



## CRITERION III – RESEARCH, INNOVATIONS AND EXTENSION

### 3.1: Resource Mobilization for Research

**3.1.1.1: Total Grants from Government and non-governmental agencies for research projects / endowments in the institution during the last five years (INR in Lakhs)**

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4	Grant Received during 2019-20
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Dr D Y Patil Educational Enterprises Charitable Trust's

## Dr D Y PATIL SCHOOL OF MANAGEMENT

(Approved by AICTE, New Delhi Recognized by Govt. of Maharashtra, Affiliated to Savitribai Phule Pune University)

AISHE Code: C-48357

DTE Code: MB6189

SPPU PUN Code: IMMP015810

(Accredited by NAAC)

### CRITERION III – RESEARCH, INNOVATIONS AND EXTENSION

#### 3.1: Resource Mobilization for Research

3.1.1.1: Total Grants from Government and non-governmental agencies for research projects / endowments in the institution during the last five years (INR in Lakhs)

Year	2022-23	2021-22	2020 -21	2019-2020	2018-19
Total Grant Received	4,85,000	5,90,000	4,60,000	Nil	Nil







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### 3.1.1 Grants received from Government and non-governmental agencies for research projects / endowments in the institution during the last five years (INR in Lakhs)

#### Grants Received During 2022-23

Name of the research project/ endowment	Name of the Principal Investigator/Co- investigator	Amount Sanctioned	Duration of the project	Name of the Funding Agency
A Study on Impact of Artificial Intelligence on Recruitment	Prof (Dr) O P Halder, Prof Ashutosh Khedkar	1,95,000	7 months	AMMI
A study of Financial Inclusion with Special Reference to Pune District	Dr Ganesh Lande, Prof Varsha Patel	2,90,000	9 months	AMMI





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AISHE Code: C-48357

DTE Code: MB6189

SPPU PUN Code: IMMP015810

(Accredited by NAAC)

Ref No: DYPSON/ Research Project/ 2022 – 2023/869

Date - 15/06/2022

To,  
The Secretary,  
Association of Management of MBA/MMS Institutes (AMMI),  
Dr D Y Patil Knowledge City Charholi, Bk.  
Lohegaon , Pune

Subject: Application for Funding to Carry Research - based Management Project

Respected Sir,

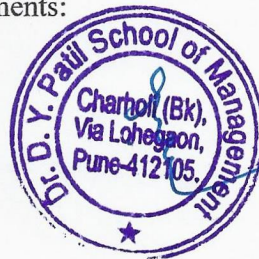
To start, within the D Y Patil Group, DYPSON has established itself as a renowned institution for delivering top-tier education. We prioritize excellence by ensuring top-notch faculty, resources, and infrastructure, all geared towards academic success and adaptability to meet students' evolving requirements. As a leading educational establishment, we aim to tap into inherent potential by addressing the escalating demands of advanced technical education. With this in mind, we present our proposal for a research-oriented project, seeking funding from your esteemed organization. The title is as follows:

**"A Study on Impact of Artificial Intelligence on Recruitment"**

This initiative holds significant value for businesses across various industries. Traditional sales enhancement methods are often time-intensive and fail to yield desired outcomes. Our proposed system offers a streamlined solution tailored for the sales and marketing sector, enhancing quality and facilitating future strategic planning.

Please find enclosed herewith following documents:

1. About research
2. Budget for the Research





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3. Project schedule and deadline

4. Operating Environment

As the project is meant for a business purpose and helps the business industry to improve productivity.

The faculty members responsible for overseeing our research-driven project will include the following individuals:

*Haldar*

**Dr O P Haldar (Principal Investigator)**

*Ashutosh*

**Prof. Ashutosh Khedkar (Investigator)**

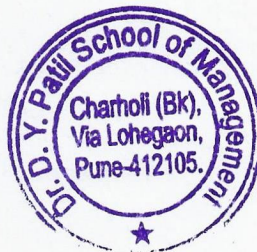
Your financial assistance in this regard will be a great help to bring the research-based product into existence.

Hope will do the needful at your earliest.

*Khedkar*

**Prof. Dr. E. B. Khedkar**

**Director**







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### 1. A Study on Impact of Artificial Intelligence on Recruitment

**Problem Definition:** This study investigates the utilization of artificial intelligence (AI) in recruitment processes. With the evolving landscape of talent acquisition and increasing competition for skilled professionals, traditional recruitment methods may no longer suffice. Leveraging AI in recruitment can streamline processes, enhance candidate sourcing, and improve decision-making.

**Objectives of the Proposed Study:** The primary objective is to assess the impact of AI on recruitment practices. Specifically, the study aims to analyse how AI-driven tools and algorithms influence candidate sourcing, screening, and selection processes. Furthermore, it seeks to evaluate the effectiveness of AI in improving recruitment efficiency, reducing bias, and enhancing overall hiring outcomes.

**The Outcome of the Research and its Scope:** The proposed study encompasses various aspects of recruitment impacted by AI technologies. It examines AI-powered tools such as resume parsing algorithms, chatbots for candidate engagement, predictive analytics for talent identification, and automated candidate matching systems. Additionally, the study explores the ethical considerations and potential challenges associated with AI adoption in recruitment.

**Research Team:**

*Haldar*

**Dr O P Haldar (Principal Investigator)**

**Prof. Ashutosh Khedkar (Investigator)**

*Ashutosh Khedkar*





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### 2. Budget for the Proposed Research-based Management Project

Sr. No.	Particulars/items	Cost in Rs.
1	Data Collection and Entry	32000
2	Data Analysis and Validation Service	65000
3	Purchase of Stationery	10000
4	Purchase of Software	25000
5	Travel & Accommodation Expenses	26000
6	Miscellaneous	6000
7	Research Personnel Salary	50000
8	Contingency Fund	6000
<b>Total Amount : Rupees Two Lac Twenty Thousand Only/-</b>		<b>2,20,000/-</b>

*Haldar*

Prof. (Dr) O P Haldar (Principal Investigator)

*Khedkar*

Prof. Ashutosh Khedkar (Investigator)







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### 3. Project Schedule and deadline:

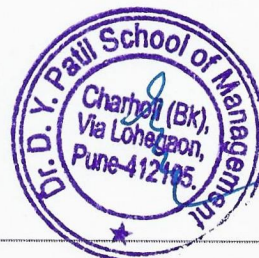
Sr. No.	Particulars/ Activities	Time Period Required
1	August 2022 Project Initiation Phase	<b>Define study scope and objectives</b> Identify stakeholders and establish communication channels and gather initial requirements and constraints Formulate a study plan including milestones and deliverables
2	September 2022 Data Collection and Preparation	<b>Identify relevant data sources on recruitment processes</b> Gather and clean data related to recruitment practices Perform exploratory data analysis (EDA) on recruitment datasets Preprocess data for analysis on the impact of AI in recruitment
3	October 2022 Model Development	<b>Select appropriate AI algorithms for recruitment analysis</b> Train initial models to analyze recruitment data Evaluate model performance and iterate as necessary Fine-tune algorithms for best performance in assessing AI impact on recruitment
4	November & December 2022 Model Testing and Validation	<b>Validate models using test datasets</b> Conduct cross-validation to assess generalization of AI impact on recruitment Address any overfitting or underfitting issues in the analysis
5	January 2022 Implementation Phase	<b>Implementation Phase</b> <ul style="list-style-type: none"><li>• Implement analytical models to assess AI impact on real-world recruitment practices</li><li>• Conduct validation of the analytical findings in recruitment scenarios</li><li>• Develop documentation outlining the study methodology and findings</li><li>• Deploy the study results for broader understanding and application in the recruitment domain</li></ul>
6	February 2022 Project Revision	<b>Follow up &amp; Project Revision</b> <ul style="list-style-type: none"><li>• Set up mechanisms to monitor the ongoing impact of AI on recruitment practices</li><li>• Address any issues or feedback arising from stakeholders in the recruitment industry</li></ul>

*Haldar*

Dr O P Haldar (Principal Investigator)

Prof. Ashutosh Khedkar (Investigator)

*Ashutosh Khedkar*





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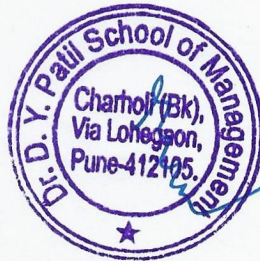
(Accredited by NAAC)

### 3. System Requirements

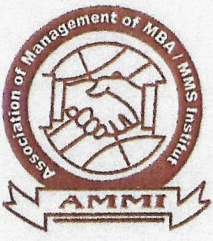
1. **Database Requirements:**
  1. MySQL database
  2. CSV file
  
2. **Software requirement (Platform choice)**
  1. API can be Used:
    - o Django API
    - o Flask API
    - o Json for Transfer of Data.
  2. Jupyter notebook(Anaconda)
  3. Spyder
  4. Sublime Text 3
  5. Py-charm
  
3. **Hardware requirements**
  1. CPU
  2. Updated browser

**Dr O P Haldar (Principal Investigator)**

**Prof. Ashutosh Khedkar (Investigator)**







# Association of Management of MBA/MMS Institutes

(Regd. No. MAH/695/2005/Pune)

**Dr. E. B. Khedkar**  
Executive President  
Pune

**Dr. Sudhir S. Fulzele**  
Vice President  
Nagpur

**Dr. Apoorva Palkar**  
Secretary  
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**Dr. D.Y. Patil**  
Jt. Secretary  
Mumbai

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Nashik
- **Dr. B. S. Sawant**  
Satara

Ref no: AMMI/ 2022-23/59

Date: 28/06/2022

To,  
**The Director**  
**Dr. D.Y. Patil School of Management**  
**Dr D Y Patil Knowledge City, Charholi (Bk),**  
**Via Lohęgaon, near Pride World City,**  
**Pune, Maharashtra 412105**

**Subject:** Approval of Funds for Research-based Management Project  
**Your Ref. Letter No. :** Ref No: DYPSON/ Research Project/ 2022 – 2023/869

Sir,

I am delighted to inform you of the approval of your proposal for a research study titled "A Study on Impact of Artificial Intelligence on Recruitment". Following a thorough examination of the proposed study's objectives, methodology, and expected outcomes, it is evident that the research holds significant potential in shedding light on the implications of artificial intelligence in the field of recruitment.

We are allocating funds amounting to One Lac Ninety Five Thousand (Rs.1, 95,000) towards your project, from the total budgeted amount of Rs. 2, 20,000.

Upon the completion and submission of the final research documentation, the allocated funds will be released. Until then, we expect the institute to take the necessary steps to cover project expenses. The approved team is encouraged to initiate the project promptly and adhere to the provided schedule. Please ensure that the final research documentation comprehensively covers all aspects of the study.

We extend our best wishes for the successful execution of your research project.

Sincerely,

*Apoorva Palkar*  
Secretary

**Association of Management of MBA/MMS Institutes (AMMI)**





Dr D Y Patil Educational Enterprises Charitable Trust's

## Dr D Y PATIL SCHOOL OF MANAGEMENT

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AISHE Code: C-48357

DTE Code: MB6189

SPPU PUN Code: IMMP015810

(Accredited by NAAC)

RefNo: DYPSON/ Research Project/ 2022 – 2023/872

Date: 01/07/2022

To,  
The Secretary,  
Association of Management of MBA/MMS Institutes (AMMI),  
Dr D Y Patil Knowledge City Charholi, Bk.  
Lohegaon , Pune

Subject: Thank you for approval of our Research-based Management project and grants.  
Ref. letter No: AMMI/ 2022-23/59

Dear Sir

We extend our sincerest gratitude for the approval of funding amounting to Rs. 1, 95,000 (rupees One Lac Ninety Five Thousand only) towards our research endeavor on "A Study on Impact of Artificial Intelligence on Recruitment". Your support and trust in our project are deeply appreciated, and we are committed to conducting comprehensive research in this area.

Following your approval, I have promptly instructed our team to commence work on the project. They have already begun their efforts with enthusiasm and dedication. We acknowledge the institute's responsibility to allocate the necessary funds to ensure the successful completion of the project. Upon its conclusion, we will submit the final project copy for your review and confirmation, after which we anticipate the realization of funds as per our agreement.

We fully adhere to the terms and conditions outlined, and our team is determined to excel in fulfilling the objectives of the study. With your support and guidance, we are confident in delivering a high-quality research outcome that contributes meaningfully to the understanding of AI's impact on recruitment practices.

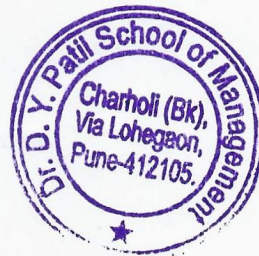
Thank you once again for your invaluable support. We look forward to updating you on our progress and sharing the final outcomes of our research project.

Thanking you,

Yours faithfully,

Dr. E.B. Khedkar

Director





Dr D Y Patil Educational Enterprises Charitable Trust's

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AISHE Code: C-48357

DTE Code: MB6189

SPPU PUN Code: IMMP015810

(Accredited by NAAC)

RefNo: DYPSON/ Research Project/ 2022 2023/946

Date: 22/02/2023

To,

The Secretary,

Association of Management of MBA/MMS Institutes (AMMI),

Dr D Y Patil Knowledge City Charholi, Bk.

Lohegaon , Pune

**Subject:** Submission of final copy of Research-based Management Project report request to release the funds.

Ref. letter no. Ref no: AMMI/ 2022-23/59, Dt. 28/06/2022

Respected Sir,

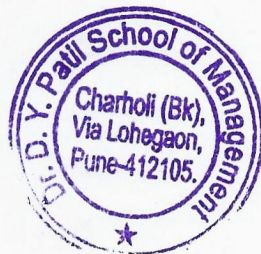
It's our immense pleasure to declare to you that our team has completed the Project " on "A Study on Impact of Artificial Intelligence on Recruitment" " and ensured by researching the functioning of our software Project from the business industry got a successful response to it. The system is responding to its satisfaction.

Please find attached with the final copy document and the Software code for your confirmation. We request you to release the funds at your earliest.

Thanking you

**Dr. E.B. Khedkar**  
Director

Encls.: Final Research-based Management Project copy with software code.







Dr D Y Patil Educational Enterprises Charitable Trust's

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SPPU PUN Code: IMMP015810

(Accredited by NAAC)

**Ref No:** DYPSON/ Research Project/ 2023 –2024/947

**Date:** 02/03/2023

To,

**The Secretary,**

**Association Of Management of MBA/MMS Institutes (AMMI),**

**Dr D Y Patil Knowledge City Charholi, Bk.**

**Lohegaon , Pune**

**Subject:** Acknowledgement of Receiving of Funds for Research-based Management Project

Ref. letter no. Ref no: AMMI/ 2022-23/59, Dt. 28/06/2022

Respected Sir,

We are happy to acknowledge that Research-based Management Project funds have been received Rs. 1, 95,000 only /- from your end.

Kindly issue a Project Completion certificate to our faculty members (Project team):

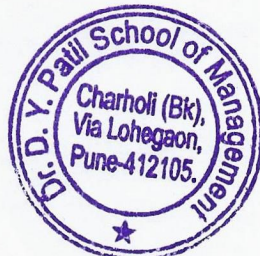
**Dr O P Haldar (Principal Investigator)**

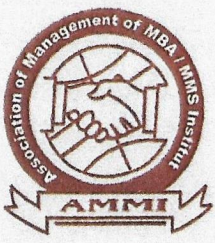
**Prof. Ashutosh Khedkar (Investigator)**

Thanking you

Yours faithfully

**Dr. E. B. Khedkar**  
**Director**





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Ref no: AMMI/2023-2024/ 37

Date: 15/03/2023

To,  
**The Director**  
**Dr. D.Y. Patil School of Management**  
**Dr D Y Patil Knowledge City, Charholi (Bk),**  
**Via Lohegaon, near Pride World City,**  
**Pune, Maharashtra 412105**

**Subject:** Completion letter of Research-based Management Project Titled  
"Study on Impact of Artificial Intelligence on Recruitment".

Respected Sir,

This is to inform you that the project Research- based Management Project Titled "Study on Impact of Artificial Intelligence on Recruitment "has been completed on 22/02/2023. I would like to thank the Staff:

**Dr O P Haldar (Principal Investigator)**

**Prof. Ashutosh Khedkar (Investigator)**

I am also thankful to you and all your Institutional support staff for their help in the completion of the valuable Project.

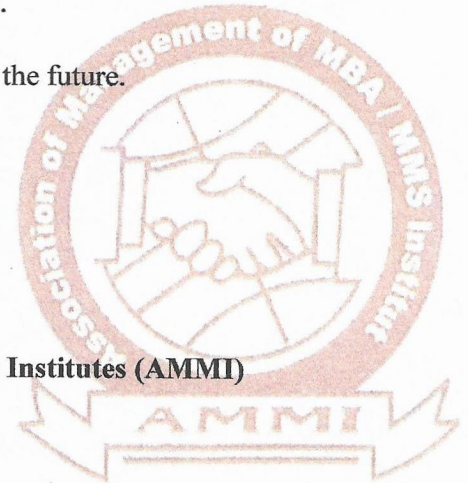
We would like to continue this partnership in the future.

Thanking you

Best regards

*A. Palkar*  
Secretary

Association of Management of MBA/MMS Institutes (AMMI)



- Executive President Address : Dr. D. Y. Patil Educational Enterprises Charitable Trust's Dr. D. Y. Patil's School Of Management, Dr. D. Y. Patil Knowledge City, Charholi Bk, Via Lohegaon, Near Lohegaon Airport Pune - 412105. Mob.: 8600852121, 9822621000 E-mail : ebkhedkar@gmail.com, presidentammi@gmail.com





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DTE Code: MB6189

SPPU PUN Code: IMMP015810

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Ref No: DYPSOM/ Research Project/ 2022 – 2023/850

Date-22/04/2022

To,

**The Secretary,  
Association of Management of MBA/MMS Institutes (AMMI),  
Dr D Y Patil Knowledge City Charholi, Bk.  
Lohegaon , Pune**

Subject: Application for Funding to Carry Research - based Management Project

Respected Sir,

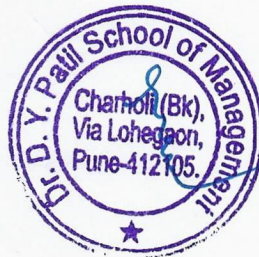
To start, within the D Y Patil Group, DYPSOM has established itself as a renowned institution for delivering top-tier education. We prioritize excellence by ensuring top-notch faculty, resources, and infrastructure, all geared towards academic success and adaptability to meet students' evolving requirements. As a leading educational establishment, we aim to tap into inherent potential by addressing the escalating demands of advanced technical education. With this in mind, we present our proposal for a research-oriented project, seeking funding from your esteemed organization. The title is as follows:

**"A Study of Financial Inclusion with Special Reference to Pune District"**

This initiative holds significant value for businesses across various industries. Traditional sales enhancement methods are often time-intensive and fail to yield desired outcomes. Our proposed system offers a streamlined solution tailored for the sales and marketing sector, enhancing quality and facilitating future strategic planning.

