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NON-PERFORMING ASSETS: A STUDY OF BANK OF MAHARASHTRA

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Abstract

The Indian banking facing of the major issue of Non-Performing Assets. They increasing NPA has a straight effect on the profitability of the bank. Higher the NPA indicates the lower efficiency and lower NPA shows the high level of progress and potentiality of the bank. The sound financial position of a bank depends upon the level of NPA and recovery of loan. The objective of the study is to evaluate the performance of Bank of Maharashtra on the basis of NPA. In this paper, the researcher tried to find out whether there is a significant relationship between Net NPA and Net Profit or not.

Key Work: Non- Performing Assets, Net NPA, Net Profit.

1. INTRODUCTION

The Banking System is the soul of the financial system. The major function of the financial system is gathering of public saving and its allocation in different sector of the economy as an investment. NPA is one of the most important phenomena that have to properly follow by the bank.

The Reserve Bank of India has issued a parameter for bank regarding NPA that the interest and principle. An asset is converted into NPA if the borrower does not pay dues. "NPA means loans which are undue or defaulted for the specific period of time generally for 90 days".Non-Performing Assets are classified in the four categories.

1- **Standard Asset:** "Assets which are receiving principle amount and interest on regular basis is called standard assets".
2- **Sub-Standard Assets:** "Assets which was consider as non-performing for a period of 12 month is called as Sub-Standard assets. These assets have NPA for less than or equal to 12 months".
3- **Doubtful Assets:** "Doubtful assets are those assets which are non-performing for the period of more than 12 months".
4- **Loss Assets:** "Loss assets are those assets which are identified as loss by the bank / internal/ external auditor /the RBI inspection.

2. LITERATURE REVIEW

Many published research papers, articles are available on internet related to the NPA. So, researcher review closely related articles and overview the different issues of NPA in banking sector.

1) Kavitha, N. (Jan 2012) emphasised on the calculation of nonperforming assets on profitability its quantity and outcomes. The be trained found that there is a growth in advances over the interval of the gain knowledge of. Though, the decline in ratio of Non-performing assets shows growth within the belongings excellent of SBI businesses, Nationalized Banks and personal Sector Banks.

2) Ray, R. (2013) observed various causes foremost of Non-Performing Assets (NPA) and methods of handling NPA in different types of Banks. Since NPA has been developing danger in banking, the study may help knowing this theory well and banks may adopt helpful methods so as to sustain NPA at the lowest level. He determined that the happening of NPA impact of the productivity and financial health of a Bank harmfully.

3) Kaur K. and Singh B. (2011) In this article studied the NPA in public or private sector banks & measured as an belongings of public or personal sector banks' studied that NPAs are measured as an enormous element to evaluator the exhibit and financial force of banks. The NPA plays vital roles as a trainer of economic course and development of public & private sector banks.

4) Bhatia (2007) in this research paper author discovered that there are different factors are affected on NPA. So, it is necessary to evaluate the efficiency and financial health of bank.
The extent of NPAs is among the drivers of financial stability and growth of the banking sector.

5) Kaur (2006) On this study paper her opinion on credit score management and quandary level of NPAs in Public Sector Banks, recommended that for lively dealing with of NPAs, there may be an critical requirement for generating right perception in regards to the opposing impact of NPAs on effectiveness between financial institution staff, primarily the subject representatives. Bankers will have to have general interactions and meeting with the borrowers for growing better acceptance and mutual trust.

3. OBJECTIVES

1. To know the concept of NPA.
2. To learn the status of Non-Performing Assets of Bank of Maharashtra.
3. To examine correlation between Net NPA and Net Profit of Bank.

4. RESEARCH METHODOLOGY

Research Methodology is a process of collecting the information & helps to find out the solutions to the topic selected by the researcher. It is a systematic way of presenting information.

4.1 Research Method: Analytical Research

Analytical methods are create or a methods find out how to investigates some difficulty, popularity or some reality. Analytical strategies in most cases time restricted and undertaking limited. They are used once to resolve a detailed predicament. Antagonistic to administration methods that have an effect on management of the institution in the long run.

4.2 Data Collection:

The present study is based on secondary data which covered period of 8 financial year 2011-18. The data has been collected from annual reports of Bank of Maharashtra, various Articles, Journals, and Books dealing with the current banking scenario and research papers.

4.3 Hypothesis

1. Ho- There is no significant association between Net NPA and Net Profit.
2. H1 - There is significant association between Net NPA and Net Profit.

5. DATA ANALYSIS & INTERPRETATION

Table No-1

Year	Gross NPA Bank Of Maharashtra
2011	1173.70
2012	1297.03
2013	1137.55
2014	28598.50
2015	64020.59
2016	103858.53
2017	171887.14
2018	184332.35

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Graph No-1

Gross NPA Bank Of Maharashtra
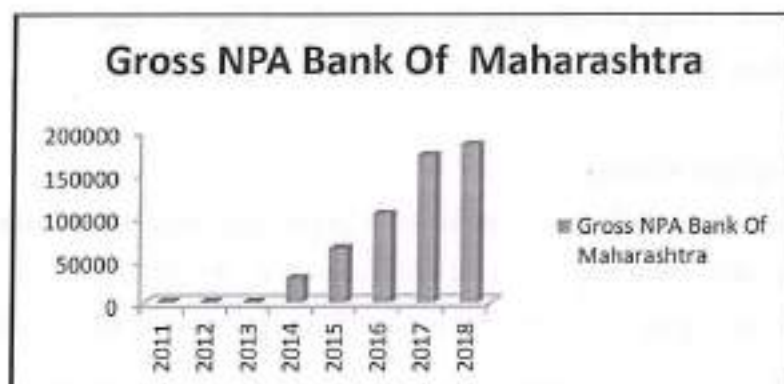
Interpretation:

With the reference to above table no.1 & graph no.1 indicates Gross NPA is increasing and high level of gross NPA in the year 2017 and 2018 as compared to previous years.

