# Government of Maharashtra Government College of Arts & Science, Aurangabad.

(NAAC Reaccredited with 'A' Grade)

E-mail- gascal923@gmail.com Fax No. 0240-2331476 website: www.gasca.ac.in

No. GASCA /EST-1/2021-22/ 104

Date: 27-1-2022

### CERTIFICATE

This is to certify that Dr.Yugandhara S. Topare, Professor, Department of Economics, Government college of Arts & Science, Aurangabad has worked as a project director for the research project sanctioned and financed by Maharashtra State Commission for women, Mumbai during sept.2019 to sept.2021

Research project Title is 'Financial Literacy Among working and non-working women in the Marathwada Region'. She has completed her project work successfully.

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Dr. Rajendra H. Satpute

Principal(I/C)
Principal
Govt College Action Space Schribad
Aurangabad.

### महाराष्ट्र शासन शासकीय ज्ञानविज्ञान महाविद्यालय ,औरंगाबाट

NAAC पुजर्मुल्याकित 'अ' दर्जा प्राप्त

इं मेल आब डी :- pasca1023,a gmail.com फोन फेक्स नंबर . 0240-2331476 वेब साईट: www.gasca.ac.in

No. GASCA EST-1 2021-22 104

दिनांक: 25-1-2022

### उपयोगिता प्रमाणपत्र

प्रमाणित करण्यात येते की ,महाराष्ट्र राज्य महिला आयोग कार्यालयाकडून Financial Literacy Among Working and Non-working women in Marathwada Region या प्रकल्पासाठी रू.१,२५,००० (एक लाख पंचवीस हजार) प्राप्त झाले आहेत.

सदर संशोधन प्रकल्पाचा रूपये १,२५,००० /-(एक लाख पंचवीस हजार रूपये )एवढा खर्च झाला आहे. ज्या कारणासाठी निधी वितरित करण्यात आला होता ,त्याच कारणासाठी त्याचा उपयोग करण्यात आलेला आहे . याकरिता उपयोगिता प्रमाण पत्र देण्यात येत आहे.

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डॉ. राजेंद्र सातपुते प्राचार्ग

शासर्वेद्धश्राद्धाः विद्यालयः, औरंगाबाद Aurangebad.

## महाराष्ट्र शासन शासकीय ज्ञानविज्ञान महाविद्यालय ,औरंगाबाद

NAAC पुलर्भूल्यांकित 'अ' दर्जा प्राप्त

ई मेल आय डी :- gasca1923@gmail.com फोन/फॅक्स नंबर . 0240-2331476 विव साईट: www.gasca.ac.in

No. GASCA /EST-1/2021-22 / /04

Date: 25 -1-2022

### Expenditure Certificate

Expenses for the Research Project entitled as 'Financial Literacy Among Working and Non-working women in Marathwada Region', under the financial assistance by Maharashtra State Commission for Women, Mumbai. Expenses are as per guidelines of the commission.

Head	Expenses
Remuneration/salary for Project Director	Rs.50,000
Remuneration/salary for Research Officer	Rs.35,000
Remuneration/salary for Field Investigator	Rs.15,000
Travelling Expenses	Rs.10,000
DTP, Typing, Data Processing, Report	Rs.13,900
Contingency/Overhead Charges Internet data	Rs.1100
Total	Rs.1,25,000

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Dr. Rajendra Satpute

Principal(I/c)
Principal
Government of Maga Schnarts
Science, Adbad

## DR. BABASAHEB AMBEDKAR MARATHWADA UNIVERSITY, AURANGABAD

NAAC - Reaccredited "A" Grade

EPABX

E-mail

Pro-VC Office Tele

(0240) 2403399/400 (0240) 2403223

Pro-VC Office Fax Registrar (Offi.)

(0240) 2403224

Web Site E-mail

(0240) 2403333/334/336 www.bann.ac.in

prove office@banu.ac.m

UNIVERSITY CAMPUS AURANGABAD-431004 (Maharashtra) INDIA

registrar@bamu,ac.in Ref: No. STAT/VI/RG/College/2019-20/ 693-95 Dr. Topare Yugandhara Shailendra,

Associate Professor,

Dept. of Economics,

Government College of Arts & Science,

Aurangabad.

