



Manoharbhair Shikshan Prasarak Mandal Armori's

**MAHATMA GANDHI ARTS, SCIENCE &  
LATE NASARUDDINBHAI PANJWANI COMMERCE  
COLLEGE, ARMORI**

**Dist. Gadchiroli (Maharashtra) 441 208**

**Affiliated to Gondwana University, Gadchiroli.**

**Re-accredited by NAAC 'A' with 3.24 CGPA**

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## **ANNUAL QUALITY ASSURANCE REPORT**

**AQAR : 2022~2023**

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### **CRITERION – I**

### **CURRICULAR ASPECTS**

**METRIC NO: ~ 1.3.3.**

**METRIC NAME: ~Number of students undertaking project work /  
field work/ internships.**



Web: - [mgcollegearmori.ac.in](http://mgcollegearmori.ac.in)  
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Phone: - 07137-266558

**Project Work Reports/ Field**  
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MANOHARBHAI SHIKSHAN PRASARAK MANDAL ARMORI'S

MAHATMA GANDHI ARTS, SCIENCE &

LATE NASARUDDINBHAI PANJWANI COMMERCE COLLEGE

ARMORI Dist. Gadchiroli (M.S.) 441 208

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Web: [mgcollegearmori.ac.in](http://mgcollegearmori.ac.in)



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Principal & IQAC Chairman  
Mob. No. 9422153197  
E-mail: [lalsinghkhalsa@yahoo.com](mailto:lalsinghkhalsa@yahoo.com)

Dr. Satish. S. Kola  
IQAC Coordinator  
Mob. 9595982057  
E-mail: [satish.kolawar@gmail.com](mailto:satish.kolawar@gmail.com)

## Certificate of Verification

The document herewith is a testimonial of the following specifics;

- AQAR 2022-23
- Criterion - I (Curricular Aspects)
- Metric no. – 1.3.3
- Metric Particular – Number of students undertaking project work / field work/ internships.

It is affirmed that the attached document pertinent to the above cited specifics are duly verified and approved by the IQAC.

  
Criterion Head

  
IQAC Coordinator  
**IQAC-Co-ordinator**

  
IQAC Chairperson  
PRINCIPAL  
M.G. Arts, Science &  
Late N.P. Commerce College  
ARMORI, Dist. Gadchiroli





## Project Report

On

# “जीवन विमा योजने अंतर्गत राबविण्यात येणाऱ्या विविध योजनांचा अभ्यास : एक अध्ययन ”



Submitted

By

B.COM III<sup>rd</sup> year. Sem VI

Group - A

GUIDED BY

Prof. Dr. Manoj.M.Thatore

Department Of Commerce

Mahatma Gandhi Arts, Science & Late N.P.Commerce

College Armori, Dist Gadchiroli - 441208

2022-2023

## **A Project Report**

**On**

**“जीवन विमा योजने अंतर्गत राबविण्यात येणाऱ्या विविध योजनांचा  
अभ्यास एक अध्ययन”**

**Submitted By**

**B.COM III<sup>rd</sup> year. Sem VI**

**Group - A**

### **Name Of Student**

- 1) Yamini Sanjay Sorte (Group Leader)
- 2) Rakesh Dhanraj Nandanwar (Group Leader)
- 3) Bhagyashri Vilas Wakade
- 4) Sakshi Ramdas Devikar
- 5) Tejaswini Yogiraj Dhakate
- 6) Heena Yogiraj Dhakate
- 7) Praful Bandu Chichghare
- 8) Dushan Kalidas Wakade
- 9) Swapnil Sarpe
- 10) Tina Arun Dumane

**GUIDE**

**Prof. Dr. Manoj.M.Thaoire**

**Department Of Commerce**

**Mahatma Gandhi Arts, Science & Late N.P.Commerce**

**College Armori, Dist Gadchiroli - 441208**

**2022-2023**



## Group - A

B.COM III<sup>rd</sup> year. Sem VI

Sr No	Name Of Student	Signature
1	Yamini Sanjay Sorte	<u>Yamini</u>
2	Rakesh Dhanraj Nandanwar	<u>Rakesh</u>
3	Bhagyashri Vilas Wakade	<u>Bhagyashri</u>
4	Sakshi Ramdas Devikar	<u>Sakshi</u>
5	Tejaswini Yogiraj Dhakate	<u>Dhakate</u>
6	Heena Yogiraj Dhakate	<u>Dhakate</u>
7	Praful Bandu Chichghare	<u>Praful</u>
8	Dushant Kalidas Wakade	<u>Dushant</u>
9	Swapnil Sarpe	<u>Swapnil</u>
10	Tina Arun Dumane	<u>Tina</u>




