# SHRI DHOKESHWAR COLLEGE

## NAAC ACCREDIATED "B" GRADE

# Report on Commerce Association

2016-17 to 2020-21



SUBMITTED BY ASST.PROF PINGAT S.P.



About us

#### 1) Sanstha:

Ahmednagar Jilha Maratha Vidya Prasarak Samaj' is one of the oldest & pioneering society / trust which has been promoting education since 1918. The Late Chhatrapati Shahu Maharaj of Kolhapur not only inspired but also financially supported the starting of the society. The progress started with the establishment Late Hutatma Karveer Chhatrapati Shivaji Maharaj Maratha Boarding in 1918. The Residential High School (earlier named as Tagore High School) was established in 1941. From this period onwards development started at a faster pace.

The main focus of the society / trust has been to provide education to the economically backward community and for the famine stricken and hilly regions. It has established a network of 89 educational units. This includes 12 Higher & Technical colleges, 25 Higher Secondary Schools, 48 Secondary Schools and 4 Primary & Ashram Schools throughout the Ahmednagar district that impart education in various fields like Arts, Commerce, Science, Education, Law, Engineering, Management, Computer Science & Hotel Management.



#### 2) College :

Shri Dhokeshwar College was established in 1994 on unaided basis with single faculty of Arts. The very modest objective of founders behind establishing this college in Draught-Prone Area like Takali Dhokeshwar village & its vicinity was to promote education among the deprived classes & especially the girl students, lacking opportunity at a convenient place.

It received permanent affiliation in 2004 from University of Pune now called as Savitribai Phule Pune University. After completing seven years of its existence & by giving out excellent results in the University Examination, Govt. of Maharashtra was pleased to extend 100% grant since Academic Year 2000-2001. College went through NAAC accreditation process in 2003. As result of it at its successive stages new faculties, courses were initiated like Science Faculty in 2008, Travel & Tourism in 2010, and Commerce Faculty in 2013. The college came to be recognized under 2 F &12 B by University Grant Commission since 2006. But, due to change in the name of college it got a new recognition on 14/04/2014. Meanwhile women's hostel was built with support of UGC grants.

The college strives to develop all round personality of students and hence is very keen to provide coaching in curricular, co-curricular, extra-curricular activities. Overall development of the students is the main objective of our institution. To be very modest, it won't be out of place to say that we have succeeded in achieving this goal to a certain extend.

## **Commerce Association** Introduction of Commerce Association

Shri Dhokeshwar College, Takali Dhokeshwar was established in September 1994 as an Arts branch. This college was established with the aim to facilitate the education of the students in the rural areas and to reach the grassroots level of education. The institute and the college are continuously working with the noble purpose of how the progress of human life will be from darkness to the light of knowledge and how the evolution of human life can be achieved. Science branch is established in the year 2008 and commerce branch is established in the year 2013 in the college. The commerce which had strength of 16 students in the year 2013 and is providing education to many students today. Most of the students studying in the commerce are from poor families and rural areas. Various schemes and activities are implemented in the college for these students. In order to contribute to the education of poor and promising students, earn and learn scheme is implemented in the college. Nirbhay Kanya Abhiyan is implemented for the safety and empowerment of girls. The college has hostel facilities for girls. Commerce Association is functioning in the college. Various programs are organized under this. Efforts are made to give scope to various talents of the students.

Shri Dhokeshwar College makes a substantial contribution to the rural students. The problem of girls' education in special rural areas has been resolved due to this college. The principal, all the professors, non-teaching staff of the college are committed to the overall development of the students. Various activities are implemented in the college for the educational development of the students along with their personality development. Cultural programs are also organized for the students in the college. Many college students are standing on their own feet today. Some of the students have their own industries. This college is contributing in creating competent and enterprising manpower in today's globalization era.

## **Objective of Commerce Associations**

- 1) To enable students to develop the Skills expected commerce graduatesstudent.
- 2) To act as the Catalyst in the process of overall development of student.
- 3) To expose students to the practical aspects of business, industry and commerce.
- 4) To develop team spirit among student.
- 5) To develop leadership, entrepreneurial and organizing skill among the students.