Table No-2

Year	Net NPA Bank Of Maharashtra
2011	618.95
2012	469.57
2013	392.93
2014	1807.32
2015	4126.57
2016	6832.03
2017	11230
2018	9641

Graph No-2

Net NPA Bank Of Maharashtra
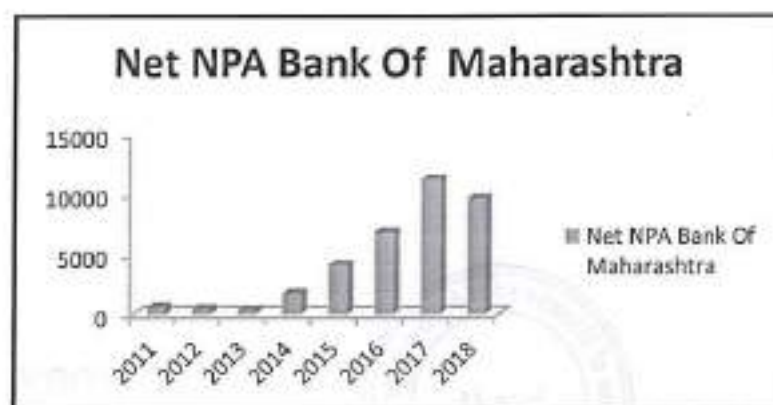
Interpretation:

With the reference to above table no.2 & graph no.2 shows that Net NPA is increasing and high level of Net NPA in the year 2017 as compared to previous years.

Table No-3

Year	Sub-Standard Asset Bank Of Maharashtra
2011	408.16
2012	681.50
2013	581.70
2014	21590.33
2015	29746.84
2016	53426.57
2017	52842.26
2018	42199.79

Graph No-3

Interpretation:

As per above table no.3 & graph no.3 it shows that sub-standard assetsis increasing and high level of sub-standard assets in the year 2016 - 2018 as compared to previous years.

Table No- 4

Year	Doubtful Asset Bank Of Maharashtra
2011	373.08
2012	190.01
2013	177.92
2014	3713.66
2015	18303.87
2016	22809.81
2017	66441.88
2018	39485.79

Graph No- 4

Doubtful Asset Bank Of Maharashtra

Interpretation:

As per above table no.4 & graph no.4 it shows that the increasing level of doubtful asset in the year 2017 as per previous year, and then decreasing level in the year 2018.

Table No- 5

Year	Loss Asset Bank Of Maharashtra
2011	216.46
2012	148.15
2013	166.93
2014	1131.50
2015	10523.59
2016	5442.06
2017	1783.81
2018	11776.87

Graph No- 5

Loss Asset Bank Of Maharashtra
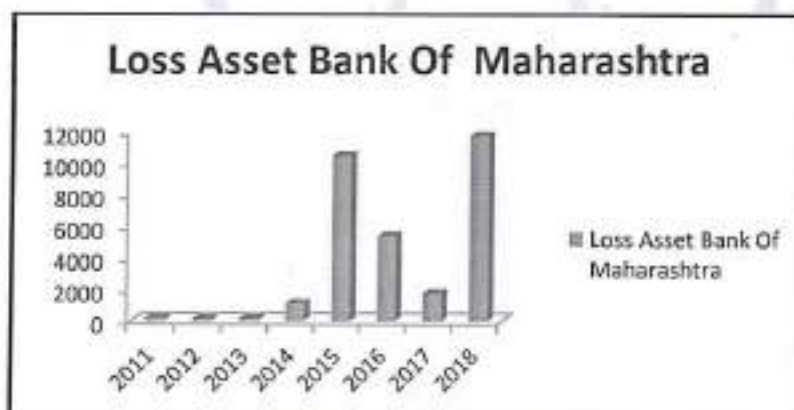
Interpretation:

As per the above table no.5 & graph no.5 shows that the high level of loss asset in the year of 2018, than the previous years.

Table No- 6

Year	Gross NPA to Gross Advance Bank Of Maharashtra
2011	2.47%
2012	2.28%
2013	1.49%
2014	3.16%
2015	6.33%
2016	9.34%
2017	16.93%
2018	19.48%

Graph No- 6

Gross NPA to Gross Advance Bank Of Maharashtra
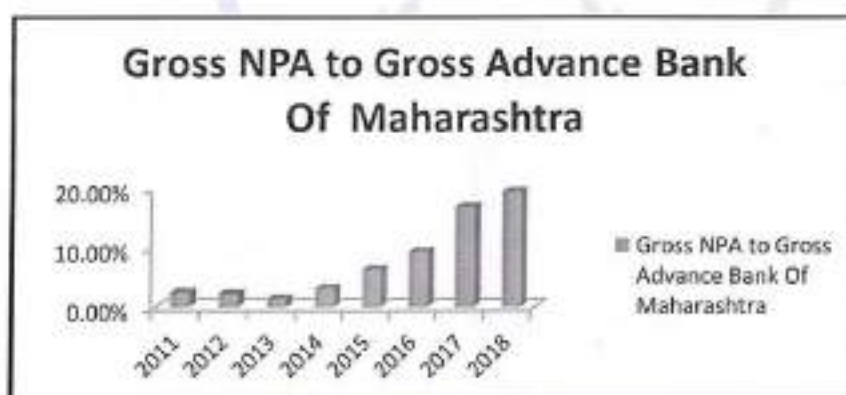
Interpretation:

As per the above table no.6 & graph no.6, it indicates that the percentage level of Gross NPA to Gross Advance is low in the year 2013, and vice-versa the high level of Gross NPA to Gross Advance in the year 2018.

