



Zeal Education Society's

Zeal Institute of Business Administration, Computer Application & Research (ZIBACAR)

Sr. No. 39, Narhe, Pune -411041, Phone No.:67206031, Website: www.zibacar.in

(Approved by A.I.C.T.E., Recognized by DTE (Govt. of Maharashtra), Permanently Affiliated to Savitribai Phule Pune University and Accredited by NAAC)

PUN Code: IMMP013170

DTE Code: 6152

AISHE Code: C-41828

(You are requested to use header as per Institute)

SUMMER INTERNSHIP PROJECT

MBA SEM III

SIP FILE INDEX

Class	MBA-2
A.Y.	2020-21

Course Code	303
Course Name	SJP.
Semester	III.

Sr. No.	Details of the Documents	Doc. Y/N - Check by Academic Head	Doc. Y/N - Check by Director
1.	Student List	Y	Y
2.	Guide Allocation	Y	Y
3.	Syllabus	Y	Y
4.	Notice	Y	Y
5.	Undertakings from students	Y	Y
6.	Joining Report/Offer Letter	Y	Y
7.	Completion Report	Y	Y
8.	SIP Internal Evaluation	Y	Y
9.	Any Other Documents, if any	Y	Y
10.	Sample Project.	Y	Y


SIP-Cordinator




Director



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PUN Code: IMMPO13170

DTE Code: 6152

AISHE Code: C-41828

MBA Summer Internship Students AY: 2020-21

Program name	Program code	Name of the Course that include	Course code	Year of offering	Name of the student studied course on
MBA	MB	SUMMER INTERSHIP PROJECT	303	2020-21	Nikita Meghani
MBA	MB	SUMMER INTERSHIP PROJECT	303	2020-21	Jagrutee Kulkarni
MBA	MB	SUMMER INTERSHIP PROJECT	303	2020-21	Aishwary kulkarani
MBA	MB	SUMMER INTERSHIP PROJECT	303	2020-21	Reruka Shinde
MBA	MB	SUMMER INTERSHIP PROJECT	303	2020-21	Minal Pawar
MBA	MB	SUMMER INTERSHIP PROJECT	303	2020-21	Anjesh Khawase
MBA	MB	SUMMER INTERSHIP PROJECT	303	2020-21	Rutuja watane
MBA	MB	SUMMER INTERSHIP PROJECT	303	2020-21	Dipak Kakde
MBA	MB	SUMMER INTERSHIP PROJECT	303	2020-21	Shruti Bhuyar
MBA	MB	SUMMER INTERSHIP PROJECT	303	2020-21	Ganesh Dirangale
MBA	MB	SUMMER INTERSHIP PROJECT	303	2020-21	Pranali Desai
MBA	MB	SUMMER INTERSHIP PROJECT	303	2020-21	Sachin Pingane
MBA	MB	SUMMER INTERSHIP PROJECT	303	2020-21	Aditya Kulkarni
MBA	MB	SUMMER INTERSHIP PROJECT	303	2020-21	Basaweshwar Tamlure
MBA	MB	SUMMER INTERSHIP PROJECT	303	2020-21	Swapnil Pawar
MBA	MB	SUMMER INTERSHIP PROJECT	303	2020-21	Suraj Khandgave
MBA	MB	SUMMER INTERSHIP PROJECT	303	2020-21	Nisral Patil
MBA	MB	SUMMER INTERSHIP PROJECT	303	2020-21	Medika Nighot
MBA	MB	SUMMER INTERSHIP PROJECT	303	2020-21	Rashma Waghmare



MBA	MB	SUMMER INTERSHIP PROJECT	303	2020-21	Rasika Tamhane
MBA	MB	SUMMER INTERSHIP PROJECT	303	2020-21	Ashwini Dinde
MBA	MB	SUMMER INTERSHIP PROJECT	303	2020-21	Rahul Randive
MBA	MB	SUMMER INTERSHIP PROJECT	303	2020-21	Sayali Rajurkar
MBA	MB	SUMMER INTERSHIP PROJECT	303	2020-21	Pratiksha Balwant
MBA	MB	SUMMER INTERSHIP PROJECT	303	2020-21	Rutuja Dhumal
MBA	MB	SUMMER INTERSHIP PROJECT	303	2020-21	Omkar Deshmukh
MBA	MB	SUMMER INTERSHIP PROJECT	303	2020-21	Punam Darbhe
MBA	MB	SUMMER INTERSHIP PROJECT	303	2020-21	Sagar Phadatare
MBA	MB	SUMMER INTERSHIP PROJECT	303	2020-21	Rahul Mitkari
MBA	MB	SUMMER INTERSHIP PROJECT	303	2020-21	Pooja Mohite
MBA	MB	SUMMER INTERSHIP PROJECT	303	2020-21	D pali Lonare
MBA	MB	SUMMER INTERSHIP PROJECT	303	2020-21	Kumari Pooja
MBA	MB	SUMMER INTERSHIP PROJECT	303	2020-21	Prasad Waste
MBA	MB	SUMMER INTERSHIP PROJECT	303	2020-21	Sagar Shrikant
MBA	MB	SUMMER INTERSHIP PROJECT	303	2020-21	Amruta Chavhan
MBA	MB	SUMMER INTERSHIP PROJECT	303	2020-21	Chandrakant Adsule
MBA	MB	SUMMER INTERSHIP PROJECT	303	2020-21	Utkarsh Shrikant
MBA	MB	SUMMER INTERSHIP PROJECT	303	2020-21	Rakhi Bansode
MBA	MB	SUMMER INTERSHIP PROJECT	303	2020-21	Mrunal Asarkar
MBA	MB	SUMMER INTERSHIP PROJECT	303	2020-21	PRASHANT WAGHMARE
MBA	MB	SUMMER INTERSHIP PROJECT	303	2020-21	Prem Pataskar
MBA	MB	SUMMER INTERSHIP PROJECT	303	2020-21	Komal Machale
MBA	MB	SUMMER INTERSHIP PROJECT	303	2020-21	Nutan Chavan
MBA	MB	SUMMER INTERSHIP PROJECT	303	2020-21	Anuradha Gore

MBA	MB	SUMMER INTERSHIP PROJECT	303	2020-21	Priyanka Bhumkar
MBA	MB	SUMMER INTERSHIP PROJECT	303	2020-21	Onkar Kulkarni
MBA	MB	SUMMER INTERSHIP PROJECT	303	2020-21	Nikita Patil
MBA	MB	SUMMER INTERSHIP PROJECT	303	2020-21	Ganesh Kalwane
MBA	MB	SUMMER INTERSHIP PROJECT	303	2020-21	Rahul Dhumal
MBA	MB	SUMMER INTERSHIP PROJECT	303	2020-21	SHIVAM SHENDE
MBA	MB	SUMMER INTERSHIP PROJECT	303	2020-21	PAVAN Bhise
MBA	MB	SUMMER INTERSHIP PROJECT	303	2020-21	Pratiksha Raut
MBA	MB	SUMMER INTERSHIP PROJECT	303	2020-21	Abhijit Waghmode
MBA	MB	SUMMER INTERSHIP PROJECT	303	2020-21	Rahul Shrote
MBA	MB	SUMMER INTERSHIP PROJECT	303	2020-21	Kajal Dupargude
MBA	MB	SUMMER INTERSHIP PROJECT	303	2020-21	Namrata Bansode
MBA	MB	SUMMER INTERSHIP PROJECT	303	2020-21	mayuri Ghosalkar
MBA	MB	SUMMER INTERSHIP PROJECT	303	2020-21	Devdas Khade
MBA	MB	SUMMER INTERSHIP PROJECT	303	2020-21	KARAN KALBHOR
MBA	MB	SUMMER INTERSHIP PROJECT	303	2020-21	MAHESH AJURE
MBA	MB	SUMMER INTERSHIP PROJECT	303	2020-21	Shubhangi Chendage
MBA	MB	SUMMER INTERSHIP PROJECT	303	2020-21	Rushikesh Deo
MBA	MB	SUMMER INTERSHIP PROJECT	303	2020-21	Dryaneshwar Ghoke
MBA	MB	SUMMER INTERSHIP PROJECT	303	2020-21	Rahul Chandanshive
MBA	MB	SUMMER INTERSHIP PROJECT	303	2020-21	Sakshi Sharma
MBA	MB	SUMMER INTERSHIP PROJECT	303	2020-21	Rahul Chandanshive
MBA	MB	SUMMER INTERSHIP PROJECT	303	2020-21	Payal tambade
MBA	MB	SUMMER INTERSHIP PROJECT	303	2020-21	Sonali Ghongade
MBA	MB	SUMMER INTERSHIP PROJECT	303	2020-21	PRASHANT WAGHMARE





MBA	MB	SUMMER INTERSHIP PROJECT	303	2020-21	Ashwini Kulkarni
MBA	MB	SUMMER INTERSHIP PROJECT	303	2020-21	VIJAY PAWADE
MBA	MB	SUMMER INTERSHIP PROJECT	303	2020-21	Nita shinde
MBA	MB	SUMMER INTERSHIP PROJECT	303	2020-21	Sakshi Sharma
MBA	MB	SUMMER INTERSHIP PROJECT	303	2020-21	Ankita Ganage
MBA	MB	SUMMER INTERSHIP PROJECT	303	2020-21	Sushant Kulkarni
MBA	MB	SUMMER INTERSHIP PROJECT	303	2020-21	Bhalchandra Bhadule
MBA	MB	SUMMER INTERSHIP PROJECT	303	2020-21	Onkar Kulkarni
MBA	MB	SUMMER INTERSHIP PROJECT	303	2020-21	Shruti Bhuyar
MBA	MB	SUMMER INTERSHIP PROJECT	303	2020-21	Kuldip Tayade
MBA	MB	SUMMER INTERSHIP PROJECT	303	2020-21	Minal Pawar
MBA	MB	SUMMER INTERSHIP PROJECT	303	2020-21	Reshma Waghmare
MBA	MB	SUMMER INTERSHIP PROJECT	303	2020-21	DEVIKA POL
MBA	MB	SUMMER INTERSHIP PROJECT	303	2020-21	Nilesh Gayake
MBA	MB	SUMMER INTERSHIP PROJECT	303	2020-21	Pratiksha Balwant
MBA	MB	SUMMER INTERSHIP PROJECT	303	2020-21	Gargi Tamhankar
MBA	MB	SUMMER INTERSHIP PROJECT	303	2020-21	Smrut Gade
MBA	MB	SUMMER INTERSHIP PROJECT	303	2020-21	Pravin Mote
MBA	MB	SUMMER INTERSHIP PROJECT	303	2020-21	Rushikesh Hoval
MBA	MB	SUMMER INTERSHIP PROJECT	303	2020-21	tushar Udge
MBA	MB	SUMMER INTERSHIP PROJECT	303	2020-21	Rushikesh Hoval
MBA	MB	SUMMER INTERSHIP PROJECT	303	2020-21	Chirag Badhe
MBA	MB	SUMMER INTERSHIP PROJECT	303	2020-21	Aparna Jadhav



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Revised Summer Internship Project guide Allocations on 24.06.2020

Roll No.	Name of the Students	Specialization	Email ID	Mobile no	Guide Name
DMB1921004	VISHAKHA PRADIP NAIKAWADI	Finance	DMB1921004@zealeducation.c	9975658968	Dr Anil Poman
DMB1921012	ADSULE CHANDRAKANT JANARDAN	OPE	DMB1921012@zealeducation.c	9561317303	Dr Anil Poman
DMB1921015	RAJURKAR SAYALI MAHESH	Finance	DMB1921015@zealeducation.c	9588607082	Dr Anil Poman
DMB1921016	KHANDGAVE SURAJ ATMARAM	Finance	DMB1921016@zealeducation.c	9767622955	Dr Anil Poman
DMB1921021	PATIL VISHAL ARJUN	Finance	DMB1921021@zealeducation.c	7666625054	Dr Anil Poman
DMB1921025	MATE JATIN DEVDAS	Finance	DMB1921025@zealeducation.c	9112042860	Dr Anil Poman
DMB1921026	CHAVHAN AMRUTA VIJAY	Business Analytics	DMB1921026@zealeducation.c	8308021301	Dr Anil Poman
DMB1921029	KADU VIDYA DHONDIRAM	Finance	DMB1921029@zealeducation.c	8485048513	Dr Anil Poman
DMB1921041	MORE RATAN VIJAY	Finance	DMB1921041@zealeducation.c	9657978174	Dr Anil Poman
DMB1921046	DHUMAL RUTUJA DATTATRAYA	Finance	DMB1921046@zealeducation.c	9822064523	Dr Anil Poman
DMB1921061	DEVIKA SURYAKANT POL	Finance	DMB1921061@zealeducation.c	9665593044	Dr Anil Poman
DMB1921077	RAKHI ASHOK BANSODE	Finance	DMB1921077@zealeducation.c	9588603787	Dr Anil Poman
DMB1921080	SHRIKANT SAGAR UMESH	Business Analytics	DMB1921080@zealeducation.c	7588396667	Dr Anil Poman
DMB1921090	RANDIVE RAHUL GORAKH	Finance	DMB1921090@zealeducation.c	7066857157	Dr Anil Poman
DMB1921100	BHADULE BHALCHANDRA ASHOK	Finance	DMB1921100@zealeducation.c	9503878339	Dr Anil Poman
DMB1921108	DIRANGALE GANESH ANKUSH	Finance	DMB1921108@zealeducation.c	9665913019	Dr Anil Poman
DMB1921003	TAMLURE BASHAWESHWAR VITTHAL	Finance	DMB1921003@zealeducation.c	8788211713	Dr Pravin Mahamuni
DMB1921013	CHAVAN NUTAN VITTHAL	Finance	DMB1921013@zealeducation.c	9637810327	Dr Pravin Mahamuni
DMB1921018	PAIKRAO KRISHNA SOPANRAO	OPE	DMB1921018@zealeducation.c	8421218032	Dr Pravin Mahamuni
DMB1921019	MOHITE POOJA SHIVAJI	Finance	DMB1921019@zealeducation.c	7517990978	Dr Pravin Mahamuni
DMB1921024	MATE JAYANT DEVDAS	Finance	DMB1921024@zealeducation.c	9112059640	Dr Pravin Mahamuni
DMB1921035	CHENDAGE SHUBHANGI UTTARESHV	Finance	DMB1921035@zealeducation.c	8605316092	Dr Pravin Mahamuni
DMB1921044	KAJAL BALWANT DUPARGUDE	Finance	DMB1921044@zealeducation.c	9049359979	Dr Pravin Mahamuni
DMB1921058	DIPALI SANJAY LONARE	Finance	DMB1921058@zealeducation.c	8975201755	Dr Pravin Mahamuni
DMB1921060	PATASKAR PREM VIJAY	Business Analytics	DMB1921060@zealeducation.c	9766828038	Dr Pravin Mahamuni
DMB1921063	GHOKE DNYANESHWAR WASUDEO	OPE	DMB1921063@zealeducation.c	8605409951	Dr Pravin Mahamuni

DMB1921069	DEO RUSHIKESH SHRADDHANAND	OPE	DMB1921069@zealeducation.c	8788916306	Dr Pravin Mahamuni
DMB1921072	DEV DAS VITTHAL KHADE	Finance	DMB1921072@zealeducation.c	8505878948	Dr Pravin Mahamuni
DMB1921089	BHUMKAR PRIYANKA KHANDU	Finance	DMB1921089@zealeducation.c	9765569990	Dr Pravin Mahamuni
DMB1921097	DARBHE PUNAM ANANT	Finance	DMB1921097@zealeducation.c	9765591531	Dr Pravin Mahamuni
DMB1921102	MEERABAI PANDHARINATH LAVATE	Business Analytics	DMB1921102@zealeducation.c	9504148716	Dr Pravin Mahamuni
DMB1921107	MOHOL AMEY RAJENDRA	Finance	DMB1921107@zealeducation.c	8390130016	Dr Pravin Mahamuni
DMB1921007	DESAI PRANALI DILIP	Finance	DMB1921007@zealeducation.c	9545232031	Dr Rahul More
DMB1921022	ASARKAR MRUNAL MANOHAR	Finance	DMB1921022@zealeducation.c	8087780262	Dr Rahul More
DMB1921042	BHISE PAVAN RAMACHANDRA	Finance	DMB1921042@zealeducation.c	7.448E+09	Dr Rahul More
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DMB1921054	VEDIKA SHIVAJI NIGHOT	Finance	DMB1921054@zealeducation.c	9579653028	Dr Rahul More
DMB1921064	WAGHMODE ABHIJIT ARUN	Finance	DMB1921064@zealeducation.c	9766604994	Dr Rahul More
DMB1921075	KULKARNI ONKAR SUDHIR	Business Analytics	DMB1921075@zealeducation.c	8500410141	Dr Rahul More
DMB1921076	RAHUL SANJOG DHUMAL	OPE	DMB1921076@zealeducation.c	9890539544	Dr Rahul More
DMB1921081	KALWANE GANESH SURESH	Business Analytics	DMB1921081@zealeducation.c	7972444562	Dr Rahul More
DMB1921082	KULKARNI SUSHANT BHIMARAO	Finance	DMB1921082@zealeducation.c	9960306969	Dr Rahul More
DMB1921092	RAHUL DNYANOBA CHANDANSHIVE	Finance	DMB1921092@zealeducation.c	9922444037	Dr Rahul More
DMB1921094	SHROTE RAHUL KESHAORAO	OPE	DMB1921094@zealeducation.c	8055891881	Dr Rahul More
DMB1921101	SHIVAM	Finance	DMB1921101@zealeducation.c	7350128738	Dr Rahul More
DMB1921103	DIPAK BHIMRAO KAKDE	Marketing	DMB1921103@zealeducation.c	9960572406	Dr Rahul More
DMB1921111	PAWAR MINAL SUNIL	Finance	DMB1921111@zealeduca	9.52E+09	Dr Rahul More
DMB1921001	DATAKUMAR RAVI SURYAWANSHI	Finance	DMB1921001@zealeducation.c	9511795998	Dr Sachin Chavan
DMB1921011	SAYALI TULSHIRAM YELE	Finance	DMB1921011@zealeducation.c	8668676240	Dr Sachin Chavan
DMB1921017	WAGHMARE RESHMA HARISHCHAND	Finance	DMB1921017@zealeducation.c	9146629928	Dr Sachin Chavan
DMB1921023	ASHWINI PRAKASH DINDE	Finance	DMB1921023@zealeducation.c	9699481055	Dr Sachin Chavan
DMB1921033	DESHMUKH OMKAR SAMBHAJI	Finance	DMB1921033@zealeducation.c	9637554618	Dr Sachin Chavan
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DMB1921043	WAGHMARE PRASHANT SHANKAR	Finance	DMB1921043@zealeducation.c	7.277E+09	Dr Sachin Chavan
DMB1921053	NITA GULAB SHINDE	Business Analytics	DMB1921053@zealeducation.c	9607590910	Dr Sachin Chavan
DMB1921057	WASTE PRASAD JAGANNATH	Finance	DMB1921057@zealeducation.c	7972129640	Dr Sachin Chavan
DMB1921066	VIJAY MAHADEO PAWADE	OPE	DMB1921066@zealeducation.c	7972543454	Dr Sachin Chavan
DMB1921070	SONALI VISHNU GHONGADE	Finance	DMB1921070@zealeducation.c	9767792423	Dr Sachin Chavan
DMB1921086	BHOSALE NILESH SAHEBRAO	Finance	DMB1921086@zealeducation.c	9766020507	Dr Sachin Chavan
DMB1921093	ABHIJIT SUDHAKAR KHORGAD	Finance	DMB1921093@zealeducation.c	9881879890	Dr Sachin Chavan
DMB1921098	KADAM ADITYA PRATAP	OPE	DMB1921098@zealeducation.c	9561262680	Dr Sachin Chavan

