



Rayat Shikshan Sanstha's

Dahiwadi College Dahiwadi

Tal-Man, Dist. Satara-415508

(NAAC 'A++' Grade with CGPA 3.60)

ONE DAY SEMINAR ON

**“Credit Risk & Loan Management
Training”**

Organizer

**Department of Commerce & Management,
Placement Cell & IQAC**

on

24th September, 2025

Under

**Pradhan Mantri Uchchatar Shiksha
Abhiyan (PM-USHA)**

Organizing Secretary

Smt. A. R. Shaikh

Chief Organizer

Prof. (Dr.) S. M. Khetre





Rayat Shikshan Sanstha's
Dahiwadi College Dahiwadi

Tal-Man, Dist. Satara-415508

(NAAC 'A++' Grade with CGPA 3.60)

Pradhan Mantri Uchchatar Shiksha Abhiyan (PM-USHA)

Soft Component: Placement & career oriented Programs

Name of Activity: Credit Risk & Loan Management Training

Date of Activity: 24/09/2025

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Rayat Shikshan Sanstha



DAHIWADI COLLEGE DAHIWADI

Tal. Man Dist. Satara 415 508 (Maharashtra)

NAAC Accredited with 'A ++' Grade (CGPA 3.60)



**Department of Commerce & Management,
Placement Cell & IQAC Jointly Organized**



PM-USHA Sponsored

Seminar On

“Credit Risk & Loan Management Training”

PERFORMA FOR APPLICATION FOR ORGANIZATION OF WORKSHOP

1. **Name of the Department:** Department of Commerce & Management, Placement Cell & IQAC.

2. **Name of Activity:** One Day Seminar- “Credit Risk & Loan Management Training”

3. **Geographical Coverage:** Institute

4. **Title of Seminar:** “Credit Risk & Loan Management Training”

5. **Date :** September 24, 2025

Total number of days: One

6. Need of Programme:

The programme is needed to create awareness among students about Banks are facing more loan defaults (NPAs) * Staff need better skills in checking loan applications.* Rules and systems are changing quickly. * Banks must earn profit but also control risk.

7. Objectives:

- To explain the concept and importance of credit risk.
- To train participants on proper methods for evaluating, checking, and approving loans.
- To demonstrate effective ways to identify, mitigate, and reduce risks.
- To provide knowledge of relevant rules, regulations, and compliance requirements.
- To enhance staff confidence in making sound loan decisions.

8. Outcomes:

- Analyze borrower's creditworthiness effectively.
- Apply structured methods of credit appraisal and loan evaluation.
- Identify, measure, and control various types of credit risks.
- Develop improved skills for loan portfolio management.
- Reduce chances of loan defaults and NPAs through better monitoring.
- Contribute to the banks' financial health and stability.



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Rayat Shikshan Sanstha's

Dahiwadi College Dahiwadi

DEPARTMENT OF COMMERCE & MANAGEMENT,
PLACEMENT CELL & IQAC JOINTLY ORGANIZED,
PM-USHA SPONSORED
ONE DAY SEMINAR ON

“CREDIT RISK & LOAN MANAGEMENT TRAINING”

DATE Wednesday, 24th September, 2025

TIME

VENUE A-21, Multimedia Hall Commerce wing

09.00 AM

Chief Guest

Mr. Harshwardhan S. Kulkarni

Assistant Professor

Shrimant Bhaiyyasheb Rajmane Mahavidyalaya, Mhaswad.

Programme Schedule

24th Sep. 2025

Session I

09.00 Am To 12.40 pm

- Fundamental Of Credit Risk Management & Credit Appraisal And Loan Evaluation

Objectives of Credit Risk & Loan Management Training

- To explain the concept and importance of credit risk.
- To train participants on proper methods for evaluating, checking, and approving loans.
- To demonstrate effective ways to identify, mitigate, and reduce risks.
- To provide knowledge of relevant rules, regulations, and compliance requirements.
- To enhance staff confidence in making sound loan decisions.

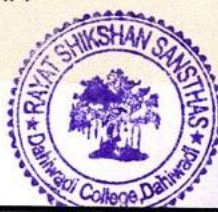
Smt. A. R. Shaikh
Organizing Secretary

Dr. N. M. Mhetre
Co-ordinate & HOD, Dep. of
Commerce & Management,

Dr. V. B. Mamlayya
Convener & Placement
Officer

Dr. S. B. Kumbhar
IQAC & PM-USHA
Coordinator

Prof. Dr. S. M. Khetre
I/C Principal
Chief Organizer



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Rayat Shikshan Sanstha's
Dahiwadi College Dahiwadi
Tal-Man, Dist. Satara-415508



Department of Commerce & Management (Bank Management)
Placement Cell & IQAC Jointly Organized
PM-USHA Sponsored
Seminar On

“Credit Risk & Loan Management Training”

Day and Date: Wednesday, 24th September, 2025.

Time: 09:00 AM onwards

Venue: A-21, Multimedia Hall Commerce wing

Participants: Bank Management Students & Faculty Members

PROGRAM SCHEDULE

Time	Event	Details / Person Responsible
08.30 – 09.00 AM	Seating Arrangement	Organizing Committee
09:00 – 09:05 AM	Inauguration and Welcome Address	Miss. Snehal Kale Miss. Riya Palsande Dept. of Bank Management
09:05 – 09:10 AM	Introduction of Resource Person	Miss. Vasav Y.V. Dept. of Bank Management
09:10 – 09:15 AM	Felicitation	Mr. H. S. Kulkarni – I/C Prin.(Dr.) S. M. Khetre, Prin. Dr. S. M. Khetre – Dr. V. B. Mamlayya Dr. S. B. Kumbhar - Dr. N. M. Mehtre Dr.V. B. Mamlayya – Miss Vasav Y.V.
09:15 – 09:20 AM	Inaugural Speech	I/C Principal – Prof. (Dr.) S. M. Khetre
09:20 – 10:50 PM	Seminar Session-1 “Fundamental of credit Risk Management”	Mr. Harshwardhan Shrikant Kulkarni, Assistant Professor, Shrimant Bhaiyyasaheb Rajemane Mahavidyalaya, Mhaswad
10.50 – 11.00 PM	Conclusion and Interaction	Q & A Session or Informal Discussion
11:00 – 11:10 PM	Vote of Thanks	Mrs. Shaikh A.R. Department of Bank & Management



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Rayat Shikshan Sanstha's

Dahiwadi College Dahiwadi

Tal-Man, Dist. Satara-415508

(NAAC 'A++' Grade with CGPA 3.60)



Pradhan Mantri Uchchatar Shiksha Abhiyan (PM-USHA) Report of Activity

1	Title of Activity	"Credit Risk & Loan Management Training"
2	Organizers of Activity	Department of Commerce & Management (Bank Management) Placement Cell & IQAC Jointly Organized PM-USHA Sponsored
3	Date and Time	24 th September 2025, 9.00 am to 12. 40 pm.
4	Activity Org. Under	PM-USHA Scheme
5	ICT Tool Used	Smart Boards, PPTs, Videos
6	Objectives	• To explain the concept and importance of credit risk. • To train participants on proper methods for evaluating, checking, and approving loans • To demonstrate effective ways to identify, mitigate, and reduce risks • To provide knowledge of relevant rules, regulations, and compliance requirements. • To enhance staff confidence in making sound loan decisions.
7	Outcomes	• Analyze borrower's creditworthiness effectively. • Apply structured methods of credit appraisal and loan evaluation. • Identify, measure, and control various types of credit risks. • Develop improved skills for loan portfolio management. • Reduce chances of loan defaults and NPAs through better monitoring. • Contribute to the banks' financial health and stability.



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8	Description of Activity	The Department of Commerce & Management, Placement Cell and IQAC jointly organized a PM-USHA sponsored One Day Seminar on "Credit Risk & Loan Management Training" on Wednesday, 24th September 2025 at the Seminar Hall, Dahiwadi College, Dahiwadi. The programme was presided over by Prof. Dr. S. M. Khetre, I/C Principal, who in his inaugural speech emphasized the importance of risk Management, financial literacy & analytical skills for students pursuing Bank Management and banking-related careers. The Chief Guest, Mr. Harshwardhan Shrikant Kulkarni delivered two technical sessions. In the session, he spoke on "Credit Risk & Loan Management Training" where he explained the concepts of credit risk, types of risks faced by banks & financial institutions, and the importance of effective risk assessment tools. He Highlighted the scope of credit risk management in strengthening the financial system and ensuring sustainable banking practices and discussed practical approaches to loan evaluation, techniques for analyzing borrower creditworthiness, collateral assessment, & repayment capacity He also explained the role of credit appraisal in Minimizing NPA (Non-Performing Asset) and ensuring sound lending practices in banks The programme was efficiently moderated by Smt. Shaikh A. R. The introduction of the resource person was presented by Miss. Vasav Y. V. while the vote of thanks was delivered by Smt. Shaikh A. R. During the felicitation ceremony, dignitaries were honored in sequence: Mr. Harshwardhan Kulkarni by I/C Prin. (Dr.) S. M. Khetre, Prin. (Dr.) S. M. Khetre by Dr. V. B. Mamlayya, and Dr. V. B. Mamlayya by Miss. Vasav Y. V. Dr. S. B. by Dr. N. M. Mhetre. The seminar proved to be highly beneficial for students as it not only enhanced their understanding of credit risk management and loan evaluation but also created awareness about sound banking practice, financial discipline and the importance of effective credit appraisal. The event successfully motivated students to explore employment and research opportunities in the fields of banking, finance and credit management, making the programme meaningful and impactful.
9	No. of Beneficiary	Participants: Student – 101 Faculty - 10

