दयानंद शिक्षण संस्था, लातूर

''आ नो भद्रा: क्रतवो यन्तु विश्वत:''

दयानंद कला महाविद्यालय, लातूर

नॅक मानांकन 'A'

वेध

२०१६-१७

शैक्षणिक वर्ष २०१६-१७ मध्ये संपन्न झालेल्या वार्षिक स्नेह संमेलन 'दंगल'च्या उद्घाटनप्रसंगी प्रमुख पाहुणे मा. फेरोज रशीद, प्रा. बजरंग पारीख, प्राचार्य डॉ. जोगेंद्रसिंह बिसेन, उपप्राचार्य डॉ. शिवाजी गायकवाड, उपप्राचार्य शिवाजी पाटील, प्रभारी प्राध्यापक डॉ. प्रदीप सूर्यवंशी

शैक्षणिक वर्ष २०१६-१७ मध्ये संपन्न झालेल्या वार्षिक स्नेह संमेलन 'दंगल'प्रसंगी दयानंद श्री पुरस्कार प्राचार्य डॉ. जोगेंद्रसिंह बिसेन यांच्या हस्ते स्वीकारताना सचिन झेटे, सोबत उपप्राचार्य डॉ. शिवाजी गायकवाड, उपप्राचार्य शिवाजी पाटील, प्रभारी प्राध्यापक डॉ. प्रदीप सूर्यवंशी, प्रा. बालाजी घुटे, डॉ. संतोष पाटील, डॉ. नितेश स्वामी, प्रा. विवेक झंपले आदि.

शैक्षणिक वर्ष २०१६-१७ मध्ये संपन्न झालेल्या वार्षिक स्नेह संमेलन 'दंगल'प्रसंगी 'दयानंद श्रीमती' पुरस्कार प्राचार्य डॉ. जोगेंद्रसिंह बिसेन यांच्या हस्ते स्वीकारताना कु. अश्विनी पाटील. सोबत उपप्राचार्य डॉ. शिवाजी गायकवाड, उपप्राचार्य शिवाजी पाटील, प्रभारी प्राध्यापक डॉ. प्रदीप सूर्यवंशी, प्रा. बालाजी घुटे, डॉ. संतोष पाटील, डॉ. नितेश स्वामी, प्रा. विवेक झंपले आदि.

दयानंद शिक्षण संस्था, लातूर

संचालक मंडळ

मा.श्री. लक्ष्मीरमणजी लाहोटी
अध्यक्ष

मा.श्री. अरविंदजी सोनवणे
उपाध्यक्ष

मा.श्री. मुरलीधरजी इन्नानी
उपाध्यक्ष

मा.श्री. ललितभाई शहा
उपाध्यक्ष

मा.श्री. रमेशजी बियाणी
सरचिटणीस

मा.श्री सुरेशजी जैन
संयुक्त सचिव

मा.श्री. रामरावजी पाटील
सहाय्यक सचिव

मा.श्री.ॲड. श्रीकांतजी उटगे
सहाय्यक सचिव

मा.श्री. संजयजी बोरा
कोषाध्यक्ष

दयानंद कला महाविद्यालय, लातूर

प्रशासकीय मंडळ

आमचे प्रेरणास्थान

प्राचार्य डॉ. जोगेन्द्रसिंह बिसेन

डॉ. शिवाजी गायकवाड
उपप्राचार्य (वरिष्ठ महाविद्यालय)

प्रा. बळवंत उटीकर
उपप्राचार्य (कनिष्ठ महाविद्यालय)
निवृत्ती : डिसेंबर २०१६

प्रा. शिवाजी पाटील
उपप्राचार्य (कनिष्ठ महाविद्यालय)
जानेवारी २०१७ पासून

राष्ट्रीय मूल्यांकन एवं प्रत्यायन परिषद

विश्वविद्यालय अनुदान आयोग का स्वायत्त संस्थान

NATIONAL ASSESSMENT AND ACCREDITATION COUNCIL

An Autonomous Institution of the University Grants Commission

Certificate of Accreditation

The Executive Committee of the
National Assessment and Accreditation Council
on the recommendation of the duly appointed
Peer Team is pleased to declare the
Dayanand Education Society's
Dayanand College of Arts
Latur, affiliated to Swami Ramanand Teerth Marathwada University, Maharashtra as
Accredited
With CGPA of 3.06 on four point scale
at A grade
valid up to September 23, 2019

Date : September 24, 2014

Director

BC(SC)/03/RAR/27

संपादक मंडळ

प्राचार्य डॉ. जोगेन्द्रसिंह बिसेन
प्रकाशक

प्रा. बालाजी घुटे
मुख्य संपादक

प्रा.डॉ. रामेश्वर खंदारे
सहसंपादक

प्रा.डॉ. सुभाष कदम
सहसंपादक

प्रा. डॉ. शिवकुमार राऊतराव
सहसंपादक

प्रा.डॉ.विजय कुलकर्णी
सहसंपादक

प्रा. दुर्गा शर्मा
सहसंपादक

प्रा. सचिन पतंगे
सहसंपादक

प्रा. क्षीरसागर सुरेश
सहसंपादक

: विद्यार्थी संपादक मंडळ :

अर्चना मोरे
मराठी विभाग

फिरदौस बागवान
हिंदी विभाग

दयाळ खंडू
इंग्रजी विभाग

गुणवंत प्राध्यापक

प्राचार्य डॉ. जोगेन्द्रसिंह बिसेन

समान संहिता, समान परिनियम, शासकीय अधिसूचना मसुदा निर्मिती समिती सदस्य,
स्वा.रा.ती.म.वि.नांदेड कला व प्रयोगजिवी ललित कला विद्याशाखा समन्वयक,
स्वा.रा.ती.म.वि.नांदेड मानव्य विद्याशाखा प्रभारी अधिष्ठाता.

डॉ. प्रदीप सूर्यवंशी
हिंदी विषयात संशोधक मार्गदर्शक

डॉ. सुनील साळुंके
अध्यक्ष, तत्त्वज्ञान अभ्यासमंडळ

डॉ. प्रशांत मान्नीकर
इंग्रजी विषयात संशोधक मार्गदर्शक

डॉ. रामेश्वर खंदारे
लोकप्रशासन विषयात संशोधक मार्गदर्शक

डॉ. मच्छिंद्र खंडागळे
इंग्रजी विषयात संशोधक मार्गदर्शक

डॉ. संतोष पाटील
राज्यशास्त्र विषयात संशोधक मार्गदर्शक
सदस्य, राज्यशास्त्र अभ्यासमंडळ

डॉ. सुभाष कदम
मराठी विषयात संशोधक मार्गदर्शक

डॉ. गणेश लहाने
मराठी विषयात विद्यावाचस्पती

डॉ. उर्मिला रेड्डी
लोकप्रशासन विषयात विद्यावाचस्पती

प्रा. संदीप जगदाळे
रासेयो जिल्हा समन्वयक,
राज्यस्तरीय युवक महोत्सव परीक्षक

: गुणवंत विद्यार्थी :

तेजस धुमाळ
तबला वादन सर्वद्वितीय
राष्ट्रीय युवक महोत्सव

कु. वैष्णवी पाटील
बी.ए.तृतीय वर्ष
विद्यापीठात सर्वप्रथम

कु. पूजा खोंडे
बी.ए.कॉम्प्यूटर ॲनिमेशन
विद्यापीठात सर्वप्रथम

कु. मनिषा आडसुळे
बी.ए.कॉम्प्यूटर ॲनिमेशन
विद्यापीठात सर्वद्वितीय

गणेश फड
बी.ए.कॉम्प्यूटर ॲनिमेशन
विद्यापीठात सर्वतृतीय

गणेश वानखेडे
एम.ए.द्वितीय हिंदी
विद्यापीठात द्वितीय

कु. प्रिया हनवते
एम.ए.द्वितीय मराठी
विद्यापीठात द्वितीय

काशीम बेग
एम.ए.द्वितीय संगीत
विद्यापीठात सर्वप्रथम

कु. सुरभी सोनवणे
एम.ए.द्वितीय संगीत
विद्यापीठात तृतीय

अनिल गायकवाड
एम.ए.द्वितीय लोकप्रशासन
विद्यापीठात सर्वप्रथम

कु. स्फूर्ती समुद्रे
एम.ए.द्वितीय लोकप्रशासन
विद्यापीठात द्वितीय

कु. किरण शिंदे
एम.ए.द्वितीय फॅशन डिझाईन
विद्यापीठात सर्वप्रथम

कु. शीतल वक्ते
एम.ए.द्वितीय फॅशन डिझाईन
विद्यापीठात द्वितीय

कु. प्रीती बिराजदार
एम.ए.द्वितीय फॅशन डिझाईन
विद्यापीठात तृतीय

शै. वर्ष २०१६-१७ च्या हिंदी साहित्य मंडळ उद्घाटन प्रसंगी उद्घाटनपर मार्गदर्शन करताना डॉ. बालाजी भुरे, व्यासपीठावर हिंदी विभागप्रमुख प्राचार्य डॉ. जोगेंद्रसिंह बिसेन, डॉ. प्रदीप सूर्यवंशी, डॉ. पुष्पलता अग्रवाल.

युवती कल्याण मंडळाच्या उद्घाटन प्रसंगी प्रमुख पाहुण्या डॉ. सारिका दायमा यांचे स्वागत करताना प्राचार्य डॉ. जोगेंद्रसिंह बिसेन. सोबत डॉ. पुष्पलता अग्रवाल.

दयानंद कला महाविद्यालयात सामाजिक शास्त्र अभ्यास मंडळाच्या उद्घाटन प्रसंगी उद्घाटनपर मार्गदर्शन करताना प्रा.डॉ. सुरेश फुले, व्यासपीठावर कार्यक्रमाचे अध्यक्ष उपप्राचार्य डॉ. एस. पी. गायकवाड, प्रभारी प्राध्यापक डॉ. रामेश्वर खंदारे, प्रा. अनिल माळी, श्री. रोहीत पवार.

दयानंद कला महाविद्यालयातील
इयत्ता १२ वी च्या विद्यार्थी–पालक–शिक्षक
मेळाव्यात मार्गदर्शन करताना
संस्थेचे सचिव मा. श्री. रमेशजी बियाणी.
व्यासपीठावर संयुक्त सचिव
मा.श्री. सुरेशजी जैन,
प्राचार्य डॉ. जोगेंद्रसिंह बिसेन,
पालक प्रतिनिधी मा. श्री. विनोदजी खरे,
उपप्राचार्य श्री. बळवंत उटीकर,
पर्यवेक्षक श्री. शिवाजी पाटील,
प्रा. ए. डी. माळी, प्रा. दिलीप नागरगोजे.

शैक्षणिक वर्ष २०१६–१७ मध्ये
स्टाफ अकॅडमीच्या वतीने आयोजित
कार्यक्रमात आपल्या शोध निबंधाचे
सादरीकरण करताना डॉ. रमेश पारवे,
व्यासपीठावर प्राचार्य डॉ. जोगेंद्रसिंह बिसेन,
उपप्राचार्य डॉ. शिवाजी गायकवाड,
उपप्राचार्य डॉ. बळवंत उटीकर,
पर्यवेक्षक प्रा. शिवाजी पाटील,
प्रभारी प्राध्यापिका डॉ. अंजली जोशी.

सुवर्ण गाथा ५०–यशवंतराव चव्हाण
प्रतिष्ठान, मुंबई आयोजित राज्यस्तरीय
वक्तृत्व स्पर्धेत कु. अर्चिता मस्के हिस
द्वितीय व अरुण धायगुडे यास तृतीय
क्रमांक मिळाल्याबद्दल सत्कार करताना
प्राचार्य डॉ. जोगेंद्रसिंह बिसेन,
सोबत उपप्राचार्य डॉ. शिवाजी गायकवाड,
प्रा. नितीन डोके,
प्रभारी प्राध्यापक डॉ. सुभाष कदम.

१७ सप्टेंबर २०१७ रोजी
महाविद्यालयात ध्वजारोहन परेडचे आयोजन
करण्यात आले होते. यावेळी दयानंद शिक्षण संस्थेचे
अध्यक्ष श्री. लक्ष्मीरमणजी लाहोटी,
सचिव श्री. रमेशजी बियाणी
व एन.सी.सी. कॅडेटस्.

राष्ट्रीय सेवा योजना विभागच्या वतीने
१ जुलै २०१६ रोजी महाविद्यालय परिसरात
वृक्षारोपण प्रसंगी प्राचार्य डॉ. जे. एम. बिसेन,
उपप्राचार्य डॉ. एस. पी. गायकवाड,
प्रा. बालाजी घुटे, डॉ. रामेश्वर खंदारे,
कार्यक्रमाधिकारी डॉ. संतोष पाटील,
प्रा. संदीप जगदाळे व विद्यार्थी.

११ ऑगस्ट २०१६ रोजी महाविद्यालयात
एन. सी. सी. विभागातर्फे स्वच्छता मोहीम
राबविण्यात आली. या वेळी प्राचार्य
डॉ. जोगेंद्रसिंह बिसेन, प्रा. ए. डी. माळी,
प्रा. विवेक झंपले, प्रा. सुधीर गाडवे
व एन. सी. सी. चे कॅडेटस्.

राष्ट्रीय सेवा योजना विभागाच्या वतीने
दि. २६ जुलै २०१६ रोजी
कारगिल विजय दिनाचे औचित्य साधून
आयोजित रक्तदान शिबिरात रक्तदाता
श्री. गोविंद कांबळे याचे अभिनंदन करताना
प्राचार्य डॉ. जे. एम. बिसेन,
उपप्राचार्य डॉ. एस. पी. गायकवाड,
उपप्राचार्य शिवाजी पाटील,
कार्यक्रमाधिकारी डॉ. संतोष पाटील व इतर.

आंतरविभागीय मल्लखांब स्पर्धेचे उद्घाटन
झाल्यानंतर प्रात्यक्षिक दाखवताना खेळाडू.
त्यासोबत क्रीडा संचालक
स्वा.रा.ती.म.वि.नांदेडचे डॉ. मनोज रेड्डी,
संस्थेचे अध्यक्ष मा. लक्ष्मीरणमजी लाहोटी,
सचिव मा. रमेशजी बियाणी,
संयुक्त सचिव मा. सुरेशजी जैन,
प्राचार्य डॉ. जोगेंद्रसिंह बिसेन,
उपप्राचार्य डॉ. एस. पी. गायकवाड,
क्रीडा विभाग प्रमुख डॉ. एन. आर. स्वामी.