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DMB1921005	NAMRATA RAMESH BANSODE	HR	DMB1921005@zealeducation.c 8459587324	Prof. Ashish Vyas
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DMB1921030	KULKARNI JAGRUTEE PRADIP	HR	DMB1921030@zealeducation.c 8830953805	Prof. Ashish Vyas
DMB1921038	KULKARNI ASHWINI SUDHIR	HR	DMB1921038@zealeducation.c 9370566339	Prof. Ashish Vyas
DMB1921039	MAYURI MAHESH GHOSALKAR	HR	DMB1921039@zealeducation.c 7875564654	Prof. Ashish Vyas
DMB1921045	RENUKA RAMESH SHINDE	HR	DMB1921045@zealeducation.c 7263941490	Prof. Ashish Vyas
DMB1921050	NIKITA TANAJIRAO PATIL	HR	DMB1921050@zealeducation.c 9359818339	Prof. Ashish Vyas
DMB1921055	SAKSHI MANMOHAN SHARMA	HR	DMB1921055@zealeducation.c 7744974083	Prof. Ashish Vyas
DMB1921056	PAYAL SANTOSH TAMBADE	HR	DMB1921056@zealeducation.com	Prof. Ashish Vyas
DMB1921065	KULKARNI AISHWARY SANJAY	HR	DMB1921065@zealeducation.c 8698988883	Prof. Ashish Vyas
DMB1921067	NIKITA KUNDANLAL MEGHANI	HR	DMB1921067@zealeducation.c 7020912517	Prof. Ashish Vyas
DMB1921068	GARGI KRUSHNAJI TAMHANKAR	HR	DMB1921068@zealeducation.c 7020724013	Prof. Ashish Vyas
DMB1921087	SMRUTI SHANKAR GADE	HR	DMB1921087@zealeducation.c 9145590339	Prof. Ashish Vyas
DMB1921106	KULKARNI ADITYA ANIL	HR	DMB1921106@zealeducation.c 9.674E+09	Prof. Ashish Vyas
DMB1921006	DATTATRAY CHAGAN RATHOD	Marketing	DMB1921006@zealeducati on.c 7666311262	Prof. Pandurang Patil
DMB1921009	SAGAR BHARAT NANAWARE	Marketing	DMB1921009@zealeducat on.c 7020003026	Prof. Pandurang Patil
DMB1921020	PRATIKSHA ASHOK RAUT	Marketing	DMB1921020@zealeducat on.c 9175205054	Prof. Pandurang Patil
DMB1921028	NILESH CHANDRAKANT GAYAKE	Marketing	DMB1921028@zealeducat on.c 8766845960	Prof. Pandurang Patil
DMB1921034	MOTE PRAVIN TANAJI	Marketing	DMB1921034@zealeducation.c 8805616585	Prof. Pandurang Patil
DMB1921037	RUSHIKESH DIGAMBAR HOVAL	Marketing	DMB1921037@zealeducation.c 7219797072	Prof. Pandurang Patil
DMB1921048	KAJAL SHARAD BATHE	Marketing	DMB1921048@zealeducation.c 9172655945	Prof. Pandurang Patil
DMB1921052	ANJESH ASHOK KHAWASE	Marketing	DMB1921052@zealeducation.c 9589335271	Prof. Pandurang Patil
DMB1921062	CHIRAG AVINASH BADHE	Marketing	DMB1921062@zealeducation.c 7330659732	Prof. Pandurang Patil
DMB1921074	CHAUDHARI BHAVNESH LAXMAN	Marketing	DMB1921074@zealeducation.c 8568758384	Prof. Pandurang Patil
DMB1921084	APARNA RAMESH JADHAV	Marketing	DMB1921084@zealeducation.c 7798873017	Prof. Pandurang Patil
DMB1921088	SHUBHAM DATTATRAY KASAR	Marketing	DMB1921088@zealeducation.c 7520755210	Prof. Pandurang Patil
DMB1921095	SHEKADE YOGESH SUBHASH	Marketing	DMB1921095@zealeducation.c 8305801276	Prof. Pandurang Patil
DMB1921099	KULDIP SUBHASH TAYADE	Marketing	DMB1921099@zealeducation.c 7320002416	Prof. Pandurang Patil
DMB1921104	TUSHAR RAVINDRA UDGE	Marketing	DMB1921104@zealeducation.c 9284744437	Prof. Pandurang Patil
DMB1921008	RASIKA VINAYAK TAMHANE	Marketing	DMB1921008@zealeducation.c 7559333684	Prof. Suresh Mehetre
DMB1921010	PHADATARE SAGAR SHANKAR	Marketing	DMB1921010@zealeducation.c 9537426233	Prof. Suresh Mehetre
DMB1921027	VIJAY MACHHINDRA PADIR	Marketing	DMB1921027@zealeducation.c 7798029979	Prof. Suresh Mehetre

DMB1921031	SHRIKANT UTTKARSH UMESHCHAN	Business Analytics	DMB1921031@zealeducation.c	9422208296	Prof. Suresh Mehetre
DMB1921032	RUTUJA DASHRATH WATANE	Marketing	DMB1921032@zealeducation.c	9011969491	Prof. Suresh Mehetre
DMB1921036	RAHUL BALAJI MITKARI	Marketing	DMB1921036@zealeducation.c	8830061225	Prof. Suresh Mehetre
DMB1921049	RUTUJA RAJENDRA BATHE	Marketing	DMB1921049@zealeducation.c	7219347679	Prof. Suresh Mehetre
DMB1921059	VIKRAM CHANDRAKANT URADE	Marketing	DMB1921059@zealeducation.c	7773949973	Prof. Suresh Mehetre
DMB1921071	KOMAL SOMNATH MACHALE	Marketing	DMB1921071@zealeducation.c	8668651557	Prof. Suresh Mehetre
DMB1921073	GORE ANURADHA RAJENDRA	Business Analytics	DMB1921073@zealeducation.c	7385168448	Prof. Suresh Mehetre
DMB1921078	PINGANE SACHIN MAHADEO	Marketing	DMB1921078@zealeducation.c	9657800232	Prof. Suresh Mehetre
DMB1921085	ANKITA POPAT GANAGE	Marketing	DMB1921085@zealeducation.c	8605221397	Prof. Suresh Mehetre
DMB1921091	SWAPNIL PUNA PAWAR	Marketing	DMB1921091@zealeducation.c	9834239935	Prof. Suresh Mehetre
DMB1921096	MAHESH APPASAB AJURE	Marketing	DMB1921096@zealeducation.c	7760114104	Prof. Suresh Mehetre
DMB1921109	KALBHOR KARAN ASHOK	Marketing	DMB1921109@zealeducation.c	8830013373	Prof. Suresh Mehetre



Semester	III	Specialization	NA
Course Code	304	Type	Generic –Core[6 Credits]
Course Title	Summer Internship Project		

Course Objectives:

1	To offer the opportunity for the young students to acquire on job the skills, knowledge, attitudes, and perceptions along with the experience needed to constitute a professional identity.
2	To provide means to immerse students in actual supervised professional experiences.
3	To give an insight into the working of the real organizations.
4	To gain deeper understanding in specific functional areas.
5	To appreciate the linkages among different functions and departments.
6	To develop perspective about business organizations in their totality.
7	To help the students in exploring career opportunities in their areas of interest.

Summer Internship Project: At the end of Second Semester each student shall undertake a Summer Internship Project (SIP) for 8 weeks. It is mandatory for the student to seek advance written approval from the faculty guide and the Director of the Institute about the topic and organization before commencing the SIP. The SIP may or may not have a Functional Focus, i.e. the student may take up a SIP in his/her intended area of specialization or in any other functional area of management. Ideally the SIP should exhibit a cross-functional orientation. The student shall submit a written structured report based on work done during this period on the basis of suggested guidelines and research methodology.

SIP may be a research project – based on primary/ secondary data or may be an operational assignment involving working by the student on a given task/assignment/project/ etc. in an organization / industry. It is expected that the SIP shall sensitize the students to the demands of the workplace. The learning outcomes and utility to the organization must be specifically highlighted.

The report should be well documented and supported by:

1. Introduction/ Executive Summary.
2. Objectives of the Study.
3. Company/ Organization profile (including Organization Chart).
4. Research Methodology (Statement of Problem, Hypothesis (if any), Research Design).
5. Data analysis, Data Interpretation & Hypothesis Testing.
6. Relevant activity charts, tables, graphs, diagrams, etc.
7. Suggestions & Recommendations.
8. Conclusions.
9. References in appropriate referencing styles. (APA, MLA, Harvard, Chicago Style etc.)
10. Appendix (Questionnaire, Data Sheets etc.)

It should reflect the nature and quantum of work undertaken by the student. The report must reflect 8 weeks of work and justify the same.



The student shall submit TWO hard copies & one soft copy (CD) of the project report before 30th September in Semester III. One hard copy is to be returned to the student by the Institute after the External Viva-Voce.

The Institute shall conduct an internal viva-voce for evaluation of the SIP for 50 marks. The Panel shall comprise of the Internal Faculty Guide & One additional faculty nominated by the Director.

There shall be an external viva-voce for the SIP for 50 marks. The examiner's panel for the same shall include one external faculty member nominated by the University and one internal faculty member nominated by the Director. The external viva-voce shall be conducted for 15 minutes at least per student.

The Internal & the External viva-voce shall evaluate the project based on:

- Actual work undertaken by the student
- Student's understanding of the organization and business environment
- Outcome of the project
- Utility of the project to the organization
- Basic analytical capabilities

Copies of SIP report and records of evaluation shall be maintained by the Institute for a period of 3 academic years.





Zeal Education Society's

Zeal Institute of Business Administration, Computer Application & Research (ZIBACAR)

Sr. No. 39, Narhe, Pune -411041, Phone No.:67206031, Website: www.zibacar.in

(Approved by A.I.C.T.E., Recognized by DTE (Govt. of Maharashtra), Permanently Affiliated to Savitribai Phule Pune University and Accredited by NAAC)

PUN Code: IMMP013170

DTE Code: 6152

AISHE Code: C-41828

Date: 23/06/2020

Summer Internship Project (SIP) Notice

All the Students of MBA batch 2019-21 are hereby informed that, the SPPU Pune SIP guidelines are issued is as below:

1. Students are advised to pursue virtual projects / internships. Virtual projects / internships shall be permitted for the MBA batch 2019-21
2. Student shall communicate the choice of the topic from the list of the topics floated by the Institute within 7 days
3. The student shall prepare within 1 week, an outline of the proposal prior to starting the work.
4. Once the topic/theme and the broader objectives are approved, there shall be weekly review of the progress of the work.

Kindly contact your respective guide for further SIP work and weekly review


SIP Coordinator


Academic Head


Director





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PUN Code: IMMP013170

DTE Code: 6152

AISHE Code: C-41828

Date: 01/08/2020

Summer Internship Project (SIP) Notice

All the Students of MBA batch 2019-21 are hereby informed that, you should submit your joining report to you allotted faculty guide before 5th. August 2020 .and be constantly in touch with your guide for any difficulty during the course of SIP.


SIP Coordinator


Academic Head


Director





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PUN Code: IMM013170

DTE Code: 6152

AISHE Code: C-41828

Date: 05/10/2020

Summer Internship Project (SIP) Notice

All the Students of MBA batch 2019-21 are hereby informed that, you should submit your completion report to you allotted faculty guide before 10th. October 2020 .and get ready to send the draft copies of your final project report.


SIP Coordinator


Academic Head


Director





Zeal Education Society's

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STUDENT UNDERTAKING

(About role and responsibilities to complete project)

I, Rahul Gorakh Randive, the undersigned, son/daughter of
Mr. Gorakh Randive, student of MBA-
Semester of Zeal Education Society's Zeal Institute of Business Administration, Computer
Application & Research, Narhe, Pune, hereby declare that I accept all the following instructions
related to subject SIP Project of II semester for the academic
year 2020-21.

1. I am aware that the Project Guide will be allotted to me after synopsis submission and as per the decision of Project Committee of MCA department. *I am also aware that no request for change of Guide will be entertained.*
2. I will report to my **Project Guide** on every working **Saturday personally**. In case I am unable to report on Saturday under certain circumstances, I will inform the guide and fix-up appointment for next convenient date 2 days prior Saturday.
3. If I am working on project **outside Pune**, I will report at least once in **15 days personally** to my Project Guide/Coordinator. I will ensure that I will communicate with my Guide once a week either through email/Telephonic call.
4. I will follow the project format as prescribed by Project Coordinator and documentation format as prescribed by Savitribai Phule Pune University.
5. I will report to my Project Guide/Project Coordinator as many times as required by them.
6. I will **complete all the Assignments** related to the project, as specified by Project Guide/ Project Coordinator and Subject Experts.
7. **I am solely responsible for the outcome and result of my project.**
8. I will be present on all **reporting days wearing college uniform** and having **student identity card** and I will give presentation in required format on specified date/s. I will also follow the project reporting schedule mentioned in project progress report.
9. **If I fail to perform any of above-mentioned rules then I will be responsible for any losses.**

Date: 05-08-2021

Place: Pune



Signature of the student

Mr./Ms.

Rahul



Zeal Education Society's

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STUDENT UNDERTAKING

(About role and responsibilities to complete project)

I, Aadity Anil Kulkarni, the undersigned, son/daughter of
Mr. Anil Kulkarni, student of **MBA-** ✓
**Semester of Zeal Education Society's Zeal Institute of Business Administration, Computer
Application & Research, Narhe, Pune**, hereby declare that I accept all the following instructions
related to subject SIP Project of II semester for the academic
year 2020-21.

1. I am aware that the Project Guide will be allotted to me after synopsis submission and as per the decision of Project Committee of MCA department. *I am also aware that no request for change of Guide will be entertained.*
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7. **I am solely responsible for the outcome and result of my project.**
8. I will be present on all **reporting days wearing college uniform** and having **student identity card** and I will give presentation in required format on specified date/s. I will also follow the project reporting schedule mentioned in project progress report.
9. **If I fail to perform any of above-mentioned rules then I will be responsible for any losses.**

Date: 05/05/2021.

Place: Pune



Signature of the student

Mr./Ms. Aadity Kulkarni



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STUDENT UNDERTAKING

(About role and responsibilities to complete project)

I, Miss. Dipali Sanjay Lonare, the undersigned, son/daughter of
Mr. Sanjay Lonare, student of MBA-
Semester of Zeal Education Society's Zeal Institute of Business Administration, Computer
Application & Research, Narhe, Pune, hereby declare that I accept all the following instructions
related to subject SIP Project of II semester for the academic
year 2020-21.

1. I am aware that the Project Guide will be allotted to me after synopsis submission and as per the decision of Project Committee of MCA department. *I am also aware that no request for change of Guide will be entertained.*
2. I will report to my **Project Guide** on every working **Saturday personally**. In case I am unable to report on Saturday under certain circumstances, I will inform the guide and fix-up appointment for next convenient date 2 days prior Saturday.
3. If I am working on project **outside Pune**, I will report at least once in **15 days personally** to my Project Guide/Coordinator. I will ensure that I will communicate with my Guide once a week either through email/Telephonic call.
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6. I will **complete all the Assignments** related to the project, as specified by Project Guide/ Project Coordinator and Subject Experts.
7. **I am solely responsible for the outcome and result of my project.**
8. I will be present on all **reporting days wearing college uniform** and having **student identity card** and I will give presentation in required format on specified date/s. I will also follow the project reporting schedule mentioned in project progress report.
9. **If I fail to perform any of above-mentioned rules then I will be responsible for any losses.**

Date: 05/08/2021

Place: Pune



Signature of the student

Mr./Ms. Dipali



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STUDENT UNDERTAKING

(About role and responsibilities to complete project)

I, Vishal Patil., the undersigned, son/daughter of
Mr. Arjun Patil., student of **MBA-** ✓
**Semester of Zeal Education Society's Zeal Institute of Business Administration, Computer
Application & Research, Narhe, Pune, hereby declare that I accept all the following instructions**
related to subject SIP. **Project of II semester** for the academic
year 2020-21.

1. I am aware that the Project Guide will be allotted to me after synopsis submission and as per the decision of Project Committee of MCA department. *I am also aware that no request for change of Guide will be entertained.*
2. I will report to my **Project Guide** on every working **Saturday personally**. In case I am unable to report on Saturday under certain circumstances, I will inform the guide and fix-up appointment for next convenient date 2 days prior Saturday.
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7. **I am solely responsible for the outcome and result of my project.**
8. I will be present on all **reporting days wearing college uniform** and having **student identity card** and I will give presentation in required format on specified date/s. I will also follow the project reporting schedule mentioned in project progress report.
9. **If I fail to perform any of above-mentioned rules then I will be responsible for any losses.**

Date: 05/08/2021

Place: Pune



Signature of the student

Mr./Ms. Vishal Patil



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STUDENT UNDERTAKING

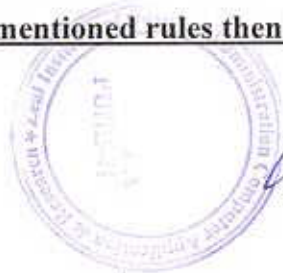
(About role and responsibilities to complete project)

I, Sachin Mahadev Pingane, the undersigned, son/daughter of
Mr. Mahadev Pingane, student of MBA
Semester of Zeal Education Society's Zeal Institute of Business Administration, Computer
Application & Research, Narhe, Pune, hereby declare that I accept all the following instructions
related to subject SIP Project of II semester for the academic
year 2020-21.

1. I am aware that the Project Guide will be allotted to me after synopsis submission and as per the decision of Project Committee of MCA department. *I am also aware that no request for change of Guide will be entertained.*
2. I will report to my **Project Guide** on every working **Saturday personally**. In case I am unable to report on Saturday under certain circumstances, I will inform the guide and fix-up appointment for next convenient date 2 days prior Saturday.
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6. I will **complete all the Assignments** related to the project, as specified by Project Guide/ Project Coordinator and Subject Experts.
7. **I am solely responsible for the outcome and result of my project.**
8. I will be present on all **reporting days wearing college uniform** and having **student identity card** and I will give presentation in required format on specified date/s. I will also follow the project reporting schedule mentioned in project progress report.
9. **If I fail to perform any of above-mentioned rules then I will be responsible for any losses.**

Date: 05/08/2021

Place: Pune



Signature of the student

Mr./Ms. Sachin M. Pingane



Zeal Education Society's

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(You are requested to use header as per Institute)

Name: Miss. Dipali Sanjay Lonare
Class: MBA 1st Year
Mobile No: 8975201755

Enrollment No: DMB1921058
Div: ZIBACAR 'B'
E-mail Id: dmb1921058@zealeducation.com

SUMMER INTERNSHIP PROGRAM

Joining Report

(To be submitted by 8th ~~October~~ ^{August} 2020)

I. Organizational Details:

- Name of the Organization : V M ASSOCIATES
- Address of the Organization : Dhankwadi Pune -43
- Telephone Numbers : 9823207747
- E-mail : siddhiojhar@gmail.com
- Main activity of the Organization : Tax Consultation.
- Name & Designation of Head of the Organization : Prabhakar Aadhav, Chairmen
- Amount of Stipend : Not Declared
- Facilities available to the student system : Knowledge about whole Tax

II. Company Guide:

Name: Vijay Kadam

Designation: Teaching and Guide to work.

Phone Nos.: 8275024131

E-mail: kadamvijay74@gmail.com.

III. Project Details:

Title of the project: Study On The Credit Appraisal System In Sme Sector And Real Estate Sector

Area of the project: Banking and Finance

Objective of the project: STUDY ON THE CREDIT APPRAISAL SYSTEM IN SME SECTOR AND REAL ESTATE SECTOR

Description of the project in brief: Understanding the various credit risk management strategies. To find the efficiency of credit risk concept in the co-operative bank.