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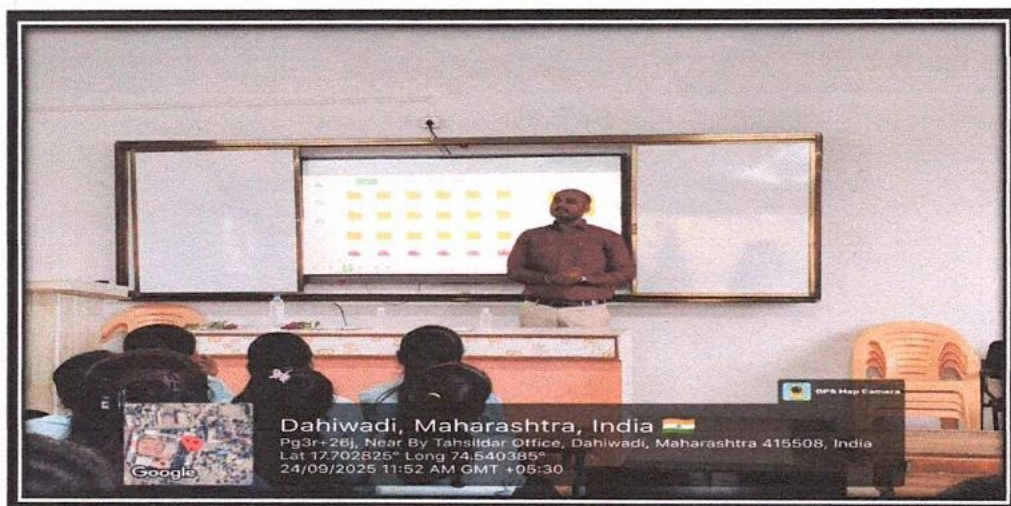


Resource Person Mr. Kulkarni H. S. Felicitated by Hon. I/C Principal Dr. S. M. Khetre Sir on behalf of College

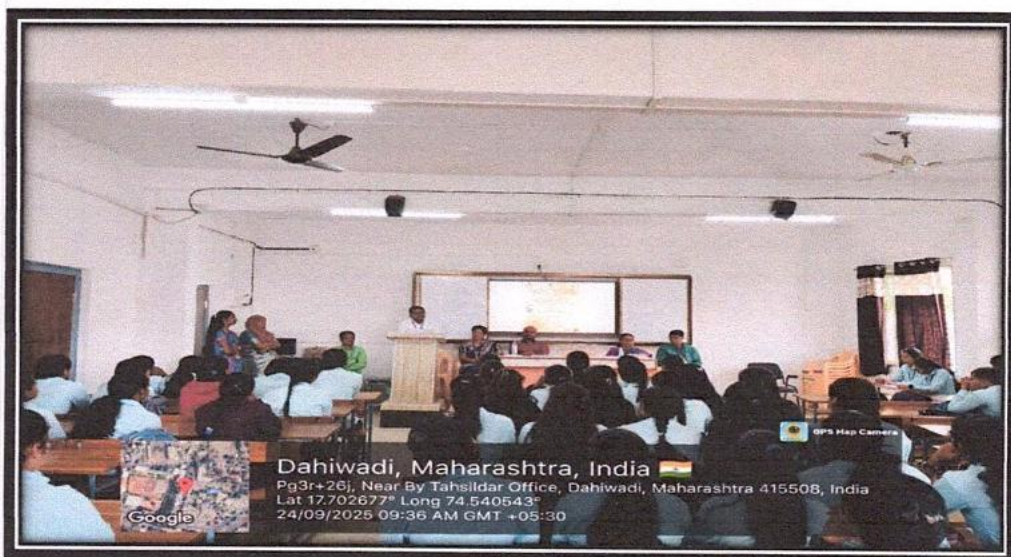


Resource Person Mr. Kulkarni H. S. Guide our Student About Fundamental of credit Risk Management

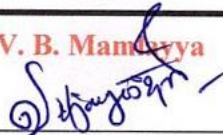




Resource Person Mr. Kulkarni H. S. Guide our Student About Credit Appraisal & Loan Evaluation



Resource Person Mr. Kulkarni H. S. Guide our Student About inaugural speech emphasized the importance of risk Management, financial literacy

11	Name and Sign of Coordinator	Dr. N. M. Mhetre 	Name and Sign of Convener	Dr. V. B. Mamdyra 
12	Name and Sign of Organizing Secretary	Smt. A. R. Shaikh 	Sign of IQAC Coordinator	Dr. S.B. Kumbhar 
13	College Seal		Signature of Principal	 I/c PRINCIPAL DAHIWADI COLLEGE, DAHIWADI TAL. MAN, DIST. SATARA.



Rayat Shikshan Sanstha

DAHIWADI COLLEGE DAHIWADI

Tal. Man Dist. Satara 415 508 (Maharashtra)
NAAC Re-Accredited with 'A ++' Grade (CGPA 3.60)

**Department of Commerce & Management,
(Bank Management) Placement Cell & IQAC**

Jointly Organized

PM-USHA Sponsored

One Day Seminar On

"Credit Risk & Loan Management Training"

Date: 24/09/2025

Time: 09:00 am

Sr. No.	Name Of Student	Class	Sign
1	Awaghade Suhani Kalyan	Bm. I	<i>[Signature]</i>
2	Sakshi Pravin Bagal	B.M. I	<i>[Signature]</i>
3	Galkwad Divya Dynneshwar	B.M. I	<i>[Signature]</i>
4	Pooja Mahadev Devkar	B.M. I	<i>[Signature]</i>
5	Sharvati Pravin Devkar	B.M. I	<i>[Signature]</i>
6	Shreya Ashok Ghadge.	B.M. I	<i>[Signature]</i>
7	Gauri Tukaram Gore	B.M. I	<i>[Signature]</i>
8	Alisha Sunil Jadhav	B.M. I	<i>[Signature]</i>
9	Nandini Sachin Jadhav	B.M. I	<i>[Signature]</i>
10	Sanika Shashikant Jadhav	B.M. I	<i>[Signature]</i>
11	Yogita Bandu Jadhav	B.M. I	<i>[Signature]</i>
12	Diksha Dilip Jagdale	B.M. I	<i>[Signature]</i>
13	Lavanya Tarachand Jagdale	B.M. I	<i>[Signature]</i>
14	Pragati Sunil Jagdale	B.M. I	<i>[Signature]</i>
15	Saniya Pradip Jagdale	B.M. I	<i>[Signature]</i>
16	Kashid Madhura Hanmant	B.M. I	<i>[Signature]</i>
17	Katte Divya Anil	B.M. I	<i>[Signature]</i>
18	Kavale Arya Sanjay	B.M. I	<i>[Signature]</i>

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19	Kavale Supriya Sanjay	B.M.I	S.Kavale
20	Khade sukshi sunil	B.M.I	S.Khade
21	Madame sanika Anil	B.M.I	S.Madame
22	Pawar Suhani Janardan	B.M.I	S.J.Pawar
23	Phadatare Roshani Shankar	B.M.I	P.Phadatare
24	phadatare neha Namdev	B.M.I	P.Phadatare
25	Roman Vaishnavi Vijay	B.M.I	R.Roman
26	Satre Vrushali Dhanaji	B.M.I	S.Satre
27	Sule Rutuja Sunil	B.M.I	R.S.Sule
28	Vasav Nikita sadashiv	B.M.I	V.Vasav
29	Waghmode Gauri vijay	B.M.I	G.V.Waghmode
30	Waydande Pragati mahendra	B.M.I	W.Waydande
31	Sutar Pratiksha Maruti	B.M.I	S.Sutar
32	Dombé Kartik Dadaso	B.M.I	K.D.Dombé
33	Bodake Aditya sanjay	B.M.I	A.B.Bodake
34	Pawar Shubham Dhanaji	B.M.I	S.Pawar
35	Gaitwad Sahil shivaji	B.M.I	G.Gaitwad.S.S
36	Jagdale Ganesh Vijay	B.M.I	G.V.Jagdale
37	Yadav Pravin Ananda	B.M.I	P.Yadav
38	Khade Aparana Bajirav	B.M.I	K.A.B.
39	Lokhade Ravina Depak	B.M.I	R.K.Lokhade
40	Mulla Yasmin Ismail	B.M.I	Y.M.Mulla
41	Pawar Srushti Suresh	B.M.I	S.Pawar
42	Kadam Sanika Vitthal	B.M.I	Kadam.S.V
43	Shingate prema prakash	B.M.I	P.P.Shingate
44	Patil smita shard	B.M.I	S.Patil
45	Kumbhar Chaitanya Rajendra	B.M.III	C.Kumbhar
46	Kadam Aniket Anikush	B.M.III	A.Kadam
47	Jadhav Arav Totaram	B.M.III	A.Jadhav
48	Katkar Raviraj Rohidas	B.M.III	R.Katkar
49	Borate vikas Chondrakant	B.M.III	V.Borate
50	Jagdale Sandip Sanjay	B.M.III	S.Jagdale
51	Phadatare Kizan Dhanaji	B.M.III	P.Phadatare
52	Kale Snehal Satish	B.M.III	S.Kale

53	Jagdale Shivani Anandrao	B.M-III	GAJagdale
54	Jadhav Panchshila Prabhakar.	B.M-III	P.P.Jadhav.
55	Pawar siddhi chhagan	B.M-IV	~~Pawar~~
56	Katte Mrunali Nitin	BM III	~~Mrkatte.~~
57	Palsande Riya Santosh	B.M.III	~~Riya~~
58	Takate Kalyani Ramesh	BM III	~~Takate.~~
59	Banduke Sanika Anil	B.M.III	<u>Banduke.</u>
60	Jadhav Sakshi Somnath	B.M.III	Jadhav
61	Jagdale Sonam Shashikant	B.M.III	<u>Sonam</u>
62	Mulik Akshda dilip	B.M.III	<u>Amulik</u>
63	Gade Nilam vitthal	B.M-III	NVGade
64	Hajam Anjali Rajaram	B.M.III	~~Hajam~~
65	Gade Sanika Bapurao	B.M-III	GBGade
66	Kadam Ashwini Dhondiram	B.M-III	A.D.Kadam
67	Kadam minakshi Jalindar	B.M-III	A.T.K.
68	Lade sanika Rajaram	B.M-III	S.A.R
69	Ombase Sakshi Subhash	B.M-III	~~Ombase~~
70	saste monika mohan	B.M.III	S.M.saste.
71	Pawar Sanika Lalaso	B.M-III	GPawar
72	Sonawane Amruta kiran	B.M-III	A.&S.
73	waghmare Shreya sharad	BM-III	S.S.waghmare
74	Mulani Rubina Abdul	B.M-III	R.A.Mulani
75	Shinde Sanika Rajesh	B.M.II	S.A.S
76	Bhosale monika Dinkar	B.M.II	~~Bhosale~~
77	Sutar Diksha Hanumanant	B.M.II	~~Sutar~~
78	khade pranali Dhanaji	B.M.II	~~Khade~~
79	Jadhav Rutuja Gangaram	B.M.II	R.G.Jadhav
80	Hirave Aarti Arun	B.M.II	A.A.Hirave.
81	Lavale Supriya Dhanaji	B.M.II	~~Lavale~~
82	Kshirsagar Nutan Rajendrakumar	B.M.II	~~Kshirsagar~~
83	Gaikwad Anuja Rajkumar	B.M.II	~~Gaikwad~~
84	Bhosale Priya Pravin	BM.II	P.P.Bhosale
85	Katte Kunal Rajendra	BM.II	~~Katte~~
86	Waghmode Akshaya Suresh	BM.II	<u>Waghmode.</u>