सांस्कृतिक विभागाचा विद्यार्थी
तेजस धुमाळ याने शिवाजी विद्यापीठ
कोल्हापूर येथे १२ ते १६ फेब्रुवारी २०१७
दरम्यान आयोजित राष्ट्रीय युवक
महोत्सवात शास्त्रीय तबला वादनात
द्वितीय क्रमांक पटकावला.
यावेळी तबला वादनाचे सादरीकरण करताना.

राष्ट्रीय सेवा योजना विभागाच्या वतीने मौजे महापूर ता. जि. लातूर येथील विशेष वार्षिक शिबिराच्या उद्‌घाटन प्रसंगी मा.श्री. डॉ. अशोकरावजी कुकडे (काका) यांचा सत्कार करताना प्राचार्य डॉ. जे. एम. बिसेन, उपप्राचार्य डॉ. एस. पी. गायकवाड, सरपंच सौ. सुमन आलुरे, कार्यक्रमाधिकारी डॉ. संतोष पाटील व प्रा. संदीप जगदाळे.

दयानंद कला महाविद्यालयातर्फे घेण्यात आलेल्या आंतरविभागीय रोप मल्लखांब मुली व योगासन मुले प्रात्यक्षिक करताना धनश्री गावकरे, रामेश्वरी गावकरे, प्रशांत ओव्हळ.

फॅशन व ड्रेस डिझाईन विभागाच्या वतीने ९ ते १२ फेब्रुवारी २०१७ दरम्यान आयोजित 'फ्युजन अ क्लासिक एग्झीबिशन कम सेल' या विद्यार्थी निर्मित वस्तू प्रदर्शनाचे उद्‌घाटन करताना संस्थेचे अध्यक्ष मा. श्री. लक्ष्मीरमणजी लाहोटी, सोबत संस्था सचिव मा.श्री. रमेशजी बियाणी, प्राचार्य डॉ. जोगेंद्रसिंह बिसेन, उपप्राचार्य डॉ. शिवाजी गायकवाड.

डॉ. ए.पी.जे. अब्दुल कलाम यांचा
जन्मदिवस वाचन प्रेरणा दिन म्हणून
साजरा केला जातो. यानिमित्त
महाविद्यालयात प्रसिद्ध कवी भारत सातपुते
मार्गदर्शन करताना,
व्यासपीठावर प्राचार्य जोगेंद्रसिंह बिसेन,
उपप्राचार्य शिवाजी गायकवाड,
प्रा. बळवंत उटीकर,
प्रा.डॉ. शिवाजी जवळगेकर,
प्रा. शिवाजी पाटील, प्रा. डॉ. सुभाष कदम.

मराठी वाङ्मय मंडळाचे उद्घाटनपर
भाषण करताना प्रसिद्ध कादंबरीकार
शेषराव मोहिते. व्यासपीठावर उपप्राचार्य
डॉ. शिवाजी गायकवाड,
प्रा.डॉ. शिवाजी जवळगेकर,
प्रा. डॉ. सुनीता सांगोले,
प्रा.डॉ. सुभाष कदम,
प्रा.डॉ. गणेश लहाणे.

'महिला स्तन कर्करोग जागृती'संबंधी
समोपदेशन कार्यक्रमात प्रमुख पाहुण्या
डॉ. शीतल भावसार यांचे स्वागत करताना
प्राचार्य डॉ. जोगेंद्रसिंह बिसेन.
व्यासपीठावर डॉ. गीतांजली सुडके,
उपप्राचार्य डॉ. शिवाजी गायकवाड,
डॉ. पुष्पलता अग्रवाल.

दयानंद कला महाविद्यालयातील
मुलींची आरोग्य तपासणी करताना
डॉ. सुनीता बजाज, आरोग्य शिबिराचे
उद्घाटक प्राचार्य डॉ. जोगेंद्रसिंह बिसेन,
वरिष्ठ महाविद्यालयाचे उपप्राचार्य
डॉ. एस. पी. गायकवाड,
उपप्राचार्य शिवाजी पाटील,
डॉ. आर. एस. पारवे,
डॉ. प्रदीप सूर्यवंशी, प्रा. डी. एन. नागरगोजे,
प्रा. ए. डी. माळी, प्रा. ए. ए. बनसोडे.

राष्ट्रीय सेवा योजना विभागाच्या वतीने
६ फेब्रुवारी २०१७ रोजी मतदान जनजागृती
सप्ताह अंतर्गत महाविद्यालयातील सर्व
विद्यार्थ्यांना शपथ देताना
प्राचार्य डॉ. जोगेंद्रसिंह बिसेन,
उपप्राचार्य डॉ. एस. पी. गायकवाड,
उपप्राचार्य शिवाजी पाटील,
कार्यक्रमाधिकारी डॉ. संतोष पाटील,
डॉ. अंजली जोशी, प्रा. संदीप जगदाळे,
डॉ. गोपाळ बाहेती.

आंतरविभागीय महाविद्यालयीन
शरीर सौष्ठव, पॉवर लिफ्टींगमध्ये
विद्यापीठात प्रथम क्रमांक पटकावून
जनरल चॅम्पियनशीप प्राप्त केलेला संघ.
समवेत संस्थाध्यक्ष मा. लक्ष्मीरमणजी लाहोटी,
सचिव मा. रमेशजी बियाणी,
संयुक्त सचिव मा. सुरेशजी जैन,
महाविद्यालयाचे प्राचार्य डॉ. जे. एम. बिसेन,
उपप्राचार्य डॉ. एस. पी. गायकवाड,
क्रीडा विभाग प्रमुख डॉ. एन. आर. स्वामी.

रोप मल्लखांब आंतरविभागीय स्पर्धेत
विद्यापीठात मुलींचा संघ उपविजेता ठरला
त्यावेळी पारितोषिक देताना
डॉ. सुनील गिरवलकर व महाविद्यालयाचे
प्राचार्य डॉ. जे. एम. बिसेन,
क्रीडा विभाग प्रमुख डॉ. एन. आर. स्वामी.

राष्ट्रीय सेवा योजना विभागाच्या वतीने
दि. १२ मार्च २०१७ रोजी
पर्यावरण रक्षणार्थ होलिकोत्सवानिमित्त
रामगीर नगर येथे स्वच्छता करताना
प्राचार्य डॉ. जे. एम. बिसेन,
उपप्राचार्य डॉ. एस. पी. गायकवाड,
उपप्राचार्य शिवाजी पाटील,
कार्यक्रमाधिकारी डॉ. संतोष पाटील,
प्रा. संदीप जगदाळे,
प्रा. बालाजी घुटे आदी.

फॅशन व ड्रेस डिझाईन विभागाच्या वतीने
दि. ९ ते १२ फेब्रुवारी २०१७ दरम्यान
'फ्युजन अ क्लासिक एग्झिबिशन कम सेल'
या विद्यार्थी निर्मित वस्तू प्रदर्शनाची
पाहणी करताना संस्थाध्यक्ष
मा. श्री. लक्ष्मीरमणजी लाहोटी,
संस्था सचिव रमेशजी बियाणी,
प्राचार्य डॉ. जोगेंद्रसिंह बिसेन,
उपप्राचार्य डॉ. शिवाजी गायकवाड,
विभागाचे प्राध्यापक वृंद व विद्यार्थी.

शैक्षणिक वर्ष २०१६-१७ मध्ये
फॅशन व ड्रेस डिझाईन विभागाच्या वतीने
बी.बी. क्निटिंग प्रकल्प, सोलापूर
येथे शैक्षणिक सहल काढण्यात आली होती.
प्रकल्पाचे निरीक्षण करून
माहिती घेताना विद्यार्थी व प्राध्यापक वृंद.

एन. एस. एस. विभागाच्या वतीने
दि. ११ फेब्रुवारी रोजी मतदार जनजागृती
सप्ताह अंतर्गत लातूर शहरामध्ये
रॅलीचे आयोजन करण्यात आले.
त्यात कार्यक्रमाधिकारी डॉ. संतोष पाटील,
डॉ. गणेश लहाने व विद्यार्थी.

हॅण्डबॉल आंतरविभागीय स्पर्धेत
महाविद्यालयाचा संघ उपविजेता ठरला.
हॅण्डबॉल संघासोबत योगासन मुले-मुली,
मल्लखांब मुले-मुली यांच्यासोबत
संस्थाध्यक्ष मा. लक्ष्मीरमणजी लाहोटी,
सचिव मा. रमेशजी बियाणी,
संयुक्त सचिव मा. सुरेशजी जैन,
प्राचार्य डॉ. जे. एम. बिसेन,
उपप्राचार्य डॉ. एस. पी. गायकवाड,
क्रीडा विभाग प्रमुख डॉ. एन. आर. स्वामी.

शैक्षणिक वर्ष २०१६-१७ मध्ये संपन्न झालेल्या वार्षिक स्नेह संमेलन 'दंगल'मध्ये कोळी नृत्य सादर करताना सांस्कृतिक विभागाचे विद्यार्थी.

दयानंद शिक्षण संस्थेतर्फे हॅण्डबॉल व कबड्डी कोचिंग कॅम्पचे नियोजन करण्यात आले होते. यावेळी खेळाडूंना मार्गदर्शन करताना क्रीडा विभागप्रमुख डॉ. नितेश स्वामी.

कनिष्ठ महाविद्यालयाचा संघ विभागीय पातळीवर प्रथम आला. याप्रसंगी संस्थेचे अध्यक्ष मा. लक्ष्मीरमणजी लाहोटी, सचिव मा. रमेशजी बियाणी, संयुक्त सचिव मा. सुरेशजी जैन, महाविद्यालयाचे प्राचार्य डॉ. जे. एम. बिसेन, उपप्राचार्य डॉ. एस. पी. गायकवाड, क्रीडा विभागप्रमुख डॉ. एन. आर. स्वामी.

स्वा.रा.ती.म.वि. नांदेडच्या वतीने आयोजित 'मातोश्री युवक महोत्सव २०१६' मध्ये 'वात्सल्यम्' या एकांकिकेला प्रथम पारितोषिक मिळाले. एकांकिका सादरीकरण करताना सांस्कृतिक विभागाचा विद्यार्थी विजय मस्के व त्याचे सहकारी.

सांस्कृतिक विभागाचा विद्यार्थी तेजस धुमाळ याने गणपती विद्यापीठ मेहसाना, गुजरात येथे आयोजित पश्चिम विभागीय युवक महोत्सव २०१७ मध्ये शास्त्रीय तबला वादनात द्वितीय क्रमांक पटकावला. पारितोषिक स्वीकारताना तेजस धुमाळ व अभिजीत जाधव.

शै. वर्ष २०१६–१७ मध्ये स्टाफ अकॅडमीच्या वतीने आयोजित कार्यक्रमात आपल्या शोधनिबंधाचे सादरीकरण करताना डॉ. उर्मिला रेड्डी. व्यासपीठावर प्राचार्य डॉ. जे. एम. बिसेन, उपप्राचार्य डॉ. शिवाजी गायकवाड, उपप्राचार्य शिवाजी पाटील, प्रभारी प्राध्यापिका डॉ. अंजली जोशी.

[illegible] [illegible] [illegible], [illegible]

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प्र[illegible] [illegible]. [illegible]

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प्रा. [illegible]

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[illegible]र, [illegible] [illegible], [illegible] [illegible], [illegible], [illegible], [illegible] [illegible] [illegible] [illegible] [illegible] [illegible] [illegible] प्र[illegible] र[illegible] [illegible] [illegible] [illegible] [illegible] र[illegible] [illegible] [illegible]ना [illegible]र [illegible] [illegible] [illegible] [illegible] [illegible] [illegible] [illegible] प्रश्नांना [illegible] [illegible] [illegible] [illegible] [illegible] [illegible] [illegible] [illegible]

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[illegible] [illegible] [illegible] [illegible]. [illegible] [illegible] [illegible] [illegible]. [illegible] [illegible] [illegible] [illegible]. [illegible] प्रश्न [illegible] [illegible] [illegible] ५०० [illegible] १००० [illegible] [illegible] [illegible] [illegible]? [illegible] प्रश्न [illegible]. [illegible] [illegible] [illegible] [illegible] [illegible] [illegible]. [illegible] [illegible] [illegible] [illegible] [illegible] [illegible] [illegible]. [illegible] [illegible] [illegible] [illegible]. [illegible] [illegible] [illegible] [illegible] [illegible] [illegible] [illegible] [illegible] [illegible] [illegible]. [illegible] [illegible] [illegible] [illegible] [illegible] [illegible] [illegible] [illegible] [illegible]

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[illegible]! [illegible]?

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[illegible]! [illegible]?

[illegible] [illegible] [illegible] [

न[illegible] [illegible]नो[illegible] [illegible]न[illegible]ल[illegible], [illegible] [illegible] [illegible] [illegible] [illegible] [illegible] नो[illegible] [illegible] [illegible] [illegible] स[illegible]न [illegible].

[illegible] [illegible] [illegible] [illegible]! [illegible] [illegible] [illegible], [illegible] [illegible], [illegible] [illegible] न[illegible] [illegible]. [illegible] [illegible]! [illegible] [illegible] न[illegible] [illegible] [illegible] [illegible] [illegible] [illegible] [illegible] [illegible] [illegible]

[illegible]री [illegible] [illegible] [illegible] व[illegible]र [illegible]ना १०, २०, ५०, १०० [illegible] नो[illegible] [illegible] [illegible] [illegible]. [illegible] [illegible]त्र [illegible] [illegible] [illegible] [illegible]. [illegible] नो[illegible] [illegible], [illegible] [illegible]त्र स[illegible]न [illegible] [illegible] [illegible]. [illegible] [illegible]न[illegible] [illegible] [illegible] व[illegible]. त[illegible] [illegible] स[illegible] [illegible]न [illegible].

स्त्रि[illegible], १०, २०, ५०, १०० [illegible] नो[illegible] [illegible] [illegible] ५०० [illegible] [illegible] [illegible] [illegible] [illegible] ५०० [illegible] नो[illegible]. [illegible] नो[illegible] [illegible]/[illegible]/[illegible] [illegible] [illegible] [illegible] [illegible]. [illegible] [illegible] [illegible] [illegible] त[illegible] [illegible]. [illegible] [illegible] [illegible] [illegible] त[illegible] [illegible] [illegible] [illegible] [illegible] [illegible] [illegible] [illegible] [

[illegible] [illegible] [illegible]न [illegible]. [illegible] [illegible] [illegible]-[illegible] [illegible] [illegible] [illegible] [illegible] [illegible] नाही. [illegible] [illegible]ांनी [illegible] [illegible] [illegible] [illegible]र [illegible] [illegible] [illegible] [illegible]. [illegible] [illegible] [illegible]. [illegible] [illegible] [illegible] [illegible] [illegible]मा [illegible]ला. [illegible] [illegible] [illegible]. [illegible] [illegible] [illegible]ून [illegible] [illegible] [illegible] [illegible] नाही. [illegible] [illegible] [illegible] [illegible]. [illegible] [illegible] [illegible] [illegible] [illegible] [illegible] [illegible] [illegible] [illegible] [illegible] [illegible] [illegible]रा [illegible]ून [illegible] [illegible].