Please find enclosed herewith following documents:

1. About research
2. Budget for the Research
3. Project schedule and deadline
4. Operating Environment





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As the project is meant for a business purpose and helps the business industry to improve productivity.

The faculty members responsible for overseeing our research-driven project will include the following individuals:

**Dr. Ganesh Lande (Principal Investigator)**

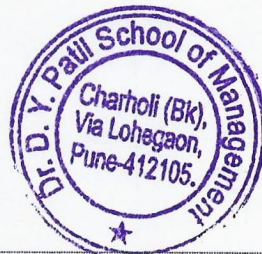
**Prof. Varsha Patel (Investigator)**

Your financial assistance in this regard will be a great help to bring the research-based product into existence.

Hope will do the needful at your earliest.

**Prof. Dr. E. B. Khedkar**

**Director**







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### A Study of Financial Inclusion with Special Reference to Pune District

**Problem Definition:** The study aims to assess the current state of financial inclusion in Pune District, focusing on both urban and rural areas. It seeks to identify barriers to accessing financial services, such as socio-economic and infrastructural challenges. The research will evaluate the impact of existing financial inclusion initiatives and financial literacy programs. Additionally, it will analyse the effectiveness of government and non-government efforts in promoting financial inclusion. The study will provide recommendations to enhance financial access and usage among underserved populations in Pune District.

**Objectives of the Proposed Study:** The study aims to assess the current state of financial inclusion in Pune District by evaluating the accessibility and usage of banking and digital financial services across urban and rural areas. It seeks to identify socio-economic, cultural, infrastructural, and policy-related barriers that hinder financial inclusion. Additionally, the study will evaluate the impact of existing government and non-government initiatives, including financial literacy programs, on enhancing financial inclusion. By understanding these dynamics, the study intends to provide actionable recommendations for policymakers, financial institutions, and stakeholders to improve financial access and usage among underserved populations in Pune District.

**The Outcome of the Research and its Scope:** The research will provide a comprehensive understanding of the financial inclusion landscape in Pune District, identifying key barriers and assessing the effectiveness of current initiatives. It will offer practical recommendations to enhance access to financial services and improve financial literacy among underserved populations. The scope includes both urban and rural areas of Pune District, covering diverse demographic segments. The study aims to inform policymakers, financial institutions, and stakeholders, contributing to more effective financial inclusion strategies.

#### Research Team:

**Dr. Ganesh Lande (Principal Investigator)**

**Prof. Varsha Patel (Investigator)**





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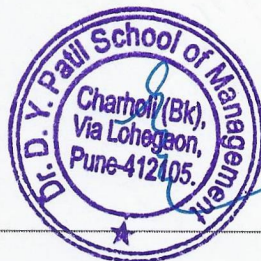
(Accredited by NAAC)

### 2. Budget for the Proposed Research-based Management Project

Sr. No.	Particulars/Items	Cost in Rs.
1	Data Collection and Entry	50,000
2	Data Analysis and Validation Service	1,00,000
3	Purchase of Stationery	20,000
4	Purchase of Antivirus and Wi-Fi Facility	30,000
5	Purchase of Hardware & Software	40,000
6	Travel & Accommodation Expenses	10,000
7	Miscellaneous	10,000
8	Research Personnel Salary	70000
9	Contingency Fund	5,000
<b>Total Amount : Rupees Three Lac Thirty Five Thousand Only/-</b>		<b>3,35,000/-</b>

Dr. Ganesh Lande (Principal Investigator)

Prof. Varsha Patel (Investigator)







Dr D Y Patil Educational Enterprises Charitable Trust's

## Dr D Y PATIL SCHOOL OF MANAGEMENT

(Approved by AICTE, New Delhi Recognized by Govt. of Maharashtra, Affiliated to Savitribai Phule Pune University)

AISHE Code: C-48357

DTE Code: MB6189

SPPU PUN Code: IMMP015810

(Accredited by NAAC)

### 3. Project Schedule and deadline:

Sr. No.	Particulars/ Activities	Time period required
1	May 2022 Project Initiation Phase	Define study scope and objectives Identify stakeholders and establish communication channels Gather initial requirements and constraints Formulate a study plan including milestones and deliverables
2	June – July 2022 Data Collection and Preparation	Identify relevant data sources on financial inclusion Gather and clean data related to financial inclusion Perform exploratory data analysis (EDA) on financial inclusion datasets Preprocess data for analysis on the impact of financial inclusion initiatives
3	August –September 2022 Model Development	Select appropriate methods and tools for financial inclusion analysis Train initial models to analyse financial inclusion data Evaluate model performance and iterate as necessary Fine-tune methods for best performance in assessing financial inclusion
4	October-November 2022 Model Testing and Validation	Validate models using test datasets Conduct cross-validation to assess generalization of financial inclusion findings Address any overfitting or underfitting issues in the analysis
5	December 2022 Implementation Phase	Implement analytical models to assess financial inclusion in real-world scenarios Conduct validation of the analytical findings in financial inclusion scenarios Develop documentation outlining the study methodology and findings Deploy the study results for broader understanding and application in the financial inclusion domain
6	January 2023 Project Revision	Set up mechanisms to monitor the ongoing impact of financial inclusion efforts Address any issues or feedback arising from stakeholders in the financial inclusion industry

Dr. Ganesh Lande (Principal Investigator)

Prof. Varsha Patel (Investigator)







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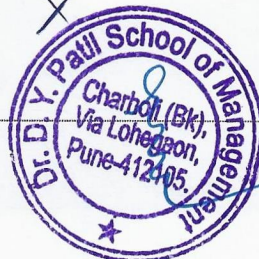
(Accredited by NAAC)

### 3. System Requirements

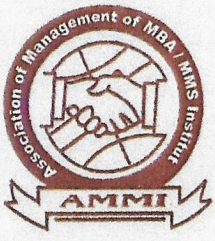
Category	Requirements
<b>Hardware</b>	
Computers	High-performance desktop or laptop with at least 8 GB RAM (16 GB recommended)
Storage	Minimum 500 GB SSD
Network	Reliable high-speed internet connection
Wi-Fi	Routers with good coverage and security features
<b>Software</b>	
Operating System	Windows 10/11, macOS, or Linux (Ubuntu preferred)
Data Analysis Tools	Python (Pandas, NumPy, Scikit-learn, TensorFlow/PyTorch) R (dplyr, ggplot2, caret, randomForest)
Collaboration Tools	Microsoft Office Suite (Word, Excel, PowerPoint) Project management tools (Trello, Asana, Microsoft Project)
Security	Antivirus software
Version Control	Git, GitHub/Bitbucket
<b>Database</b>	
SQL	MySQL, PostgreSQL
NoSQL	MongoDB
<b>Personnel</b>	
Data Scientists/Analysts	Proficiency in data analysis, machine learning algorithms
IT Support	Hardware, software, and network infrastructure maintenance
Field Researchers	Data collection, survey administration skills
<b>Miscellaneous</b>	
Stationery	Notebooks, pens, markers
Travel & Accommodation	Transportation and accommodation for field researchers
Contingency Fund	For unexpected expenses

  
Dr. Ganesh Lande (Principal Investigator)

  
Prof. Varsha Patel (Investigator)







# Association of Management of MBA/MMS Institutes

(Regd. No. MAH/695/2005/Pune)

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Executive President  
Pune

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Vice President  
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Nanded
- Dr. V. S. More  
Nashik
- Dr. B. S. Sawant  
Satara

Ref no: AMMI/ 2022-23/54

Date: 05/05/2022

To,  
**The Director**  
**Dr. D.Y.Patil School of Management**  
**Dr D Y Patil Knowledge City, Charholi (Bk),**  
**Via Lohegaon, near Pride World City,**  
**Pune, Maharashtra 412105**

**Subject:** Approval of Funds for Research-based Management Project  
**Your Ref. Letter No. :** Ref No: DYPSON/ Research Project/ 2022 –  
2023/ 850, Dt. 22/04/2022

Sir,

I am pleased to inform you that the requested funds for your research project titled "A Study of Financial Inclusion with Special Reference to Pune District" have been approved.

We are allocating funds amounting to Rs. 2,90,000 towards your project, from the total budgeted amount of Rs. 3,35,000.

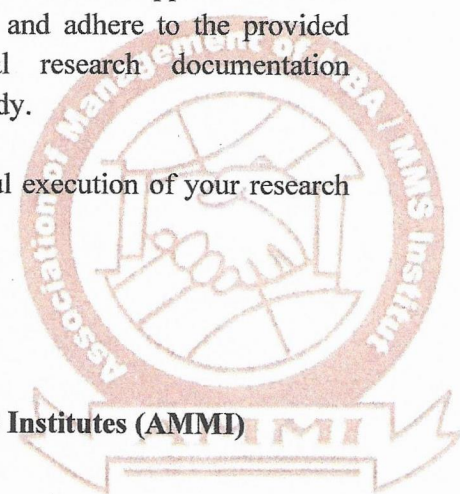
Upon the completion and submission of the final research documentation, the allocated funds will be released. Until then, we expect the institute to take the necessary steps to cover project expenses. The approved team is encouraged to initiate the project promptly and adhere to the provided schedule. Please ensure that the final research documentation comprehensively covers all aspects of the study.

We extend our best wishes for the successful execution of your research project.

Sincerely,

*A. Palkar*  
Secretary

**Association of Management of MBA/MMS Institutes (AMMI)**







Dr D Y Patil Educational Enterprises Charitable Trust's

## Dr D Y PATIL SCHOOL OF MANAGEMENT

(Approved by AICTE, New Delhi Recognized by Govt. of Maharashtra, Affiliated to Savitribai Phule Pune University)

AISHE Code: C-48357

DTE Code: MB6189

SPPU PUN Code: IMMP015810

(Accredited by NAAC)

Ref No: DYPSON/ Research Project/ 2022 – 2023/ 854

Date: 09/05/2022

To,  
The Secretary,  
Association Of Management of MBA/MMS Institutes (AMMI),  
Dr D Y Patil Knowledge City Charholi, Bk.  
Lohegaon , Pune

Subject: Thank you for approval of our Research-based Management project and grants.  
Ref. letter No: AMMI/ 2022-23/54

Dear Sir

We extend our sincerest gratitude for the approval of funding amounting to Rs. 2,90,000 (rupees Two Lac Ninety Thousand only) towards our research endeavour on " A Study of Financial Inclusion with Special Reference to Pune District. "Your support and trust in our project are deeply appreciated, and we are committed to conducting comprehensive research in this area.

Following your approval, I have promptly instructed our team to commence work on the project. They have already begun their efforts with enthusiasm and dedication. We acknowledge the institute's responsibility to allocate the necessary funds to ensure the successful completion of the project. Upon its conclusion, we will submit the final project copy for your review and confirmation, after which we anticipate the realization of funds as per our agreement.

We fully adhere to the terms and conditions outlined, and our team is determined to excel in fulfilling the objectives of the study. With your support and guidance, we are confident in delivering a high-quality research outcome that contributes meaningfully to the understanding of Financial Inclusion with Special Reference to Pune District.

Thank you once again for your invaluable support. We look forward to updating you on our progress and sharing the final outcomes of our research project.

Thanking you,

Yours faithfully,

Dr. E.B.Khedkar  
Director





Dr D Y Patil Educational Enterprises Charitable Trust's

## Dr D Y PATIL SCHOOL OF MANAGEMENT

(Approved by AICTE, New Delhi Recognized by Govt. of Maharashtra, Affiliated to Savitribai Phule Pune University)

AISHE Code: C-48357

DTE Code: MB6189

SPPU PUN Code: IMMP015810

(Accredited by NAAC)

RefNo: DYPSOM/ Research Project/ 2023 – 2024/938

Date: 08/02/2023

To,  
The Secretary,  
Association of Management of MBA/MMS Institutes (AMMI),  
Dr D Y Patil Knowledge City Charholi, Bk.  
Lohegaon , Pune

**Subject:** Submission of final copy of Research-based Management Project report request to release the funds.

Ref. letter no. AMMI/ 2022-23/54

Respected Sir,

I am delighted to inform you that our team has successfully completed the project titled "A Study of Financial Inclusion with Special Reference to Pune District." Through thorough research and analysis, we have achieved significant insights into the functioning of our project within the business industry, receiving positive feedback and satisfaction.

Attached herewith, please find the final copy of the project document for your review and confirmation. These documents comprehensively outline our findings, methodologies employed, and successful outcomes achieved during the project's execution.

In light of our successful completion and the fulfilment of all project deliverables, we kindly request the release of the allocated funds at your earliest convenience. These funds are essential to cover project expenses and ensure the continuation of our research efforts.

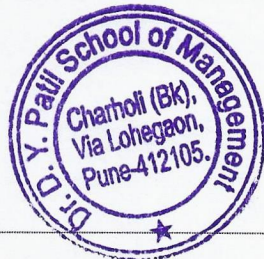
Thank you for your steadfast support and guidance throughout this project.

Thanking you

**Dr. E.B. Khedkar**

**Director**

Encls.: Final Research-based Management Project copy.







Dr D Y Patil Educational Enterprises Charitable Trust's

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AISHE Code: C-48357

DTE Code: MB6189

SPPU PUN Code: IMMP015810

(Accredited by NAAC)

Ref No: / DYPSOM/ Research Project/ 2023– 2024 /945

Date: 23/02/2023

To,  
The Secretary,  
Association Of Management of MBA/MMS Institutes (AMMI),  
Dr D Y Patil Knowledge City Charholi, Bk.  
Lohegaon , Pune

Subject: Acknowledgement of Receiving of Funds for Research-based Management Project  
Ref. letter no. AMMI/ 2022-23/54

Respected Sir,

We are happy to acknowledge that Research-based Management Project funds have been received Rs.290000/- from your end.

Kindly issue a Project Completion certificate to our faculty members (Project team):

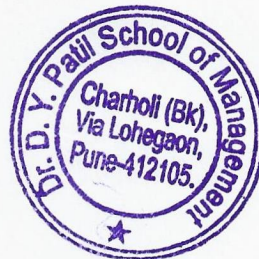
Dr. Ganesh Lande (Principal Investigator)

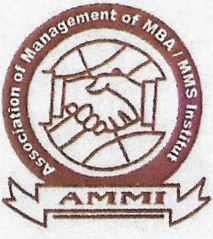
Prof. Varsha Patel (Investigator)

Thanking you

Yours faithfully

Dr. E. B. Khedkar  
Director





# Association of Management of MBA/MMS Institutes

(Regd. No. MAH/695/2005/Pune)

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Jt. Secretary  
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Nanded
- **Dr. V. S. More**  
Nashik
- **Dr. B. S. Sawant**  
Satara

Ref no: AMMI/2023-2024/31

Date: 01/03/2023

**To,**  
**The Director**  
**Dr. D.Y.Patil School of Management**  
**Dr D Y Patil Knowledge City, Charholi (Bk),**  
**Via Lohegaon, near Pride World City,**  
**Pune, Maharashtra 412105**

**Subject:** Completion letter of Research-based Management Project Titled  
"A Study of Financial Inclusion with Special Reference to Pune District."

Respected Sir,

This is to inform you that the project Research- based Management Project Titled " A Study of Financial Inclusion with Special Reference to Pune District." has been completed on 08.02.2023.

I would like to thank the Staff:

- 1. Dr. Ganesh Lande (Principal Investigator)**
- 2. Prof. Varsha Patel (Investigator)**

I am also thankful to you and all your Institutional support staff for their help in the completion of the valuable Project.

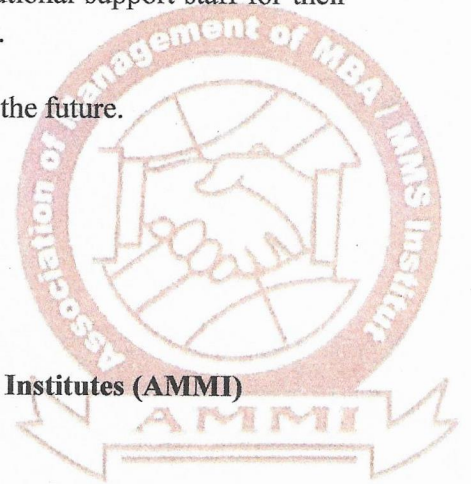
We would like to continue this partnership in the future.