Normally the following activities can be cited as few examples of the activities of our Association

- ➢ Guest Lectures.
- Career Guidance
- ➤ Industrial Visits.
- Various Game
- Poster Competition



Ahmednagar Jilha Maratha Vidya Prasarak Samaj's

Shri. Dhokeshwar College, Takali Dhokeshwar Tal: - Parner, Dist.:- Ahmednagar. 414304(M.S.)

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### LIST OF EXTENSION ACTIVITIES RUN BY COLLEGE IN A.Y.

## 2016-17

Sr. No.	Name of Activity	Date
1	Financial Planning Programme	05/08/2016
2	Financial Literacy	27/12/2016
3	Career Counseling	09/01/2017
4	Two Days District level workshop on Consumer Protection Act and Its Remedies	07/03/2017
5	Commerce Festival	07/03/2017
6	Educational Tour	18/01/2017 19/01/2017

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#### **Department of Commerce**

**Report 2016-17** 

**Programme-First** 

#### **Financial Planning Programme**

Commerce department organized Lecture by Professor Dr. Dilip Bhangade Dnyansadhana College, Thane, on dated 05 august 2016. He guided the students on what is stock market, how to open their own D-mat account while investing in stock market, what precautions should be taken, what are the different ways of investment, how the small savings of a person gets big form and he explained to the students through example that it works for the country. He asserted that according to the phrase "Take care of the pennies and the pounds will take care of themselves", citizens need to save and the savings should be invested properly. Also, while looking at different ways of investment, it is necessary for a common person to invest by considering all the aspects that which way will give the highest return and how the risk will remain minimum. Before investing, it is necessary to decide the investment plan. While making an investment plan, it is necessary to take an investment decision by considering all the aspects of how much money we are going to investand what should be duration of it. What kind of profit can be made and how much loss can be incurred along with it, whether we can bear that loss. He said that while investing, the investor should consider his own age, income, risk capacity and investment period.



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## Department of Commerce Programme- Second Financial Literacy

A lecture on Financial Literacy was organized by Commerce Department Prof. Dr. Dilip Bhangade, Gnyansadhana College, Thane were invited to deliver the lecture & guide the students on 27 December 2016. In this lecture, he told to the student financial literacy is the abilityto understand and effectively useof financial skills. These financial skills are as simple as budgeting, investing, credit management and financial management. In other words financial literacy is the ability to manage money. In this lecture, he convinced the students the importance of financial literacy in our life through various examples. He also explained the importance of investment to the students and how the financial literacy helps people in becoming independent and self-sufficient. Information about what are the various investment instruments, what aspects need to be studied while investing? He also explained the potential risks involved in investing. He also said how the economic structure of the country depends on the investment of the common man. In his lecture, he also told the students how the country has achieved progress in thosecountries where there are good citizens and financial literacy. How Financial Literacy awakens people to improve their financial status.Hemotivated them to save, invest and be financially empowered which will results in the progress of the individual and family and country at large.



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## Department of Commerce Programme-Third Career Counseling

A lecture was organized by C.A. Sandeep Desarada, Desarada Bhandari Academy, Ahmednagar and CA Praveen Kataria ICAI Branch, Ahmednagar for students under the Department of Commerce in the College on dated 09 january 2017. CA Sandeep Desarada informed the students about professional courses like CA, ICWA, CS. He informed the students about foundation and later exams if they want to do CA after 12<sup>th</sup> standard. He has also explained to the students that which exams they have to face if they want to do CA after graduation. Information about ICWA and CS exams was given to the students. Simultaneously information about DTL, MBA, PGDBM exams is given. If students from rural areas get the information about these exams at the right time and properly, they will be successful in these exams. He told the students that nothing is impossible in the world with consistent hard work.

CA Praveen Kataria interacted with the students. He also explained to the students various professional opportunities after graduation. Speaking to the students, he said that there are many job opportunities available to the students under the commerce branch, if the students identify their inclination and enter the right field, they will definitely succeed. The principal of the college also guided the students.