[illegible] [illegible] [illegible] [illegible] [illegible] [illegible] [illegible] [illegible]ांना [illegible] [illegible] [illegible] [illegible] [illegible] नाही [illegible] [illegible] [illegible] [illegible] [illegible] [illegible] [illegible] [illegible] [illegible] [illegible] [illegible]

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[illegible] [illegible]

[illegible] [illegible] [illegible] [illegible] [

[illegible] [illegible]नी नो[illegible] [illegible]र [illegible] उ[illegible] [illegible]रा [illegible]र [illegible]न [illegible] [illegible] उ[illegible] [illegible]न [illegible] उ[illegible]. [illegible] [illegible] स[illegible] [illegible]ून नो[illegible] [illegible] [illegible]. नो[illegible] [illegible] [illegible]र [illegible] [illegible]ून त[illegible]न नो[illegible] [illegible] [illegible] नो[illegible] [illegible] नो[illegible] [illegible]र [illegible] [illegible] [illegible] [illegible] स[illegible] [illegible] [illegible]. [illegible] [illegible] [illegible] [illegible], [illegible], [illegible] उ[illegible] [illegible].

५) [illegible] :

[illegible]नी नो[illegible] [illegible] [illegible] [illegible] [illegible] [illegible] [illegible]. [illegible] [illegible] [illegible] [illegible], न[illegible], [illegible], त[illegible] [illegible] [illegible] [illegible]. [illegible] नो[illegible] [illegible], [illegible] [illegible]-[illegible] [illegible]. [illegible] [illegible] [illegible].

६) [illegible] :

नो[illegible], स[illegible] [illegible] त[illegible] [illegible], [illegible] [illegible] [illegible] न[illegible]न [illegible]नी नो[illegible] [illegible] [illegible]र [illegible]ने [illegible] [illegible] [illegible] स[illegible] [illegible] [illegible] [illegible] नो[illegible] [illegible] [illegible] नो[illegible] [illegible] १५ [illegible] [illegible] [illegible] [illegible].

■ ■

[illegible]

[illegible] प्र[illegible] [illegible]रा[illegible]

[illegible].[illegible] [illegible]

[illegible] [illegible] स[illegible] [illegible] [illegible] [illegible] [illegible] [illegible] [illegible] [illegible]र [illegible]र [illegible] [illegible]. प्र[illegible] [illegible]ष [illegible]मू[illegible] [illegible] [illegible]मू[illegible] [illegible]. त[illegible] [illegible]ल[illegible]न [illegible]ू[illegible] [illegible]-[illegible] [illegible] [illegible]-[illegible] [illegible] [illegible] [illegible] [illegible] त[illegible] [illegible]प्र[illegible] न[illegible] [illegible] [illegible] [illegible] [illegible]. [illegible] [illegible] प्रे[illegible] [illegible]री [illegible] [illegible] [illegible] [illegible] नव[illegible]. [illegible] [illegible] [illegible] [illegible] [illegible] [illegible] न[illegible].

[illegible] [illegible] [illegible] [illegible]. प्र[illegible] [illegible] [illegible]री [illegible] [illegible] [illegible] [illegible] [illegible] [illegible] [illegible] न[illegible]. [illegible] [illegible] [illegible] नव[illegible]. [illegible] [illegible]

[illegible]रा [illegible] [illegible] [illegible]

[illegible] [illegible] [illegible] [illegible] [illegible] [illegible] [illegible] [illegible]. [illegible] [illegible] [illegible] [illegible] [illegible] [illegible], [illegible] [illegible] [illegible] [illegible], [illegible] [illegible] [illegible] [illegible] [illegible] [illegible]

[illegible] [illegible] 'ह्यां' [illegible] [illegible] 'ह्यां' [illegible]

[illegible] [illegible] शिंदे
[illegible] [illegible]

[illegible] [illegible]
[illegible] [illegible]
[illegible] [illegible]
[illegible] [illegible] प्रकार [illegible] [illegible] नसेल [illegible] [illegible] ८ नोव्हेंबर २०१[illegible] रोजी नोटाबंदीचा [illegible]. [illegible] [illegible] स्थान [illegible] 'पैसा' हा [illegible] उपयुक्त [illegible] [illegible] [illegible] नोटाबंदीमुळे [illegible] [illegible] निर्माण [illegible].

[illegible], [illegible] [illegible] [illegible] [illegible] [illegible] [illegible] [illegible] [illegible] [illegible] [illegible] [illegible] १५०० [illegible] [illegible] [illegible] [illegible]. [illegible] [illegible] [illegible] [illegible] [illegible] 'रिकामे, रिकामे' [illegible] [illegible] [illegible] [illegible] [illegible] [illegible]. [illegible] [illegible] [illegible] [illegible] [illegible] [illegible] [illegible] [illegible] [illegible] [illegible]? [illegible] [illegible] 'हा [illegible] [illegible]! [illegible] [illegible] [illegible]' [illegible] [illegible] [illegible] [illegible]. [illegible] [illegible] [illegible] [illegible] [illegible] [illegible] [illegible] [illegible] [illegible] [illegible]? [illegible] [illegible] [illegible] [illegible] [illegible] [illegible] [illegible] [illegible] [illegible] [illegible] [illegible]

[illegible], [illegible] [illegible] [illegible] [illegible] [illegible] [illegible] [illegible] [illegible] [illegible] [illegible] ५, १०, २०, ५०, १००, ५००[illegible]१००० [illegible] [illegible] [illegible] [illegible] [illegible] [illegible] [illegible] [illegible] [illegible] [illegible]

[illegible]

[illegible]नी [illegible]र न[illegible] [illegible] [illegible]र न[illegible]. [illegible], [illegible] न[illegible] [illegible] [illegible] म[illegible] न[illegible]न ५०० [illegible] २००० [illegible] नो[illegible] [illegible]. त[illegible] [illegible] [illegible] स[illegible] [illegible].

त[illegible] [illegible] [illegible]न [illegible] [illegible]न [illegible]. नो[illegible] [illegible], प्र[illegible], [illegible], [illegible], [illegible] [illegible]. [illegible] [illegible] [illegible] [illegible] [illegible] [illegible] [illegible] [illegible], [illegible] त[illegible] [illegible] [illegible]. [illegible] [illegible] [illegible] स[illegible] [illegible], [illegible] [illegible] [illegible], [illegible] [illegible] [illegible] [illegible]. त[illegible] नो[illegible]ना [illegible] [illegible] [illegible] [illegible] [illegible], त[illegible] [illegible] न[illegible]न नो[illegible] [illegible]र त[illegible] [illegible] न[illegible] [illegible] [illegible] [illegible] [illegible] त[illegible] [illegible] [illegible] [illegible] [illegible] [illegible] [illegible] [

[illegible] [illegible]र : [illegible] [illegible]ि स[illegible]

[illegible] [illegible] [illegible]रा[illegible]
[illegible]. [illegible] [illegible]

[illegible] [illegible] [illegible] [illegible] [illegible]न [illegible] [illegible] [illegible]स [illegible]रि[illegible] नव[illegible]. [illegible] [illegible] [illegible] [illegible]ून [illegible] [illegible] [illegible]नर [illegible] [illegible] [illegible]न नरे[illegible] [illegible]नी ने[illegible] [illegible] [illegible] [illegible]ज्ञांनी [illegible] [illegible]. [illegible]त्र [illegible] [illegible] [illegible] [illegible] [illegible] नि[illegible] [illegible] [illegible]न [illegible] [illegible] त[illegible] व[illegible]र [illegible] [illegible] [illegible]ून [illegible] [illegible]ज्ञांनी [illegible] [illegible] [illegible]. [illegible] नि[illegible] [illegible] [illegible] [illegible]ून [illegible] [illegible] [illegible] [illegible] [illegible]ने [illegible] [illegible] [illegible] म[illegible]ून [illegible] [illegible] [illegible]र [illegible] [illegible] स[illegible] उ[illegible] [illegible] [illegible] [illegible] [illegible] [illegible] [illegible]? [illegible] [illegible].

[illegible] [illegible] स[illegible]न:

[illegible] [illegible] व[illegible]र [illegible] नव[illegible]ज्ञान[illegible] [illegible] [illegible]न व[illegible]र, [illegible] [illegible]न[illegible] [illegible]ून, [illegible]रने[illegible]रि [illegible] [illegible] [illegible]न [illegible] [illegible] [illegible] [illegible]रने [illegible] [illegible]. ‘[illegible] [illegible] [illegible]न [illegible]ांना [illegible] [illegible] [illegible] नव[illegible] [illegible]ून [illegible]ने स[illegible]र[illegible] [illegible]. [illegible] [illegible] [illegible] [illegible]

[illegible]रन[illegible] [illegible] [illegible] [illegible] [illegible] त[illegible]र [illegible] [illegible] [illegible] [illegible] [illegible] त[illegible] [illegible]ुरि[illegible] [illegible] [illegible] [illegible]? [illegible]रने[illegible] [illegible]त[illegible]ुर [illegible]. त[illegible] [illegible]मा [illegible] प्र[illegible] ‘[illegible] [illegible]’ [illegible] [illegible] न[illegible].

[illegible] [illegible] [illegible]त्र [illegible]? [illegible] [illegible] [illegible]? [illegible] [illegible] ३[illegible] [illegible] व[illegible]र [illegible]ने [illegible]. ९[illegible] व[illegible]र [illegible] प्रत[illegible] [illegible]ने [illegible]. [illegible] [illegible] ०.२[illegible] [illegible]र [illegible]. [illegible] [illegible] ४० [illegible] ५० [illegible] [illegible] [illegible] [illegible] न[illegible] [illegible] [illegible] न[illegible]. [illegible] [illegible] [illegible] [illegible] [illegible] [illegible]र? [illegible] [illegible] [illegible]र? [illegible] १०[illegible] [illegible] [illegible] ने[illegible] [illegible]. ९०[illegible] [illegible] ने[illegible] [illegible] न[illegible]. [illegible]नु[illegible]र [illegible] ९०[illegible] व[illegible]र [illegible]ने [illegible]. न[illegible] [illegible]ने[illegible] [illegible] [illegible]र ([illegible]) [illegible] ३.२[illegible] [illegible] [illegible] [illegible]. [illegible]र [illegible] १०[illegible] व[illegible]र [illegible]. [illegible] [illegible] [illegible]र [illegible] [illegible] १० [illegible] [illegible] [illegible] [illegible]? [illegible] [illegible] [illegible] [illegible] [illegible] [illegible] [illegible] [illegible] [illegible] [illegible]

[illegible] (५०० [illegible]) [illegible] १.१८ [illegible] [illegible] [illegible]! [illegible] [illegible] [illegible] [illegible], ४५[illegible] रेल[illegible] [illegible] [illegible] [illegible] ५[illegible] [illegible] [illegible].

[illegible] प्र[illegible] [illegible] [illegible] [illegible] [illegible] [illegible], [illegible] [illegible] [illegible] [illegible] [illegible] [illegible] [illegible] [illegible] [illegible] [illegible].

■■

[illegible] रो[illegible] व[illegible]र

[illegible] शं[illegible]ग

[illegible]

[illegible] [illegible] [illegible] [illegible] [illegible] [illegible] [illegible] [illegible] [illegible] [

[illegible] [illegible]. [illegible]त्र [illegible] [illegible]न [illegible] [illegible]री, [illegible]री, [illegible]री [illegible] [illegible]न [illegible]न व[illegible]री [illegible] न[illegible]रि[illegible] [illegible] [illegible]ृष्टि [illegible] नि[illegible] [illegible] [illegible] [illegible]ांनी [illegible]ि[illegible]ि[illegible]नी [illegible]ार [illegible] [illegible]

'[illegible] व[illegible]र म[illegible] न[illegible] [illegible] [illegible]-[illegible] [illegible] [illegible]रे [illegible] [illegible] [illegible], [illegible] [illegible]रे [illegible]रा [illegible]-[illegible] व[illegible]र [illegible].'

[illegible]र[illegible] [illegible] [illegible] [illegible]न [illegible] [illegible] [illegible] [illegible] [illegible] [illegible] [illegible] नव[illegible] [illegible] [illegible] [illegible] [illegible] [illegible] [

[illegible] [illegible] [illegible] [

[illegible] : [illegible]

गाय[illegible]
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[illegible] [illegible] [illegible] [

उ[illegible] [illegible]. [illegible] म[illegible], व[illegible]र [illegible]रो[illegible]ने न [illegible] [illegible], [illegible] [illegible] [illegible] प[illegible]सि[illegible] [illegible]रि व[illegible]र [illegible]. [illegible] [illegible] [illegible]ला [illegible] [illegible] 'स[illegible]म' [illegible] [illegible] [illegible] [illegible] स[illegible]म [illegible] प्र[illegible] [illegible] [illegible]. त[illegible] [illegible]ने [illegible] [illegible] [illegible] [illegible]ला र[illegible] [illegible] [illegible] [illegible] [illegible] [illegible] [illegible] त[illegible] [illegible]री [illegible] [illegible] [illegible] [illegible]-

[illegible]	[illegible]
[illegible]	[illegible]
[illegible]	५९[illegible]
स[illegible]म	५९[illegible]
[illegible]	५[illegible]
[illegible]	५[illegible]
[illegible] [illegible]	५२[illegible]
[illegible]	४५[illegible]
[illegible]	३५[illegible]
[illegible]	३३[illegible]
स[illegible]म	२९[illegible]
[illegible]	१[illegible]
[illegible]न	१५[illegible]
[illegible]न	१०[illegible]

[illegible] प्र[illegible]रे [illegible] [illegible] [illegible] [illegible]ला रो[illegible] व[illegible]र[illegible] न[illegible]रात[illegible] [illegible] [illegible] उ[illegible] [illegible] [illegible] [illegible] [illegible]ला [illegible] र[illegible] [illegible].