87	Mane Anisha Tanaji	BM II	A.T.M
88	ombase Aparna Ramchandra	BM-II	A.R.O
89	Mulani Sumaiya Muner	B.M-IF	S.M.Mulani
90	Phadtare Manish Nitin	B.M-II	<u>Manish Phadtare</u>
91	Shelar Ajith Tanaji	B.m-II	A.T.Shelar
92	shinde vinayak Jitendra	B.M-II	<u>Shinde</u>
93	Sutar Ganesh Maruti	B.M.II	<u>Sutar</u>
94	Sargane mdyur Bhadra	B.M.II	<u>Sargane</u>
95	Jarge gowri abasaheb	B.M.II	J.g.A
96	Davkr vaishnavi Sudhir	B.M II	V.S.Davkar
97	nalawade sanika bhaskar	B.M.II	S.B.N
98	pol Pratiksha Balkarnd	B.M-II	P.B.Pol.
99	Kande Ishwari Ramesh	B.M.II	K.I.R
100	Parekar Sayali Kisan	B.M.III	S.k.P
101	Yadan Ashish Bandu	B.m I	<u>Ashish...</u>
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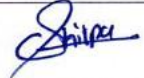
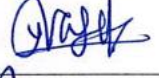
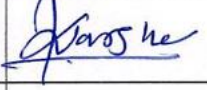
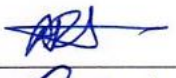
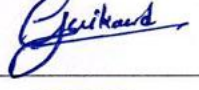


[Signature]

I/c PRINCIPAL
DAHIWADI COLLEGE, DAHIWADI
TAL. MAN, DIST. SATARA.

Department of Commerce & Management
 Organizes PM-USHA Sponsored One Day Seminar
“Credit Risk & Loan Management Training”

Faculty Attendance

Sr. No.	Name of the Faculty	Designation	Department	Signature
1	Mrs. Jadhav S.S.	A.P.	M.com	
2	Miss. Pawar D.V.	A.P.	BCA	
3	Miss. Kamble S.S.	A.P.	BCA	
4	Miss. Phadkane V.G.	A.P.	BCA	
5	Mr. Khatal B.D.	A.P.	BM	
6	Miss. Vasav Y.V.	Asst. Prof.	BM	
7	Miss. Kirtikudav V.B.	Asst. Prof.	B.Com	
8	Smt. Shaikh A.R.	Asst. Prof.	B.M	
9	Mr. Gaikwad S.K.	Asst. Prof.	Commerce	
10	Mr. Chaurasiya S.V.	A.P.	Comm.	
11				
12				
13				
14				
15				



Rayat Shikshan Sanstha's
Dahiwadi College Dahiwadi
Tal-Man, Dist. Satara-415508



Pradhan Mantri Uchchatar Shiksha Abhiyan (PM-USHA)
Department of Commerce & Management (Bank Management)

Date: 23/09/2025

Notice

All the students of Bank Management & B.Com are hereby informed that the department is organizing a One Day Seminar on "Credit Risk & Loan Management Training"

Date: 24th September 2025

Time: 8:30 a.m. onwards

Venue: A-21, Multimedia Hall, Commerce wing.

Note- Attendance is compulsory for the students.




IK PRINCIPAL
DAHIWADI COLLEGE, DAHIWADI
TAL. MAN, DIST. SATARA.

Estd : 1965

ST, MMSME Govt. of India &
PM-USHA Funded College



I/C Principal
Prof. (Dr.) Sanjay M. Khetre
M.Sc., Ph.D., SET, B.Ed.

"Education through self-help is our motto" - KARMAVEER

Rayat Shikshan Sanstha's
DAHIWADI COLLEGE, DAHIWADI

Tal. Man, Dist. Satara : 415 508

(Affiliated to Shivaji University, Kolhapur)

[Arts, Science, Commerce, BCA, B.Voc.Agr.,
Bank Management, Defence Studies & Vocational Education]

Founder : Padmabhushan Dr. Karmaveer Bhaurao Patil D.Litt.

NAAC accredited 'A++' (CGPA 3.80)

ISO 9001 : 2015 Certified



Phone : STD (02165)
(0) 220231

Web : www.dahiwadicollege.in E-mail : dcdprincipal@gmail.com Jr.College No. : J-21.06.001 M.C.V.C. No. : J-21.06.901

Ref. No. : 817/2025

Date : 20/09/2025

To,
Mr. Harshwardhan Shrikant Kulkarni,
Assistant professor.
Shrimant Bhaiyyasheb Rajemane Mahavidyalaya,
Mhaswad.

Subject: Regarding invitation as a Chief Guest for One Day Seminar on
"Credit Risk & Loan Management Training"

Respected Sir,

Its immense pleasure to inform you that the Department of Commerce & Management, Placement Cell & IQAC Jointly Organized PM-USHA Sponsored One Day Seminar On "Credit Risk & Loan Management Training" on Wednesday, 24th September, 2025. We are inviting you as a Chief Guest for this program. We hope that you will accept our invitation and co-operate us.

Thanking You.



I/c. Principal
DAHIWADI COLLEGE, DAHIWADI
TAL. MAN, DIST. SATARA.

O/C
Received

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Estd : 1965

DST-FIST, MMSME Govt. of India &
PM-USHA Funded College



I/C Principal
Prof. (Dr.) Sanjay M. Khetre
M.Sc., Ph.D., SET., B.Ed.

"Education through self-help is our motto" - KARMAVEER

Rayat Shikshan Sanstha's
DAHIWADI COLLEGE, DAHIWADI

Tal. Man, Dist. Satara : 415 508

(Affiliated to Shivaji University, Kolhapur)

[Arts, Science, Commerce, BCA, B.Voc.Agr.,
Bank Management, Defence Studies & Vocational Education]

Founder : Padmabhushan Dr. Karmaveer Bhaurao Patil D.Litt.

NAAC accredited 'A++' (CGPA 3.60)

ISO 9001 : 2015 Certified



Phone : STD (02165)
(O) 220231

Web : www.dahiwadicollege.in E-mail : dcdprincipal@gmail.com Jr.College No. : J-21.06.001 M.C.V.C. No. : J-21.06.901

Ref. No. : 832/2025

Date : 24/09/2025

Letter of Appreciation

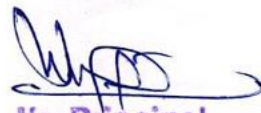
It gives us immense pleasure to put on record my sincere thanks to **Mr. Harshwardhan Shrikant Kulkurani (Assist. Professor, Shirmant Bhaiyyasaheb Rajemane Mahavidyalaya Mhaswad)** for being present as a Chief Guest for delivering speech on One Day Seminar on "Credit Risk & Loan Management Training" for Students, Jointly Organized by the Department of Commerce & Management, Placement Cell & IQAC & PM-USHA Sponsored on **Wednesday, 24th September, 2025**. We hope the same cooperation in future also.

Thanks and Regards

Place: Dahiwadi

Date: 24/09/2025




I/c. Principal
DAHIWADI COLLEGE, DAHIWADI
TAL. MAN, DIST. SATARA.

O/C.
Received


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Jointly Organized

PM-USHA Sponsored One Day Seminar on
"Credit Risk & Loan Management Training"

Timestamp	Username	Full Name of Student	Class	Roll No	Mobile No
2025/09/23 6:28:21 AM MDT	vaishalijadhav734@gmail.com	Nandini Sachin Jadhav	Bank Management - I	2812	9011142596
2025/09/23 6:28:24 AM MDT	praviny11302@gmail.com	Pravin Ananda Yadav	Bank Management - I	2846	7083285824
2025/09/23 6:29:02 AM MDT	priyabhosale282007@gmail.com	Priya Pravin Bhosale	Bank Management - II	2902	9730328082
2025/09/23 6:29:17 AM MDT	phadtarekiran50@gmail.com	Phadtare kiran dhanaji	Bank Management - III	3028	9370920150
2025/09/23 6:30:06 AM MDT	ajitshelar355@gmail.com	Ajith Tanaji Shelar	Bank Management - II	2923	9113905762
2025/09/23 6:30:16 AM MDT	sawantnita511@gmail.com	Nita Anil Sawant	Bank Management - I	2838	9890531998
2025/09/23 6:31:42 AM MDT	mansurmulani56@gmail.com	Sumaiya Munir Mulani	Bank Management - II	9216	9545777260
2025/09/23 6:32:25 AM MDT	shreyawaghmare999@gmail.com	Waghmare Shreya sharad	Bank Management - III	3031	9763471491
2025/09/23 6:32:46 AM MDT	hajarea888@gmail.com	Hajare Anjali Rajaram	Bank Management - III	3005	9182389434
2025/09/23 6:33:27 AM MDT	kunalkatte10@gmail.com	Katte kunal Rajendra	Bank Management - II	2908	9307832454
2025/09/23 6:35:26 AM MDT	ganeshjagdale012@gmail.com	Jagdale Ganesh Vijay	Bank Management - I	2816	8862072754
2025/09/23 6:35:35 AM MDT	saniyajagdale0710@gmail.com	Saniya Pradip jagdale	Bank Management - I	2819	9359632671
2025/09/23 6:37:29 AM MDT	kartikdombe918@gmail.com	Kartik dadaso dombe	Bank Management - I	2806	8855906241
2025/09/23 6:39:45 AM MDT	pravindevkar1111@gmail.com	Sharvari Pravin Deokar	Bank Management - I	2805	9921130698
2025/09/23 6:41:40 AM MDT	vikasborate2006@gmail.com	Borate vikas chandrakant	Bank Management - III	3002	7249589602
2025/09/23 6:44:46 AM MDT	shreyaghadge603@gmail.com	Shreya ashok ghadge	Bank Management - I	2809	9172930208
2025/09/23 6:45:30 AM MDT	jagdalesonam1420@gmail.com	Jagdale sonam shashikant	Bank Management - III	3010	8468800966
2025/09/23 6:48:43 AM MDT	gadesanika8@gmail.com	Gade sanika bapurao	Bank Management - III	3004	7447611051
2025/09/23 6:53:31 AM MDT	pragati jagdale235@gmail.com	Jagdale Pragati Sunil	Bank Management - I	2818	9579892611
2025/09/23 6:57:46 AM MDT	Sakshi1234khade@gmail.com	Sakshi sunil khade	Bank Management - I	2825	8261059381
2025/09/23 7:01:41 AM MDT	sanikabanduke079@gmail.com	Banduke sanika anil	Bank Management - III	3001	9561077371
2025/09/23 7:15:28 AM MDT	pawarsrushti149@gmail.com	Pawar srushti suresh	Bank Management - I	2831	9689263543
2025/09/23 7:25:05 AM MDT	supriyalavle@gmail.com	Lavale Supriya Dhanaji	Bank Management - II	2913	7972333487
2025/09/23 7:25:34 AM MDT	lokhandravina850@gmail.com	Ravina Dipak Lokhande	Bank Management - I	2826	9890562589
2025/09/23 7:33:51 AM MDT	poojadevkar162@gmail.com	Pooja Mahadev Devkar	Bank Management - I	2804	8180966855
2025/09/23 7:34:58 AM MDT	lokhandravina850@gmail.com	Ravina dipak lokhande	Bank Management - I	2826	9890562589
2025/09/23 7:44:19 AM MDT	maneanisha19@gmail.com	Mane Anisha Tanaji	Bank Management - II	2914	8805964267
2025/09/23 7:44:20 AM MDT	sanikamadane98@gmail.com	Sanika Anil Madane	Bank Management - I	2827	8793167709
2025/09/23 7:55:15 AM MDT	aaryakavale1863@gmail.com	Kavale Aarya sanjay	Bank Management - I	2822	8806901165
2025/09/23 7:58:01 AM MDT	supriyakavale5010@gmail.com	Kavale supriya sanjay	Bank Management - I	2823	8806901165
2025/09/23 8:00:52 AM MDT	sakshijadhavsj1010@gmail.com	Jadhav sakshi somnath	Bank Management - III	3008	8421826774



