

'Education through self-help is our motto' - Karmaveer
Rayat Shikshan Sansthas

**Dr. Patangrao Kadam Mahavidyalaya,
Ramanandnagar (Burli)**

Tal.- Palus, Dist: Sangli, Maharashtra, India 416308

Report of

ICSSR New Delhi Sponsored

Two Day National Seminar on

**"Impact of Government Efforts to Enhance Digital Financial Literacy and Promote
Digital Payment System in Rural India"**

12th & 13th March, 2025

Organized by: Department of Commerce, BCA & IQAC, Dr. Patangrao Kadam
Mahavidyalaya, Ramanandnagar (Burli)

Introduction and Overview

The Two-Day National Seminar sponsored by the Indian Council of Social Science Research (ICSSR), New Delhi, successfully brought together 273 participants from academia, banking, policymaking and research institutions to deliberate on critical issues surrounding digital financial inclusion in rural India. The event featured 8 expert-led technical sessions including presentation of over 60 research papers and extensive discussions that generated actionable policy recommendations.

With digital payment adoption in rural India growing at 28% CAGR (2020-25) yet remaining below 35% penetration (RBI 2024 data) the seminar's focus on evaluating government initiatives, identifying implementation challenges and proposing tech-enabled solutions was particularly timely. The program combined macro-level policy perspectives with grassroots research findings to create a comprehensive dialogue on financial inclusion.

Day 1 Proceedings (12th March, 2025)

Inaugural Session (10:30 AM - 12:30 PM)

The seminar commenced with ceremonial lighting of the lamp by dignitaries including Dr. S. S. Mahajan, Principal Dr. U.V.Patil and IQAC Coordinator Mr. D.A.Sasane.

Keynote Address by Prof. Dr. S. S. Mahajan (Dean, Faculty of Commerce and Management, Shivaji University Kolhapur)

Topic: "Transforming Rural Economies: The Role of Digital Financial Literacy"

- Presented a framework linking digital literacy to seven UN Sustainable Development Goals



- Highlighted the 42% gap in digital payment adoption between urban and rural India (NSSO 2023)
- Emphasized the "Train the Trainer" model for scaling financial literacy programs
- Proposed integrating Course on Digital Finance in the colleges.

Chairperson's Remark (Dr. Kushal R. Pakhale, Asst. Prof. Dr. Babasaheb Ambedkar College, Aundh, Pune)

- Shared field experiences from SHG-led financial literacy camps.
- Stressed the need for multi-lingual content in awareness campaigns

Technical Session I (12:30 - 1:30 PM)

Prof. Dr. A. S. Patil (Arts, Commerce and Science College, Palus)

Topic "Assessing Digital Literacy Levels in Rural India"

- Revealed findings from a pan-India survey covering 12 states
- Key data points:
 - Only 29% of rural respondents could explain UPI functionality
 - 68% relied on business correspondents for digital transactions
- Identified three critical literacy gaps: conceptual, operational and security awareness

Sessions II (2:30 - 5:00 PM)

Prin. Dr. R. S. Salunkhe (Arts, Commerce and Science College, Palus)

Topic "Role and Policy of RBI: Digital Financial Literacy and Promote UPI"

- Detailed the "Payment Vision 2025" roadmap
- Explained regulatory sandbox approach for rural fintech innovations
- Case study: UPI Lite's impact on low-value transactions.

Dr. S. V. Mane (Distance & Online Learning, Shivaji University, Kolhapur)

Topic "Digital Payment System: Today and Tomorrow"

- Projected that voice-based payments would capture 40% of rural transactions by 2027
- Discussed block-chain applications for agricultural value chains
- Warned about emerging fraud patterns in rural digital payments



- Faculty volunteers
- Student coordination team
- Media partners for extensive coverage

4. Conclusion and Impact

The seminar achieved its objectives by:

- ✓ Creating a knowledge repository through 50 research papers
- ✓ Facilitating stakeholder convergence between bankers, policymakers and academics
- ✓ Generating actionable recommendations for policymakers

The event's success was evidenced by:

- 93% participant satisfaction in feedback surveys
- Commitment from colleges to start digital literacy clubs
- Bank representatives agreeing to consider proposals in their next policy review

Outcome of the seminar:

1. Participants acquired in-depth knowledge about Digital Financial Literacy
2. Participants became well-versed with terminologies related with new age banking sector.
3. Participants gained practical expertise in cashless transactions.
4. Knowledge Dissemination and Capacity Building among the participants.