C.A Sandip Desarda, Desarda Bhandari Academy, Ahmednagar has delivered lecture and interacted students on the career counseling programme.



Students participated in Career Counseling Programme.



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## **Department of Commerce**

#### **Programme** -Fourth

### Two Days District level workshop on Consumer Protection Act and Its Remedies

A two-days District Level workshop on Consumer Protection Act and Remedial Scheme was organized under the Department of Commerce in the collegeon6th and 7<sup>th</sup> march 2017. On the occasion of this programmeProfessor, Dr. M.V. Gite,Vice Principal and HOD Department of Commerce, New Arts, Commerce and Science College, Ahmednagar and Hon'ble Mr. ShahuAuti, Member, Consumer Protection Forum provided valuable guidance to the students. Hon'ble Mr. ShahuAuti, Member, Consumer Protection Forum explained to the students the Consumer Protection Act 1986 and the three tiered consumer protection mechanism under it. The students were guided about how to file a complaint, in how many days and to which forum; up to what amount can they file a complaint in case of fraud. The consumer is the king of the market or the backbone of the economy, only if his interest is kept intact will economic transactions go smoothly. He asserted that the primary objective of the Consumer Protection Act is to protect the interests of such consumers.

Professor, Doctor M.V. Gite Vice Principal, Department of Commerce, New Arts, Commerce and Science College, Ahmednagar provided valuable guidance to the students. He said that the entire economy depends on the consumer, it is the consumer that makes sense of the production process, it is because of the consumer

that employment is created in the economy. He also guided the students about how and to whom registered a complaint if a customer is cheated during online trading today. After that, the principal of the college gave valuable guidance to the students. He explained to the students how valuable the customer is in the era of globalization.



Dr. Prof. M.V. Gite Vice Principal, Head of Department of commerce, New Arts, Commerce & Science College, Ahmednagar has delivered lectures & interacted student on the topic Consumer forum, consumer protection in online trading.



Dr. Prof. M.V. Gite Vice Principal, Head of Department of commerce, New Arts, Commerce & Science College, Ahmednagar has delivered lectures & interacted with students on the topic Consumer forum, consumer protection in online trading.



Mr. Shahu Auti, Member of Consumer forum, delivering the lecture on Consumer Protection Act and Its Remedies.



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## Department of Commerce Programme Fifth Commerce Festival

The program was organized on 07<sup>th</sup> March 2017 by Commerce Department forwhich New Arts,Commerce and Science College Ahmednagar. Professor Dr. D.K. Moteand Professor B.N. Murtadak were present. In the first session of the program Professor Dr. D.K. Mote provided valuable guidance to the students on opportunities in commerce department. India has adopted a policy of globalization, liberalization and privatization since 1991. Professor Dr. D. K. Mote asserted that due to this globalization various employment opportunities areavailable to the students in the field of import and export. He also told the students that many job opportunities are available today due to online banking and online trading. Professor B.N. Murtakak guided the students about the employment opportunities available in which fields after graduation. He told the students that there are job opportunities for the students of commerce department in many fields like insurance sector, banking, service sector, information and technology medical sector. He also said that the students can make their mark in the field by facing various competitive exams.

Various interesting games were organized for the students in second session of the program. All the students were spontaneously participated in the programme.



Prof. Virendra Dhanshetti felicitated and welcomed the Dr. Prof. D.K. Mote chief guests.



Dr. Prof. D.K.Mote, Department of commerce, New Arts, Commerce & Science College, Ahmednagar has delivered lectures & interacted student on the topic of Opportunity in Commerce.



Prof. B.N Murtadak Appreciating students those are participated in various funny games organized in commerce festival.



Prof. Pandule Anjali taking vote of thank.



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### Department of commerc Programme Sixth

#### **Educational Tour**

A two days trip was organized in the academic year 2016-17. This trip went to Mahad, Shrivardhan, Harihareshwar, Pali, Lonavala, Pratapgad on18th and 19thJanuary 2017.S.Y.B.Com and T.Y.B.Com students were participated in this trip.

