepared By Darg

Payment Authorised By [Signature]

Received By S. Varsha



MHRD
Ministry of Human
Resource Development,
Government of India



SYDENHAM
Faculty Development
Centre, PMMMNMTT
Mumbai

Certificate

Varsha Rahul Singh

Navneet College of Commerce & Science, Mumbai

Has Successfully Completed

'FDP on BFSI Sector - Recent Trends & Future Outlook'

Organised at

H.R. College of Commerce & Economics Churchgate, Mumbai

Under the

Pandit Madan Mohun Malviya National Mission on Teachers and Teaching
(PMMNMTT), MHRD, New Delhi

(F.No. 1-21/2018-PN.II dated 7 August, 2018)

from 15/02/2020 to 24/02/2020 (Including Sundays & Holidays) and

has been awarded Grade 'B'.

Jain

Dr. Jashbir Kaur Sodhi
Course Co-ordinator

Jain

Dr. Khushpat S. Jain
Project Co-ordinator

Pakode

Dr. Sangita V. Pakode
Chairperson

Date: 14th February, 2020
Place: Mumbai



Varsha Singh
March 20, 2020

To,
The Principal,
Navneet College of Commerce and Science
Gilderlane Mun. School Bldg.
Belasis Bridge
Mumbai Central

Subject - Reimbursement of expenses incurred on
publication of research publication.

Respected Sir,

I, Varsha Singh, the undersigned incurred expenditure on
publication of article titled "Sustainable Development in
the Field of Commerce, Management & Economics in
the 21st Century" in March 2020.

So, I request you to reimburse the amount of
Rs. 2,652/- incurred.

Kindly do the needful.

Thanking you.

S. Varsha

Yours Sincerely,
Varsha Singh

~~##~~ Approved and Verified





Navneet Education Society's

NAVNEET COLLEGE

OF COMMERCE & SCIENCE

EXPENSES REIMBURSEMENT VOUCHER - CASH

Voucher No.: _____

Date: 20-03-20

Name of the Staff: Varsha Rahul Singh

| Particulars | Rs. | P. |
|--|---------|----|
| being paid for publication of research papers titled "Sustainable Development in the field of Comm, Mngmat & Eco. in 21 st Century" | 2,652/- | |
| Rupees in Words: <u>Two thousand six hundred and fifty-two only.</u> | 2,652/- | |

Prepared By Dong

Payment Authorised By [Signature]

Received By S. Varsha



PUBLICATION CERTIFICATE

This publication certificate has been issued to

Varsha Rahul Singh

For publication of research paper titled

*Sustainable Development in the Field of Commerce,
Management & Economic in the 21st Century*

Published in

Studies in Indian Place Names with ISSN no. 2394-3114

Vol: 40 Issue: 73 Month: March Year: 2020

Impact factor:6.2

The journal is indexed, peer reviewed and listed in UGC Care

Editor

A handwritten signature in black ink, appearing to read "B. M. D.", is placed below the word "Editor".

Editor

www.eduindex.org
editor@eduindex.org

Note: This eCertificate is valid with published papers and the paper must be available online at the website under the network of EDUINDEX

FEES RECEIPT



MHRD
Ministry of Human
Resource Development
Government of India



SYDENHAM
College of Commerce
& Economics

B - Road, Churchgate, Mumbai - 400 020.

Ph: 022 2204 2897 | 022 2287 1452 | Email Id : sydenham.pmmnmtt@gmail.com

MR. VISHAL MANOHAR TIWARI

A 803 Winstone apartment Beverly park Kanakia mira
road east
Mumbai - 401107
9833964469 | Form No.:10284

RECEIPT NO : 177

DATE : 16-04-2020

COURSE : Online Faculty Development Programme

| Particulars | Amount |
|---------------------------------|-----------------------------|
| Faculty Development Programme | 200 |
| Total Fees Amount : 200.00 | |
| Rupees: Two Hundred Only | Paid Amount : 200.00 |

Payment Detail

| | |
|---|--------------------|
| Trans. ID : 20200416111212800110168293324163888 | Mode : Net Banking |
| Date : 2020-04-16 13:48:22 | Amount : 200.00 |
| Control No : 2007290 | Form No : 10284 |

Print : 2020-04-16 13:50:50, Client IP : 27.60.179.47, Print by : www.itpower.in



Bank of Baroda Internet Banking Services

Taxpayers counterfoil

Date: 16/04/20 1:49 PM

| | |
|--------------------------------|--|
| | |
| Registration Department | |
| e-Receipt | |
| Bank Ref No | 131845522 |
| Paytm Transaction id | 00000022507 Sydenham College Of Commerce And Ec |
| Amount | 218.88 |
| Return To PAYTM website | |



MHRD
Ministry of Human
Resource Development
Government of India



SYDENHAM
Faculty Development
Centre, PMMMNMTT
Mumbai

Certificate

Vishal Manohar Tiwari

Navneet College of Commerce & Science, Mumbai, Maharashtra

Has Successfully Completed

**'One Week Online Faculty Development Programme on
Developing Future Generation Teachers'**

Organised at

Wilson College, Mumbai

Under the

Pandit Madan Mohan Malviya National Mission for Teachers & Teaching

(PMMMNMTT), MHRD, New Delhi

(F.No. 1-21/2018-PN.II dated 1st August, 2018)

from 18/04/2020 to 23/04/2020 (Excluding Sunday) and

has been awarded Grade "A".

(This Certificate has been issued as per the existing guidelines of the UGC & the MHRD with respect to FDPs and revisions thereof from time to time)

Anna Nikalje

Dr. Anna Pratima Nikalje

Course Co-ordinator

Jain K.S.

Dr. Khushpat S. Jain

Project Co-ordinator

Sangita V. Pakade

Dr. Sangita V. Pakade

Chairperson

Date: 23rd April, 2020

Place: Mumbai



FEES RECEIPT



MHRD
Ministry of Human
Resource Development
Government of India



SYDENHAM
College of Commerce
& Economics

B - Road, Churchgate, Mumbai - 400 020.

Ph: 022 2204 2897 | 022 2287 1452 | Email Id : sydenham.pmmnmtt@gmail.com

MR. HARISHANKAR RAMKHELAWAN SINGH

B/G-4, Geeta park c. H. S temba road near mandali
talav bhayandar west 401101
Bhayandar - 401101
9819532495 | Form No.:10298

RECEIPT NO : 178

DATE : 16-04-2020

COURSE : Online Faculty Development Programme

| Particulars | Amount |
|---------------------------------|-----------------------------|
| Faculty Development Programme | 200 |
| Total Fees Amount : 200.00 | |
| Rupees: Two Hundred Only | Paid Amount : 200.00 |

Payment Detail

| | |
|---|--------------------|
| Trans. ID : 20200416111212800110168612124472828 | Mode : Net Banking |
| Date : 2020-04-16 13:53:29 | Amount : 200.00 |
| Control No : 2007369 | Form No : 10298 |

Print : 2020-04-16 13:55:21, Client IP : 27.60.179.47, Print by : www.itpower.in



Bank of Baroda Internet Banking Services

Taxpayers counterfoil

Date: 16/04/20 1:54 PM

| | |
|--------------------------------|--|
| | |
| Registration Department | |
| e-Receipt | |
| Bank Ref No | 131845780 |
| Paytm Transaction id | 00000022507 Sydenham College Of Commerce And Ec |
| Amount | 218.88 |
| Return To PAYTM website | |



MHRD
Ministry of Human
Resource Development
Government of India



SYDENHAM
Faculty Development
Centre, PMMMNMTT
Mumbai

Certificate

Harishankar Ramkhelawan Singh

Navneet College of Commerce and Science, Mumbai, Maharashtra

Has Successfully Completed

**'One Week Online Faculty Development Programme on
Developing Future Generation Teachers'**

Organised at

Wilson College, Mumbai

Under the

Pandit Madan Mohan Malviya National Mission for Teachers & Teaching

(PMMMNMTT), MHRD, New Delhi

(F.No. 1-21/2018-PN.II dated 1st August, 2018)

from 18/04/2020 to 23/04/2020 (Excluding Sunday) and

has been awarded Grade "A".

(This Certificate has been issued as per the existing guidelines of the UGC & the MHRD with respect to FDPs and revisions thereof from time to time)

Anna Nikalje

Dr. Anna Pratima Nikalje

Course Co-ordinator

Jain K.S.

Dr. Khushpat S. Jain

Project Co-ordinator

Sangita V. Pakade

Dr. Sangita V. Pakade

Chairperson

Date: 23rd April, 2020

Place: Mumbai



FEES RECEIPT



MHRD
Ministry of Human
Resource Development
Government of India



SYDENHAM
College of Commerce
& Economics

B - Road, Churchgate, Mumbai - 400 020.

Ph: 022 2204 2897 | 022 2287 1452 | Email Id : sydenham.pmmnmtt@gmail.com

MR. PRASHANT KUMAR PATHAK

19/1300 m h b colony Kalachowki Abhyudaya Nagar
Matru Chaya CHS Mumbai Maharashtra
Mumbai - 400033
9320362824 | Form No.:10281

RECEIPT NO : 175

DATE : 16-04-2020

COURSE : Online Faculty Development Programme

| Particulars | Amount |
|---------------------------------|-----------------------------|
| Faculty Development Programme | 200 |
| Total Fees Amount : 200.00 | |
| Rupees: Two Hundred Only | Paid Amount : 200.00 |

Payment Detail

| | |
|---|--------------------|
| Trans. ID : 20200416111212800110168190924204721 | Mode : Net Banking |
| Date : 2020-04-16 13:38:32 | Amount : 200.00 |
| Control No : 2007276 | Form No : 10281 |

Print : 2020-04-16 13:40:49, Client IP : 116.73.122.12, Print by : www.itpower.in



Bank of Baroda Internet Banking Services

Taxpayers counterfoil

Date: 16/04/20 1:40 PM

| | |
|--------------------------------|--|
| | |
| Registration Department | |
| e-Receipt | |
| Bank Ref No | 131845033 |
| Paytm Transaction id | 00000022507 Sydenham College Of Commerce And Ec |
| Amount | 218.88 |
| Return To PAYTM website | |



MHRD
Ministry of Human
Resource Development
Government of India



SYDENHAM
Faculty Development
Centre, PMMMNMTT
Mumbai

Certificate

Prashant Kumar Pathak

Navneet College of Commerce and Science, Mumbai, Maharashtra

Has Successfully Completed

**'One Week Online Faculty Development Programme on
Developing Future Generation Teachers'**

Organised at

Wilson College, Mumbai

Under the

Pandit Madan Mohan Malviya National Mission for Teachers & Teaching

(PMMMNMTT), MHRD, New Delhi

(F.No. 1-21/2018-PN.II dated 1st August, 2018)

from 18/04/2020 to 23/04/2020 (Excluding Sunday) and

has been awarded Grade "A".

(This Certificate has been issued as per the existing guidelines of the UGC & the MHRD with respect to FDPs and revisions thereof from time to time)

Anna Nikalje

Dr. Anna Pratima Nikalje

Course Co-ordinator

Jain K.S.

Dr. Khushpat S. Jain

Project Co-ordinator

Sangita V. Pakade

Dr. Sangita V. Pakade

Chairperson

Date: 23rd April, 2020

Place: Mumbai



Varsha Singh
August 5, 2020

To,
The Principal,
Navneet College of Commerce & Science,
Gilderlane Mun. School Building,
Belasis Bridge,
Mumbai Central.

Subject: Reimbursement of expenses

Respected Sir,

I, the undersigned (**Varsha Singh**) has participated in 2 days Faculty Development Programme on "An Effective E-Content Development Tools" held on 25 & 26 July, 2020 which was jointly organized by I.Q.A.C. & Dept. of Library of N.S.S. College of Commerce & Economics.

I incurred expenditure amounting to **Rs. 440/-**.

So, I request you to reimburse the expenditure amount.

Kindly do the needful.

Thanking you,

S. Varsha

Yours Sincerely,



Approved and verified
[Handwritten signature]



Navneet Education Society's

NAVNEET COLLEGE

OF COMMERCE & SCIENCE

EXPENSES REIMBURSEMENT VOUCHER - CASH

Voucher No.: _____

Date: 05.08.20

Name of the Staff: Varsha Singh

| Particulars | Rs. | P. |
|---|-------|----|
| being paid for attending faculty Development Programme on "An Effective E Content Development Tools". | 440/- | |
| Rupees in Words: <u>four hundred and forty only</u> | 440/- | |

Prepared By Dr. Arng

Payment Authorised By [Signature]

Received By S. Varsha



N.S.S. COLLEGE OF COMMERCE AND ECONOMICS

RE-ACCREDITED BY NAAC WITH "B++"

"B" Wing, NBS Educational Complex, N.F.Mills Compound, Tardeo, Mumbai-400034
Tel. 255103 / 25520261 | website: nsseducation.org, email: nsscomm@gmail.com



Certificate

This is to certify that Dr./Mr./Mrs./Ms. varsha singh
of Navneet college of commerce and science

has participated in Two Days National Level Faculty Development Programme on "An Effective E-Content Development Tools" held on 25th & 26th, July, 2020 (Saturday and Sunday, Time: 11.30 a.m. to 1.30 p.m.) jointly organised by I.Q.A.C. and Dept. of Library of N.S.S. College of Commerce and Economics, Tardeo, Mumbai.