Table No- 7

Year	Net NPA to Net Advance Bank Of Maharashtra
2011	1.32%
2012	0.84%
2013	0.52%
2014	2.03%
2015	4.19%
2016	6.35%
2017	11.76%
2018	11.24%

Graph No- 7

Net NPA to Net Advance Bank Of Maharashtra
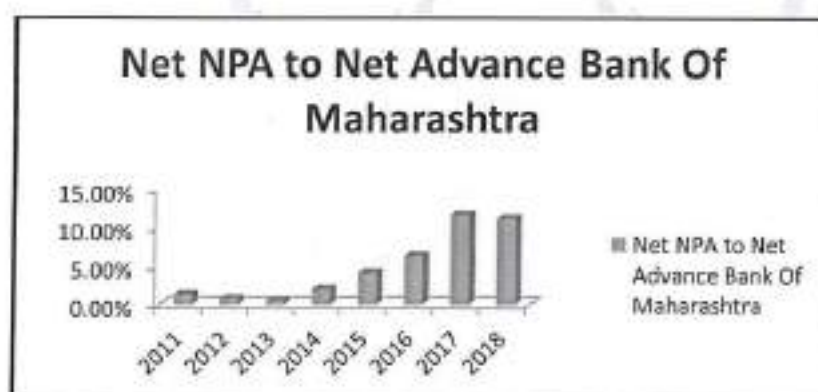
Interpretation:

As per above table no.7 & graph no.7 it shows that the increasing percentage level of Net NPA to Net Advance in the year 2017, as compared to previous years, and then decreasing level in the year 2018.

Hypothesis

1. Ho- There is no significant association between Net NPA and Net Profit.
2. H1 - There is significant association between Net NPA and Net Profit.

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Sr. No	Year	Net Profit (Cr)	Net NPA (Cr)
1	2010-11	330	618.95
2	2011-12	431	469.57
3	2012-13	760	392.93
4	2013-14	386	1807.32
5	2014-15	451	4126.57
6	2015-16	101	6832.03
7	2016-17	-1373	11230
8	2017-18	-1146	9641
	Mean	-7.5	4389.79625
	SD	795.7794023	4352.81355
	CV	-10610%	99%
	Correlation	-0.917632569	
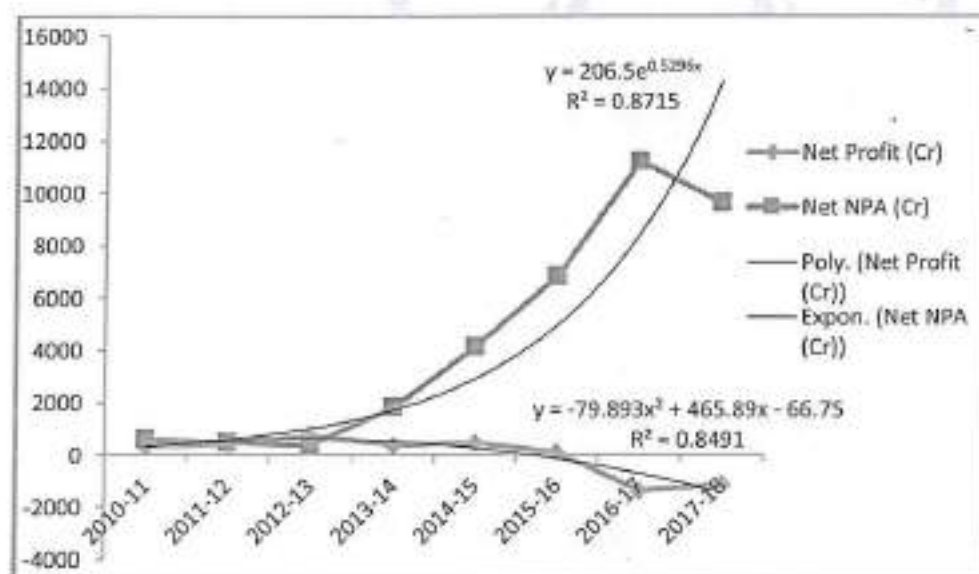
From the above table and graph it is proved that there is association between Net Profit and Net NPA. The standard deviation of Net profit is 795.77 and coefficient of variance of Net profit ratio is -10610%. The standard deviation of Net NPA is 4352.81 and coefficient of variance of Net NPA ratio is 99%. There is a negative correlation between Net profit and Net NPA. It shows the adverse effect on bank profitability.

6. FINDINGS &CONCLUSION:

- The bank seems to have an increasing trend of NPA in last 8 years.
- Net NPA is highest in year 2016-17,amount 11230cr.
- From the above study it is observed that Net NPA is increasing and Net Profit is decreasing.

Most of the bank facing the NPA problem & this is very big issue for every bank. The NPA has directly affected on profitability of the bank and also brand image of the bank. Whereas most of the banks, major source of earnings are interest based income. The bank seems to have an increasing trend of NPA in last 8 years. The hypothesis prove that the NPA having direct impact on net profit.

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ANALYTICAL STUDY OF CASH MANAGEMENT WITH SPECIAL REFERENCE TO INDUS HEALTH PLUS PVT. LTD. PUNE

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Abstract

Cash management is one of the broad concepts that refer to the various term collection, concentration, and disbursement of cash. To manage the cash flows is the most important job and the task of business managers. If when sometimes a company fails to pay an obligation when it is due to the lack of cash. Cash is the lifeblood of any business. Managing cash management efficiently and effectively is essential for success. The main aim of cash management to reduce the time it takes to collect the cash that is owed to a firm. Many companies to the face of decreasing reimbursement and increasing expenses careful cash flow management has assumed an increasingly important role in developing and to maintaining a successful ophthalmology practice. It improves and develops profitability and reduces the risk to which the firm is exposed. Cash management is particularly important for new and growing businesses. Cash management is another aspect knows a company optimal cash balance. Most of the companies are to manage their cash with care. So that's why the obvious prospect of such a dire consequence should compare to effectively cash management. Efficient and effective cash management means more than just preventing bankruptcy. Researcher's objective for this study is to find out the dispersion or variation in cash expenses and forecast the next few years or months cash expenses through trend analysis and volatility analysis.

Keywords: Cash management, cash flow, preventing bankruptcy, successful ophthalmology

1. INTRODUCTION

The importance of cash management is to make sure that there is a positive cash flow for smooth business processes. Success of every business depends on its cash management. Cash is the most basic importance to conduct their operations, to payment the obligations and to provide returns to the investors. Cash is the most basic liquid input required keeping the business in its day to day activities. Every business enterprise cash has been regarded to the lifeblood of any business. Cash is the treasury function of business. Optimal efficiency is main two key areas receivable which is cash coming payables which cash goes out.