There is a Ganesha temple at Mahad in Raigad district and this temple was built in 1725 AD during the Peshwa period. This temple is a masterpiece of carving. Srivardhan is the main town on the Konkan coast in Raigad district. Srivardhan's Mango,Supari is very famous. Also, coconut and palm orchards are another feature of Srivardhan. The environment of Shrivardhanwere very pleasant due to the safe long beach front, noiseless silence. After that we visited Lord Ganesha at Pali. This Ganpati is one of the Ashtavinayakas. Then we visited Ekvira Devi in Lonavla. Then we move towards pratapgad. At the foot of Pratapgad there is the tomb of Afzal Khan. The distance from Pratapgarh to Mahabaleshwar is about 24 KM. Pratapgad fort is known as adventure fort. This fort was built byChhatrapatiShivajiMaharaj in 1656 AD. The students visited Mahabaleshwar, a cool place and tasted various foods there. Students also seensun set point and other points at Mahableshwar. The climate of Mahabaleshwar is pleasantly cool throughout the year. Also Mahabaleshwar has a large market for handicrafts.



Participation of students in the trip



### LIST OF EXTENSION ACTIVITIES RUN BY COLLEGE IN A.Y.

## 2017-18

Sr. No.	Name of Activity	Date
1	Financial Literacy Programme	26/12/2017
2	One Day District level workshop on GST and Financial Literacy	05/01/2018
3	Educational Tour Education tour to visit the State Level Agriculture and Industrial exhibition at Sonai	20/01/2018
4	Commerce Festival	25/01/2018

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# Department of Commerce Report 2017-18 Programme- First Financial Literacy Programme

A financial literacy program was organized in the college under Commerce Association. A lecture on Financial Literacy was organized by Prof. Dr. Dilip Bhangade, Gnyansadhana College, Thane on 26 December 2017. In this lecture, he convinced the students how important financial literacy is in our life through various examples. He also explained the importance of investment to the students. Information about what are the various investment instruments, what aspects need to be studied while investing? It also explained the potential risks involved in investing. He also said how the economic structure of the country depends on the investment of the common man. In his lecture, he also told the students how the country has achieved progress in those countries where there are good citizens and financial literacy. How Financial Literacy awakens people to improve their financial status.It motivates them to save, invest, financial empowerment and financial transactionshence the progress of the individual and family. The objectives of the financial campaign are as follows-

To bring financial and banking service facilities to the working class of all general and all strata of people.

Through his lecture, he convinced the students that financial literacy is important for knowing about various financial service facilities i.e. in all financial transactions.



Dr. Prof. Bhangade Dilip, Dnyansadhana College, Thane, delivering the lecture on Financial literacy programme.



Prof. Waghire (HOD, New Arts, Commerce and Science College Parner) Guiding the students in the Financial literacy programme.



### Ahmednagar Jilha Maratha Vidya Prasarak Samaj's

### Shri. Dhokeshwar College, Takali Dhokeshwar

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### Department of Commerce Programme Second

### **One Day District level workshop on GST and Financial Literacy**

A one-day district level workshop on GST and Financial Literacy was organized in the college on 5th January 2018. Dr. Prof. Gite M.V. Vice-Principal, Head, Department of Commerce, New Arts, Commerce and Science College, Ahmednagar, guided the students in the workshop. Also, Professor, C.A.NikhilGoyalguided the students on Financial Literacy and GST. Trustee of the organization Hon'bleSitaramjiKhilari were also present on the occasion of this event. Also, Principal of the college Hon'ble Dr. Sridhar Jadhavguided the students on this occasion.

Professor Doctor M.V. Gite explained to the students that GST means Goods and Services Tax is a direct tax and how it is levied on goods and services. Also, what are their types, what is the percentage rate is charged on goods, which goods are exempted from this tax?&also he guided students about financial literacy.