MR. DHIRAJ OWHAL
FDP CONVENER & IQAC CO-ORDINATOR

MR. RAHUL HIREMATH
FDP CONVENER - LIBRARIAN

DR. SHAMIM SAYED
I/C PRINCIPAL

Varsha Singh
August 5, 2020

To,
The Principal,
Navneet College of Commerce & Science,
Gilderlane Mun. School Building,
Belasis Bridge,
Mumbai Central.

Subject: Reimbursement of expenses

Respected Sir,

I, the undersigned (**Varsha Singh**) has participated in Faculty Development Programme on "Research Methodology" held from 27th to 29th July, 2020 which was organized by I.Q.A.C., Department of Accountancy & Commerce of N.G. Acharya & D.K. Marathe College of Arts, Science & Commerce .

I incurred expenditure amounting to **Rs. 1,450/-**.

So, I request you to reimburse the expenditure amount.

Kindly do the needful.

Thanking you,

S. Varsha

Yours Sincerely,



Approved and Verified
[Signature]



Navneet Education Society's

NAVNEET COLLEGE OF COMMERCE & SCIENCE

EXPENSES REIMBURSEMENT VOUCHER - CASH

Voucher No.: _____

Date: 05.08.20

Name of the Staff: Varsha Singh

| Particulars | Rs. | P. |
|---|---------|----|
| being paid for participating in faculty Development Programme on Research Methodology | 1,450/- | |
| Rupees in Words: <u>One thousand four hundred and fifty only.</u> | 1,450/- | |

Prepared By Darg

Payment Authorised By [Signature]

Received By S. Varsha

Chembur Trust Education Society's



N. G. ACHARYA AND D. K. MARATHE COLLEGE

OF ARTS, SCIENCE AND COMMERCE

Shri N. G. Acharya Marg, Chembur, Mumbai - 40071

Re-accredited by NAAC with Grade "A" (CGPA 3.19)

"BEST COLLEGE" Award (2015-16) by University of Mumbai

IQAC, Department of Accountancy and Commerce

in association with


Indian Accounting Association [Thane Branch]

Organised online

Three Day National Level Faculty Development Programme on 'Research Methodology'

CERTIFICATE

This is to certify that VARSHA RAHUL SINGH of NAVNEET COLLEGE OF COMMERCE AND SCIENCE has participated in the Three Day National Level Faculty Development Programme on 'Research Methodology' organized by the IQAC, Department of Accountancy and Commerce of N. G. Acharya & D. K. Marathe College of Arts, Science & Commerce, in association with Indian Accounting Association - Thane Branch, from 27th July to 29th July 2020.


Dr. Arvind Lahar
Chairman IAA-TB


Dr. Shikant Jha
Secretary IAA-TB


Dr. Kaldeep Sharma
Treasurer IAA-TB


Capt. Dr. Sushil Kadam
Convener


Ms. Ashwini Ranade
IQAC Coordinator


Dr. Vijayagauri Loke
Principal

Varsha Singh
May 6, 2020

To,
The Principal,
Navneet College of Commerce & Science,
Gilderlane Mun. School Building,
Belasis Bridge,
Mumbai Central.

Subject: Reimbursement of expenses

Respected Sir,

I, the undersigned (**Varsha Singh**) has incurred expenditure on Publication of article titled "A Study on the role of Advertising on Electronic Media: An analysis of its impact on Buying behavior with special emphasis on Television and Internet advertising" held on 30th April, 2020 which was organized jointly by I.Q.A.C. & P.G. Section of NSS College of Commerce & Economics.

I incurred expenditure amounting to Rs. 1,465/-.

So, I request you to reimburse the expenditure amount.

Kindly do the needful.

Thanking you,

S. Varsha

Yours Sincerely,



Approved and Verified.
[Signature]



Navneet Education Society's

NAVNEET COLLEGE OF COMMERCE & SCIENCE

EXPENSES REIMBURSEMENT VOUCHER - CASH

Voucher No.: _____

Date: 06.05.2021

Name of the Staff: Varsha Singh

| Particulars | Rs. | P. |
|--|---------|----|
| being expenses incurred for publication of Research papers on "A Study on the role of Advertising on Electronic media. | 1,465/- | |
| Rupees in Words: <u>One thousand four hundred and sixty-five only</u> | 1,465/- | |

Prepared By D. Singh

Payment Authorised By [Signature]

Received By S. Varsha



N.S.S. COLLEGE OF COMMERCE & ECONOMICS

RE-ACCREDITED BY NAAC WITH "B++"

"B" Wing, NSB Educational Complex, M.P.M. Compound, Tarden, Mumbai-400034
Tel: 235100 / 2352026 | website : nsseducation.org | email : telocentre@gmail.com



CERTIFICATE OF PRESENTATION

This is to certify that Dr./Mr./Mrs./Ms. Varsha Singh

of Navneet College of Commerce and Science, Mumbai

has participated in Multidisciplinary National E- Conference on "Contemporary Issues in Commerce, Management and Economics : An Overview of Covid 19 Pandemic and Its Impact on Indian Economy" held on Friday, 30th April 2021 (11.00 am onwards) jointly organized by IQAC and P.G Section of NSS College of Commerce & Economics, Mumbai and Presented a paper on the topic "A Study on the role of Advertising on Electronic media: An analysis of its impact on Buying behavior with Special emphasis on Television and Internet advertising"

Dr. Dhiraaj Ovhal
Convener
IQAC Coordinator

Dr. Raj Soshte
Convener
P.G.Section Coordinator

Dr. Shamm Sayed
I/C Principal

Satyendra Pal
July 7, 2020

To,
The Principal,
Navneet College of Commerce & Science,
Gilderlane Mun. School Building,
Belasis Bridge,
Mumbai Central.

Subject: Reimbursement of expenses

Respected Sir,

I, the undersigned (**Mr. Satyendra Pal**) has incurred expenditure on Publication of article titled "An approach to reduce Carbon emission on Data Centers" held in June 2021.

The expenditure amounting to **Rs. 1,650/-** was incurred for the above mentioned purpose.

So, I request you to reimburse the expenditure amount.

Kindly do the needful.

Thanking you,

spal

Yours Sincerely,



Approved and Verified



Navneet Education Society's

NAVNEET COLLEGE OF COMMERCE & SCIENCE

EXPENSES REIMBURSEMENT VOUCHER - CASH

Voucher No.: _____

Date: 10/06/2021

Name of the Staff: Satyendra Bansraj pal.

| Particulars | Rs. | P. |
|---|---------|----|
| Being expenses incurred for publication of research papers An approach to reduce carbon emission on Data Centers. | 1,650/- | |
| Rupees in Words: <u>One thousand six hundred and fifty only.</u> | 1,650/- | |

Prepared By Bhatikshak

Payment Authorised By [Signature]

Received By [Signature]

AN APPROACH TO REDUCE CARBON EMISSION ON DATA CENTERS

Satyendra Kumar Pal

Mumbai

ABSTRACT

In the recent years, IT industry decline towards the cloud services. With the growing demand of users for cloud services, cloud providers deploy large data centers, which consume very large amount of energy and contribute to high carbon dioxide emission day to day. Cloud computing is itself a greener option to reduce carbon emission on cloud data centers. It cannot be ignores the fact that data centers using cloud vendors, which is big source of carbon emission. Here the discussion of this is based on how to reduce the carbon emission in the cloud infrastructure. The architectural design of data centers requires more innovative and keep together with disciplined operational management.

INTRODUCTION:

Green cloud computing is a practice of using resource efficiently that is environmental ecological and low power consumption on very low cost of operation.

Green cloud data centers includes the architectural design and development, installation, operations, and disposal of the data server machines and their related marginal such as printers, monitors, storage devices etc. In business, carbon emission occurs through end user tools such as laptops, personal computers, mobile gadgets, large data servers, communication equipment and infrastructures. Carbon release from the digital equipment and infrastructures, which creates risk in business field. To reduce carbon emission we need to perform some specific amounts and metrics has to be integrated as a part in the IT- business relationship with respect to Green cloud computing [1].

Thousands of digital devices and internet users share their own photos and documents through some applications, which are helpful for the serious actions of personal or business work. For this kind of activities, it is very important to have a platform, which provides faster access to elastic and low cost IT equipment. In order to provide this platform, the inventive service model called cloud computing has been introduced to the world. In the word of Mr. Taroub Ahmed Mustafa, cloud computing accommodates an easy way to access an extensive set of application services, databases, storage and servers over the internet. Cloud services provides the facility as resistance and fast access for reliable cost by only paying for the service use by users. Data and services are enduring in common, scalable resource pools, which are dynamically expandable, generally virtualized in a cloud computing architecture and those data and services are available for any verified device through the internet [3].

Google Cloud Platform, Amazon Web Services, IBM Cloud, Oracle Cloud, Microsoft Azure, Adobe, VMware, Virtual Box, Rackspace and Red Hat are some of distinguished cloud service providers and those providers charge their customers for consuming the services according to the usage.

In the different way illumination of cloud computing is, explaining the development models of cloud computing which can be described as a computing methodology that involves computational resource, instead of arranging the personal machine to administrate the request and the demanded applications of the user.

The followings are the different models of cloud:

- **Public cloud:** Public cloud is available for any organization by allowing users to organize and outline services in the cloud environment.
- **Private cloud:** In this cloud, the availability of services is limited and maintained, controlled and deployed for a private organization.
- **Community cloud:** It is allows the users of number of specific organizations with shared services of community.
- **Hybrid cloud:** It is a grouping of any other types of clouds (means combination of private, public and community), which have the capability over the interfaces to move and allow data or applications between more than one cloud.

Three types of Cloud computing Services as shown in the figure 1[2] below.

Jitendra Kumar Mishra
July 7, 2021

To,
The Principal,
Navneet College of Commerce & Science,
Gilderlane Mun. School Building,
Belasis Bridge,
Mumbai Central.

Subject: Reimbursement of expenses

Respected Sir,

I, the undersigned (**Mr. Jitendra Mishra**) has incurred expenditure on Publication of research papers titled "Artificial Intelligence in Financial Services" held in June 2021.

The expenditure amounting to **Rs. 2,590/-** was incurred for the above mentioned purpose.

So, I request you to reimburse the expenditure amount.

Kindly do the needful.

Thanking you,

Jitendra Mishra

Yours Sincerely,



Approved and Verified



Navneet Education Society's

NAVNEET COLLEGE

OF COMMERCE & SCIENCE

EXPENSES REIMBURSEMENT VOUCHER - CASH

Voucher No.: _____

Date: 02.07.2021

Name of the Staff: Jitendra Mishra

| Particulars | Rs. | P. |
|---|---------------|----|
| <u>being paid for publication of Research papers on topic - Artificial Intelligence in Financial Services</u> | <u>2590/-</u> | |
| Rupees in Words: <u>Two thousand five hundred and ninety only</u> | <u>2590/-</u> | |

Prepared By Pal

Payment Authorised By [Signature]

Received By Jitendra Mishra

ARTIFICIAL INTELLIGENCE IN FINANCIAL SERVICES

Mr. Jitendra Kumar Mishra

ABSTRACT

This study explores the application of Artificial Intelligence (AI) on the various financial services such as portfolio management, credit ratings, exchange rate and trading etc. which is been supported by various examples where companies have used and using AI for increasing their efficiency and to have competitive advantage.

Financial Institutions are pioneer of the application of AI in business and rate this is increasing exponentially. AI is one of the reasons for adaption of changes in financial services which finally reduces cost and help in bringing operational efficiencies.

INTRODUCTION AND BACKGROUND –

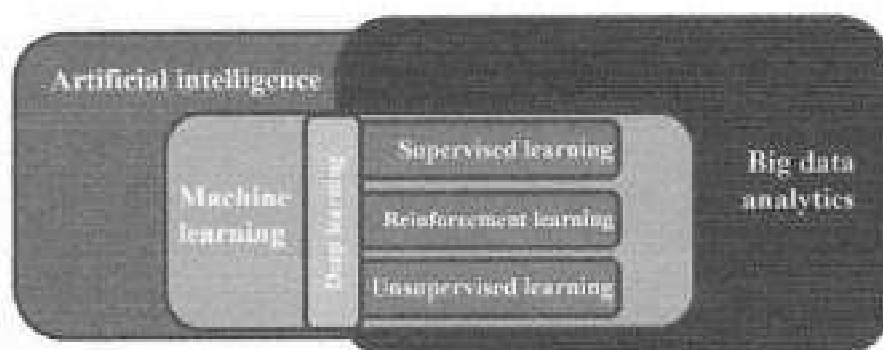
Application of computational tools to address tasks requires human sophistication is termed as "Artificial Intelligence (AI)." Existence of AI is from several years, right from the use of Computers from simplification to storing data. They have been using is diagnosis of diseases, language translation and now penetrating in financial sector.

AI is form of technology which finds loopholes and bottleneck in system, analyzes the situation and take decision based on algorithms. AI is also a self-learning system which implements decisions on its own and thus need to have human control on system.

AI is bringing rapid changes in financial operations and regulations, especially in the field of Risk Management of Projects, Fraud Detection in Banking sector, Trading Security, Portfolio management and calculation of rate of return in future by analyzing complex graphs of market.