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IV. Project Implementation and Schedule:

I will submit the following reports as per the schedule given below:

Schedule : Starts from 1st Oct, 2020 , Time: 10am to 4pm

Methodology : Work from office

Any other details :

V. I will submit the following reports as per the schedule given below:

Concurrent Evaluation component:

Sr.no	Proposal Submission	Fortnightly Report Evaluation (5 marks for each of the 4 reports)	Final Report	Internal Project Viva	Total
1	05	20	10	15	50

Date Planned:

Joining Report-----8th August 2020

Research Proposal-----15th August 2020

1st Fortnight Report-----23rd August 2020

2nd Fortnight Report-----8th October 2020

3rd Fortnight Report-----20th October 2020

SIP Completion Report-----30th October 2020

Signature

Dipali Sanjay Lonare
Name of the Student
Dipali Sanjay Lonare

Date: 2/08/20



Pravin Mahamuni
Faculty Guide Name:
Dr. Pravin Mahamuni



Zeal Education Society's

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(You are requested to use header as per Institute)

Name: RAHUL GORAKH RANDIVE

Class: MBA I

Mobile No: 7066857157

Enrollment No: **DMB1921090**

Div : ZIBACAR B

E-mail Id: dmb1921090@zealeducation.com

SUMMER INTERNSHIP PROGRAM

Joining Report

(To be submitted by 4th August 2020)

I. Organizational Details:

- Name of the Organization : YARDI LTD
- Address of the Organization : flat no.1, Ajinkya Apartment,
Savewadi, Latur.
- Telephone Numbers : 02382-251257
- E-mail : ca.mbasso@gmail.com
- Main activity of the Organization :
- Name & Designation of Head of the Organization :
- Amount of Stipend :
- Facilities available to the student:

II. Company Guide:

Name: Mr. Mahesh Malpani

Phone Nos.: 9422610287

Designation: CA

E-mail: ca.mbasso@gmail.com

III. Project Details:

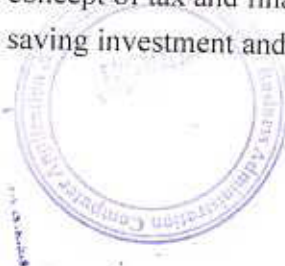
Title of the project: A DETAILED STUDY ON BACS (Banker's Automated Clearing System) IN ACCOUNTS RECEIVABLE

Area of the project: **Finance-Tax Planning**

Objective of the project: 1) To study the concept of tax and financial planning.

2) To study the saving investment and 80c to 80u.

Description of the project in brief:





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(Approved by A.I.C.T.E., New Delhi, Recognized by DTE, Govt. Maharashtra & Affiliated to Savitribai Phule Pune University)

IV. Project Implementation and Schedule:

I will submit the following reports as per the schedule given below:

Schedule :

Methodology :

Any other details :

V. I will submit the following reports as per the schedule given below:

Concurrent Evaluation component:

Sr.no	Proposal Submission	Fortnightly Report Evaluation (5 marks for each of the 4 reports)	Final Report	Internal Project Viva	Total
1	05	20	10	15	50

Date Planned:

Joining Report-----8th August 2020

Research Proposal-----15th August 2020

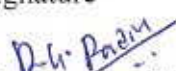
1st Fortnight Report-----23rd August 2020

2nd Fortnight Report-----8th October 2020

3rd Fortnight Report-----20th October 2020

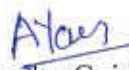
SIP Completion Report-----30th October 2020

Signature


Name of the Student
RAHUL GORAKH

Date: 28/08/20




Faculty Guide Name:
DR. Ashish Vyas



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(Approved by A.I.C.T.E., New Delhi, Recognized by DTE, Govt. Maharashtra & Affiliated to Savitribai Phule Pune University)

(You are requested to use header as per Institute)

Name: SACHIN MAHADEO PINGANE

Enrollment No:120265

Class: ZIBACAR

Div: B

Mobile No:7773926774

E-mail Id: fmb202084@zealeducation.com

SUMMER INTERNSHIP PROGRAM

Joining Report

(To be submitted by 15th October 2020)

I. Organizational Details:

- Name of the Organization : TATA CONSULATANCY SERVICES
- Address of the Organization : Pune

- Telephone Numbers :
- E-mail :
- Name & Designation of Head of the Organization: Susheel Deshmane
- Amount of Stipend : --
- Facilities available to the student: Internship Facility

II. Company Guide:

Name : Susheel Deshmane

Designation: Head of Internship

Phone Nos.: 8336969953

E-mail :

III. Project Details:

Title of the project: A study of Sales & Marketing of TCS- iON ERP Software & its Effectiveness

Area of the project: off line

Objective of the project: To determine the scope of ERP system in market

Description of the project in brief: Our unique "Internship Programme" gives students an opportunity to get conversant with new-age business techniques and tools and to help students evolve and grow. The first-hand experience will give the interns much-needed peep into the biggest marketing & sales channel model. A variety of online business models have scripted (they continue to make pathbreaking models) new chapters in the global business map and the examples galore and some of them became household names like Flipkart, Amazon, Fashion & You etc.





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IV. Project Implementation and Schedule:

I will submit the following reports as per the schedule given below:

Schedule :

Methodology:

Any other details:

V. I will submit the following reports as per the schedule given below:

Concurrent Evaluation component:

Sr.no	Proposal Submission	Fortnightly Report Evaluation (5 marks for each of the 4 reports)	Final Report	Internal Project Viva	Total
1	05	20	10	15	50

Date Planned:

Joining Report-----8th August 2020

Research Proposal-----15th August 2020

1st Fortnight Report-----23rd August 2020

2nd Fortnight Report-----8th October 2020

3rd Fortnight Report-----20th October 2020

SIP Completion Report-----30th October 2020

Signature

Name of the Student

SACHIN MAHADEO PINGANE

Date: 2/8/20

Faculty Guide Name:

PROF. POONAM KADWE





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

(You are requested to use header as per Institute)

Name: Vishal Arjun Patil

Class: MBA II

Mobile No: 7666625054

Enrollment No: DMB1921021

Div: E

E-mail Id: dmb1921021@zealeducation.com

SUMMER INTERNSHIP PROGRAM

Joining Report

(To be submitted by 8th August 2020)

I. Organizational Details:

- **Name of the Organization** : VIRAJ ALCOHOL AND ALLIED INDUSTRIES LTD
- **Address of the Organization** : TUSLHI NAGAR LALWANI HOUSE
PUNE37
- **Telephone Numbers** :
- **E-mail** : cakdkandco@gmail.com
- **Main activity of the Organization** :
- **Name & Designation of Head of the Organization** :
- **Amount of Stipend** :
- **Facilities available to the student:**

II. Company Guide:

Name: kapil jinde

Phone Nos.: 7028086711

Designation: CA

E-mail: cakdkandco@gmail.com

III. Project Details:

Title of the project: Tax planing for salaried person

Area of the project:

Objective of the project:

Description of the project in brief:

IV. Project Implementation and Schedule:

I will submit the following reports as per the schedule given below:

Schedule :

Methodology :





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Any other details :

V. I will submit the following reports as per the schedule given below:

Concurrent Evaluation component:

Sr.no	Proposal Submission	Fortnightly Report Evaluation (5 marks for each of the 4 reports)	Final Report	Internal Project Viva	Total
1	05	20	10	15	50

Date Planned:

Joining Report-----8th August 2020
Research Proposal-----15th August 2020
1st Fortnight Report-----23rd August 2020
2nd Fortnight Report-----8th October 2020
3rd Fortnight Report-----20th October 2020
SIP Completion Report-----30th October 2020

Signature

Name of the Student

Vishal Arjun Patil

Date:

2/08/20

Pravin

Faculty Guide Name:

Dr.pravin mahamuni





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**Zeal Institute of Business Administration, Computer Application & Research
(ZIBACAR)**

Sr. No. 39, Narhe, Pune -411041, Phone No.:67206031

(Approved by A.I.C.T.E., New Delhi, Recognized by DTE, Govt. Maharashtra & Affiliated to Savitribai Phule Pune University)

Name: Payal Tambe
Class: ZIBACAR MBA
Mobile No: 7387824091

Enrollment No: DMB1921056
Div: B
E-mail Id: DMB1921056@zealeducation.com

SUMMER INTERNSHIP PROGRAM

.Joining Report

I. Organizational Details:

- **Name of the Organization: Apple Retail Stores**
- **Address of the Organization: Dream City, Next To Chandraprabhu School , Pirale Road , Natepute, Dist Solapur 413109**
- **Telephone Numbers :**
- **E-mail : mayurrajshah@gmail.com**
- **Main activity of the Organization:**
Legal Services , Accounting, Start up Advisory , corporate law services
GST combine services, loan advice etc.
- **Name & Designation of Head of the Organization: Mayur RajKumar Shah**
- **Amount of Stipend :**
- **Facilities available to the student: No**

II. Company Guide:

Name: Gajanan Ghogare
Mob No.: 7757944190

Designation: Senior Accountant
E-mail:

III. Project Details:

Title of the project: Study On Market Share of Apple Retails Store

Area of the project: Pune

Objective of the project:

- **To Study on Market share of Apple.**
- **To Study On Business Person**





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- Description of the project in brief:

Apple retails store market share as compared to its competitor and to understand the market awareness of apple retail store

IV. Project Implementation and Schedule:

I will submit the following reports as per the schedule given below:

Schedule : 8 Week

Methodology: Primary and secondary data

Any other details:

V. I will submit the following reports as per the schedule given below:

Concurrent Evaluation component:

Sr.no	Proposal Submission	Fortnightly Report Evaluation (5 marks for each of the 4 reports)	Final Report	Internal Project Viva	Total
1	05	20	10	15	50





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Date Planned:

Joining Report-----8th August 2021
Research Proposal-----15th August 2021
1st Fortnight Report-----23rd August 2021
2nd Fortnight Report-----8th October 2021
3rd Fortnight Report-----20th October 2021
SIP Completion Report-----30th October 2021

Signature

Payal Tambe

Name of the Student

Payal Tambe

Date: *2/08/20*

Ayans

Faculty Guide Name:

Prof. Ashish Vyas





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(You are request to use header as per Institute)

SIP Completion Report

Name: Miss. Dipali Sanjay Lonare

Class: MBA 1st Year

Mobile No. 8975201755

Enrollment No: DMB1921058

Div: ZIBACAR 'B'

E-mail Id. dmb1921058@zealeducation.com

Title of the Project: **Study On The Credit Appraisal System In Sme Sector And Real Estate Sector**

1. Describe learning outcome (Preferably in bullet points):

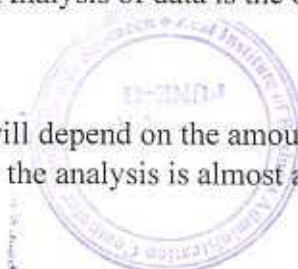
1. Learn to deal with customers
2. Learn to make financial transactions in proper way
3. Familiar with MS excel
4. Bank reconciliation statement
5. Work with experience people.
6. Work with experience people.

Sr.No.	Task Assigned	Task Accomplished	No. of days required to complete SIP
1	Make a tax invoice	Daily work	2 months
2	Bank reconciliation statement	monthly And Yearly	2 months
3	Coordinate with sales team	Daily	2 months
4	Make a purchase order	Daily	2 months
5	Coordinate with customers regarding sales	Quarterly	2 months
6	Make a record of bills receivable and bills payable	Daily	2 months

- 2. Fill the information related to SIP as follows: I have completed in internship in finance domain under the guidance of Mr. Vijay Kadam Sir. In this internship I learn about Credit appraisal in SME sector**

Data Analysis & Interpretation: Analysis of data is the ordering of data into constituent parts in order to obtain answers to

3. The research questions.
4. The first step in data analysis will depend on the amount of specified hypothesis the
5. Researcher has. In such a study the analysis is almost a mechanical procedure.





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6. Analysis consists of organization data in a particular manner. Then it is the interpretation
7. Idea that governs this task. Without interpretation coming into play the task of analysis
8. Will not be complete. Interpretation is the research operation, which is geared to
9. exposing or bringing to light the broader meaning of the research findings or conclusions
10. By linking them to other available knowledge or established theories and principles. It
11. Helps to understand what the given research findings really mean.
12. It can be descriptive or analytical or it can be from a theoretical standpoint. Negative
13. Results are much harder to interpret than positive results. Interpretation consists of the
14. **Conclusion the researcher has reached. Positive results are evidence of the fact that**
15. **Methodology, the measurement and the analysis are satisfactory.**
16. **Conclusion of Project:** • Credit appraisal is done to check the commercial, financial & technical viability of the project proposed its funding pattern & further checks the primary or collateral security cover available for the recovery of such fund
17. SBI loan policy contains various norms for sanction of different types of loans
18. SBI norms for providing loans are flexible & it may differ from case to case
19. The CRA models adopted by the bank take into account all possible factors which go into appraising the risk associated with a loan

Signature


Name of the Student
Miss. Dipali Sanjay Lonare

Signature


Name of Company Guide
Vijay Kadam





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SIP Completion Report

(To be submitted by 24th December 2021)

Name: **RAHUL GORAKH RANDIVE**

Class: MBA I

Mobile No: 7066857157

Enrollment No: **DMB1921090**

Div : ZIBACAR B

E-mail Id: dmb1921090@zealeducation.com

Title of the Project: **A DETAILED STUDY ON BACS (Banker's Automated Clearing System) IN
ACCOUNTS RECEIVABLE**

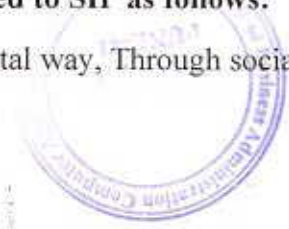
1. Describe learning outcome (Preferably in bullet points):

- To study the process of Cash Application in regards to BACS.
- To study the working of different modes of payments in accounts receivable.
- To study different computer application used in the process

Sr.No.	Task Assigned	Task Accomplished	No. of days required to complete SIP
1	Sale magazine in online mode	Yes	20
2			
3			
4			
5			
6			
7			
8			

2. Fill the information related to SIP as follows:

We sale the magazine in Digital way, Through social media and telephonic way.





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3. Data Analysis & Interpretation:

Type of research:- Descriptive

Data collection :- Primary & Secondary

Sample units :- Cluster Area sampling

Sampling Method: simple random sampling

Sample Size: 30

4. Conclusion of Project:

This study highlighted the working process for accounts receivable. There is huge volume of payments on Monday, Friday and month end

Signature

R. G. Randive
Name of the Student:-

RAHUL GORAKH RANDIVE

Signature

Ashish
Name of Company Guide

DR. Ashish Vyas





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(You are request to use header as per Institute)

SIP Completion Report

(To be submitted by 24th December 2021)

Name: **Aditya Anil Kulkarni**
Class: ZIBACAR

Enrollment No: **DMB1921106**
Div:B

Title Of The Project: **Study Of Managerial Function Required For Managing Personnel**

1. Describe learning outcome(Preferably in bullet points):

To provide a foundation for you to become a managing leader. look at what makes workers tick. What motivates them? How can you engage them in their work? And then lastly, we'll look at the contexts in which managers have to manage. We'll look at the pressures and constraints that make being a manager a complex role

1 .Fill the information related to SIP as follows:

Sr.No.	Task Assigned	Task Accomplished	No. of days required to complete SIP
1	Bank statment	20 Days	60 days
2	Sales entry	15 Day	
3	Purchase entry	15 Days	
4	Bank audit	5 Days	
5	Gst return	5 Days	
6			
7			
8			

2 .Data Analysis & Interpretation:

* The first HR task is to decide what work needs to be done and how to break this work into effective jobs. So, we can determine the business processes that need to be completed.

* The next HR function is recruitment and selection. Need to advertise these jobs, get job applicants, interview the applicants

* Employees need to be trained. This can take all different kinds. Employees can be trained in different ways, formal, classroom type training, informal on the job training



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3 .Conclusion of Project:

Accept your role as a manager. Pay attention to policies and procedures so that you can do your work properly, like hire people, evaluate their performance, reward them, but do this in a way that is inspiring, that shows vision, that uses strategic deployment of resources, and is able to drive change when things aren't working as effectively as they need to be. So, putting all this together, accept your role as a managing leader. And you on your way to be a manager, that people want to join. Not quit

Signature

Aditya Anil Kulkarni

Name of the Student

Signature

Deepak Mhatre

Name of Company Guide





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SIP Completion Report

Name: **SACHIN MAHADEO PINGANE**

Enrollment No:120265

Class: ZIBACAR

Div: B

Mobile No:7773926774

E-mail Id: fmb202084@zealeducation.com

Title of the Project: A study of Sales & Marketing of TCS- iON ERP Software & its Effectiveness

1. Describe learning outcome (Preferably in bullet points):

Financial management refers to the strategic planning, organising, directing, and controlling of financial undertakings in an organisation or an institute. It also includes applying management principles to the financial assets of an organisation, while also playing an important part in fiscal management

- Building valuable relationships with customers.
- Learned how to build relationships with client which is most valuable thing in any Organization and also enhanced the ability to open or start the relationships
- Got to know about products or services intimately and how their offering compares with those to the competitors.
- This project gives important insights about Customers behavior. Customers need information on exactly how a product or service will make a difference to their businesses.
- Price is one of their biggest concern.

2. Fill the information related to SIP as follows:

Sr.No.	Task Assigned	Task Accomplished	No. of days required to complete SIP
1	Financial Data Collection	Completed	20 Days
2	Data Verification	Completed	10 Days
3	Data Analysis	Completed	8 Days
5	Final Financial Report	Completed	8 Days
6			

3. Data Analysis & Interpretation:

Learned to set a measurable performance target for myself to reach the target well within time and with efficiency. It gives us sense of self confidence to where we should reach and in what time, how much clients I need to target for this month or quarters.



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4. Conclusion of Project:

Excellent and knowledge gaining experience. Recognized the satisfaction and dissatisfaction. Client always prefer the System which is more customizable based on the customers preferences since he may not want all the features. Pricings is also concern while talking in consideration.

Signature

Name of the Student

SACHIN MAHADEO PINGANE

Signature

Name of Company Guide

PROF. POONAM KADWE





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(You are request to use header as per Institute)

SIP Completion Report

(To be submitted by 24th December 2020)

Name: Vishal Arjun Patil
Class: MBA II
Mobile No: 7666625054

Enrollment No: DMB1921021
Div: E
E-mail Id: dmb1921021@zealeducation.com

Title of the Project: Tax planing for salaried person

1. Describe learning outcome(Preferably in bullet points):

- To understand concepts of cost elements of Viraj Alcohol & Allied industries Ltd.
- To identify major element of cost and its impact on profitability.
- To study highly cost incurred for the period 2017 to 2020.

Fill in the information related to SIP as follows:

Sr.No.	Task Assigned	Task Accomplished	No. of days required to complete SIP
1	Analyzing the financial data of the customer	Complete	
2	Check the customer documents	Complete	
3	Check the cibil score of the customer under the guidance	Complete	
4	Bring 2 lead	Complete	
			60 Days





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Data Analysis & Interpretation:

indicates that highly cost incurred in the financial year 2017. It is observed that for cleaning, cost is incurred very high i.e. 49%. Also cost is highly incurred on entertainment. Even professional cost also incurred highly i.e. 13%. It is observed that there is no cost incurred for the plantation & garden expenses. The major cost incurred for the cleaning & entertainment. It is observed that for cleaning, cost is incurred very high i.e. 26%. Also cost is highly incurred on entertainment. Even professional cost also incurred highly, also the interest delayed in payment of taxes also incurred.