Professor Nikhil Goyal (CA) explains the impact of GST on the country's economy. He also told to the students under the program called Financial Literacy which creates demand for various financial services and tools and provides information to the general public about the tools, service requirements and benefits provided by the bank. It accelerates financial inclusion. All sections of society need some form of financial literacy. However, he directed that a large section of

our society which remains financially deprived and which is constantly in financial deprivation due to lack of proper financial planning.So it should be focused under the program of financial literacy.



Dignitaries inaugurating the One Day District level workshop on GST and Financial Literacy programme.



Dr. Prof. M.V. Gite Vice Principal, Head of Department of commerce, New Arts, Commerce & Science College, Ahmednagar has delivered lectures & interacted student on the topic of goods and service tax and need of financial literacy



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### Department of Commerce Programme Third Commerce Festival

A commerce festival was organized in the college under commerce association on 25thJanuary 2018.In the first session Hon'bleShri Sridhar Barve, Chief Branch Manager, State Bank of India, TakliDhokeshwar guided the students. In his lecture, he guided the students about the importance of bank in their daily life and the necessity of bank services in the era of globalization, various bank facilities are available now, job opportunities are available to students in the bank, educational qualification required for that. He also guided the students that how to complete daily transactions using maximum bank facilities. He also told what precautions should be taken to make the transaction risk-free. The principal of the college also guided the students about job opportunities in the bank. Also, in the second session various entertainment games were organized for the students. Various games like balloon transfer, thermocol transfer, Rasana transfer from one glass to another glass with the help of straw, eating biscuit and finding chocolate were played in this program.



Students participated in various funny games organized in commerce festival.



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#### **Department of Commerce**

**Programme Fourth** 

#### **Educational Tour**

# Education tour to visit the State Level Agriculture and Industrial exhibition at Sonai

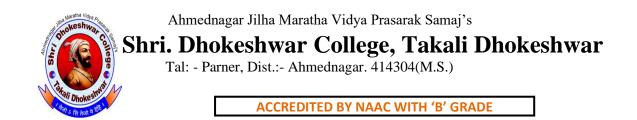
A one-day trip was organized in the year 2017-18 under the Department of Commerce. The trip went to the State Level Agricultural and Industrial Exhibition and Sugar Factory at Sonai in Nevasa Taluka on 20<sup>th</sup> January 2018. Students from commerce department visited this state level agricultural and industrial exhibition. The students got to know that there were many agricultural implements and various items in this exhibition, an exhibition of various earthen wares made from soil was held at that place. In this trip, students enjoyed a lot of different food stalls. This agricultural exhibition was held on the occasion of Yashwantrao Gadakh's nectar festival. The exhibition was held on 70 acres of land. The exhibition had more than two hundred stalls, as well as lives crop demonstrations. In these exhibitions, students saw many aspects like pearl farming, solar energy, innovative agricultural implements, food processing, fertilizers, seeds, tractors, nurseries, various types of machinery.

Students visited Mula Cooperative Sugar Factory in Nevasa Taluka. In this, the students explained the entire process of sugarcane production and witnessed it. This information was taken about sugar packing and various chemical processes in sugar production.





Student Participated in the Trip



### LIST OF EXTENSION ACTIVITIES RUN BY COLLEGE IN A.Y.

## 2018-19

Sr. No.	Name of Activity	Date
1	Financial Literacy Workshop	31/12/2018
2	Commerce Festival	25/01/2019
3	Tally ERP 9 Seminar	12/02/2019
4	Educational Tour	03/02/2019
5	Investment Awareness Programme	06/03/2020

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### Department of Commerce ProgrammeFirst Financial Literacy Workshop

#### **Report 2018-19**

Ahmednagar Jilha Maratha Vidya Prasarak Samajs Shree Dhokeshwar college Takali Dhokeshwaron behalf of Department of Commerce organized A Financial Literacy Workshop on 31 December 2018. Dr. Dilip Bhangade, Gnyansadhana College Thane was the chief guest and lecturer for the above said workshop. Principal Dr. Sridhar Jadhav was the chairperson of the program . Introduction of this workshop was given by Prof. Anjali Pandule and the guest introduction is given by Prof. Rohini Mhase .In this workshop Dr. Dilip Bhangade taught children financial instruments and their use .He has given information to students about future opportunities.