AI uses "Big Data Analytics" which is a combination of supervised, reinforced and unsupervised learning along with machine learning. Machine learning deals with optimization, predication and categorization of data made available from past or learned through experience (without human intervention).

- a) Supervised Learning – Algorithm present in memory
- b) Unsupervised Learning – Algorithm build after experience
- c) Reinforcement Learning – Algorithm is present but can be changed as per experience. e.g. Driver less Cars



Senior MD of Accenture Finance and Risk Services, Steve Culp predicted that 'AI will be disruptive force in Financial Services and will restructure model and process.' But due to trend, rising competition, digitalization and rapid changing technology adopting AI is the only option available for finance sector.

Keywords –

AI, Trading, Fraud Detection, Portfolio Management, Forecasting, Banking Sector

**CURRENT APPLICATIONS OF AI-
Financial Services**

1. **Fraud Detection** –In terms of Insurance claims, Credit and Debit card defaulters, illegal transfers and transfer scams.

Smruti Vasavada
November 3, 2022

To,
The Principal,
Navneet College of Commerce & Science,
Gilderlane Mun. School Building,
Belasis Bridge,
Mumbai Central.

Subject: Reimbursement of expenses

Respected Sir,

I, the undersigned (Ms. Smruti Vasavada) has incurred expenditure on Publication of research paper titled "Perception about newly launched CBDC by RBI in South Mumbai region" held in October 2022.

The expenditure amounting to Rs. 1,975/- was incurred for the above mentioned purpose.

So, I request you to reimburse the expenditure amount.

Kindly do the needful.

Thanking you,



Yours Sincerely,



Approved and Verified





Navneet Education Society's

NAVNEET COLLEGE

OF COMMERCE & SCIENCE

EXPENSES REIMBURSEMENT VOUCHER - CASH

Voucher No.: _____

Date: 24/10/2022

Name of the Staff: Ms. Smriti Rakesh Vasavada

| Particulars | Rs. | P. |
|--|---------|----|
| Being expenses incurred for publications of Research Papers titled "Perception about newly launched CBDC by RBI in South Mumbai region | 1,975/- | - |
| Rupees in Words: <u>one thousand Nine Hundred and seventy five</u> <u>_____ . Only</u> | 1,975/- | - |

Prepared By Bhavjal

Payment Authorised By [Signature]

Received By [Signature]

Perception about newly launched CBDC by RBI in South Mumbai region

Prof. Vinit Ashvin Upadhyay

Visiting Faculty, Dr. Homi Bhabha State University's Sydenham College of Commerce and Economics, HSNC University's K.C. College, HSNC University's H.R. College of Commerce & Economics, Lilavati Lalji Dayal High School & College of Commerce
vinipandit0083@gmail.com

Ms. Smruti Rakesh Vasavada

Co-ordinator, BMS, BAF and M. Com
Navneet College of Arts, Science & Commerce
vasavadasmruti@gmail.com

Abstract:

World is going through rapid transformation in financial sector reforms along with dynamic innovation changing the way financial transactions are carried out. There were days when people used to consider digital payment methods & digitization of the economy with reference to the Indian context an impossible affair. The one big move in the series of digital innovations after UPI is CBDC. It refers to Central Bank Digital Currency. CBDC is an important tool in the future digitized economy and will play a vital role in providing a competitive advantage to countries with strong technological infrastructure. The digital wave and growing crypto trend were also key factors forcing central banks to explore this horizon. The growing preference of investors in crypto created various concerns for central banks, like funding illegal activities, development of a parallel economy, financial instability, and many more. Across the globe, approximately nine countries have already launched CBDC, out of which eight countries are located in Caribbean. Nigeria is the first country in Africa to launch CBDC in the form of e-Naira. Apart from this, more than 100 countries are exploring the opportunities to launch CBDC in their country. India, one of the fastest developing economies globally, has also launched CBDC at a pilot stage to study its impact and the benefits it can offer to the Indian economy in the coming years. Reserve Bank of India has launched a pilot for wholesale transactions on 1st November 2022 and for retail transactions on 1st December 2022. A retail pilot is carried out in cities like Mumbai, Delhi, Bengaluru and Bhuvneshwar. Then subsequently adding different cities of the country. This paper looks forward to addressing people's perception of CBDC in the South Mumbai region.

Satyendra Pal
July 5, 2023

To,
The Principal,
Navneet College of Commerce & Science,
Gilderlane Mun. School Building,
Belasis Bridge,
Mumbai Central.

Subject: Reimbursement of expenses

Respected Sir,

I, the undersigned (**Mr. Satyendra Pal**) has incurred expenditure on Publication of article titled "A Correlational Study on Work Life Balance and Quality of Life Amongst University students in Mumbai" held in June 2023.

The expenditure amounting to **Rs. 1,435/-** was incurred for the above mentioned purpose.

So, I request you to reimburse the expenditure amount.

Kindly do the needful.

Thanking you,

Spal

Yours Sincerely,

Approved and Verified.

SP



Navneet Education Society's

NAVNEET COLLEGE OF COMMERCE & SCIENCE

EXPENSES REIMBURSEMENT VOUCHER - CASH

Voucher No.: _____

Date: 5/06/2023

Name of the Staff: Satyendra Bansraj Patil

| Particulars | Rs. | P. |
|--|---------|----|
| Being expenses incurred for publication of Research papers A Correlational Study on work life Balance and Quality of the Amongst university students in mumbai | 1,435/- | |
| Rupees in Words: <u>One thousand four hundred Thirty five.</u> | 1,435/- | |

Prepared By Paalishka K

Payment Authorised By _____

Received By _____

Spal

A CORRELATIONAL STUDY ON WORK LIFE BALANCE AND QUALITY OF LIFE AMONGST UNIVERSITY STUDENTS IN MUMBAI

¹Mhatre Goraksha Dattaram, ²Satyendra Pal and ³Shaikh Ahtesham

¹Student, Navneel College of Arts, Science and Commerce, University of Mumbai

²Assistant Professor, Navneel College of Arts, Science and Commerce, University of Mumbai

³OD B.sc.IT, Akbar Peerbhoy College of Commerce and Economics

ABSTRACT

The study aims at exploring the relationship between the Work - life balance and Quality of life amongst the university students working part time and full time. The data was collected from 110 participants from all different academic backgrounds. The participants were between the ages of 20 to 30 years. The scales used were Work - life balance (WLB) questionnaire and Satisfaction with life scale (SWLS). The obtained data was evaluated using statistical analysis. The results showed a significant and positive correlation between Work - Life Balance and Quality of Life. Additionally, it also revealed that the Work - Life Balance is not equal amongst males and females. The study can help throw a light on the existing disparity about the work life balance between both the genders. Moreover, planning an appropriate intervention can aid in cutting down the gap and attempt to make it equal.

Keywords: Work- life balance, Quality of life, part - time, full - time and University Students.

1. INTRODUCTION

Work - life balance in simple terms means the steadiness or convenience at which we try to maintain the stability of professional life as well as personal life. It is a necessity which maintains an equilibrium at work as well as in a person's life. It is the equity of the number of hours a person spends at work in comparison to the time spent with family. It is levelling of the demands at work while prioritising personal life as per circumstances.

The meaning of quality of life can be understood in many ways. It is the excellent way any human being can exist. It's the capability of doing right things for oneself to enjoy one's life. Different people may have different understanding about it. It can be understood in terms of health wealth society relationships environment factors etc.

Something which definitely should not be overlooked would be the impact of pandemic. People got so comfortable they started preferring work from home. In addition, a lot of families were affected due to the pandemic. As a result, many students or the young adults had to take up any kind of work to support the family financially.

Supporting one's family financially can take a toll on their physical as well as mental health. As one is invested in earning more and supporting the family usually these aspects are neglected. Compromising with one's well-being will directly impact the quality of life.

2. LITERATURE REVIEW

| Author & Year | Area of Study | Gap |
|---|--|---|
| Awg Talip, Dyg Siti Nurshamira, Zaitou Hassan and Mark Kasa | The Relationship of Work Life Balance and the Quality of Life among Employees Studying Part Time. | One of the gaps can be part time studying. Additionally, the study also doesn't explore the unique opportunities or challenges faced by them. |
| Sarang Bholra and Jyoti Jayasingrao Nigade. July 2016 | Relationship between Work Life Balance, Quality of Work Life and Quality of Life of Women Working in Service Industry. | Gaps can be limited focus on women as it focuses only on working women. Lack of diversity; The study may also benefit from including participants from diverse backgrounds and cultures to explore whether work-life balance, quality of work life, and quality of life vary across different groups. |

Satyendra Pal
July 5, 2023

To,
The Principal,
Navneet College of Commerce & Science,
Gilderlane Mun. School Building,
Belasis Bridge,
Mumbai Central.

Subject: Reimbursement of expenses

Respected Sir,

I, the undersigned (**Mr. Satyendra Pal**) has incurred expenditure on Publication of article titled "A Study on Impact of Social Media Detoxification on Work – Life Balance in Mumbai" held in June 2023.

The expenditure amounting to **Rs. 1,285/-** was incurred for the above mentioned purpose.

So, I request you to reimburse the expenditure amount.

Kindly do the needful.

Thanking you,

Spal

Yours Sincerely,



Approved and Verified
Spal



Navneet Education Society's

NAVNEET COLLEGE OF COMMERCE & SCIENCE

EXPENSES REIMBURSEMENT VOUCHER - CASH

Voucher No.: _____

Date: 19/06/2023

Name of the Staff: Satyendra Bansraj patil

| Particulars | Rs. | P. |
|--|---------|----|
| Being expenses incurred for publication of research papers A Study on Impact of Social Media Detoxification on work - Life Balance in Mumbai | 1,285/- | |
| Rupees in Words: <u>One thousand two hundred and Eighty five.</u> | 1,285/- | |

Prepared By Pratiksha K.

Payment Authorised By

Received By

A STUDY ON IMPACT OF SOCIAL MEDIA DETOXIFICATION ON WORK-LIFE BALANCE IN MUMBAI**¹Farooqi Samira Iqbal, ²Satyendra Pal and ³Shaikh Ahtesham**¹Navneet College of Arts, Science and Commerce, University of Mumbai²Assistant Professor, Navneet College of Arts, Science and Commerce, University of Mumbai³HOD B.sc.IT, Akbar Peerbhoy College of Commerce and Economics**ABSTRACT**

We live in an era where Internet has become an integral part of our lives. The use of Internet without social media may be considered implausible. As the proverb says 'Excess of everything is bad', same applies to use of social media. Life is about balance, but disconnecting totally from it isn't a feasible solution as we are living in a digital age. Hence, there is a balance needed between the use of social media and its abstinence. Social Media detoxification is a process that helps achieve this goal. In today's fast paced world work-life balance has turned into an ongoing test for all. Although work-life balance has been talked about for many years and estimated with various aspects, its high time to understand it with respect to current culture. This research is carried out to find whether there is an impact of social media detoxification on an individual's professional and personal life who reside in Mumbai. The point is to investigate whether planned disruption of constant utilization of social media can benefit a working individual and how 'detoxing' impacts the concept of time and social bonds.

Keywords: Social Media Detox, social media addiction, family relations, professional productivity, work-life balance.

1. INTRODUCTION:**1.1 Emergence of social media**

Internet revolution has taken the world by storm. The way we communicate has transformed drastically. Hand written letters changed to instant messaging; landlines have been replaced by smartphones. The initial idea for the emergence of social media was to connect people especially those who were staying at a distance. It is one of the forms of internet communication.

1.2 Need for social media and benefits of it:

Social media refers to "the websites and online tools that facilitate interactions between users by providing them opportunities to share information, opinions, and interest" (Swar & Hameed, 2017)

Social networking in social media is done by allowing its users to create and share content or to participate in the same. Entertainment, communication, and searching for information are causes of using of social media. Right from Playing e-games, texting, sharing pictures, videos to writing comments, liking posts and interactive communication using emoticons all fall under use of social media.

Through social media we can express our ideas, feelings, opinions, experiences with one another. Due to its easy use, social media is also widely adopted for e-commerce activities such as selling of products, shopping, online gaming and dating. Online learning for distance education is one of the benefits of it as it is a faster, easier and convenient way of interacting with any person, any time from any part of the world.

Instagram, Snapchat, WhatsApp, Facebook, Twitter, LinkedIn are some of the examples of social media applications. Each of these applications are built for various purposes. For instance, WhatsApp is for instant messaging while LinkedIn is an employment oriented online service. These applications help individuals to freely express anything and also carry out social interactions without being present physically at the same place. It plays a huge role in long-distance relationships where couples or family members can have a video conversation at any time of the day. Social media keeps a person updated with the latest trends.

1.3 Increase in social media platforms and its addiction:

The usage of social media has grown considerably in these years. With the advent of new applications, screen time use has taken a surge. As there are two sides of a coin, the same goes for social media. Usage of social media results in both productive and unproductive behaviour (Kumar & Priyadarshini, 2018)

Time is an asset which is precious and should be utilized in an efficient manner. A balanced life is essential in which there is enough time for dear ones. Having a conversation with family members, fun activities, planning vacations all require a person not only to be physically present but also mentally and emotionally. Similarly valuable time during office time can be utilized for professional learning rather than scrolling up and down scrutinizing each and every push notification thinking that it might be an important one

Smruti Vasavada
July 5, 2023

To,
The Principal,
Navneet College of Commerce & Science,
Gilderlane Mun. School Building,
Belasis Bridge,
Mumbai Central.