Conclusion of Project:

The study was carried out on the element of cost control. The company's officers have been very co-operative and supportive. The company has very highly investment on the production of alcohol. Major part of which is identified that the company has done many unwanted /unnecessary expenses which was impacted on profit. The company should have focus on such element of cost where cost will decrease and profit/ revenue will be increase.

Signature


Vishal Arjun Patil

Name of the Student

Signature


Kapil Jinde Sir

Name of Company Guide





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Summer Internship Project Evaluation Sheet Date:

Summer Internship Project Evaluation Sheet Date:				Panel No.	Presentation	Identification of the contemporary issue	Relevance and Linkages of the identified issue	Survey of literature	Methodology	Overall understanding	Ability to put forth a unified & cumulative argument	Total out of
Roll No.	Name of the Students	Specialization	Guide Name		10 Marks	5 Marks	10 Marks	5 Marks	5 marks	10 Marks	5 Marks	50 Marks
DMB1921026	CHAVHAN AMRUTA VIJAY	Business Analytics	Dr Anil Poman	Panel -1	8	3	7	3	4	8	3	36
DMB1921080	SHRIKANT SAGAR UMESH	Business Analytics	Dr Anil Poman	Panel -1	7	4	8	4	3	7	4	37
DMB1921004	VISHAKHA PRADIP NAIKAWADI	Finance	Dr Anil Poman	Panel -1	9	3	8	4	3	8	4	39
DMB1921015	RAJURKAR SAYALI MAHESH	Finance	Dr Anil Poman	Panel -1	8	3	7	3	4	8	3	36
DMB1921016	KHANDGAVE SURAJ ATMARAM	Finance	Dr Anil Poman	Panel -1	8	4	8	3	4	5	3	32
DMB1921021	PATIL VISHAL ARJUN	Finance	Dr Anil Poman	Panel -1	6	3	8	3	4	8	3	32
DMB1921025	MATE JATIN DEVDAS	Finance	Dr Anil Poman	Panel -1	8	4	7	3	4	7	3	36
DMB1921029	KADU VIDYA DHONDIRAM	Finance	Dr Anil Poman	Panel -1	8	3	7	3	4	8	3	36
DMB1921041	MORE RATAN VIJAY	Finance	Dr Anil Poman	Panel -1	7	4	8	4	3	7	4	37
DMB1921046	DHUMAL RUTUJA DATTATRAYA	Finance	Dr Anil Poman	Panel -1	8	3	7	3	4	8	3	36
DMB1921061	DEVIKA SURYAKANT POL	Finance	Dr Anil Poman	Panel -1	9	4	7	4	4	7	4	39
DMB1921077	RAKHI ASHOK BANSODE	Finance	Dr Anil Poman	Panel -1	8	3	7	3	4	8	3	36
DMB1921090	RANDIVE RAHUL GORAKH	Finance	Dr Anil Poman	Panel -1	8	4	8	4	4	8	3	39
DMB1921100	BHADULE BHALCHANDRA ASHOK	Finance	Dr Anil Poman	Panel -1	6	3	8	3	4	8	3	32
DMB1921108	DIRANGALE GANESH ANKUSH	Finance	Dr Anil Poman	Panel -1	8	3	7	3	4	8	3	36
DMB1921012	ADSULE CHANDRAKANT JANARDAN	OPE	Dr Anil Poman	Panel -1	9	4	8	4	4	8	4	41
DMB1921060	PATASKAR PREM VIJAY	Business Analytics	Dr Pravin Mahamuni	Panel -1	8	3	7	3	4	8	3	36
DMB1921102	MEERABAI PANDHARINATH LAVATE	Business Analytics	Dr Pravin Mahamuni	Panel -1	7	4	8	4	3	7	4	37
DMB1921003	TAMLURE BASHAWESHWAR VITTHAL	Finance	Dr Pravin Mahamuni	Panel -1	9	4	8	4	4	8	4	41
DMB1921013	CHAVAN NUTAN VITTHAL	Finance	Dr Pravin Mahamuni	Panel -1	8	3	7	3	4	8	3	36
DMB1921019	MOHITE POOJA SHIVAJI	Finance	Dr Pravin Mahamuni	Panel -1	8	3	8	4	4	7	3	35
DMB1921024	MATE JAYANT DEVDAS	Finance	Dr Pravin Mahamuni	Panel -1	7	4	8	4	3	7	4	37
DMB1921035	CHENDAGE SHUBHANGI UTTARESHWAR	Finance	Dr Pravin Mahamuni	Panel -1	8	3	7	3	4	8	3	36
DMB1921044	KAJAL BALWANT DUPARGUDE	Finance	Dr Pravin Mahamuni	Panel -1	7	3	8	3	4	8	3	33

Roll No.	Name of the Students	Specialization	Guide Name		10 Marks	5 Marks	10 Marks	5 Marks	5 marks	10 Marks	5 Marks	50 Marks
DMB1921058	DIPALI SANJAY LONARE	Finance	Dr Pravin Mahamuni	Panel -1	3	3	7	3	4	8	3	36
DMB1921072	DEVIDAS VITTHAL KHADE	Finance	Dr Pravin Mahamuni	Panel -1	3	3	5	3	4	8	3	32
DMB1921089	BHUMKAR PRIYANKA KHANDU	Finance	Dr Pravin Mahamuni	Panel -1	3	3	7	3	4	8	3	36
DMB1921097	DARBHE PUNAM ANANT	Finance	Dr Pravin Mahamuni	Panel -1	3	4	8	4	4	8	4	41
DMB1921107	MOHOL AMEY RAJENDRA	Finance	Dr Pravin Mahamuni	Panel -1	3	2	6	3	4	5	3	28
DMB1921018	PAIKRAO KRISHNA SOPANRAO	OPE	Dr Pravin Mahamuni	Panel -1	3	3	7	3	4	8	3	36
DMB1921063	GHOKE DNYANESHWAR WASUDEO	OPE	Dr Pravin Mahamuni	Panel -1	7	4	8	4	3	7	4	37
DMB1921069	DEO RUSHIKESH SHRADDHANAND	OPE	Dr Pravin Mahamuni	Panel -1	3	3	7	3	4	8	3	36
DMB1921075	KULKARNI ONKAR SUDHIR	Business Analytics	Dr Rahul More	Panel -1	3	4	9	4	4	9	4	43
DMB1921081	KALWANE GANESH SURESH	Business Analytics	Dr Rahul More	Panel -1	3	3	7	3	4	8	3	36
DMB1921007	DESAI PRANALI DILIP	Finance	Dr Rahul More	Panel -1	3	4	5	3	4	8	3	33
DMB1921022	ASARKAR MRUNAL MANOHAR	Finance	Dr Rahul More	Panel -1	3	3	7	3	4	8	3	36
DMB1921042	BHISE PAVAN RAMACHANDRA	Finance	Dr Rahul More	Panel-2	4	4	8	4	3	7	4	37
DMB1921054	VEDIKA SHIVAJI NIGHOT	Finance	Dr Rahul More	Panel-2	3	3	7	3	4	8	3	36
DMB1921064	WAGHMODE ABHIJIT ARUN	Finance	Dr Rahul More	Panel-2	3	3	7	3	4	8	3	36
DMB1921082	KULKARNI SUSHANT BHIMARAO	Finance	Dr Rahul More	Panel-2	4	4	8	4	4	8	4	41
DMB1921092	RAHUL DNYANOBA CHANDANSHIVE	Finance	Dr Rahul More	Panel-2	4	4	8	4	3	7	4	37
DMB1921101	SHIVAM	Finance	Dr Rahul More	Panel-2	3	3	7	3	4	8	3	36
DMB1921111	PAWAR MINAL SUNIL	Finance	Dr Rahul More	Panel-2	3	3	5	3	4	8	3	32
DMB1921047	WADJE SUNIL DEVRAO	Marketing	Dr Rahul More	Panel-2	4	4	7	3	4	8	3	37
DMB1921103	DIPAK BHIMRAO KAKDE	Marketing	Dr Rahul More	Panel-2	3	3	7	3	4	8	3	36
DMB1921076	RAHUL SANJOG DHUMAL	OPE	Dr Rahul More	Panel-2	4	4	8	4	4	8	4	41
DMB1921094	SHROTE RAHUL KESHAORAO	OPE	Dr Rahul More	Panel-2	3	3	7	3	4	8	3	36
DMB1921040	MARAL SAYALI RAJENDRA	Business Analytics	Dr Sachin Chavan	Panel-2	4	4	8	4	3	7	4	37
DMB1921053	NITA GULAB SHINDE	Business Analytics	Dr Sachin Chavan	Panel-2	3	3	7	3	4	8	3	36
DMB1921001	DATAKUMAR RAVI SURYAWANSHI	Finance	Dr Sachin Chavan	Panel-2	4	4	7	3	4	8	3	37
DMB1921011	SAYALI TULSHIRAM YELE	Finance	Dr Sachin Chavan	Panel-2	3	3	5	3	4	8	3	32
DMB1921017	WAGHMARE RESHMA HARISHCHANDRA	Finance	Dr Sachin Chavan	Panel-2	3	3	7	3	4	8	3	36
DMB1921023	ASHWINI PRAKASH DINDE	Finance	Dr Sachin Chavan	Panel-2	4	4	8	4	4	8	4	41
DMB1921033	DESHMUKH OMKAR SAMBHAJI	Finance	Dr Sachin Chavan	Panel-2	3	3	7	3	4	8	3	36
DMB1921043	WAGHMARE PRASHANT SHANKAR	Finance	Dr Sachin Chavan	Panel-2	3	3	7	3	4	8	3	36
DMB1921057	WASTE PRASAD JAGANNATH	Finance	Dr Sachin Chavan	Panel-2	4	4	8	4	3	7	4	37
DMB1921070	SONALI VISHNU GHONGADE	Finance	Dr Sachin Chavan	Panel-2	3	3	7	3	4	8	3	36
DMB1921086	BHOSALE NILESH SAHEBRAO	Finance	Dr Sachin Chavan	Panel-2	4	4	8	4	4	8	4	41
DMB1921093	ABHIJIT SUDHAKAR KHORGAD	Finance	Dr Sachin Chavan	Panel-2	3	3	7	3	4	8	3	36
DMB1921105	GADE SHIWANI NITIN	Finance	Dr Sachin Chavan	Panel-2	3	3	7	3	4	8	3	36
DMB1921112	KUMARI POOJA	Finance	Dr Sachin Chavan	Panel-2	4	4	8	4	3	7	4	37
DMB1921066	VIJAY MAHADEO PAWADE	OPE	Dr Sachin Chavan	Panel-2	3	3	7	3	4	8	3	36
DMB1921098	KADAM ADITYA PRATAP	OPE	Dr Sachin Chavan	Panel-2	3	3	7	3	4	8	3	36
DMB1921002	BHUYAR SHRUTI ANIL	HR	Prof. Ashish Vyas	Panel-2	3	3	5	3	4	8	3	32
DMB1921005	NAMRATA RAMESH BANSODE	HR	Prof. Ashish Vyas	Panel-2	3	3	7	3	4	8	3	36
DMB1921014	PRATIKSHA ANIL BALWANT	HR	Prof. Ashish Vyas	Panel-2	3	3	7	3	4	8	3	36

Roll No.	Name of the Students	Specialization	Guide Name		10 Marks	5 Marks	10 Marks	5 Marks	5 marks	10 Marks	5 Marks	50 Marks
DMB1921030	KULKARNI JAGRUTEE PRADIP	HR	Prof. Ashish Vyas	Panel-2	7	4	8	4	3	7	4	37
DMB1921038	KULKARNI ASHWINI SUDHIR	HR	Prof. Ashish Vyas	Panel-2	8	3	8	3	4	8	3	36
DMB1921039	MAYURI MAHESH GHOSALKAR	HR	Prof. Ashish Vyas	Panel-2	6	3	8	3	4	8	3	32
DMB1921045	RENUKA RAMESH SHINDE	HR	Prof. Ashish Vyas	Panel-2	8	4	8	3	4	8	3	37
DMB1921050	NIKITA TANAJIRAO PATIL	HR	Prof. Ashish Vyas	Panel-2	8	3	8	3	4	8	3	36
DMB1921055	SAKSHI MANMOHAN SHARMA	HR	Prof. Ashish Vyas	Panel-2	6	3	8	3	4	8	3	32
DMB1921056	PAYAL SANTOSH TAMBADE	HR	Prof. Ashish Vyas	Panel-2	9	4	8	4	4	8	4	41
DMB1921065	KULKARNI AISHWARY SANJAY	HR	Prof. Ashish Vyas	Panel-3	8	3	8	3	4	8	3	36
DMB1921067	NIKITA KUNDANLAL MEGHANI	HR	Prof. Ashish Vyas	Panel-3	6	3	8	3	4	6	3	32
DMB1921068	GARGI KRUSHNAJI TAMHANKAR	HR	Prof. Ashish Vyas	Panel-3	7	4	8	4	3	7	4	37
DMB1921087	SMRUTI SHANKAR GADE	HR	Prof. Ashish Vyas	Panel-3	7	4	8	4	3	7	4	37
DMB1921106	KULKARNI ADITYA ANIL	HR	Prof. Ashish Vyas	Panel-3	8	3	8	3	4	8	3	36
DMB1921006	DATTATRAY CHAGAN RATHOD	Marketing	Prof. Pandurang Patil	Panel-3	9	4	8	4	4	8	4	41
DMB1921009	SAGAR BHARAT NANAWARE	Marketing	Prof. Pandurang Patil	Panel-3	8	3	8	3	4	8	3	36
DMB1921020	PRATIKA ASHOK RAUT	Marketing	Prof. Pandurang Patil	Panel-3	8	3	8	3	4	7	3	33
DMB1921028	NILESH CHANDRAKANT GAYAKE	Marketing	Prof. Pandurang Patil	Panel-3	8	3	8	3	4	8	3	36
DMB1921034	MOTE PRAVIN TANAJI	Marketing	Prof. Pandurang Patil	Panel-3	8	3	8	3	4	8	3	36
DMB1921037	RUSHIKESH DIGAMBAR HOVAL	Marketing	Prof. Pandurang Patil	Panel-3	8	3	8	3	4	8	3	32
DMB1921048	KAJAL SHARAD BATHE	Marketing	Prof. Pandurang Patil	Panel-3	8	3	8	3	4	8	3	36
DMB1921052	ANJESH ASHOK KHAWASE	Marketing	Prof. Pandurang Patil	Panel-3	7	4	8	4	3	7	4	37
DMB1921062	CHIRAG AVINASH BADHE	Marketing	Prof. Pandurang Patil	Panel-3	8	3	8	3	4	8	3	36
DMB1921074	CHAUDHARI BHAVNESH LAXMAN	Marketing	Prof. Pandurang Patil	Panel-3	9	4	8	4	4	8	4	41
DMB1921084	APARNA RAMESH JADHAV	Marketing	Prof. Pandurang Patil	Panel-3	8	3	8	3	4	8	3	36
DMB1921088	SHUBHAM DATTATRAY KASAR	Marketing	Prof. Pandurang Patil	Panel-3	8	3	8	3	4	8	3	36
DMB1921095	SHEKADE YOGESH SUBHASH	Marketing	Prof. Pandurang Patil	Panel-3	7	4	8	4	3	7	4	37
DMB1921099	KULDIP SUBHASH TAYADE	Marketing	Prof. Pandurang Patil	Panel-3	8	3	8	3	4	8	3	36
DMB1921104	TUSHAR RAVINDRA UDGE	Marketing	Prof. Pandurang Patil	Panel-3	8	3	8	3	4	8	3	36
DMB1921031	SHRIKANT UTKARSH UMESHCHANDRA	Business Analytics	Prof. Suresh Mehetre	Panel-3	9	4	8	4	4	8	4	41
DMB1921073	GORE ANURADHA RAJENDRA	Business Analytics	Prof. Suresh Mehetre	Panel-3	8	3	8	3	4	8	3	36
DMB1921008	RASIKA VINAYAK TAMHANE	Marketing	Prof. Suresh Mehetre	Panel-3	7	4	8	4	3	7	4	37
DMB1921010	PHADATARE SAGAR SHANKAR	Marketing	Prof. Suresh Mehetre	Panel-3	8	3	8	3	4	8	3	36
DMB1921027	VIJAY MACHHINDRA PADIR	Marketing	Prof. Suresh Mehetre	Panel-3	8	4	8	3	4	8	3	37
DMB1921032	RUTUJA DASHRATH WATANE	Marketing	Prof. Suresh Mehetre	Panel-3	8	3	8	3	4	8	3	32
DMB1921036	RAHUL BALAJI MITKARI	Marketing	Prof. Suresh Mehetre	Panel-3	8	3	8	3	4	8	3	36
DMB1921049	RUTUJA RAJENDRA BATHE	Marketing	Prof. Suresh Mehetre	Panel-3	9	4	8	4	4	8	4	41
DMB1921059	VIKRAM CHANDRAKANT URADE	Marketing	Prof. Suresh Mehetre	Panel-3	8	3	8	3	4	8	3	36
DMB1921071	KOMAL SOMNATH MACHALE	Marketing	Prof. Suresh Mehetre	Panel-3	8	3	8	3	4	8	3	36
DMB1921078	PINGANE SACHIN MAHADEO	Marketing	Prof. Suresh Mehetre	Panel-3	8	4	8	3	4	8	3	33
DMB1921085	ANKITA POPAT GANAGE	Marketing	Prof. Suresh Mehetre	Panel-3	8	3	8	3	4	8	3	36
DMB1921091	SWAPNIL PUNA PAWAR	Marketing	Prof. Suresh Mehetre	Panel-3	7	4	8	4	3	7	4	37
DMB1921096	MAHESH APPASAB AJURE	Marketing	Prof. Suresh Mehetre	Panel-3	9	4	8	4	4	8	4	41
DMB1921109	KALBHOR KARAN ASHOK	Marketing	Prof. Suresh Mehetre	Panel-3	8	3	8	3	4	8	3	36



Zeal Education Society's

Zeal Institute of Business Administration, Computer Application & Research (ZIBACAR)

Sr. No. 39, Narhe, Pune -411041, Phone No.:67206031, Website: www.zibacar.in

(Approved by A.I.C.T.E., Recognized by DTE (Govt. of Maharashtra), Permanently Affiliated to Savitribai Phule Pune University and Accredited by NAAC)

PUN Code: IMMP013170

DTE Code: 6152

AISHE Code: C-41828

Savitribai Phule Pune University

AY 2019-20 MBA 2019 Pattern (MBA I YEAR)

Guidelines for Summer Internship Project

Preamble: All of us are aware of the unprecedented crisis that entire mankind and especially our nation is going through due to the outbreak of COVID-19 pandemic. The country is currently observing a lockdown and the situation in this context is continuously evolving.

The Governments at the national, state and local level and policy makers, regulators and other governing bodies are monitoring the situation closely and issuing appropriate guidelines in this context.

It is a fundamental responsibility of all citizens of India to ensure the safety of all citizens of India, during this hour of crisis.

Academic institutes also share the responsibility of safeguarding the health of all stakeholders. In light of this scenario, certain aspects of our key academic activities need a revisit. UGC / AICTE are issuing directives in this regard on an ongoing basis.

AICTE has issued instructions vide letter No. F. 7-21DDIAdmn/Inter corr.(Vol.-II) Pt Dated: 15th April 2020 which dwells upon several aspects including Internships of students. These guidelines factor in the challenges and issues arising out of the need for physical distancing and the constraints in the light of lockdown.

Against this backdrop, there is a need to address the issue of Summer Internships of MBA I year students (i.e. batch 2019-21). The following guidelines are issued in this context for the perusal of the key stakeholders.