  
**HEAD**  
 Department of Commerce  
 Mahatma Gandhi Arts, Science &  
 Late N P Commerce College, Armori

## CERTIFICATE

This Is Certify That Students Of B.Com.Sem.VI Department Of Commerce.Mahatma Gandhi Arts, Science & Late N.P.Commerce College Armori have been successfully Completed the project on "जीवन विमा योजने अंतर्गत राबविण्यात येणाऱ्या विविध योजनांचा अभ्यास एक अध्ययन" Under the supervision of department of commerce of the college in the academic session 2022-23

Sr No	Name Of Student
1	Yamini Sanjay Sorte
2	Rakesh Dhanraj Nandanwar
3	Bhagyashri Vilas Wakade
4	Sakshi Ramdas Devikar
5	Tejaswini Yogiraj Dhakate
6	Heena Yogiraj Dhakate
7	Praful Bandu Chichghare
8	Dushant Kalidas Wakade
9	Swapnil Sarpe
10	Tina Arun Dumane



  
**HEAD**  
Department of Commerce  
Mahatma Gandhi Arts, Science &  
Late N.P.Commerce College, Armori

## **ACKNOWLEDGEMENT**

We express our sincere gratitude towards Dr. L.H.Khalsa, The Principle Mahatma Gandhi Arts,Science & Late N.P.Commerce College, Armori For his support and Encouragement. We are also Thankful to PROF.DR. MANOJ.M.THAORE Head,Department of Commerce for Guidance & Encouragement. We are also Thankful to

“जीवन विमा योजने अंतर्गत राबविण्यात येणाऱ्या विविध योजनांचा अभ्यास एक अध्ययन” Proprietor and Supervision for their help, support and Co-operation. We are also Thankful to faculty members of the college for their kind Co-operation during the field work. Thanks are due to our Friends,Family Members who encouraged and Helped us.

**Member Of Project**

**Group A**







## अनुक्रमणिका

विवरण	पृष्ठ क्र
प्रकरण १ – संशोधन विषयाची ओळख <ul style="list-style-type: none"><li>• प्रस्तावना</li><li>• भारतीय जीवन विमा निगम</li><li>• विम्याचा इतिहास</li></ul>	८ ते १०
प्रकरण २ – संशोधनाची माहिती <ul style="list-style-type: none"><li>• संशोधनाची उद्दिष्टे</li><li>• संशोधनाची गृहितके</li><li>• समूह विमा योजनेचे प्रकार</li></ul>	११ ते १९
प्रकरण ३ – संशोधनाची कार्यपद्धती <ul style="list-style-type: none"><li>• संशोधन पद्धती</li><li>• विषयाची निवड</li></ul>	२० ते २३
प्रकरण ४ – LIC च्या योजना / लाभ / प्रकार <ul style="list-style-type: none"><li>• विविध योजना</li><li>• मृत्यू लाभ</li><li>• LIC चे फायदे</li></ul>	२४ ते ३४
प्रकरण ५ – माहिती विश्लेषण व स्पष्टीकरण <ul style="list-style-type: none"><li>• विम्याची आवश्यकता आणि फायदे</li><li>• विम्या योजनेचे प्रकार</li></ul>	३५ ते ४६
प्रकरण ६ – निष्कर्ष आणि उपाययोजना	४७ ते ४९
प्रकरण ७ – प्रश्नावली आणि संदर्भ सूची	५० ते ५४





# Project Report

on

देशी कौकलर पक्षी पालन व व्यवसाय : एक अध्ययन



**SUBMITTED**

**BY**

**B. COM III YEAR, Sem. VI**

**Group - B**

**GUIDED BY**

**Prof. Dr. Manoj M. Thaore**

**Department of Commerce**

**Mahatma . Gandh. Arts, Science & Late N. P. Commerce  
College, Armori, Dist. Gadchiroli -441208**

**2022-2023**

**A. Project Report  
on**

**देशी कॉकलर पक्षी पालन व व्यवसाय : एक अध्ययन**

**Submitted By**

**B. Com. Sem .VI**

**Name of Students**

1. Gangadhar Lalaji Dhote (Group Leader)
2. Himadri Bhupati Gain (Group Leader)
3. Mohini Liladhar Mahure
4. Dimpal Suresh Pradhan
5. Puja Bhavrao Kolhe
6. Sandip Yogaji Meshram
7. Sahil Udaram Garfade
8. Bhushan yashvant Darve
9. Mayur Mohan Pagade
10. Subham Woman Bharne