Subject: Reimbursement of expenses

Respected Sir,

I, the undersigned (**Ms. Smruti Vasavada**) has incurred expenditure on Publication of research paper titled "Perception about CBDC Launched by RBI W.R.T Curbing Illegal Activities" held in June 2023.

The expenditure amounting to **Rs. 1,165/-** was incurred for the above mentioned purpose.

So, I request you to reimburse the expenditure amount.

Kindly do the needful.

Thanking you,

SRW

Yours Sincerely,



Approved and Verified



Navneet Education Society's

NAVNEET COLLEGE

OF COMMERCE & SCIENCE

EXPENSES REIMBURSEMENT VOUCHER - CASH

Voucher No.: _____

Date: 04-07-2023

Name of the Staff: Ms. Smruti Rakesh Vasavada

| Particulars | Rs. | P. |
|---|---------|----|
| Being expenses incurred for publications of Research papers titled " Perception about CBDC Launched by RBI w.r.t Curbing Illegal Activities | 1,165/- | - |
| Rupees in Words: <u>One Thousand one Hundred and sixty five only</u> | 1,165/- | - |

Prepared By Pravraj

Payment Authorised By [Signature]

Received By [Signature]



PERCEPTION ABOUT CBDC LAUNCHED BY RBI W.R.T CURBING ILLEGAL ACTIVITIES

Ms. Smruti Rakesh Vasavada^{1*}, Prof. Vinit Ashvin Upadhyay²

Article History: Received: 21.05.2023

Revised: 30.06.2023

Accepted: 26.07.2023

Abstract

CBDC is the most talked about concept these days. The evolution of crypto made central banks in various countries explore the option of CBDC. It refers to Central Bank Digital Currency which will enable central banks to promote a formal economy, effective financial inclusion, curbing illegal activities like money laundering, etc. The launch of CBDC also raises questions on changing monetary policy implementations, probable threats to financial stability, and many more. CBDC is a fully electronic digital asset carrying features of legal tender providing the option to use digital means for transactions. It is also essential for central banks to attract and make citizens adopt this system. The mode of conducting crypto transactions and trading features is likely a strategic advantage for the central banks. Apart from a few Caribbean countries, Nigeria has implemented CBDC already. India is already in the pilot stage of implementing CBDC in the country. India is undergoing a paradigm shift as moving towards "Digital India." In a country like India, where people are more comfortable using physical cash, it is a significant challenge for people to adopt this innovation. CBDC issuance has three types, i.e., Central Bank Issued (CBI), Central Bank Authorized (CBA), and Non-Central Bank (NCB). India is working on Central Bank-issued (CBI) digital currency. CBDC implementation will help to have a digital trail of transactions in the country, which was impossible to identify at the retail level. It will also help central banks to curb activities like money laundering, tax evasion, etc. While the whole exercise is going on by The Reserve Bank of India, it is important to highlight people's perceptions. People will play a pivotal role in the success of CBDC implementation. The paper looks forward to addressing people's perception of curbing illegal activities like money laundering.

Keywords: CBDC, Money Laundering, Cryptocurrency, Digital India.

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Navneet Education Society's

NAVNEET COLLEGE

OF COMMERCE & SCIENCE

Recognised under Section 2(f) of the UGC Act, 1956

Life Insurance Benefit for Staff

(जीवन बीमा अधिनियम, 1956 द्वारा संस्थापित) / (Established by the Life Insurance Corporation Act, 1956)

भारतीय जीवन बीमा निगम को (जिसे इसके बाद निगम कहा जाएगा) यहाँ नीचे संदर्भित अनुसूची में उल्लेखित बीमित व्यक्ति से एक प्रस्ताव तथा घोषणा और प्रथम प्रीमियम की प्राप्ति होने पर और उक्त प्रस्ताव तथा घोषणा और उसमें दिए गए और संदर्भित विवरण इस बीमा पॉलिसी के आधार पर उक्त प्रस्तावक और निगम द्वारा उसे स्वीकार किए जाने पर इस अनुसूची में निर्धारित बाद की प्रीमियमों पर विचार करते हुए और उनकी उचित प्राप्ति निगम के उस शाखा कार्यालय पर हिलालाभ का बिना व्याज के भुगतान करने के लिये यहाँ यह उस व्यक्ति या व्यक्तियों को यह पॉलिसी दी जाती है, जिन्हें उक्त अनुसूची के अनुसार यह देय होगी, लेकिन इन लाभों के सम्बन्ध में निगम की संतुष्टि के लिए इस बात का प्रमाण प्रस्तुत करने कि अनुसूची में निर्धारित रकम के देय होने पर उस व्यक्ति या व्यक्तियों को हक का, जो भुगतान का दावा कर रहा हो/ रहे हों, की प्रस्ताव में उल्लेखित बीमित व्यक्ति की आयु की सत्यता के बारे में देय होगा, यदि वह पहले नहीं दिया गया हो और एलएड द्वारा यह घोषित किया जाता है यह पॉलिसी इसके पृष्ठभाग पर अंकित शर्तों और सुविधाओं के अधीन होगी तथा उपरोक्त अनुसूची व निगम द्वारा अंकित प्रत्येक पृष्ठकान पॉलिसी के अंग माने जायेंगे।

THE LIFE INSURANCE CORPORATION OF INDIA (hereinafter called "the Corporation") having received a Proposal along with Declaration and the first premium from the Proposer and the Life Assured named in the Schedule referred to herein below and the said Proposal and Declaration with the statements contained and referred to therein having been agreed to by the said Proposer and the Corporation as basis of this assurance do by this Policy agree, in consideration of and subject to the due receipt of the subsequent premiums as set out in the Schedule, to pay the benefits as set out in the schedule, but without interest, at the Branch Office of the Corporation where this Policy is serviced to the person or persons to whom the same is payable in terms of the said Schedule, on proof to the satisfaction of the Corporation of the benefits having become payable as set out in the Schedule, of the title of the said person or persons claiming payment and of the correctness of the age of the Life Assured stated in the Proposal if not previously admitted And it is hereby declared that this Policy of Assurance shall be subject to the Conditions and Privileges printed on the back hereof and that the following Schedule and every endorsement placed on the Policy by the Corporation shall be deemed part of the Policy

| मुख्य कार्यालय / DIVISION OFFICE | अनुसूची / SCHEDULE | शाखा कार्यालय / BRANCH OFFICE |
|---|---|--|
| <p>पॉलिसी संख्या / Policy No.:</p> <p>884810104</p> <p>पॉलिसी प्रारम्भ की तिथि: Date of Commencement of policy:</p> <p>06/09/2014</p> <p>जोखिम की तिथि: Date of Commencement of Risk:</p> <p>15/09/2014</p> <p>योजना एवम अवधि / Plan and Term:</p> <p>814 24 24</p> <p>पूरुवधि की तिथि / Date of Maturity:</p> <p>06/09/2038</p> | <p>मूल बीमाकृत राशि रु. Basic Sum Assured Rs.</p> <p>100000</p> <p>दुर्घटना हितलाभ बीमा धन (रु.) Accident Benefit Sum Assured Rs.</p> <p>100000</p> <p>एलआईसी के दुर्घटनावश मृत्यु एवं अपंगता लाभ राइडर किरत प्रीमियम रु./LIC's Accidental Death and Disability Benefit Rider Instalment premium Rs.</p> <p>100.00</p> <p>कुल प्रीमियम किरत (रु.)/Total Instalment premium Rs.</p> <p>4544.00</p> | <p>प्रीमियम देय तिथि Due date of premium:</p> <p>06th</p> <p>प्रीमियम भुगतान की विधि Mode of payment of premium:</p> <p>Yly</p> <p>अंतिम प्रीमियम की देय तिथि Due date payment of Last premium:</p> <p>06/09/2037</p> <p>i) मूल योजना / Basic Plan :</p> <p>ii) एलआईसी का दुर्घटनावश मृत्यु एवं अपंगता लाभ राइडर: LIC Accidental Death and Disability Benefit Rider:</p> <p>बीमित व्यक्ति की जन्म तिथि: Date of birth of the Life Assured :</p> <p>25/07/1973</p> <p>बीमित व्यक्ति की आयु / Age of the Life Assured :</p> <p>41</p> <p>क्या आयु स्वीकृत है? / Whether Age Admitted?</p> <p>Y</p> |

| | |
|--|--|
| <p>बीमा अधिनियम, 1938 की धारा 39 के अंतर्गत नामित / Nominee under section 39 of the Insurance Act, 1938:</p> <p>PRATIBHA NARINGREKAR Mother</p> | <p>प्रस्ताव संख्या / Proposal No.:</p> <p>4797</p> <p>प्रस्ताव की तिथि / Date of the Proposal:</p> <p>06/09/2014</p> |
|--|--|

अगर नामित अवयस्क हो, तो नियुक्त व्यक्ति का नाम / If Nominee is a minor, the name of the Appointee:

लाभ चित्रण संदर्भ क्र. / Benefit Illustration Reference No.:

897 0000000000

| | |
|--|--|
| <p>प्रस्तावक का नाम और पता / Name & Address of the Proposer:</p> <p>SANJAY SHANTARAM NARINGREKAR NAVNEET EDU.SOC., 1ST FLR, PLOT-50/51, BMC SCHOOL, OPP.MUMBAI CENTRAL STATION 400008</p> | <p>बीमित व्यक्ति का नाम और पता / Name & Address of the Life Assured:</p> <p>SANJAY SHANTARAM NARINGREKAR NAVNEET EDU.SOC., 1ST FLR, PLOT-50/51, BMC SCHOOL, OPP.MUMBAI CENTRAL STATION 400008</p> |
|--|--|

वे घटनाएँ जिनके होने पर लाभ देय हैं : विवरण अगले पृष्ठ पर दिया गया है।
Events on the happening of which benefits are payable: Details are mentioned overleaf.

| | |
|--|---|
| <p>बीमाकृत राशि किसे देय है ? To whom Sum Assured payable</p> | <p>प्रस्तावक या बीमित व्यक्ति या बीमा अधिनियम 1938 के अनुच्छेद 39 के अंतर्गत उसके समनुदेशित या उसके नामितियों या उन प्राणाधिक प्रबंधकों या प्रशासकों या अन्य विधिक प्रतिनिधियों को दिया जाएगा, जिन्हें उसकी संपदा या केवल इस पॉलिसी के अंतर्गत देय राशि के लिए भारत संघ के किसी राज्य या क्षेत्र के किसी न्यायालय से अपने प्रतिनिधि होने का प्रमाण - पत्र प्राप्त होगा। The Proposer or Life Assured or his Assignee or Nominees under Section 39 of the Insurance Act 1938 or proved Executors or Administrators or other Legal Representatives who should take out representation to his/ her Estate or limited to the moneys payable under this Policy from any Court of any State or Territory of the Union of India.</p> |
| <p>वह अवधि जिसके दौरान प्रीमियम देय है Period during which premium payable</p> | <p>अंतिम प्रीमियम के भुगतान की कथित देय तिथि तक या इसके पूर्व बीमित व्यक्ति की मृत्यु होने पर। Till the stipulated due date of the payment of last premium or earlier death of the Life Assured.</p> |
| <p>वह अवधि जिसके दौरान प्रीमियम देय है Period during which premium payable</p> | <p>में कथित देय तिथि पर On the stipulated due date in September</p> |

विशेष प्रावधान : विवरण अगले पृष्ठ पर दिया गया है।
Special Provisions: Details are mentioned overleaf.

निगम की ओर से उपर्युक्त शाखा कार्यालय में हस्ताक्षरित जिसका पता अंतिम पृष्ठ पर दिया गया है और जिस पते पर पॉलिसी के सम्बन्ध में सभी पत्रचार किया जाना चाहिए।
Signed on behalf of the Corporation at the above mentioned Branch Office, whose address is given on the last page and to which all communications relating to the policy should be addressed.