Dr. Dilip Bhangade explained to the students the importance of saving and investment in our life, types of investment and future benefits from it.He has explained Share Market, Demat Account, Security Exchange Board of India, Mumbai Stock Market and National Stock Market etc. He has explained Online Share Marketing, sensex etc to the students .

Dr. Vijay Suroshi, Prof. Pandule Anjali,Prof. Rohini Mhase, Prof. Pingat Savita etc .were present to the programme.



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#### **Department of Commerce**

**Programme Second** 

### **Commerce Festival**

Department of Commerce organized - Commerce Festival on 25th January 2019. The chief guest and lecturer of the programm was Mr. Sridhar Chandrashekhar Barve, Branch Manager, State Bank of India. The program was chaired by Principal Dr.Laxman Matkar. Introductory and guest introduction of this program was done by Prof. Anjali Pandule. Mr. Shri Sridhar Barve informed the students about the job opportunities in the bank and said that in the present time students need to acquire many skills along with educational qualification. He explained the effect of merger of national banks, different types of transactions through online banking. Under his guidance, he informed the students of commerce department about the manyopportunities that will arise in the futuredue to GST.

The Commerce Festival program was organized in two sessions. The first session of the program was inaugurated by the President and Chief Guest. After that, the chief guest guided the students in this programme& the poster competition organized on the theme of mother, save the girl; learn the girl and drought was announced after inspecting the poster. In this program, the Principal of the college Dr. Laxman Matkar also guided the students. Various recreational games were conducted in the second session. i.e. quiz competition, balloon transfer, thermocol ball transfer, eating biscuits, finding chocolate and putting the ball in the basket. All the students of commerce department participated in the competition.



Principal of the college Dr. Laxman Matkar felicitated and welcomed the chief guest.





Dignitaries inaugurating the Commerce Festival Programme.

Mr. Shri Sridhar Barve informed the students about the job opportunities in the bank and said that in the present time students need to acquire many skills along with educational qualification.



The chief guest andthe principal of the college inspecting the poster in this program, the poster competition organized on the theme of mother, save the girl child, learn the girl child.



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## Department of Commerce Programme Third Tally ERP 9 Seminar

On 12 February 2019, a one-day Tally ERP 9 Job Opportunities seminar was organized by department of commerce in the college .This seminar was chaired by Hon. Principal Dr.Laxman Matkar. Chief Guest and Guide Hon. Mr. Sameer Tagare (Regional Manager, HR Department, Tally Education Pvt. Ltd, Pune.) were present . In the seminar Prof. Rahinj and Prof. Gunde New Arts Commerce & Science College Shevgaon also participated.

In the seminar, Mr. Sameer Tagare explained to the students the importance of tally software and its changes over time, its use in business, educational institutions and all sectors, He has discussed with the students about the job opportunities offered by the company after this course. Also Tally ERP has different types of Basic, Advance, College Course etc. Students were also informed about the online verification of the certificate of this course.

After completing these courses, the students were told that they can work in the department they want and also gave information about the job portal available on the company website of Tally Education Pvt Ltd. In this seminar, the principal of the college Dr. Laxman Matkar guided the students and felicitated and welcomed the chief guests. Introductory and guest introduction of this program was performed by Prof. Rohini Mhase. Prof. Anjali pandule concluded the programme.



Principal of the college Dr. Laxman Matkar felicitated and welcomed the Mr. Sameer Tagare chief guest .(Regional Manager, HR Department, Tally Education Pvt. Ltd, Pune).



Principal of the college Dr. Laxman Matkar also guided the students.



Prof. Rohini Mhase taking vote of thank



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## Department of Commerce Educational Tour Programme Fourth

A one-day educational trip for the students of commerce department of Shri Dhokeshwar College organized on 3 rd February 2019. In the educational trip, we have visited following places i.e. Mula Cooperative Sugar Factory Sonai, Verul Caves, Daulatabad Fort, Devgad etc.Total 40 students were included in trip out of them 20 boys students and 20 girls students .Prof. Pandule Anjali ,Prof. Rohini Mhase and Prof. Pingat Savita were participated in the trip .