Date:-21/06/2019

Subject: -Research Grant for the Project "Financial Inclusion : A case study of Aurangabad District"

With reference to your proposal for Minor Research Project entitled Project "Financial Inclusion : A case study of Aurangabad District" the University authorities have considered the said application and sanctioned you a grant of Rs. 35000/- (Rs. Thirty Five Thousand Only) subject to fulfillment of conditions laid down by the University for payment of Research Grant (Copy Enclosed) and on the condition that you have not already undertaken and completed the project under University's Minor Research Project Grant.

The said grant will be paid to you in two installments. The first installment (Approx. 50%) will be paid to you soon after the acceptance of all conditions attached to the Grants. The last installment will be paid after final report is submitted by you along with the statement of accounts supported by the vouchers and return of materials such as books, equipment's etc if any purchased out of the grant. The final reports and accounts shall be submitted on or before 31 Jan, 2021 through the Head of the Institution.

Principal Investigators to submit year wise measurable outcome of the proposal. This should be submitted before the release of final installment without which grant will not be released.

Principal Investigators should publish at least one research paper in index journal (Indian citation index for social science, humanity & commerce, management science faculty, Scopus citation index for science faculty) by the end of 1st year, and submit one copy of the report in Plan & Stat section, failure of which the project will be suspended & grant will not be released. The PI will be called for presentation of the research project in front of the respective experts of the subject by the end of 1st year.

I am therefore requesting you to go through the rules (Copy enclosed) and according to Rule (6) give further undertaking in the enclosed form. On receipt of the same the first installment of grant will be released.

Encl: - (As Above)

Deputy Registrar Plan & Stat

### Government of Maharashtra

## Government College of Arts & Science, Aurangabad.

(NAAC Reaccredited with 'A' Grade)
E-mail- gascal923@gmail.com Fax No. 0240-2331476 website: www.gasca.ac.in

No. GASCA/EST-1/2020-21/3228

Date: 29-10-2021

#### CERTIFICATE

This is to certify that Dr. Yugandhara S. Topare, Associate Professor, Department of Economics, Government college of Arts & Science, Aurangabad has completed her research project on "Financial Inclusion: A case study of Aurangabad District.

Her research work is her own work and completed under the financial grants sanctioned by Dr. B.A.M. University, Aurangabad

Dr. Rajendra H. Satpute

Principal(I/C)

Govt College of Arts & Science, A'bad

To.

The Deputy Registrar,

Planning and Statistics

Dr. Babasaheb Ambedkar Marathwada University.

Aurangabad

<u>Subject: Submission of Minor Research Project in Economics for final</u> <u>settlement</u>

Reference: Sanction letter STAT/VI/RG/College/2019-20/693-95

Respected Sir Madam,

My proposal for Minor Research Project entitled 'Financial Inclusion: A Case Study of Aurangabad District' has been sanctioned by the University Vide above mentioned letter. Total grants sanctioned for the same are Rs.35,000/- Grants allotted are Rs.17,500(50% of total sanctioned grants)

The tenure for submission has been s extended up to January 2022 as per my request to the University (Letter dated 7-12-2021)

Hereby, I am submitting the final report and audit details with it. You are requested to accept the report for final settlement of the project in allotted grants of Rs.17500/-

Thank you.

#### Attachments:

L.Sanction letter 2. Audit Statement 3. Voucher of expenses

4. Bank statement of payments 5. Project report with research paper published

Yours faithfully.
Dr. Yugandhara S. Topare
Professor, Department of Economics,
Govt. College of Arts & Science, Aurangabad

शासकीय ५

11 Man & Shill 2018 19 Minor Research Project list 18-19 MRP Bill file docx1.docx

## DR. BABASAHEB AMBEDKAR MARATHWADA UNIVERSITY, AURANGABAD

LPABX

(0240) 2403399/400

Pro VC Office Tele

(0240) 2403223

Pro VC Office Fax Registrar (Offi.)

(0240) 2403224 (0240)

2403333/334/336

Web Site E-mail

www.bamu.ac.ln

provc.office@bamu.ac.in

registrar@bamu.ac.in

UNIVERSITY CAMPUS AURANGABAD-431004 (Maharashtra) INDIA

Ref:-No.STAT/VI/2021-22/ 1539-40

Date:-06/01/2022.

The Finance & Accounts Officer,

Dr. Babasaheb Ambedkar

Marathwada University, Aurangabad.

Subject:-

Settlement of the Advance of Rs.17,500/-Dr. Topare Yugandhara Shailendra regarding Minor Research Project.