Thanking you

Best regards

*Apalkar*  
Secretary

**Association of Management of MBA/MMS Institutes (AMMI)**



- **Executive President Address :** Dr. D. Y. Patil Educational Enterprises Charitable Trust's Dr. D. Y. Patil's School Of Management, Dr. D. Y. Patil Knowledge City, Charholi Bk, Via Lohegaon, Near Lohegaon Airport Pune - 412105. Mob.: 8600852121, 9822621000 E-mail : ebkhedkar@gmail.com, presidentammi@gmail.com





Dr D Y Patil Educational Enterprises Charitable Trust's

## Dr D Y PATIL SCHOOL OF MANAGEMENT

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AISHE Code: C-48357 DTE Code: MB6189 SPPU PUN Code: IMMP015810

(Accredited by NAAC)

### 3.1.1 Grants received from Government and non-governmental agencies for research projects / endowments in the institution during the last five years (INR in Lakhs)

#### Grants Received During 2021-22

Name of the research project/ endowment	Name of the Principal Investigator/Co- investigator	Amount Sanctioned	Duration of the project	Name of the Funding Agency
Study & Analysis of Customer Satisfaction & Develop a tool using Clustering Technique ( For Fast moving Products in Pune Region)	Dr Chetan Khedkar, Dr Debashree Jana	2,30,000	6 months	AMMI
A study of Advance fee scam with Special Reference to Bank Transactions in Pune & Mumbai City	Dr Shreekala Bachhav, Dr Sapan Kumar Singh, Prof Amandeep Saini	3,60,000	7 months	AMMI





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AISHE Code: C-48357

DTE Code: MB6189

SPPU PUN Code: IMMP015810

(Accredited by NAAC)

Ref No: DYPSON/ Research Project/ 2021 – 2022/768-B

Date-02/07/2021

To,  
The Secretary,  
Association Of Management of MBA/MMS Institutes (AMMI),  
Dr D Y Patil Knowledge City Charholi, Bk.  
Lohegaon , Pune

Subject: Application for Funding to Carry Research - based Management Project

Respected Sir,

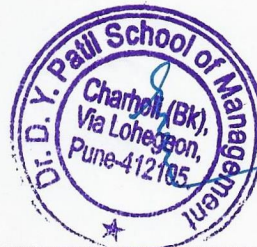
To start, within the D Y Patil Group, DYPSON has established itself as a renowned institution for delivering top-tier education. We prioritize excellence by ensuring top-notch faculty, resources, and infrastructure, all geared towards academic success and adaptability to meet students' evolving requirements. As a leading educational establishment, we aim to tap into inherent potential by addressing the escalating demands of advanced technical education. With this in mind, we present our proposal for a research-oriented project, seeking funding from your esteemed organization. The title is as follows:

**"Study & Analysis of Customer Satisfaction & Develop a tool using Clustering Technique (For Fast Moving Products in Pune Region)"**

This initiative holds significant value for businesses across various industries. Traditional sales enhancement methods are often time-intensive and fail to yield desired outcomes. Our proposed system offers a streamlined solution tailored for the sales and marketing sector, enhancing quality and facilitating future strategic planning.

Please find enclosed herewith following documents:

1. About research
2. Budget for the Research
3. Project schedule and deadline
4. Operating Environment





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As the project is meant for a business purpose and helps the business industry to improve productivity.

The faculty members responsible for overseeing our research-driven project will include the following individuals:

**Dr. Chetan Khedkar (Principal Investigator)**

**Dr. Debashree Jana (Investigator)**

*sonu*

Your financial assistance in this regard will be a great help to bring the research-based product into existence.

Hope will do the needful at your earliest.

*E. B. Khedkar*

**Prof. Dr. E. B. Khedkar**

**Director**







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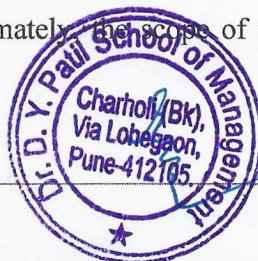
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### 1."Study & Analysis of Customer Satisfaction & Develop a tool using Clustering Technique (For Fast Moving Products in Pune Region)"

**Problem Definition:** Due to the dynamic market environment in Pune Region, this study aims to analyze customer satisfaction for fast-moving products through clustering techniques. By examining consumer preferences and feedback, the research seeks to identify distinct customer segments based on satisfaction levels. The objective is to develop a clustering tool that categorizes customers into meaningful groups, enabling businesses to tailor their marketing strategies and enhance overall customer experience. This tool will facilitate targeted marketing efforts and operational improvements tailored to specific customer segments in Pune Region's fast-moving product market.

**Objectives of the Proposed Study:** The proposed study aims to investigate customer satisfaction dynamics within the fast-moving products market of Pune Region. Firstly, it seeks to assess and analyze varying levels of customer satisfaction across different product categories. Secondly, the study intends to employ clustering techniques to identify distinct customer segments based on satisfaction metrics, aiming to uncover patterns and preferences among consumers. Thirdly, it aims to develop a reliable clustering tool that effectively categorizes customers into meaningful groups. Fourthly, the study aims to provide actionable insights to businesses, enabling them to tailor marketing strategies and improve customer engagement based on segment-specific needs. Ultimately, the objective is to enhance overall customer experience and foster greater customer loyalty within Pune Region's competitive market environment for fast-moving products.

**The Outcome of the Research and its Scope:** The outcome of this research is expected to yield comprehensive insights into customer satisfaction trends and segmentation within the fast-moving products market of Pune Region. By leveraging clustering techniques, the study aims to delineate distinct customer segments based on satisfaction metrics, thereby providing businesses with a nuanced understanding of consumer preferences and behaviors. This segmentation will enable companies to tailor their marketing strategies more effectively, addressing the specific needs and expectations of different customer groups. Moreover, the development of a robust clustering tool promises to enhance operational efficiencies by streamlining customer targeting and engagement efforts. Ultimately, the scope of this research extends to fostering improved





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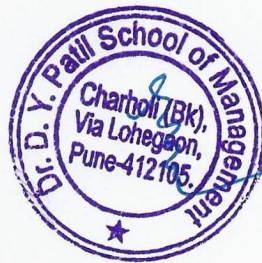
(Accredited by NAAC)

customer relationships, optimizing marketing investments, and bolstering overall competitiveness in Pune Region's dynamic marketplace for fast-moving products.

**Research Team:**

*WS*  
**Dr. Chetan Khedkar (Principal Investigator)**

*Dr. Jana*  
**Dr. Debashree Jana (Investigator)**







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### 2. Budget for the Proposed Research-based Management Project

Sr. No.	Particulars/Items	Cost in Rs.
1	Data Collection and Entry	40,000
2	Data Analysis and Validation Service	60,000
3	Purchase of Stationery	20,000
4	Purchase of Software	50,000
5	Travel & Accommodation Expenses	15,000
6	Miscellaneous	10,000
7	Research Personnel Salary	70,000
<b>Total Amount: Rupees Two Lac Sixty Five Thousand Only/-</b>		<b>2,65,000 /-</b>

Dr. Chetan Khedkar (Principal Investigator)

Dr. Debashree Jana (Investigator)





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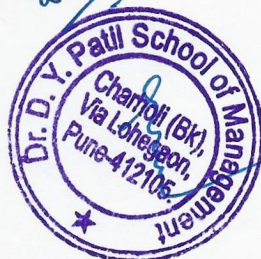
(Accredited by NAAC)

### 3. Project Schedule and deadline:

Sr. No.	Particulars/ Activities	Time period required
1	September 2021 Project Initiation Phase	Define study scope and objectives Identify stakeholders and establish communication channels Gather initial requirements and constraints Formulate a study plan including milestones and deliverables
2	October 2021 Data Collection and Preparation	Identify relevant data sources on customer satisfaction in Pune Region Gather and clean data related to fast-moving products Perform exploratory data analysis (EDA) on customer satisfaction datasets Preprocess data for clustering analysis
3	November 2021 Model Development	Select appropriate clustering techniques and tools Train initial clustering models Evaluate model performance and iterate as necessary Fine-tune clustering algorithms for optimal performance
4	December 2021 Model Testing and Validation	Validate clustering models using test datasets Conduct cross-validation to assess model generalization Address any overfitting or underfitting issues
5	January 2022 Implementation Phase	Implement clustering models to segment customers in real-world scenarios Conduct validation of clustering results in customer satisfaction scenarios Develop documentation outlining the clustering methodology and findings Deploy the clustering tool for broader application in Pune Region
6	February 2022 Project Revision	Set up mechanisms to monitor the impact of clustering on customer satisfaction Address any feedback or issues from stakeholders in Pune Region

  
Dr. Chetan Khedkar (Principal Investigator)

  
Dr. Debashree Jana (Investigator)







### 3. System Requirements

For the study and development of a clustering tool for fast-moving products in Pune Region, the system requirements would typically include:

#### 1. Hardware Requirements:

- High-performance computers or servers capable of handling large datasets and complex calculations.
- Sufficient storage capacity to store and process customer satisfaction data and clustering results.
- Adequate memory (RAM) to support data processing and modeling tasks efficiently.

#### 2. Software Requirements:

- Statistical analysis software (e.g., R, Python with relevant libraries) for data cleaning, exploratory data analysis (EDA), and clustering algorithms (e.g., K-means, hierarchical clustering).
- Database management system (e.g., MySQL, PostgreSQL) for storing and querying customer data.
- Visualization tools (e.g., Tableau, matplotlib, ggplot) for interpreting clustering results and presenting findings.

#### 3. Networking and Connectivity:

- Stable internet connection for accessing online datasets, software updates, and collaboration with stakeholders.
- Local area network (LAN) or cloud services for sharing and storing project-related documents and data securely.

#### 4. Security Requirements:

- Data encryption and access control measures to protect sensitive customer information.
- Regular backups and disaster recovery plans to ensure data integrity and availability.





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### 5. User Interface Requirements:

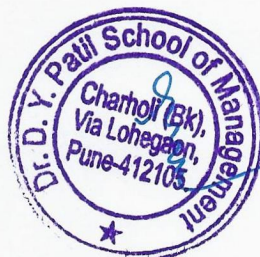
- Intuitive and user-friendly interface for researchers and stakeholders to interact with clustering results.
- Customizable dashboards or reports to visualize customer segmentation and satisfaction metrics.

### 6. Operational Requirements:

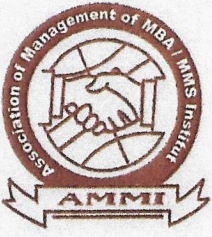
- Clear documentation and guidelines for system installation, configuration, and maintenance.
- Training sessions for users on how to use the clustering tool effectively and interpret results accurately.
- Ongoing technical support and troubleshooting resources for resolving system issues promptly.

Dr. Chetan Khedkar (Principal Investigator) *WE*

Dr. Debashree Jana (Investigator) *DM*







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Vice President  
Nagpur

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- Dr. V. S. More  
Nashik
- Dr. B. S. Sawant  
Satara

Ref no: AMMI/ 2021-22/69

Date: 29/07/2021

To,  
**The Director**  
**Dr. D.Y. Patil School of Management**  
**Dr D Y Patil Knowledge City, Charholi (Bk),**  
**Via Lohegaon, near Pride World City,**  
**Pune, Maharashtra 412105**

**Subject:** Approval of Funds for Research-based Management Project  
**Your Ref. Letter No. :** Ref No: DYPSON/ Research Project/ 2021 –  
2022/768-B, Dt. 02/07/2021

Sir,

I am pleased to inform you that the requested funds for your research project titled "A Study and Analysis of Customer Satisfaction and Development of a Clustering Tool for Fast-Moving Products in Pune Region " have been approved.

We are allocating funds amounting to Rs. 2,30,000/- towards your project, from the total budgeted amount of Rs. 2,65,000 /-.

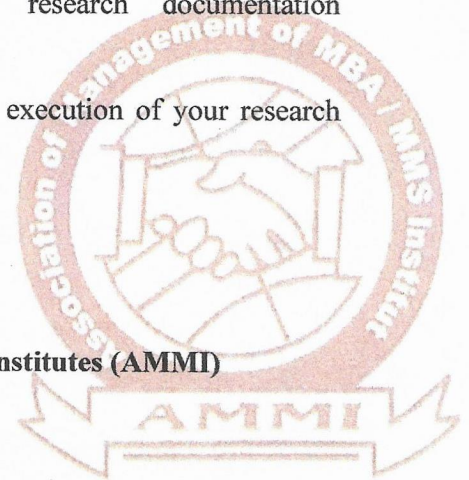
Upon the completion and submission of the final research documentation, the allocated funds will be released. Until then, we expect the institute to take the necessary steps to cover project expenses. The approved team is encouraged to initiate the project promptly and adhere to the provided schedule. Please ensure that the final research documentation comprehensively covers all aspects of the study.

We extend our best wishes for the successful execution of your research project.

Sincerely,

  
Secretary

Association of Management of MBA/MMS Institutes (AMMI)



- **Executive President Address :** Dr. D. Y. Patil Educational Enterprises Charitable Trust's Dr. D. Y. Patil's School Of Management, Dr. D. Y. Patil Knowledge City, Charholi Bk, Via Lohegaon, Near Lohegaon Airport Pune - 412105. Mob.: 8600852121, 9822621000 E-mail : ebkhedkar@gmail.com, presidentammi@gmail.com





Dr D Y Patil Educational Enterprises Charitable Trust's

## Dr D Y PATIL SCHOOL OF MANAGEMENT

(Approved by AICTE, New Delhi Recognized by Govt. of Maharashtra, Affiliated to Savitribai Phule Pune University)

AISHE Code: C-48357

DTE Code: MB6189

SPPU PUN Code: IMMP015810

(Accredited by NAAC)

Ref No: DYPSON/ Research Project/ 2021 – 2022/771

Date: 02/08/2021

To,  
The Secretary,  
Association Of Management of MBA/MMS Institutes (AMMI),  
Dr D Y Patil Knowledge City Charholi, Bk.  
Lohegaon , Pune

Subject: Thank you for approval of our Research-based Management project and grants.  
Ref. letter No: AMMI/ 2021-22/69

Dear Sir

We extend our sincerest gratitude for the approval of funding amounting to Rs. 2, 30,000/- (rupees Two Lac Thirty Thousand only) towards our research endeavour on " A Study and Analysis of Customer Satisfaction and Development of a Clustering Tool for Fast-Moving Products in Pune Region" Your support and trust in our project are deeply appreciated, and we are committed to conducting comprehensive research in this area.

Following your approval, I have promptly instructed our team to commence work on the project. They have already begun their efforts with enthusiasm and dedication. We acknowledge the institute's responsibility to allocate the necessary funds to ensure the successful completion of the project. Upon its conclusion, we will submit the final project copy for your review and confirmation, after which we anticipate the realization of funds as per our agreement.

We fully adhere to the terms and conditions outlined, and our team is determined to excel in fulfilling the objectives of the study. With your support and guidance, we are confident in delivering a high-quality research outcome that contributes meaningfully to the understanding of Study and Analysis of Customer Satisfaction and Development of a Clustering Tool for Fast-Moving Products in Pune Region.

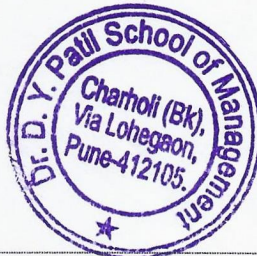
Thank you once again for your invaluable support. We look forward to updating you on our progress and sharing the final outcomes of our research project.

Thanking you,

Yours faithfully,

  
Dr. E.B. Khedkar

Director







Dr D Y Patil Educational Enterprises Charitable Trust's

## Dr D Y PATIL SCHOOL OF MANAGEMENT

(Approved by AICTE, New Delhi Recognized by Govt. of Maharashtra, Affiliated to Savitribai Phule Pune University)

AISHE Code: C-48357

DTE Code: MB6189

SPPU PUN Code: IMMP015810

(Accredited by NAAC)

RefNo: DYPSOM/ Research Project/ 2022 – 2023/ 824

Date: 09/02/2022

To,  
The Secretary,  
Association Of Management of MBA/MMS Institutes (AMMI),  
Dr D Y Patil Knowledge City Charholi, Bk.  
Lohegaon , Pune

**Subject:** Submission of final copy of Research-based Management Project report request to release the funds.

Ref. letter no. AMMI/ 2021-22/69

Respected Sir,

I am delighted to inform you that our team has successfully completed the project titled " A Study and Analysis of Customer Satisfaction and Development of a Clustering Tool for Fast-Moving Products in Pune Region." Through thorough research and analysis, we have achieved significant insights into the functioning of our project within the business industry, receiving positive feedback and satisfaction.

Attached herewith, please find the final copy of the project document for your review and confirmation. These documents comprehensively outline our findings, methodologies employed, and successful outcomes achieved during the project's execution.

In light of our successful completion and the fulfilment of all project deliverables, we kindly request the release of the allocated funds at your earliest convenience. These funds are essential to cover project expenses and ensure the continuation of our research efforts.

Thank you for your steadfast support and guidance throughout this project.

Thanking you

**Dr. E.B. Khedkar**  
Director

Encls.: Final Research-based Management Project copy.





Dr D Y Patil Educational Enterprises Charitable Trust's

## Dr D Y PATIL SCHOOL OF MANAGEMENT

(Approved by AICTE, New Delhi Recognized by Govt. of Maharashtra, Affiliated to Savitribai Phule Pune University)

AISHE Code: C-48357

DTE Code: MB6189

SPPU PUN Code: IMMP015810

(Accredited by NAAC)

**Ref No:** DYPSON/ Research Project/ 2022 – 2023/ 829

**Date:** 24/02/2022

**To,**  
**The Secretary,**  
**Association Of Management of MBA/MMS Institutes (AMMI),**  
**Dr D Y Patil Knowledge City Charholi, Bk.**  
**Lohegaon , Pune**

**Subject:** Acknowledgement of Receiving of Funds for Research-based Management Project  
Ref. letter no. AMMI/ 2021-22/69

Respected Sir,

We are happy to acknowledge that Research-based Management Project funds have been received Rs.2,30,000/- from your end.

Kindly issue a Project Completion certificate to our faculty members (Project team):

**Dr. Chetan Khedkar (Principal Investigator)**

**Dr. Debashree Jana (Investigator)**

Thanking you

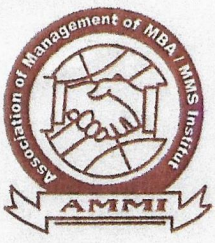
Yours faithfully

**Dr. E. B. Khedkar**

**Director**







# Association of Management of MBA/MMS Institutes

(Regd. No. MAH/695/2005/Pune)

**Dr. E. B. Khedkar**  
Executive President  
Pune

**Dr. Sudhir S. Fulzele**  
Vice President  
Nagpur

**Dr. Apoorva Palkar**  
Secretary  
Pune

**Dr. D.Y. Patil**  
Jt. Secretary  
Mumbai

**Dr. A. B. Kharapas**  
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Nagpur
- **Prof. Dinesh Deshmukh**  
Nanded
- **Dr. V. S. More**  
Nashik
- **Dr. B. S. Sawant**  
Satara

Ref no: AMMI/2022-2023/19

Date: 28/02/2022

**To,**  
**The Director**  
**Dr. D.Y. Patil School of Management**  
**Dr D Y Patil Knowledge City, Charholi (Bk),**  
**Via Lohegaon, near Pride World City,**  
**Pune, Maharashtra 412105**

**Subject:** Completion letter of Research-based Management Project Titled  
"A Study and Analysis of Customer Satisfaction and Development of a  
Clustering Tool for Fast-Moving Products in Pune Region."