By visiting Mula Cooperative Sugar Factory, the students got detailed information about the various departments of the sugar factory and the work done through it. Students understand the whole process from raw material (cane) to final product (sugar), Also solved their problems by asking different types of questions to the employees working there.

In the educational trip, shrines like Shanishinganapur and Devgad were visited and all students got proper information about the management done at that place, business in the area etc.,

In this educational trip, the historical caves of Verul were seen and the carvings there as well as the tourism management of the place etc. were inspected by the students.



The historical caves of Verul and the carvings there as well as the tourism management of the place etc. were inspected by the students.



### LIST OF EXTENSION ACTIVITIES RUN BY COLLEGE IN A.Y.

# 2019-20

Sr. No.	Name of Activity	Date
1	Educational Tour	17/01/2020
2	Guest Lecture on Impact of Goods and Service Tax	25/01/2020
3	Job opportunities in Commerce	11/02/2020
4	Commerce Festival	18/02/2020

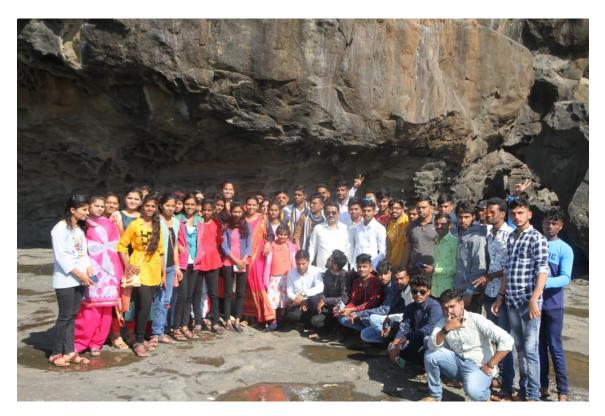
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# Department of Commerce Programme First Educational Tour Report2019-20

A two-day trip was organized by the Department of Commerce on 16 and 17 January 2020. This trip was gone to Mahabaleshwar, Pratapgad, Shrivardhan, Harihareshwar, Mahad. In this trip, the students visited Mahabaleshwar. They saw various points there and enjoyed the strawberry, roasted corn and various dishes there and then visitedPratapgarh. Chhatrapati Shivaji Maharaj built Pratapgad in 1656 AD. This fort is a witness of Chhatrapati Shivaji Maharaj's bravery and prowess. A battle was fought between Chhatrapati Shivaji Maharaj and Afzal Khan at this fort.

On 17th January, we went to visit to Srivardhan and Harihareshwar where river Savitri meets the sea at Harihareshwar. Harihareshwar beach is clean. The students relished various Konkani dishes here and had a darshan of Lord Ganesha atMahad and Pali. Ganapati of Mahadand Pali are one of the Ashtavinayakas, though the temple has been restored, the gabhara (inner part of the temple) of the temple is of the Peshwa period and is a Hemandpanthi style of architecture. Ganapati of Pali is one of the Ashtavinayakas. A total of 28 students participated in this trip.



Students participated in this trip.



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# Department of Commerce Programme Second

#### **Guest Lecture on Impact of Goods and Service Tax**

January 25, 2020, Hon'bleSatishLanke, Assistant On Sales Tax Commissioner, Pune, delivered a lecture on Goods and Services Tax Implications. In this he explained why there was a need to implement GST. The biggest feature of GST tax is that it will be uniform across the country on any item i.e. consumers in any part of the country will have to pay the same tax on that item. He explained the four types of GST to the students including CGST, GST, UTGST, and IGST. He also gave information about the rate at which GST is levied on which items. He also guided the students on how to register GST, how to pay GST. He also explained to the students that GST has been implemented in India from July 2017 and what is the penal provision for non-payment of GST. Due to GST, tax evasion will be curbed after implementation of this tax system, central and state governments will get equal share of this tax. Goods and Services Tax is a tax imposed at producer, trader, consumer, general level. He mentioned that the GST tax system was implemented in India as the Indian economy needed a single tax system by removing all the complicated taxes that were the net of indirect taxes in India.