MUDRANK 2004/4125/CR 690/M-1 Dt. 31/12/2004
Consolidated Stamp Fee Paid deface no
Vide Rec. 481186201314 Dt. 04.02.2014

40.00
17/09/2014

दिनांक / Date:

पाँचकर्ता / Examined by:

प्रपत्र क्र. / Form No.:

कृते प्रमुख / वरिष्ठ / शाखा प्रबन्धक / p.Chief/Sr./Branch Manager

| | | |
|--|---|--|
| <p>एजेंसी कोड Agency Code</p> <p>02592897 0007464</p> | <p>एजेंसी का नाम Agency Name</p> <p>KEVIN KANTI GALA</p> | <p>मोबाइल नम्बर / टेलिफोन नम्बर Mobile Number / Landline Number</p> <p>900000000 9892</p> |
|--|---|--|



भारतीय आयुर्विमा महामंडळ
भारतीय जीवन बीमा निगम
LIFE INSURANCE CORPORATION OF INDIA

FIRST PREMIUM RECEIPT

(# ver. /)
LAXMI COMMERCIAL CENTRE
SENAPATI BAPAT MARG Branch Address :
DADAR WEST MUMBAI
PIN: 400028

Branch Office :

Policy No. :

LIC BR. 897 DADAR(W)

884810104

| Policy Number Date of Risk | Short Name Plan | Sum Assured | Due Date Mode | Premium | |
|--|--------------------|----------------|------------------|---------|-----------------------------|
| 884810104 | S.S NARINGREKAR | | 06 | 4544.00 | Instalment |
| 06/09/2014 | 814-24-24 | 100000 | YLY | 100.00 | ANNUAL ACC. PREMIUM |
| UIN : 512N277V01 | | | | | How Accepted Clause Nos. |
| PRATIBHA NARINGREK | | | | | Nominee & Proposal Date |
| 004797 | | | | | Date of Birth |
| SANJAY SHANTARAM NARINGREKAR | | | | | Date of Maturity |
| NAVNEET EDU.SOC., 1ST FLR, PLOT-50/51, BMC SCHOOL, OPP. MUMBAI CENTRAL STATION 400008 | | | | | Date of Last Payment |
| | | | | | Age & Whether Admitted |
| | | | | | 41 YES |

Particulars of
terms of
Acceptance if not
as proposed

Dear Sir / Madam,

Your proposal for Assurance as per particulars noted in the schedule has been accepted by the Corporation as proposed at ordinary rates /with AB & DB. We have also received the amount noted in the schedule being the First premium on the policy of assurance for the plan and amount indicated there in. The Acceptance of the payment places the Corporation on risk with effect from date of this Acceptance-cum-First Premium Receipt or if the Proposal is under the Children Deferred Assurance Plan from the deferred date on terms & conditions of the policy of assurance which will be sent shortly. The issue of this receipt is also subject to the realisation of the amount in Cash and the terms and Conditions of acceptance printed overleaf.

Additional premium of Rs. _____

due _____ also adjusted

Balance held on Deposit Rs. _____

Next Premium falls due **NIL**

Prepared by **09/2015**

Any error in the FPR, get it corrected in 7 days from FPR.
प्रथम प्रीमियम रसीद में कोई त्रुटि, रसीद तिथि से 7 दिनों के अन्दर सुधार करा लें।

[Signature]

P. Sr / Branch Manager

TERMS & CONDITIONS OF ACCEPTANCE

Important Note: If any change in your occupation or any adverse circumstances connected with your financial position or general health of yourself or that of your family however unimportant you may consider the same occurs between the date of proposal and the date of this Receipt or if a proposal for assurance or an application for revival of a policy on your life made to any Office of the Corporation has since the date of this proposal been withdrawn or dropped or deferred or declined or accepted at an increased premium or subject to alteration on terms otherwise than as proposed or if you have been selected for service in any of the branches of Military, Naval or Airforce services between the date of this proposal and the date of issue of this receipt this assurance will be invalid and all moneys which shall have been paid in respect thereof forfeited unless intimation of such event be made in writing to the Corporation and this acceptance of proposal be reapproved by the Corporation.

IF YOU DO NOT RECEIVE POLICY WITHIN TWO MONTHS PLEASE WRITE TO THE CONCERNED BRANCH OFFICE MEANWHILE PLEASE PAY THE NEXT PREMIUM WHEN DUE.

IIA/ 0351771



एल आई सी का नया एंडोमेन्ट प्लान (लाभ सहित) LIC'S NEW ENDOWMENT PLAN (WITH PROFITS)



(जीवन बीमा अधिनियम, 1956 द्वारा संस्थापित) / (Established by the Life Insurance Corporation Act, 1956)

भारतीय जीवन बीमा निगम को (जिसे इसके बाद निगम कहा जाएगा) यहाँ नीचे संदर्भित अनुसूची में उल्लेखित बीमित व्यक्ति से एक प्रस्ताव तथा घोषणा और प्रथम प्रीमियम की प्राप्ति होने पर और उक्त प्रस्ताव तथा घोषणा और उसमें दिए गए और संदर्भित विवरण इस बीमा पॉलिसी के आधार पर उक्त प्रस्तावक और निगम द्वारा उसे स्वीकार किए जाने पर इस अनुसूची में निर्धारित बाद की प्रीमियमों पर विचार करते हुए और उनकी उचित प्राप्ति निगम के उस शाखा कार्यालय पर हितलाभ का बिना ध्याज के भुगतान करने के लिये यहाँ यह उस व्यक्ति या व्यक्तियों को यह पॉलिसी दी जाती है, जिन्हें उक्त अनुसूची के अनुसार यह देय होगी, लेकिन इन लाभों के सम्बन्ध में निगम की संप्रति के लिए इस बात का प्रमाण प्रस्तुत करने पर कि अनुसूची में निर्धारित रकम के देय होने पर उस व्यक्ति या व्यक्तियों को हक का, जो भुगतान का दावा कर रहा हो / रहे हों, की प्रस्ताव में उल्लेखित बीमित व्यक्ति की आयु की सत्यता के बारे में देय होगा, यदि यह पहले नहीं किया गया हो और एलएन द्वारा यह घोषित किया जाता है यह पॉलिसी इसके पृष्ठभाग पर अंकित शर्तों और सुविधाओं के अधीन होगी तथा उपरोक्त अनुसूची में निगम द्वारा अंकित प्रत्येक पृष्ठकन पॉलिसी के अंग माने जायेंगे।

THE LIFE INSURANCE CORPORATION OF INDIA (hereinafter called "the Corporation") having received a Proposal along with Declaration and the first premium from the Proposer and the Life Assured named in the Schedule referred to herein below and the said Proposal and Declaration with the statements contained and referred to therein having been agreed to by the said Proposer and the Corporation as basis of this assurance do by this Policy agree, in consideration of and subject to the due receipt of the subsequent premiums as set out in the Schedule, to pay the benefits as set out in the schedule, but without interest, at the Branch Office of the Corporation where this Policy is serviced to the person or persons to whom the same is payable in the terms of the said Schedule, on proof to the satisfaction of the Corporation of the benefits having become payable as set out in the Schedule, of the title of the said person or persons claiming payment and of the correctness of the age of the Life Assured stated in the Proposal if not previously admitted. And it is hereby declared that this Policy of Assurance shall be subject to the Conditions and Privileges printed on the back hereof and that the following Schedule and every endorsement placed on the Policy by the Corporation shall be deemed part of the Policy.

| मंडल कार्यालय / DIVISIONAL OFFICE | | अनुसूची / SCHEDULE | | शाखा कार्यालय / BRANCH OFFICE | |
|--|--|---|---|---|--|
| पॉलिसी संख्या / Policy No.: 884856624 | मूल बीमाकृत राशि रु. Basic Sum Assured Rs. 100000 | मूल योजना के लिये प्रीमियम किश्त (रु.) / Instalment Premium for Basic Plan Rs. 4483.00 | प्रीमियम देय तिथि Due date of premium: 28th | शाखा कार्यालय / BRANCH OFFICE 877 | |
| पॉलिसी प्रारम्भ की तिथि: Date of Commencement of policy: 28/01/2015 | दुर्घटना हितलाभ बीमा धन (रु.) Accident Benefit Sum Assured Rs. 100000 | एलआईसी का दुर्घटनावश मृत्यु एवं अपंगता लाभ राइडर किश्त प्रीमियम रु. / LIC's Accidental Death and Disability Benefit Rider Instalment premium Rs. 100.00 | प्रीमियम भुगतान की विधि Mode of payment of premium: Yly | अंतिम प्रीमियम की देय तिथि Due date payment of Last premium: 28/01/2038 | |
| जोखिम की तिथि: Date of Commencement of Risk: 28/01/2015 | योजना एम अरबि / Plan and Term: 814 24 24 | कुल प्रीमियम किश्त (रु.) / Total Instalment premium Rs. 4583.00 | i) मूल योजना / Basic Plan : | ii) एलआईसी का दुर्घटनावश मृत्यु एवं अपंगता लाभ राइडर: LIC Accidental Death and Disability Benefit Rider: | |
| पूर्णदि की तिथि / Date of Maturity : 28/01/2039 | | | बीमित व्यक्ति की जन्म तिथि: Date of birth of the Life Assured : 24/06/1973 | बीमित व्यक्ति की आयु / Age of the Life Assured : 42 | |
| | | | क्या आयु स्वीकृत है? / Whether Age Admitted? Y | | |

बीमा अधिनियम, 1938 की धारा 39 के अंतर्गत नामित / Nominee under section 39 of the Insurance Act, 1938:
SAGAR S KAP Son

प्रस्ताव संख्या / Proposal No.: **11104**
प्रस्ताव की तिथि / Date of the Proposal: **28/01/2015**
लाभ चित्रण संदर्भ क्र. / Benefit Illustration Reference No.: **0000000000**

अगर नामित अवयस्क हो, तो नियुक्त व्यक्ति का नाम / If Nominee is a minor, the name of the Appointee:
MR. SHYAM MANDAVKAR GRAND FATHER

प्रस्तावक का नाम और पता / Name & Address of the Proposer:
SUBHADRA SUNIL KAP SAFIYA CHAWL NO 383, ROOM NO 12, GANPATRAO KADAM WORLI NAKA, MUMBAI 400018

बीमित व्यक्ति का नाम और पता / Name & Address of the Life Assured:
SUBHADRA SUNIL KAP SAFIYA CHAWL NO 383, ROOM NO 12, GANPATRAO KADAM WORLI NAKA, MUMBAI 400018

वे घटनाएँ जिनके होने पर लाभ देय हैं : विवरण अगले पृष्ठ पर दिया गया है.
Events on the happening of which benefits are payable: Details are mentioned overleaf.

| | |
|--|--|
| बीमाकृत राशि किसे देय है? To whom Sum Assured payable | प्रस्तावक या बीमित व्यक्ति या बीमा अधिनियम 1938 के अनुच्छेद 39 के अंतर्गत उसके समनुदेशित या उसके नामितियों या उन प्राणाधिक प्रबंधकों या प्रशासकों या अन्य विधिक प्रतिनिधियों को दिया जाएगा, जिन्हें उसकी संपदा या केवल इस पॉलिसी के अंतर्गत देय राशि के लिए भारत संघ के किसी राज्य या क्षेत्र के किसी न्यायालय से अपने प्रतिनिधि होने का प्रमाण-पत्र प्राप्त होगा. The Proposer or Life Assured or his Assignee or Nominees under Section 39 of the Insurance Act 1938 or proved Executors or Administrators or other Legal Representatives who should take out representation to his/her Estate or limited to the moneys payable under this Policy from any Court of any State or Territory of the Union of India. |
| वह अवधि जिसके दौरान प्रीमियम देय है Period during which premium payable | अनुसूची में निर्धारित तिथि तक या इसके पूर्व बीमित व्यक्ति की मृत्यु होने पर. Till the stipulated due date of the payment of last premium or earlier death of the Life Assured. |
| वह अवधि जिसके दौरान प्रीमियम देय है Period during which premium payable | मैं कटौत कर दूँगी / I will terminate On the stipulated due date in January |

विशेष प्रावधान : विवरण अगले पृष्ठ पर दिया गया है.
Special Provisions: Details are mentioned overleaf

निगम की ओर से उपर्युक्त शाखा कार्यालय में हस्ताक्षरित जिसका पता अंतिम पृष्ठ पर दिया गया है और जिस पते पर पॉलिसी के सम्बन्ध में सभी पत्रचार किया जाना चाहिए.
Signed on behalf of the Corporation at the above mentioned Branch Office, whose address is given on the last page and to which all communications relating to the policy should be addressed.

MUDRANK 2004/4125/CR 690/M-1 Dt. 31/12/2004
Consolidated Stamp Fee Paid deface no
Vide Rec.2663210201415 Dt.09.12.2014

दिनांक / Date:
जांचकर्ता / Examined by:
प्रपत्र क्र. / Form No.:

40.00
03/02/2015
कृते प्रमुख/वरिष्ठ/शाखा प्रबन्धक / p.Chief/Sr./Branch Manager

| | | |
|--|---|---|
| एजेंसी कोड Agency Code 02592897 0007464 | एजेंसी का नाम Agency Name KEVIN KANTI GALA | मोबाइल नम्बर / टेलिफोन नम्बर Mobile Number / Landline Number 9892984026 9892 |
|--|---|---|



भारतीय आयुर्विमा महामंडळ
भारतीय जीवन बीमा निगम
LIFE INSURANCE CORPORATION OF INDIA

मुंबई विभाग-2
मुंबई मंडल-II
Mumbai D.O.-II

शाखा/Branch

लिथि/Date 897

क्रम संख्या / Tr. No. 28/01/2015-17:05LAXMI COMMERCIAL CENTRE
85355

Ser Brn:897

LIC BR.897 DADAR(W)

SENAPATI BAPAT MARG

DADAR WEST MUMBAT

Pin:400028 Ph:24360123

साधार प्राप्त झाले रुपये

FIRST PREMIUM RECEIPT

निम्नलिखित के लिये सधन्यवाद प्राय

Received with thanks Rs.

Cash Amt.: NIL

Cheque Amt.: ****4724.00

रोख आणि /किंवा चेकद्वारा

नकद और/ चेक द्वारा

In Cash and / or

In Cheque from

श्रीमती /सुश्री/श्री Smt./Ms./Sri.