Respected Sir,

This is to inform you that the project Research- based Management Project Titled " A Study and Analysis of Customer Satisfaction and Development of a Clustering Tool for Fast-Moving Products in Pune Region" has been completed on 11.02.2022. I would like to thank the Staff:

**Dr. Chetan Khedkar (Principal Investigator)**

**Dr. Debashree Jana (Investigator)**

I am also thankful to you and all your Institutional support staff for their help in the completion of the valuable Project.

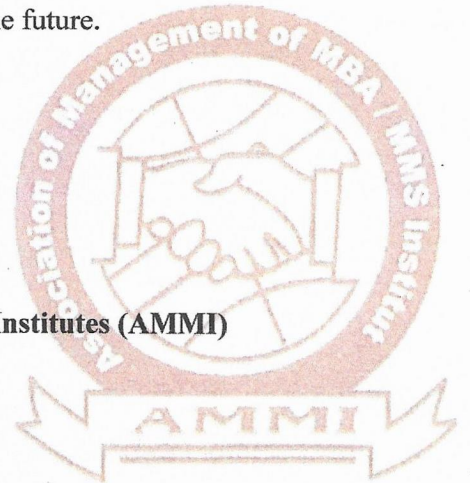
We would like to continue this partnership in the future.

Thanking you

Best regards

*Apalkar*  
Secretary

Association Of Management of MBA/MMS Institutes (AMMI)



- **Executive President Address** : Dr. D. Y. Patil Educational Enterprises Charitable Trust's Dr. D. Y. Patil's School Of Management, Dr. D. Y. Patil Knowledge City, Charholi Bk, Via Lohegaon, Near Lohegaon Airport Pune - 412105. Mob.: 8600852121, 9822621000 E-mail : ebkhedkar@gmail.com, presidentammi@gmail.com



Dr D Y Patil Educational Enterprises Charitable Trust's

## Dr D Y PATIL SCHOOL OF MANAGEMENT

(Approved by AICTE, New Delhi Recognized by Govt. of Maharashtra, Affiliated to Savitribai Phule Pune University)

AISHE Code: C-48357

DTE Code: MB6189

SPPU PUN Code: IMMP015810

(Accredited by NAAC)

Ref No: DYPSOM/ Research Project/ 2021 – 2022/768-A

Date-02/07/2021

To,  
The Secretary,  
Association Of Management of MBA/MMS Institutes (AMMI),  
Dr D Y Patil Knowledge City Charholi, Bk.  
Lohegaon , Pune

Subject: Application for Funding to Carry Research - based Management Project

Respected Sir,

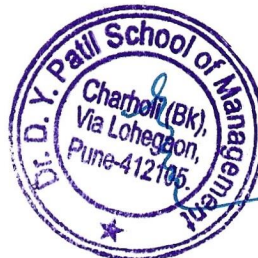
To start, within the D Y Patil Group, DYPSOM has established itself as a renowned institution for delivering top-tier education. We prioritize excellence by ensuring top-notch faculty, resources, and infrastructure, all geared towards academic success and adaptability to meet students' evolving requirements. As a leading educational establishment, we aim to tap into inherent potential by addressing the escalating demands of advanced technical education. With this in mind, we present our proposal for a research-oriented project, seeking funding from your esteemed organization. The title is as follows:

**“A Study of Advance Fee Scam with Special reference to Bank Transaction in Pune and Mumbai City”**

This initiative holds significant value for businesses across various industries. Traditional sales enhancement methods are often time-intensive and fail to yield desired outcomes. Our proposed system offers a streamlined solution tailored for the sales and marketing sector, enhancing quality and facilitating future strategic planning.

Please find enclosed herewith following documents:

1. About research
2. Budget for the Research
3. Project schedule and deadline







Dr D Y Patil Educational Enterprises Charitable Trust's

## Dr D Y PATIL SCHOOL OF MANAGEMENT

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#### 4. Operating Environment

As the project is meant for a business purpose and helps the business industry to improve productivity.

The faculty members responsible for overseeing our research-driven project will include the following individuals:

**Dr. Shreekala Prasad Bachhav (Principal Investigator)**

**Dr. Sapan Kumar Singh (Investigator)**

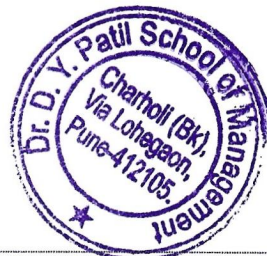
**Prof. Amandeep Saini (Investigator)**

Your financial assistance in this regard will be a great help to bring the research-based product into existence.

Hope will do the needful at your earliest.

**Prof. Dr. E. B. Khedkar**

**Director**

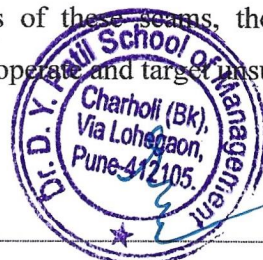




## 1. "A Study of Advance Fee Scam with Special reference to Bank Transaction in Pune and Mumbai City"

**Problem Definition:** The study titled "A Study of Advance Fee Scam with Special Reference to Bank Transactions in Pune and Mumbai City" aims to investigate the prevalence and mechanisms of advance fee scams targeting bank transactions in these two metropolitan areas. Advanced fee scams typically involve fraudsters enticing victims to pay upfront fees with promises of future benefits or rewards, only to abscond with the money without fulfilling any commitments. This research seeks to analyze the tactics employed by scammers, the demographic profiles of victims, the financial losses incurred, and the methods used to perpetrate such scams. By examining real-world case studies and conducting surveys among affected individuals and banking institutions, the study aims to develop strategies and recommendations for enhancing public awareness, improving fraud detection measures, and safeguarding consumers against such fraudulent activities in Pune and Mumbai.

**Objectives of the Proposed Study:** The proposed study aims to achieve several objectives focused on understanding and mitigating advance fee scams in bank transactions within Pune and Mumbai cities. Firstly, it seeks to analyze the prevalence and frequency of such scams, identifying the common tactics and strategies used by fraudsters to deceive victims. Secondly, the study aims to investigate the socio-demographic characteristics of victims targeted by these scams, including their financial losses and emotional impacts. Thirdly, it intends to assess the effectiveness of current preventive measures employed by banks and financial institutions in detecting and preventing advance fee scams. Additionally, the study aims to develop recommendations and guidelines for enhancing public awareness and education on recognizing and avoiding such fraudulent schemes. Ultimately, the objective is to contribute to the reduction of financial fraud and improve consumer protection measures within the banking sector in Pune and Mumbai cities. **The Outcome of the Research and its Scope:** The outcome of this research is expected to yield valuable insights into the landscape of advance fee scams in bank transactions, specifically within Pune and Mumbai cities. By comprehensively analyzing the prevalence, tactics, and impacts of these scams, the study aims to contribute to a deeper understanding of how fraudsters operate and target unsuspecting victims. This understanding







Dr D Y Patil Educational Enterprises Charitable Trust's

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AISHE Code: C-48357 DTE Code: MB6189 SPPU PUN Code: IMMP015810

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will enable stakeholders, including banks, law enforcement agencies, and consumers, to enhance their preventive measures and response strategies effectively.

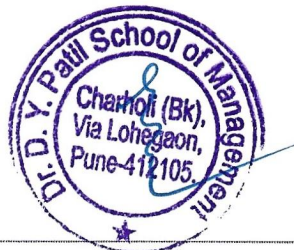
Furthermore, the research intends to provide actionable recommendations for improving fraud detection systems and strengthening consumer awareness programs. These recommendations are crucial for empowering individuals to recognize potential scams, protect their financial assets, and report suspicious activities promptly. Ultimately, the scope of this research extends beyond mere documentation; it aims to foster a safer banking environment by equipping stakeholders with the knowledge and tools necessary to mitigate the risks associated with advance fee scams. The findings and insights generated from this study are anticipated to inform policy decisions and operational practices aimed at safeguarding consumers and maintaining trust in banking systems in Pune and Mumbai.

### Research Team:

**Dr. Shreekala Prasad Bachhav (Principal Investigator)**

**Dr. Sapan Kumar Singh (Investigator)**

**Prof. Amandeep Saini (Investigator)**





Dr D Y Patil Educational Enterprises Charitable Trust's

## Dr D Y PATIL SCHOOL OF MANAGEMENT

(Approved by AICTE, New Delhi Recognized by Govt. of Maharashtra, Affiliated to Savitribai Phule Pune University)

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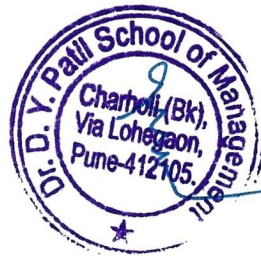
### 2. Budget for the Proposed Research-based Management Project

Sr. No.	Particulars/Items	Cost in Rs.
1	Data Collection and Surveys	80,000
2	Research Personnel Salary	1,00,000
3	Travel and Accommodation Expenses	45,000
4	Data Analysis & Validation	65,000
5	Hardware and Software Purchase	50,000
6	Purchase of Stationery and Office Supplies	20,000
7	Miscellaneous	20,000
8	Contingency Fund	15,000
<b>Total Amount: Rupees Three Lac Sixty Thousand Only/-</b>		<b>3,95,000 /-</b>

Dr. Shreekala Prasad Bachhav (Principal Investigator)

Dr. Sapan Kumar Singh (Investigator)

Prof. Amandeep Saini (Investigator)







Dr D Y Patil Educational Enterprises Charitable Trust's

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AISHE Code: C-48357

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### 3. Project Schedule and deadline:

Sr. No.	Particulars/ Activities	Time period required
1	August 2021 Project Initiation Phase	Define research objectives and scope Identify stakeholders and establish communication channels Develop a detailed project plan
2	September 2021 Data Collection and Preparation	Conduct surveys and gather relevant data Acquire necessary documents and resources
3	October & November 2021 Data Analysis	Analyze collected data Perform statistical analysis
4	December 2021 Review and Feedback	Review draft report Incorporate feedback
5	January & February 2022 Finalization and Submission	Finalize research report Submit final report and findings

Dr. Shreekala Prasad Bachhav (Principal Investigator)

Dr. Sapan Kumar Singh (Investigator)

Prof. Amandeep Saini (Investigator)





Dr D Y Patil Educational Enterprises Charitable Trust's

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### 3. System Requirements

For the study and development of a clustering tool for fast-moving products in Pune Region, the system requirements would typically include:

#### • Hardware Requirements:

High-performance computers or servers capable of handling large datasets and complex calculations.

Sufficient storage capacity to store and manage collected data securely.

Adequate memory (RAM) to support data processing and analysis tasks efficiently.

#### • Software Requirements:

Statistical analysis software (e.g., SPSS, R, Python with relevant libraries) for data analysis and modeling.

Database management system (e.g., MySQL, PostgreSQL) for storing and querying large datasets.

Office productivity software (e.g., Microsoft Office suite) for document preparation and presentation.

#### • Network and Connectivity:

Stable internet connection for accessing online resources, data collection tools, and communication.

Local area network (LAN) or cloud services for sharing and collaborating on research data securely.

#### • Security Requirements:

Data encryption and access control measures to protect sensitive information gathered during the research.

#### • User Interface Requirements:

Intuitive and user-friendly interfaces for data entry, analysis, and reporting tools to facilitate easy access and utilization by research team members.

#### • Operational Requirements:

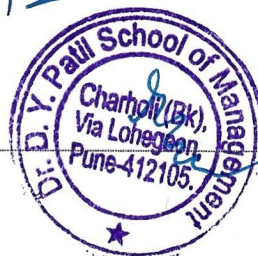
Clear documentation and guidelines for system installation, configuration, and maintenance.

Training sessions for research team members on using research tools and software effectively.

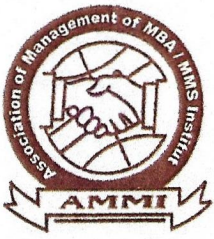
Dr. Shreekala Prasad Bachhav (Principal Investigator)

Dr. Sapan Kumar Singh (Investigator)

Prof. Amandeep Saini (Investigator)







# Association of Management of MBA/MMS Institutes

(Regd. No. MAH/695/2005/Pune)

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Executive President  
Pune

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- Prof. Dinesh Deshmukh  
Nanded
- Dr. V. S. More  
Nashik
- Dr. B. S. Sawant  
Satara

Ref no: AMMI/ 2021-22/74

Date: 03/08/2021

To,  
**The Director**  
**Dr. D.Y.Patil School of Management**  
**Dr D Y Patil Knowledge City, Charholi (Bk),**  
**Via Lohegaon, near Pride World City,**  
**Pune, Maharashtra 412105**

**Subject: Approval of Funds for Research-based Management Project**  
Your Ref. Letter No. : Ref No: DYPSOM/ Research Project/ 2021 –  
2022/768-A

Sir,

I am pleased to inform you that the requested funds for your research project titled “A Study of Advance Fee Scam with Special reference to Bank Transaction in Pune and Mumbai City “have been approved.

We are allocating funds amounting to Rs.3,60,000 /- towards your project, from the total budgeted amount of Rs.3,95,000 /-.

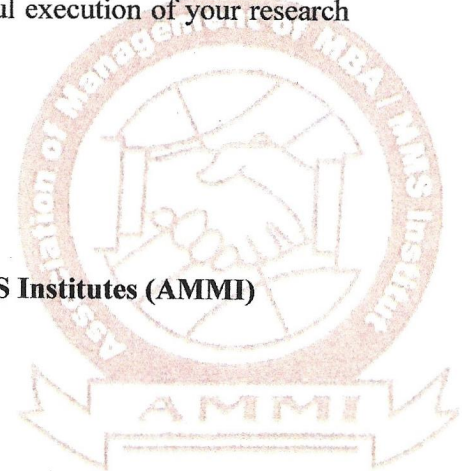
Upon the completion and submission of the final research documentation, the allocated funds will be released. Until then, we expect the institute to take the necessary steps to cover project expenses. The approved team is encouraged to initiate the project promptly and adhere to the provided schedule. Please ensure that the final research documentation comprehensively covers all aspects of the study.

We extend our best wishes for the successful execution of your research project.

Sincerely,

*A. Palkar*  
Secretary

Association of Management of MBA/MMS Institutes (AMMI)





Dr D Y Patil Educational Enterprises Charitable Trust's

## Dr D Y PATIL SCHOOL OF MANAGEMENT

(Approved by AICTE, New Delhi Recognized by Govt. of Maharashtra, Affiliated to Savitribai Phule Pune University)

AISHE Code: C-48357

DTE Code: MB6189

SPPU PUN Code: IMMP015810

(Accredited by NAAC)

DYPSOM/ Research Project/ 2021 – 2022/772

Date: 09/08/2021

To,  
**The Secretary,**  
**Association of Management of MBA/MMS Institutes (AMMI),**  
**Dr D Y Patil Knowledge City Charholi, Bk.**  
**Lohegaon , Pune**

Subject: Thank you for approval of our Research-based Management project and grants.  
Ref. letter No: AMMI/ 2021-22/74

Dear Sir

We extend our sincerest gratitude for the approval of funding amounting to Rs. 3,60,000/- (rupees Three Lac Sixty Thousand only) towards our research endeavour on " A Study of Advance Fee Scam with Special reference to Bank Transaction in Pune and Mumbai City" Your support and trust in our project are deeply appreciated, and we are committed to conducting comprehensive research in this area.

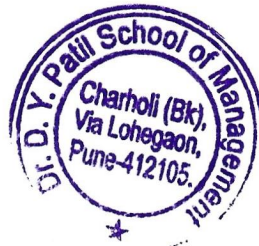
Following your approval, I have promptly instructed our team to commence work on the project. They have already begun their efforts with enthusiasm and dedication. We acknowledge the institute's responsibility to allocate the necessary funds to ensure the successful completion of the project. Upon its conclusion, we will submit the final project copy for your review and confirmation, after which we anticipate the realization of funds as per our agreement.

We fully adhere to the terms and conditions outlined, and our team is determined to excel in fulfilling the objectives of the study. With your support and guidance, we are confident in delivering a high-quality research outcome that contributes meaningfully to the understanding of A Study of Advance Fee Scam with Special reference to Bank Transaction in Pune and Mumbai City.

Thank you once again for your invaluable support. We look forward to updating you on our progress and sharing the final outcomes of our research project.

Thanking you,  
Yours faithfully,

**Dr. E.B.Khedkar**  
**Director**







Dr D Y Patil Educational Enterprises Charitable Trust's

## Dr D Y PATIL SCHOOL OF MANAGEMENT

(Approved by AICTE, New Delhi Recognized by Govt. of Maharashtra, Affiliated to Savitribai Phule Pune University)

AISHE Code: C-48357

DTE Code: MB6189

SPPU PUN Code: IMMP015810

(Accredited by NAAC)

Ref No: DYPSON/ Research Project/ 2022– 2023/832

Date: 7/03/2022

To,

The Secretary,

Association Of Management of MBA/MMS Institutes (AMMI),

Dr D Y Patil Knowledge City Charholi, Bk.

Lohegaon , Pune

**Subject:** Submission of final copy of Research-based Management Project report request to release the funds.

Ref. letter no. AMMI/ 2021-22/74

Respected Sir,


I am delighted to inform you that our team has successfully completed the project titled " A Study of Advance Fee Scam with Special Reference to Bank Transactions in Pune and Mumbai City " Through thorough research and analysis, we have achieved significant insights into the functioning of our project within the business industry, receiving positive feedback and satisfaction.

Attached herewith, please find the final copy of the project document for your review and confirmation. These documents comprehensively outline our findings, methodologies employed, and successful outcomes achieved during the project's execution.

In light of our successful completion and the fulfilment of all project deliverables, we kindly request the release of the allocated funds at your earliest convenience. These funds are essential to cover project expenses and ensure the continuation of our research efforts.

Thank you for your steadfast support and guidance throughout this project.

Thanking you

  
Dr. E.B. Khedkar  
Director

Encls.: Final Research-based Management Project copy.