[illegible] [illegible] [illegible] [illegible] [illegible] प्र[illegible] [illegible]रे व[illegible]र [illegible]रो[illegible] र[illegible]मे [illegible] [illegible]. म[illegible] [illegible] प्र[illegible] [illegible] [illegible]न [illegible] [illegible] [illegible]. [illegible] [illegible] प्र[illegible] [illegible] [illegible] [illegible] [illegible] [illegible] [

[illegible] [illegible] [illegible] [

[illegible]

[illegible] शि[illegible] रा[illegible]
[illegible] [illegible]

८ नोव्[illegible]र २०१[illegible] रो[illegible] [illegible]प्र[illegible]न नरें[illegible] [illegible]नी ५०० [illegible] १००० [illegible] [illegible]नो[illegible] [illegible] [illegible]ा नि[illegible] [illegible]ा. [illegible] नि[illegible] म[illegible] [illegible]र[illegible] [illegible] व[illegible]र [illegible] [illegible] [illegible] [illegible] [illegible]. [illegible] [illegible] नि[illegible] [illegible] स[illegible]म स[illegible] [illegible]. त[illegible]र [illegible]नी [illegible] व[illegible]र [illegible] [illegible] [illegible]ा [illegible].

[illegible] [illegible]नी [illegible] व[illegible]र[illegible] स[illegible]र [illegible]ा [illegible] [illegible], [illegible], [illegible], [illegible], स[illegible]म, [illegible] [illegible] रा[illegible] [illegible]नु[illegible] ९३[illegible], ९२[illegible], ९०[illegible], ८९[illegible], ८९[illegible], ८[illegible] व[illegible]र [illegible] [illegible]ने [illegible] [illegible] नेप[illegible], [illegible], [illegible], [illegible] [illegible] [illegible] रा[illegible] [illegible] प्र[illegible] [illegible] [illegible]ने व[illegible]र [illegible].

[illegible] [illegible] स[illegible]र [illegible]ल[illegible] [illegible] प्र[illegible] [illegible] [illegible]. [illegible] [illegible] प्र[illegible] [illegible] [illegible] व[illegible]र [illegible] [illegible] नि[illegible] [illegible]र [illegible]निश्[illegible] [illegible] [illegible] [illegible] [illegible] [illegible] [illegible] [illegible] .[illegible] [illegible] प्र[illegible] त[illegible] [illegible]नाने [illegible] [illegible] [illegible] [illegible] [illegible]म [illegible] व[illegible]र [illegible]म [illegible] [illegible] [illegible].

[illegible] [illegible] [illegible] ज[illegible]ना [illegible]-[illegible] [illegible] ना[illegible] [illegible] [illegible] व[illegible]र [illegible] [illegible]ने [illegible]र? [illegible] [illegible] [illegible] व[illegible]र [illegible] [illegible] [illegible]म [illegible]र. [illegible] ज[illegible]ना [illegible] ना[illegible] त[illegible]ना [illegible] व[illegible]र[illegible] [illegible]र [illegible]म र[illegible] [illegible]र. [illegible] [illegible] [illegible] [illegible] [illegible]म व[illegible]र [illegible]म [illegible]ना [illegible] व[illegible]रांना [illegible] [illegible].

[illegible] [illegible] [illegible] [illegible] [illegible] [illegible] [illegible] [illegible] [illegible] [illegible] [illegible]. [illegible] [illegible] [illegible] [illegible] [illegible] [illegible] [illegible]ने [illegible]र? [illegible] प्रश्न नि[illegible] [illegible]र.

[illegible] [illegible] [illegible] [illegible]नी [illegible] व[illegible]र [illegible] [illegible] ना[illegible]. [illegible] [illegible] [illegible] [illegible] [illegible] [illegible] [illegible] [illegible] [illegible] [illegible] [illegible] [illegible], [illegible] व[illegible]र[illegible] [illegible] [illegible] ना[illegible]. [illegible] [illegible] [illegible]नी [illegible] व[illegible]र [illegible] [illegible] [illegible] [illegible] त[illegible]र [illegible] व[illegible]र[illegible] [illegible] [illegible] [illegible]नि[illegible] [illegible]ने [illegible]

[illegible] [illegible] [illegible] [illegible] निश्चित [illegible] [illegible] [illegible]

[illegible] (कविता)

[illegible]
[illegible]

[illegible] त्या प्रत्येक १०, २०, ५०, १०० [illegible]. [illegible] नोटा. त्यांच्या [illegible] ५०० [illegible] [illegible] नोटा [illegible]. ८ नोव्हेंबर २०१[illegible] [illegible] [illegible] [illegible] [illegible] नरेंद्र [illegible] [illegible] [illegible] [illegible] [illegible]. त्यांच्यासोबत [illegible] [illegible] [illegible] [illegible] [illegible]. [illegible] [illegible] [illegible] [illegible] [illegible] [illegible]. [illegible] [illegible] [illegible] [illegible] [illegible]

[illegible] [illegible] [illegible] [

[illegible] : [illegible]

[illegible]
[illegible]

[illegible] मित्रांनो,

[illegible] उपस्थित. [illegible] [illegible] [illegible]

[illegible]ल[illegible]ना.

[illegible] :

१) [illegible]नव[illegible] [illegible] स[illegible] ५०० [illegible] १००० [illegible] नो[illegible] प्र[illegible] [illegible] ८४[illegible] [illegible].

२) [illegible] व[illegible]र [illegible] रो[illegible]ने [illegible] [illegible] व[illegible]र[illegible] [illegible] [illegible] [illegible]ने त[illegible] [illegible] [illegible] [illegible]नी [illegible] नि[illegible].

३) [illegible] [illegible], [illegible]नो[illegible] [illegible] [illegible] [illegible]मू[illegible] [illegible] [illegible] [illegible] [illegible] [illegible] [illegible] त[illegible] [illegible] [illegible] न[illegible] [illegible]. [illegible] [illegible] [illegible] [illegible] उ[illegible] [illegible], [illegible], [illegible] [illegible] [illegible] [illegible].

४) [illegible] [illegible] व[illegible]र[illegible] [illegible]री व[illegible] [illegible] [illegible] म[illegible]मू[illegible] [illegible] [illegible] [illegible] [illegible] २०१० [illegible] [illegible] [illegible] [illegible]नु[illegible] [illegible] [illegible] २०.[illegible] [illegible]. २०११ [illegible] २०१[illegible] [illegible] [illegible] ५०० [illegible] १००० [illegible] नो[illegible] [illegible]न ४०[illegible] ने [illegible] [illegible].

[illegible]नामू ५०० [illegible]१००० [illegible]. [illegible] नो[illegible] [illegible] [illegible] प्र[illegible] [illegible] [illegible] [illegible]. [illegible] उ[illegible] [illegible] [illegible]व[illegible]र, [illegible] [illegible] [illegible], [illegible] [illegible] [illegible]री, [illegible] [illegible]री, [illegible] [illegible] [illegible] [illegible] [illegible] [illegible].

[illegible] [illegible] [illegible] [illegible] [illegible] [illegible] [illegible] त[illegible] [illegible] [illegible] [illegible] व[illegible]र रो[illegible].

[illegible] : [illegible], [illegible] [illegible] [illegible] [illegible] [illegible] [illegible]ना [illegible] [illegible] नो[illegible] [illegible] [illegible] [illegible] [illegible] [illegible] [

[illegible]

२) [illegible]ने [illegible] [illegible]ा [illegible] [illegible] [illegible]ने [illegible] [illegible]ने [illegible] [illegible].

३) [illegible] नि[illegible]ा [illegible] [illegible] [illegible]ा [illegible] [illegible]ा. [illegible]न [illegible] [illegible] [illegible] [illegible] [illegible].

४) [illegible] [illegible] नाग[illegible]ांनी [illegible]ा [illegible] नग[illegible] [illegible]ा [illegible]. [illegible] रा[illegible] उ[illegible] रा[illegible] [illegible]ा २ [illegible]र [illegible]ा[illegible] [illegible] [illegible] [illegible] त[illegible] [illegible] [illegible]ांना [illegible]ा [illegible] [illegible] [illegible].

५) [illegible]रात[illegible] [illegible] [illegible] [illegible] व[illegible]र उ[illegible] [illegible], रो[illegible] र[illegible] [illegible] [illegible], [illegible] व[illegible]र[illegible] प्र[illegible] [illegible], [illegible] उत[illegible] [illegible] [illegible], [illegible], [illegible] [illegible] [illegible] [illegible].

[illegible]) [illegible] नि[illegible]ा [illegible] [illegible] [illegible] [illegible]ना [illegible]ा [illegible] [illegible]ुरांना [illegible]र [illegible], र[illegible], [illegible] [illegible], [illegible] [illegible]ा [illegible] [illegible] [illegible] [illegible]न उ[illegible] नाही. [illegible] [illegible]री [illegible] [illegible] [illegible] [illegible] [illegible] त[illegible] [illegible] [illegible] [illegible] व[illegible]र [illegible] [illegible] [illegible].

[illegible]ा प्र[illegible]रे [illegible]ा [illegible] [illegible], [illegible] [illegible] [illegible]. [illegible] [illegible]ांना [illegible] त्र[illegible] [illegible]ा [illegible] [illegible] नि[illegible] [illegible]ांनी स[illegible] [illegible] [illegible] [illegible] [illegible]न [illegible] [illegible] [illegible].

[illegible] : [illegible], [illegible] [illegible] [illegible] [illegible] [illegible] [illegible] [illegible] नव[illegible] नो[illegible] [illegible] [illegible] : [illegible] [illegible] [illegible] [illegible] नाही. [illegible] व[illegible] [illegible] [illegible]. [illegible] [illegible] [illegible] [illegible] [illegible] [illegible] [illegible] [illegible]!

[illegible]न : [illegible] [illegible] नो[illegible] नि[illegible] [illegible] प्र[illegible] [illegible] [illegible] [illegible] [illegible], [illegible] नो[illegible], त[illegible] [illegible] [illegible] [illegible] [illegible] [illegible] [illegible] [

[illegible] : [illegible]

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[illegible] [illegible]ने ८ नोव्[illegible] २०१[illegible] रोजी रात्री[illegible] ५०० [illegible] १००० [illegible] नोटा [illegible]नि[illegible] [illegible]ले[illegible]. [illegible] [illegible] [illegible]

[illegible] [illegible]वन [illegible] [illegible] [illegible]५ [illegible] ‘[illegible] [illegible] [illegible], [illegible] [illegible] [illegible] रो[illegible] व[illegible]र [illegible] [illegible]. [illegible] स[illegible] [illegible]नी [illegible] [illegible] त[illegible] [illegible]रने [illegible]त[illegible] स[illegible] [illegible]नी [illegible] [illegible]. [illegible] १०० [illegible] [illegible] [illegible]न [illegible]. त[illegible] [illegible] २५ [illegible] स[illegible]न [illegible]. [illegible] [illegible]ने [illegible]-[illegible], [illegible]रने[illegible], [illegible].[illegible] [illegible]ने [illegible] रो[illegible] व[illegible]र [illegible]. त[illegible] [illegible]रने [illegible], रेल[illegible] स[illegible]न, [illegible] [illegible] [illegible] [illegible]-[illegible] [illegible] [illegible]. [illegible]न [illegible] [illegible]रने[illegible] [illegible] [illegible]. [illegible] ३५ [illegible] [illegible]र [illegible]न (ग[illegible]) [illegible] [illegible] [illegible] [illegible]ने [illegible] [illegible] (ग[illegible]) ने [illegible] व[illegible]र रो[illegible] [illegible] [illegible]. [illegible] [illegible] [illegible] [illegible] [illegible] [illegible]ने रो[illegible] व[illegible]र [illegible] [illegible]. ३५ [illegible] [illegible] [illegible] [illegible] [illegible]. [illegible] [illegible] [illegible] [illegible]ने [illegible] [illegible] [illegible]ने रो[illegible] व[illegible]र [illegible] [illegible]. [illegible] उत्त[illegible] [illegible]

[illegible] [illegible] [illegible] [illegible]र [illegible] [illegible] [illegible] [illegible]वन [illegible] [illegible] म[illegible] [illegible]र [illegible]. रो[illegible] [illegible] व[illegible]र[illegible] नो[illegible] [illegible] [illegible] [illegible] [illegible] [

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Change : Hard, Messay & Gorgeous

Polkar Seema
M.A.S.Y. English

YOUARENOWHERE...!

These capital working if we seperate and read it as a sentence, we will come to know that a single alphabets position may change the whole meaning.... likewise in a first glance it is like, "You are no where", but it has also other perspective as "You are now here...!" Yes... It is a perspective which makes a huge DIFFERENCE.

Now see being an Indian I feel that we have history of surprise packges... Didn't get...?? Alright let me clear it as follows.... See 15th August 1947 midnight - A desirable surprise after long struggle gifted to us that is FREEDOM. And the second 7th November 2016 - An unexpectable, shocking, somehow confusing but essintial gift was waiting to hug us.... Right you are there.... It is a 'Demonetisation'. Demonitisation means, 'Discontinuity of the said currency i.e. Rs. 500 and Rs. 1000 notes from circulation and replaced it with new currency.'

The Government of India declared demonetisation of Rs. 500 and Rs. 1000 currency notes from 8th November 2016. Since 8th November upto 31st January near about 84 days.... In these days we have seen and experienced many up and downs in not only Economical, Political sectors but more on social sector. And it was obvious...! Because as per the law of nature...

"Where There Is An Action
It Has Obvious Recation...!"

And also every action has it's Cause-Effect relationship. And demonetisation also was not exception to it. When we pip into demonetisation therefore what was the main objective behinding demonetizing Rs. 500 and Rs. 1000 note from currency of India? Yes there are some primary and secondary objectives behind it. The primary objectives are like Eliminating fake currency, surgical strike against black money, corruption and disrupting terror

and criminal activities.

On other hand secondary objectives are, turning India into a cashless economy, enabling growth in bank credit. These were the main objective behind demonetizing said currency. Many scholars welcome or appreciate Prime Minister Narendra Modi, some people expressed their disagreeness behind it and so on... Thousand of opinions, twits were ther... But finally the decision implemented with flying colours. It had a great impact of this move of the central government on Indian society and economy.

Demonetization has created the need for an alternation to cost. This gives an opportunity for India to become a cashless economy. Transferring funds through cashless methods would essentially entail the use of plastic money i.e. credit / debit cards. This shift towards a cashless economy is desirable for the economy for various reasons.

1. Curbing Black Money :

It is easier to keep a trail of transaction when money is exchanged online. If all activities are routed through banks, the problem of black money can be reduced to a great extent if not eliminated as Government will have access to all available banking information. Counterfeiting of notes, black economy and tax evasion are some of the illicit activities of the economy that a cashless economy can curb. Electronic payment can easily be tracked and no transaction will thus go unnoticed. Further if the Government does notice fraudulent financial behaviour, it can block or freeze accounts stopping the activity in its tracks.