खालील प्रमाणे

SUBHADRA SUNIL KAP

Towards the following

| | | | |
|-------------------------|---------------|------------------|----------|
| Policy Number 884856624 | | | |
| D.O.C:28/01/2015 | T&T:814-24-24 | S-A: | 100000 |
| D.O.M:28/01/2039 | Prem: | 4583.00 | MODE:YLY |
| Serv Tax : | 137.00 | Surcharge: | 4.00 |
| D.O.B :24/06/1973 | AGE : 42 | AGE ADMTD.: | YES |
| D.L.P:28/01/2038 | PROP.NO/DT: | 11104/28/01/2015 | |
| AG.CD:02592897 | DO.CD:0007464 | CLS: | : |
| GIVE/NCO: | BAL.DEP: | | .00 |
| NOMINEE: | SAGAR S KAP | REF.N: | S |
| NEXT DUE:01/2016 | | BAK.INT: | .00 |
| UIN : | 512N277V01 | | |

LIC's Serv.Tax Reg.No. - AAACLO582HSTCN6

चेकद्वारा रक्कम दिल्यास त्यांची वसूली झाल्यावरच दिलेली पावती ग्राह्य धरली जाईल.

चेकद्वारा भुगतान होने पर जारी की गयी रसीद चेक की रकम मिलने पर वैध होगी ।

Receipt of payment made by cheque is issued subject to realisation of the cheque.

For payment through ECS. Please contact nearest branch office!

SUBHADRA SUNIL KAP

SAFIYA CHAWL NO 383,

ROOM NO 12,GANPATRAO KADAM RD.,

WORLI NAKA,MUMBAI

Pin - 400018

स्वाक्षरी / हस्ताक्षर / Signature

<< PAY PREMIUM ONLINE THRU NET BANKING >>

<< REGISTER NOW ON WWW.LICINDIA.IN >>

HINDUSTAN BUSINESS FORMS, SATARA - 98900 70786

(जीवन बीमा अधिनियम, 1956 द्वारा संस्थापित) / (Established by the Life Insurance Corporation Act, 1956)

भारतीय जीवन बीमा निगम को (जिसे इसके बाद निगम कहा जाएगा) यहाँ नीचे संदर्भित अनुसूची में उल्लेखित बीमित व्यक्ति से एक प्रस्ताव तथा घोषणा और प्रथम प्रीमियम की प्राप्ति होने पर और उक्त प्रस्ताव तथा घोषणा और उसमें दिए गए और संदर्भित विवरण इस बीमा पॉलिसी के आधार पर उक्त प्रस्तावक और निगम द्वारा उसे स्वीकार किए जाने पर इस अनुसूची में निर्धारित बाद की प्रीमियमों पर विचार करते हुए और उनकी उचित प्राप्ति निगम के उस शाखा कार्यालय पर हितलाभ का बिना ब्याज के भुगतान करने के लिये यहाँ यह उस व्यक्ति या व्यक्तियों को यह पॉलिसी दी जाती है, जिन्हें उक्त अनुसूची के अनुसार यह देय होगी, लेकिन इन लाभों के सम्बन्ध में निगम की संतुष्टि के लिए इस बात का प्रमाण प्रस्तुत करने पर कि अनुसूची में निर्धारित रकम के देय होने पर उस व्यक्ति या व्यक्तियों को हक का, जो भुगतान का दावा कर रहा हो/ रहे हो, की प्रस्ताव में उल्लेखित बीमित व्यक्ति की आयु की सत्यता के बारे में देय होगा, यदि वह पहले नहीं दिया गया हो और एलएड द्वारा यह घोषित किया जाता है यह पॉलिसी इसके पृष्ठभाग पर अंकित शर्तों और श्रुतिवाचकों के अधीन होगी तथा उपरोक्त अनुसूची व निगम द्वारा अंकित पर्येक पृष्ठकॉन पॉलिसी के अंग माने जायेंगे।

THE LIFE INSURANCE CORPORATION OF INDIA (hereinafter called "the Corporation") having received a Proposal along with Declaration and the first premium from the Proposer and the Life Assured named in the Schedule referred to herein below and the said Proposal and Declaration with the statements contained and referred to therein having been agreed to by the said Proposer and the Corporation as basis of this assurance do by this Policy agree, in consideration of and subject to the due receipt of the subsequent premiums as set out in the Schedule, to pay the benefits as set out in the schedule, but without interest, at the Branch Office of the Corporation where this Policy is serviced to the person or persons to whom the same is payable in terms of the said Schedule, on proof to the satisfaction of the Corporation of the benefits having become payable as set out in the Schedule, of the title of the said person or persons claiming payment and of the correctness of the age of the Life Assured stated in the Proposal if not previously admitted. And it is hereby declared that this Policy of Assurance shall be subject to the Conditions and Privileges printed on the back hereof and that the following Schedule and every endorsement placed on the Policy by the Corporation shall be deemed part of the Policy.

| मंडल कार्यालय / DIVISIONAL OFFICE | | अनुसूची / SCHEDULE | | शाखा कार्यालय / BRANCH OFFICE |
|--|---|---|--|-------------------------------|
| पॉलिसी संख्या / Policy No.: | मूल बीमाकृत राशि रु. Basic Sum Assured Rs. | मूल योजना के लिये प्रीमियम किस्त (रु.) / Instalment Premium for Basic Plan Rs. | प्रीमियम देय तिथि Due date of premium: | 06th |
| 884809735 | 100000 | 3327.00 | प्रीमियम भुगतान की विधि Mode of payment of premium: | Yly |
| पॉलिसी प्रारम्भ की तिथि: Date of Commencement of policy: | दुर्घटना हितलाभ बीमा धन (रु.) Accident Benefit Sum Assured Rs. | एलआईसी का दुर्घटनावश मृत्यु एवं अंगता लाभ राइडर किस्त प्रीमियम रु. / LIC's Accidental Death and Disability Benefit Rider Instalment premium Rs. | अंतिम प्रीमियम की देय तिथि Due date payment of Last premium: | 06/09/2043 |
| 06/09/2014 | 100000 | 100.00 | i) मूल योजना / Basic Plan : | |
| जोखिम की तिथि: Date of Commencement of Risk: | योजना एम अर्थात् / Plan and Term. | कुल प्रीमियम किस्त (रु.) / Total Instalment premium Rs. | ii) एलआईसी का दुर्घटनावश मृत्यु एवं अंगता लाभ राइडर: LIC Accidental Death and Disability Benefit Rider: | |
| 12/09/2014 | 814 30 30 | 3427.00 | बीमित व्यक्ति की जन्म तिथि: Date of birth of the Life Assured : | 31/12/1983 |
| योजना एम अर्थात् / Plan and Term. | | | बीमित व्यक्ति की आयु / Age of the Life Assured : | 31 |
| 06/09/2014 | | | क्या आयु स्वीकृत है? / Whether Age Admitted? | Y |
| पूर्णधि की तिथि / Date of Maturity : | | | | |
| बीमा अधिनियम, 1938 की धारा 39 के अंतर्गत नामित / Nominee under section 39 of the Insurance Act, 1938: | VISHRAM MANJAREKAR Father | | प्रस्ताव संख्या / Proposal No.: | 4789 |
| अगर नामित अवयस्क हो, तो नियुक्त व्यक्ति का नाम / If Nominee is a minor, the name of the Appointee: | | | प्रस्ताव की तिथि / Date of the Proposal: | 06/09/2014 |
| प्रस्तावक का नाम और पता / Name & Address of the Proposer: | PRADIP VISHRAM MANJAREKAR NAVNEET EDU.SOC., 1ST FLR, PLOT-50/51, BMC SCHOOL, OPP.MUMBAI CENTRAL STATION 400008 | | लाभ चित्रण संदर्भ क्र. / Benefit illustration Reference No.: | 897 0000000000 |
| बीमित व्यक्ति का नाम और पता / Name & Address of the Life Assured: | PRADIP VISHRAM MANJAREKAR NAVNEET EDU.SOC., 1ST FLR, PLOT-50/51, BMC SCHOOL, OPP.MUMBAI CENTRAL STATION 400008 | | | |
| <p>ये घटनाएँ जिनके होने पर लाभ देय हैं : विवरण अगले पृष्ठ पर दिया गया है. Events on the happening of which benefits are payable: Details are mentioned overleaf.</p> | | | | |
| बीमाकृत राशि किसे देय है ? To whom Sum Assured payable | प्रस्तावक या बीमित व्यक्ति या बीमा अधिनियम 1938 के अनुच्छेद 39 के अंतर्गत उसके समनुदेशित या उसके नामितियों या उन प्रामाणिक प्रबंधकों या प्रशासकों या अन्य विधिक प्रतिनिधियों को दिया जाएगा, जिन्हें उसकी संपदा या केवल इस पॉलिसी के अंतर्गत देय राशि के अंतर्गत देय राशि के किसी राज्य या क्षेत्र के किसी न्यायालय से अपने प्रतिनिधि होने का प्रमाण -पत्र प्राप्त होगा. The Proposer or Life Assured or his Assignee or Nominees under Section 39 of the Insurance Act 1938 or proved Executors or Administrators or other Legal Representatives who should take out representation to his/her Estate or limited to the moneys payable under this Policy from any Court of any State or Territory of the Union of India. | | | |
| वह अवधि जिसके दौरान प्रीमियम देय है Period during which premium payable | अंतिम प्रीमियम के भुगतान की कथित देय तिथि तक या इसके पूर्व बीमित व्यक्ति की मृत्यु होने पर. Till the stipulated due date of the payment of last premium or earlier death of the Life Assured. | | | |
| वह अवधि जिसके दौरान प्रीमियम देय है Period during which premium payable | मैं कथित देय तिथि पर On the stipulated due date in September | | | |
| <p>विशेष प्रावधान : विवरण अगले पृष्ठ पर दिया गया है. Special Provisions: Details are mentioned overleaf.</p> | | | | |

निगम की ओर से उपरोक्त शाखा कार्यालय में हस्ताक्षरित जिसका पता अंतिम पृष्ठ पर दिया गया है और जिस पते पर पॉलिसी के सम्बन्ध में सभी पत्रचार किया जाना चाहिए.
Signed on behalf of the Corporation at the above mentioned Branch Office, whose address is given on the last page and to which all communications relating to the policy should be addressed.

MUDRANK 2004/4125/CR 690/M-1 Dt. 31/12/2004
Consolidated Stamp Fee Paid deface no
Vide Rec.481186201314 Dt.04.02.2014
40.00
17/09/2014

दिनांक / Date:
पांचकर्ता / Examined by:
प्रपत्र क्र. / Form No.:

कृते प्रमुख/वरिष्ठ/शाखा प्रबन्धक/p.Chief/Sr./Branch Manager

| एजेंसी कोड Agency Code | एजेंसी का नाम Agency Name | मोबाइल नम्बर/टेलिफोन नम्बर Mobile Number/Landline Number |
|---------------------------|------------------------------|---|
| 02592897 0007464 | KEVIN KANTI GALA | 900000000 9892 |



भारतीय आयुर्विमा महामंडळ
भारतीय जीवन बीमा निगम
LIFE INSURANCE CORPORATION OF INDIA

FIRST PREMIUM RECEIPT

(# VER. /)

**LAXMI COMMERCIAL CENTRE
GENAPATI BAPAT MARG
DADAR WEST MUMBAI**

Servicing Branch Address :

PIN: 400028

Branch Office :

Policy No. :

| Policy Number Date of Risk | Short Name Plan | Sum Assured | Due Date Mode | Premium | |
|--|--------------------|----------------|------------------|---------|-----------------------------|
| 884809435 | PRADIP | | 06 | 1427.00 | Instalment |
| 06/09/2014 | 814-30 30 | 100000 | YLY | 100.00 | ANNUAL ACC. PREMIUM |
| UIN : 512N277V01 | | | | | How Accepted Clause Nos. |
| VISHRAM MANJAREKAR | | | | | Nominee & Proposal Date |
| 004789 | | | | | Date of Birth |
| PRADIP VISHRAM MANJAREKAR | | | | | Date of Maturity |
| NAVNEET EDU.SOC., 1ST FLR, PLOT-50/51, BMC SCHOOL, OPP. MUMBAI CENTRAL STATION 400008 | | | | | Date of Last Payment |
| | | | | | Age & Whether Admitted |
| | | | | | 51 YES |

Particulars of
terms of
Acceptance if not
as proposed

Dear Sir / Madam,

Your proposal for Assurance as per particulars noted in the schedule has been accepted by the Corporation as proposed at ordinary rates with AB & DB. We have also received the amount noted in the schedule being the First premium on the policy of assurance for the plan and amount indicated there in. The Acceptance of the payment places the Corporation on risk with effect from date of this Acceptance-cum-First Premium Receipt or if the Proposal is under the Children Deferred Assurance Plan from the deferred date on terms & conditions of the policy of assurance which will be sent shortly. The issue of this receipt is also subject to the realisation of the amount in Cash and the terms and Conditions of acceptance printed overleaf.

Additional premium of Rs. _____
due _____ also adjusted

Balance held on Deposit Rs. _____

Next Premium falls due **NIL**

Prepared by **07/2015**

Any error in the FPR, get it
corrected in 7 days from FPR.
प्रथम प्रीमियम रसीद में कोई त्रुटि, रसीद
तिथि से 7 दिनों के अन्दर सुधार करा लें।

[Signature]
P. Sr / Branch Manager

TERMS & CONDITIONS OF ACCEPTANCE

Important to note that if any change in your occupation or any adverse circumstances connected with your financial position or general health of yourself or that of your family however unimportant you may consider the same occurs between the date of proposal and the date of this Receipt or if a proposal for assurance or an application for revival of a policy on your life made to any Office of the Corporation has since the date of this proposal been withdrawn or dropped or deferred or declined or accepted at an increased premium or subject to alteration on terms otherwise than as proposed or if you have been selected for service in any of the branches of Military, Naval or Airforce services between the date of this proposal and the date of issue of this receipt this assurance will be invalid and all moneys which shall have been paid in respect thereof forfeited unless intimation of such event be made in writing to the Corporation and this acceptance of proposal be reapproved by the Corporation.