Dr D Y Patil Educational Enterprises Charitable Trust's

## Dr D Y PATIL SCHOOL OF MANAGEMENT

(Approved by AICTE, New Delhi Recognized by Govt. of Maharashtra, Affiliated to Savitribai Phule Pune University)

AISHE Code: C-48357

DTE Code: MB6189

SPPU PUN Code: IMMP015810

(Accredited by NAAC)

Ref No: DYPSON/ Research Project/ 2022 – 2023/838

Date: 15/03/2022

To,  
The Secretary,  
Association Of Management of MBA/MMS Institutes (AMMI),  
Dr D Y Patil Knowledge City Charholi, Bk.  
Lohegaon , Pune

Subject: Acknowledgement of Receiving of Funds for Research-based Management Project  
Ref. letter no. AMMI/ 2021-22/74

Respected Sir,

We are happy to acknowledge that Research-based Management Project funds have been received Rs.3,60,000/- from your end.

Kindly issue a Project Completion certificate to our faculty members (Project team):

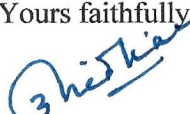
Dr. Shreekala Prasad Bachhav (Principal Investigator)

Dr. Sapan Kumar Singh (Investigator)

Prof. Amandeep Saini (Investigator)

Thanking you

Yours faithfully

  
Dr. E. B. Khedkar  
Director





# Association of Management of MBA/MMS Institutes

(Regd. No. MAH/695/2005/Pune)

**Dr. E. B. Khedkar**  
Executive President  
Pune

**Dr. Sudhir S. Fulzele**  
Vice President  
Nagpur

**Dr. Apoorva Palkar**  
Secretary  
Pune

**Dr. D.Y. Patil**  
Jt. Secretary  
Mumbai

**Dr. A. B. Kharapas**  
Treasure  
Pune

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- **Prof. Sham Shukla**  
Nagpur
- **Prof. Dinesh Deshmukh**  
Nanded
- **Dr. V. S. More**  
Nashik
- **Dr. B. S. Sawant**  
Satara

Ref no: AMMI/2022-2023/25

Date: 24/03/2022

**To,**  
**The Director**  
**Dr. D.Y. Patil School of Management**  
**Dr D Y Patil Knowledge City, Charholi (Bk),**  
**Via Lohegaon, near Pride World City,**  
**Pune, Maharashtra 412105**

**Subject:** Completion letter of Research-based Management Project Titled "A Study of Advance Fee Scam with Special Reference to Bank Transactions in Pune and Mumbai City".

Respected Sir,

This is to inform you that the project Research- based Management Project Titled " A Study of Advance Fee Scam with Special Reference to Bank Transactions in Pune and Mumbai City" has been completed on 01/03/2022. I would like to thank the Staff:

**Dr. Shreekala Prasad Bachhav (Principal Investigator)**

**Dr. Sapan Kumar Singh (Investigator)**

**Prof. Amandeep Saini (Investigator)**

I am also thankful to you and all your Institutional support staff for their help in the completion of the valuable Project.

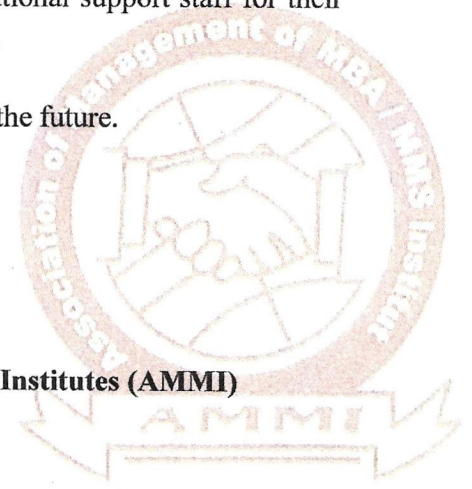
We would like to continue this partnership in the future.

Thanking you

Best regards

*A. Palkar*  
Secretary

**Association of Management of MBA/MMS Institutes (AMMI)**



- **Executive President Address :** Dr. D. Y. Patil Educational Enterprises Charitable Trust's Dr. D. Y. Patil's School Of Management, Dr. D. Y. Patil Knowledge City, Charholi Bk, Via Lohegaon, Near Lohegaon Airport Pune - 412105. Mob.: 8600852121, 9822621000 E-mail : ebkhedkar@gmail.com, presidentammi@gmail.com



Dr D Y Patil Educational Enterprises Charitable Trust's

## Dr D Y PATIL SCHOOL OF MANAGEMENT

(Approved by AICTE, New Delhi Recognized by Govt. of Maharashtra, Affiliated to Savitribai Phule Pune University)

AISHE Code: C-48357 DTE Code: MB6189 SPPU PUN Code: IMMP015810

(Accredited by NAAC)

### 3.1.1 Grants received from Government and non-governmental agencies for research projects / endowments in the institution during the last five years (INR in Lakhs)

#### Grants Received During 2020-21

Name of the research project/ endowment	Name of the Principal Investigator/Co- investigator	Amount Sanctioned	Duration of the project	Name of the Funding Agency
A study of Impact of Internal written Communication System on Functiona Efficiency of Selected Private Banks	Dr E B Khedkar, Prof Sheetal Jalgaonkar	4,60,000	19 months	AMMI







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AISHE Code: C-48357

DTE Code: MB6189

SPPU PUN Code: IMMP015810

(Accredited by NAAC)

RefNo: DYPSOM/ Research Project/ 2019 – 2020/ 637

Date-09/07/2019

To,  
The Secretary,  
Association Of Management of MBA/MMS Institutes (AMMI),  
Dr D Y Patil Knowledge City Charholi, Bk.  
Lohegaon , Pune

Subject: Application for Funding to Carry Research - based Management Project

Respected Sir,

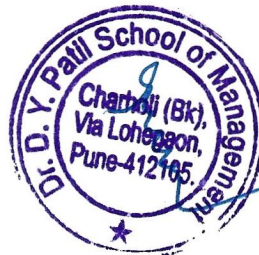
To start, within the D Y Patil Group, DYPSOM has established itself as a renowned institution for delivering top-tier education. We prioritize excellence by ensuring top-notch faculty, resources, and infrastructure, all geared towards academic success and adaptability to meet students' evolving requirements. As a leading educational establishment, we aim to tap into inherent potential by addressing the escalating demands of advanced technical education. With this in mind, we present our proposal for a research-oriented project, seeking funding from your esteemed organization. The title is as follows:

**“A Study of Impact of Internal Written Communication System on Functional Efficiency of Selected Private Banks”**

This study aims to evaluate the impact of internal written communication systems on the functional efficiency of selected private banks. By enhancing the quality of communication and facilitating future strategic planning, these systems are expected to contribute significantly to operational effectiveness.

Please find enclosed herewith following documents:

1. About research
2. Budget for the Research
3. Project schedule and deadline





Dr D Y Patil Educational Enterprises Charitable Trust's

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(Accredited by NAAC)

#### 4. Operating Environment

As the project is meant for a business purpose and helps the business industry to improve productivity.

The faculty members responsible for overseeing our research-driven project will include the following individuals:

**Dr E B Khedkar (Principal Investigator)**

**Prof. Sheetal Jalgaonkar (Investigator)**

*Sheetal Jalgaonkar*

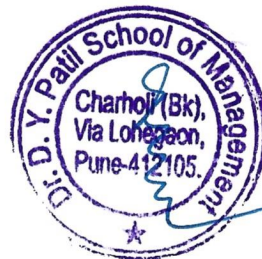
Your financial assistance in this regard will be a great help to bring the research-based product into existence.

Hope will do the needful at your earliest.

*Sheetal Jalgaonkar*

**Prof. Dr. E. B. Khedkar**

**Director**







Dr D Y Patil Educational Enterprises Charitable Trust's

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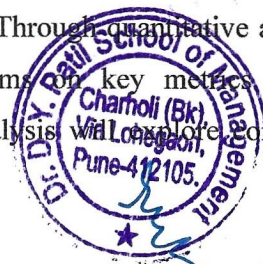
(Accredited by NAAC)

### 1. "A Study of Impact of Internal Written Communication System on Functional Efficiency of Selected Private Banks"

**Problem Definition:** Effective internal communication is essential for private banks to optimize operational efficiency and achieve strategic objectives. Traditional methods of enhancing operational efficiency often prove inadequate, prompting the need for advanced internal written communication systems tailored to the specific needs of banking institutions. However, there is a lack of comprehensive understanding regarding how these systems directly influence functional efficiency within private banks in Pune, Mumbai.

**Objectives of the Proposed Study:** This study aims to investigate the impact of internal written communication systems on the functional efficiency of selected private banks comprehensively. Firstly, it seeks to evaluate and analyze the current internal communication systems in these banks, assessing their effectiveness and identifying areas for improvement. Secondly, the study aims to quantify the direct impact of advanced internal written communication systems on key operational efficiency metrics such as response time, decision-making processes, and overall workflow efficiency within different departments. Thirdly, it intends to analyze the quality of communication facilitated by these systems, focusing on factors such as clarity, completeness, and consistency of information exchanged among bank employees. Additionally, the study aims to assess how these communication systems contribute to strategic alignment and organizational goals within the banks. Lastly, based on the findings, the study aims to develop practical recommendations and strategies to optimize internal written communication systems, aiming to enhance operational efficiency and support long-term strategic objectives in the banking sector.

**The Outcome of the Research and its Scope:** This study aims to investigate how internal written communication systems impact the functional efficiency of selected private banks. It seeks to improve operational efficiency by optimizing communication processes, enhancing decision-making capabilities across departments, and aligning operational activities more effectively with strategic goals. Through quantitative assessment, it will measure the impact of advanced communication systems on key metrics such as response time and workflow efficiency, while qualitative analysis will explore communication quality and its consistency





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within bank operations. The study intends to provide actionable recommendations to enhance internal communication practices, aiming to strengthen organizational performance and competitiveness within the banking industry. Overall, it aims to contribute insights that can foster operational excellence and support long-term strategic objectives in private banks.

### Research Team:

Dr E B Khedkar (Principal Investigator)

Prof. Sheetal Jalgaonkar (Investigator)

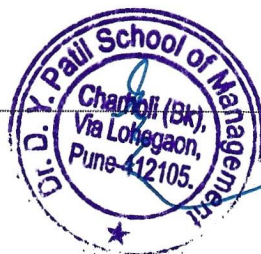
*Ghishkar*  
*Jalgaonkar*

### 2. Budget for the Proposed Research-based Management Project

Sr. No.	Particulars/Items	Cost in Rs.
1	Data Collection and Surveys	95,000
2	Research Personnel Salary	1,20,000
3	Travel and Accommodation Expenses	60,000
4	Data Analysis & Validation	80,000
5	Hardware and Software Purchase	65,000
6	Purchase of Stationery and Office Supplies, Printing expenses	30,000
7	Miscellaneous	20,000
8	Contingency Fund	20,000
<b>Total Amount: Rupees Four Lac Ninety Thousand Only/-</b>		<b>4,90,000 /-</b>

Dr E B Khedkar (Principal Investigator)

Prof. Sheetal Jalgaonkar (Investigator)







Dr D Y Patil Educational Enterprises Charitable Trust's

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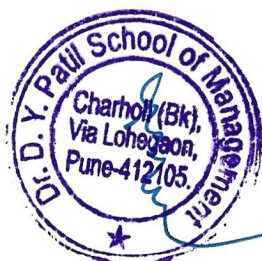
(Accredited by NAAC)

### 3. Project Schedule and deadline:

Sr. No.	Particulars/ Activities	Time period required
1	August – October 2019 Project Initiation Phase	Define research objectives and scope Identify stakeholders and establish communication channels Develop a detailed project plan
2	November-December 2019 Data Collection and Preparation	Conduct surveys and gather relevant data Acquire necessary documents and resources
3	January- February 2020 Data Analysis	Analyse collected data Perform statistical analysis
4	March- May 2020 Review and Feedback	Review draft report Incorporate feedback
5	June -August 2020 Finalization and Submission	Finalize research report Submit final report and findings

Dr E B Khedkar (Principal Investigator)

Prof. Sheetal Jalgaonkar (Investigator)





### 3. System Requirements

For the study and development of a clustering tool for fast-moving products in Pune Region, the system requirements would typically include:

- **Hardware Requirements:**

High-performance computers or servers capable of handling large datasets and complex calculations.

Sufficient storage capacity to store and manage collected data securely.

Adequate memory (RAM) to support data processing and analysis tasks efficiently.

- **Software Requirements:**

Statistical analysis software (e.g., SPSS, R, Python with relevant libraries) for data analysis and modeling.

Database management system (e.g., MySQL, PostgreSQL) for storing and querying large datasets.

Office productivity software (e.g., Microsoft Office suite) for document preparation and presentation.

- **Network and Connectivity:**

Stable internet connection for accessing online resources, data collection tools, and communication.

Local area network (LAN) or cloud services for sharing and collaborating on research data securely.

- **Security Requirements:**

Data encryption and access control measures to protect sensitive information gathered during the research.

- **User Interface Requirements:**

Intuitive and user-friendly interfaces for data entry, analysis, and reporting tools to facilitate easy access and utilization by research team members.

- **Operational Requirements:**

Clear documentation and guidelines for system installation, configuration, and maintenance.

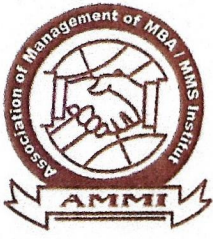
Training sessions for research team members on using research tools and software effectively.

Dr E B Khedkar (Principal Investigator)

Prof. Sheetal Jalgaonkar (Investigator)







# Association of Management of MBA/MMS Institutes

(Regd. No. MAH/695/2005/Pune)

Dr. E. B. Khedkar  
Executive President  
Pune

Dr. Sudhir S. Fulzele  
Vice President  
Nagpur

Dr. Apoorva Palkar  
Secretary  
Pune

Dr. D.Y. Patil  
Jt. Secretary  
Mumbai

Dr. A. B. Kharapas  
Treasure  
Pune

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- Prof. Sham Shukla  
Nagpur
- Prof. Dinesh Deshmukh  
Nanded
- Dr. V. S. More  
Nashik
- Dr. B. S. Sawant  
Satara

Ref no: AMMI/ 2019-20/64

Date: 20.08.2019

To,  
The Director  
Dr. D.Y.Patil School of Management  
Dr D Y Patil Knowledge City, Charholi (Bk),  
Via Lohegaon, near Pride World City,  
Pune, Maharashtra 412105

**Subject:** Approval of Funds for Research-based Management Project  
**Your Ref. Letter No. :** Ref No: DYPSON/ Research Project/ 2019 – 2020/637

Sir,

I am pleased to inform you that the requested funds for your research project titled "A Study of Impact of Internal Written Communication System on Functional Efficiency of Selected Private Banks" have been approved.

We are allocating funds amounting to Rs. 4,60,000 /- towards your project, from the total budgeted amount of Rs. 4,90,000 /-.

Upon the completion and submission of the final research documentation, the allocated funds will be released. Until then, we expect the institute to take the necessary steps to cover project expenses. The approved team is encouraged to initiate the project promptly and adhere to the provided schedule. Please ensure that the final research documentation comprehensively covers all aspects of the study.

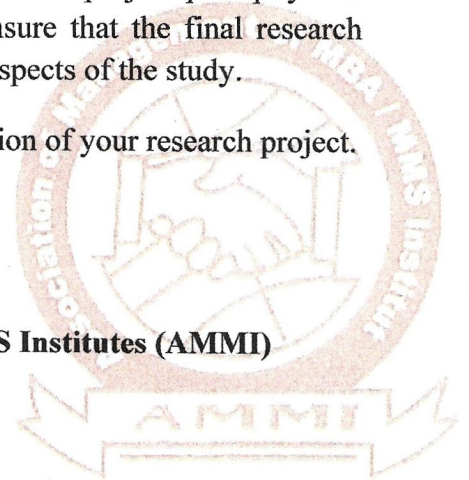
We extend best wishes for successful execution of your research project.

Sincerely,

*Apalkar*

Secretary

Association of Management of MBA/MMS Institutes (AMMI)



- Executive President Address : Dr. D. Y. Patil Educational Enterprises Charitable Trust's Dr. D. Y. Patil's School Of Management, Dr. D. Y. Patil Knowledge City, Charholi Bk, Via Lohegaon, Near Lohegaon Airport Pune - 412105. Mob.: 8600852121, 9822621000 E-mail : ebkhedkar@gmail.com, presidentammi@gmail.com



Dr D Y Patil Educational Enterprises Charitable Trust's

## Dr D Y PATIL SCHOOL OF MANAGEMENT

(Approved by AICTE, New Delhi Recognized by Govt. of Maharashtra, Affiliated to Savitribai Phule Pune University)

AISHE Code: C-48357

DTE Code: MB6189

SPPU PUN Code: IMMP015810

(Accredited by NAAC)

DYPSOM/ Research Project/ 2019-2020/657

Date: 27/08/2019

To,  
The Secretary,  
Association of Management of MBA/MMS Institutes (AMMI),  
Dr D Y Patil Knowledge City Charholi, Bk.  
Lohegaon , Pune

Subject: Thank you for approval of our Research-based Management project and grants.  
Ref. letter No: AMMI/ 2019-20/64

Dear Sir

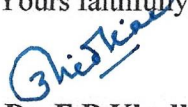
We extend our sincerest gratitude for the approval of funding amounting to Rs.4,60,000/- (rupees Four Lac Sixty Thousand only) towards our research endeavour on “A Study of Impact of Internal Written Communication System on Functional Efficiency of Selected Private Banks” Your support and trust in our project are deeply appreciated, and we are committed to conducting comprehensive research in this area.

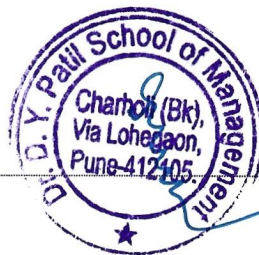
Following your approval, I have promptly instructed our team to commence work on the project. They have already begun their efforts with enthusiasm and dedication. We acknowledge the institute's responsibility to allocate the necessary funds to ensure the successful completion of the project. Upon its conclusion, we will submit the final project copy for your review and confirmation, after which we anticipate the realization of funds as per our agreement.

We fully adhere to the terms and conditions outlined, and our team is determined to excel in fulfilling the objectives of the study. With your support and guidance, we are confident in delivering a high-quality research outcome that contributes meaningfully to the understanding of A Study of Impact of Internal Written Communication System on Functional Efficiency of Selected Private Banks.