2. Drop In Production Cost of Bank Notes:

As of 2014 the cost of cash operations in India was Rs. 21,000 Cr. annually (2014 study by Tufts University, The Cost of Cash in India). A cashless industry will drastically decrease the said cost of producing notes and coins. The wastage of torn / damaged notes will also be curbed. The Government will save trillions of rupees once currency operations are reduced and this will add to the current GDP.

3. Growth In Financial Inclusion :

The surge in bank accounts, credit / debit cards and digital wallets has only been seen in metropolitan areas. In the long run, however limited cash flow will push digital payment methods into rural areas thereby creating a utopian situation of the cashless transaction for

the entire nation.

4. Simplified Payments :

The ease that come with using Digital payment method is unparalleled. With transactions becoming quicker and simpler to carry out and track, there will be less friction in the economy. It also save time. It makes the smooth functioning of economy. And one of the crucial point it will bring stronger accountability and transparency into the system.

Where whole India were busy in demonetization discussing regarding cashless society therefore village like Akodara, 60 miles from nothern city of Ahmedabad into the limelight, well known as First Digital Cashless Village. Most of the 12,000 people living in Akodara buy everything from wheat to potato chips through mobile banking and have little to worry about when it comes to the demonetization.

No matter demonetization has brought with it an inevitable slowdown, but act could be the start of New-Economy... And it is changing face of INDIA....! And yes it always says that,

"All Changes are hard to first...
Messy in the Middle...
And Gorgeous at the End...!

■ ■

Demonetization & It's Impact's on Indian Economy

Dayal Khandu
M.A.English II

"Demonetization is the act of stripping a currency unit of it's status as a legal tender."

In a '40' (forty) minutes long speech Prime Minister Narendra Modi announced the demonetization of existing notes of Rs. 500 and Rs. 1000 during a television address. He announced that the notes of Rs. 500 and Rs. 1000 will not be legal tender from 8th November 2016 onwards and it will be just worthless pieces of paper.

Prime Minister Narendra Modi also urged people to join this 'Mahayojna', the ills of corruption.

What is the Demonetization of currency?

Demonetization means that Reserve Bank of India has withdrawn the old Rs. 500 and Rs. 1000 notes as a official mode of payment.

According to Investopedia "Demonetization is the act of stripping a currency unit of its status as legal tender."

What are the reasons behind this move?

1. To tackle the black money in the economy.
2. To lower the cash circulation in the country which is directly related to corruption in our country, according to PM Narendra Modi.
3. To eliminate fake currency and dodgy funds which have been used by terror groups to fund terrorism in India.
4. The move is estimated to scoop out more than Rs. 5 Lakhs crore black money from the economy. According to Baba Ramdev.

Who needs to worry?

1. Honest taxpayers need not to worry about it. Even if you have Rs. 10 Lakhs as cash with you and you can prove it's legitimacy so, you don't need to worry.
2. The surprise move by government is a disaster for people who have accumulated Lakhs and Crores of unaccounted cash under their pillows and mattresses.

What experts thinks?

1. Almost all the stalwarts of the banking sector including Deepak Parekh (HDFC Chairman), Chanda Kocchar think that the move will help curb black money in the economy.
2. According to MD & CEO ICICI bank Chanda Kocchar, this move will definitely bring about a whole amount of transition to no cash or low cash kind of transactions.
3. Narayan Murthy, founder of the Infosys, welcomed the government move in its fight against corruption. Murthy also added that the dishonest will have to suffer, absolutely that is the right thing.

Impacts of demonetization of Indian economy :

Demonetization technically is a liquidity shock, a sudden stop in terms of currency availability. It creates a situation where lack of currencies jams consumptions, investment, production employment etc. In this context, the exercise may produce following short term / long term / consumtion / investment impacts on Indian economy. The intensity of demonetization effects crearly depends upon the duration of

the liquidity shocks. Following are some prominent impacts.

1. Demonitization is not a big disaster like global banking sector crisis of 2007; but at the same time, it will act as a liquidity shock that disturbs economics activities.

2. Liquidity crunch (short term effect):

Liquidity shock means people are not able to get sufficient volume of popular denomination especially Rs. 500. This currency unit is the favourable denomination in daily life. It constituted to nearly 49% of the previous currency supply in terms of value. Higher the time required to resupply Rs. 500 notes, higher will be the duration of the liquidity crunch. Current reports indicate that all security printing press can print only 2000 million units of Rs. 500 notes by the end of this year. Nearly 16000 million Rs. 500 notes were in circulation as on end March 2016. Some portion of this were filled by the new Rs. 2000 notes. Towards end of March approximately 10,000 million units will be printed and replaced. All these indicate that currency crunch will be in our economy for the next four months.

3. Welfare loss for the currency using population :

Most active segments of the population who constitute the base of the pyramid uses currency to meet their transactions. The daily wage earners, other labourers, small traders etc. who reside out of the formal economy uses cash frequently. These sections swill lose income in the absence of liquid cash. Cash stringency will compel firms to reduce labour cost and thus reduces income to the poor working class.

There would be a trickle up effect of the liquidity chaos to the higher income people with time.

4. Consumption would be hit :

When liquidity shortage stikes, it is consumption that is going to be adversely affected firt.

Consumption - Production - Employment - Growth - Tax Revenue.

5. Loss of Growth Momentum :

India risks its position of being the fastest gworing largest economy reduced consumption, income, investment etc. may reduce India's GDP growth as the liquidity impact itself may last three-four months.

6. Impact on bank deposits and interests rate :

Deposite in the short term may rise, but in the long term, it's effect will come down. The savings with the banks are actually liquid cash people stored. It is difficult to assume that such ready cash once stored in their hands will be put into savings for a long term. They saved this money into banks just to

convert the old notes into new notes.

7. Impact on counterfeit currency :

The real impact will be on counterfeit/fake currency as its circulation will be checked after this exercise. Demonetization as a cleaning exercise may produce several good things in the economy. At the same time, it creates unavoidable income and welfare losses to the poor sections of the society who gets income based on their daily work and those who doesn't have the digital transaction culture. Overall economic activities will be dampened in the short term. But the unmeasurable benefits of having more transparency and reduced volume of black money activities can be pointed as long term benefits.

■ ■

Cashless Society

Gutte Jayshri Pandhari

M.A.English II

The term "Cashless Society" does not refer to a society without currency, it refers to a society where all currency are digital. Cashless economy is a system where flow of cash or physical currency is non existent and all monetary transactions are done electronically via internet enabled banking or wallets and debits or credit cards, at most abolishing or at times reducing physical presence between two transacting parties.

Prime Minister Narendra Modi was launched the currency ban exercise on 8th November 2016. It was a "shock and awe" action that was originally described as a war against illicit wealth and black money. Demonetization exercise is now being desperately positioned as a move for India to become a "cashless society". Demonetization is now no longer a "war on black money"

but a “war on all cash” with “short term pain for long term gains.”

Advantages of Cashless economy in India :

- Economic benefits is increase in tax compliance and decrease in money transactions as more and more enterprises begin to integrate digital payments into their business.
- Reduction in money idling.
- Much accurate data shall be improve GDP and GNP calculation.
- Ecological benefits is a less use of paper, plastic, documentations, cheques and receipts etc. Lesser movement of individual and cash means lesser fuel consumption.
- As per individual benefits reduced transaction time, shortened queues, no cash-flow worries during holidays or strikes, safety of an individual. Minimal cash handling and thus lesser crimes.
-If a cashless economy we can view history of our expenses easily and manage our budget smartly.

Disadvantages :

There are very few disadvantages of the cashless society.

- Customers must need have the hardware or e-wallets that operates in their own language.
- If a cashless transactions hackers have chance to hack coputers.
- Uneducated people they can’t able to pay cashless money.

A few disadvantages but most of the advantages of the ‘cashless society’. But in Indian Economy cashless transaction accounts to only 5% because lack of universal banking, literacy and digital illiteracy, lesser internet penetration. Aversion to electronic transaction due to of fear of cyber fraud etc.

I think if a full transition to digital payments economy happens in the right manner it will rebuild the reputation of India legal system as being consistent and predictable. Digital India is a programme to prepare India for a knowledge future. The focus is on being Transformative – To realize Information Technology + Indian Talent + India Tomorrow.

■ ■

Historical Change in Economical world...!

Dalal Swapnali

M.A.F.Y.

BaBa Black Money
Have You Any Fool?
Yes Sir, Yes Sir
Three Bags, Cool !
One for the dustbin
One for the brain
And, one for the chaiwala
Who holds the country rein....

Its funny but it's a present favorite rhymes of some Indians who affected by Narendra Modi's decision.

Our Prime Minister Narendra Modi shocked us all with his announcement of currency ban. While there has been a mixed reception of his bold move the ripples it has caused is undeniable. The question on every one's mind is how this move will really help to control parallel economy in the long run, perhaps a look into the past will help predict the future? The Indian government is not a novice when it comes to demonetization for it has already been implemented twice in the past.

It was in 1934 that high demonetization currency was first introduced in India. Find the first currency ban occurred in 1946 when the government with drew Rs. 1000 and Rs. 10000 from circulation.

Narendra Modi's currency ban may not have been the first the country has seen, but it is definitely the first that has caused such a stir. While the previous demonetisation act affected only the privileges few. Modi's currency ban in contrast has been barely felt by the privileged few with access to online payment methods. Black money hoarders on the other hand, are feeling the heat. But, the role that this currency ban will play in the future of corruption control is yet to be seen.

Modi's master stroke to demonetise 500 and 1000 rupee notes is not only historic, many have applauded this decision and are hoping to see an all new India real soon, and some have called it a draconian decision. Prime Minister Narendra Modi, has expressed his views on moving towards a cashless

his views on moving towards a cashless society for betterment of Indian economy and encouraged people of India, to use cashless transaction, consider mobile phone usage as wallet and a bank. Greater usage of digital payments will save trillions of rupees for the Indian economy as it will help bring down the cost of cash, according to a report by payments company visa Inc. Titled 'Accelerating the growth of digital payments in India - A five year outlook.'

Yes, common people are affected but government itself accepted that and assured us that it will be alied when sufficient currency is available in the economy.

Whether demonetization will benefit or not it will be seen visibly but reversing this scheme will be disastrous any way it is done we can't change the clock let's hope for the best...

As a citizen of country, I respect the decision of our PM and I support it not blindly but, it always said that,

Let us not seek the Republican answer or the Democratic answer,
but the right answer
let us not seek to
fix the blame for the past
Let us accept our own
responsibility for the future.

-John F. Kennedy

■ ■

What an Idea Sirji...!

Dalal Sneha Mahadev

M.A.S.Y.

You can deposits your Rs. 500/1000 notes in following banks even after 31st December without fine and limit-

1) Bank of Kaveri
2) Bank of Tungbhadra
3) Bank of Krishna
4) Bank of Godavari

without waiting in Q....

When at first I read it I just take it like joke. But when I listened about the decision of Prime Minister Narendra Modi's 'currency ban' then I understand the proper punch of this message.

Trying to make India cashless is akin to putting a bullock cart in a F1 race,

and whipping the driver because, he's too slow. It's not my passive attitude towards this decision. But it's a present situation in India. For example, Vijay Mallya must be the happiest person this time. Got officially bankrupt before this Rs 500/1000 ban. Nothing to exchange.

In last some days lot of Indian and global leaders have praised demonetization as a good idea for medium - long term growth in India. I think the big challenge has been that of implementation. Why should all the burden lie in the government shouldn't all of us as citizens have a role to plays. To educate others on digital payments, to take our household help to bank and open their accounts, to convince our parents, relatives to have all transactions in 'white' and pay taxes in full. It always said that-

"Change is not give always,
You must bring the change"

I'm also agree that this decision have some disadvantages but we all must accept one thing that one match box can be burn the house as well as spread the light in the house, how to use it, it's totally depend upon you. And specially as a citizens of India we should try to support the government.

A cashless society would be a disaster for India. Here's why one a fully cashless society would mean the end of privacy. There would be a digital trail of every action you take through your purchases and transfers. India has no privacy laws, and data protection is also a big worry - every week we hear stories of some big hacking or the other. But I think it's not big issue as compare with corruption in India.

Imagin when every Sabjiwala, Doodhwala can use digital payments and people can no longer use digital payments and people can no longer use cash transactions as a way of massive tax evasion, what all benefits can accure to the country. It just 50% of total population goes on cashless it's far better than the current scenario and reduce lot of corruption from the market. So, we should try to support this decision because, progress can be made only when someone takes up a problem and solves it - not just talk about it.

It's true that this decision is quite shocking to all of us but after the announcement came in November 8, there is sudden surge in google search typing, 'How to convert black money to white in India?' And all people of India salutes to Modiji and say-

"What an idea Sirji...."

■ ■

Come! Let's Move Towards Cashless Economy

Shitole Archana Yogiraj

M.A.S.Y.

Recently RBI has unveiled a document - "payments and settlement system's in India : Vision 2018" - setting out a plan to encourage electronic payments and to enable India to move towards a cashless society or economy in the medium and log term.

Now the question is that, What is cashless society? The cashless society means it is the economy in which all the transactions are done using cards or digital means. The circulation of physical currency is minimal. India uses too much cash for transactions. The ratio of cash to gross domestic product is one of the highest in the world - 12.47% in 2014, compared with 9.47% in China or 4% in Brazil. Less that 5% of all payments happen electronically. The number of currency notes in circulation is also far higher than other large economies. India had 76.47 billion currency notes in circulation in 2012-13 compared with 34.5 billion in the US. Some studies shows that cash dominates even in malls, which are visited by people who are likely to have credit cards, so it is no surprise that cash dominates in other markets as well.

It is the very big step in favour of cashless society, when our prime minister declared on 8th November 2016, that notes of Rs. 1000 and 500 will be banned. It increases the percentage of cashless transaction and indirectly it help to bring out the hidden black money in our country.

Benefits of cashless society :

Reduced instances of tax avoidance because it is financial institution based economy where transaction trails are left. It will curb generation of black money will reduce real estate prices which inflates the prices of real estate markets.

There will be greater efficiency in welfare programmes as money is transferred directly into the accounts

of recipients. Thus the money once is transferred directly into a beneficiary's bank account the entire process becomes transparent. Payments can be easily traced and collected, and corruption will automatically drop, so people will no longer have to pay to collect what is rightfully theirs.

One among the seven notes is supposed to be fake, which has huge negative impact on economy, by going cashless, that can be avoided. Hygiene-soiled, tobacco stained notes full of germs are a norm in India. There are many such incidents in our life where we knowingly or unknowingly give and take germs in the form of Rupee notes, this could be avoided if we move towards cashless.