**GUIDE**

**PROF. DR. MANOJ M. THAORE**






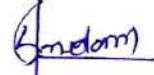




Department of Commerce

**Mahatma . Gandh. Arts, Science & Late N. P. Commerce  
College, Armori, Dist. Gadchiroli -441208**


**2022-2023**



**Group - B**  
**B. Com. Sem .VI**

Sr. No	Name Of Student	Signature
1	Gangadhar Lalaji Dhote	
2	Himadri Bhupati Gain	
3	Mohini Liladhar Mahure	
4	Dimpal Suresh Pradhan	
5	Puja Bhavrao Kolhe	
6	Sandip Yogaji Meshram	
7	Sahil Udaram Garfade	
8	Bhushan yashvant Darve	
9	Mayur Mohan Pagade	
10	Subham Woman Bharne	



  
**HEAD**  
Department of Commerce  
Mahatma Gandhi Arts, Science &  
Late N.P. Commerce College, Armori



## CERTIFICATE

This is to certify that student of B.Com Semester VI Department of Commerce. Mahatma Gandhi Arts, Science and Late N.P. Commerce College Armori have been successfully completed the project on **देशी काँकलर पक्षी पालन व व्यवसाय : एक अध्ययन** under the supervision of Department of Commerce of the College in the academic session 2022-2023

Sr. No.	Name of Student
1	Gangadhar Lalaji Dhote
2	Himadri Bhupati Gain
3	Mohini Liladhar Mahure
4	Dimpal Suresh Pradhan
5	Puja Bhavrao Kolhe
6	Sandip Yogaji Meshram
7	Sahil Udaram Garfade
8	Bhushan yashvant Darve
9	Mayur Mohan Pagade
10	Subham Woman Bharne



## **ACKNOWLEDGMENT**

We express our sincere gratitude towards Dr.L.H.Khalsa, the principle Mahatma Gandhi Arts, Science and Late N.P. Commerce College, Armori for his support and encouragement. We are also thankful to Prof. Dr. Manoj M. Thaore Head, Department of Commerce for Guidance & encouragement. We are also thankful to **"SATYA POULTRY FORM ARMORI"** Proprietor and supervision for their Help, Support & cooperation. We are also thankful to faculty members of the college for their kind cooperation during the field work. Thanks are due to our friends, family members who encouraged and helped us.

Members of Project

Group - B

# देशी काँकलर पक्षी पालन व व्यवसाय एक अध्ययन

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# Project Report

On

आरमोरी तालुक्यातील दारिद्र्य रेषेखालील महिलांच्या  
आर्थिक व सामाजिक विकास बचत गटाची भूमिका



SUBMITTED

BY

B.COM III YEAR, SEM. VI

Group – C

GUIDED BY

Prof. Ashwin Meshram

Department of Commerce

Mahatma Gandhi. Arts, Science & Late N.P. Commerce

College , Armori, Dist. Gadchiroli – 441208

2022 -2023

**A Project Report**

**On**

**आरमोरी तालुक्यातील दारिद्र्य रेषेखातील महिलांच्या  
आर्थिक व सामाजिक विकास बचत गटाची भुमिका**

**SUBMITTED BY**

**B.COM III YEAR, SEM. VI**

**Group – C**

**Name of Student**

- 1) Bhavesh Devidas Kannake (Group Leader)
- 2) Sejal Ramesh Gadhave (Group Leader)
- 3) Prashant Prabhakar Ghodmare
- 4) Prashant Bhagwan Donadkar
- 5) Khemraj Pundhalik Chaudhari
- 6) Namdev Prabhu Patre
- 7) Vikky Natthuji Raut
- 8) Amit Ganesh Latore
- 9) Sonam Pandhari Narote
- 10) Durga Ramaji Kosare

**GUIDED**

**Prof. Ashwin Meshram**

**Department of Commerce**

**Mahatma Gandhi. Arts, Science & Late N.P. Commerce**

**College , Armori, Dist. Gadchiroli – 441208**

**2022 -2023**



Group – C  
B.COM – SEM – VI

Sr. No	Name of Student	Signature
1)	Bhavesh Devidas Kannake	<u>Bannake</u>
2)	Sejal Ramesh Gadhave	<u>Gadhave</u>
3)	Prashant Prabhakar Ghodmare	<u>Ghodmare</u>
4)	Prashant Bhagwan Donadkar	<u>P. Donadkar</u>
5)	Khemraj Pundhalik Chaudhari	<u>Chaudhari</u>
6)	Namdev Prabhu Patre	<u>N. P. Patre</u>
7)	Vikky Natthuji Raut	<u>V. N. Raut</u>
8)	Amit Ganesh Latore	<u>Amit</u>
9)	Sonam Pandhari Narote	<u>Sonam</u>
10)	Durga Ramaji Kosare	<u>D. R. Kosare</u>