IF YOU DO NOT RECEIVE POLICY WITHIN TWO MONTHS PLEASE WRITE TO THE CONCERNED BRANCH OFFICE MEANWHILE PLEASE PAY THE NEXT PREMIUM WHEN DUE.

IIA/ 0351664



एल आई सी का नया एंडोमेन्ट प्लान (लाभ सहित) LIC'S NEW ENDOWMENT PLAN (WITH PROFITS)



(जीवन बीमा अधिनियम, 1956 द्वारा संस्थापित) / (Established by the Life Insurance Corporation Act, 1956)

भारतीय जीवन बीमा निगम को (जिसे इसके बाद निगम कहा जाएगा) यहाँ नीचे संदर्भित अनुसूची में उल्लेखित बीमित व्यक्ति से एक प्रस्ताव तथा घोषणा और प्रथम प्रीमियम की प्राप्ति होने पर और उक्त प्रस्ताव तथा घोषणा और उसमें दिए गए और संदर्भित विवरण इस बीमा पॉलिसी के आधार पर उक्त प्रस्तावक और निगम द्वारा उसे स्वीकार किए जाने पर इस अनुसूची में निर्धारित शर्तों की प्रतियोगी पर विचार करते हुए और उनकी उचित प्राप्ति निगम के उस शाखा कार्यालय पर हितलाभ का बिना ब्याज के भुगतान करने के लिये यहाँ यह उस व्यक्ति या व्यक्तियों को यह पॉलिसी दी जाती है, जिन्हें उक्त अनुसूची के अनुसार यह देय होगी, लेकिन इन लाभों के सम्बन्ध में निगम की संतुष्टि के लिए इस बात का प्रमाण प्रस्तुत करने पर कि अनुसूची में निर्धारित रकम के देय होने पर उस व्यक्ति या व्यक्तियों को हक का, जो भुगतान का दावा कर रहा हो/रहे हों, की प्रस्ताव में उल्लेखित बीमित व्यक्ति की आयु की सत्यता के बारे में देय होगा, यदि वह पहले नहीं दिया गया हो और एतद्वारा यह घोषित किया जाता है यह पॉलिसी इसके पृष्ठभाग पर अंकित शर्तों और सुविधाओं के अधीन होगी तथा उपरोक्त अनुसूची व निगम द्वारा अंकित प्रत्येक पृष्ठभाग पॉलिसी के अंग माने जाएँगे।

THE LIFE INSURANCE CORPORATION OF INDIA (hereinafter called "the Corporation") having received a Proposal along with Declaration and the first premium from the Proposer and the Life Assured named in the Schedule referred to herein below and the said Proposal and Declaration with the Policy statements contained and referred to therein having been agreed to by the said Proposer and the Corporation as basis of this assurance do by this Policy agree, in consideration of and subject to the due receipt of the subsequent premiums as set out in the Schedule, to pay the benefits as set out in the schedule, but without interest, at the Branch Office of the Corporation where this Policy is serviced to the person or persons to whom the same is payable in terms of the said Schedule, on proof to the satisfaction of the Corporation of the benefits having become payable as set out in the Schedule, of the title of the said person or persons claiming payment and of the correctness of the age of the Life Assured stated in the Proposal if not previously admitted. And it is hereby declared that this Policy of Assurance shall be subject to the Conditions and Privileges printed on the back hereof and that the following Schedule and every endorsement placed on the Policy by the Corporation shall be deemed part of the Policy.

| मंडल कार्यालय / DIVISIONAL OFFICE | | अनुसूची / SCHEDULE | | शाखा कार्यालय / BRANCH OFFICE |
|--|--|--|---|--|
| पॉलिसी संख्या / Policy No.: 884836394 पॉलिसी प्रारम्भ की तिथि: Date of Commencement of policy: 06/09/2014 जोखिम की तिथि: Date of Commencement of Risk: 11/12/2014 योजना एम अर्थ / Plan and Term: 814 34 34 पूर्याधि की तिथि / Date of Maturity: 06/09/2048 | मूल बीमाकृत राशि रु. Basic Sum Assured Rs. 100000 दुर्घटना हितलाभ बीमा धन (रु.) Accident Benefit Sum Assured Rs. 100000 | मूल योजना के लिये प्रीमियम किस्त (रु.) / Instalment Premium for Basic Plan Rs. 2891.00 एलआईसी का दुर्घटनावश मृत्यु एवं अपंगता लाभ राइडर किस्त प्रीमियम रु. / LIC's Accidental Death and Disability Benefit Rider Instalment premium Rs. 100.00 कुल प्रीमियम किस्त (रु.) / Total Instalment premium Rs. 2991.00 | प्रीमियम देय तिथि Due date of premium: 06th प्रीमियम भुगतान की विधि Mode of payment of premium: Yly अंतिम प्रीमियम की देय तिथि Due date payment of Last premium: 06/09/2047 i) मूल योजना / Basic Plan: ii) एलआईसी का दुर्घटनावश मृत्यु एवं अपंगता लाभ राइडर LIC Accidental Death and Disability Benefit Rider: बीमित व्यक्ति की जन्म तिथि: Date of birth of the Life Assured: 28/09/1988 बीमित व्यक्ति की आयु / Age of the Life Assured: 26 क्या आयु स्वीकृत है? / Whether Age Admitted? Y | प्रस्ताव संख्या / Proposal No.: 4796 प्रस्ताव की तिथि / Date of the Proposal: 06/09/2014 लाभ चित्रण संदर्भ क्र. / Benefit Illustration Reference No.: 827 0000000000 |
| बीमा अधिनियम, 1938 की धारा 39 के अंतर्गत नामित / Nominee under section 39 of the Insurance Act, 1938: KARAN WADIYAR | | Brother | | |
| प्रस्तावक का नाम और पता / Name & Address of the Proposer: MINAL GANESH WADIYAR NAVNEET EDUCATION SOC, 1ST FLR, PLOT-50/51, BMC SCHOOL- OPP. MUMBAI CENTRAL STATION 400008 | | बीमित व्यक्ति का नाम और पता / Name & Address of the Life Assured: MINAL GANESH WADIYAR NAVNEET EDUCATION SOC, 1ST FLR, PLOT-50/51, BMC SCHOOL- OPP. MUMBAI CENTRAL STATION 400008 | | |
| वे घटनाएँ जिनके होने पर लाभ देय हैं : विवरण अगले पृष्ठ पर दिया गया है। Events on the happening of which benefits are payable: Details are mentioned overleaf. | | | | |
| बीमाकृत राशि किसे देय है? To whom Sum Assured payable | प्रस्तावक या बीमित व्यक्ति या बीमा अधिनियम 1938 के अनुच्छेद 39 के अंतर्गत उसके समनुदेशित या उसके नामितियों या उन प्रामाणिक प्रबंधकों या प्रशासकों या अन्य विधिक प्रतिनिधियों को दिया जाएगा, जिन्हें उसकी संपदा या केवल इस पॉलिसी के अंतर्गत देय राशि के लिए भारत संघ के किसी राज्य या क्षेत्र के किसी न्यायालय से अपने प्रतिनिधि होने का प्रमाण - पत्र प्राप्त होगा। The Proposer or Life Assured or his Assignee or Nominees under Section 39 of the Insurance Act 1938 or proved Executors or Administrators or other Legal Representatives who should take out representation to his/her Estate or limited to the moneys payable under this Policy from any Court of any State or Territory of the Union of India. | | | |
| वह अवधि जिसके दौरान प्रीमियम देय है Period during which premium payable | अंतिम प्रीमियम के भुगतान की कथित देय तिथि तक या इसके पूर्व बीमित व्यक्ति की मृत्यु होने पर. Till the stipulated due date of the payment of last premium or earlier death of the Life Assured. | | | |
| वह अवधि जिसके दौरान प्रीमियम देय है Period during which premium payable | मंजूर देय तिथि पर On the stipulated due date in September | | | |
| विशेष प्रावधान : विवरण अगले पृष्ठ पर दिया गया है। Special Provisions: Details are mentioned overleaf. | | | | |

निगम की ओर से उपरोक्त शाखा कार्यालय में हस्ताक्षरित जिसका पता अंतिम पृष्ठ पर दिया गया है और जिस पते पर पॉलिसी के सम्बन्ध में सभी पत्रचार किया जाना चाहिए।
Signed on behalf of the Corporation at the above mentioned Branch Office, whose address is given on the last page and to which all communications relating to the policy should be addressed.

MUDRANK 2004/4125/CR 690/M-1 Dt. 31/12/2004
Consolidated Stamp Fee Paid deface no
Vide Rec.1438002201415 Dt.19.08.2014

दिनांक / Date: **40.00**
जांचकर्ता / Examined by: **19/12/2014**
प्रपत्र क्र. / Form No.: **फूले प्रमुख / वरिष्ठ / शाखा प्रबन्धक / p.Chief / Sr. / Branch Manager**

| | | |
|---------------------------|------------------------------|---|
| एजेंसी कोड Agency Code | एजेंसी का नाम Agency Name | मोबाइल नम्बर / टेलिफोन नम्बर Mobile Number / Landline Number |
| 02592897 0007464 | KEVIN KANTI GALA | 98929840 9892 |



भारतीय आर्युविमा महामंडळ
भारतीय जीवन बीमा निगम
LIFE INSURANCE CORPORATION OF INDIA

FIRST PREMIUM RECEIPT

(# ver. /)
LAXMI COMMERCIAL CENTRE,
SENAPATI BAPAT MARG Branch Address :
DADAR WEST MUMBAI
PIN: 400028

Branch Office :

Policy No. :

| Policy Number Date of Risk | Short Name Plan | Sum Assured | Due Date Mode | Premium | |
|---|--------------------|----------------|------------------|---------|-----------------------------|
| 884836394 | M.G WADIYAR | | 06 | 2991.00 | Instalment |
| 06/09/2014 | 814-34-34 | 100000 | YLY | 100.00 | Annual Acc. Premium |
| UIN: PLAN-512N277V01 DAB-512B209V01 | | | | | How Accepted Clause Nos. |
| | | | | | Nominee & Proposal Date |
| KARAN WADIYAR | | 004796 | 06/09/2014 | | Date of Birth |
| MINAL GANESH WADIYAR | | | 28/09/1988 | | Date of Maturity |
| NAVNEET EDUCATION SOC, 1ST FLR, PLOT-50/51, BMC SCHOOL, OPP. MUMBAI CENTRAL STATION | | | 06/09/2048 | | Date of Last Payment |
| 400008 | | | 06/09/2047 | | Age & Whether Admitted |
| | | | 26 | YES | |

Particulars of
terms of
Acceptance if
not
as proposed

Dear Sir / Madam,

Your proposal for Assurance as per particulars noted in the schedule has been accepted by the Corporation as proposed at ordinary rates / with AB & DB. We have also received the amount noted in the schedule being the First premium on the Policy Assurance for the plan and amount indicated there in. The Acceptance of the payment places the Corporation on risk with effect from date of this Acceptance-cum-First Premium Receipt or if the proposal is under the Children Deferred Assurance Plan from the deferred date on terms and conditions of the policy of assurance which will be sent shortly. The issue of this receipt is also subject to the realisation of the cheque or amount in Cash and the terms and conditions of acceptance printed overleaf.

GIVE/NO: AGENCY CODE 02592897 P.D. 0007484

Additional Premium of Rs. _____
due _____ also adjusted

Balance held in Deposit Rs. _____

Next Premium falls due

NIL

Prepared by

09/2015

Any error in the FPR, get it corrected in 7 days from FPR.

प्रथम प्रीमियम रसीद में कोई त्रुटि, सीद तिथि से ७ दिनों के अन्दर सुधार करा लें।



P. Sr./Branch Manager

Ser. Tax:

90.00 Edu Cess : 3.00

Date & 11/12/2014

Important to note that if any change in your occupation or any adverse circumstances connected with your financial position or general health of yourself or that of your family however unimportant you may consider the same occurs between the date of proposal and the date of this Receipt or if a proposal for assurance or an application for revival of a policy on your life made to any Office of the Corporation has since the date of this proposal been withdrawn or dropped deferred or declined or accepted at an increased premium or subject to alteration on terms otherwise than as proposed or if you have been selected for service in any of the branches of Military, Naval or Air Force services between the date of this proposal and the date of issue of this receipt this assurance will be invalid and all moneys which shall have been paid in respect thereof will be forfeited unless intimation of such event be made in writing to the Corporation and this acceptance of proposal be reapproved by the Corporation.

IF YOU DO NOT RECEIVE POLICY WITHIN TWO MONTHS PLEASE WRITE TO THE CONCERNED BRANCH OFFICE MEANWHILE PLEASE PAY THE NEXT PREMIUM WHEN DUE.