Timestamp	Username	Full Name of Student	Class	Roll No	Mobile No
2025/09/25 12:36:44 AM MDT	dikshajagdale16@gmail.com	Jagdale Diksha Dilip	Bank Management - I	2815	9373858386
2025/09/25 6:26:49 AM MDT	sulerutuja06@gmail.com	Rutuja sunil sule	Bank Management - I	2840	9975810378
2025/09/25 8:05:33 AM MDT	premashingate@gmail.com	Prema prakash shingate	Bank Management - I	2839	7028637833
2025/09/25 8:04:47 PM MDT	jadhavyogita438@gmail.com	Yogita Bandu jadhav	Bank Management - I	2814	8530795407
2025/09/25 9:26:52 PM MDT	ravirajkatkar1@gmail.com	Katakar Raviraj Rohidas	Bank Management - III	3017	9529024232
2025/09/25 9:27:49 PM MDT	Chaitanyakumbhar54@gmail.com	kumbhar chaitanya rajendra	Bank Management - III	3019	7058584764
2025/09/25 9:32:57 PM MDT	nehaphadatare1315@gmail.com	Neha namdev phadatare	Bank Management - I	2834	7507761315
2025/09/25 9:34:26 PM MDT	vrushalisatre41@gmail.com	Satre Vrushali Dhanaji	Bank Management - I	2837	7775859050
2025/09/25 9:35:39 PM MDT	yasminmulla003@gmail.com	Yasmin Ismaili mulla	Bank Management - I	2828	8412060968
2025/09/26 4:36:10 AM MDT	mayurjagdale505@gmail.com	Jagdale Sandip Sanjay	Bank Management - III	3011	8805371493
2025/09/27 7:33:11 AM MDT	monikabhosale1309@gmail.com	Bhosale monika dinkar	Bank Management - II	2901	7219325429
2025/09/27 7:44:45 AM MDT	aartihirave2007@gmail.com	Hirave Aarti Arun	Bank Management - II	2905	9423323036
2025/09/27 7:57:30 AM MDT	jakatekalyani622@gmail.com	Jakate Kalyani Ramesh	Bank Management - III	3012	8668814423
2025/09/27 8:08:21 AM MDT	ggore8287@gmail.com	Gore Gauri Tukaram	Bank Management - I	2810	7821901148
2025/09/27 8:12:20 AM MDT	gaurijarag12@gmail.com	Jarag gauri abasaheb	Bank Management - II	2907	8591680587
2025/09/27 8:14:00 AM MDT	monikasaste2005@gmail.com	Saste Monika mohan	Bank Management - III	2581	7249336102
2025/09/27 8:37:06 AM MDT	mayuriwaghmode25@gmail.com	Gauri vijay Waghmode	Bank Management - I	2843	9021285750
2025/09/27 8:46:36 AM MDT	sayaliparekar7@gmail.com	Parekar sayali kisan	Bank Management - III	3025	7028458304
2025/09/27 8:51:50 AM MDT	sanikalade17@gmail.com	Lade sanika Rajaram	Bank Management - III	2572	9730463859
2025/09/27 8:54:25 AM MDT	aparnaombase98@gmail.com	Aparna Ramchandra Ombase	Bank Management - II	2918	9022810192
2025/09/27 9:10:37 AM MDT	minakshikadamk1010@gmail.com	Kadam Minakshi jalindar	Bank Management - III	2566	7385346149
2025/09/27 9:26:00 AM MDT	kadamashwini673@gmail.com	Kadam Ashwini Dhondiram	Bank Management - III	2525	9028282348
2025/09/27 9:20:48 PM MDT	sunil1001jadhav@gmail.com	Alisha sunil jadhav	Bank Management - I	2811	9021651060
2025/09/27 10:58:56 PM MDT	manishphadtare77@gmail.com	Manish Nitin Phadtare	Bank Management - II	2919	7028708951
2025/09/27 11:38:18 PM MDT	amruta.sonawane812@gmail.com	Sonawane Amruta Kiran	Bank Management - III	2582	8446324031
2025/09/28 12:54:47 AM MDT	Supriyakavale5010@gmail.com	Kavale Supriya Sanjay	Bank Management - I	2823	9579842815
2025/09/28 8:16:21 AM MDT	ajay9475587@gmail.com	Jadhav ajay jotiram	Bank Management - III	3006	9325814679
2025/09/28 10:36:53 AM MDT	sakshiombase68@gmail.com	Ombase sakshi Subhash	Bank Management - III	3023	9156523029
2025/09/28 10:46:48 AM MDT	romanvaishnavi2006@gmail.com	Roman vaishnavi vijay	Bank Management - I	2835	9820294615
2025/09/28 10:52:00 AM MDT	rutujajadhav2529@gmail.com	Rutuja Gangaram Jadhav	Bank Management - II	2906	7035579292
2025/09/28 11:28:10 AM MDT	sutarganesh933@gmail.com	Ganesh Maruti Sutar	Bank Management - II	2927	9372606946
2025/09/28 11:30:37 AM MDT	ishwarikhande05@gmail.com	Ishwari ramesh khande	Bank Management - II	2512	8698958134
2025/09/28 1:42:41 PM MDT	akshdamulik@gmail.com	Mulik akshda dilip	Bank Management - III	30022	9175535017
2025/09/28 10:05:17 PM MDT	shubhampawar33007@gmail.com	Pawar Shubham Dhanaji	Bank Management - I	2832	9172701095


PRINCIPAL
DAHIWADI COLLEGE, DAHIWADI
TAL. MAN, DIST. SATARA.



Rayat Shikshan Sanstha's
Dahiwadi College Dahiwadi'

Department of Commerce & Management (Bank Management), Placement Cell & IQAC

Jointly Organized

PM-USHA Sponsored One Day Seminar on

"Credit Risk & Loan Management Training"

Timestamp	Username	Full Name of Faculty	Department	Mobile No
2025/09/27 2:17:24 AM MDT	kanchangulik26@gmail.com	Ms. Gulik Kanchan Balaso	Commerce	8446359181
2025/09/27 2:28:13 AM MDT	bharatkhtal1998@gmail.com	Bank Management	Bank Management	9177862310
2025/09/27 3:30:28 AM MDT	kirtivarsha91281@gmail.com	Miss. Varsha B. Kirtikudav	Commerce	7841839799
2025/09/28 8:15:26 AM MDT	yogitvasav20@gmail.com	Vasav Yogita Vishwas	Bank Management	8605508334
2025/09/28 8:30:16 AM MDT	chourasiyashubham87@gmail.com	Mr. Chourasiya Shubham Vijay	Bank Management	9657320617
2025/09/28 8:31:17 AM MDT	wangdurs02@gmail.com	Mr. Gaikwad Somnath Keru	Bank Management	9404992960
2025/09/28 8:34:48 AM MDT	aasma0705shaikh@gmail.com	Aasma Rafik Shaikh	Bank Management	9764155058
2025/09/28 8:40:58 AM MDT	pawardivyavitthal@gmail.com	Pawar D.V.	BCA	9284739231
2025/09/28 8:48:50 AM MDT	kamblesonali7@gmail.com	Miss. Kamble Sonali Suresh	BCA	8378991987
2025/09/28 8:55:13 AM MDT	phadatarevaishnavi26@gmail.com	Vaishnavi Phadatare	BCA	9665926061
2025/09/29 4:33:54 AM MDT	ashudeshmukhe1999@gmail.com	Miss. Deshmukhe Ashwini Milind	Maths	8080607191




I/C PRINCIPAL
DAHIWADI COLLEGE, DAHIWADI
TAL. MAN, DIST. SATARA.