## CERTIFICATE

This is to certify that student of B.Com Semester VI  
Department of Commerce. Mahatma Gandhi Arts, Science  
and Late N.P. Commerce College Armori have been  
successfully completed the project on **आरमोरी तालुक्यातील  
दारिद्र्य रेवेखातील महिलांच्या आर्थिक व सामाजिक विकास  
बचत गटाची भुमिका** under the supervision of Department of  
Commerce of the College

Sr. No.	Name of Student
1	Bhavesb Devidas Kannake
2	Sejal Ramesh Gadhave
3	Prashant Prabhakar Ghodmare
4	Prashant Bhagwan Donadkar
5	Khemraj Pundhalik Chaudhari
6	Namdev Prabhu Patre
7	Vikky Natthuji Raut
8	Amit Ganesh Latore
9	Sonam Pandhari Narote
10	Durga Ramaji Kosare

*Assit. pro. A. A. Meshram*  
(Guide)  
**Dept. of Commerce**  
Mahatma Gandhi Arts, Science  
& Late N.P. Commerce College,  
Armori



*M. Thane*  
**HEAD**  
Department of Commerce  
Mahatma Gandhi Arts, Science &  
Late N.P. Commerce College, Armori



## CERTIFICATE

This is to certify that student of B.Com Semester VI  
Department of Commerce, Mahatma Gandhi Arts, Science  
and Late N.P. Commerce College Armori have been  
successfully completed the project on **आरमोरी तालुक्यातील  
दारिद्र्य रेखाव्यालील महिलाव्या आर्थिक व सामाजिक विकास  
बचत गटाची भुमिका** under the supervision of Department of  
Commerce of the College

Sr. No.	Name of Student
1	Bhavesb Devidas Kannake
2	Sejal Ramesh Gadhave
3	Prashant Prabhakar Ghodmare
4	Prashant Bhagwan Donadkar
5	Khemraj Pundhalik Chaudhari
6	Namdev Prabhu Patre
7	Vikky Natthuji Raut
8	Amit Ganesh Latore
9	Sonam Pandhari Narote
10	Durga Ramaji Kosare

*[Signature]*  
Assist. Prof. A. A. Meshram  
(Guide)

**Dept. of Commerce**

Mahatma Gandhi Arts, Science  
& Late N.P. Commerce College,  
Armori



*[Signature]*

**HEAD**

Department of Commerce  
Mahatma Gandhi Arts, Science &  
Late N.P. Commerce College, Armori

## **ACKNOWLEDGMENT**

We express our sincere gratitude towards Dr.L.H.Khalsa, the principle Mahatma Gandhi Arts, Science and Late N.P. Commerce College, Armori for his support and encouragement. We are also thankful to Prof. Ashwin Meshram Sir And Prof. Dr. Manoj M. Thaore Head, Department of Commerce for Guidance & encouragement. We are also thankful to **" ALL LADIES SAVINGS GROUP FROM ARMORI"** Proprietor and supervision for their Help, Support & cooperation. We are also thankful to faculty members of the college for their kind cooperation during the field work. Thanks are due to our friends, family members who encouraged and helped us.

Members of Project

Group - C





Time: 03-31-2023 12:51  
Note: field visit for project report of b.com sem-VI (group-C)

Powered by NoteCam



Latitude: 20.4717  
Longitude: 79.977968  
Elevation: 246.19±31 m  
Accuracy: 2200.0 m  
Time: 03-31-2023 13:03  
Note: field visit for project report of b.com sem-VI (group-C)

Powered by NoteCam

## अनुक्रमणिका -

१.	प्रस्तावना	८ - १८
२.	संशोधन पध्दती	१८ - २७
३.	आरमोरी शहरातील माहिती	२६ - ३४
४.	बचत गटांचे उद्देश, कार्य व व्यवस्थापन	३७ - ४७
५.	माहितीचे विश्लेषण	४८
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Project Report  
On  
**परस्पर निधी : एक अध्ययन( Mutual Fund )**



**Submitted**  
**By**  
**B.COM III<sup>rd</sup> year. Sem VI**  
**Group - D**  
**GUIDED BY**  
**Prof. Sayali L. Jambhulkar**  
**Department Of Commerce**  
**Mahatma Gandhi Arts, Science & Late N.P.Commerce**  
**College Armori, Dist Gadchiroli - 441208**  
**2022-2023**