The objective of cash management is to maintaining liquidity. To Optimizing cash resources, to manage the risk, to co-coordinating and financing the risk. Successfully managing the cash is the most important and

essential function for small business. Most important key areas of cash management is to maintain the liquidity and working capital of the firm. Most of the small business struggling with cash management and Positive cash flow because they are fully dependent on sales & timely Payments. The main aim of the good cash management to control or reduce the eliminate efficiency of operations and overall the doing cost of business.

2. LITERATURE REVIEW

Navon R (1995), In this article author explain that the developed a resource based computerized model for cash flow constructing projects. According knowledge of the best author this program is not available to the industry. The main requirements development of accurate cash flow identified by Navon : a) Incorporate the time lags and Project specific calendar. b) Cash flow generation to accommodate different methods of material supply.

Park Hyung K, et al, (2005), this model is simple & easy to apply. Cash flow curves were developed each different categories which is based upon the weight system they converted into mathematical equations for the cash inflows & cash outflows. The system implement as the corporate level and not taken up and not found at commercial application to the best knowledge of this author.

Jarrah Ra'ed et al. (2007), A cost Performance and Schedule Performance index that is the two new set of measurements and indicators was depend on the Price value and Invoice value. Therefore different between price to be received contractor from the clients and cost is expended by the contractor.

Nwarogu, Innocent Augustine1 and Iormbagah, Aondohemba Jacob (2017) In this article author studied the few listed firms in Nigeria for funds and cash management. Author used an ex post factor research design for analysis purpose, Also author apply different statistical techniques on secondary data like as descriptive statistics, correlation matrix, and Pool Ordinary Least Square Regression. Author found that, in the return on assets model, the result shows a significant positive relationship between cash conversion cycle, Cash holding and return on assets of firms while, cash flow and firm size has a negative relationship with the return on assets. In the model of Return on Equity, the variables of firm size, firm growth and cash flow indicated a negative relationship with the variable of firm performance. However, only the variable of firm size showed a significant negative relationship at 5% level with the dependent variable. While, there exist a positive relationship between the variable of Cash Conversion Cycle and Return on Equity. The study recommends that service firms should adopt policies that enables them sell inventories and collect receivables quickly for improved efficiency and corporate solvency.

3. PROBLEM STATEMENT OF THE STUDY

For the operations of the business cash is most important current asset. It is also the selling the services or product manufactured by the firm, it is also ultimate output expected. To maintain a sound cash position, is the main and major function of the financial manager. In a corporate field or any other financial company some of the area can be improved through cash management. There are most of the firms facing the cash management problems due to insufficient planning and lack of forecasting techniques implementation. We want to get a rid of unnecessary restricted capital, that's why that the reason cash management is important aspect in every business.

4. OBJECTIVES OF THE STUDY

1) To comparative study on operating, investing and financial activities for the selected period of the Indus health plus Pvt. Ltd. Pune

2) To study the dispersion of cash expenses in head wise and location wise in the selected period of the Indus health plus Pvt. Ltd. Pune

5. RESEARCH METHODOLOGY

5.1 Data Collection

Data collection is the one of the process of gathered and measured information on targeted variables in an established system. Maintain the integrity of research, that's time accurate data collection, their related to collect information is must or necessary. Data is a useful tool for study or research. Data collection is an important aspect of any research study. In a research there are two sources Primary and Secondary data sources. Every research is a based on which is to get analyzed and interpreted to get information. Every research studies data is the must so it is vital and crucial role for various purposes.

5.2 Secondary data

Secondary data is collected by someone and used for supporting his hypothesis. This type of data is save the researchers time. Researcher used the various sources to collect the secondary data and obtained from Government Departments like tax records, internet searches, progress report, social security, housing etc. These data is main benefit to save the time and cost efficient. In this study, mainly secondary data is collected. Secondary data has been obtained from the following detail.

a) Published Annual Reports of Indus health Plus Pvt. Ltd.

b) Websites of Indus health plus Pvt. Ltd.

c) Other related websites.

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5.3 Research design

Analytical research is one of the Specific types of research it involved Critical thinking skill, facts of evaluation and information related to the research. In analytical research study based Person finds out mostly critical thinking details and to add the some new ideas. The main aim to conduct the analytical research is to find out or to the boost or sustaining evidence to current research. In an Analytical research various ways of conducting likewise Public opinion, scientific trails, Meta-analysis etc.

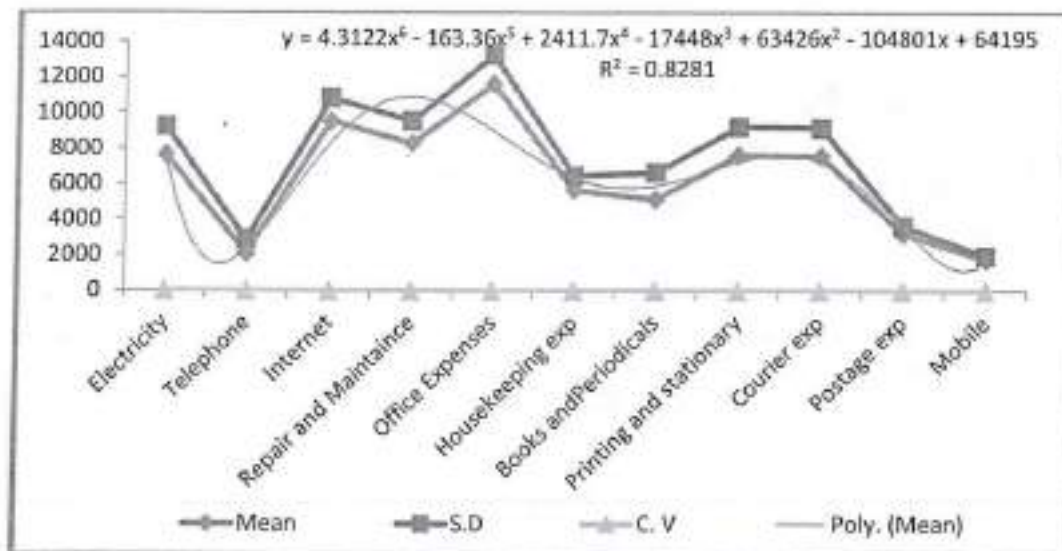## 5.4 Statistical tools and Techniques to be used

The statistical Analysis Techniques is selected to analyze the cash flow statements of the companies under study. Researcher used the volatility analysis. In this statistical techniques researcher computed the average cash expenses, standard deviation in cash expenses and using this two techniques calculate the coefficient of variation of location wise monthly cash expenses of 2017-18. Also researcher used graphical representation to see the nature of the data and fit the trend line on it. To know the best fitted trend line researcher calculated the R-square value and forecasting equation by using the time series technique.