Rayat Shikshan Sanstha's
Dahiwadi College Dahiwadi
Tal-Man, Dist-Satara-415311



Pradhan Mantri Uchchatar Shiksha Abhiyan (PM-USHA)

DETAILS OF THE RESOURCE PERSON

Sr. No.	Name of the resource person	Designation	Affiliation	Bank account details	Honorarium	TA	Remuneration (Rs.)
1	Harshwardhan Shrikant Kulkarni	Assistant Professor	Shrimant Bhaiyyasheb Rajemane Mahavidyalaya, Mhaswad	Bank name: SBI Branch: Phaltan Address: Phaltan Account No.: 35325395784 IFSC code: SBIN0000452	2,500/-	560/-	3,060/-



Signature of Convener



Signature of Organizing Secretary




Principal
DAHIWADI COLLEGE, DAHIWADI
TAL. MAN, DIST. SATARA.

CURRICULUM VITAE

Mr. Harshwardhan Shrikant Kulkarni

M.Sc. (Statistics), B.Ed., SET, TET, CTET

Head and Assistant Professor,

Department of Statistics,

Shrimant Bhaiyyasaheb Rajemane Mahavidyalaya,

Mhaswad



Mobile: +91-7798729877

Email: profkulkarnihs@gmail.com

Objective

- To become good teacher and researcher in Statistics and produce good Statisticians as well as good citizens for country.
- To contribute for developing better education environment.

Academic Details

Degree	Board / University	Year of passing	Percentage/ CGPA(Out of10)
Ph.D.	Dr. Babasaheb Ambedkar Marathwada University, Aurangabad	Registered	-
M-SET	Savitribai Phule Pune University	2022	-
B.Ed.	Savitribai Phule Pune University	2021	78.15%
M.Sc. (Statistics)	North Maharashtra University, Jalgaon	2014	5.6
B.Sc.	Shivaji University, Kolhapur	2012	65.68 %
H.S.C.	Kolhapur Division	2009	66.17%
S.S.C	Kolhapur Division	2007	70.76%

Experience

- **Twelve** academic years teaching at graduation level.
- **Four** years working as visiting faculty to post graduation level (MBA).

Achievements

- Got selected for post of **Statistical Investigator** in Maharashtra Health Department.
- **Qualified CTET** (Paper-I) exam.
- **Qualified MAHA-TET** (Paper-I and Paper-II) exam.
- **Certified Professional Trainer** for the Qualification Pack of Trainer (VET and Skills) conforming to National Skill Qualification Framework Level-5.
- **GuruSchool Certified Professional Trainer** Level 2.
- 12 students secured **university level ranks** under my guidance.
- **First prize** in Shivaji University Statistical Teachers Association Quiz Competition (SUSTA), Balasaheb Desai College, Patan.
- Shivaji University **Inter-Zonal Chess player**.



Research Papers Published

Sr. No.	Title of paper	Name of journal having ISSN/ ISBN Number
1.	AI- Industries has integrated with new technologies	Utkal Historical Research Journal ISSN: 0976-2132
2.	Inflation in India: Causes & Remedies	ANVESAK ISSN:0378-4568
3.	Statistical Analysis of Impact of E-Waste on Climate Change	International Journal of Advance and Applied Research ISSN:2347-7075
4.	Inventory Management of Perishable E-Waste: A Dynamic Programming Approach	International Journal of Advance and Applied Research ISSN No. 2347-7075
5.	To study the Impact of Customer Buying Branded Apparel and Textiles as an Effect of Online Purchase in Non Metro Cities in Maharashtra	In Process

Research Papers Presented

International	National
3	2

Computer Proficiency

• Certificate Course in Computer Hardware & networking	• R Software
• C and C++ Language	• MS-Office
• MS-CIT	• Minitab

FDP/PDP

- Completed the Online "Faculty Induction Programme" under Malaviya Mission Teacher Training Programme (MMTTP) of UGC held from 17th February – 19th March, 2025 organized by MMTTC of Shri Mata Vaishno Devi University, Katra, J&K. with **Grade:- A+**
- Completed online two-week **REFRESHER COURSE in "STATISTICS"** organized by Teaching Learning Centre Ramanujan College, University of Delhi from 30 November – 14 December, 2023 and obtained **Grade A+**.
- Completed One day FDP on "**National Education Policy 2020 and NAAC**" organized by IQAC Mudhoji College, Phaltan held on January 16, 2023.
- Completed "**GuruSchool Certified Professional Trainer Level 2**" with specialization in Facilitation Skills held from August 1, 2022 to September 7, 2022 (92 Hrs course) and obtained '**A**' Grade.
- Completed NPTEL Online Certification "**Introduction to Biostatistics**" held from Jul-Sep 2022 (8 Week course) with score of **86 %**.
- Completed UGC-Approved Short -Term Professional Development Programme on "**Implementation of NEP-2020 for University and College Teachers**" held from 07-15 October 2022 and obtained '**A**' Grade.



- Completed One Week National Level online FDP on “**R Programming**” organized by D.Y. Patil University, Ambi, Pune & Spoken Tutorial Project, IIT Bombay from 11-16 May 2020.

Extra Activities

- Working as **Center Co-ordinator** for YCMOU study center at SBRM, Mhaswad.
- Working as **CAP Director** for Shivaji University, Kolhapur theory examination. at SBRM, Mhaswad.
- Worked as **external examiner** for Shivaji University practical examinations.
- Worked as **Co-coordinator** for International conference ICSTSD-2025 held on Feb 27-28, 2025 at SBRM, Mhaswad..
- Worked as **Chairman** of paper setting committee for Shivaji University, Kolhapur theory examination.
- Worked as **Paper Setter** for Shivaji University, Kolhapur theory examination.
- Worked as college **Nodal officer** for **DHE INFOSYS** springboard courses.
- Working as **Chairman** of NAAC criteria-II at SBRM, Mhaswad.
- Working as **Chairman** of “Website committee” at SBRM, Mhaswad.
- Working as **Chairman** of “Bridge Course and SWAYAM” courses committee at SBRM, Mhaswad
- Worked as **Team Manager** of college team for District and Central level Youth Festival.
- Worked as **Convener** for one day National Level Webinar on “Correlation and regression techniques using R Software.” (March 17, 2023) Organized by Mudhoji College, Phaltan
- Worked as **Convener** for State level Techno-Spirit 2022 event and IT and Management week (May 14-22, 2022).
- Worked as **Jury** at “Krishna Utsav 2022” held at SJNNIMS, Phaltan.
- Delivered lecture as **Resource person** in one day workshop on subject “Career Guidance for class X and above children” at SOSCV India, Alibaug on July 24th, 2016.
- Working actively in various college committees like SPANDAN cultural cell, Commerce Association, ANKUR magazine, college canteen etc.
- Guided more than 10 projects of B.Sc.(Statistics) students for their projects based on Industrial/Medical/Health/Social Problems.

Conferences ,Workshops, Seminars/Webinars Attended

Event	International	National	State
Conferences	4	7	5
Workshops	2	4	3
Seminars/Webinars	1	2	2
Resource Person	-	-	5

Estd : 1965

DST-FIST, MMSME Govt. of India &
PM-USHA Funded College



I/C Principal
Prof. (Dr.) Sanjay M. Khetre
M.Sc., Ph.D., SET., B.Ed.

"Education through self-help is our motto" - KARMAVEER

Rayat Shikshan Sanstha's
DAHIWADI COLLEGE, DAHIWADI

Tal. Man, Dist. Satara : 415 508

(Affiliated to Shivaji University, Kolhapur)

[Arts, Science, Commerce, BCA, B.Voc.Agr.,
Bank Management, Defence Studies & Vocational Education]

Founder : Padmabhushan Dr. Karmaveer Bhaurao Patil D.Litt.

NAAC accredited 'A++' (CGPA 3.60)

ISO 9001 : 2015 Certified



Phone : STD (02165)
(O) 220231

Web : www.dahiwadicollege.in E-mail : dcdprincipal@gmail.com Jr.College No. : J-21.06.001 M.C.V.C. No. : J-21.06.901

Ref. No. : 817 / 2025

Date : 20 / 09 / 2025

To,
Mr. Harshwardhan Shrikant Kulkarni,
Assistant professor.
Shrimant Bhaiyyasheb Rajemane Mahavidyalaya,
Mhaswad.

Subject: Regarding invitation as a Chief Guest for One Day Seminar on
"Credit Risk & Loan Management Training"

Respected Sir,

Its immense pleasure to inform you that the Department of Commerce & Management, Placement Cell & IQAC Jointly Organized PM-USHA Sponsored One Day Seminar On "Credit Risk & Loan Management Training" on Wednesday, 24th September, 2025. We are inviting you as a Chief Guest for this program. We hope that you will accept our invitation and co-operate us.

Thanking You.




I/c. Principal
DAHIWADI COLLEGE, DAHIWADI
TAL. MAN, DIST. SATARA.

Estd : 1965

DST-FIST, MMSME Govt. of India &
PM-USHA Funded College



I/C Principal
Prof. (Dr.) Sanjay M. Khetre
M.Sc., Ph.D., SET, B.Ed.

"Education through self-help is our motto" - KARMAVEER

Rayat Shikshan Sanstha's
DAHIWADI COLLEGE, DAHIWADI

Tal. Man, Dist. Satara : 415 508

(Affiliated to Shivaji University, Kolhapur)

[Arts, Science, Commerce, BCA, B.Voc.Aagri,
Bank Management, Defence Studies & Vocational Education]

Founder : Padmabhushan Dr. Karmaveer Bhaurao Patil D.Litt.

NAAC accredited 'A++' (CGPA 3.60)

ISO 9001 : 2015 Certified



Phone : STD (02165)
(O) 220231

Web : www.dahiwadicollege.in E-mail : dcdprincipal@gmail.com Jr.College No. : J-21.06.001 M.C.V.C. No. : J-21.06.901

Ref. No. : 832/2025

Date : 24 / 09 / 2025

Letter of Appreciation

It gives us immense pleasure to put on record my sincere thanks to **Mr. Harshwardhan Shrikant Kulkurani (Assist. Professor, Shirmant Bhaiyyasaheb Rajemane Mahavidyalaya Mhaswad)** for being present as a Chief Guest for delivering speech on One Day Seminar on "**Credit Risk & Loan Management Training**" for Students, Jointly Organized by the Department of Commerce & Management, Placement Cell & IQAC & PM-USHA Sponsored on **Wednesday, 24th September, 2025**. We hope the same cooperation in future also.

Thanks and Regards

Place: Dahiwadi

Date: 24/09/2025



I/c. Principal
DAHIWADI COLLEGE, DAHIWADI
TAL. MAN, DIST. SATARA.