Principal of the college Dr. Laxman Matkar felicitated and welcomed the Mr. Satish Lanke (Sales Tax Inspector, Pune.) chief guests.



Mr. Satish Lanke (Sales Tax Inspector, Pune.) chief guests has delivered lecture & interacted student on the topic Impact of goods and service tax.



Principal of the college Dr. Laxman Matkar also guided the students.



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#### **Department of Commerce**

#### **Programme Third**

#### Job opportunities in Commerce

On February 11, 2020, Mr. Vikas Jadhav, Prapti Finance Institute organized a seminar on job opportunities for Commerce students. ShriVikasJadhav Sir urged the students to study closely the topics of trade, business, market fluctuations, fundamentals of economics, government fiscal policies, and industrial policies, share market etc. Students were informed that after graduation they can complete courses like Finance, Insurance, Banking, Foreign Trade, CA, Stock Broking and Investment.

Also, he said that those students who have master's degree in commerce can get opportunities in civil service, higher education, banking sector, brokers, research insurance sector, and financial institutions. Students with B.Com and MBA degrees can get great opportunities in the corporate sector in the public and private sector, and those who have master numeracy can work in the high-end and challenging field of financial engineering.

He also said that after globalization banks and insurance companies around the world have started spreading their networks everywhere, these companies are in need of expert manpower, so these students with commerce background have got a new career option.



Head of Department of Commerce Asst. Prof. Pandule A.V. & Prof. Mhase R.M. felicitated and welcomed the Mr. Vikas Jadhav (Prapti Finance Institute, Ahmednagar.) chief guests.



Prof. Pandule Anjali giving vote of thanks.



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#### **Department of Commerce**

#### **Programme Fourth Commerce Festival**

A Commerce Festival was organized under Commerce Association on 18 February 2020. The program was guided by Hon'ble Sridhar Barve (Branch Head, SBI, Takali Dhokeshwar). He guided the commerce students about the job opportunities available in banks and other sectors. In the current era of globalization, many multinational companies are being established. Therefore, many job opportunities are available to students in various fields. Many professional opportunities are currently available to students in the field of digital banking and digital marketing. He also said that there are many courses available for commerce students like BBA, CA, CS, CWA, Cost and Management Account. Commerce is an important faculty for students as it offers many short term courses which include Accounting, Tally, Computer Accounting, Stock Market, Financial Accounting, Marketing etc.

Through his lecture, he explained the importance of the bank from the society's point of view. He also said that many jobs will be created through the bank in the future as bank services are of unique importance in globalization.



Students participated in commerce festival.



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#### Department of Commerce Programme Fifth Investment Awareness Programme

On March 6, 2020, a seminar on investment awareness was organized by Commerce Department for which Professor Dr. Dilip Bhangade Dnyansadhana College Thane was invited to deliver the lecture. Professor Dr. Dilip Bhangade informed the students about Securities Exchange Board of India (SEBI), Bombay Stock Exchange. Guided about what care should be taken during big investment, how to open own Dmat account, what is the difference between savings and investment.

He said that while thinking about investment, we should consider the future scope of our needs and family, rather than investing according to the advice of others, it is important to invest according to our needs. He advised to take necessary precautions while investing. He also informed the students about different types of trading, ups and downs in the stock market. He said that while considering short-term savings and long-term savings, it is also necessary to consider the interest rate and the payment after completion of the term. Hard earned money should be saved as well as it should grow, wealth creation is an important aspect of life. Wealth is not only necessary to live a high standard of living but also to meet growing needs, inflation and your future financial goals or needs. He told the students that the money saved should be invested in the right way to create wealth.



Dr. Dilip Bhangade explained to the students the importance and Gave information aboutInvestment in Share market and DMAT account



Students participated in Investment Awareness Programme.