6. DATA ANALYSIS AND INTERPRETATION

Location wise monthly cash expenses (in '00) of 2017-18

Location	Electricity	Telephone	Internet	Repair and Maintainance	Office Expenses	Housekeeping exp	Books andPeriodicals	Printing and stationary	Courier exp	Postage exp	Mobile	Total
Mumbai	188.9	37.8	264.5	245.6	321.2	151.1	113.4	188.9	245.6	75.6	56.7	1889.2
SSH	5.6	1.5	7.6	6.1	9.2	4.6	3.6	5.6	4.6	101.7	1.5	151.5
Delhi	288.1	96.0	312.1	264.1	384.1	192.1	216.1	288.1	240.1	72.0	48.0	2400.7
Nagpur	60.3	12.1	84.4	78.4	102.5	48.3	36.2	60.3	78.4	24.1	18.1	603.1
Goa	75.5	20.6	102.9	82.4	123.5	61.8	48.0	75.5	61.8	13.7	20.6	686.2
Karad	7.4	2.0	10.1	8.1	12.1	6.1	4.7	7.4	6.1	1.3	2.0	67.4
Nashik	50.5	16.8	54.7	46.3	67.3	33.6	37.9	50.5	42.1	12.6	8.4	420.6
Solapur	16.2	3.2	22.7	21.1	27.6	13.0	9.7	16.2	21.1	6.5	4.9	162.0
Ratnagiri	6.9	2.3	7.5	6.3	9.2	4.6	5.2	6.9	5.8	1.7	1.2	57.5
Indore	64.2	17.5	87.5	70.0	105.0	52.5	40.8	64.2	52.5	11.7	17.5	583.4
Total	763.6	209.9	954.1	828.3	1161.7	567.5	515.5	763.6	757.8	320.9	178.8	7021.6
Mean	76.4	21.0	95.4	82.8	116.2	56.8	51.5	76.4	75.8	32.1	17.9	702.2
S. D	92.4	28.7	108.2	93.5	132.6	64.8	66.5	92.4			19.7	803.6
C. V	121%	137%	113%	115%	114%	114%	129%	121%			110%	114%

Chart with equation: $y = 4.3122x^6 - 163.36x^5 + 2411.7x^4 - 17448x^3 + 63426x^2 - 104801x + 64195$, $R^2 = 0.8281$

Categories: Electricity, Telephone, Internet, Repair and Maintaince, Office Expenses, Housekeeping exp, Books andPeriodicals, Printing and stationary, Courier exp, Postage exp, Mobile

Legend: Mean, S.D, C.V, Poly. (Mean)

Interpretation:

In the above line chart researcher notice that, there is large variation is observed in location wise monthly cash expenses of the year 2017-18. Researcher fitted the trend line on the above chart. It is observed that, the six order polynomial trend line is fitted it means that there is fluctuation in the location wise monthly cash expenses of Indus health plus Pvt ltd. Pune. To know the fitted trend line is statistically best fitted or not. Researcher calculates the R-square value. If R-square value is greater than 0.7 then it is statistically accepted and if it is greater than 0.8 then the trend line is best fitted trend line. In the above chart the R-square value is 0.8281 which is the greater than 0.8 so it is best fitted trend line and researcher can forecast the next year's location wise monthly cash expenses of Indus health plus Pvt. Ltd Pune.
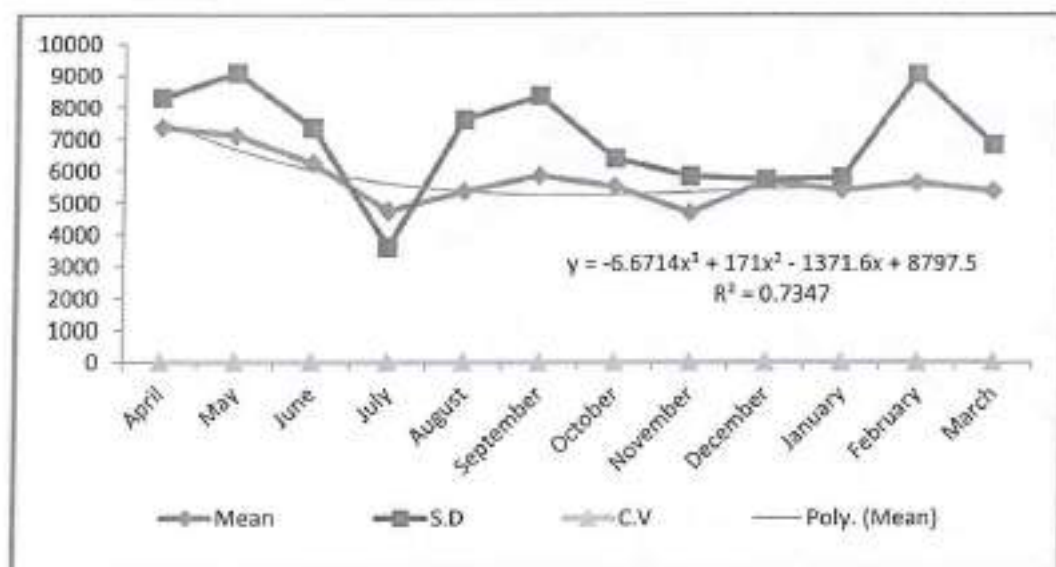
Head wise Monthly Expenses of 2017-18