IG/ 0023581

Hindustan Business Forms, Satara 98900 70786

(जीवन बीमा अधिनियम, 1956 द्वारा संस्थापित) / (Established by the Life Insurance Corporation Act, 1956)

भारतीय जीवन बीमा निगम को (जिसे इसके बाद निगम कहा जाएगा) यहाँ नीचे संदर्भित अनुसूची में उल्लेखित बीमित व्यक्ति से एक प्रस्ताव तथा घोषणा और प्रथम प्रीमियम की प्राप्ति होने पर और उक्त प्रस्ताव तथा घोषणा और उसमें दिए गए और संदर्भित विवरण इस बीमा पॉलिसी के आधार पर उक्त प्रस्तावक और निगम द्वारा उनी स्वीकार किए जाने पर इस अनुसूची में निर्धारित बाव दी जाती है, जिन्हें उक्त अनुसूची के अनुसार यह देय होगी, लेकिन इन लाभों के सम्बन्ध में निगम की संतुष्टि के लिए इस बात का प्रमाण प्रस्तुत करने पर कि अनुसूची में निर्धारित रकम के देय होने पर उस व्यक्ति या व्यक्तियों को हक का, जो भुगतान का दावा कर रहा हो / रहे हों, की प्रस्ताव में उल्लेखित बीमित व्यक्ति की आयु की सत्यता के बारे में देय होगा, यदि वह पहले नहीं दिया गया हो। और एलआईसी यह घोषित किया जाता है यह पॉलिसी इसके पृष्ठभाग पर अंकित शर्तों और सुविधाओं के अधीन होगी तथा उपरोक्त अनुसूची व निगम द्वारा अंकित प्रत्येक पृष्ठकन पॉलिसी के अंग

THE LIFE INSURANCE CORPORATION OF INDIA (hereinafter called "the Corporation") having received a Proposal along with Declaration and the first premium from the Proposer and the Life Assured named in the Schedule referred to herein below and the said Proposal and Declaration with the statements contained and referred to therein having been agreed to by the said Proposer and the Corporation as basis of this assurance do by this Policy agree, in consideration of and subject to the due receipt of the subsequent premiums as set out in the Schedule, to pay the benefits as set out in the schedule, but without interest, at the Branch Office of the Corporation where this Policy is serviced to the person or persons to whom the same is payable in the terms of the said Schedule, on proof to the satisfaction of the Corporation of the Corporation of the benefits having become payable as set out in the Schedule, of the title of the said person or persons claiming payment and of the correctness of the age of the Life Assured stated in the Proposal if not previously admitted. And it is hereby declared that this Policy of Assurance shall be subject to the Conditions and Privileges printed on the back hereof and that the following Schedule and every endorsement placed on the Policy by the Corporation shall be deemed part of the Policy.

मंडल कार्यालय / DIVISIONAL OFFICE

अनुसूची / SCHEDULE

शाखा कार्यालय / BRANCH OFFICE

| | | | |
|---|---|--|---|
| पॉलिसी संख्या / Policy No.: | मूल बीमाकृत राशि रु. Basic Sum Assured Rs. | मूल योजना के लिये प्रीमियम किस्त (रु.) / Instalment Premium for Basic Plan Rs. | प्रीमियम देय तिथि Due date of premium: |
| 884809936 | 100000 | 3905.00 | 06th |
| पॉलिसी प्रारम्भ की तिथि: Date of Commencement of policy: | दुर्घटना हितलाभ बीमा धन (रु.) Accident Benefit Sum Assured Rs. | एलआईसी का दुर्घटनावश मृत्यु एवं अपंगता लाभ राइडर किस्त प्रीमियम रु./LIC's Accidental Death and Disability Benefit Rider Instalment premium Rs. | प्रीमियम भुगतान की तिथि Mode of payment of premium: |
| 06/09/2014 | 100000 | 100.00 | Yly |
| जोखिम की तिथि: Date of Commencement of Risk: | योजना एम अर्थात् / Plan and Term: | कुल प्रीमियम किस्त (रु.) / Total Instalment premium Rs. | अंतिम प्रीमियम की देय तिथि Due date payment of Last premium: |
| 12/09/2014 | 814 26 26 | 4005.00 | 06/09/2039 |
| पूर्यावधि की तिथि / Date of Maturity: | पूर्यावधि की तिथि / Date of Maturity: | बीमित व्यक्ति की जन्म तिथि: Date of birth of the Life Assured: | i) मूल योजना / Basic Plan : |
| 06/09/2040 | 06/09/2040 | 26/07/1980 | ii) एलआईसी का दुर्घटनावश मृत्यु एवं अपंगता लाभ राइडर: LIC Accidental Death and Disability Benefit Rider: |
| | | बीमित व्यक्ति की आयु / Age of the Life Assured: | यथा आयु स्वीकृत है? / Whether Age Admitted? |
| | | 34 | Y |

बीमा अधिनियम, 1938 की धारा 39 के अंतर्गत नामित / Nominee under section 39 of the Insurance Act, 1938:

EKNATH PEDNEKAR Husband

प्रस्ताव संख्या / Proposal No.: 4794
प्रस्ताव की तिथि / Date of the Proposal: 06/09/2014

अगर नामित अव्यक्त हो, तो नियुक्त व्यक्ति का नाम / If Nominee is a minor, the name of the Appointee:

लाभ चित्रण संदर्भ क्र. / Benefit Illustration Reference No.: 897-0000000000

प्रस्तावक का नाम और पता / Name & Address of the Proposer:

बीमित व्यक्ति का नाम और पता / Name & Address of the Life Assured:

**PRABHA EKNATH PEDNEKAR
NAVNEET EDUCATION SOC,
PLOT-50/51, BMC SCHOOL,
OPP. MUMBAI CENTRAL STATION
400008**

**PRABHA EKNATH PEDNEKAR
NAVNEET EDUCATION SOC,
PLOT-50/51, BMC SCHOOL,
OPP. MUMBAI CENTRAL STATION
400008**

वे घटनाएँ जिनके होने पर लाभ देय हैं : विवरण अगले पृष्ठ पर दिया गया है।
Events on the happening of which benefits are payable: Details are mentioned overleaf.

| | |
|--|--|
| बीमाकृत राशि किसे देय है ? To whom Sum Assured payable | प्रस्तावक या बीमित व्यक्ति या बीमा अधिनियम 1938 के अनुच्छेद 39 के अंतर्गत उसके समनुदेशित या उसके नामितियों या उन प्राणाधिक प्रबंधकों या प्रशासकों या अन्य विधिक प्रतिनिधियों को दिया जाएगा, जिन्हें उसकी संपदा या केवल इस पॉलिसी के अंतर्गत देय राशि के लिए भारत संघ के किसी राज्य या क्षेत्र के किसी न्यायालय से अपने प्रतिनिधि होने का प्रमाण - पत्र प्राप्त होगा। The Proposer or Life Assured or his Assignee or Nominees under Section 39 of the Insurance Act 1938 or proved Executors or Administrators or other Legal Representatives who should take out representation to his/her Estate or limited to the moneys payable under this Policy from any Court of any State or Territory of the Union of India. |
| वह अवधि जिसके दौरान प्रीमियम देय है Period during which premium payable | अंतिम प्रीमियम के भुगतान की कथित देय तिथि तक या इसके पूर्व बीमित व्यक्ति की मृत्यु होने पर। Till the stipulated due date of the payment of last premium or earlier death of the Life Assured. |
| वह अवधि जिसके दौरान प्रीमियम देय है Period during which premium payable | में कथित देय तिथि पर On the stipulated due date in September |

विशेष प्रावधान : विवरण अगले पृष्ठ पर दिया गया है।
Special Provisions: Details are mentioned overleaf

निगम की ओर से उपर्युक्त शाखा कार्यालय में हस्ताक्षरित जिसका पता अंतिम पृष्ठ पर दिया गया है और जिस पते पर पॉलिसी के सम्बन्ध में सभी पत्रचार किया जाना चाहिए।
Signed on behalf of the Corporation at the above mentioned Branch Office, whose address is given on the last page and to which all communications relating to the policy should be addressed.

MUDRANK 2004/4125/CR 690/M-1 Dt. 31/12/2004
Consolidated Stamp Fee Paid deface no
Vide Rec.481186201314 Dt.04.02.2014
40.00
17/09/2014

दिनांक / Date:
जांचकर्ता / Examined by:
प्रपत्र क्र. / Form No.:

कृते प्रमुख /वरिष्ठ/शाखा प्रबन्धक/p.Chief/Sr./Branch Manager

| | | |
|----------------------------------|-------------------------------------|--|
| एजेंसी कोड Agency Code | एजेंसी का नाम Agency Name | मोबाइल नम्बर / टेलिफोन नम्बर Mobile Number / Landline Number |
| 02592897 0007464 | KEVIN KANTI GALA | 90000000 9892 |



भारतीय आसुरिणा महामंडळ
भारतीय जीवन बीमा निगम
LIFE INSURANCE CORPORATION OF INDIA

(# ver. /)
LAXMI COMMERCIAL CENTRE
SENAPATI BAPAT MARG
DADAR WEST MUMBAI
PIN: 400020
Branch Address :

FIRST PREMIUM RECEIPT

Branch Office :

Policy No. :

LIC BR.897 DADAR(W)

884809936

| Policy Number Date of Risk | Short Name Plan | Sum Assured | Due Date Mode | Premium | Particulars of terms of Acceptance if not as proposed |
|--|--------------------|----------------|------------------|---------|--|
| 884809936 | P.E PEDNEKAR | | 06 | 4005.00 | Instalment |
| 06/09/2014 | 814-26-26 | 100000 | YLY | 100.00 | ANNUAL ACC. PREMIUM |
| UIN :512N277V01 | | | | | How Accepted Clause Nos. |
| EKNATH PEDNEKAR | | | | | Nominee & Proposal Date |
| 004774 | | | | | Date of Birth |
| PRABHA EKNATH PEDNEKAR | | | | | Date of Maturity |
| NAVNEET EDUCATION SOC, PLOT-50/51, BMC SCHOOL, OPP. MUMBAI CENTRAL STATION 400008 | | | | | Date of Last Payment |
| | | | | | Age & Whether Admitted |
| | | | | | 34 YES |

Dear Sir / Madam,

Your proposal for Assurance as per particulars noted in the schedule has been accepted by the Corporation as proposed at ordinary rates /with AB & DB. We have also received the amount noted in the schedule being the First premium on the policy of assurance for the plan and amount indicated there in. The Acceptance of the payment places the Corporation on risk with effect from date of this Acceptance-cum-First Premium Receipt or if the Proposal is under the Children Deferred Assurance Plan from the deferred date on terms & conditions of the policy of assurance which will be sent shortly. The issue of this receipt is also subject to the realisation of the amount in Cash and the terms and Conditions of acceptance printed overleaf.

Additional premium of Rs. _____

due _____ also adjusted

Balance held on Deposit Rs. _____

Next Premium falls due **NIL**

Prepared by **09/2015**

Any error in the FPR, get it corrected in 7 days from FPR.
प्रथम प्रीमियम रसीद में कोई त्रुटि, रसीद तिथि से 7 दिनों के अन्दर सुधार करा लें।

P. Sr / Branch Manager

TERMS & CONDITIONS OF ACCEPTANCE

Important note that if any change in your occupation or any adverse circumstances connected with your financial position or general health of yourself or that of your family however unimportant you may consider the same occurs between the date of proposal and the date of this Receipt or if a proposal for assurance or an application for revival of a policy on your life made to any Office of the Corporation has since the date of this proposal been withdrawn or dropped or deferred or declined or accepted at an increased premium or subject to alteration on terms otherwise than as proposed or if you have been selected for service in any of the branches of Military, Naval or Airforce services between the date of this proposal and the date of issue of this receipt this assurance will be invalid and all moneys which shall have been paid in respect thereof forfeited unless intimation of such event be made in writing to the Corporation and this acceptance of proposal be reapproved by the Corporation.

IF YOU DO NOT RECEIVE POLICY WITHIN TWO MONTHS PLEASE WRITE TO THE CONCERNED BRANCH OFFICE MEANWHILE PLEASE PAY THE NEXT PREMIUM WHEN DUE.

IIA/ 0351665



Navneet Education Society's

NAVNEET COLLEGE **OF COMMERCE & SCIENCE**

Recognised under Section 2(f) of the UGC Act, 1956

Other Welfare Measures for Staff



Navneet Education Society's

NAVNEET COLLEGE OF COMMERCE & SCIENCE

Recognised under Section 2(f) of the UGC Act, 1956

STAFF WELFARE MEASURES

1. Staff Birthday Celebration



Gilderlane Mun. School Bldg. Belasis Bridge, Opp. Rly. Stn. Mumbai Central, Mumbai 400 008
Tel.: 022-23082017-18, 022-23012671 Email: degreecollege@nesedu.in Website: www.nesedu.in

College Code: 979 | Affiliated to University of Mumbai
Recognized by UGC under Section 2(f) of UGC Act, 1956



Navneet Education Society's

NAVNEET COLLEGE OF COMMERCE & SCIENCE

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2. Uniform Distribution:



3. Staff Picnic:



Gilderlane Mun. School Bldg. Belasis Bridge, Opp. Rly. Stn. Mumbai Central, Mumbai 400 008
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4. Staff Outstation Tour:



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5. Annual Diwali Lunch:



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