1.0 Applicability: For MBA I year students who have been admitted in AY 2019-20 as per the MBA 2019 pattern syllabus

2.0 Learning Outcomes: At the end of the Summer Internship, it is expected that the learner develops and provides evidence of business research capabilities by demonstrating:

1. An understanding of varied aspects of the theme/topic selected
2. An understanding of relevant theoretical, conceptual frameworks and application aspects
3. Competence in carrying out an in depth study.
4. Ability to critically evaluate secondary data and literature.
5. Ability to put forth a unified & cogent argument.
6. Ability to write and communicate in a scientific, structured, lucid and coherent manner

3.0 Virtual Projects: Many students will not be able to pursue their summer internship with the industry, as per the traditional method, due to the ongoing lockdown. Hence, they are advised to pursue virtual projects / internships. Virtual projects / internships shall be permitted for the MBA batch 2019-21.

The nature of the project could be along the following lines -

1. Pure Desk Research
2. Desk Research + Digital Primary research
3. Virtual projects offered by



- a. Corporates,
 - b. Start-ups,
 - c. Government and Semi Government organizations,
 - d. Cooperatives
 - e. Management Consultants,
 - f. CSR organizations,
 - g. NGOs,
4. Projects may also be conceptualised and offered by the institute.
5. Projects may focus on
- a. Functional areas of management,
 - b. Social issues, c. Policy issues,
 - d. Global issues,
 - e. Technology issues,
 - f. Governance issues,
 - g. Sectorial Analysis, Country Analysis, etc.
7. Projects may also focus on impact of COVID 19 from a business and management perspective.
8. It is expected that the SIP shall sensitize the students to the demands of the workplace that they will enter post completion of the MBA programme.

4.0 Projects conceptualised and offered by the institute:

Topic Selection:

1. Institutes will announce a list of potential topics/themes and the potential guide for each topic/theme.
2. Student shall communicate the choice of the topic from the list of the topics floated by the Institute within 7 days.
3. The student shall prepare within 1 week, an outline of the proposal prior to starting the work. Respective faculty member will assist and guide the students in preparing the proposal
4. The proposed work should reflect the nature and quantum of work undertaken by the student. The Summer Internship Project (SIP) work must reflect 8 weeks of output (approximately 400 hours).
5. The learning outcomes and broader utility must be specifically ensured.
6. Once the topic/theme and the broader objectives are approved, there shall be weekly review of the progress of the work.

5.0 Submission Guidelines: The student shall submit a written structured report based on work done during this period on the basis of suggested guidelines and research methodology. Faculty shall ensure that the report meets the following guidelines and address all the evaluation parameters as well.

The report should be well documented and supported by:

1. Introduction/ Executive Summary.
2. Objectives of the Study.
3. Company/ Organization profile (including Organization Chart).
4. Research Methodology (Statement of Problem, Hypothesis (if any), Research Design).
5. Data analysis, Data Interpretation & Hypothesis Testing.
6. If the project is task based / activity based, relevant task activity details, summary tables of tasks performed, charts, graphs, diagrams, maps etc. should be compiled in appropriate chapters.



7. Suggestions & Recommendations, if the project is task based / activity based, key learnings, key contributions to the organization should be documented after the suggestions & recommendations.

8. Conclusions.

9. References in appropriate referencing styles. (APA, MLA, Harvard, Chicago Style etc.)

10. Appendix (Questionnaire, Data Sheets, Maps etc.)

The student shall submit **one hard copy & one soft copy (CD)** of the project report before **30th October in Semester III**. Hard copy is to be returned to the student by the Institute after the External Viva-Voce.

6.0 Assessment & Evaluation:

1. The Institute shall conduct **an internal viva-voce** for evaluation of the SIP for **50 marks**.

The Panel shall comprise of the Internal Faculty Guide & One additional faculty nominated by the Director.

2. The University shall conduct an **external viva-voce** for evaluation of the SIP for **50 marks**.

The Panel shall comprise of the Internal Faculty Guide & One additional **examiner appointed by the SPPU**.

The student shall be evaluated as per the following parameters

1. Presentation by the student - **10 marks**

2. Identification of the contemporary issue - **5 marks**

3. Relevance and Linkages of the identified issue with frameworks, principles and practices of general management and functional areas in management- **10 marks**

4. Survey of literature (scholarly literature as well as literature from business press, web resources, etc.) - **5 marks**

5. Methodology - **5 marks**

6. Overall understanding of - Functional perspectives, Cross functional perspectives, Global perspectives, Interdisciplinary perspectives, Social perspectives of the area of the study - **10 marks**

7. Ability to put forth a unified & cumulative argument - **5 marks**.



Re: Regarding SIP Viva guidelines to students

1 message

Dr. Rahul Pralhad More <rahul.more@zealeducation.com>
To: All_MBA_faculty <All_MBA_faculty@zealeducation.com>
Cc: Ashwini Sovani <ashwini.sovani@zealeducation.com>

Thu, May 13, 2021 at 10:59 AM

Consider this Certificate

On Wed, May 12, 2021 at 6:31 PM Dr. Rahul Pralhad More <rahul.more@zealeducation.com> wrote:

Dear Faculty Members

As you know SIP viva is scheduled from 21st May 2021,
Peculate this information to students regarding SIP viva

1. Prepare PPT for SIP Viva
2. Insure good connectivity during the SIP viva
3. Upload your complete report in google form shared by panel member (Internal Examiner will share google form)
4. Get SIP certificate from your guide and add in your report
5. Share your report to assigned panel number only.
6. Make sure that you know how to share PPT on teams.
7. Take one demo to share PPT
8. Make sure the camera and mic are working properly.

Note: If you feel, other information necessary for the online viva, share it with students.

Certificate formate attached with this mail, make necessary changes institute wise and share with students.

With Regards from,
Name: Rahul More
Mob. No: 9970941977
Mail id: rahul.more@zealeducation.com
www.zealeducation.com



With Regards from,
Name: Rahul More
Mob. No: 9970941977
Mail id: rahul.more@zealeducation.com
www.zealeducation.com

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85K



Confirmation for MBA II - Year SIP External Viva

Dr. Rahul Pralhad More <rahul.more@zealeducation.com>

Mon, May 17, 2021 at 11:39 AM

To: thipse.shalmali@gmail.com

Cc: "Dr. Rajesh Kashyap" <rajesh.kashyap@zealeducation.com>, Ashwini Sovani <ashwini.sovani@zealeducation.com>, babasaheb mohite <babasaheb.mohite@zealeducation.com>

Dear Madam,

As per the SPPU email, you have been appointed as Examiner for MBA II-year SIP External Viva, at **Zeal Institute of Management and Computer Application, Pune-41.**

As per our telephonic discussion I am sending this email for confirmation.

Dr Manisha Khaladkar will coordinate with you for the SIP student list and Project report.

Kindly give your confirmation with this email.

With Regards from,
Name: Rahul More
Mob. No: 9970941977
Mail id: rahul.more@zealeducation.com
www.zealeducation.com



With Regards from,

Name: Dr. Rajesh Kumar Kashyap

Mob. No: 9881460948

Designation :Professor

Mail id: rajesh.kashyap@zealeducation.com

www.zealeducation.com

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-End of Disclaimer-



External Viva - MBA II SIP

Dr. Rahul Pralhad More <rahul.more@zealeducation.com>

Tue, May 11, 2021 at 10:43 AM

To: prajaktawarale@gmail.com, "Dr. Pravin Narayan Mahamuni" <pravin.mahamuni@zealeducation.com>

Dear Sir,

As per the SPPU email, you have been appointed as Examiner for MBA II-year SIP External Viva,

As per our telephonic discussion, we have decided SIP External Viva on **22nd May 2021**.

DR Pravin Mahamuni will coordinate with you for the SIP student list and Project report.

Kindly give your confirmation with this email.



With Regards from,
Name: Rahul More
Mob. No: 9970941977
Mail id: rahul.more@zealeducation.com
www.zealeducation.com



Dr Rahul Pralhad More <rahul.more@zealeducation.com>

Appointment of Extremer Examiner for SIP Viva

Dr. Rahul Pralhad More <rahul.more@zealeducation.com>

Fri, May 21, 2021 at 11:15 AM

To: charkhasanket@gmail.com, CEO Management Programmes <ceo.mp@zealeducation.com>

Dear sir,

As SPPU scheduled SIP Viva from 15 May to 31 May.

Sir as University Examiner Meeting held 20th May, the suggested that Institute can appoint External Examiner for SIP viva if any panel Member is not available during this Pandemic situation.

Sir as our telephonic discussion We Zeal Institute of Business Administration, Computer Application and Computer Application Appointed As External Examiner for SIP Viva.

Kindly give your confirmation for the same and Viva is on 22nd May 2021, 10.30 am onwards.



With Regards from,
Name: Rahul More
Mob. No: 9970941977
Mail id: rahul.more@zealeducation.com
www.zealeducation.com



A
PROJECT REPORT ON
“STUDY ON THE CREDIT APPRAISAL SYSTEM IN SME SECTOR
AND REAL ESTATE SECTOR AT SBI BANK PUNE”

AT
V M ASSOCIATES

By
Miss. Dipali Sanjay Lonare

Submitted to



Savitribai Phule Pune University

In partial fulfillment of Master of Business Administration (MBA) Academic Session 2020-21

Under the Guidance of

Dr. Pravin Mahamuni



Zeal Education Society's

Zeal Institute of Business Administration, Computer Application and Research
Sr. No. 39, Narhe, Pune -411041







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Savitribai Phule Pune University, Maharashtra, India. Savitribai Phule Pune University, Savitribai Phule
PUN Code: (MADP)1170 TEL: 020-26121222 AISHE Code: C-41828

CERTIFICATE

This is to certify that, Miss. Dipali Sanjay Lonare of this Institute has completed project report in Finance specialization, titled "Study on the Credit Appraisal System in SME Sector and Real Estate Sector at SBI Bank Pune" The project report has been completed under the guidance of Dr. Pravin N. Mahamuni in partial fulfillment as the requirement of Savitribai Phule Pune University, for the award of the degree of **MASTER IN BUSINESS ADMINISTRATION (MBA)**


(Dr. Pravin N. Mahamuni)
Project Guide


(Dr. Rajesh Kashayp)
Director



Internship Certificate

V M ASSOCIATES
Tax Consultants

To Whom So Ever It May Concern


This is Certify that **Miss. Dipali Sanjay Lonare** from Zeal Education Society's ZEAL INSTITUTE OF BUSINESS ADMINISTRATION, COMPUTER APPLICATION & RESEARCH NARHE PUNE-411041 under Management branch, has successfully completed her Internship from 1st July 2020 to 5th September 2020 at V M Associates

Her Internship involved "Study on Credit Appraisal system in SME sector and Real estate sector at State bank of India pune"

During the period of her Internship Program with us she was found to be punctual, hardworking and sincere.

We wish her success in her life and career.

For V M Associates


Mahendra P Pangare

(Tax & Finance Consultant)

Office No. 1B, Rajdhani Complex, Near Shankar Maharaj Math, Dhankawadi, Pune - 43. Cel L: +91 9823207747 / +91 9822865747



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Introduction to Credit Appraisal

Credit Appraisal means an investigation Or assessment done by the bank prior before providing any loans & advances Or project finance & also checks the commercial, financial and technical viability of the project proposed it's funding pattern & further checks the primary & collateral security cover available for recovery of such funds.

Credit Appraisal is the process by which a lender appraises the technical feasibility, economic viability and bankability including creditworthiness of the prospective borrower. Credit appraisal process of a customer lies in assessing if that customer is liable to repay the loan amount in the stipulated time, or not. Here bank has their own methodology to determine if a borrower is creditworthy or not. It is determined in terms of the norms and standards set by the banks. Being a very crucial step in the sanctioning of a loan, the borrower needs to be very careful in planning his financing modes. However, the borrower alone doesn't have to do all the hard work. The banks need to be cautious, lest they end up increasing their risk exposure. All banks employ their own unique objectives, subjective, financial technique to evaluate the creditworthiness of their customers.

Whether one applies individually or as a corporate entity, a lender always conducts a detailed and systematic credit appraisal process. The credit appraisal process before giving a loan to entities is comprehensive in nature as it appraises or evaluates management, market, technical, and financial elements.

No lender approves and sanctions anybody's personal loan application instantly without an evaluation. It is absolutely important for a lender to carry out a credit appraisal process in order to ensure that the borrower has the capacity to repay the entire loan amount on time without missing any payment deadlines. This is very crucial for a bank as this determines the interest income and the capital of the bank. The repayment behavior of a borrower directly affects the performance of the bank.

Both banks and non-banking financial corporation's (NBFCs) utilize credit appraisal procedures before approving a personal loan application or any other loan application. Each lender will have its own techniques for performing credit appraisal processes. A lender will have certain norms, rules, and standards to assess the creditworthiness of a particular loan applicant. If a borrower has a high creditworthiness, there is high probability that his or her loan application will be accepted by the bank. A credit appraisal is done to avoid the risk of default on loans.



Company profile

V M Associates



V M Associates PVT LTD is a Non-government company, incorporated on 29 Jan, 2000. It's a private company provide business solutions for Start-ups, GST, Income Tax, Accounts, Audits, Loans & subsidies, Finance & business advisory, Corporate Law compliance etc.

V M Associates PVT LTD is majorly in Financial Services business from last 15 years and currently, company operations are work in processing.

Conscious of the development and investments realized over the last few years, and keeping in mind the tax and accounting specificities of this industry, PwC provides a range of specialized services intended to respond to the specific needs of this business.

- Analysis and optimization of the tax framing of financial products and services and identification of tax contingencies, risks and opportunities.
- Execution of the accounting, reporting and conversion of the accounts in accordance with the various accounting frameworks.
- Tax structuring of special purpose vehicles and investment funds.
- Assistance during external or internal tax inspections.
- Support with the preparation of information and clarifications for the Tax Administration.
- Support with the preparation for situations involving audition rights, claims and requests for binding tax information.

Literature Review

1. Contemporary banking organizations are exposed to a diverse set of market and non-market risks, and the management of risk has accordingly become a core function within banks.
2. Banks have invested in risk management for the good economic reason that their shareholders and creditors demand it. But bank supervisors, such as the Bangladesh Bank, also have an obvious interest in promoting strong risk management at banking organizations because a safe and sound banking system is critical to economic growth and to the stability of financial markets.
3. Indeed, identifying, assessing, and promoting sound risk management practices have become central elements of good supervisory practice.
4. Credit appraisal means an investigation/assessment done by the bank prior before providing any loans & advances/project finance & also checks the commercial, financial & technical viability of the project proposed its funding pattern & further checks the primary & collateral security cover available for recovery of such funds.
5. Credit Appraisal is a process to ascertain the risks associated with the extension of the credit facility.
6. It is generally carried by the financial institutions which are involved in providing financial funding to its customers.
7. Credit risk is a risk related to non repayment of the credit obtained by the customer of a bank. Thus it is necessary to appraise the credibility of the customer in order to mitigate the credit risk.
8. Proper evaluation of the customer is performed which measures the financial condition and the ability of the customer to repay back the loan in future? Generally the credit facilities are extended against the security know as collateral.
9. But even though the loans are backed by the collateral, banks are normally interested in the actual loan amount to be repaid along with the interest.
10. Thus, the customer's cash flows are ascertained to ensure the timely payment of principal and the interest. It is the process of appraising the credit worthiness of a loan applicant.

Research Methodology



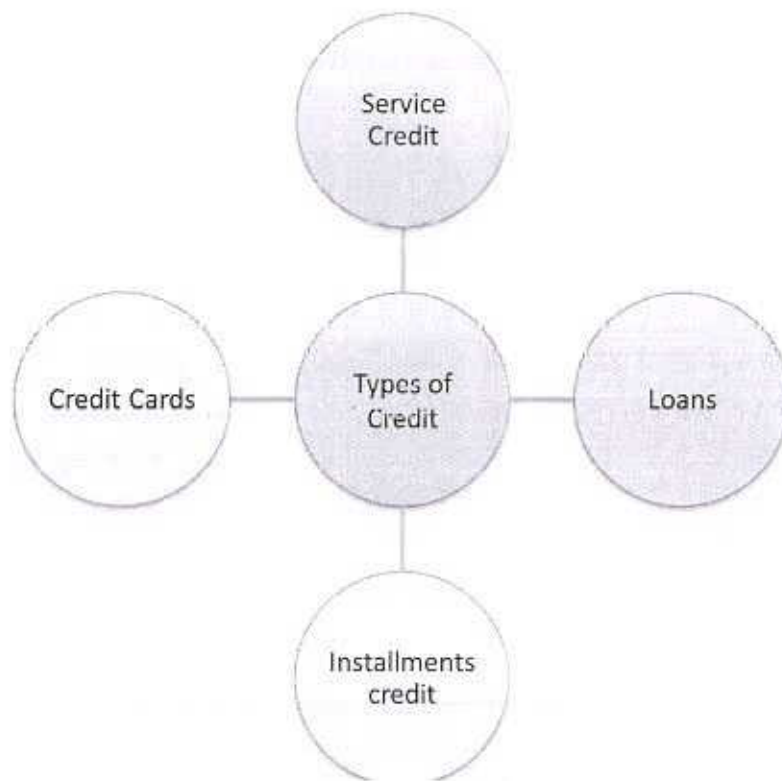
In Principle Approval

A. Justification of Topic

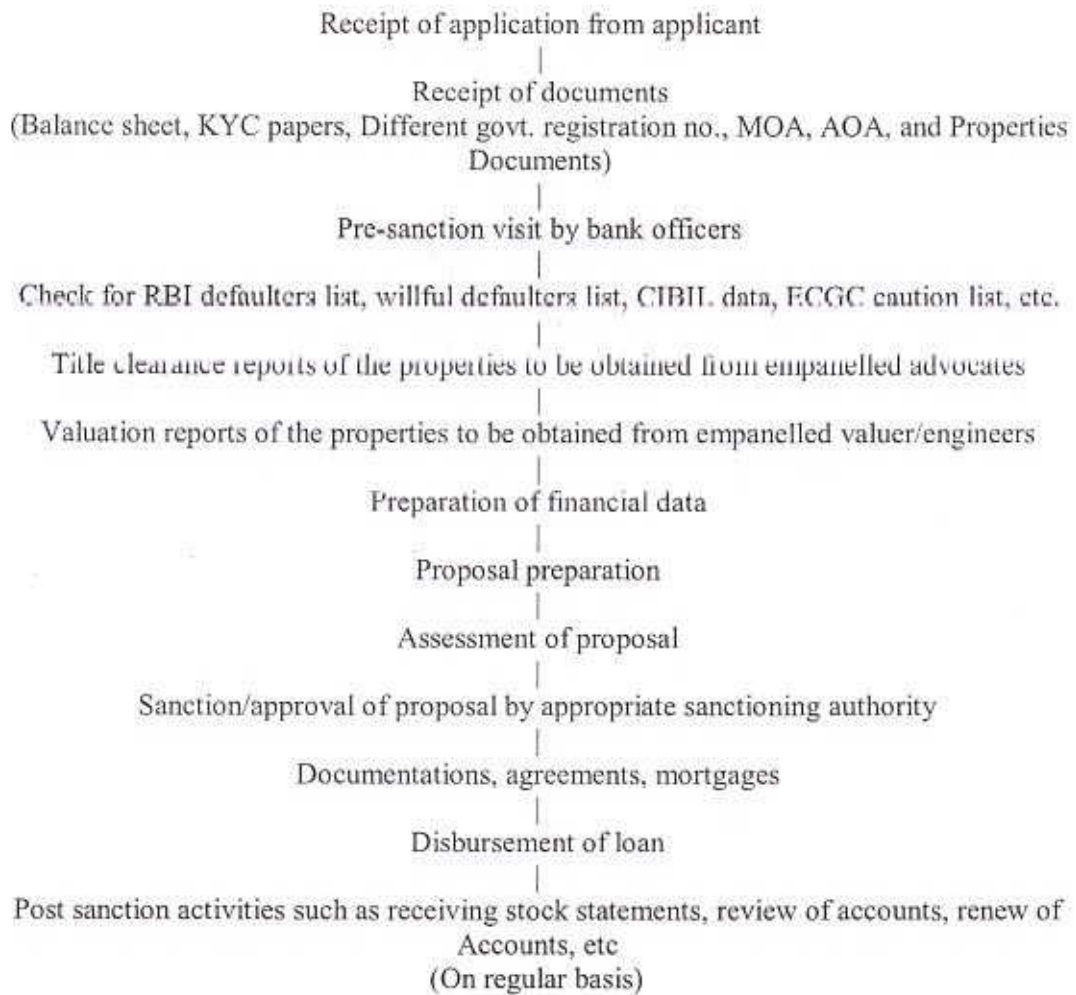
Credit risk is a risk related to non repayment of the credit obtained by the customer of a bank. Thus it is necessary to appraise the credibility of the customer in order to mitigate the credit risk. Proper evaluation of the customer is performed this measures the financial condition and the ability of the customer to repay back the loan in future. Credit Appraisal is a process to ascertain the risks associated with the extension of the credit facility. It is generally carried by the financial Institutions which are involved in providing financial funding to its customers. In this project research we study the Credit Appraisal System of SBI Bank and to check the commercial, financial & technical viability of the project proposed & its funding pattern. Also to observe the movements to reduce various risk parameters which are broadly categorized into financial risk, business risk, industrial risk and management risk. The scope of the research project is restricted to branch of SBI in Pune.