	17-Apr	17-May	17-Jun	17-Jul	17-Aug	17-Sep	17-Oct	17-Nov	17-Dec	18-Jan	18-Feb
Mumbai	21569	20156	18769	8326	12148	18030	16208	14387	12565	10744	18922
SSH	200	653	312	789	623	258	981	128	368	147	256
Delhi	22262	27052	19514	10584	24711	24424	18098	16085	15021	17675	25853
Nagpur	6539	4485	7589	6859	2458	2556	4849	2546	9632	7894	1258
Goa	7232	5178	8282	7552	3151	3249	5542	3239	10325	8587	1951
Karad	256	546	636	1252	986	964	485	147	232	258	663
Nashik	5945	5205	2088	2704	2461	1657	1942	3836	5921	2947	4352
Solapur	1045	1335	1425	2041	1775	1753	1274	936	1021	1047	1452
Ratnagiri	256	709	368	845	67	314	1037	184	424	203	312
Indore	8456	5992	3562	6698	5448	5498	4874	5498	1469	4646	1445
Mean	7376	7131.1	6254.5	4765	5382.8	5890.3	5529	4698.6	5697.8	5414.8	5646.4
S.D	8299.498	9082.838	7361.943	3615.003	7638.3120	8324.801	6413.426	5848.159	5743.297	5794.5	9047.584
C.V	113%	127%	118%	76%	142%	143%	116%	124%	101%	107%	160%

$$y = -6.6714x^3 + 171x^2 - 1371.6x + 8797.5$$
$$R^2 = 0.7347$$

Legend: Mean — S.D — C.V — Poly. (Mean)

Interpretation:

In the above line chart researcher observe that, there is massive variation observed in head wise monthly cash expenses of the year 2017-18. Researcher fitted the trend line on the above chart. It is observed that, the three order polynomial trend line is fitted it means that there is fluctuation in the head wise monthly cash expenses of Indus health plus Pvt ltd. Pune. To know the fitted trend line is statistically best fitted or not. Researcher calculates the R-square value. If R-square value is greater than 0.7 then it is statistically accepted and if it is greater than 0.8 then the trend line is best fitted trend line. In the above chart the R-square value is 0.7347 which is the greater than 0.7 so it is statistically accepted trend line and researcher can forecast the next year's head wise monthly cash expenses of Indus health plus Pvt. Ltd Pune.

Monthly payment to location through head office 2017-18

Location	Apr	May	Jun	July	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Total
Mumbai	25000	23000	21000	15000	12000	19000	16000	15000	13000	11000	20000	19000	209000
SSH	500	700	400	600	200	300	1000	300	400	200	300	600	5500
Delhi	23000	29000	20000	12000	15000	26000	19000	17000	16000	18000	26000	20000	241000
Nagpur	7000	6000	9000	5000	3000	2500	5000	4000	10000	8000	2000	5000	66500
Goa	8000	6000	9000	8000	4000	4000	6000	4000	12000	7000	2000	6000	76000
Karad	300	800	500	1100	900	1200	500	200	300	300	600	400	7100
Nashik	6000	5600	2300	2800	2600	1800	1900	3200	5900	3000	4500	3500	43100
Solapur	1500	1400	1500	3000	1800	1900	1300	1000	1100	900	1500	1300	18200
Ratnagiri	300	800	600	900	800	500	1000	300	500	300	400	500	6900
Indore	9000	6000	4000	7000	6000	7000	5000	6000	1800	6000	9000	5000	64800
Mean	7955.6	8144.4	7144.4	5377.8	4477.8	6355.6	5744.4	5000.0	657...	5411.1	6386...	6255.6	74811.1
S.D	9592.1	10488.7	8306.0	5207.4	5303.7	9383.1	6969.2	6446.5	628...	6169.6	9632.6	7782.4	89377.7
C.V	121%	129%	116%	97%	118%	148%	121%	129%	96...	114%	...	124%	119%
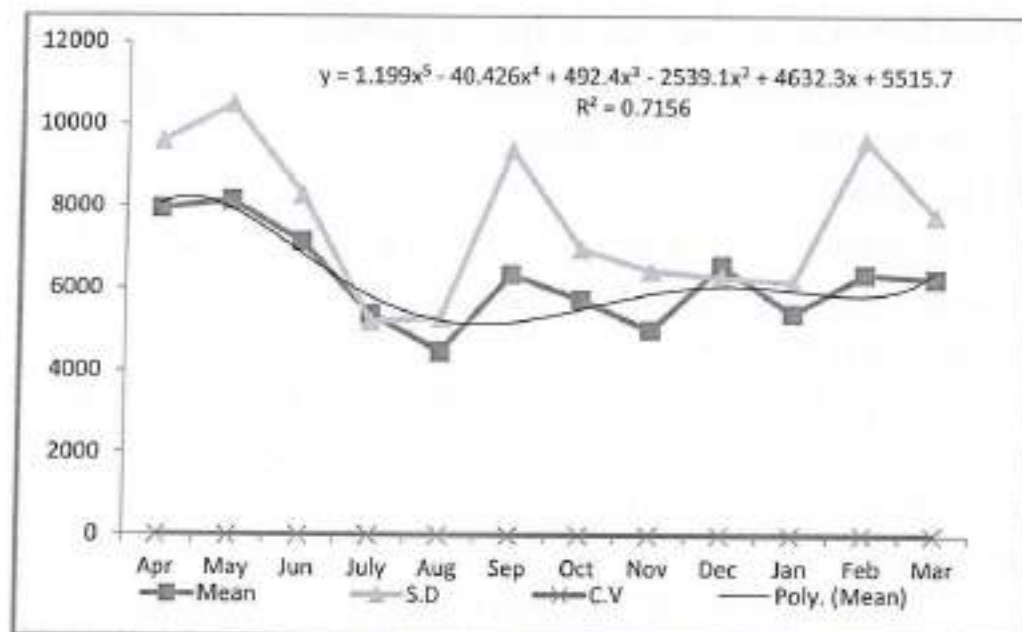
Interpretation:

In the above line chart researcher observe that, there is considerable variation observed in monthly payment to location through head office of the year 2017-18. Researcher fitted the trend line on the above chart. It is observed that, the fifth order polynomial trend line is fitted it means that the fluctuations is observed in monthly payment to location through head office of Indus health plus Pvt ltd. Pune. To know the fitted trend line is statistically best fitted or not. Researcher calculates the R-square value. If R-square value is greater than 0.7 then it is statistically accepted and if it is greater than 0.8 then the trend line is best fitted trend line. In the above chart the R-square value is 0.7156 which is the greater than 0.7 so it is statistically accepted trend line and researcher can forecast the next year's observed in monthly payment to location through head office in Indus health plus Pvt. Ltd Pune.

7. FINDING OF THE STUDY

1) Researcher found that, there is large variation is observed in location wise cash expenses of the year 2017-18. The coefficient of variation is greater than110% and total C.V on cash expenses of the year 2017-18 of different cadres is 114% if smaller the C.V then it is more consistent.

2) Researcher found that, there is considerable variation is observed in head wise monthly cash expenses of the year 2017-18. The coefficient of variation is greater than76% and total C.V on head wise monthly cash expenses of the year 2017-18 of different cadres is 160% if smaller the C.V then it is more consistent. The head wise monthly expenses C.V is greater than the location wise cash expenses. It means that location wise cash expenses shows more consistent than head wise monthly cash expenses.

3) Researcher found that, there is huge variation is observed in monthly payment to location through head office of the year 2017-18. The coefficient of variation is greater than?% and total C.V on

cash expenses of the year 2017-18 of different cadres is 119% if smaller the C.V then it is more consistent. The C.V of monthly payment to location through head office is greater than location wise cash expenses and less than head wise monthly cash expenses.

8. CONCLUSION OF THE STUDY

In this study researcher found that, there is lot of variation in head wise monthly cash expenses, location wise cash expenses and monthly payment to location through head office. There is no consistency is observed in above said

cash expenses. Company needs to be reducing this variation by strictly observing the cash expenses of location wise and head wise to control this variation. By using trend analysis, company can easily forecast the future cash expenses and try to reduce the cash expenses by applying different strategies.

9. SUGGESTIONS OF THE STUDY

1. In this study researcher suggested that, company needs to control the variation between head wise monthly cash expenses, location wise cash expenses and monthly payment to location through head office.

2. It is suggested that, by using trend analysis company needs to forecast the future expenses and try to control them by motivating the head offices to reduce the cash expenses or use cash management effectively

10. BIBLIOGRAPHY

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Roll No: NPTEL19HS21S21740527

To
RAJANI RAJENDRA NEVASE
AT/POST KARANJKHOP
TAL- KOREGAON
KARANJKHOP
SATARA
MAHARASHTRA
415525
PH. NO :9130859075

Score	Type of Certificate
>=90	Elite+Gold
75-89	Elite+Silver
>=60	Elite
40-59	Successfully completed the course
<40	No Certificate

No. of credits recommended by NPTEL:2

Elite

NPTEL Online Certification

(Funded by the Ministry of HRD, Govt. of India)

This certificate is awarded to

RAJANI RAJENDRA NEVASE

for successfully completing the course

Speaking Effectively

TRUE COPY

Director
Zeal Institute of Management
& Computer Application
Pune - 411 041

with a consolidated score of **61** %

Online Assignments	18.63/25	Proctored Exam	42.75/75

Total number of candidates certified in this course: 2409

A. Goswami

Prof. Adrijit Goswami
Dean, Continuing Education & NPTEL Coordinator
IIT Kharagpur

Jan-Mar 2019
(8 week course)

Indian Institute of Technology Kharagpur

swayam

To validate and check scores: http://nptel.ac.in/noc

Roll No: NPTEL19MG11S41970235

To
BHOSALE RUTUJA SURESH
AT/POST- SHIVAJINAGAR, TAL- KHANDALA
SHIVAJINAGAR
SATARA
MAHARASHTRA
412802
PH. NO :8796138038

Score	Type of Certificate
>=90	Elite+Gold
75-89	Elite+Silver
>=60	Elite
40-59	Successfully completed the course
<40	No Certificate

No. of credits recommended by NPTEL:3

Elite

NPTEL Online Certification

(Funded by the Ministry of HRD, Govt. of India)

This certificate is awarded to

BHOSALE RUTUJA SURESH

for successfully completing the course

Soft Skills For Business Negotiations

And Marketing Strategies

with a consolidated score of **75** %

Online Assignments	16.94/25	Proctored Exam	58.5/75

Total number of candidates certified in this course: **1340**

Jan-Apr 2019
(12 week course)

A. Goswami
Prof. Adrijit Goswami
Dean, Continuing Education & NPTEL Coordinator
IIT Kharagpur

Indian Institute of Technology Kharagpur

swayam

To validate and check scores: http://nptel.ac.in/noc

Roll No: NPTEL19HS21S21740271

To
SAMRUDDHI ANIL KADAM
321/1, SHENDE COLONY, KARANJEPETH
SATARA
MAHARASHTRA
415002
PH. NO :9623895657

Score	Type of Certificate
>=90	Elite+Gold
75-89	Elite+Silver
>=60	Elite
40-59	Successfully completed the course
<40	No Certificate

No. of credits recommended by NPTEL:2

Elite

NPTEL Online Certification

(Funded by the Ministry of HRD, Govt. of India)

This certificate is awarded to

SAMRUDDHI ANIL KADAM

for successfully completing the course

Speaking Effectively

with a consolidated score of **67** %

Online Assignments	20.21/25	Proctored Exam	47.25/75

Total number of candidates certified in this course: 2409

A. Goswami
Prof. Adrijit Goswami
Dean, Continuing Education & NPTEL Coordinator
IIT Kharagpur

Jan-Mar 2019
(8 week course)