The transaction will become speedy and satisfactory for the customers, no delays and queues, no interaction with bank-staff required.

An increased use of credit cards instead of cash would primarily enable a more detailed record place in the society, allowing more transparency in business operations and money transfers.

Because of cashless economy, the people who are still unknown about the computer education, will understand the importance of computer education and they will turn to take the computer education and the society will become cashless as well as computer educated.

As there are so many advantages of cashless economy, we have to face some difficulties also, because presently face difficulties in making electronic payment even in metro cities because of poor network. Second, as one of the biggest beneficiaries of this transition, banks and related service providers will have to constantly invest in technology in order to improve security and ease of transaction. People will only shift when it's easier, certain and safe to make cashless transactions.

So, as every coin has two sides, likewise the cashless society has also the advantages and disadvantages but, in ratio I think the advantages are more. Because of the cashless society, our system will become more transparent and efficient. At least a little start had took place and in some of next years it will become a big tree of cashless society.

■ ■

Cashless Society

Meer Neha Irshad Ali

M.A.F.Y.

A cashless society describes on economic state where by financial transaction are not conducted with money in the form of physical bank notes or coins, but rather through the transfer of digital information (usually an electronic representation of money) between the transacting parties. Cashless society have existed, based on barter and methods of exchange, and cashless transaction have also become possible using digital currencies such as bitcoin however this article discusses and focuses on the term "cashless society" in the sense of a move towards and implication of society where cash is replaced by its digital equivalent - in other words, legal tender (money) exists, is recorded and is exchanged only in electronic digital form.

Such a concept has been discussed widely, particularly because the world is experiencing a rapid and increasing use of digital methods of recording, managing, and exchanging money, in commerce, investment and daily life in many parts of the world and transactions which would historically have been undertaken electronically. Some countries now set limits on transaction and transaction value for which non electronic payment may be legally used. The trend towards use of non-cash transaction and settlement began in daily life during the 1990's when electronic banking became popular by the the 2010's digital payment methods were wide spread in many countries, with examples including intermediaries such as payPal, digital wallets systems operated by companies like Apple, contactless and NFC payments by electronic card or smart phone and electronic bills and banking all in widespread use.

By the 2010's cash had become actively disfavoured in some kinds of transaction which would historically

have been very ordinary to pay with physical tender, larger cash amounts where in some situations treated with suspicion, due to its versatility and case of use in money laundering and financing of terrorism, and actively prohibited by some suppliers and retailers, to the point of coining the expression of "war on cash".

By 2016 in the UK it is now reported that 1 in 7 people no longer. It has also been described as a highly controversial and at time a 'sinister' or 'creepy' move, since such a move would be both potentially useful and potentially socially dangerous, with wide spread implications for society. It has potential to be very helpful for central governments and economies, in the context of global negative inflation and quantative easing and central control of the money supply. Carrier or use cash also transfers complete control of transactions, interest and individual use of money and information about these to the nation state and third party providers, since the individual can not avoid their money being held in an external system capable of regulation and control. While helpful to the global economy and to the fight against crime and terrorism, many concerns have been raised over 'dangerous' unintended consequences. It would mean that negative interest rates can be fully enforced and money could be controlled in great detail.

For example, some kinds of money might be set to 'expire' and be worthless if not spent in specific ways or by specific times or to devalue gradually. It also makes individual incomes and transactions, accessible to any party able to access the records - either legitimately (police and tax related) or not (hackers and persons with access to the relevant data) and in this way it facilitates population surveillance. It means that groups, individuals and causes could be deprived of cash by simple expedient of preventing their access to cashless transaction media.

Cashless Society is a good idea:

India as a cashless society would not be India's Prime Minister Narendra Modi, has begun to take the idea of demonetization too far. For he's taking the practice of demonetization rather further, to the idea of a cashless society, rather than one just less dependent upon cash. This is in my view, taking a good idea thing too far. For what cash does, in moderation of course is frees us from the rigid imposition of the law, and I take it to be a basic idea of the good

society that there be the law, yes but that there be if not a blindness to it then a certain short sightedness. A country in which every desire of the bureaucracy were fully imposed upon the populace would not in my mind be a good, liberal nor happy one.

Thus I think this is not a good idea :

"Our dream is that there should be cashless society. This is correct that 100% cashless society is never possible. But we can make a start with less-cash society then cashless society will not be a far-off destination." Modi said in his monthly 'Man ki Baat' address, appealing to youth to teach 10 families daily on how they could do cashless transaction through mobile apps, moible banking and debit / credit cards.

It's long been a dream of a certain type, that cashless society. If all transactions are electronic then all transactions can be chased, can be recorded, checked. Thus it will be possible to monitor what every one is doing, in detail. That's not a power I would want to offer the state-much too much like Bentham's panopticon for my liking. Addressing the role the youth have in the transition to a 'cashless society' he said, "your father or mother or elder brother at home may not about these things. But you know how to book train tickets online, you know how to buy things online. You can tell not just your family members, but also small businesses the benefits of digital payments."

Where people use such electronic for their convenience then that is just fine of course. I am a liberal, after all, what people what to do is what people get to do. What worries is the control that an entirely cashless society will offer. Perhaps the current government of India, the current government of anywhere, will not take advantage of such powers. But I think history shows us that any power will be abused by at least some one at sometime.

However, we've also got that freedom and liberty thing to think about. Yes, obviously, people shouldn't break the law and all that but given the legal burdens and restrictions we all do labour under there has to be a certain amount of ignoring some of those laws. No one would really want, say jay walking to be turned into a strictly and comprehensively enforced. We do want the murder laws to be strictly enforced and in between we'd like a bit of give and take. Cash allows that, produces that give and take in economics arrangements. A cashless

society, one in which the government could track each and every details of every transaction, would not be a free, liberal nor happy one. So cash might be inefficient in governmental terms, might at the margin even be inefficient in economic terms. But it gives us the people more freedom of action.

In the end I'm approaching that most common of all economic answer : it depends. India was i think, where the use of cash was leading to the mass of people regarding the system as unfairly biased. Thus a less cash society should be welcomed. But a cashless society would be to swing too far the other way, increase the powers of the state to an unwelcome level. Thus is not a desirable goal at all.

■ ■

Indian Cashless Society : Advantages, Challenges and Recommendations

Pawar Rohini Vijaykumar

M.A. English

In this article we will explain what cashless economy is what are the major advantage of cashless economy and what challenges India will face in moving towards a cashless economy.

India continues to be driven by the use of cashless than 5% of all payment happen electronically however about the finance minister in 2016 budget speech talked about the idea of making India cashless society, with the aim of curbing the flow of black money.

1. Increase Branches of the Banks in Rural and Remote Area :

A cashless economy is one in which all the transactions are done using cards or digital means. The circulation of physical currency is minimal India use too much cash for transactions. The ratio of cash to gross domestic product

is one of the highest in the world 12.42% in 2014 compared with 9:47% in China or 4% in Brazil.

Some studies show that cash dominates even in malls which are visited by people who are likely to have credit cards so it is no surprise that cash dominates in other markets as well.

2. Computer Literacy :

The biggest challenge in communication today is not a lack of media, but the task of reaching people especially in rural areas. The reach of technology is still stunted in india and reducing the digital divide is what world computer literacy day celebrated on December 2 is all about managing director of the Maharashtra Knowledge Corporation Limited.

Availability connection and financial literacy. Though bank accounts have been opened through Jan Dhan Yojna most of them are lying unoperational unless people start operating bank accounts cashless economy is not possible.

3. Internet Facility in Rural and Remote Area :

21st century belong to the 'Era of Web' information as internet is backbone for every accept of life. Understanding the need and importance of Internet facility in rural remote area.

Here at 'Jet Spot' we specialize in the installation of rural and remote internet services. There is also vested interest in not moving towards cashless economy.

4. Problems of Lacking :

The cashless society is being sold as more convenient method of payment and method of preventing crimes all the way from the robbery of cash from an individual to the extent of money laundering among crime syndicates and cash stockpiling at home by corrupt government office.

The move to use electronic cash in an ironically termed society dubbed "Indian cashless society advantages & challenges - problems of lacking there are mass issues that include, security privacy, crime and computerisation.

The Reserve Bank of India too will have to come to terms with few cashless problems from figuring out what digital payment across borders means for its capital of payment affect key monetary variables such as velocity of money.

■ ■

History of Demonetization in India

Dongare Rahul Shivaji
B.A.S.Y.

Dr. B. R. Ambedkar said in his thesis, "The problem of Indian Rupee" the notes should be changed demonetized after every ten years to curb the means of corruption and black money.

First of all demonetization is not new.

Meaning of demonetization :

Demonetization is the act of stripping a currency unit of its status as legal tender. Demonetization is necessary whenever there is a change of national currency must be retired and replaced with a new currency. To officially stops using particular notes or coins or particular currency.

in the French were the first to use the word demonetize in the years ago between 1850-55. After this word many countries are used and the policy with immense restriction and discomfort, for it distrupts economics and population at large.

India has demonetization before Independence in 1946. After India independent two times in 1978 and 2016.

In the first time Indian economy demonetized on 12th January 1946. In this time the measure did not succeed as by the end of 1947. Indian economy in 1946 demonetization steps taken from a motivation by Government other countries France, Belgium and United Kingdom. That time in Indian economy the exchange of Rs. 143 crore money was replaced by new notes of lower demonetization of Rs. 135 crore only 9 crore rupees are demonetized. That time 500, 1000 and 10000 rupees notes are demonetize but after some year 10000 rupees note was again launched in Indian currency. 12th January 1946 demonetization announced by the Reserve Bank of India.

India in the second time 1978 non-congress government by Morarji Desai leading the Janta Party coalition

government had again demonetized bank notes. The finance minister H. M. Patel in his budget speech on 28th February 1987 remarked. The demonetization date 16th January 1978 announced by the Reserve Bank of India. 9 AM on the All India Radio. This time India demonetized many causes of Indian economy faced by to curb the black money means and make comeback from the previous Prime Minister Indira Gandhi Emergency period in India. The Janta Party demonetized Indian currency and starting refresh for the Indian economy. This time 1000 and 5000 and 10000 rupee notes are demonetized. The higher demonetization notes were only 15% of the total currency at that relevant time 1978.

In the 2012 the Central Board of Direct taxes has recommended against demonetization may not be a solution for tackling black money or economy which is largely held in the form of Benami Properties, bullion and jewellery. Indian economy 7th largest economy of the world is moving many spots.

After the India independent in Indian economic two time demonetization in 1978 and 2016. Indian Prime Minister Narendra Modi 8th November 2016 at night 8 PM in his speech declared the demonetized the Rs. 500 and 1000 bank notes of Mahatma Gandhi series. Modi demonetized India's two largest currencies. Rs. 1000 note was release in 2000 to cater the demand high value transaction but we were struck with 1000 in 2016. This situation is very dangerous whose people a lot of money illegally. The steps is very nice because many causes are that condition. Rs. 500 and Rs. 1000 notes 86% in currency.

The notes demonetized 500 and 1000 causes the main objective this move was to curb the black money corruption and fake money fight to the tax evasion eliminate black money gotten from money laundering and terrorist financing activities and promote cashless economy.

Indian stock market is currently trying to factor in three major events that many actually acts as a major catalyst for the future growth of the economy. Factors demonetization notes implementation of the GST and global economics.

■ ■

Demonetization

Kale Pooja Pandit
M.A. English - I

Demonetization is a hard process to activate it to any government. Any government can't implement this project easily in country. Because it process have a lot difficulties which country will face. When this project start in country by the present government then our society in fact all country face to significant problem that is financial. People don't have expenditure power. They can't purchase luxurious things. Like this all problems creates from demonetization. But this project take many advantages to us.

We can take present Govt. example of Narendra Modi. He announced demonetization project in country at 8th Nov. 2016. As like people are facing a lot problems. Modi canceled the notes of high cost Rs. 1000 and Rs. 500.

But if we face some problems for the progress our country then we should accept any progress from the present government. Because every thing (project) have two side - advantages and disadvantages. If we will face some problems for some days then definitely we get a huge benefits from this demonetization project. In front of this demonetization problems these problems will be very small pale. "When we take bitter medicine then we gets benefits soon." Similarly Narendra Modi took this bitter medicine of demonetization to all countries people.

This project government to pretend black money. When black money increases in country then government use this fluent arms against this. It cancel the notes of high cost from economy. As a effect people (rich/ corrupted) can't store their black money in low cost notes like 50, 100 etc.

Definition :

We can give the definition of demonetization as follows :

"Cancel the note of high cost by

the present government from economy system to control the black money in country."

Follows table shows demonetization from freedom in fact before freedom. It happened many time.

Year		Notes
1946	-	1000 and 10000 rupee notes are canceled.
1954	-	1000, 5000, 10000 rupee notes bring again in economy system.
1978	-	1000, 5000 & 10000 notes canceled.
2000	-	1000 rupee note return in economy.
8th Nov. 2016		500 and 1000 notes are canceled and brought 2000 and 500 rupee notes in economic system.

Advantages of demonetization

1. Uncounted Black Money is Negated :

All those rich people who saved a lot property by cheating tax to the government had to loose their uncountable money due to demonetization. These people had stored their money in the form of 500 and 1000 bills. But now these bills are like just a piece of paper. Although people who have there money in foreign banks are not effected. This demonetization sure brings lot of benefits to the government in bringing the huge uncountable amount stored as black money.

2. Fake Currency Have no Value :

Everybody may have come across a take bill of 500 and 1000 sure India. Fake currency coming into the form rival counties or terror organizations have took its toll on the development the currency. But now due to demonetization all the fake 500 and 1000 notes which are floating in countries economy are as waste as the real notes and this surely will help the country in economic development.

3. Anti Social Organization Have No Money :

All anti-social organizations who had their funding with the old notes. Due to demonetization these organizations have to face a lot of funding problems. They have surrendered, in fact, we can notice few organizations have already surrender this a huge advantages of demonetization to government.

4. Feel of Change In The Country :

The feel of something is changing the because the government is doing something good for the country. It is a huge thing for the people of nation. Although it will hurting lower people

as well. But surely it will be normal soon. When people think of the long term benefit surely does not matter. Hope this change helps us grow strong economically. Make people fell proud for electing the government which brought the change.

5. Party Funds for Elections Reduced :

As the country is aware of all the things in the system are politicians alone. Even the underserved can rule us with the money power. He had the big business giants who used to fund them are also effected with demonetization. Now the funding sustaintially reducess and the changes for the deserving surely increase.