Beneficiaries:

273 Beneficiaries from the Academics, Banking, Policymakers and Students.

Attached:

- A: List of Participants.
- B: Abstract and detailed Research Papers Published.
- C: Photographic Documentation
- D: Media Coverage Reports



Convener

(Prof. Dr. U. V. Patil)



IQAC Coordinator

(Mr. D. A. Sasane)




Principal,

Dr. Patangrao Kadam Mahavidhyalay
Ramanandnagar (Burli)
Tal. Palus, Dist. Sangli.

A: List of Participants

'Education through self-help is our motto' - Karmaveer

Rayat Shikshan Sanstha's

Dr. Patangrao Kadam Mahavidyalaya,
Ramanandnagar (Burl)

Tal: Palus, Dist: Sangli Maharashtra (India) 416 308

Department of Commerce, BCA & IQAC

Organized

ICSSR, New Delhi Sponsored

Two Day National Seminar on

"Impact of Government Efforts to Enhance Digital Financial Literacy and Promote Digital Payment System in Rural India"

March 12th & 13th, 2025

Participants/ Beneficiaries

Sr. No.	Name of Participants / Beneficiaries	Signature	
		Day I	Day II
1	Shanabhel Dilip Patil	Patil	Patil
2	Sneha Sunil Kamble	Kamble	Kamble
3	Dr. Moshina Naveemohammad Mulani	Mulani	Mulani
4	Shukrana Khajasaheb Jambale	Jambale	Jambale
5	Rutuja Pradip Mane	Mane	Mane
6	Anisha Suresh Sawant	Sawant	Sawant
7	Vaishnavi Arun Yadav	Yadav	Yadav
8	Kaveri Nagesh Kamble	Kamble	Kamble
9	Kajal Prakash Mali	K.P. Mali	Mali
10	Jadhav Sanika Anil	Jadhav	Jadhav
11	Vaishnavi vivek damame	V.V. Damame	V.V. Damame
12	Shravani Dattatray Patil	Patil	Patil
13	Pratiksha Dinkar Bhosale	P.D. Bhosale	P.D. Bhosale
14	Bhagyashri Anil Jadhav	Jadhav	Jadhav
15	Sanika Jay Dandekar	Dandekar	Dandekar
16	Samraddhi Dayanand Thorat	S.D. Thorat	S.D. Thorat
17	Sanchita Vig vijay mali	Mali	Mali
18	Aditi Sunil Chougale	Chougale	Chougale

19	Aarti Sanjay Bhasale.	Aarti	Aarti
20	Tejaswri Laxman Kole	Kole.T.L	Kole.T.L
21	Mukta Najiya Naraye.	Mukta	Mukta
22	Kaetiki Sanjay Sawant	Sawant	Sawant
23	Anjali Rahul Jandade	Anjandade	Anjandade
24	Shreya Dilip Sadamate	S.D.S.	S.D.S.
25	Komal vikas Bhasale	K.V.Bhasale	K.V.Bhasale
26	Bhumika Vinod Tadhav.	Bhumika	Bhumika
27	Sonika Manuti Shivade	Sonika	Sonika
28	Riya Sanjay Dhokale	R.Dhokale	R.Dhokale
29	Aarti Anmol Patil	Aarti	Aarti
30	Pooja Sarjeao Tadhar	Pooja	Pooja
31	Shivani Pooja Peadip Lahare	Pehare	Pohare
32	Pranali Mahadev Patil	Pranali	Pranali
33	Tanuja Rajendra Tanekar	Tanjekar	Tanjekar
34	Sanika Dilip Dhurnal	Dhurnal	Dhurnal
35	Ankita Hanmantrao Sawant	Ankita	Ankita
36	yashashree Ajinkya Mithani	Yash	Yash
37	Anagha Ashok Mali	Anagha	Anagha
38	Harshada Dipak Shinde	Harshada	Harshada
39	Shrutika dipak channe.	Shrutika	Shrutika
40	Rija Samir Ibushe	R.S.Ibushe	R.S.Ibushe
41	Vedika Ashok Arbune	Arbune	Arbune
42	Vaishnavi Santaji Patil	Patil	Patil
43	Priyanka Pandurang Sawant	PPSawant	PPSawant
44	Utkarsha Sunhdev Hawaldar	Utkarsha	Utkarsha
45	Sakshi Vinayak Inamdar	Inamdar	Inamdar
46	Sanika Dilip Malawade.	Malawade	Malawade
47	Prerona Nandkumar Nutekar.	Prerona	Prerona
48	Pratiksha Tonaji Chavale	P.T.C...	P.T.C...
49	Sakshi Suresh Patil	Spakhi	Spakhi