Rayat Shikshan Sanstha's
Dahiwadi College Dahiwadi
Department of Commerce & Management, Placement Cell & IQAC
Jointly Organized
PM-USHA Sponsored
One Day Seminar On Wednesday 24th September, 2025 On
“Credit Risk & Loan Management Training”

Vendor Details

Sr. No.	Heads	Details
1	Full Name	Mr. Harshwardhan Shrikant Kulkarni
2	PAN Number	CQBPK1108E
3	TIN Number	-
4	TAN Number	-
5	Service Tax Number	-
6	Date of Birth	03/11/1991
7	Adhar Number	465603318457
8	GST NO	-
9	Address	A/P- MHASWAD Tal- MAN
	District	SATARA
	State	MAHARASHTRA
	Pin Code	415509
10	Mobile Number	7798729877
11	E-Mail	profkulkarnihs@gmail.com
12	Bank Details	
	Bank Name	SBI
	Branch with Address	Phaltan
	A/C Number	35325395784
	IFS Code	SBIN0000452



Signature

179



भारतीय स्टेट बैंक • भारतीय स्टेट बैंक • State Bank of India **BRANCH CODE - 00452**
IFSC - SBIN0000452
MICR CODE - 415002705

Savings Bank Account

CIF No : 88762551286

Account No : 35325395784

Customer Name: Mr. HARSHWARDHAN SHRIKANT KULKARNI

PHALTAN

POST BOX NO.17

S/D/W/H/o: SHRIKANT

Address: VIDYANAGAR

PHALTAN

TAL PHALTAN

Phone:

Email:

D.O.B. (If Minor):

Toll Free Helpline: 1800 112211 / 1800425 3800

Phone: 220301

Email: sbi.00452@sbi.co.in

Branch Code: 452

Date of Issue: 19/11/2015

19/11/2015 2847957

IFSC: SBIN0000452

शाखा व्यवस्थापक

शाखा प्रबंधक

Branch Manager





Rayat Shikshan Sanstha's
Dahiwadi College Dahiwadi
Tal-Man, Dist-Satara-415311



Pradhan Mantri Uchchatar Shiksha Abhiyan (PM-USHA)

Summary of Expenditure

Name of Activity: Department of Commerce & Management)

Soft Component No.: 3

Name of Soft Component: Credit Risk & Loan Management Training

Date: 24/09/2025

Amount Approved: 5,000/-

Sr. No.	Particulars	Bill No.	Amount
1	Honorarium To Resource Person 1. Mr. Harshwardhan Shrikant Kulkarni	Voyture	2,500/-
2.	Traveling Allowance 1. Mr. Harshwardhan Shrikant Kulkarni	Voyture	560/-
3.	Hospitality		
	1. Hotel College Katta	23	150/-
	2. Matoshri Khanaval	147	340/-
4.	Operating Expenses		
	OM Creations	OM/25-26/0165	1,150/-
5.	Contingences		
	1. Yashodip Novelties	360	300
	Total		5000/-

Signature of Convener

Signature of Organizing Secretary

Principal



खाते

स्वर्वाची पावती

व्हौचर नं.

दिनांक : 24/09/2025



मा. प्राचार्य,

दहिवडी कॉलेज, दहिवडी

पावती लिहून देणार श्री हर्षवर्धन श्रीकांत कुलकर्णी रा. म्हसवड

पावती लिहून देतो की, खालील तपशीलाप्रमाणे आज रोजी मला पैसे मिळाले. तक्रार नाही.

तपशील	रुपये	पैसे
24/09/2025 PM-USHA योजनेअंतर्गत component-3 अंतर्गत वाणिज्य व व्यवस्थापन विभाग Placement cell & TQAC यांच्या संयुक्त विद्यमाने आयोजित 'Credit Risk & Loan management Training' या कार्यशाळेस Resource person म्हणून उपस्थित असल्याचे वृत्त : माझे क.म.म.25213 चे म्हसवड भाडे मिळाले म्हसवड ते वरिष्ठा घेणे जणे 56 KM x 10/- = 560 ₹	5601-	00
एकूण (अक्षरी व अंकी) रुपये पाचशे साठ रुपये फक्त	5601-	00

वरीलप्रमाणे रक्कम अदा करून ही पावती रद्द केली.

दिनांक : / / 20

पैसे घेणाराची सही

विभाग प्रमुख

अकौंटंट

मुख्यलिपीक

सुपरिटेण्डेंट

प्राचार्य

781

खाते _____	खर्चाची पावती	व्हौचर नं. _____ दिनांक : 24/09/2025
मा. प्राचार्य, दहिवडी कॉलेज, दहिवडी		
पावती लिहून देणार <u>श्री. हर्षवर्धन भिकांत कुलकर्णी</u> रा. <u>हसनवड</u>		
पावती लिहून देतो की, खालील तपशीलाप्रमाणे आज रोजी मला पैसे मिळाले. तक्रार नाही.		
तपशील	रुपये	पैसे
24/09/2025 PM - USHA योजनांतर्गत component - 3		
अंतर्गत वाणिज्य व व्यवस्थापन विभाग [Bank Management]	2,500/-	00
Placement cell & IGAC यांच्या संयुक्त विद्यमाने		
आयोजित "Credit Risk & Loan Management Training"		
या तज्ज्ञासत्रास Resource person म्हणून उपस्थित		
शालिवाणे भातघात मिकाल		
(Total session - 2 x 2,500 ₹ = 5000/-)	2500/-	00
एकूण (अक्षरी व अंकी) रुपये <u>दोन हजार पन्धरी रुपये फक्त</u>		
वरीलप्रमाणे रक्कम अदा करून ही पावती रद्द केली. दिनांक : / / 20		
 विभाग प्रमुख	 अकौंटंट	 मुख्यलिपिक
 सुपरिटेंडेंट		 प्राचार्य
पैसे घेणाराची सही		

183



I/C Principal
Prof. (Dr.) Sanjay M. Khetre
M.Sc., Ph.D., SET, B.Ed.

"Education through self-help is our motto" - KARMAVEER

Rayat Shikshan Sanstha's
DAHIWADI COLLEGE, DAHIWADI

Tal. Man, Dist. Satara : 415 508

(Affiliated to Shivaji University, Kolhapur)

[Arts, Science, Commerce, B.A., B.Voc. Agri.,
Bank Management, Defence Studies & Vocational Education]

Founder : Padmabhushan Dr. Karmaveer Bhaurao Patil D.Litt.

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(O) 220231

Web : www.dahiwadicollege.in E-mail : dcdprincipal@gmail.com Jr.College No. : J-21,06,001 M.C.V.C. No. : J-21,06,901

Ref. No. : 832/2025

Date : 24/09/2025

Letter of Appreciation

It gives us immense pleasure to put on record my sincere thanks to
✓ Mr. Harshwardhan Shrikant Kulkurani (Assist. Professor, Shirmant
Bhaiyyasaheb Rajemane Mahavidyalaya Mhaswad) for being present as a
Chief Guest for delivering speech on One Day Seminar on "Credit Risk &
Loan Management Training" for Students, Jointly Organized by the
Department of Commerce & Management, Placement Cell & IQAC & PM-
USHA Sponsored on Wednesday, 24th September, 2025. We hope the same
cooperation in future also.

Thanks and Regards

Place: Dahiwadi

Date: 24/09/2025



I/c. Principal
DAHIWADI COLLEGE, DAHIWADI
TAL. MAN, DIST. SATARA.

O/C.

Received

॥ जय बाळुशामा प्रसन्न ॥

कॅश क्रेडिट मेमो

॥ श्री स्वामी समर्थ ॥



मातोश्री खानावळ



तहसील ऑफिस जवळ, दहिवाडी ता.माण जि.सातारा

आमच्याकडे ऑर्डरप्रमाणे जेवण बनवून मिळेल तसेच मंथली (मेस) डब्बे स्विकारले जातील.

प्रोग्रा : सौ.प्रियांका गोळे । मो. 9545935592, 7756014493

पा.नं- 147

दिनांक 24/09/2028

श्री. डॉ. पाचार्य, दहिवाडी कॉलेज

रा. दहिवाडी

अ.नं.	तपशील	नग	दर	रुपये
①	जेवण —	02	160/-	320/-
②	पाणी —	02	10/-	20/-

[Signature]

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TAL. MAN. DIST. SATARA

[Signature]

टिपण्यात

एकूण: 340/-

अक्षरी रु. तीनशे चालीस रुपये केवळ
रोख मिळाले.

P. D. Gole

प्रोग्रावर

सही



हॉटेल कॉलेज कट्टा

कॅश / क्रेडिट मेमो

दहिवडी ता.माण, जि. सातारा

प्रोग्रा: श्री.रोहित हणमंत बुधावले मो.9689856137

पा.नं. 23

दिनांक. 24/09/2023

श्री. प्राचार्य दहिवडी कॉलेज दहिवडी

तपशील	नग	दर	आकार	
			रुपये	पैसे
पोह	4	20	80	
चव	3	20	60	
स्ये कॉफी				
चहा	1	10	10	
		एकूण-	150	

PRINCIPAL
DAHIWADI COLLEGE, DAHIWADI
TAL. MAN, DIST. SATARA



टीडरो रुपये रकम

रकम रोख मिळाली.