Disadvantages of Demonetization :

1. Public Inconvenience :

Public inconvenience is the major disadvantage of demonetization. Because spend a full day in the banks to withdraw the money from the bank account. The queue in some banks are so large due to that some people fain and some have even died standing for a long time.

2. Reduced Money Circulation :

From this announcement of demonetization everyone have a single 2000 rupee note and it can not transact with in local shops, chickens shops and many other shops. Where swipe machines are absent due to the problems of change. There is severe shortage of 100 rupee notes and with single 2000 rupee note people find it very hard to find change.

3. ATM Calibration Money :

Only 40% of the ATM machines have been calibrated to the new currency while the rest of the ATM machines are still put of order. This creates in queue in ATM machines and the cash gets exhausted within hour.

Opinion (my own) :

I think demonetization process is a beneficial for our country. Why because of that I have discuss already in the follows advantages and disadvantages. If / Althogh this process is hard to activate in country. It have some problems. It gives us huge bunch of advantages there are not for many days. It are just for some days and we have to / must face this problems for our country.

■ ■

Is Cashless Society Possible?

Patil Priyanka R.
M.A. English - II

A cashless society describes an economic state whereby financial transactions are not conducted with money in the form of physical bank notes or coins, but rather through the transfer of digital information between the transacting parties. Cashless societies have existed, based on barter and other methods of exchange and cashless transactions have also become possible using digital currencies such as bitcoin. However, you are move towards and implications of a society where cash is replaced by its digital equivalents in other words legal tender (money) exists is recorded & exchanged only in electronic digital form.

India's Prime Minister Narendra Modi has began to take the idea of demonetization too far. For he's taking the practice of demonetization rather further, to the idea of a cashless society, rather than one just less dependent upon cash. For what cash does, in moderation of course is free us from the rigid imposition of the law. A country in which every desire of the bureaucracy were fully imposed upon the populace would not in my mind he good, liberal nor happy one. Thus I think this is not a good idea; "our dream is that there should be cashless society. This is correct that 100% cashless society is never possible. But we can make a start with less use of cash society. Then cashless society will not be a far off destination. "Modi said in his monthly 'Mann Ki Baat' address and appealed to youth to teach 10 families daily how to do cashless transactions through mobile apps, mobile banking and debit, credit cards."

It's long been a dream of a certain type, that cashless society. If all transactions are electronic then all transactions can be chased, can be recorded, and thus it will be possible to monitor what everyone is doing, in

details. When people use such electronic systems for their convenience then that is just fine of course. I am a liberal, after all, what worries is the control that an entirely cashless society will offer.

India was, with the vast amount of the economy in black money at one end of said spectrum, over the permissible to me at least line. The replacement of the Rs. 500 Rs. 1000 notes thus justifiable. The US and most of Europe is elsewhere on said spectrum, where cash free as from the too tiresome impositions without tending toward that assumption that the entire system is unfair.

So, cash might be inefficient in government terms, might at the margin even be inefficient in economic terms. But it has a value still, in that it gives us, the people, more freedom of action. In the end I'm approaching that most common of all economic answers : it depends. India was, I think, where the use of cash was leading to the mass of people regarding the system as unfairly baised thus a less cash society should be welcomed. But a cashless society would be do swing too far the other way, increase the powers of the state to an unwelcome level. And thus is not a desirable goal at all.

Quite apart from anything else a cashless society would not work even in it's own terms. Sure, we all use government issued money but do recall what money is its a way of keeping track of debts. We used to track such mutual obligations before government provided us with money and we'll no doubt invent another way if government stop doing so. The cashless society, one without government cash, would not therefore be actually a cashless society. Those who played by the rules would be endlessly subject to the irruptions of the state while the scofflaws would not be. Which is rather what we were complaining about before the demonetization campaign, isn't it?

■ ■

Demonetization of Indian Currency

Halse Meghshri Annarao
M.A. English - I

Negative Impact of Demonetization :

Cash Crunch :

Yes, there is a huge cash crunch. As, the small demonetization are accounted to only 14 to 15% of the total currency in the market, more and more small denominations would have been supplied. Assuming that the currency may not be supplied a large number, due to the ideology of digitalizing the currency.

Real Estate :

As demonetization hits real estate industry very badly. People has now got no clarity on how to go ahead in terms of buying a land or a house. Government has to come up with some sort of awareness campaigns about how the future of real estate could be seen. Whether any new laws comes in to picture if customers has to wait or may to ahead and buy them?

Economic Slowdown :

The major industries like real estate, infra, gold etc. have been affected and sales would come down and that impacts the growth of the economy many transactions halt, until the markets gets back to normally. Markets may see a temporary fall and temporary recession. At least a year would be the span to retain the normally. There could be a long term gain.

Corruption at Different Levels :

This step proved that, given a chance, every individual is prone to corruption. Indian banking system is supposed to be one of the most stable, rigid and strongest across the globe. Our banking system is so strong that it could even face and withstand the global recession in 2008. But all that reputation is at stake now. This bold step lead to many banking frauds and illegal transactions across the country. Bankers currency chests and may be a few at RBI played a major role in the frauds post demonetization Police, CBI and IT raids are just seeing shocking and disturbing figures of new currency been supplied illegally also, poor people are prone to corruption. There are huge deposits in **Jan Dhan** accounts. Bank accounts of poor people which shows

even poor people are corrupted and are ready to save the corrupted. So given a chance at least 95% of people are prone to corruption.

There is a famous saying in Telugu, "the one who gets caught doing a mistake is a thief, and the one who doesn't get caught doing the same mistake is a king."

We expect a very serious action with respect to banking frauds as we common people are facing the trouble and can't afford to see things happen this way. But it is the responsibility of the government to take out all the culprits in order to gain the credibility, as it shouldn't be very difficult to track the new currency as it is just a month old.

The New Digital Laws :

A step towards a cashless economy is a great step. But government has to bring in more laws that help people understand about the safety in digital banking. It is the governments responsibility to make people aware about how safe and good the digital banking is. There are high charges now for digital transactions like at POS, Internet Banking etc. which has to come down.

Recalibration of ATM's :

Recalibrating ATM's was not done at a great pace as it has to be done in such critical situations. May be cash crush and recalibration of ATM's are both wontodly done in order get people into digital mode.

Deaths :

Something has to be done with respect to the people who died due to unavailability of cash.

Positive Impact of Demonetization :

Cashless and Digital Economy :

A better step towards Digital India. There are now several to being digital. There are several banks, several digital wallets and new payments banks entering the markets. Aadhar card linkage everywhere could also a game changer.

Interest rates :

There should be a rise in banking interest rates.

Inflation and GDP :

If not poverty elimination at least a difference in the poverty graph has to be seen over a period.

Every individual who are now standing in the queues are to be shown the difference which increase the credibility on such bold steps, and let them be prepared for such kind of decision in future which could be taken in favour of common man.

Terror Financing :

Could be one such factor which could have a great impact.

Great step towards counterfeit currency circulation cut down.

Hope for better society, clean India... Digital India...!!!

■ ■

Dear Modiji

Nikam Dnyaneshwar Govind

B.A.S.Y.

Dear Modiji...
Many people loves you...
but i respect you lot...
you are elected as Prime Minister
and atmosphere being changed
of our nation...
You influence on many countries
to invest under the make in India scheme...
but today I want to ask you that...
what is the change in life of
common man?
Dear Modiji...
you decided to demonetize the
500 & 1000 rupee currency
I thought...
the loving notes will be the
matter of misery...
for corrupt officer...
for corrupt leader and
black money makers...
but it didn't happened...
it becomes the matter of misery
for common man definately...
Dear Modiji...
Every Indian thought that...
demonetization will
reduce black money
but today we can see....
What is the gain...
your many decisions get attached
with patriotism...
but I want to ask...
is it true patriotism?
Dear Modiji...
India saw a number of leaders
in its life span...
But none of them like you
definately...
Dear Modiji...
we dream for the India
where there are no pains... no hunger...
we think... your deeds show
may it is not so longer...
Dear Modiji...
We want our India shining...
with equality every where...
with no hunger every where...
good jobs for younger and
all will happy
and our faith on you...
you will be deserve definately...

Dear Modiji...
Thank you again for your
great work for our nation...

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४) [illegible] : प्रत[illegible] [illegible] स[illegible] [illegible] [illegible] ने[illegible] [illegible]. त[illegible] [illegible] [illegible] [illegible] प्र[illegible]न [illegible] [illegible] [illegible].

५) [illegible] [illegible] [illegible] [illegible] [illegible] नि[illegible]न [illegible] : [illegible] [illegible] प्र[illegible] प्रा. [illegible] [illegible]. [illegible] [illegible] त[illegible]नी [illegible] ९-[illegible]-२०१[illegible] [illegible] ११ [illegible] [illegible] [illegible] ४-९-२०१[illegible] [illegible] १२ [illegible] [illegible] [illegible] [illegible] [illegible]

□ांस्कृतिक विभाग

□□□□□ □□ २०१□-१□ □□□ □□□□□□□□□ □ांस्कृतिक विभागाने □□□□ उज्ज्□□ □ेला □□□ रा□□ □□□□□न □□ □□□□□ □□. विभागाच्या पुढाकाराने □□□□ विभागांनी विभागाच्या पुढे येतात, □□□मुख □शिक्षण विभागाच्या □□□□□□□ पुढे येतात, राष्ट्रीय पुढे येतात सांस्कृतिक □□□□□ □□ □□□□□ □□.

विभागाचे □□□□□ □ांस्कृतिक विभागाचा प्रतिनिधी म्□□ून □□□ पुढे □□ पुढाकाराने □□□रा□ निवडण्□□ □□□.

विभागाच्या □□□□□□□□□□न ‘□□□’ पुढे येतात □□□□□□□□ □□□□□□ उ□□□□□□□ प्राप्त □□. या पुढे येतात □□□ □□□□□□□□ प्रत्येकी ५, विभाग स्तरावरील ५ व तालुका स्तरावरील ५ □□□ □□□ १५ □□□□□□□ प्राप्त □□□. या पुढे येतात □□□□ पुढे, विभाग □□, □□□□ □□□□□□र, स्नेह विभाग व विभागांनी □□□□ □□□□ □र □□□.

□□□□□ □□□ राज्□□□ □□□□□□□□ ‘□□□मुख’ पुढे येतात पुढे □□□, □□□ □□□□□, □□ विभाग, विभाग □□□, □□□□□र विभाग व विभागांनी निवडले □□□. या विभागांनी स□. रा. □. □. विभागाच्या नांवाने □ना □न □□□□□□ विभाग □□□□□ □□□□□ □□□□□ □र □□□□.

मी□□ना, पुढील □□□ □शिक्षण विभागाच्या □□□□□□□ पुढे येतात □□□ २०१□ □□□ □□□ पुढे, □□□ □□□□□, □□ विभाग, □□□□□□□□, □□□□□□ विभाग, □□□□□ उ□□ व विभागांनी निवडले □□न तेथील □□□□ नोंदीचे □□□ पुढे व विभागांने □□□□ (□□□□) विभाग □□□ □□□□□.

□ोल□ूर □□□ ‘विभाग २०१□ व □□□ □□□□ □□□□□□□□ राज्य पुढे येतात पुढे □□□, □□□ □□□□□, □□□□□ विभाग □□ निवडले □□. व राज्य □□□□□□□ पुढे येतात सांस्कृतिक □□□□□□□□□ पुढे □□□ □ने □□□□□ (□□□□) व □□प्रकारचे राज्य □□□□□□□ विभाग □□□□□□□ □□□ □ांस्कृतिक विभागाचे □ □□□□□□□□□ □□□ □□□□न □□.

उ□□□□ □□□□ □□□□□□□□ □□□□ विभाग □□□□ □□□□ □. □□□□□□□□ □□□□, □□□ □. □□□□□ विभाग, □□□ पुढे □□□ □ □□ □□□□□□□ □□ □□□□□ □□□□□, □□□□□□□□□ प्रा□□ □. □. □□. विभाग □उ□प्रा□□ □. □□. □. □. □□□□□□, उ□प्रा□□ विभाग □□□ □□ □□□□ □□□□□□ □□□□ □. □. □. □. □. □□□□, □. □. □. □. पुढे□□, प्रा. □□□ □□□□□, प्रा. □□□□□ □□□□□□र, प्रा. □□□ □□□□□□□ □□□□□□□□□ □□□ प्रश्नांचे □□□□□□□□ □□□□□□□.

प्रा. □□□□ □□शीरा□ □□

□ांस्कृतिक विभाग प्रमुख

राष्ट्रीय [illegible] योजना [illegible] २०१०-११

उच्च [illegible] [illegible] [illegible] [illegible] [illegible] [illegible] [illegible] [illegible] [illegible], तसेच [illegible] [illegible] [illegible] [illegible], [illegible] [illegible] [illegible] [illegible] [illegible] [illegible] [illegible] [illegible]

१०. [illegible] २[illegible] २०१[illegible] रोजी [illegible] [illegible] [illegible]

२[illegible] ५ [illegible] ११ [illegible]नेवारी २०१[illegible]रोजी [illegible] [illegible]वाहनमा [illegible] स[illegible] [illegible]र [illegible]न [illegible] [illegible]र, [illegible] [illegible], [illegible]. [illegible]. [illegible] [illegible] [illegible].

२[illegible] २९ [illegible]नेवारी २०१[illegible]रोजी [illegible] [illegible] [illegible] राष्ट्र [illegible] [illegible] २१ स[illegible]-स[illegible]ांनी [illegible] [illegible].

२८. [illegible] २[illegible]नेवारी २०१[illegible]रोजी प्र[illegible]त [illegible]ानि[illegible] [illegible]रो[illegible] [illegible] [illegible]ारी [illegible] स[illegible] उ[illegible] [illegible].

२९. [illegible] २[illegible]नेवारी २०१[illegible]रोजी [illegible] [illegible]र [illegible]. [illegible]. [illegible] [illegible] [illegible]. [illegible]नाथ प्र[illegible] [illegible]र [illegible]. [illegible]र [illegible] [illegible] (वि.[illegible]) [illegible] [illegible]न स[illegible]ांनी [illegible].

३०. [illegible] [illegible] १२ [illegible]ुलाई २०१[illegible]रोजी [illegible]र [illegible]न [illegible] [illegible]न [illegible] [illegible].

३१. [illegible] [illegible] [illegible]ुलाई २०१[illegible] रोजी [illegible]र [illegible]न [illegible] [illegible] [illegible] [illegible] प्र[illegible] [illegible] [illegible] [illegible] [illegible].

३२. [illegible] [illegible]ुलाई २०१[illegible]रोजी [illegible]न [illegible]न [illegible] [illegible] [illegible] प्र[illegible]र[illegible]र स[illegible]री [illegible] [illegible] [illegible] [illegible].