Thank you once again for your invaluable support. We look forward to updating you on our progress and sharing the final outcomes of our research project.

Thanking you,  
Yours faithfully,

  
Dr. E.B.Khedkar  
Director







Dr D Y Patil Educational Enterprises Charitable Trust's

## Dr D Y PATIL SCHOOL OF MANAGEMENT

(Approved by AICTE, New Delhi Recognized by Govt. of Maharashtra, Affiliated to Savitribai Phule Pune University)

AISHE Code: C-48357

DTE Code: MB6189

SPPU PUN Code: IMMPO15810

(Accredited by NAAC)

Ref No: DYPSOM/ Research Project/ 2021– 2022/ 753

Date: 10/03/2021

To,

The Secretary,

Association Of Management of MBA/MMS Institutes (AMMI),

Dr D Y Patil Knowledge City Charholi, Bk.

Lohegaon , Pune

**Subject:** Submission of final copy of Research-based Management Project report request to release the funds.

Ref. letter no. AMMI/ 2019-20/64 Dt. 20/08/2019

Respected Sir,

I am delighted to inform you that our team has successfully completed the project titled on “A Study of Impact of Internal Written Communication System on Functional Efficiency of Selected Private Banks”. Through research and analysis we have achieved significant insights into the functioning of our project within the business industry, receiving positive feedback and satisfaction.

Attached herewith, please find the final copy of the project document for your review and confirmation. These documents comprehensively outline our findings, methodologies employed, and successful outcomes achieved during the project's execution.

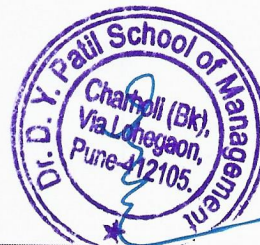
In light of our successful completion and the fulfilment of all project deliverables, we kindly request the release of the allocated funds at your earliest convenience. These funds are essential to cover project expenses and ensure the continuation of our research efforts.

Thank you for your steadfast support and guidance throughout this project.

Thanking you

Dr. E.B. Khedkar  
Director

Encls.: Final Research-based Management Project copy.





Dr D Y Patil Educational Enterprises Charitable Trust's

## Dr D Y PATIL SCHOOL OF MANAGEMENT

(Approved by AICTE, New Delhi Recognized by Govt. of Maharashtra, Affiliated to Savitribai Phule Pune University)

AISHE Code: C-48357

DTE Code: MB6189

SPPU PUN Code: IMMP015810

(Accredited by NAAC)

Ref No: DYPSON/ Research Project/ 2020–2021/ 757 A

Date: 21/03/2021

To,  
**The Secretary,**  
**Association Of Management of MBA/MMS Institutes (AMMI),**  
**Dr D Y Patil Knowledge City Charholi, Bk.**  
**Lohegaon , Pune**

Subject: Acknowledgement of Receiving of Funds for Research-based Management Project  
Ref. letter no. AMMI/ 2019-20/64

Respected Sir,

We are happy to acknowledge that Research-based Management Project funds have been received Rs.4,60,000/- from your end.

Kindly issue a Project Completion certificate to our faculty members (Project team):

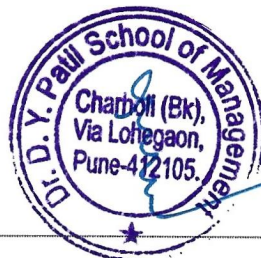
**Dr E B Khedkar (Principal Investigator)**

**Prof. Sheetal Jalgaonkar (Investigator)**

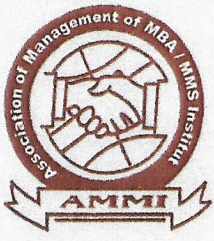
Thanking you

Yours faithfully

**Dr. E. B. Khedkar**  
**Director**







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- **Prof. Dinesh Deshmukh**  
Nanded
- **Dr. V. S. More**  
Nashik
- **Dr. B. S. Sawant**  
Satara

Ref no: AMMI/2021-2022/27

Date: 25/03/2021

**To,**  
**The Director**  
**Dr. D.Y. Patil School of Management**  
**Dr D Y Patil Knowledge City, Charholi (Bk),**  
**Via Lohegaon, near Pride World City,**  
**Pune, Maharashtra 412105**

**Subject:** Completion letter of Research-based Management Project Titled on "A Study of Impact of Internal Written Communication System on Functional Efficiency of Selected Private Banks"

Respected Sir,

This is to inform you that the project Research- based Management Project Titled " A Study of Impact of Internal Written Communication System on Functional Efficiency of Selected Private Banks" has been completed on 10/03/2021. I would like to thank the Staff:

**Dr E B Khedkar (Principal Investigator)**

**Prof. Sheetal Jalgaonkar (Investigator)**

I am also thankful to you and all your Institutional support staff for their help in the completion of the valuable Project.

We would like to continue this partnership in the future.

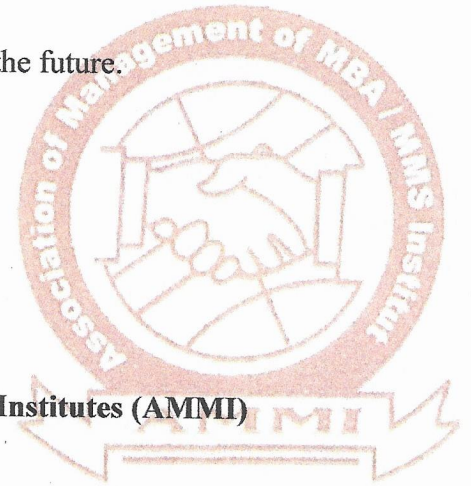
Thanking you

Best regards

*Apalkar*

**Secretary**

**Association of Management of MBA/MMS Institutes (AMMI)**



# 19-20

# NIL





# 18-19

# NIL



DR. D. Y. PATIL  
EDUCATIONAL ENTERPRISES  
CHARITABLE TRUST'S

DR. D Y PATIL  
SCHOOL OF MANAGEMENT

FINANCIAL STATEMENT

F.Y. 2022-23



SADANANDA SHETTY & CO  
CHARTERED ACCOUNTANTS

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B1, SHARDARAM PARK, NEAR JEHANGIR HOSPITAL SASOON ROAD, PUNE-411001,  
Phone: +91-91750 67501 E-mail: caoffice.sshettyco@gmail.com





**SADANANDA SHETTY & CO**  
**CHARTERED ACCOUNTANTS**

B1, SHARDARAM PARK, NEAR JEHANGIR HOSPITAL SASOON ROAD, PUNE-411001,  
Phone: +91-91750 67501 E-mail: caoffice.sshettyco@gmail.com

## **INDEPENDENT AUDITORS' REPORT**

**Name: - DR. D.Y. PATIL EDUCATIONAL ENTERPRISES CHARITABLE TRUST'S  
DR. D.Y. PATIL SCHOOL OF MANAGEMENT**

### **Opinion**

We have audited the Financial Statements of **DR D Y PATIL EDUCATIONAL ENTERPRISES CHARITABLE TRUST'S DR. D.Y. PATIL SCHOOL OF MANAGEMENT, PUNE**, which comprise the balance sheet as at March 31, 2023, and the Income and Expenditure Account for the year then ended, and notes to the financial statements, including a summary of significant accounting policies and other explanatory information.

In our opinion, the accompanying financial statements of the entity are prepared, in all material respects, in accordance with The Maharashtra Public Trusts Act, 1950 Laws.

### **Basis for Opinion**

We conducted our audit in accordance with Standards on Auditing (SAs). Our responsibilities under those Standards are further described in the Auditor's Responsibilities for the Audit of the Financial Statements section of our report. We are independent of the entity in accordance with the ethical requirements that are relevant to our audit of the financial statements, and we have fulfilled our other responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

### **Responsibilities of Management and Those Charged with Governance for the Financial Statements**

Management is responsible for the preparation of the financial statements in accordance with The Maharashtra Public Trusts Act, 1950 Law and for such internal control as management determines is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, management is responsible for assessing the entity's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless management either intends to liquidate the entity or to cease operations, or has no realistic alternative but to do so. Those charged with governance are responsible for overseeing the entity's financial reporting process.

### **Auditor's Responsibilities for the Audit of the Financial Statements**

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an





auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with SAs will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

Date: 01/12/2023

Place: Pune.

For Sadananda Shetty & Company  
Chartered Accountants  
Firm Registration No: 108949W



CA. Amitkumar Pokale  
Partner  
Membership No. - 130934

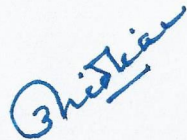


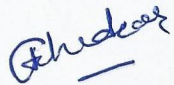


DR. D.Y. PATIL EDUCATIONAL ENTERPRISES CHARITABLE TRUST'S  
 DR. D.Y. PATIL SCHOOL OF MANAGEMENT  
 BALANCE SHEET AS AT 31ST MARCH, 2023

LIABILITIES	AMOUNT Rs.	AMOUNT Rs.	ASSETS	AMOUNT Rs.	AMOUNT Rs.
<b>INTERNAL TRANSFER</b> Dr. D.Y. Patil Educational Enterprises Charitable Trust		8,22,65,411.04	<b>FIXED ASSETS</b> (As per Schedule 3 )		60,89,571.21
<b>CURRENT LIABILITIES</b>					
<b>Sundry Creditors</b> (As per Schedule 1 )		2,63,582.11	<b>CURRENT ASSETS AND LOANS &amp; ADVANCES</b> (As per Schedule 4 )		6,03,383.08
<b>Provisions</b> (As per Schedule 2 )		46,50,564.00	<b>Current Asset</b> Sundry Debtors TDS Receivable		2,82,48,825.50 48,789.00
			<b>CASH IN HAND</b> <b>CASH AT BANK</b> Abhyudaya Bank 0442 Bank Of Maharashtra 2925 Canara Bank 1492 ICICI Bank 3909 ICICI Bank 3947		76,844.05 12,771.42 15,023.08 1,33,741.55 20,275.60 5,82,295.00
			<b>Fixed Deposit</b> Fixed Deposit with Canara Bank Fixed Deposit with DTE Fixed Deposit		5,56,648.57 23,52,298.21 5,00,000.00
			<b>INCOME AND EXPENDITURE ACCOUNT</b> Opening Balance Current Year	5,20,04,273.72 -40,65,182.84	4,79,39,090.88
<b>TOTAL</b>		<b>8,71,79,557.15</b>	<b>TOTAL</b>		<b>8,71,79,557.15</b>

FOR DR. D.Y. PATIL SCHOOL OF MANAGEMENT

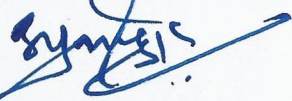
  
 DR. E.B. KHEDKAR  
 DIRECTOR

  
 MR GANESH KHEDKAR  
 ACCOUNTANT

PLACE : PUNE  
 DATE : 01/12/2023

FOR SADANANDA SHETTY & CO  
 CHARTERED ACCOUNTANTS  
 (Firm Registration No.108949W)



  
 CA AMITKUMAR POKALE  
 PARTNER  
 (M.NO.130934)



DR. D.Y. PATIL EDUCATIONAL ENTERPRISES CHARITABLE TRUST'S  
DR. D.Y. PATIL SCHOOL OF MANAGEMENT  
INCOME AND EXPENDITURE ACCOUNT FOR THE YEAR ENDED 31ST MARCH, 2023

EXPENDITURE	AMOUNT Rs.	AMOUNT Rs.	INCOME	AMOUNT Rs.	AMOUNT Rs.
To Salary	2,54,32,737.00		By Fees from Students	3,79,16,463.00	3,79,16,463.00
To PF Employer Contribution	6,20,846.00				
To Honorarium to Guest Faculty	2,09,000.00				
To PF Admin Charges	51,735.00				
To Security Expences	3,70,399.70		<b>By Other Receipts</b>		
To Bonus to Staff	1,51,000.00		Admission cancellantion fee	6,000.00	6,000.00
To Travelling and Conveyance	1,01,794.30				
To Bank Charges	5,073.07				
To Examination Expenses	11,63,701.00		<b>By Grant Received</b>		<b>4,85,000.00</b>
To Electricity Charges	4,33,103.00		<b>AMMI</b>		
To Affiliation and Registration	3,85,163.00				
To Conference & Seminar	1,16,662.15				
To Office Expenses	1,30,662.00				
To Printing and Stationery	2,72,055.70				
To Postage and Courier	7,811.00				
To Repairs and Maintenance of Computer,	1,36,694.00				
To Audit Fees	1,00,000.00				
To Eligibility Expenses	86,440.00				
To Prorata Expenses	93,619.00				
To Remuneration Eligibility	49,760.00				
To Students Function Expenses	1,24,959.00				
To Telephone and Internet Charges	75,590.00				
To Repair & Maintenance of Building	90,325.00				
To Repairs & Maintenance	2,15,068.03				
To Water Charges	1,11,044.00				
To Students Induction Expenses	79,983.00				
To Professional Fees	2,52,646.00				
To Students Uniform Expenses	5,12,500.00				
To Placement Expenses	17,948.33				
To Library Journal & Periodical Expenses	2,38,508.00				
To Housekeeping Expenses	4,15,345.00				
To Students Sport Exp	53,679.00				
To Pest Control Exp	21,733.00				
To Garden Expenses	23,803.90				
To Software Expense	85,258.30				
To Project Expenses	4,85,000.00				
To Pushpalata Scholarship to Student	4,20,000.00				
To AMC charges for ERP software	1,47,986.00				
To Diesel for Generator	70,790.00				
To Staff Wellfaire Exp	1,03,247.70				
To Depreciation	8,78,609.98	3,43,42,280.16			
To Surplus of Expenditure over Income		40,65,182.84	By Excess of Expenditure over Income		
<b>TOTAL</b>		<b>3,84,07,463.00</b>	<b>TOTAL</b>		<b>3,84,07,463.00</b>

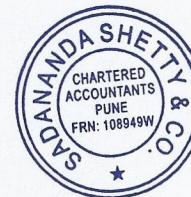
FOR DR. D.Y. PATIL SCHOOL OF MANAGEMENT

DR. E.B. KHEDKAR  
DIRECTOR

PLACE : PUNE  
DATE : 01/12/2023

MR GANESH KHEDKAR  
ACCOUNTANT

FOR SADANANDA SHETTY & CO  
CHARTERED ACCOUNTANTS  
(Firm Registration No.108949W)



CA AMITKUMAR POKALE  
PARTNER  
(M.NO.130934)



DR. D.Y. PATIL EDUCATIONAL ENTERPRISES CHARITABLE TRUST'S  
 DR. D.Y. PATIL SCHOOL OF MANAGEMENT  
 RECEIPT & PAYMENT ACCOUNT FOR THE YEAR ENDED 31ST MARCH, 2023

RECEIPT	AMOUNT Rs.	AMOUNT Rs.	PAYMENT	AMOUNT Rs.	AMOUNT Rs.
<b>OPENING BALANCE</b>			<b>EXPENSES</b>		
Cash-in-hand	26,910.00		PF Contribution	6,20,846.00	
Bank Account	12,16,251.13	12,43,161.13	Affiliation & Registration Exp	3,82,163.00	
			Bank Charges	1,245.08	
<b>RECEIPT FROM STUDENT</b>		3,76,89,855.65	Eligibility Fees	1,36,200.00	
			Honorarium Exp	1,09,000.00	
<b>OTHER INCOME</b>			Exam Exp	13,42,693.00	
Admission Cancellation Charges	6,000.00		Office Expenses	4,12,710.00	
Exam Fees	11,56,082.00		Printing & Stationery, Xerox Exp	1,08,869.00	
Interest Income			Water Charges	46,044.00	
Other & Misc. Income		11,62,082.00	Housekeeping Expenses	2,89,532.00	
			Electricity Charges	5,58,103.00	
			Generator Expenses	70,790.00	
			Pest Control Expenses	46,733.00	
			PF Admin Charges	51,735.00	
			Security Service Exp	2,55,569.00	
			Prorata Fees	93,619.00	
			Student Activity Exp	2,48,132.00	
			Repair & Maintainance	2,52,505.00	
			Staff welfare Exp	15,402.00	
			Telephone Charges	1,00,590.00	
			Travelling and Conveyance Exp	97,367.00	52,39,847.08
			Payment to Creditors		24,43,189.00
			FD Made		4,50,000.00
			Payment of Statutory Dues		1,81,21,558.00
			Addition to Fixed Assets		62,449.00
			<b>INTERNAL TRANSFER</b>		
			Dr. D Y Patil Educational Enterprises Charitable Trust		1,29,37,105.00
			<b>CLOSING BALANCE</b>		
			Cash-in-hand	1,03,709.00	
			Bank Account	7,37,241.70	8,40,950.70
<b>TOTAL</b>		<b>4,00,95,098.78</b>	<b>TOTAL</b>		<b>4,00,95,098.78</b>

FOR DR. D.Y. PATIL SCHOOL OF MANAGEMENT


  
 DR. E.B. KHEDKAR  
 DIRECTOR

  
 MR GANESH KHEDKAR  
 ACCOUNTANT

PLACE : PUNE  
 DATE : 01/12/2023



FOR SADANANDA SHETTY & CO  
 CHARTERED ACCOUNTANTS  
 (Firm Registration No.108949W)

  
 CA AMITKUMAR POKALE  
 PARTNER  
 (M.NO.130934)



Dr. D.Y. Patil Educational Enterprises Charitable Trust's  
Dr. D.Y. Patil School of Management  
As on 31st March, 2023

SUNDRY CREDITORS

SCHEDULE 1

Sr. No.	PARTICULARS	AMOUNT (Rs.)
1	Balaji Catares	68,382.11
2	Infomatics Publishing Limited	1,27,366.00
3	Payal Books & Journals Distributors	13,975.00
4	PP Power Solutions & Services	34,114.00
5	Sadananda Shetty & Co	3,000.00
6	The University Shop	14,925.00
7	Vishwmangal Trading Company	1,820.00
	<b>TOTAL</b>	<b>2,63,582.11</b>

PROVISION

SCHEDULE 2

Sr. No.	PARTICULARS	AMOUNT (Rs.)
1	Caution Money Deposit	12,88,000.00
2	Net Salary Payable	30,18,379.00
3	PF Contribution Employee Payable	35,440.00
4	Profession Tax Payable	5,875.00
5	TDS Payable	3,02,870.00
	<b>TOTAL</b>	<b>46,50,564.00</b>