आपला विश्वास

8698958134

9373858386

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7385346149

9156258733

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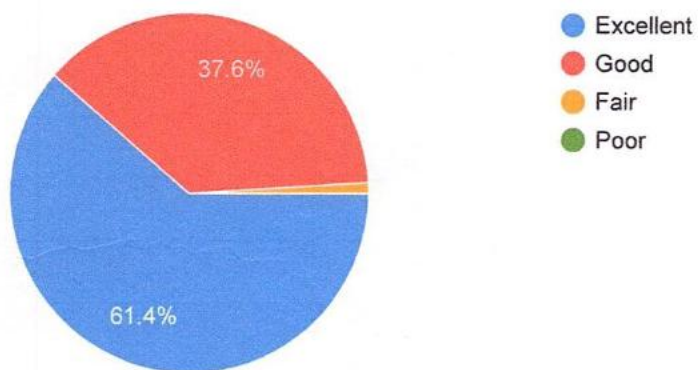
8446324031

8483887823

1. How Would you rate the overall organization of the seminar?

 Copy

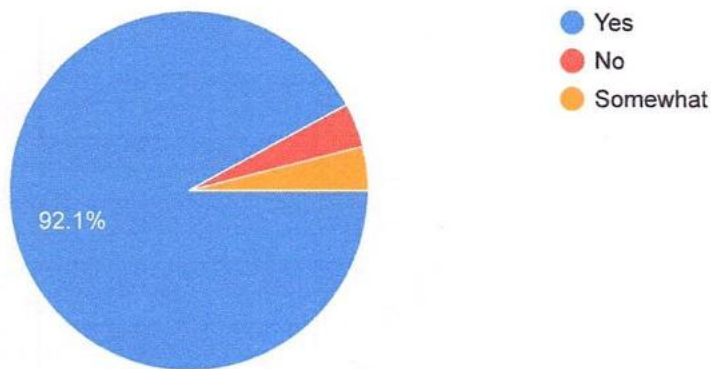
101 responses



2. Were the Objectives of the Seminar clearly explained

 Copy

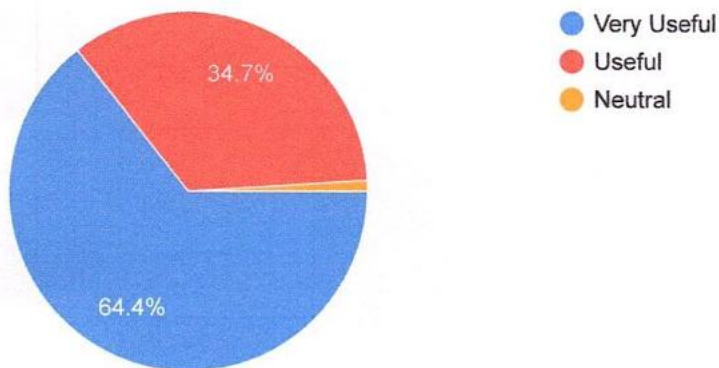
101 responses



3. How useful was the seminar content for your academic/ Career growth

 Copy

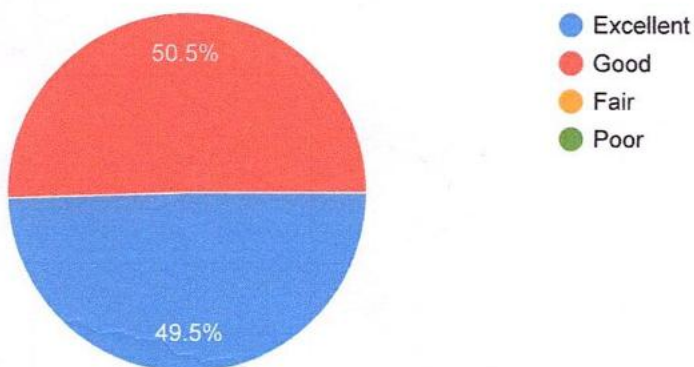
101 responses



4. How would you rate the knowledge and presentation of the resource person

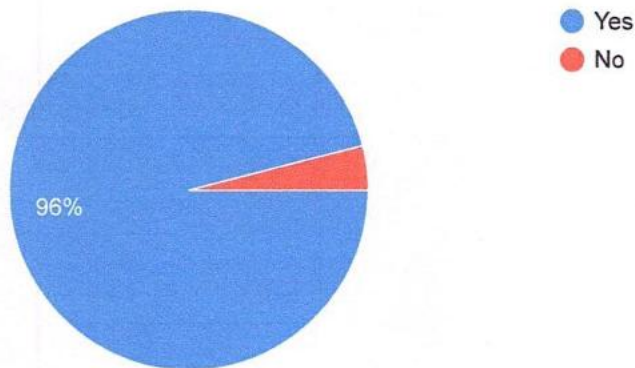
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101 responses



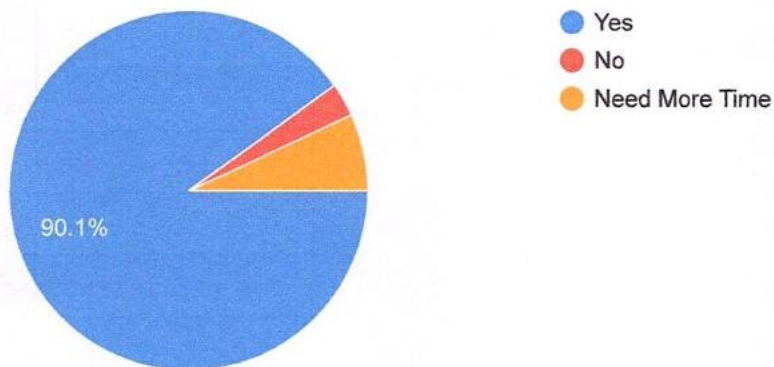
5. Was the trainer Presentation cleared easy to follow?

101 responses



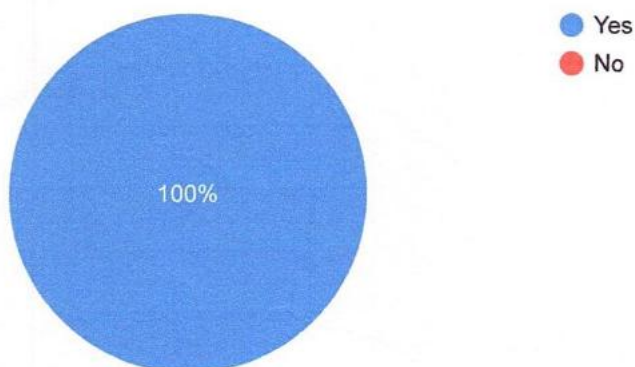
6. Was the seminar duration sufficient to cover the topics?

101 responses



7. Did the seminar give you a clear Idea about Loan Management

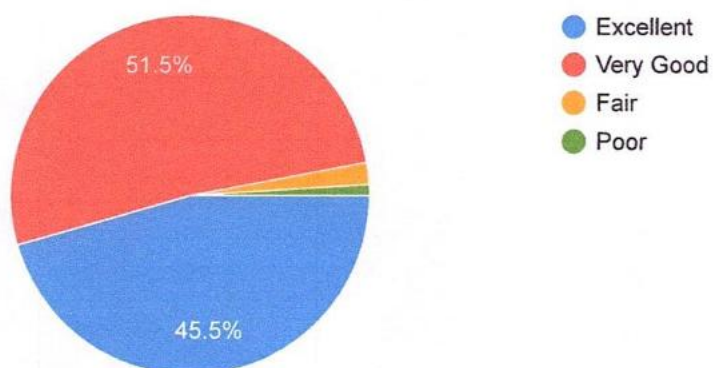
101 responses



8. How would you rate the seminar venue and arrangements?

 Copy

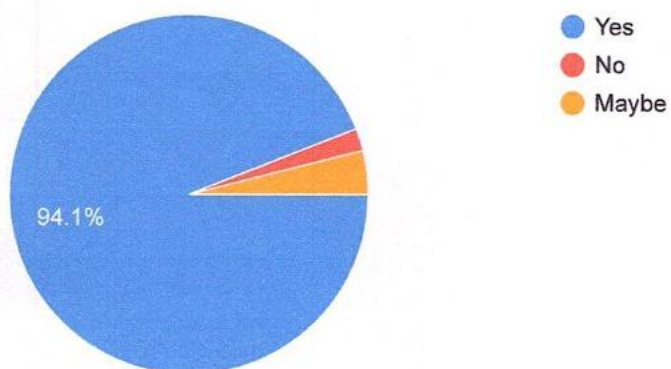
101 responses



9. Would you like to attend similar seminar/workshop in the future

 Copy

101 responses



119

119

Rayat Shikshan Sanstha's

Dahiwadi College Dahiwadi

Department of Commerce & Management, Placement Cell & IQAC

Jointly Orgnized

PM- USHA Sponsored

"One Day Seminar on Credit Risk Loan Management Training"

Date - 24th , September, 2025

Venue - A-21 Multimedia Hall, Commerce Wing

Sr.No	Timestamp	Email Address	Score	Name of the Faculty.	Mobile no	Name of the Department
1	9/27/2025 13:58:14	shilpadeokar99@gmail.		Mrs.Shilpa Sagar Jadhav	9766234079	Bank Management
2	9/28/2025 19:45:27	kirtivarsha91281@gmai		Miss. Kirtikudav V. B.	7841839799	Bank Management
3	9/28/2025 20:00:17	yogitvasav20@gmail.co		Vasav Yogita Vishwas	8605508334	Commerce and Management
4	9/28/2025 20:01:18	chourasiyashubham87@		Mr. Chourasiya Shubham '	9657320617	Commerce and Management
5	9/28/2025 20:04:49	wangdurs02@gmail.con		Mr. Gaikwad Somnath Ker	9404992960	Bank management
6	9/28/2025 20:10:59	aasma0705shaikh@gm;		Aasma Rafik Shaikh	9764155058	BCA
7	9/28/2025 20:18:50	pawardivyavitthal@gma		Pawar D.V.	9284739231	BCA
8	9/28/2025 20:25:14	kamblesonali7@gmail.c		Miss.Kamble Sonali Sures	8378991987	BCA
9	9/29/2025 16:03:55	phadatrevaisnavi26@g		Vaishnavi Phadatare	9665926061	Mathematics
10	9/29/2025 16:03:55	ashudeshmukhe1999@		Miss. Deshmukhe Ashwin	8080607191	Mathematics



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Full Name of Faculty

10 responses

Mrs.Shilpa Sagar Jadhav

Vaishnavi Phadatare

Miss.Kamble Sonali Suresh

Vasav Yogita Vishwas

Aasma Rafik Shaikh

Pawar D.V.

Mr. Gaikwad Somnath Keru

Mr. Chourasiya Shubham Vijay

Miss. Deshmukhe Ashwini Milind

Miss. Kirtikudav V. B.