३३. [illegible] ८ [illegible]ुलाई २०१[illegible]रोजी [illegible]र [illegible]न [illegible] [illegible] [illegible] [illegible] प्रा. [illegible]. [illegible] [illegible] [illegible] व[illegible]न [illegible] [illegible] [illegible].

३४. [illegible] ९ [illegible]ुलाई २०१[illegible]रोजी [illegible]र [illegible]न [illegible] [illegible] [illegible] [illegible] [illegible] (वि[illegible]) [illegible] [illegible].

३५. [illegible] १० [illegible]ुलाई २०१[illegible] रोजी [illegible]र [illegible]न [illegible] [illegible] [illegible] [illegible] [illegible]

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ए.[illegible]सी.[illegible]सी. [illegible]

[illegible] निःप्रतिनिधी [illegible], [illegible] [illegible] राष्ट्रीय छात्र सेना [illegible] [illegible] [illegible] २०१[illegible]-१[illegible] [illegible] [illegible] ५४ [illegible]ना [illegible] [illegible] [illegible] प्रवेश [illegible] [illegible]. त[illegible] 'ए' प्रमाणपत्र [illegible] १० छात्रांना [illegible] 'बी' प्रमाणपत्र [illegible] १[illegible]छात्रांना छात्र [illegible] [illegible]. [illegible] [illegible] [illegible] म[illegible] [illegible] [illegible] [illegible] [illegible] म[illegible] [illegible] [illegible] [illegible]. [illegible] [illegible] [illegible] [illegible].

[illegible] [illegible] २०१[illegible]-१[illegible] [illegible] [illegible], [illegible] [illegible] [illegible] [illegible]

□□□ □□□□य □□□

□□□□□ □□ २०१□-१□ □□□□□□□ □ □□□□ □□ □□□□ □□□□ □□□ □□□□ □□□□ □□□□। □□□□ २१-९-२०१□ □□ □□□ □□□□□ निश्चित निश्चित स्थानों, □□□ □□ □□□□ स्थानों □□□ □□□□ स्थान □□□□। □□□□ □□□□ □□□□□□ □□ □□□□□□ प्रदान □□ उन□ प्रोत्□□□□ □□□□।

□□□□ २१-०१-२०१□ □□ □□. □□□□ □□□ (□□□□□□□ □□□□□□□□, न□□□□) □ □□□□□□ □□□ □□□□ □□□□ □□ उद्घाटन □□□□।

□□ □□□□ उद्घाटन □ □□□□□□ प्रा□□ □□. □□□□□□ □□□□, उ□प्रा□□ □□. □□□□□ □□□□□□□, □नि□□□□□□□□ प्रा□□□□□□ उ□□□, □□□□□ □□□□, प्रा. □□. प्र□□□□□□□, प्रा. □□□□ □□□□, प्रा. □□□□ □□□□□□, प्रा. □□□□ □□□□, प्रा. □□. □□□ □□□, प्रा. प्र□□□ □□, प्रा. □□□□□□ □□□□□ □□□□□ प्राप्त□□□।

प्रा. □□. □□□□□ □ग्र□□
□□□□ □□□□ □□□□

□□□□ □□ल्या□ □□□

प्र□□□□□नुसार □□□ □□□ □□ □□□□□□□□ □□ □□□ स्थान □□□ प्राप्त□ □□ □□□ □□□□ में □□□□रों □□ □□□□□□□□ □ □□□□□□ व□□□□ □□□ □□□ □□□□ □□□□ □□□□ □□□□ □□ □□□□ □□□□। □□□□ २□-८-२०१□ □□ □□. □□□□□ □□□□□ □ □□□□□□□ □□□ □□□ □□□□ □□ उद्घाटन □□□□। □□□□□□□ □ स्थान □□□□□□ □□□□□ □□□□□□ □□□□ □ □□□ '□□□□□ स्थान □□□□□□ □□□□□' □□□□□ □□□□□□□□□□ □□ □□□□□□□ □□ २२-१०-१□□□ □□□□□□□ □□□□□। □□□□□□ □□. □□□□□ □□□□□□ □□□ □□. □□□□□□□ □□□□□ ने □□□□□□□ □□ □□□□□□ □□□□□□□□□□ □□□□।

□□ □□□□ उद्घाटन □ □□□□□□ □□□□ □□□□□□□□□□ □ □□□□□□ प्रा□□□ □□. □□□□□□□ □□□□□, उ□प्रा□□□ □□. □□□□□ □□□□□□□□, □नि□□□□□□□□□□ □ उ□प्रा□□□ □□□□□□ उ□□□□, □□□□□□□ □□□□□□ □□□□□, प्रा. □□□□ □□□□, प्रा. □□□□□ □□□□□, प्रा. □□□□□□, प्रा. प्र□□□ □□ □□□□ □□□□□□ प्राप्त□□□।

प्रा. □□. □□□□□□ □ग्र□□
□□□□□□□□, □□□□ □□□□□ □□□□

शै[illegible] [illegible] २[illegible]१-१[illegible]ये प्रा[illegible]ा[illegible]या [illegible]शो[illegible]ार्या[illegible]ा [illegible]

[illegible].	प्रा[illegible]	[illegible]शो[illegible] [illegible]त्रि[illegible] [illegible]	[illegible] [illegible]त्रा[illegible] [illegible] [illegible] [illegible]				[illegible]त्र [illegible]/ [illegible]य प्र[illegible]	[illegible] [illegible] प्र[illegible]शि[illegible]		प्र[illegible]शि[illegible]		[illegible]ए[illegible] [illegible] [illegible]शो[illegible] [illegible]
			[illegible] स[illegible]ीय	राज्य स[illegible]ीय	रा[illegible]ीय	[illegible]रा[illegible]ीय		[illegible]त्र स[illegible]	[illegible]न्य [illegible] [illegible]	[illegible]	[illegible]	
१.	[illegible]. [illegible]. [illegible] [illegible]म	३	–	–	३	३	४	३	१	–	–	३
२.	[illegible]. [illegible]. [illegible]. [illegible]	–	–	–	१	–	–	–	१	–	–	२
३.	[illegible]. [illegible]. [illegible]. [illegible]र	–	–	–	३	२	३	–	–	–	–	१
४.	[illegible]. [illegible]र. [illegible]. [illegible]र	–	–	–	१	२	२	–	–	–	–	१
५.	[illegible]. [illegible]. व[illegible]. [illegible]	१	–	–	–	–	–	–	–	–	१	२
[illegible]	[illegible]. [illegible]. [illegible]. [illegible]	–	–	–	–	–	–	–	–	–	–	–
[illegible]	[illegible]. [illegible] [illegible]. [illegible]	१	–	–	२	१	–	३	१	१	–	१
८.	[illegible]. [illegible]. [illegible]. [illegible]	२	–	–	२	–	१	२	–	–	–	–
९.	[illegible]. [illegible]. [illegible] [illegible]र	१	–	–	२	–	–	२	–	–	–	–
१०.	प्रा. [illegible]. [illegible]. [illegible]	२	–	–	३	–	–	३	–	–	–	–
११.	[illegible]. [illegible]. [illegible]. [illegible]	१	–	–	५	–	–	४	–	–	–	२
१२.	[illegible]. [illegible]र. [illegible]. [illegible]रि	–	–	–	१	–	–	–	–	–	–	–
१३.	[illegible]. [illegible]. [illegible]. [illegible]	२	–	–	–	–	–	–	–	–	–	–
१४.	प्रा. [illegible]. [illegible]. [illegible]	–	–	–	–	–	–	–	२	–	–	–
१५.	[illegible]. [illegible]. [illegible] [illegible]	–	–	–	२	–	–	–	–	–	–	–
१[illegible]	[illegible]. [illegible]. [illegible]. [illegible]	–	–	–	३	–	–	१	–	–	–	–
१[illegible]	[illegible]. [illegible]. [illegible]र. स[illegible]	–	–	–	–	–	–	–	–	–	–	–
१८.	प्रा. [illegible]. [illegible]र. [illegible]ने	२	–	–	१	–	–	१	–	–	–	–
१९.	[illegible]. [illegible]. [illegible]. र[illegible]	४	–	–	४	–	–	–	१	–	–	–
२०.	प्रा. व[illegible]. [illegible]. [illegible]	–	–	–	३	–	–	१	–	–	–	–

[illegible]य [illegible]

शि[illegible] [illegible]री [illegible]

[illegible] [illegible]ाग

प्रा[illegible]र्य [illegible]. [illegible]. [illegible].

उ[illegible]र्य –[illegible]. [illegible]. [illegible].

[illegible] [illegible]ाग

[illegible]. [illegible]र [illegible]. [illegible].

[illegible]. [illegible] [illegible]. [illegible].

[illegible]. [illegible]. [illegible].

प्रा. [illegible]ने [illegible]. [illegible].

[illegible] [illegible]ाग

प्रा[illegible]र्य [illegible]. [illegible]. [illegible].

[illegible]. [illegible] [illegible]. [illegible].

[illegible]. [illegible] [illegible]. [illegible].

[illegible] [illegible]ाग

[illegible]. [illegible]र [illegible]. [illegible].

प्रा. [illegible] [illegible]. [illegible].

[illegible]. [illegible] [illegible]. [illegible].

[illegible]. र[illegible] [illegible]. [illegible].

प्रा. [illegible] [illegible]. [illegible].

[illegible]शास्त्र [illegible]ाग

प्रा. [illegible]. [illegible].

[illegible] प्रशा[illegible] [illegible]ाग

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[illegible]शास्त्र [illegible]ाग

उ[illegible]र्य – [illegible]. [illegible]. [illegible].

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राज्यशास्त्र [illegible]ाग

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शारीरि[illegible] शि[illegible] [illegible]ाग

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उ[illegible]र्य [illegible] [illegible]. [illegible].

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उ[illegible]र्य प्रा. [illegible] [illegible]. [illegible].

प्रा. न[illegible] [illegible]. [illegible].

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प्रा. [illegible] [illegible].[illegible].

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□स्तृ□ वि□ाग

प्रा. □□□□ □. □.

वि□□□□□□□ □श□, □वि□□श□ शि□□ □□□ारी

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शि□□□ार □□□ारी (□□□□□□□)

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गुणवंत क्रीडापटू

सचिन झेटे
बी.ए तृतीय
हॅण्डबॉल/बेस्ट फिजिक
राजस्थान विश्वविद्यालय, उदयपूर

दिपक कांबळे
एम.ए. प्रथम
हँडबॉल
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इद्रीस पठाण
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बी.ए. प्रथम
क्रिकेट
बारातुल्ला विद्यापीठ, भोपाळ

अजयसिंग चव्हाण
बी.ए. द्वितीय
फुटबॉल
बारातुल्ला विद्यापीठ, भोपाळ

शुभांगी गावकरे
बी.ए.द्वितीय
योगासन
कुरूक्षेत्र विद्यापीठ, कुरूक्षेत्र

विशाल मोटेराव
एम. ए. प्रथम
बेस्ट फिजिक
पंजाब युनिव्हर्सिटी, पंजाब

धनश्री गावकरे
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मल्लखांब, पंजाब युनिव्हर्सिटी, पंजाब
योगासन, कुरूक्षेत्र विद्यापीठ, कुरूक्षेत्र

रामेश्वरी गावकरे
एम. ए. प्रथम
योगासन
कुरूक्षेत्र विद्यापीठ, कुरूक्षेत्र

रेणुका बंडगर
एम. ए. प्रथम
लांब उडी, १०० मी. धावणे
क्रीडा महोत्सव, परभणी

गजानन जाधव
बी.ए. तृतीय
योगासन
कुरूक्षेत्र विद्यापीठ, कुरूक्षेत्र

अविनाश वाघमारे
बी.ए.तृतीय
योगासन
कुरूक्षेत्र विद्यापीठ, कुरूक्षेत्र

दिनेश पवार
एम.ए. प्रथम
भालाफेक
क्रीडा महोत्सव, परभणी

प्रल्हाद सुभाष सोमवंशी
१९ वर्षाखालील
व्हॉलीबॉल
६२ वी राष्ट्रीय शालेय क्रीडा स्पर्धा

शेख अमर मन्सूर
१९ वर्षाखालील
किक बॉक्सिंग
६२ वी राष्ट्रीय शालेय क्रीडा स्पर्धा

गुणवंत विद्यार्थी

दयानंद कला महाविद्यालय इ. १२ वी

प्रकाश सुरवसे
८५.०७%

निखील गायकवाड
८४.७६%

कु. संचिती उबाळे
८४.३०%

कु. प्रीती रांजनकर
८३.५३%

कु. राधा सोमवंशी
८३.०७%

दिलीप जाधव
८२.४६%

कु. क्रांती कांबळे
८१.६९%

कु. मेघा राऊत
८१.०७%

कु. आदिती कराड
८०.००%

फिरोज तांबोळी
८०.००%

स्वामी रामानंद तीर्थ मराठवाडा विद्यापीठ, नांदेड

(नॅक पुनर्मुल्यांकन 'अ' दर्जा)

उत्कृष्ट महाविद्यालय (शहरी विभाग)

सन २०१६ - १७

विद्यापीठ पुरस्कार

दयानंद शिक्षण संस्थेचे,

दयानंद कला महाविद्यालय, लातुर

शैक्षणिक क्षेत्रात केलेल्या प्रशंसनीय कार्याच्या गौरवाप्रित्यर्थ विद्यापीठ पुरस्कार देऊन आपणास सन्मानित करण्यात येत आहे.

अभिनंदन !

दि. २२ सप्टेंबर, २०१६

कुलगुरू

शैक्षणिक वर्ष २०१६-१७ चा स्वामी रामानंद तीर्थ मराठवाडा विद्यापीठ, नांदेड यांच्या वतीने देण्यात येणारा उत्कृष्ट महाविद्यालय (शहरी विभाग) पुरस्कार दयानंद महाविद्यालयाने पटकावला.

शैक्षणिक वर्ष २०१६-१७ चा स्वामी रामानंद तीर्थ मराठवाडा विद्यापीठ, नांदेड यांच्या वतीने देण्यात येणारा उत्कृष्ट महाविद्यालय (शहरी विभाग) पुरस्कार दयानंद महाविद्यालयाने पटकावला. संत नामदेव अध्यासन केंद्र पुणेचे माजी संचालक डॉ. अशोक कामत यांच्या हस्ते व कुलगुरू डॉ. पंडित विद्यासागर यांच्या उपस्थितीत पुरस्कार स्वीकारताना महाविद्यालयाचे प्राचार्य डॉ. जे. एम. बिसेन.