50	Padma Sharnad Salunke	Salunke	Sharnad
51	Shrutika Sonjay Kadam	Sonjay	Kadam
52	Prachi Vitthal Jadhav	Jadhav	Prachi
53	Biti Tanaji Ambhi	Ambhi	Biti
54	sakshi Babaso pati	Pati	Sakshi
55	Rutuja Ishwar Jadhav	Jadhav	Rutuja
56	Rutuja Balwant Hawal	R.B.Hawal	R.B.Hawal
57	Sejal Chandrakant Wairgode	Wairgode	Sejal
58	Dr. Sattatry N. Waghmare	Waghmare	Sattatry
59	Chandrakant Jaywant Bhurusekhe	Bhurusekhe	Chandrakant
60	Dr. Bhagwan Hanamant Mohite	Mohite	Bhagwan
61	Mr. Arjun Bandu Rathod	Rathod	Arjun
62	Dr. Kokare Sadhu Hanamant	Hanamant	Kokare
63	Dr. Patil Shreya Vinay	Patil	Shreya
64	Dr Mohan G. Sadamale	Sadamale	Mohan
65	Mr. Kulveer D. Kamble	Kamble	Kulveer
66	Smt. Priyanka D. Jiraje	Jiraje	Priyanka
67	Suryawanshi R.V	R.V	Suryawanshi
68	Mrs. Jadhav S.S.	Jadhav	S.S.
69	Pawar Samiksha Kundalik	Kundalik	Pawar
70	Patil Anuradha Sambhaji	Patil	Anuradha
71	Satape Akshada Ashok	Satape	Akshada
72	Trupti Mahadev Pawar	Pawar	Trupti
73	Sayali Arjun patil	Patil	Sayali
74	Jadhav Pooja Arvind	Jadhav	Pooja
75	Jadhav Madhura Dinkar	Dinkar	Jadhav
76	Pawar Satyajeet Sudhakar	Sudhakar	Satyajeet
77	mane Ajay Neeraj	Neeraj	Mane
78	mr. Pawar Rajesh mohan	Pawar	Rajesh
79	Vighnesh . L. Lad	Lad	Vighnesh
80	Sahil . M. Mjaware	Mjaware	Sahil



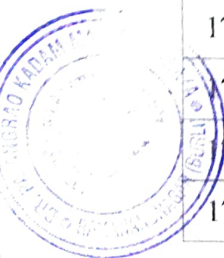
81	Rajput Panksha Ramsing	P.R. Rajput	P.R. Rajput
82	Patil Diksha Dattatray	Patil	Patil
83	Shinde Santosh laxman	Shinde	Shinde
84	Madane Aarti shankar	A.S. Madane	A.S. Madane
85	Mande Pradnya Prabhakar	Mande	Mande
86	Santosh shivaji patil	Patil	Patil
87	Amol Ashok patil	Patil	Patil
88	Varad sanjay chougale	Chougale	Chougale
89	Asifali Mujawar	Mujawar	Mujawar
90	Sudashan Patil	Patil	Patil
91	Sahil Jagale	S.Jagale	S.Jagale
92	Shreyas potdar	S.P.P	S.P.P
93	Shreyas Khichade	S.S.K	S.S.K
94	Dhishaj R. Chakradar	Dhishaj R. Chakradar	Dhishaj R. Chakradar
95	Pranav C. Sawant	Pranav	Pranav
96	Rohan Pawar	Rohan	Rohan
97	Aditya Patil	A.V. Patil	A. Patil
98	Saamir patil	Saamir	Saamir
99	Shubham Koli	Shubham	Shubham
100	Vaibhav jadhav	Vaibhav	Vaibhav
101	Nikita Chavan	Chavan	Chavan
102	Shrutika arbune	Shrutika	Shrutika
103	Harshda arbune	Harshda	Harshda
104	Rakya mali	Ramali	Ramali
105	Prof. Miss Mali Savita B.	B. Mali	B. Mali
106	Prof. Miss. Bagade. Shrutika. B	Shrutika Bagade	Shrutika Bagade
107	Prof. Miss Sugate. N. J	N. J. Sugate	N. J. Sugate
108	Prof. Miss Chavan P. N	P. N. Chavan	P. N. Chavan
109	Prof. Mrs. Shinde S. S.	S. S. Shinde	S. S. Shinde
110	Vijay Jadhav	Vijay	Vijay
111	Satyajit Madhe	Satyajit	Satyajit