Mobile No

10 responses

9766234079

9665926061

8378991987

8605508334

9764155058

9284739231

9404992960

9657320617

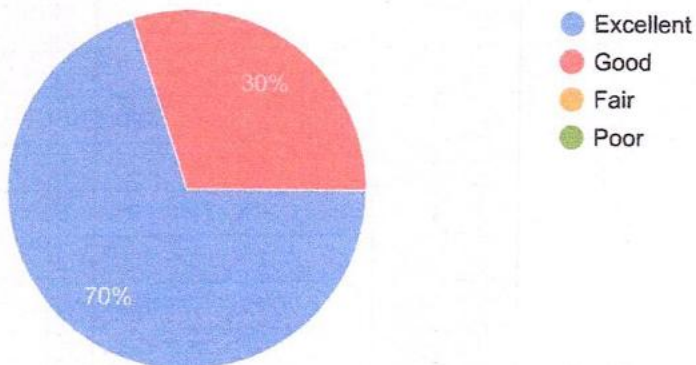
8080607191

7841839799

1. How Would you rate the overall organization of the seminar?

 Copy

10 responses



2. Were the Objectives of the Seminar clearly explained

 Copy

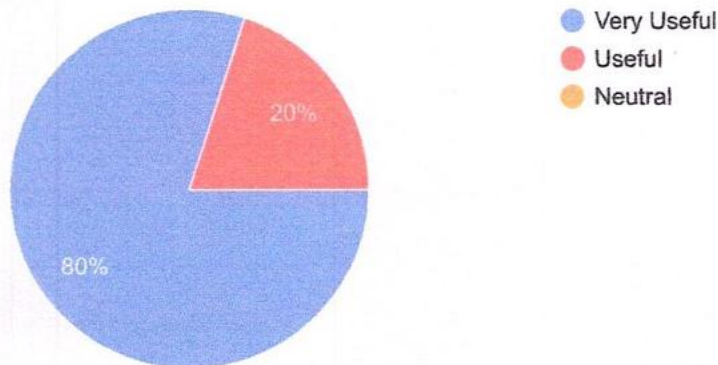
10 responses



3. How useful was the seminar content for your academic/ Career growth

 Copy

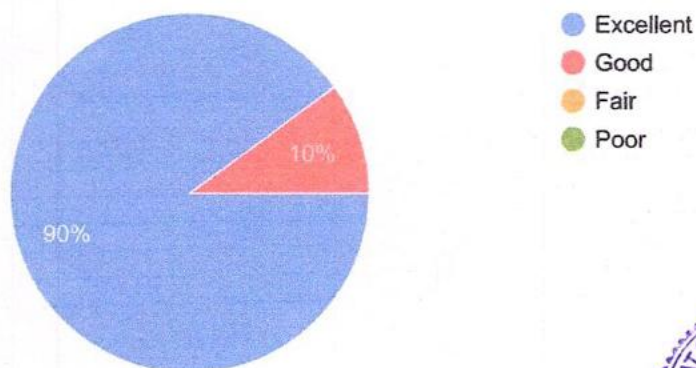
10 responses



4. How would you rate the knowledge and presentation of the resource person

 Copy

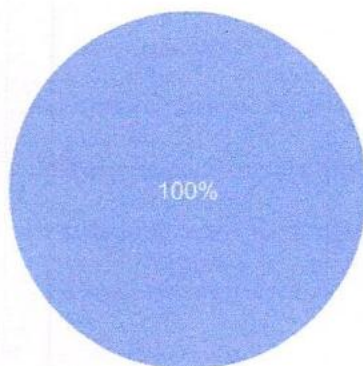
10 responses



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5. Was the trainer Presentation cleared easy to follow?

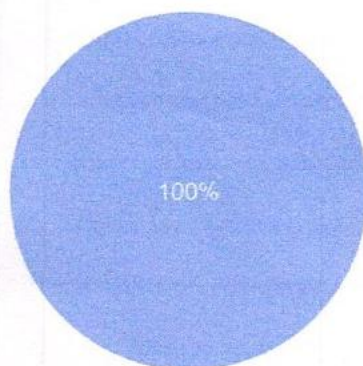
10 responses



● Yes
● No

6. Was the seminar duration sufficient to cover the topics?

10 responses

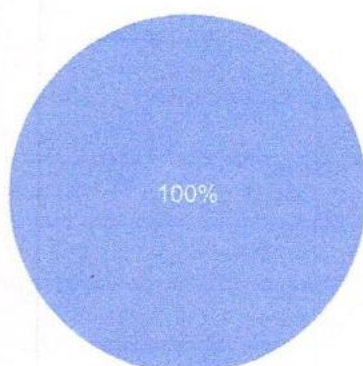


● Yes
● No
● Need More Time

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7. Did the seminar give you a clear Idea about Loan Management

10 responses



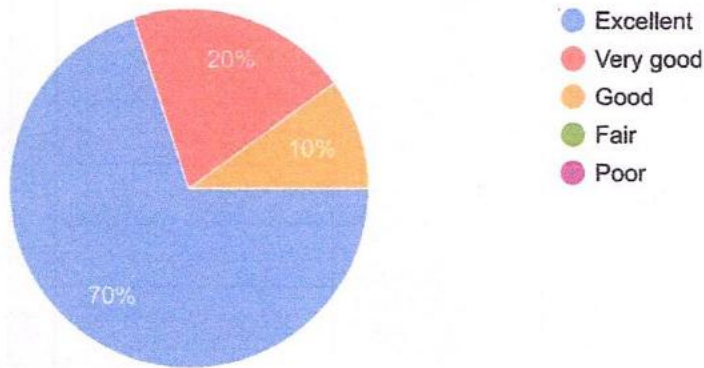
● Yes
● No

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8. How would you rate the seminar venue and arrangements?

 Copy

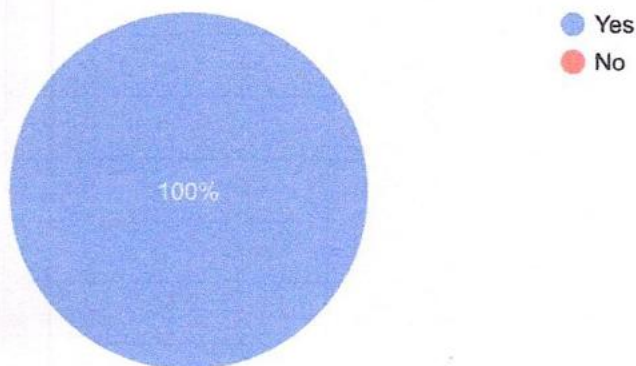
10 responses



9. Would you like to attend similar seminar/workshop in the future

 Copy

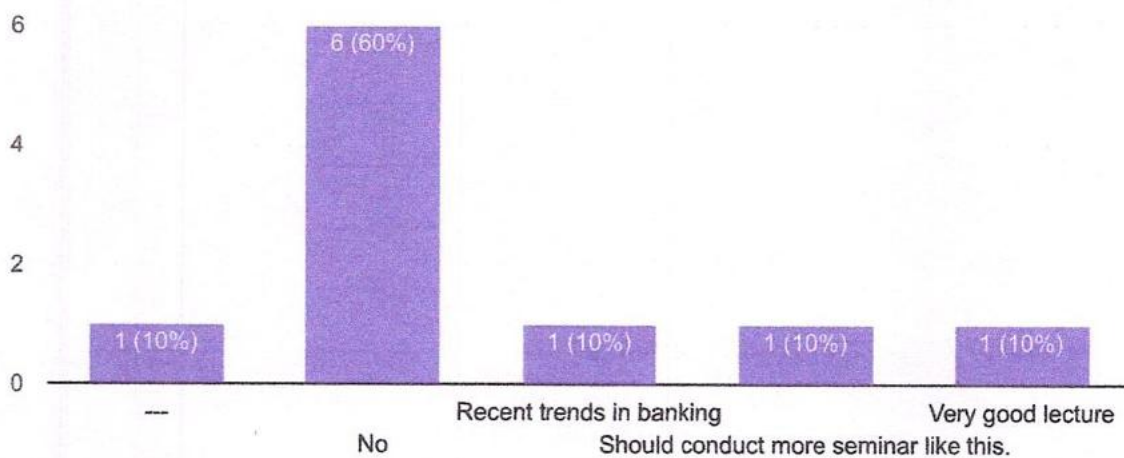
10 responses



10. Any Suggestions Topics you want in future programs

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10 responses



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TAL. MAN, DIST. SATARA





Rayat Shikshan Sanstha's
Dahiwadi College Dahiwadi
Tal-Man, Dist. Satara-415508



Department of Commerce & Management (Bank Management)
Placement Cell & IQAC Jointly Organized
PM-USHA Sponsored
Seminar On

“Credit Risk & Loan Management Training”

Day and Date: Wednesday, 24th September, 2025.

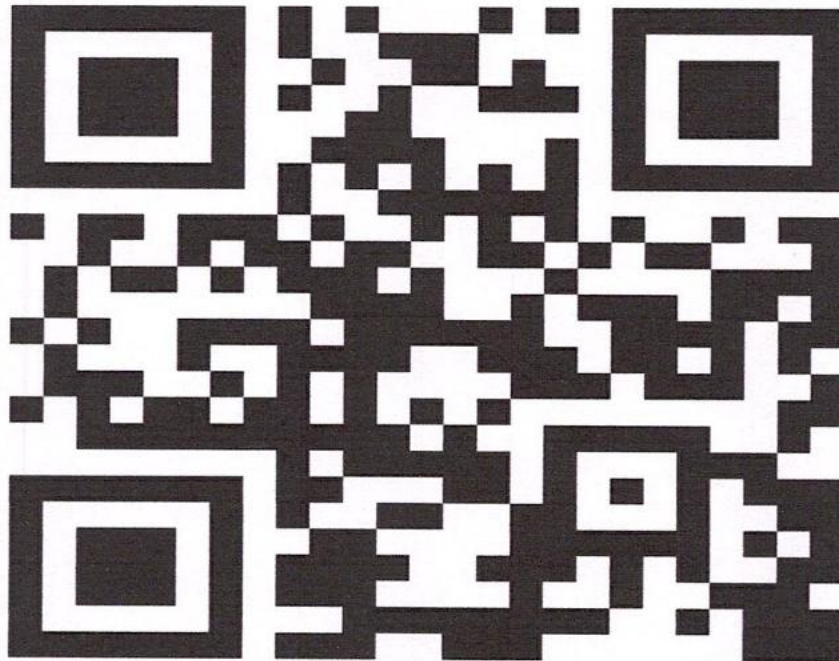
Time: 09:00 AM onwards

Venue: A-21, Multimedia Hall Commerce wing

Participants: Bank Management & Faculty Members

Photos QR Code & Link

https://drive.google.com/drive/folders/1E-eKYy9yQIK-HF8ZswFYmOqeYbgauQDC?usp=drive_link



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