Credit appraisal means an investigation/assessment done by the bank prior before providing any loans & advances/project finance & also checks the commercial, financial & technical viability of the project proposed its funding pattern & further checks the primary & collateral security cover available for recovery of such funds. Credit Appraisal is a process to ascertain the risks associated with the extension of the credit facility. It is generally carried by the financial institutions which are involved in providing financial funding to its customers.

Basic Types of Credit



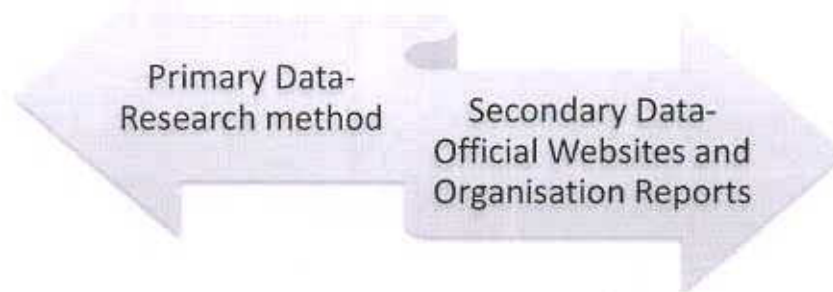
Credit Appraisal Process



B. Research Objectives

- To study the credit Appraisal system in SME and Real estate sector, at State Bank of India (SBI) Pune
- To study the credit Appraisal methods.
- To understand the commercial, financial & technical viability of the project proposed & it's funding pattern.
- To study on business performance of last 5 years of Small medium enterprises and Real estate with the help of Case study.
- To study on what kind of criteria seen by SBI while allowing credit appraisal a project loan to clients.

C. Research Design



Data collection

I. Primary data

Information collected from E-circulars of SBI which termed as primary data for this research. I have also conduct interview and collect information related to this topic from members of the bank informally.

II. Secondary Data

I have collected information from books and magazines, data base at SBI, Internal reports of banks, Project reports of Organization and also websites of the bank as an used as secondary data for this research.

After collection of information I have shown companies performance records data in tabular form. And also mentioned the numerical data related to Organization.

D. Scope of study

- Find out the different business sector like SME and Real estate with their commercial, financial and technical viability of the project
- Find out what kind of criteria seen by SBI while allowing credit appraisal a project loan to clients
- Different business with their financial performance records
- On the basis of what SBI is approved their Loan by analysis of 10 cases of SME and Real estate of business.

E. Limitations

- As the credit rating is one of the crucial areas for any bank, some of the technicalities are not revealed which may have caused destruction to the information and our exploration of the problem.
- As some of the information is not revealed, whatever suggestions generated, are based on certain assumptions.
- Credit Appraisal system includes various types of detail studies for different areas of analysis, but due to time constraint, our analysis was of limited areas only.
- Credit Appraisal systems takes lots of time for completing the credit appraisal process.
- Time constraint
- Difficult to calculate for all country with all banks.

Data Analysis

Case Study on Small and Medium Enterprises

Case Study-1

Credit Appraisal process of SBI with Ganesh Roadlines Transport Company, Panshet Pune

Company: Ganesh Roadlines Transport Co.

Firm: Partnership

- Shri Surender Bansal;
- Shri Jesang Chaudhary;
- Shri Vinod kumar;
- Shri Pratap Singh

Industry: Transport Activity

Segment: C & I

Date of incorporation: 03.09.97

Banking with SBI since: 14 years as a current A/C holder

Banking Arrangement: Multiple Banking Arrangement

Admin Office: Ganesh Roadlines 19 opp. Shivaji Street, DN College Road, Panshet Pune.

Ganesh Roadlines Co. is a partnership firm established in 1997 for carrying a transport business. As the company is in this business since incorporation & the unit has good contracts with Indian Oil since last 10 years so it has a good repo with Indian Oil. As the company has a good repo with Indian Oil, the Indian Oil outlook of the business is considered positive. The firm has approached for term loan of Rs. 295 Lacs to finance the purchase of Mahindra-Bolero. The total project cost is estimated to be Rs. 363.44 Lacs.

Brief of Contract

- (1). Fixed hire charges/ taxi/ month: Rs. 29150
(With fixed 3000 Km run/ month & 12 hours duty/ day)
- (2). Additional/ km charges beyond 3000 km. Rs. 3.57
- (3). Duration of contract = 3 Years

Proposed Credit Requirement

Fund Based = Rs. 295 Lacs



A. Performance and Financial Indicators

(Rs. in lacs)

31 st March	2013	2014	2015	2016	2017	2018	2019
Net Sales	501.78	546.65	713.82	898.65	898.65	898.65	898.65
Operating Profit (after interest)	149.64	182.92	234.24	326.69	374.32	404.08	425.06
PBT	1.20	2.90	22.48	92.62	125.47	143.51	151.96
PBT/Sales (%)	0.24	0.53	3.15	10.31	13.96	15.97	16.91
PAT	1.20	2.90	22.48	92.62	125.25	143.51	151.96
Cash Accruals	39.05	40.51	129.25	233.74	224.25	212.66	200.36
PBDIT	54.41	52.41	150.01	266.99	247.21	226.20	203.12
Paid up Capital	21.04	22.56	91.00	113.48	181.10	256.57	340.08
TNW	21.04	22.56	113.48	181.10	256.57	340.08	427.04
Adjusted TNW	21.04	22.56	113.48	181.10	256.57	340.08	427.04
TOL/TNW	12.22	12.80	5.04	2.15	1.01	0.47	0.27
TOL/Adjusted TNW	12.22	12.80	5.04	2.15	1.01	0.47	0.27
Current Ratio	1.57	1.42	2.22	2.53	2.71	3.80	6.47
Current Ratio (Excl. TL installments)	2.34	1.97	3.93	4.49	5.66	5.83	6.47
NWC	100.20	103.87	386.14	349.18	323.80	361.29	438.25

B. Synopsis of Balance sheet

Sources of Funds	31.3.2018	31.3.2019
Share Capital	256.57	340.08
Reserves and Surplus		
Secured Loans : short term	2.57	14.66
: long term	102.87	100.10
Unsecured Loans	39.92	36.21
Deferred Tax Liability		
Total	401.93	491.05
Application of Funds		
Fixed Assets (Gross Block)		
Less Depreciation		
Net Block		
Capital Work in Progress		
Investments	88.01	150.82
Inventories (Movable Assets)	110.59	134.66
Sundry debtors	92.61	78.70
Cash & bank balances	11.93	48.15
Loans & advances to subsidiaries and group companies		
Loans & advances to others	10.58	10.49
(Less : Current liabilities)	209.22	136.74
(Less : Provisions)	2.57	1.03
Net Current Assets	313.92	340.23
Misc. Expenditure (To the extent not written off or adjusted)		
Total	401.93	491.05



Break-Even and sensitivity analysis and whether acceptable

Break even analysis	31.03.2015	31.03.2016	31.03.2017	31.03.2017	31.03.19
Net Sales (A)	713.82	898.65	898.65	898.65	898.65
Variable costs					
Power and Fuel	223.76	253.68	253.68	253.68	253.68
Other operating Exp.	44.89	47.39	48.89	50.89	55.98
Total Variable Cost(B)	268.65	301.07	302.57	304.57	309.66
Fixed Costs					
Direct Labor	72.40	85.52	87.52	90.72	94.07
Selling, Admin. & General Expenses	8.50	9.50	10.50	11.50	12.50
Interest Expenses	20.76	33.25	22.96	13.54	3.36
Depreciation	106.77	141.12	98.78	69.15	48.40
Total Fixed Cost (C)	208.43	269.39	219.76	184.91	158.33
Contribution (D = A - B)	445.17	597.58	596.08	594.08	588.99
Contribution ratio (E=D/A)	0.62	0.66	0.66	0.66	0.66
BE sales (F=C/E)	336.18	408.17	332.97	280.17	239.89
BE sales as % of Net Sales	47.10	45.42	37.05	31.18	26.69
Fixed cost without depreciation G	101.66	128.27	120.98	115.76	109.93
Contribution (H=A-B)	445.17	597.58	596.08	594.08	588.99
Contribution ratio (I=D/A)	0.62	0.66	0.66	0.66	0.66
Cash BE sales (J=G/I)	163.97	194.35	183.30	175.39	166.56
CASH BE sales as % of Net Sales	22.97	21.63	20.40	19.52	18.53

Commercial Viability

Year ending 31st March	2015	2016	2017	2018	2019	Total
Capacity utilization %	100%	100%	100%	100%	100%	
Sales	713.82	898.65	898.65	898.65	898.65	
Net Profit	22.48	92.62	125.47	143.51	151.96	536.04
Depreciation	106.77	141.12	98.78	69.15	48.40	464.22
Cash Accruals	129.25	233.74	224.25	212.66	200.36	1000.26
Interest	20.76	33.25	22.96	13.54	3.36	93.87
TOTAL	150.01	266.99	247.21	226.20	203.72	1094.13
TL / DPG repayments	83.75	132.92	94.58	93.85	43.02	448.12
Interest	20.76	33.25	22.96	13.54	3.36	93.87
TOTAL	104.51	166.17	117.54	107.39	46.38	541.99
Gross DSCR	1.44	1.61	2.10	2.11	4.39	
Net DSCR	1.54	1.76	2.37	2.27	4.66	
Average Gross DSCR	2.02					
Average Net DSCR	2.23					

Case Study-2

Credit Appraisal process of SBI with Akshat Polymers Transport Company, Khandala

Company: Akshat Polymers

Firm: Partnership Firm (MS Umiya Polymers)

- Shri Amrutbhai Laljibhai Desai
- Shri Gunvantbhai Ambaramdas Patel
- Shri Natvarlal Mohanlal Patel
- Shri Dharamsinhibhai Lalubhai Desai
- Shri Kanjibhai Maljibhai Desai

Industry: Manufacturing

Activity: Manufacturing of HDPP woven sacks

Segment: SSI

Date of Incorporation: 19.11.07

Banking arrangement: Sole Banking

Regd. & Admin. office:- RS No. 840, kadi Thol Road, Tal-Khed, Dist-Maharashtra

The company is having 2520 installed capacity. The company expected to start commercial production that's why they needed more amount to start and expand the business. Capacity utilization is 80% in last year. The company needs to expand the business so want loan from bank. Need term loan of 3.00 lacs to 3.50 lacs for expand the business.

Performance and Financial Indicators:

Year	2014	2015	2016	2017	2018	2019
Installed cap Qty. (M/pa)	2520	2520	2520	2520	2520	2520
Net Sales Qty. (approx) (MT)	1029	2016	2091	2142	2217	2268
Net Sales (Value)	9.26	19.77	20.58	21.09	21.82	22.34
(Export)	0.00	0.00	0.00	0.00	0.00	0.00
Operating profit	0.44	1.18	1.19	1.23	1.31	1.33
Profit before tax	0.43	1.17	1.18	1.22	1.30	1.32
PBT/Net sales (%)	4.64	5.92	5.73	5.78	5.96	5.91
Profit after tax	0.29	0.78	0.79	0.82	0.87	0.88
Cash accruals	0.66	1.10	1.09	1.15	1.24	1.32
PBDIT	1.20	2.04	1.96	1.97	2.02	2.05
Paid up capital	0.95	0.95	0.95	0.95	0.95	0.95
Tangible net worth	1.23	2.01	2.80	3.62	4.49	5.38
Adjusted TNW	1.73	2.51	3.30	4.12	4.99	5.88
TOL/TNW	4.11	2.50	1.67	1.19	0.88	0.66
TOL / Adjusted TNW	2.64	1.80	1.27	0.92	0.81	0.62
Current ratio	1.34	1.52	1.53	1.53	1.57	1.81
NWC	1.01	1.71	2.40	2.57	2.74	3.28



Balance sheet**(Rs. in crore)**

Sources of funds	31.03.2018	31.03.19
Share Capital	0.95	0.95
Reserves and Surplus	0.87	1.07
Secured Loans: short term CC	2.25	2.25
Long term TL	2.00	2.60
Unsecured Loans	0.50	0.50
Deferred Tax Liability		
Total	6.57	7.37
Application of Funds		
Fixed Assets (Gross Block)	2.67	2.67
Less Depreciation	0.37	0.69
Net Block	2.30	1.98
Capital Work in Progress		
Investments		
Inventories	1.73	2.13
Sundry debtors	1.85	2.40
Cash and bank balances	0.15	0.15
Loans & advances to suppliers of raw material / spares	0.14	0.12
Advance tax	0.10	0.23
Less: current liabilities)	0.92	0.67
Less: Provision		
Net Current Assets	4.89	4.36
Misc. Expenditure (To the extent not written off or adjusted)		
Non-current Assets / Deposits	0.03	0.03
Total	6.57	7.37

Case Study-3

Credit Appraisal process of SBI with Janak Transport Company, Khamshet

Company: Janak Transport Co.

Firm: Partnership

- Shri Harisinghbhai Lavjibhai Chaudhari;
- Shri Jesangbhai Lavjibhai Chaudhari
- Shri Vinodkumar Lavjibhai Chaudhari
- Shri Pratapbhai Lavjibhai Chaudhari:&
- Shri Janakkumar Jesangbhai Chaudhari

Industry: Transport Activity

Segment: C&I

Date of incorporation: 03.09.92

Banking with SBI since: 16 years as a current AC holder

Banking arrangement: Multiple Bunking Arrangement

Regd. & Admin. office: Opp. Simandhar hall Nr. Indian oil Petrol Pump Highway, kamshet.

Janak Transport Co. is a partnership in established in 1992 10r carrying a transport business.

As the company is in this business since incorporation & the unit has good contracts with ONGC since last 15 years so it has a good repo with ONGC.

As the company has a good repo with ONGC, the ONGC outlook of the business is considered positive.

The firm has approached for term loan of Rs. 290 lacs to finance the purchase of Mahindra- Bolero. The total project cost is estimated to be Rs. 365.44 lacs.



A. Performance and Financial Indicators

(Rs. In lacs)

31 st March	2013	2014	2015	2016	2017	2018	2019
Net Sales	501.78	546.65	713.82	898.65	898.65	898.65	898.65
Operating Profit (After interest)	149.64	182.92	234.24	326.69	374.32	404.08	452.06
PBT	1.20	2.90	22.48	95.62	125.47	143.51	151.96
PBT/Sales %	0.24	0.53	3.15	10.31	13.96	15.97	16.91
PAT	1.20	2.90	22.48	92.62	125.47	143.51	151.96
Cash Accruals	39.05	40.51	129.25	233.74	224.25	212.66	200.36
PBDIT	54.44	51.41	150.01	266.99	247.21	226.20	203.72
Paid up Capital	21.04	22.56	91.00	113.48	181.10	262.08	342.07
TNW	21.04	22.56	113.48	181.10	256.57	340.08	427.04
Adjusted TNW	21.04	22.56	113.48	181.10	256.57	340.08	427.04
TOL/TNW	12.22	12.80	5.04	2.15	1.01	0.47	0.27
TOL/Adjusted TNW	12.22	12.80	5.04	2.15	1.01	0.47	0.27
Current Ratio	1.57	1.42	2.22	2.53	2.71	3.80	6.47
current Ratio (Excel, TL installments)	2.34	1.97	3.93	4.49	5.66	5.83	6.47
NWC	100.20	103.87	286.14	349.18	363.80	369.49	445.25

Break-even and sensitivity analysis and whether acceptable

Break even analysis	2014	2015	2016	2017	2018	2019
Capacity Utilization	70%	80%	83%	85%	88%	90%
Net Sales (A)	9.26	19.77	20.58	21.09	21.82	22.34
Variable costs						
Raw material	8.74	17.13	17.77	18.20	18.84	19.27
Consumable spares	0.00	0.00	0.00	0.00	0.00	0.00
Power and Fuel	0.26	0.47	0.50	0.53	0.56	0.59
Other operating Exp.	0.09	0.13	0.15	0.16	0.17	0.18
Stock Changes	0.73	0.39	0.06	0.03	0.04	0.04
Total Variable Cost (B)	8.36	17.34	18.36	18.86	19.53	20.00
Fixed cost						
Direct Labour	0.08	0.13	0.14	0.15	0.16	0.17
Selling Admin. & General Expenses	0.06	0.10	0.11	0.12	0.13	0.14
Interest Expenses	0.40	0.55	0.48	0.42	0.35	0.29
Depreciation	0.37	0.32	0.30	0.33	0.37	0.44
Total Fixed Cost (C)	0.91	1.10	1.03	1.02	1.01	1.04
Contribution (D=A-B)	0.90	2.43	2.22	2.23	2.29	2.34
Contribution ratio (E=D/A)	0.10	0.12	0.11	0.11	0.10	0.10
BE sales (F=C/E)	9.10	9.17	9.36	9.27	10.10	10.40
BE sales as %of net sales	98.27	46.38	45.48	43.95	46.29	46.55

Commercial viability

Year ending 31 st march	2014	2015	2016	2017	2018	2019	Total
Net sales	9.26	19.77	20.58	21.09	21.82	22.34	
Net Profit	0.29	0.78	0.79	0.82	0.87	0.88	
Cash Accruals	0.66	1.10	1.09	1.15	1.24	1.32	6.56
Int. on TLs	0.16	0.27	0.22	0.16	0.11	0.05	0.97
Sub Total (A)	0.82	1.37	1.31	1.31	1.35	1.37	7.53
Total repayment	0.00	0.40	0.40	0.40	0.40	0.40	2.00
Int. on TL	0.16	0.27	0.22	0.16	0.11	0.05	0.97
Sub Total (B)	0.16	0.67	0.62	0.56	0.51	0.45	2.97
DSCR (Gross)	5.13	2.04	2.11	2.34	2.65	3.04	
Net DSCR	-	2.75	2.73	2.88	3.10	3.30	
Average Gross DSCR	2.54						
Average Net DSCR	3.28						