112	Dattabhai Pichhe	Pichhe	Pichhe
113	Yash. S. Sathle	Yashle	Yashle
114	Yash. R. Nulawage	Nulawage	Nulawage
115	Siddhanta S. Wadga	Wadga	Wadga
116	Mrs. V. D. Pawar	Pawar	Pawar
117	Ms. J. V. Kumbhar	Kumbhar	Kumbhar
118	Dr. N. H. Kumbhar	Kumbhar	Kumbhar
119	Mr. Shinde S. L.	Shinde	Shinde
120	Lt Daunde S S	SS Daunde	SS Daunde
121	Shrutika Koushmarao Patil	Patil	Patil
122	Rutuja Balwant Howar	Howar	Howar
123	Uma Ambarish Joshi	Joshi	Joshi
124	Teju Sunil Ingale	Ingale	Ingale
125	Rutuja Rajendra Mali	Mali	Mali
126	Vaishnavi Santaji Patil	Patil	Patil
127	Priyanka Pandurang Sawant	Sawant	Sawant
128	Rijca Samir Ibushe	R. S. Ibushe	R. S. Ibushe
129	Vedika Ashok Arbune	Arbune	Arbune
130	Ketan Pandurang Desai	Desai	Desai
131	Dhanesh Prakash Gawari	Gawari	Gawari
132	Suraj Sunil Salunkhe	Salunkhe	Salunkhe
133	Mr. Amrut Manohar Chavan	Chavan	Chavan
134	Vishwajeet Sanjay Kadam	Kadam	Kadam
135	Amol Prakash Patil	Patil	Patil
136	Dattatray Vishwas Nalase	Nalase	Nalase
137	Prayakta Dinkar Jadhav	Jadhav	Jadhav
138	Prof. Miss Patil Shivani Shivaji	Patil	Patil
139	Prof. Miss Jadhav Priyanka Mohan	Jadhav	Jadhav
140	Kamble Sushen D.	Kamble	Kamble
141	Bhagyashri Digambar Patil	Patil	Patil
142	Rutuja Rahul Arbune	Arbune	Arbune



143	Vajuda Kadarn	<u>Vajuda</u>	<u>Kadarn</u>
144	Nikita Dalvi	<u>Nikita</u>	<u>Dalvi</u>
145	Vaibhav Korse	<u>Vaibh</u>	<u>Vaibh</u>
146	Sneha Aebune	<u>Sneha</u>	<u>Sneha</u>
147	Sanika Dhutmal	<u>SD</u>	<u>SD</u>
148	Tanuja Aakanksha Jadhav	<u>Aadhav</u>	<u>Aadhav</u>
149	Sujata Ulas Kamble	<u>SLK</u>	<u>SLK</u>
150	Pradnya Kisan Iad	<u>Prad</u>	<u>Prad</u>
151	Neha Nyamdev	<u>N.M</u>	<u>N.M</u>
152	Rutuja Hanmant Jadhav	<u>R. Jadhav</u>	<u>R. Jadhav</u>
153	Patil Aniket Behan	<u>Patil</u>	<u>Patil</u>
154	Patil Shubham Mohan	<u>Patil</u>	<u>Patil</u>
155	Velhal Abhijit Sanjay	<u>V.A.S.</u>	<u>V.A.S</u>
156	Shinde Vaishnavi	<u>Shinde</u>	<u>Shinde</u>
157	Pawar Pratik Pandurang	<u>Pawar</u>	<u>Pawar</u>
158	Pawar Prathmesh	<u>Prathmesh</u>	<u>Prathmesh</u>
159	Sawant Ankita H.	<u>Sawant</u>	<u>Sawant</u>
160	Mohite Shubham Shashikant	<u>Mohite</u>	<u>Mohite</u>
161	Pawar Rohan Ravsaheb	<u>Rpawar</u>	<u>Rpawar</u>
162	Anugade Prathmesh Manik	<u>Anu</u>	<u>Anu</u>
163	Anugade Saurabh Shantanu	<u>Anugade</u>	<u>Anugade</u>
164	Shreyas Potdar	<u>SUTAR</u>	<u>SUTAR</u>
165	Shreyas Khichade	<u>S.S.K</u>	<u>S.S.K</u>
166	Aditya Patil	<u>APatil</u>	<u>APatil</u>
167	Sahil Ingale	<u>SDIngale</u>	<u>SDIngale</u>
168	Pranav Sawant	<u>Pranav</u>	<u>Pranav</u>
169	Harshada Shinde	<u>Harshada</u>	<u>Harshada</u>
170	Priyanka Sutar	<u>PSutar</u>	<u>PSutar</u>
171	Swarnali Babbar	<u>Swarnali</u>	<u>Swarnali</u>
172	Sanika Yuvraj Patil	<u>SPatil</u>	<u>SPatil</u>
173	Pooja Manik Pawar	<u>P.M Pawar</u>	<u>P.M. Pawar</u>