With reference to the subject noted above, I am to inform you that Research grant Committee of this University has been sanctioned grant of Rs.35,000/-(Rs. Thirty Five Thousand only) for the Minor Research proposal entitled "Financial Inclusion: case study of Aurangabad District" Dr. Topare Yugandhara Shailendra, Associate Professor, Dept. of Economics, Government College of Arts & Science, Aurangabad he has taken the advance of Rs.17,500/- & submitted an Utilization certificate, Invoice form, statement of expenditure and supporting documents.

I am, therefore, request you to settle the advance of Rs.17,500/- & book the expenditure under head "लघु संशोधन प्रकल्प अनुदान -शैक्षणिक विभाग" for the financial year 2021-22.

Encl: - As above.

-sd-

Registrar

Copy forward to Dr. Topare Yugandhara Shailendra, Associate Professor, Dept. of Economics, Government College of Arts & Science, Aurangabad information.





### महाराष्ट्र शासन

### GOVERNMENT OF MAHARASHTRA

### महाराष्ट्र राज्य महिला आयोग

### Maharashtra State Commission For Women

गृहनिर्माण भवन (म्हाडा बिलिंडम) पोटमाळा, कलानगर, बांद्रे (पृत्ते), मुंबई ४०० ०५१.

Tel.: 022-2659 0474 / 2659 1142 Website: www.mscw.org.in Gruha Nirman Bhavan (MHADA Bldg.) Mezzanine Floor, Kalanagar, Bandra (E.), Mumbal 400 051. Fax: 022-2659 1541, Helpline No. 74777 22424

E-mail: mscwmahilaayog@gmail.com

क्रमांक : ममआ/२०२०/संप्र/का-३/

दिनांक: २८.०१.२०२० M5cw/ow - वर्ग/ Jan-2020/242

प्रति. डॉ.वाय.एस.टोपरे, संशोधन प्रकल्प संचालक, शासकीय कला व विज्ञान महाविद्यालयं, औरगाबाद,

विषय :- आपल्या संशोधन प्रकल्पास मंजुरी मिळाल्या बाबत.

महोदया,

उपरोक्त विषयान्वये आपण सादर केलेल्या " Financial Literacy among working and non working women in Marathawada region ''या संशोधन प्रकल्पास महाराष्ट्र राज्य महिला आयोग कार्यालयामार्फत सन २०१९-२०२० या वित्तीय वर्षात मंज्री देण्यात आली आहे. सदर संशोधन प्रकल्पास एक्ण रक्कम रु.१,२५,०००/- इतके अनुदान मंजुर झाले असून त्या पैंकी ५० टक्के रक्कम म्हणजे ६२,५००/- इतकी महाविद्यालयास अदा करण्यात आली आहे.

आपली विश्वास्

(डॉ.मंज्षा स्भाष मोळवणे)

उपसचिव

## DR. BABASAHEB AMBEDKAR MARATHWADA UNIVERSITY, AURANGABAD

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**EPABX** 

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Registrur (Offi.) Web Site

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E-mail E-mail www.baniu.ac.in

prove.office@bamu.ac.in registrar@bamu.ac.in

UNIVERSITY CAMPUS AURANGABAD-431004 (Maharashtra) INDIA

Ref: No. STAT/VI/RG/College/2019-20/ 693-95

Date:-21/06/2019

24

Dr. Topare Yugandhara Shailendra, Associate Professor,

Dept. of Economics,

Government College of Arts & Science,

Subject: -Research Grant for the Project "Financial Inclusion : A case study of Aurangabad District"

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Deputy Registrar Plan & Stat





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### GOVERNMENT OF MAHARASHERA

### महाराष्ट्र राज्य महिला आयोग

### Maharashtra State Commission For Women

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Tel: 022-2659 0474 / 2659 1142

Website: www.mscw.org.in

Gruha Nirman Bhavan (MHADA Bldg.)

Mezzanine Floor, Kalanagar, Bandra (E.), Mumbai 400 051.

Fax: 022-2659 1541, Helpline No. 74777 22424

E-mail mscwmahilaayog@gmail.com

क्रमांक : ममआ/२०२०/संप्र/का ३/

दिनांक: २८.०१.२०२०

MSCC. 100 . 201/ JUN-2020/242

प्रति. डॉ.वाय.एस.टोपरे, संशोधन प्रकल्प संचालक, शासकीय कला व विज्ञान महाविद्यालय,

औरगाबाद.

विषय :- आपल्या संशोधन प्रकल्पास मंज्री मिळाल्या बाबत.

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आपली विश्वास

(डॉ.मंज्षा सभाष मोळवणे)

उपसचिव