B. Synopsis of Balance sheet

Sources of funds	31.3.2018	31.3.2019
Share Capital	262.08	342.07
Reserves and Surplus		
Secured Loans : Short term	2.57	14.66
: Long term	102.87	100.10
Unsecured Loans	39.92	36.21
Deferred Tax Liability		
Total	407.44	493.04
Application of Funds		
Fixed Assets (Gross Block)		
Less Depreciation		
Net Block		
Capital Work in Progress		
Investments	53.45	40.23
Inventories (Movable Assets)	110.59	134.66
Sundry debtors	92.61	78.70
Cash and bank balances	11.93	48.15
Loans and advances Subsidiaries and group companies		
Loans & advances to others	10.58	10.49
(Less: Current liabilities)	109.22	136.74
(Less: Provisions)	2.57	1.03
Net Current Assets	213.92	234.23
Misc. Expenditure (To the extent not written off or adjusted)		
Total	407.44	493.04



Break-even and sensitivity analysis und whether acceptable:

Break even analysis	31.03.2015	31.03.2016	31.03.2017	31.03.2018	31.03.2019
Net Sales (A)	713.82	798.65	872.65	882.65	898.65
Variable costs					
Power and Fuel	223.76	253.68	253.68	253.68	253.68
Other operating Exp.	44.89	47.39	48.89	50.89	55.98
Total Variable Cost	268.65	301.07	302.57	304.57	309.66
Fixed Costs					
Direct Labour	72.40	85.52	87.52	90.72	94.07
Selling, Admin. & General expenses	8.50	9.50	10.50	11.50	12.50
Interest Expenses	20.76	33.25	22.96	13.54	3.36
Depreciation	106.77	141.12	98.78	69.15	48.40
Total Fixed cost (c)	208.43	269.39	219.76	184.91	158.33
Contribution (D=A-B)	445.17	597.58	596.08	594.08	588.99
Contribution ratio (E=D/A)	0.62	0.66	0.66	0.66	0.66
BE sales (F=C/E)	336.18	408.17	332.97	280.17	239.89
BE sales as % of Net Sales	46.10	45.42	39.05	33.28	27.49
Fixed cost without depreciation G	101.66	128.27	120.98	115.76	109.93
Contribution (H=A-B)	445.17	597.58	596.08	594.08	588.99
Contribution (I=D/A)	0.62	0.66	0.66	0.66	0.66
Cash BE sales (J=G/I)	163.97	194.35	183.30	175.39	166.56
CASHBE sales as %of net sales	22.97	21.63	20.40	19.52	18.53

Commercial viability

Year ending 31" March	2015	2016	2017	2018	2019	Total
Capacity utilization %	100%	100%	100%	100%	100%	
Sales	713.82	898.65	898.65	898.65	898.65	
Net Profit	22.48	92.62	125.47	143.51	151.96	536.04
Depreciation	106.77	141.12	98.78	69.15	48.40	464.22
Cash Accruals	129.25	233.74	224.25	212.66	200.36	1000.26
Interest	20.76	33.25	22.96	13.54	3.36	93.87
Total	158.01	256.99	287.21	216.20	203.72	1084.13
TL/DPG repayments	83.75	132.92	94.58	93.85	43.02	448.12
Interest	20.76	33.25	22.96	13.54	3.36	93.87
TOTAL	104.51	166.17	117.54	107.39	46.38	541.99
Gross DSCR	1.44	1.61	2.10	2.11	4.39	
Net DSCR	1.54	1.76	2.37	2.27	4.66	
Average Gross DSCR	3.41					
Average Net DSCR	4.07					

Case Study 4

Credit Appraisal process of SBI with Rohit trading Transport Company, Kharadi

Company: Rohit trading Transport Company

Firm: Partnership Firm (MS Renuka Polymers)

- Shri Amrut Nikam
- Shri Gunvant Patel
- Shri Natvarlal nikam
- Shri Dharamraj nikam
- Shri Kishor Nikam

Industry: Manufacturing

Activity: Manufacturing of cloth

Segment: SSI

Date of Incorporation: 19.11.07

Banking arrangement: Sole Banking

Regd. & Admin. office:- RS No. 40, Senapati road kharadi pune , Dist-Maharashtra

It is the trading company situated in kharadi which is manufacturing of cloth. We need the project of Rs.3.70 cr loan for growth of the business still we didn't get perfect path for it. As per rules and regulations we decided to expand the business for that we needed project loan.

Performance and Financial Indicators:

Year	2014	2015	2016	2017	2018	2019
Installed cap Qty. (M/pa)	2520	2520	2520	2520	2520	2520
Net Sales Qty. (approx) (MT)	1029	2016	2091	2142	2217	2268
Net Sales (Value)	9.26	19.77	20.58	21.09	21.82	22.34
(Export)	0.00	0.00	0.00	0.00	0.00	0.00
Operating profit	0.44	1.18	1.19	1.23	1.31	1.33
Profit before tax	0.43	1.17	1.18	1.22	1.30	1.32
PBT/Net sales (%)	4.64	5.92	5.73	5.78	5.96	5.91
Profit after tax	0.29	0.78	0.79	0.82	0.87	0.88
Cash accruals	0.66	1.10	1.09	1.15	1.24	1.32
PBDIT	1.20	2.04	1.96	1.97	2.02	2.05
Paid up capital	0.95	0.95	0.96	0.97	0.98	0.98
Tangible net worth	1.23	2.01	2.80	3.62	4.49	5.38
Adjusted TNW	1.73	2.51	3.30	4.12	4.99	5.88
TOL/TNW	4.11	2.50	1.67	1.19	0.88	0.66
TOL / Adjusted TNW	2.64	1.80	1.27	0.92	0.81	0.62
Current ratio	1.34	1.63	1.63	1.63	1.67	1.91
NWC	1.03	1.78	2.55	2.67	2.74	3.45



Balance sheet

(Rs. in crore)

Sources of funds	31.03.2018	31.03.19
Share Capital	0.98	0.98
Reserves and Surplus	0.29	1.07
Secured Loans: short term CC	3.25	3.25
Long term TL	2.00	1.60
Unsecured Loans	0.50	0.50
Deferred Tax Liability		
Total	6.99	7.37
Application of Funds		
Fixed Assets (Gross Block)	2.67	2.67
Less Depreciation	0.37	0.69
Net Block	2.30	1.98
Capital Work in Progress		
Investments		
Inventories	1.73	2.13
Sundry debtors	1.85	2.40
Cash and bank balances	0.15	0.15
Loans & advances to suppliers of raw material / spares	0.14	0.12
Advance tax	0.10	0.23
Less: current liabilities)	0.31	0.67
Less: Provision		
Net Current Assets	3.66	4.36
Misc. Expenditure (To the extent not written off or adjusted)		
Non-current Assets / Deposits	0.03	0.03
Total	6.99	7.37

Break-even and sensitivity analysis and whether acceptable

Break even analysis	2014	2015	2016	2017	2018	2019
Capacity Utilization	70%	80%	83%	85%	88%	90%
Net Sales (A)	9.26	19.77	20.58	21.09	21.82	22.34
Variable costs						
Raw material	8.74	17.13	17.77	18.20	18.84	19.27
Consumable spares	0.00	0.00	0.00	0.00	0.00	0.00
Power and Fuel	0.26	0.47	0.50	0.53	0.56	0.59
Other operating Exp.	0.09	0.13	0.15	0.16	0.17	0.18
Stock Changes	0.73	0.39	0.06	0.03	0.04	0.04
Total Variable Cost (B)	8.36	17.34	18.36	18.86	19.53	20.00
Fixed cost						
Direct Labour	0.08	0.13	0.14	0.15	0.16	0.17
Selling Admin. & General Expenses	0.06	0.10	0.11	0.12	0.13	0.14
Interest Expenses	0.40	0.55	0.48	0.42	0.35	0.29
Depreciation	0.37	0.32	0.30	0.33	0.37	0.44
Total Fixed Cost (C)	0.91	1.10	1.03	1.02	1.01	1.04
Contribution (D=A-B)	0.90	2.43	2.22	2.23	2.29	2.34
Contribution ratio (E=D/A)	0.10	0.12	0.11	0.11	0.10	0.10
BE sales (F=C/E)	9.10	9.17	9.36	9.27	10.10	10.40
BE sales as %of net sales	96.30	57.38	59.48	49.95	50.01	51.03

Commercial viability

Year ending 31 st march	2014	2015	2016	2017	2018	2019	Total
Net sales	9.26	19.77	20.58	21.09	21.82	22.34	
Net Profit	0.29	0.78	0.79	0.82	0.87	0.88	
Cash Accruals	0.66	1.10	1.09	1.15	1.24	1.32	6.56
Int. on TLs	0.16	0.27	0.22	0.16	0.11	0.05	0.97
Sub Total (A)	0.85	1.47	1.39	1.37	1.39	2.57	8.59
Total repayment	0.00	0.40	0.40	0.40	0.40	0.40	2.00
Int. on TL	0.16	0.27	0.22	0.16	0.11	0.05	0.97
Sub Total (B)	0.16	0.69	0.65	0.50	0.50	0.44	3.94
DSCR (Gross)	5.13	2.04	2.11	2.34	2.65	3.04	
Net DSCR	-	2.75	2.73	2.88	3.10	3.30	
Average Gross DSCR	3.54						
Average Net DSCR	4.28						

Case Study 5

Credit Appraisal process of SBI with R.K Manufacturing & Transport Company, Khamshet

Company: R.K Manufacturing & Transport Company, Khamshet

Firm: Partnership

- Rasiklal Chaudhari
- Rahahri Chaudhari

Industry: Transport Activity

Segment: C&I

Date of incorporation: 03.09.07

Banking with SBI since: 16 years as a current AC holder

Banking arrangement: Multiple Bunking Arrangement

Regd. & Admin. office: Opp.Dhiraj Simandhar hall Nr. HP Petrol Pump Highway, kamshet.

R.K Manufacturing & Transport Company is a partnership in established in 2007 10r carrying a transport business. As the company is in this business since incorporation they wanted to expand their business that's why they need loan for their business.

The firm has approached for term loan of Rs. 3.75 lacs to 3.85 lacs

Performance Details

A. Performance and Financial Indicators

(Rs. In lacs)

31 st March	2013	2014	2015	2016	2017	2018	2019
Net Sales	501.78	546.65	713.82	898.65	898.65	898.65	898.65
Operating Profit (After interest)	149.64	182.92	234.24	326.69	374.32	404.08	452.06
PBT	1.20	2.90	22.48	95.62	125.47	143.51	151.96
PBT/Sales %	0.24	0.53	3.15	10.31	13.96	15.97	16.91
PAI	1.20	2.90	22.48	92.62	125.47	143.51	151.96
Cash Accruals	39.05	40.51	129.25	233.74	224.25	212.66	200.36
PBDIT	54.44	51.41	150.01	266.99	247.21	226.20	203.72
Paid up Capital	21.04	22.56	91.00	113.48	181.10	256.57	340.08
TNW	21.04	22.56	113.48	181.10	256.57	340.08	427.04
Adjusted TNW	21.04	22.56	113.48	181.10	256.57	340.08	427.04
TOL/TNW	12.22	12.80	5.04	2.15	1.01	0.47	0.27
TOL/Adjusted TNW	12.22	12.80	5.04	2.15	1.01	0.47	0.27
Current Ratio	1.57	1.42	2.22	2.53	2.71	3.80	6.47
current Ratio (Excel, TL installments)	2.34	1.97	3.93	4.49	5.66	5.83	6.47
NWC	110.20	126.87	356.14	346.18	333.80	367.29	437.25

Break-even and sensitivity analysis und whether acceptable:

Break even analysis	31.03.2015	31.03.2016	31.03.2017	31.03.2018	31.03.2019
Net Sales (A)	713.82	898.65	898.65	898.65	898.65
Variable costs					
Power and Fuel	223.76	253.68	253.68	253.68	253.68
Other operating Exp.	44.89	47.39	48.89	50.89	55.98
Total Variable Cost	268.65	301.07	302.57	304.57	309.66
Fixed Costs					
Direct Labour	72.40	85.52	87.52	90.72	94.07
Selling. Admin. & General expenses	8.50	9.50	10.50	11.50	12.50
Interest Expenses	20.76	33.25	22.96	13.54	3.36
Depreciation	106.77	141.12	98.78	69.15	48.40
Total Fixed cost (c)	208.43	269.39	219.76	184.91	158.33
Contribution (D=A-B)	445.17	597.58	596.08	594.08	588.99
Contribution ratio (E=D/A)	0.62	0.66	0.66	0.66	0.66
BE sales (F=C/E)	336.18	408.17	332.97	280.17	239.89
BE sales as % of Net Sales	37.10	35.42	32.05	29.18	26.69
Fixed cost without depreciation G	101.66	128.27	120.98	115.76	109.93
Contribution (H=A-B)	445.17	597.58	596.08	594.08	588.99
Contribution (I=D/A)	0.62	0.66	0.66	0.66	0.66
Cash BE sales (J=G/I)	163.97	194.35	183.30	175.39	166.56
CASHBE sales as %of net sales	22.97	21.63	20.40	19.52	18.53



B. Synopsis of Balance sheet

Sources of funds	31.3.2018	31.3.2019
Share Capital	256.57	340.08
Reserves and Surplus		
Secured Loans - Short term	7.57	14.66
: Long term	102.87	100.10
Unsecured Loans	39.92	36.21
Deferred Tax Liability		
Total	465.40	579.53
Application of Funds		
Fixed Assets (Gross Block)		
Less Depreciation		
Net Block		
Capital Work in Progress		
Investments	52.48	39.3
Inventories (Movable Assets)	110.59	134.66
Sundry debtors	92.61	78.70
Cash and bank balances	11.93	48.15
Loans and advances Subsidiaries and group companies		
Loans & advances to others	10.58	10.49
(Less: Current liabilities)	109.22	136.74
(Less: Provisions)	2.57	1.03
Net Current Assets	113.92	134.23
Misc. Expenditure (To the extent not written off or adjusted)		
Total	465.40	579.53



Commercial viability

Year ending 31" March	2015	2016	2017	2018	2019	Total
Capacity utilization %	100%	100%	100%	100%	100%	
Sales	713.82	898.65	898.65	898.65	898.65	
Net Profit	22.48	92.62	125.47	143.51	151.96	536.04
Depreciation	106.77	141.12	98.78	69.15	48.40	464.22
Cash Accruals	129.25	233.74	224.25	212.66	200.36	1000.26
Interest	20.76	33.25	22.96	13.54	3.36	93.87
Total	140.01	236.99	247.21	226.20	232.72	1004.13
TL/DPG repayments	83.75	132.92	94.58	93.85	43.02	448.12
Interest	20.76	33.25	22.96	13.54	3.36	93.87
TOTAL	109.51	156.17	107.54	117.39	46.38	543.99
Gross DSCR	1.44	1.61	2.10	2.11	4.39	
Net DSCR	1.54	1.76	2.37	2.27	4.66	
Average Gross DSCR	4.09					
Average Net DSCR	5.29					



Case Study on Real Estate

Case Study 6

Credit Appraisal process of SBI with Triaa Housing, Kasarwadi

Company: Triaa Housing

Firm: Partnership

- Shri Ratan taty borade;
- Shri Jadish Borade
- Shri Reema Borade

Industry: Real Estate Project Activity

Segment: C&I

Date of incorporation: 03.09.2000

Banking with SBI since: 16 years as a current AC holder

Banking arrangement: Multiple Bunking Arrangement

Regd. & Admin. office: 354 vile road chakan.

Triaa Housing is a partnership in established in 2000 10r carrying a Real estate business.

As the project since incorporation & the unit has good contracts with Raheja vistas since last 26 years so it has a good repo with Raheja vistas.

As the company has a good repo with Raheja, the Raheja outlook of the business is considered positive. The firm has approached for project loan of Rs. 2.90 Cr. to finance

Performance Details

A. Performance and Financial Indicators

(Rs. In lacs)

31 st March	2013	2014	2015	2016	2017	2018	2019
Net Sales	503.68	536.65	613.82	758.65	778.65	835.65	868.65
Operating Profit (After interest)	149.64	182.92	234.24	326.69	374.32	404.08	452.06
PBT	1.20	2.90	22.48	95.62	125.47	143.51	151.96
PBT/Sales %	0.24	0.53	3.15	10.31	13.96	15.97	16.91
PAT	1.20	2.90	22.48	92.62	125.47	143.51	151.96
Cash Accruals	39.05	40.51	129.25	233.74	224.25	212.66	200.36
PBDIT	54.44	51.41	150.01	266.99	247.21	226.20	203.72
Paid up Capital	25.04	28.56	51.00	83.48	121.10	156.57	180.08
TNW	21.04	22.56	113.48	181.10	211.57	342.08	425.04
Adjusted TNW	21.04	22.56	113.48	181.10	211.57	342.08	425.04
TOL/TNW	12.22	12.80	5.04	2.15	1.01	0.47	0.27
TOL/Adjusted TNW	12.22	12.80	5.04	2.15	1.01	0.47	0.27
Current Ratio	1.57	1.42	2.22	2.53	2.71	3.80	6.47
current Ratio (Excel, TL installments)	2.34	1.97	3.93	4.49	5.66	5.83	6.47
NWC	100.20	103.87	386.14	349.18	323.80	361.29	438.25



B. Synopsis of Balance sheet

Sources of funds	31.3.2018	31.3.2019
Share Capital	156.57	180.08
Reserves and Surplus		
Secured Loans : Short term	2.57	14.66
: Long term	102.87	100.10
Unsecured Loans	39.92	36.21
Deferred Tax Liability		
Total	389.49	453.53
Application of Funds		
Fixed Assets (Gross Block)		
Less Depreciation		
Net Block		
Capital Work in Progress		
Investments	52.48	39.3
Inventories (Movable Assets)	110.59	134.66
Sundry debtors	92.61	78.70
Cash and bank balances	11.93	48.15
Loans and advances Subsidiaries and group companies		
Loans & advances to others	10.58	10.49
(Less: Current liabilities)	109.22	136.74
(Less: Provisions)	2.57	1.03
Net Current Assets	213.92	234.23
Misc. Expenditure (To the extent not written off or adjusted)		
Total	389.49	453.53

Break-even and sensitivity analysis und whether acceptable:

Break even analysis	31.03.2015	31.03.2016	31.03.2017	31.03.2018	31.03.2019
Net Sales (A)	713.82	898.65	898.65	898.65	898.65
Variable costs					
Power and Fuel	223.76	253.68	253.68	253.68	253.68
Other operating Exp.	44.89	47.39	48.89	50.89	55.98
Total Variable Cost	268.65	301.07	302.57	304.57	309.66
Fixed Costs					
Direct Labour	72.40	85.52	87.52	90.72	94.07
Selling. Admin. & General expenses	8.50	9.50	10.50	11.50	12.50
Interest Expenses	20.76	33.25	22.96	13.54	3.36
Depreciation	106.77	141.12	98.78	69.15	48.40
Total Fixed cost (c)	208.43	269.39	219.76	184.91	158.33
Contribution (D=A-B)	445.17	597.58	596.08	594.08	588.99
Contribution ratio (E=D/A)	0.62	0.66	0.66	0.66	0.66
BE sales (F=C/E)	336.18	408.17	332.97	280.17	239.89
BE sales as % of Net Sales	44.10	44.42	36.05	30.18	25.69
Fixed cost without depreciation G	101.66	128.27	120.98	115.76	109.93
Contribution (H=A-B)	445.17	597.58	596.08	594.08	588.99
Contribution (I=D/A)	0.62	0.66	0.66	0.66	0.66
Cash BE sales (J=G/I)	163.97	194.35	183.30	175.39	166.56
CASHBE sales as %of net sales	22.97	21.63	20.40	19.52	18.53

Commercial viability

Year ending 31" March	2015	2016	2017	2018	2019	Total
Capacity utilization %	100%	100%	100%	100%	100%	
Sales	713.82	898.65	898.65	898.65	898.65	
Net Profit	22.48	92.62	125.47	143.51	151.96	536.04
Depreciation	106.77	141.12	98.78	69.15	48.40	464.22
Cash Accruals	129.25	233.74	224.25	212.66	200.36	1000.26
Interest	20.76	33.25	22.96	13.54	3.36	93.87
Total	148.01	233.99	248.21	232.20	213.72	1144.13
TL/DPG repayments	83.75	132.92	94.58	93.85	43.02	448.12
Interest	20.76	33.25	22.96	13.54	3.36	93.87
TOTAL	102.51	155.17	107.54	127.39	141.38	241.99
Gross DSCR	1.44	1.61	2.10	2.11	4.39	
Net DSCR	1.54	1.76	2.37	2.27	4.66	
Average Gross DSCR	5.41					
Average Net DSCR	6.61					

Case study 7

Credit Appraisal process of SBI with Metro Houses, Wadagaonsheri Pune

Company: Metro Houses.