A Project Report

On

**परस्पर निधी : एक अध्ययन ( Mutual Fund )**

Submitted

By

B.COM III<sup>rd</sup> year. Sem VI

Group - D

**Name Of Student**

- 1) Sapana Harendra Meshram (Group Leader)
- 2) Karan Sunil Dhatrak (Group Leader)
- 3) Rupali Ravindra Donadkar
- 4) Sakshi Santosh Rahate
- 5) Gautam Yuvraj Meshram
- 6) Achal Vilas Bawane
- 7) Mahesh Govardhan Kule
- 8) Nikhil Suresh Kukudkar
- 9) Ashish gunwant Dhakate
- 10) Bhushan Bhupal Hemke

GUIDE

**Prof. Sayali L. Jambhulkar**

Department Of Commerce

**Mahatma Gandhi Arts, Science & Late N.P.Commerce**

**College Armori, Dist Gadchiroli - 441208**

**2022-2023**

## CERTIFICATE

This Is Certify That Students Of B.Com.Sem.VI Department Of Commerce. Mahatma Gandhi Arts, Science & Late N.P.Commerce College Armori have been successfully Completed the project on **Mutual Fund ( परस्पर निधी )** (एक अध्ययन) Under the supervision of department of commerce of the college in the academic session 2022-23

Sr No	Name Of Student
1	Sapana Harendra Meshram
2	Karan Sunil Dhattrak
3	Rupali Ravindra Donadkar
4	Sakshi Santosh Rahate
5	Gautam Yuvraj Meshram
6	Achal Vilas Bawane
7	Mahesh Govardhan Kule
8	Nikhil Suresh Kukudkar
9	Ashish gunwant Dhakate
10	Bhushan Bhupal Hemke





Group - D

B.COM III<sup>rd</sup> year. Sem VI

Sr No	Name Of Student	Signature
1	Sapana Harendra Meshram	<u>Smeshram</u>
2	Karan Sunil Dhatrak	<u>K. S. Dhatrak</u>
3	Rupali Ravindra Donadkar	<u>Donadkar</u>
4	Sakshi Santosh Rahate	<u>Rahate</u>
5	Gautam Yuvraj Meshram	<u>Gautam</u>
6	Achal Vilas Bawane	<u>AchalB</u>
7	Mahesh Govardhan Kule	<u>Mkule</u>
8	Nikhil Suresh Kukudkar	<u>Nikhil</u>
9	Ashish gunwant Dhakate	<u>Dhakate</u>
10	Bhushan Bhupal Hemke	<u>Bhemke</u>

S. L. Tambhulkar  
(Guide)  
(Asst. Prof. S. L. Tambhulkar)  
Dept. of Commerce  
Mahatma Gandhi Arts, Science  
& Late N.P. Commerce College,  
Armori



Y. Flave  
HEAD  
Department of Commerce  
Mahatma Gandhi Arts, Science &  
Late N.P. Commerce College, Armori

## **ACKNOWLEDGEMENT**

We express our sincere gratitude towards Dr. L.H.Khalsa, The Principle Mahatma Gandhi Arts,Science & Late N.P.Commerce College, Armori For his support and Encouragement. We are also Thankful to PROF. SAYALI L. JAMBHULKAR AND PROF.DR. MANOJ.M.THAORE Head,Department of Commerce for Guidance & Encouragement. We are also Thankful to

Mutual Fund From Armori (MUKESH.D.CHILBULE) Proprietor and Supervision for their help, support and Co-operation. We are also Thankful to faculty members of the college for their kind Co-operation during the field work. Thanks are due to our Friends,Family Members who encouraged and Helped us.

**Member Of Project**

**Group D**





## अनुक्रमणिका

विवरण	पृष्ठ क्र
प्रकरण १ - संशोधन विषयाची ओळख • प्रस्तावना	९ ते १०
प्रकरण २ - संशोधनाची उद्दिष्टे आणि गृहितके	११ ते १२
प्रकरण ३ - साहित्य पुनरावलोकन • म्युच्युअल फंडची संकल्पना • म्युच्युअल फंडचे सिद्धांत • म्युच्युअल फंडवरील कर	१३ ते ३०
प्रकरण ४ - उद्योग प्रोफाईल	३१ ते ३४
प्रकरण ५ - संशोधन भाग	३५ ते ४२
प्रकरण ६ - डेटा विश्लेषण	४३ ते ५१
प्रकरण ७ - निष्कर्ष, उपाययोजना • निष्कर्ष • उपाययोजना	५२ ते ५७
प्रकरण ८ - परिशिष्टे • प्रश्नावली / मुलाखत • संदर्भग्रंथ सुची	५८ ते ६३