174	yogita kamble	<u>Y&K</u>	<u>Y&K</u>
175	Asli Lohar	<u>Allohar</u>	<u>Allohar</u>
176	niranjani DIPAK sawant	<u>N.Sawant</u>	<u>N.Sawant</u>
177	Kali Shubham Sharmare	<u>S.S.Kali</u>	<u>S.S.Kali</u>
178	Aliya murani	<u>Amali</u>	<u>Amali</u>
179	RUTUJA JADHAV	<u>R.A.JADHAV</u>	<u>R.A.JADHAV</u>
180	Nilam Ajit Ghoaspade	<u>N.A.Ghoaspade</u>	<u>N.A.Ghoaspade</u>
181	Diksh vikas Patil	<u>D.V.Patil</u>	<u>D.V.Patil</u>
182	Pooja SasJesao Jadhav	<u>P.S. Jadhav</u>	<u>P.S. Jadhav</u>
183	Shivani Pradip Lohare	<u>Share</u>	<u>Share</u>
184	Ganesh Shinde	<u>G.C.Shinde</u>	<u>G.C.Shinde</u>
185	Pranav Pawar	<u>Pawar</u>	<u>Pawar</u>
186	Uttam Rajaram Bhosale	<u>U.R.Bhosale</u>	<u>U.R.Bhosale</u>
187	Anjali Umesh Pawar	<u>Apw</u>	<u>Apw</u>
188	Mrunali Vijay Jadhav.	<u>MJadhav</u>	<u>MJadhav</u>
189	sakshi dipak Yetale	<u>Syetale</u>	<u>Syetale</u>
190	sakshi Ganesh Sathe.	<u>Sathe</u>	<u>Sathe</u>
191	pranali madhukar chavan	<u>Pchavan</u>	<u>Pchavan</u>
192	swati malharji sathe	<u>Ssathe</u>	<u>Ssathe</u>
193	Shabangi Nivrutti Lavate	<u>Sak</u>	<u>Sak</u>
194	Shravani dattatray Patil	<u>Patil</u>	<u>Patil</u>
195	Amol prakash patil	<u>Apatil</u>	<u>Apatil</u>
196	Dr. shital. C. Patil	<u>Patil</u>	<u>Patil</u>
197	Bansode Priyanka Nagnath.	<u>BansodePN</u>	<u>BansodePN</u>
198	Nadaf Adisha Mushir	<u>Nadaf</u>	<u>Nadaf</u>
199	Ashvini shreyas Ashok	<u>ShreyasAshok</u>	<u>ShreyasAshok</u>
200	Havaldar Rasika shivaji	<u>Rshivaji</u>	<u>Rshivaji</u>
201	Gani Shabina Apasara	<u>SAGani</u>	<u>SAGani</u>
202	Sathe Sakshi Avinash	<u>Ssathe</u>	<u>Ssathe</u>
203	Sakshi Anil Dalvi	<u>Sdalvi</u>	<u>Sdalvi</u>
204	Prabhakar Patakray pule	<u>Pule</u>	<u>Pule</u>