Firm: Sole Proprietor

- Shri Santosh pandey
- Shri Jaya pandey

Industry: Real Estate Project Activity

Segment: U&I

Date of incorporation: 03.10.2001

Banking with SBI since: 15 years as a current A/C holder

Banking Arrangement: Multiple Banking Arrangement

Admin Office: Metro Houses 19 opp. Shivaji Street, DN College Road, wadgaonsheri Pune.

Metro Houses is sole proprietor real estate project established in 2001 carrying a Real estate business.

The firm has approached for project loan of Rs. 2.00 Cr. to finance for established and innovate the project.

A. Performance and Financial Indicators

(Rs. in lacs)

31 st March	2013	2014	2015	2016	2017	2018	2019
Net Sales	501.78	546.65	713.82	798.65	828.65	908.65	928.65
Operating Profit (after interest)	149.64	182.92	234.24	326.69	374.32	404.08	425.06
PBT	1.20	2.90	22.48	92.62	125.47	143.51	151.96
PBT/Sales (%)	0.24	0.53	3.15	10.31	13.96	15.97	16.91
PAT	1.20	2.90	22.48	97.67	175.75	143.51	151.96
Cash Accruals	39.05	40.51	129.25	233.74	224.25	212.66	200.36
PBDIT	54.44	52.41	150.01	266.99	247.21	226.20	203.72
Paid up Capital	23.06	28.56	81.01	123.48	171.10	236.57	440.08
TNW	21.04	22.56	113.48	181.10	256.57	340.08	427.04
Adjusted TNW	21.04	22.56	113.48	181.10	256.57	340.08	427.04
TOL/TNW	12.22	12.80	5.04	2.15	1.01	0.47	0.27
TOL/Adjusted TNW	12.22	12.80	5.04	2.15	1.01	0.47	0.27
Current Ratio	1.57	1.42	2.22	2.53	2.71	3.80	6.47
Current Ratio (Excl. TL installments)	2.34	1.97	3.93	4.49	5.66	5.83	6.47
NWC	150.20	163.87	386.14	399.18	423.80	561.29	638.25



B. Synopsis of Balance sheet

Sources of Funds	31.3.2018	31.3.2019
Share Capital	236.57	440.08
Reserves and Surplus		
Secured Loans : short term	2.57	14.66
· long term	107.87	100.10
Unsecured Loans	39.92	36.21
Deferred Tax Liability		
Total	476.40	629.53
Application of Funds		
Fixed Assets (Gross Block)		
Less Depreciation		
Net Block		
Capital Work in Progress		
Investments	52.48	39.3
Inventories (Movable Assets)	110.59	134.66
Sundry debtors	92.61	78.70
Cash & bank balances	11.93	48.15
Loans & advances to subsidiaries and group companies		
Loans & advances to others	10.58	10.49
(Less : Current liabilities)	109.22	136.74
(Less : Provisions)	2.57	1.03
Net Current Assets	113.92	134.23
Misc. Expenditure (To the extent not written off or adjusted)		
Total	476.40	629.53



Break-Even and sensitivity analysis and whether acceptable

Break even analysis	31.03.2015	31.03.2016	31.03.2017	31.03.2017	31.03.19
Net Sales (A)	713.82	898.65	898.65	898.65	898.65
Variable costs					
Power and Fuel	223.76	253.68	253.68	253.68	253.68
Other operating Exp.	44.89	47.39	48.89	50.89	55.98
Total Variable Cost(B)	268.65	301.07	302.57	304.57	309.66
Fixed Costs					
Direct Labor	72.40	85.52	87.52	90.72	94.07
Selling, Admin. & General Expenses	8.50	9.50	10.50	11.50	12.50
Interest Expenses	20.76	33.25	22.96	13.54	3.36
Depreciation	106.77	141.12	98.78	69.15	48.40
Total Fixed Cost (C)	208.43	269.39	219.76	184.91	158.33
Contribution (D=A-B)	445.17	597.58	596.08	594.08	588.99
Contribution ratio (E=D/A)	0.62	0.66	0.66	0.66	0.66
BE sales (F=C/E)	336.18	408.17	332.97	280.17	239.89
BE sales as % of Net Sales	42.10	43.42	34.05	29.18	25.69
Fixed cost without depreciation G	101.66	128.27	120.98	115.76	109.93
Contribution (H=A-B)	445.17	597.58	596.08	594.08	588.99
Contribution ratio (I=D/A)	0.62	0.66	0.66	0.66	0.66
Cash BE sales (J=G/I)	163.97	194.35	183.30	175.39	166.56
CASH BE sales as % of Net Sales	22.97	21.63	20.40	19.52	18.53

Commercial Viability

Year ending 31st March	2015	2016	2017	2018	2019	Total
Capacity utilisation %	100%	100%	100%	100%	100%	
Sales	713.82	898.65	898.65	898.65	898.65	
Net Profit	22.48	92.62	125.47	143.51	151.96	536.04
Depreciation	106.77	141.12	98.78	69.15	48.40	464.22
Cash Accruals	129.25	233.74	224.25	212.66	200.36	1000.26
Interest	20.76	33.25	22.96	13.54	3.36	93.87
TOTAL	151.01	246.99	242.21	236.20	223.72	1086.13
TL / DPG repayments	83.75	132.92	94.58	93.85	43.02	448.12
Interest	20.76	33.25	22.96	13.54	3.36	93.87
TOTAL	114.51	166.17	127.54	107.39	145.38	431.99
Gross DSCR	1.44	1.61	2.10	2.11	4.39	
Net DSCR	1.54	1.76	2.37	2.27	4.66	
Average Gross DSCR	5.61					
Average Net DSCR	6.59					

Case Study-8

Credit Appraisal process of SBI with Lilly Homes, Phase 3 Saswad Pune

Company: Lilly Homes.

Firm: Partnership

- Shri Avinash Rathod;
- Shri Atish Rathod;
- Shri Vinod Rathod;

Industry: Real Estate

Segment: C&I

Date of incorporation: 01.01.2016

Banking with SBI since: 16 years as a current A/C holder

Banking Arrangement: Multiple Banking Arrangement

Admin Office: Lilly Homes opp. Vinayak hotel Saswad Pune.

Lilly Homes is a partnership project established in 2016 for carrying a real estate business. As the company is in this business since incorporation & the project has good contracts with Mehta Company since last 10 years so it has a good repo with Mehta Company. The firm has approached for project loan of Rs. 5.5 Cr.



A. Performance and Financial Indicators

(Rs. in lacs)

31 st March	2013	2014	2015	2016	2017	2018	2019
Net Sales	501.78	546.65	713.82	898.65	898.65	898.65	898.65
Operating Profit (after interest)	149.64	182.92	234.24	326.69	374.32	404.08	425.06
PBT	1.20	2.90	22.48	92.62	125.47	143.51	151.96
PBT/Sales (%)	0.24	0.53	3.15	10.31	13.96	15.97	16.91
PAT	1.20	2.90	22.48	92.62	125.25	143.51	151.96
Cash Accruals	39.05	40.51	129.25	233.74	224.25	212.66	200.36
PBDIT	54.44	52.41	150.01	266.99	247.21	226.20	203.72
Paid up Capital	321.0	422.56	551.00	613.48	781.10	856.57	942.08
TNW	21.04	22.56	113.48	181.10	256.57	340.08	427.04
Adjusted TNW	21.04	22.56	113.48	181.10	256.57	340.08	427.04
TOL/TNW	12.22	12.80	5.04	2.15	1.01	0.47	0.27
TOL/Adjusted TNW	12.22	12.80	5.04	2.15	1.01	0.47	0.27
Current Ratio	1.57	1.42	2.22	2.53	2.71	3.80	6.47
Current Ratio (Excl. TL installments)	2.34	1.97	3.93	4.49	5.66	5.83	6.47
NWC	102.80	143.87	386.14	549.18	623.80	761.29	938.25

B. Synopsis of Balance sheet

Sources of Funds	31.3.2013	31.3.2014
Share Capital	856.57	942.08
Reserves and Surplus		
Secured Loans : short term	2.57	14.66
: long term	102.87	100.10
Unsecured Loans	39.92	36.21
Deferred Tax Liability		
Total	288.40	329.55
Application of Funds		
Fixed Assets (Gross Block)		
Less Depreciation		
Net Block		
Capital Work in Progress		
Investments	52.48	39.3
Inventories (Movable Assets)	110.59	134.66
Sundry debtors	92.61	78.70
Cash & bank balances	11.93	48.15
Loans & advances to subsidiaries and group companies		
Loans & advances to others	10.58	10.49
(Less : Current liabilities)	109.22	136.74
(Less : Provisions)	2.57	1.03
Net Current Assets	113.92	134.23
Misc. Expenditure (To the extent not written off or adjusted)		
Total	288.40	329.55

Break-Even and sensitivity analysis and whether acceptable

Break even analysis	31.03.2015	31.03.2016	31.03.2017	31.03.2017	31.03.19
Net Sales (A)	713.82	898.65	898.65	898.65	898.65
Variable costs					
Power and Fuel	223.76	253.68	253.68	253.68	253.68
Other operating Exp.	44.89	47.39	48.89	50.89	55.98
Total Variable Cost(B)	268.65	301.07	302.57	304.57	309.66
Fixed Costs					
Direct Labor	72.40	85.52	87.52	90.72	94.07
Selling, Admin. & General Expenses	8.50	9.50	10.50	11.50	12.50
Interest Expenses	20.76	33.25	22.96	13.54	3.36
Depreciation	106.77	141.12	98.78	69.15	48.40
Total Fixed Cost (C)	208.43	269.39	219.76	184.91	158.33
Contribution (D=A-B)	445.17	597.58	596.08	594.08	588.99
Contribution ratio (E=D/A)	0.62	0.66	0.66	0.66	0.66
BE sales (F=C/E)	336.18	408.17	332.97	280.17	239.89
BE sales as % of Net Sales	45.12	44.42	33.05	29.18	26.96
Fixed cost without depreciation G	101.66	128.27	120.98	115.76	109.93
Contribution (H=A-B)	445.17	597.58	596.08	594.08	588.99
Contribution ratio (I=D/A)	0.62	0.66	0.66	0.66	0.66
Cash BE sales (J=G/I)	163.97	194.35	183.30	175.39	166.56
CASH BE sales as % of Net Sales	22.97	21.63	20.40	19.52	18.53



Commercial Viability

Year ending 31st March	2015	2016	2017	2018	2019	Total
Capacity utilisation %	100%	100%	100%	100%	100%	
Sales	713.82	898.65	898.65	898.65	898.65	
Net Profit	22.48	92.62	125.47	143.51	151.96	536.04
Depreciation	106.77	141.12	98.78	69.15	48.40	464.22
Cash Accruals	129.25	233.74	224.25	212.66	200.36	1000.26
Interest	20.76	33.25	22.96	13.54	3.36	93.87
TOTAL	169.01	267.99	241.21	216.20	209.72	1091.13
TL / DPG repayments	83.75	132.92	94.58	93.85	43.02	448.12
Interest	20.76	33.25	22.96	13.54	3.36	93.87
TOTAL	104.57	169.17	117.04	107.38	48.38	541.99
Gross DSCR	1.44	1.61	2.10	2.11	4.39	
Net DSCR	1.54	1.76	2.37	2.27	4.66	
Average Gross DSCR	6.02					
Average Net DSCR	7.75					



Case study – 9

Credit Appraisal process of SBI with Akanshavilla, Shikrapur

Company: Akanshavilla

Firm: Partnership Firm

- Shri Amit Singh
- Shri Arun singh

Industry: Real Estate

Activity: Residential Project

Date of Incorporation: 19.1.08

Banking arrangement: Sole Banking

Regd. & Admin. office:- RS No. 840, kale wasti shikrapur, Dist-Maharashtra

Akanshavilla is a partnership project established in 2016 for carrying a real estate business. As the company is in this business since incorporation & the project has good contracts with Gokhale industries since last 5 years so it has a good repo with Gokhale industries. The firm has approached for project loan of Rs. 7.0 Cr.

Performance and Financial Indicators:

Year	2014	2015	2016	2017	2018	2019
Installed cap Qty. (M/pa)	2520	2520	2520	2520	2520	2520
Net Sales Qty. (approx) (MT)	1029	2016	2091	2142	2217	2268
Net Sales (Value)	9.26	19.77	20.58	21.09	21.82	22.34
(Export)	0.00	0.00	0.00	0.00	0.00	0.00
Operating profit	0.44	1.18	1.19	1.23	1.31	1.33
Profit before tax	0.43	1.17	1.18	1.22	1.30	1.32
PBT/Net sales (%)	4.64	5.92	5.73	5.78	5.96	5.91
Profit after tax	0.29	0.78	0.79	0.82	0.87	0.88
Cash accruals	0.66	1.10	1.09	1.15	1.24	1.32
PBDIT	1.20	2.04	1.96	1.97	2.02	2.05
Paid up capital	0.85	0.87	0.92	0.94	0.96	0.99
Tangible net worth	1.23	2.01	2.80	3.62	4.49	5.38
Adjusted TNW	1.73	2.51	3.30	4.12	4.99	5.88
TOL/TNW	4.11	2.50	1.67	1.19	0.88	0.66
TOL / Adjusted TNW	2.64	1.80	1.27	0.92	0.81	0.62
Current ratio	1.34	1.52	1.53	1.53	1.57	1.81
NWC	1.19	1.25	2.80	2.99	3.89	4.23

Balance sheet

(Rs. in crore)

Sources of funds	31.03.2018	31.03.19
Share Capital	0.96	0.99
Reserves and Surplus	0.29	1.07
Secured Loans: short term CC	2.25	2.25
Long term TL	2.00	1.60
Unsecured Loans	0.50	0.50
Deferred Tax Liability		
Total	7.95	8.39
Application of Funds		
Fixed Assets (Gross Block)	2.67	2.67
Less Depreciation	0.37	0.69
Net Block	2.31	1.95
Capital Work in Progress		
Investments		
Inventories	1.73	2.13
Sundry debtors	1.85	2.40
Cash and bank balances	0.15	0.15
Loans & advances to suppliers of raw material / spares	0.14	0.12
Advance tax	0.10	0.23
Less: current liabilities)	0.31	0.67
Less: Provision		
Net Current Assets	3.68	4.32
Misc. Expenditure (To the extent not written off or adjusted)		
Non-current Assets / Deposits	0.03	0.03
Total	7.95	8.39



Break-even and sensitivity analysis and whether acceptable

Break even analysis	2014	2015	2016	2017	2018	2019
Capacity Utilization	70%	80%	83%	85%	88%	90%
Net Sales (A)	9.26	19.77	20.58	21.09	21.82	22.34
Variable costs						
Raw material	8.74	17.13	17.77	18.20	18.84	19.27
Consumable spares	0.00	0.00	0.00	0.00	0.00	0.00
Power and Fuel	0.26	0.47	0.50	0.53	0.56	0.59
Other operating Exp.	0.09	0.13	0.15	0.16	0.17	0.18
Stock Changes	0.73	0.39	0.06	0.03	0.04	0.04
Total Variable Cost (B)	8.36	17.34	18.36	18.86	19.53	20.00
Fixed cost						
Direct Labour	0.08	0.13	0.14	0.15	0.16	0.17
Selling Admin. & General Expenses	0.06	0.10	0.11	0.12	0.13	0.14
Interest Expenses	0.40	0.55	0.48	0.42	0.35	0.29
Depreciation	0.37	0.32	0.30	0.33	0.37	0.44
Total Fixed Cost (C)	0.91	1.10	1.03	1.02	1.01	1.04
Contribution (D=A-B)	0.90	2.43	2.22	2.23	2.29	2.34
Contribution ratio (E=D/A)	0.10	0.12	0.11	0.11	0.10	0.10
BE sales (F=C/E)	9.10	9.17	9.36	9.27	10.10	10.40
BE sales as %of net sales	98.27	46.38	45.48	43.95	46.29	46.55



Commercial viability

Year ending 31 st march	2014	2015	2016	2017	2018	2019	Total
Net sales	9.26	19.77	20.58	21.09	21.82	22.34	
Net Profit	0.29	0.78	0.79	0.82	0.87	0.88	
Cash Accruals	0.66	1.10	1.09	1.15	1.24	1.32	6.56
Int. on TLs	0.16	0.27	0.22	0.16	0.11	0.05	0.97
Sub Total (A)	0.89	1.37	1.32	1.31	1.35	1.37	7.53
Total repayment	0.00	0.40	0.40	0.40	0.40	0.40	2.00
Int. on TL	0.16	0.27	0.22	0.16	0.11	0.05	0.97
Sub Total (B)	0.16	0.67	0.62	0.56	0.51	0.45	2.97
DSCR (Gross)	5.13	2.04	2.11	2.34	2.65	3.04	
Net DSCR	-	2.75	2.73	2.88	3.10	3.30	
Average Gross DSCR	6.49						
Average Net DSCR	7.32						

Learning from this Research Project

- Got the actual practical knowledge of the business.
- The 2 Different type of Business industry that is Small and Medium Enterprises and Real Estate
- According to the industry how they perform in the market with the financial commercial and technical viability
- What include in SBI credit appraisal process that is pre-loan sanctioned process
- The sanctioned of loan is depends on such financial performance.
- After studying of 10 cases of business industry then found out the mainly at what factor the bank will give the loan to business



Conclusion

- Credit appraisal is done to check the commercial, financial & technical viability of the project proposed its funding pattern & further checks the primary or collateral security cover available for the recovery of such funds
- SBI loan policy contains various norms for sanction of different types of loans.
- These all norms does not apply to each & every case.
- SBI norms for providing loans are flexible & it may differ from case to case
- The CRA models adopted by the bank take into account all possible factors which go into appraising the risk associated with a loan
- These have been categorized broadly into financial, business, industrial, management risks & are rated separately
- The assessment of financial risk involves appraisal of the financial strength of the borrower based on performance & financial indicators

After case study we found that in some cases, loan is sanctioned due to strong financial Parameters

- From the case study analysis it was also found that in some cases, financial performance of the firm was poor, even though loan was sanctioned due to some other strong parameters such as the unit has got confirm order, the unit was an existing profit making unit & letter of authority was received for direct payment to the bank from ONGC which is public sector.
- Different appraisal scheme has been introduced by the bank to cater different industries such as:-
 - Doctor plus scheme for doctors
 - Transport plus scheme for transport
 - School, collages & educational institutions
 - Trader's easy loan
 - Warehouse receipt financing for commodity traders
 - (Agriculture related stock, cotton ginning, etc.)
- In the business world risk arises out of:
 - Deficiencies / lapses on the part of the management
 - Uncertainties in the business environment
 - Uncertainties in the industrial environment
 - Weakness in the financial position
- Credit is the core activity of the banks & important source of their earnings which go to pay interest to depositors, salaries to employees & dividend to shareholders

- Credit & risk go hand in hand
- Bank's main function is to lend funds/ provide finance but it appears that norms are taken as guidelines not as a decision making
- A banker's task is to identify/assess the risk factors/parameters & manage/mitigate them on continuous basis.



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