Dr. D.Y. Patil Educational Enterprises Charitable Trust's  
 Dr. D.Y. Patil School of Management  
 As on 31st March, 2023

FIXED ASSETS SCHEDULE

SCHEDULE 3

Sr. No.	PARTICULARS	RATE OF DEP.	W.D.V AS ON 01.04.2022	ADDITION		DELETIONS RS.	TOTAL RS.	DEPRECIATION RS.	W.D.V. AS ON 31.03.2023
				MORE THAN 180 DAYS RS.	LESS THAN 180 DAYS RS.				
1	Computer	25	6,85,450.48	78,250.00	2,53,750.00	0.00	10,17,450.48	2,22,643.87	7,94,806.61
2	Sport Equipment	15	2,04,348.25	0.00	0.00	0.00	2,04,348.25	30,652.24	1,73,696.01
3	Electrical fitting	15	5,11,601.99	1,01,910.00		0.00	6,13,511.99	92,026.80	5,21,485.19
4	Office Equipments / Electrical	15	8,52,196.52	2,43,239.00	2,23,309.00	0.00	13,18,744.52	1,81,063.50	11,37,681.02
5	Furniture & Fixture	10	23,28,055.24	4,56,000.00	22,420.00	0.00	28,06,475.24	2,79,526.52	25,26,948.72
6	Tubewell & Water Supply System	15	2,38,425.00			0.00	2,38,425.00	35,763.75	2,02,661.25
7	Site Development (Landscaping)	0	3,44,511.00	2,60,000.00		0.00	6,04,511.00	0.00	6,04,511.00
8	Library Books	25	99,612.71	31,139.00	33,963.00	0.00	1,64,714.71	36,933.30	1,27,781.41
	<b>Total</b>		<b>52,64,201.19</b>	<b>11,70,538.00</b>	<b>5,33,442.00</b>	<b>0.00</b>	<b>69,68,181.19</b>	<b>8,78,609.98</b>	<b>60,89,571.21</b>



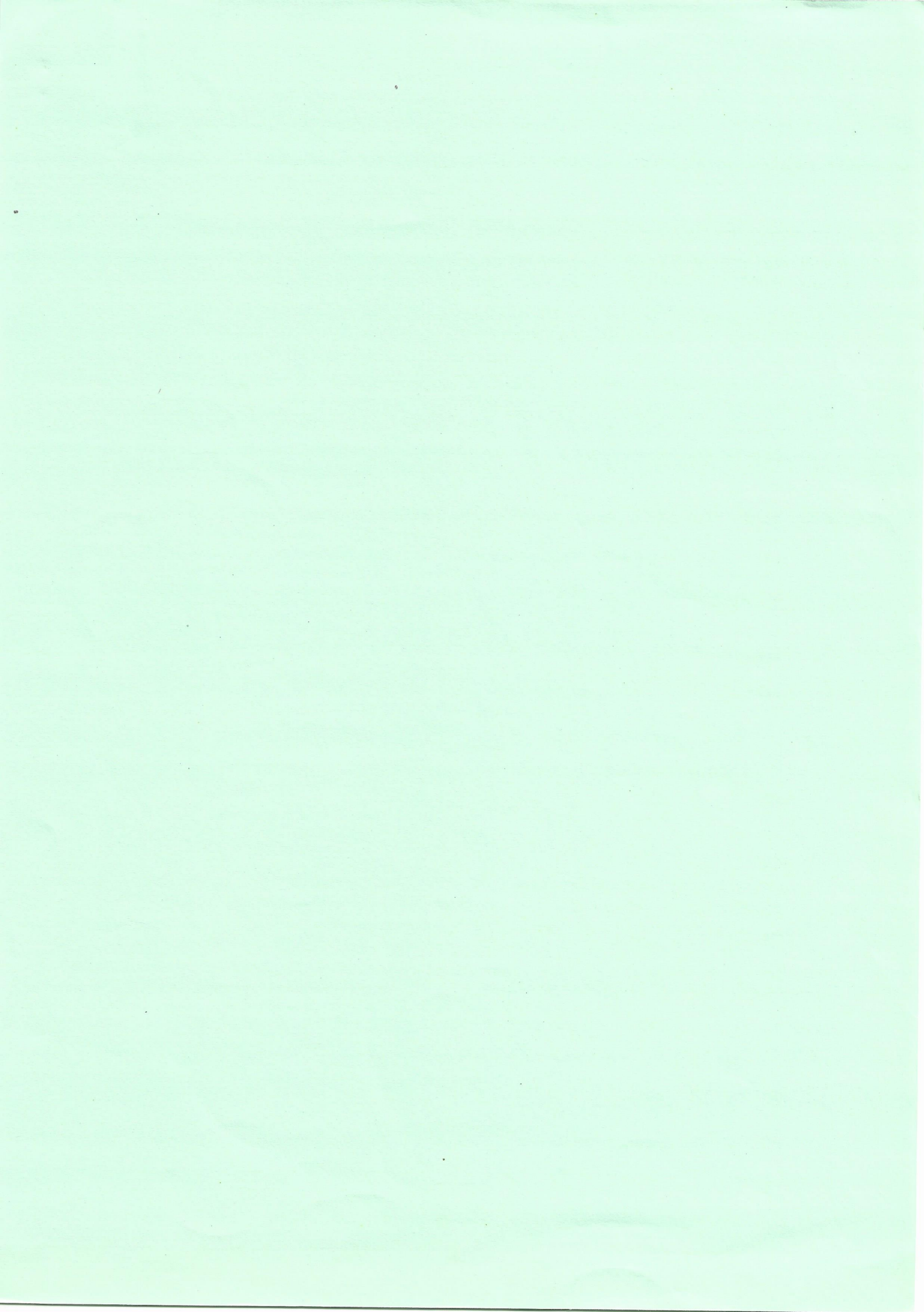
## Advances

## SCHEDULE 4

Sr. No.	PARTICULARS	AMOUNT (Rs.)
1	D Y Patil Neet and Jee Academy Pvt Ltd	60,000.00
2	EBSCO Information Services India Pvt Ltd	58,366.00
3	Friends Mobiles	22,000.00
4	Mahesh (Pratician)	80,000.00
5	Narayani Electronics	11,165.00
6	OTS Officetech System Pvt Ltd	19,146.00
7	Pragati Industries	1,35,000.00
8	Shiv Fire Services	50,000.00
9	Twinkle IT Solutions Pvt Ltd	73,604.00
10	V G Gokhale & Co	19,200.00
11	Amol Godge	32,000.00
12	Accured Interest	42,902.08
	<b>TOTAL</b>	<b>6,03,383.08</b>







DR. D. Y. PATIL  
EDUCATIONAL ENTERPRISES  
CHARITABLE TRUST'S

DR. D Y PATIL  
SCHOOL OF MANAGEMENT

FINANCIAL STATEMENT

F.Y. 2021-22



SADANANDA SHETTY & CO  
CHARTERED ACCOUNTANTS

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B1, SHARDARAM PARK, NEAR JEHANGIR HOSPITAL SASOON ROAD, PUNE-411001,  
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Phone: +91-91750 67501 E-mail: caoffice.sshettyco@gmail.com

## **INDEPENDENT AUDITORS' REPORT**

**Name: - DR. D.Y. PATIL EDUCATIONAL ENTERPRISES CHARITABLE TRUST'S  
DR. D.Y. PATIL SCHOOL OF MANAGEMENT**

### **Opinion**

We have audited the Financial Statements of **DR D Y PATIL EDUCATIONAL ENTERPRISES CHARITABLE TRUST'S DR. D.Y. PATIL SCHOOL OF MANAGEMENT, PUNE**, which comprise the balance sheet as at March 31, 2022, and the Income and Expenditure Account for the year then ended, and notes to the financial statements, including a summary of significant accounting policies and other explanatory information.

In our opinion, the accompanying financial statements of the entity are prepared, in all material respects, in accordance with The Maharashtra Public Trusts Act, 1950 Laws.

### **Basis for Opinion**

We conducted our audit in accordance with Standards on Auditing (SAs). Our responsibilities under those Standards are further described in the Auditor's Responsibilities for the Audit of the Financial Statements section of our report. We are independent of the entity in accordance with the ethical requirements that are relevant to our audit of the financial statements, and we have fulfilled our other responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

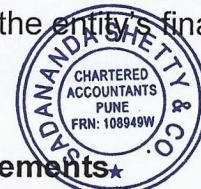
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Management is responsible for the preparation of the financial statements in accordance with The Maharashtra Public Trusts Act, 1950 Law and for such internal control as management determines is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, management is responsible for assessing the entity's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless management either intends to liquidate the entity or to cease operations, or has no realistic alternative but to do so. Those charged with governance are responsible for overseeing the entity's financial reporting process.

### **Auditor's Responsibilities for the Audit of the Financial Statements**

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an



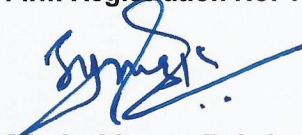


auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with SAs will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

Date: 03/11/2022

Place: Pune.

For Sadananda Shetty & Company  
Chartered Accountants  
Firm Registration No: 108949W



CA. Amitkumar Pokale  
Partner  
Membership No. – 130934  
UDIN: 22130934BDBOXT9762

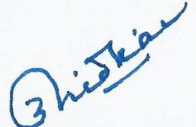





DR. D.Y. PATIL EDUCATIONAL ENTERPRISES CHARITABLE TRUST'S  
DR. D.Y. PATIL SCHOOL OF MANAGEMENT  
BALANCE SHEET AS AT 31ST MARCH, 2022

LIABILITIES	AMOUNT Rs.	AMOUNT Rs.	ASSETS	AMOUNT Rs.	AMOUNT Rs.
<b>TRUST FUND</b> Development Fees			<b>FIXED ASSETS</b> (As per Schedule 3 )		52,64,201.19
<b>INTERNAL TRANSFER</b> Dr. D.Y. Patil Educational Enterprises Charitable Trust		8,30,79,922.94	<b>INVESTMENTS</b>		
<b>CURRENT LIABILITIES</b>			<b>CURRENT ASSETS AND LOANS &amp; ADVANCES</b> (As per Schedule 4 )		1,59,269.00
<b>Sundry Creditors</b> (As per Schedule 1 )		2,15,276.11	<b>Current Asset</b> TDS Receivable		48,789.00
<b>Provisions</b> (As per Schedule 2 )		56,19,401.00	<b>ADVANCES</b> Security Deposit with AICTE Security Deposit with DTE Fixed Deposit	5,56,648.57 19,02,298.21 5,00,000.00	29,58,946.78
			Receivable From Students Accrued Interest		2,71,93,057.15 42,902.08
			<b>CASH IN HAND</b> <b>CASH AT BANK</b> Bank Of Maharashtra Abhyudaya Bank Op Account Canara Bank (Deposit A/c) 1492 ICICI Bank 3909 ( Coll A/c) ICICI Bank 3947 ( OP A/c)		26,910.00
				1,25,574.08 68,099.50 8,290.55 4,80,516.00 5,33,771.00	12,16,251.13
			<b>INCOME AND EXPENDITURE ACCOUNT</b> Opening Balance Current Year	5,44,55,382.78 24,51,109.06	5,20,04,273.72
<b>TOTAL</b>		<b>8,89,14,600.05</b>	<b>TOTAL</b>		<b>8,89,14,600.05</b>


FOR DR. D.Y. PATIL SCHOOL OF MANAGEMENT

  
DR. E.B. KHEDKAR  
DIRECTOR

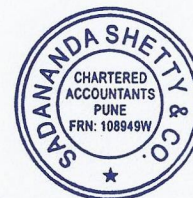
PLACE : PUNE  
DATE : 03/11/2022

  
MR GANESH KHEDKAR  
ACCOUNTANT

FOR SADANANDA SHETTY & CO  
CHARTERED ACCOUNTANTS  
(Firm Registration No.108949W)

  
CA AMITKUMAR POKALE  
PARTNER

(M.NO.130934)  
UDIN: 22130934BDBOX79762







DR. D.Y. PATIL EDUCATIONAL ENTERPRISES CHARITABLE TRUST'S  
 DR. D.Y. PATIL SCHOOL OF MANAGEMENT  
 INCOME AND EXPENDITURE ACCOUNT FOR THE YEAR ENDED 31ST MARCH, 2022

EXPENDITURE	AMOUNT Rs.	AMOUNT Rs.	INCOME	AMOUNT Rs.	AMOUNT Rs.
To Salary	1,93,78,024.00		By Fees from Students		2,74,08,885.00
To PF Employer Contribution	6,73,130.00				
To Honorarium to Guest Faculty	1,23,000.00				
To PF Admin Charges	44,123.00		<b>By Other Receipts</b>		
To Security Expences	4,39,478.00		Admission cancellation fee	2,000.00	
To Travelling and Conveyance	58,611.00		Misc Income	307.80	
To Bank Charges	4,611.88				2,307.80
To Examination Expenses	5,22,065.00				
To Advertisement Expenses	36,002.00		<b>By Grant Received</b>		
To Electricity Charges	3,60,637.00		AMMI		5,90,000.00
To Affiliation and Registration	2,16,787.00				
To Conference & Seminar	1,10,141.00				
To Office Expenses	1,54,125.00				
To Printing and Stationery	1,82,434.00				
To Postage and Courier	5,681.00				
To Repairs and Maintenance of Computer	1,07,018.00				
To Audit Fees	50,000.00				
To Eligibility Expenses	50,650.00				
To Remunratio Eligibility	44,450.00				
To Students Function Expenses	73,200.00				
To Telephone and Internet Charges	95,404.00				
To Repair & Maintenance of Equipment	22,408.00				
To Repairs & Maintenance	1,72,145.00				
To Water Charges	30,464.00				
To Placement Expenses	91,037.00				
To office and Miscellaneous Expenses	25,353.00				
To Library & Book Expenses	2,21,142.00				
To Housekeeping Expenses	2,16,400.00				
To Garden Expenses	16,786.00				
To Software Expenses	32,053.00				
To Students Sport Expenses	31,640.00				
To Project Expenses	5,90,000.00				
To Pushpalata Scholarship to Student	3,80,000.00				
TO AMC charges for ERP software	1,21,676.00				
To Diesel for Generator	24,969.00				
To Staff Wellfaire Exp	54,998.00				
To Depreciation	7,89,440.86	2,55,50,083.74			
To Surplus of Expenditure over Income		24,51,109.06			
<b>TOTAL</b>		<b>2,80,01,192.80</b>	<b>TOTAL</b>		<b>2,80,01,192.80</b>

FOR DR. D.Y. PATIL SCHOOL OF MANAGEMENT

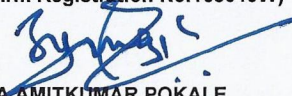
  
 DR. E.B. KHEDKAR  
 DIRECTOR

  
 MR GANESH KHEDKAR  
 ACCOUNTANT

PLACE : PUNE  
 DATE : 03/11/2022

FOR SADANANDA SHETTY & CO  
 CHARTERED ACCOUNTANTS  
 (Firm Registration No.108949W)



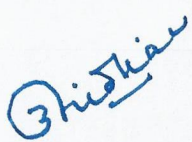
  
 CA AMITKUMAR POKALE  
 PARTNER  
 (M.NO.130934)  
 UDIN: 22130934BDBOX79762



DR. D.Y. PATIL EDUCATIONAL ENTERPRISES CHARITABLE TRUST'S  
 DR. D.Y. PATIL SCHOOL OF MANAGEMENT  
 RECEIPT & PAYMENT ACCOUNT FOR THE YEAR ENDED 31ST MARCH, 2022

RECEIPT	AMOUNT Rs.	AMOUNT Rs.	PAYMENT	AMOUNT Rs.	AMOUNT Rs.
<b>OPENING BALANCE</b>			<b>EXPENSES</b>		
Cash-in-hand	47,497.00		Salary	1,19,83,282.00	
Bank Account	12,10,175.71	12,57,672.71	PF Contribution	10,61,115.00	
			Affiliation & Registration Exp	86,050.00	
<b>RECEIPT FROM STUDENT</b>		2,77,66,589.50	Bank Charges	4,611.88	
			Eligibility Fees	79,850.00	
<b>OTHER INCOME</b>			Honorarium Exp	1,23,000.00	
Admission Cancellation Charges	2,000.00		Exam Exp	5,37,315.00	
Exam Fees	4,89,856.00		Induction Programme	12,360.00	
Interest Income			Office Expenses	62,348.00	
Other & Misc. Income	307.80	4,92,163.80	Postage & Courier	159.00	
			Printing & Stationery, Xerox Exp	38,734.00	
			National Conf. & Seminar Exp	5,000.00	
			Sports & Educational Activities	6,460.00	
			Prorata Fees	45,737.00	
			Repair & Maintainance	28,900.00	
			Software Exp	15,576.00	
			Staff Uniform	18,540.00	
			Travelling and Conveyance Exp	37,311.00	1,41,46,348.88
			Payment to Creditors		4,83,071.00
			Payment of Statutory Dues		6,61,005.00
			Addition to Fixed Assets		77,040.00
			Loan and Advances given		74,500.00
			<b>INTERNAL TRANSFER</b>		
			Dr. D Y Patil Educational Enterprises Charitable Trust		1,28,31,300.00
			<b>CLOSING BALANCE</b>		
			Cash-in-hand	26,910.00	
			Bank Account	12,16,251.13	12,43,161.13
<b>TOTAL</b>		<b>2,95,16,426.01</b>	<b>TOTAL</b>		<b>2,95,16,426.01</b>


FOR DR. D.Y. PATIL SCHOOL OF MANAGEMENT

  
 DR. E.B. KHEDKAR  
 DIRECTOR

  
 MR GANESH KHEDKAR  
 ACCOUNTANT

PLACE : PUNE  
 DATE : 03/11/2022

FOR SADANANDA SHETTY & CO  
 CHARTERED ACCOUNTANTS  
 (Firm Registration No.108949W)

  
 CA AMITKUMAR POKALE  
 PARTNER  
 (M.NO.130934)  
 UDIN: 22130934BDBOX9762



**Dr. D.Y. Patil Educational Enterprises Charitable Trust's  
Dr. D.Y. Patil School of Management  
As on 31st March, 2022**