205	Rachema Shumkar Shisode	R.S.Shisode	R.S.Shisode
206	Dipali Govind Shirsode	D.Shirsode	D.Shirsode
207	Shehal Amar Tirmare	Tirmare	Tirmare
208	Ashwini Mhaku Kasade	Kasade	Kasade
209	Saniya Shahanavaj Patel	Spatel	Spatel
210	Pranav Shashikant Pawar	Pranav	Pranav
211	Vikas Ashok Pawar	VP	VP
212	Patil Harshad Anil	Patil	Patil
213	Mr. Anup Prakash Mugali	Amugali	Amugali
214	Miss Kadam Arpita Pradip	Adam	Adam
215	Ms. Ghodake P. R.	Phodake	Phodake
216	Mrs. Jamadade B. P.	Bamadade	Bamadade
217	Ms. Namrata Jaywant Kamble	Kamble	Kamble
218	Dr. Gauri Rahul Patil	Raht	Raht
219	Dr. Mrs. Neel S. Patil	NOR	NOR
220	Sanika Madhukar Kamble	Smk	Smk
221	Megha Anil walvekar	Megha	Megha
222	Rutuja Bapusaheb Patil	R.B.Patil	R.B.Patil
223	Anjali prabhakar Tirmare	AT	AT
224	prajkta dinkar Jadhav	PJadhav	PJadhav
225	priyanka shiraji more	Pmore	Pmore
226	pratik pandurang pawar	P. P. Pawar	P. P. Pawar
227	Rohit Ganesh kumbhar	R.Kumbhar	R.Kumbhar
228	Trilok gadashiv Holmuke	TH	TH
229	shubham shashikant mohite	smohite	smohite
230	Sachin Ashok Jalle	SJalle	SJalle
231	Arun Nathaji Mali	AM	AM
232	Dhananjay D. Gosavi	Dhananj.	Dhananj.
233	Aniket. K. Khot	AKhot	AKhot
234	Kajal B. Kamire	Kamire	Kamire
235	Pooja Shital Lavate	PLavate	PLavate

236	Samiksha Umesh Honrao	SH	SH
237	Prajakta Ashok Suryawanshi	Prajakta	Prajakta
238	Sanchita Sunil Jambade	Jambade	Jambade
239	Vaishnavi Babaso Mali	Borai	Borai
240	Rutuja maruti matkari	Rimmatkari	Rimmatkari
241	Anuradha Annappa Isapure	Jai	Jai
242	Monali Dhanaji Galande	monai	monai
243	Prachi Mahesh Bhujange	Mhujange	Mhujange
244	Pranali Bharat Mali	Pranali	Pranali
245	Anjali Sudhakar Mane	Janal...	Janal...
246	Nandini Sagar Kabadre	Nandini	Nandini
247	Taruja Bhimrao Jadhav	Techav	Techav
248	Asmita Samarjit Gurav	Arurav	Arurav
249	Sanika Kishor Koli	Ekoli	Ekoli
250	Payal Vinod Chougale	Bhougale	Bhougale
251	Rutuja Popat Ghalage	g	g
252	Sakshi Sandip Patil	Batil	Batil
253	Samiksh Sunesh Patil	Batil	Batil
254	Patil Gayatri Dilip	Patil	Patil
255	Anuradha Ashok Gaganmale	Anuradha	Anuradha
256	Sanika Mohan Patil	SNP	SNP
257	Pahul Birendar Sahani	Pahul	Pahul
258	Moksand Shivprasad Riswade	Riswade	Riswade
259	Pohan Rakesh Dabade	Rohandabade	Rohandabade
260	Mansi babaso yadav-patil	MPB	MPB
261	Abhishek Managooli	AAM	AAM
262	Kapil P. patil	K	K
263	Shivraj Patil	SHR	SHR
264	Priyanshu B Bishit	PBishit	PBishit
265	Rakesh Sanjay Pol	Ra	Ra
266	Jyotsna M. Sutar	Jy.	Jy.



267	Maartamal Subhash Ghinde	<u>Martamal</u>	<u>Martamal</u>
268	Sudarshan Manohar Hake	<u>S.M.Hake</u>	<u>S.M.Hake</u>
269	Rohan Kashinath Jadhav	<u>Rohan</u>	<u>Rohan</u>
270	Vishwajit Ravindra Pawar	<u>Pawar</u>	<u>Pawar</u>
271	Sumit Suresh Potl	<u>sspatil</u>	<u>sspatil</u>
272	Krushnat Rajendra Gravali	<u>Krushnat</u>	<u>Krushnat</u>
273	Omkar Sanjay Shelake	<u>SS</u>	<u>SS</u>
274			
275			
276			
277			
278			
279			
280			
281			
282			
283			
284			
285			
286			
287			
288			
289			
290			



C: Photographic Documentation



Hon. Dr. S. S. Mahajan Delivering keynote address at ICSSR Sponsored National Seminar



Participants at ICSSR Sponsored Two Day National Seminar





Principal Dr. R. S. Salunkhe Expressing his views in a Technical Session



Dr. K. V. Marulkar in a Technical Session on Day Two.





Dr. S. S. Chile expressing his views in a valedictory session.



Patil

Convener

(Prof. Dr. U. V. Patil)

Sasane

IQAC Coordinator

(Mr. D. A. Sasane)

Patil

Principal,

Dr. Patangrao Kadam Mahavidhy
Ramanandnagar (Burli)
Tal. Palus, Dist. Sangli.