**SUNDRY CREDITORS**

**SCHEDULE 1**

<b>Sr. No.</b>	<b>PARTICULARS</b>	<b>AMOUNT (Rs.)</b>
1	Balaji Catares	68,382.11
2	Informatics (India )Limited Bangalore	69,000.00
3	Payal Books & Journals Distributors	13,975.00
4	PP Power solutions & Services	34,114.00
5	Priya Copier	11,880.00
6	Sadanand Shetty & Co.	3,000.00
7	The University shop	14,925.00
	<b>TOTAL</b>	<b>2,15,276.11</b>

**PROVISION**

**SCHEDULE 2**

<b>Sr. No.</b>	<b>PARTICULARS</b>	<b>AMOUNT (Rs.)</b>
1	Caution Money Deposit	10,95,000.00
2	Net Salary Payable	39,20,860.00
3	PF Contribution Employee Payable	79,708.00
4	Profession Tax Payable	13,050.00
5	TDS Payable	3,34,919.00
6	Audit Fees Payable	1,75,864.00
	<b>TOTAL</b>	<b>56,19,401.00</b>





Dr. D.Y. Patil Educational Enterprises Charitable Trust's  
 Dr. D.Y. Patil School of Management  
 As on 31st March, 2022

FIXED ASSETS SCHEDULE

SCHEDULE 3

Sr. No.	PARTICULARS	RATE OF DEP. %	W.D.V AS ON 01.04.2021	ADDITION		DELETIONS RS.	TOTAL RS.	DEPRECIATION RS.	W.D.V. AS ON 31.03.2022
				MORE THAN 180 DAYS RS.	LESS THAN 180 DAYS RS.				
1	Computer	25	4,18,633.97	4,25,300.00	60,000.00	0.00	9,03,933.97	2,18,483.49	6,85,450.48
2	Sport Equipment	15	2,40,409.71			0.00	2,40,409.71	36,061.46	2,04,348.25
3	Electrical fitting	15	6,01,884.70			0.00	6,01,884.70	90,282.71	5,11,601.99
4	Office Equipments / Electrical	15	5,75,717.67	1,81,600.00	2,25,380.00	0.00	9,82,697.67	1,30,501.15	8,52,196.52
5	Furniture & Fixture	10	20,43,378.05	2,20,350.00	3,06,000.00	0.00	25,69,728.05	2,41,672.81	23,28,055.24
6	Tubewell & Water Supply System	15	2,80,500.00			0.00	2,80,500.00	42,075.00	2,38,425.00
7	Site Development (Landscaping)	0	1,61,701.00	1,82,810.00		0.00	3,44,511.00	0.00	3,44,511.00
8	Library Books	25	1,12,936.95		17,040.00	0.00	1,29,976.95	30,364.24	99,612.71
	<b>Total</b>		<b>44,35,162.05</b>	<b>10,10,060.00</b>	<b>6,08,420.00</b>	<b>0.00</b>	<b>60,53,642.05</b>	<b>7,89,440.86</b>	<b>52,64,201.19</b>



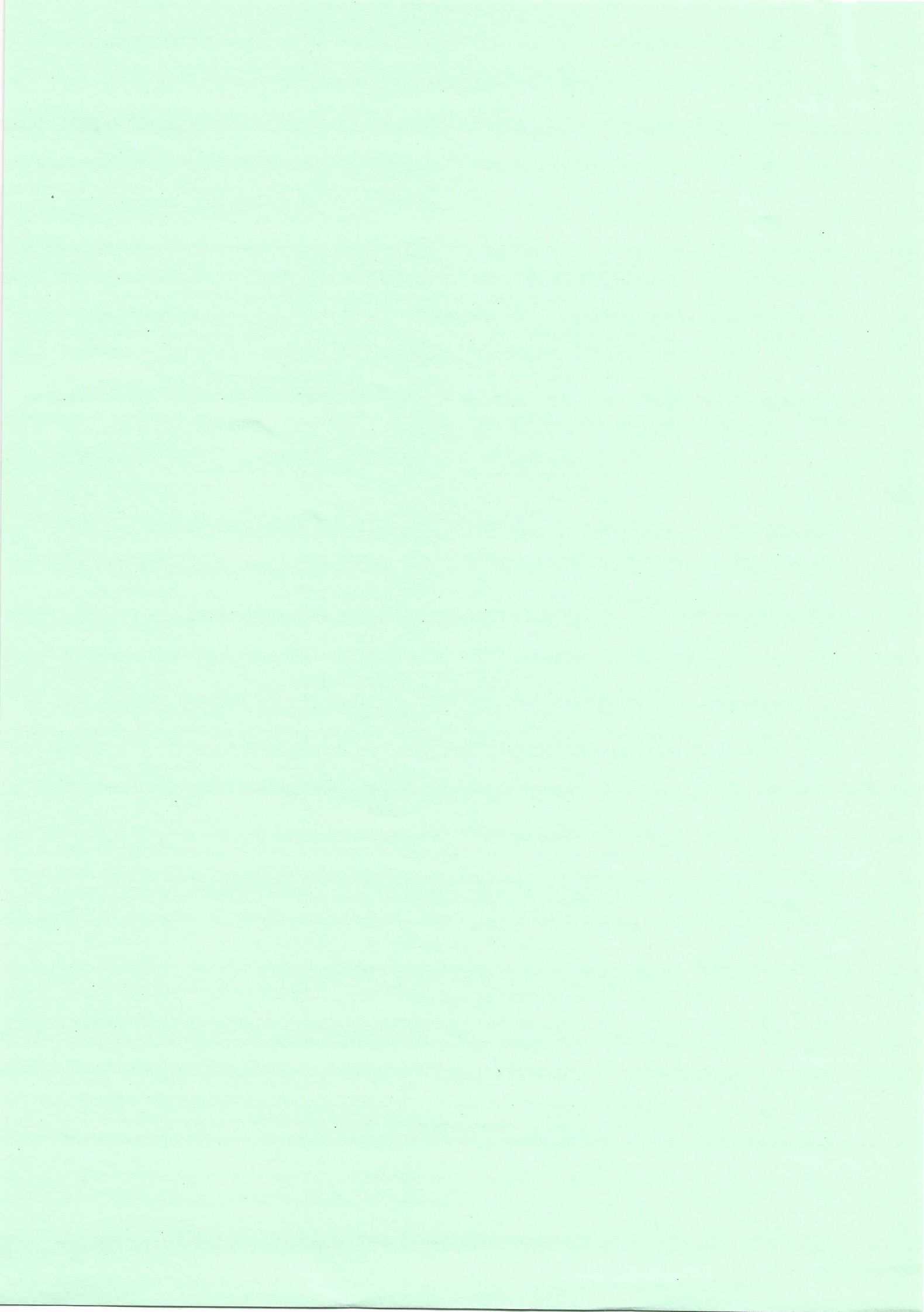
## Advances

## SCHEDULE 4

Sr. No.	PARTICULARS	AMOUNT (Rs.)
1	Narayani Electronics	11,165.00
2	Twinkle IT Solutions	73,604.00
3	Advance to Staff	74,500.00
	<b>TOTAL</b>	<b>1,59,269.00</b>







DR. D. Y. PATIL  
EDUCATIONAL ENTERPRISES  
CHARITABLE TRUST'S

DR. D Y PATIL  
SCHOOL OF MANAGEMENT

FINANCIAL STATEMENT

F.Y. 2020-21



SADANANDA SHETTY & CO  
CHARTERED ACCOUNTANTS

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B1, SHARDARAM PARK, NEAR JEHANGIR HOSPITAL SASOON ROAD, PUNE-411001,  
Phone: +91-91750 67501 E-mail: caoffice.sshettyco@gmail.com





**SADANANDA SHETTY & CO**  
**CHARTERED ACCOUNTANTS**

B1, SHARDARAM PARK, NEAR JEHANGIR HOSPITAL SASOON ROAD, PUNE-411001,  
Phone: +91-91750 67501 E-mail: caoffice.sshettyco@gmail.com

**INDEPENDENT AUDITORS' REPORT**

**Name: - DR. D.Y. PATIL EDUCATIONAL ENTERPRISES CHARITABLE TRUST'S  
DR. D.Y. PATIL SCHOOL OF MANAGEMENT**

**Opinion**

We have audited the Financial Statements of **DR D Y PATIL EDUCATIONAL ENTERPRISES CHARITABLE TRUST'S DR. D.Y. PATIL SCHOOL OF MANAGEMENT, PUNE**, which comprise the balance sheet as at March 31, 2021, and the Income and Expenditure Account for the year then ended, and notes to the financial statements, including a summary of significant accounting policies and other explanatory information.

In our opinion, the accompanying financial statements of the entity are prepared, in all material respects, in accordance with The Maharashtra Public Trusts Act, 1950 Laws.

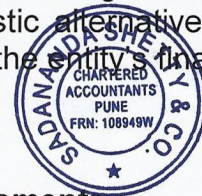
**Basis for Opinion**

We conducted our audit in accordance with Standards on Auditing (SAs). Our responsibilities under those Standards are further described in the Auditor's Responsibilities for the Audit of the Financial Statements section of our report. We are independent of the entity in accordance with the ethical requirements that are relevant to our audit of the financial statements, and we have fulfilled our other responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

**Responsibilities of Management and Those Charged with Governance for the Financial Statements**

Management is responsible for the preparation of the financial statements in accordance with The Maharashtra Public Trusts Act, 1950 Law and for such internal control as management determines is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, management is responsible for assessing the entity's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless management either intends to liquidate the entity or to cease operations, or has no realistic alternative but to do so. Those charged with governance are responsible for overseeing the entity's financial reporting process.



**Auditor's Responsibilities for the Audit of the Financial Statements**

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an



auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with SAs will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

Date: 30/12/2021

Place: Pune.

For Sadananda Shetty & Company  
Chartered Accountants  
Firm Registration No: 108949W



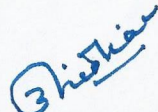
  
CA. Amitkumar Pokale  
Membership No. - 130934




DR. D.Y. PATIL EDUCATIONAL ENTERPRISES CHARITABLE TRUST'S  
DR. D.Y. PATIL SCHOOL OF MANAGEMENT  
BALANCE SHEET AS AT 31ST MARCH, 2021

LIABILITIES	AMOUNT Rs.	AMOUNT Rs.	ASSETS	AMOUNT Rs.	AMOUNT Rs.
<b>TRUST FUND</b>			<b>FIXED ASSETS</b> (AS PER SCHEDULE C)		44,35,162.05
Development Fees		29,24,105.00	<b>INVESTMENTS</b>		
<b>INTERNAL TRANSFER</b>			FD with Canara Bank	5,00,000.00	
Dr. D.Y. Patil Educational Enterprises Charitable Trust		7,81,99,435.94	Fixed Deposit	5,56,648.57	10,56,648.57
<b>CURRENT LIABILITIES</b>			<b>CURRENT ASSETS AND LOANS &amp; ADVANCES</b> (AS PER SCHEDULE D)		48,789.00
<b>Provisions</b> (AS PER SCHEDULE A)		39,78,098.00	<b>Current Asset</b>		
<b>Sundry Creditors</b> (AS PER SCHEDULE B)		48,40,372.11	Receivable From Students		2,67,43,155.65
			<b>ADVANCES</b>		
			Security Deposit with AICTE	0.00	
			Security Deposit with DTE	19,02,298.21	19,02,298.21
			Accrued Interest		42,902.08
			CASH IN HAND		47,497.00
			CASH AT BANK		12,10,175.71
<b>INCOME AND EXPENDITURE ACCOUNT</b>					
Opening Balance	(6,41,48,524.57)				
Current Year	96,93,141.79	-5,44,55,382.78			
<b>TOTAL</b>		<b>3,54,86,628.27</b>	<b>TOTAL</b>		<b>3,54,86,628.27</b>

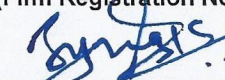
FOR DR. D.Y. PATIL SCHOOL OF MANAGEMENT

  
DR. E.B. KHEDKAR  
DIRECTOR

  
MR Ganesh Khedkar  
ACCOUNTANT

PLACE : PUNE  
DATE : 30/12/2021

FOR SADANANDA SHETTY & CO  
CHARTERED ACCOUNTANTS  
(Firm Registration No.108949W)

  
CA AMITKUMAR POKALE  
(M.NO.130934)

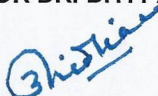




DR. D.Y. PATIL EDUCATIONAL ENTERPRISES CHARITABLE TRUST'S  
DR. D.Y. PATIL SCHOOL OF MANAGEMENT  
INCOME AND EXPENDITURE ACCOUNT FOR THE YEAR ENDED 31ST MARCH, 2021

EXPENDITURE	AMOUNT Rs.	AMOUNT Rs.	INCOME	AMOUNT Rs.	AMOUNT Rs.
Salary	1,20,49,253.00		Fees from Students		2,49,26,775.00
PF Employer Contribution	5,63,327.00				
PF Admin Exp	47,477.00				
Affiliation & Registration Exp	2,37,000.00		<b>Other Receipts</b>		
Bank Charges	9,230.50		Admission cancellation fee	3,000.00	
Conference and Seminar Exp	61,820.00		Sundry Balance Written Off	2,26,598.00	2,29,598.00
Eligibility Expenses	75,050.00				
Examination Expenses	10,46,160.00		<b>By Grant Received</b>		
Office & Miscellaneous Expenses	10,149.39		AMMI		4,60,000.00
Postage & Courier	150.00				
Printing and Stationery	1,38,275.00				
Professional and Consultancy Charges	27,000.00				
Prorata Fees	42,549.00				
Repairs and Maintenance	82,810.00				
Telephone and Internet Charges	13,000.00				
Sports Expenses	21,250.00				
Travelling and Conveyance	9,300.00				
Placement Exepenses	35,250.00				
Project Expenses	4,60,000.00				
Pushpalata Scholarship to Student	3,40,000.00				
Interest on TDS	7,806.00	1,52,76,856.89			
Depreciation		6,46,374.32			
Excess of Income over Expenditure		96,93,141.79			
<b>TOTAL</b>		<b>2,56,16,373.00</b>	<b>TOTAL</b>		<b>2,56,16,373.00</b>


FOR DR. D.Y. PATIL SCHOOL OF MANAGEMENT

  
DR. E.B. KHEDKAR  
DIRECTOR

  
MR Ganesh Khedkar  
ACCOUNTANT



FOR SADANANDA SHETTY & CO  
CHARTERED ACCOUNTANTS  
(Firm Registration No.108949W)

  
CA AMITKUMAR POKALE  
(M.NO.130934)

PLACE : PUNE  
DATE : 30/12/2021



DR. D.Y. PATIL SCHOOL OF MANAGEMENT  
Provisions

SCHEDULE - A

Sr. No.	PARTICULAR	AMOUNT Rs.
1	TDS Payable	2,29,367.00
2	PF contribution Employee/Employer	28,746.00
3	Caution Money Deposit	9,58,000.00
4	Net Salary Payable	27,56,835.00
5	Professional Tax	5,150.00
	<b>Total</b>	<b>39,78,098.00</b>



Sr. No.	PARTICULAR	AMOUNT Rs.
1	Aspire Integrated Services	98,000.00
2	Aspire Technobound	10,15,245.00
3	Balaji Caterers	68,382.11
4	Bhairavnath Offset & Printers	4,95,000.00
5	Informatics (India )Limited Bangalore	69,000.00
6	Krishna Tours & Travels	6,43,500.00
7	L and D Infotech Pvt Ltd	6,01,387.00
8	Nice Services India Pvt Ltd	4,90,123.00
9	Payal Books & Journals Distributors	13,975.00
10	PP Power Solutions & Services	34,114.00
11	Rajvi Services	3,47,818.00
12	S Comfort Seating System	41,019.00
13	Sadanand Shetty & Co.	3,000.00
14	Sharp Publishers	11,520.00
15	The University Shop	14,925.00
16	Trimurti Services	3,98,141.00
17	Yog Computers	4,95,223.00
	<b>Total</b>	<b>48,40,372.11</b>





DR. D.Y. PATIL SCHOOL OF MANAGEMENT  
FIXED ASSETS

SCHEDULE - C

Sr. No.	PARTICULARS	RATE OF DEP. %	W.D.V AS ON 01.04.2020	ADDITONS MORE THAN 180 DAYS Rs.	ADDITONS LESS THAN 180 DAYS Rs.	DELETIONS DURING THE YEAR Rs.	TOTAL AS ON 31.03.2021 Rs.	DEP. FOR THE YEAR Rs.	W.D.V. AS ON 31.03.2021 Rs.
1	Computer	25	81,871.96	2,25,765.00	2,14,750.00	0.00	5,22,386.96	1,03,752.99	4,18,633.97
2	Sport Equipment	15	1,22,584.95	1,60,250.00		0.00	2,82,834.95	42,425.24	2,40,409.71
3	Electrical fitting	15	7,08,099.65			0.00	7,08,099.65	1,06,214.95	6,01,884.70
4	Office Equipments / Electrical	15	5,24,472.26	5,550.00	1,35,350.00	0.00	6,65,372.26	89,654.59	5,75,717.67
5	Furniture & Fixture	10	20,73,193.95	9,865.00	1,77,500.00	0.00	22,60,558.95	2,17,180.90	20,43,378.05
6	Tubewell & Water Supply System	15	0.00	3,30,000.00		0.00	3,30,000.00	49,500.00	2,80,500.00
7	Site Development (Landscaping)		1,61,701.00			0.00	1,61,701.00	0.00	1,61,701.00
8	Library Books	25	1,50,582.60			0.00	1,50,582.60	37,645.65	1,12,936.95
	<b>Total</b>		<b>38,22,506.37</b>	<b>7,31,430.00</b>	<b>5,27,600.00</b>	<b>-</b>	<b>50,81,536.37</b>	<b>6,46,374.32</b>	<b>44,35,162.05</b>



DR. D.Y. PATIL SCHOOL OF MANAGEMENT  
ADVANCES ( OTHERS )

SCHEDULE - D

Sr. No.	PARTICULAR	AMOUNT Rs.
1	TDS Receivable	48,789.00
	Total	<b>48,789.00</b>