Indian Institute of Technology Kharagpur

swayam

Roll No: NPTEL19HS22S31970688

To
SURAJ DINKARRAO PAWAR
FLAT NUMBER 904,A WING EISHA EMPIRE,
CHINTAMANI NAGAR
HADAPSAR
PUNE
MAHARASHTRA
411028
PH. NO :9096139853

Score	Type of Certificate
>=90	Elite+Gold
75-89	Elite+Silver
>=60	Elite
40-59	Successfully completed the course
<40	No Certificate

No. of credits recommended by NPTEL:2

Elite

NPTEL Online Certification
(Funded by the Ministry of HRD, Govt. of India)

This certificate is awarded to

SURAJ DINKARRAO PAWAR
for successfully completing the course

Enhancing Soft Skills and Personality

with a consolidated score of   **66**   %

Online Assignments	7.08/25	Proctored Exam	58.5/75

Total number of candidates certified in this course: **10466**

Prof. T. V. Prabhakar
Chairman
ntre for Continuing Education, IITK

Feb-Apr 2019
(8 week course)

Prof. Satyaki Roy
NPTEL Coordinator
IIT Kanpur

Indian Institute of Technology Kanpur

Roll No: NPTEL19HS21S21740387

To
TARUNA DEVIDAS MANDE
SHIVAJINAGAR, LALBAGH
BURHANPUR
MADHYA PRADESH
450331
PH. NO :8878764437

Score	Type of Certificate
>=90	Elite+Gold
75-89	Elite+Silver
>=60	Elite
40-59	Successfully completed the course
<40	No Certificate

No. of credits recommended by NPTEL:2

NPTEL Online Certification

(Funded by the Ministry of HRD, Govt. of India)

This certificate is awarded to

TARUNA DEVIDAS MANDE

for successfully completing the course

Speaking Effectively

with a consolidated score of **51** %

Online Assignments	16.25/25	Proctored Exam	34.5/75

Total number of candidates certified in this course: 2409

A. Goswami
Prof. Adrijit Goswami
Dean, Continuing Education & NPTEL Coordinator
IIT Kharagpur

Jan-Mar 2019
(8 week course)

Indian Institute of Technology Kharagpur

swayam

To validate and check scores: http://nptel.ac.in/noc

Score	Type of Certificate
>=90	Elite+Gold
75-89	Elite+Silver
>=60	Elite
40-59	Successfully completed the course
<40	No Certificate

No. of credits recommended by NPTEL:3

Elite

NPTEL Online Certification

(Funded by the Ministry of HRD, Govt. of India)

This certificate is awarded to

TARUNA DEVIDAS MANDE

for successfully completing the course

Soft Skills For Business Negotiations And Marketing Strategies

with a consolidated score of **61** %

Online Assignments	15.75/25	Proctored Exam	45/75

Total number of candidates certified in this course: **1340**

A. Goswami

Prof. Adrijit Goswami
Dean, Continuing Education & NPTEL Coordinator
IIT Kharagpur

Jan-Apr 2019
(12 week course)

Indian Institute of Technology Kharagpur

swayam

Roll No: NPTEL19MG11S41970435

To
VIJAY DINKAR KHADAKE
AT- KHADAKEWASTI, POST- TEMBHURNI, TAL-
MADHA
KHADAKEWASTI
SOLAPUR
MAHARASHTRA
413211
PH. NO :9975594655

Score	Type of Certificate
>=90	Elite+Gold
75-89	Elite+Silver
>=60	Elite
40-59	Successfully completed the course
<40	No Certificate

No. of credits recommended by NPTEL:3

NPTEL Online Certification

(Funded by the Ministry of HRD, Govt. of India)

This certificate is awarded to

VIJAY DINKAR KHADAKE

for successfully completing the course

Soft Skills For Business Negotiations

And Marketing Strategies

with a consolidated score of **50** %

Online Assignments	12.31/25	Proctored Exam	37.5/75

Total number of candidates certified in this course: **1340**

A. Goswami

Prof. Adrijit Goswami
Dean, Continuing Education & NPTEL Coordinator
IIT Kharagpur

Jan-Apr 2019
(12 week course)

Indian Institute of Technology Kharagpur

swayam

Roll No: NPTEL19HS21S21740466

To
VIJAY DINKAR KHADAKE
AT- KHADAKEWASTI, POST- TEMBHURNI, TAL-
MADHA
KHADAKEWASTI
SOLAPUR
MAHARASHTRA
413211
PH. NO :9975594655

Score	Type of Certificate
>=90	Elite+Gold
75-89	Elite+Silver
>=60	Elite
40-59	Successfully completed the course
<40	No Certificate

No. of credits recommended by NPTEL:2

NPTEL Online Certification
(Funded by the Ministry of HRD, Govt. of India)

This certificate is awarded to

VIJAY DINKAR KHADAKE

for successfully completing the course

Speaking Effectively

with a consolidated score of **41** %

Online Assignments	7.67/25	Proctored Exam	33.75/75

Total number of candidates certified in this course: **2409**

A. Goswami

Prof. Adrijit Goswami
Dean, Continuing Education & NPTEL Coordinator
IIT Kharagpur

Jan-Mar 2019
(8 week course)

Indian Institute of Technology Kharagpur

Zeal Education Society's

ZEAL INSTITUTE MANAGEMENT AND COMPUTER APPLICATION

MBA-I: SEM II (A.Y.2018-19)

Remedial classes Timetable

DATE/TIME	Sunday, 31/03/2019	Sunday, 07/04/2019	Sunday, 14/04/2019	Sunday, 21/04/2019	Sunday, 28/04/2019
09.00AM-12.00PM	204-Decision Science- Prof. Nilesh Limbore	202- Financial Management- Dr. Manisha Khaladkar	204-Decision Science- Prof. Nilesh Limbore	202- Financial Management- Dr. Manisha Khaladkar	204-Decision Science- Prof. Nilesh Limbore
12.00AM-1.00PM			Lunch Break		
1.00PM-4.00PM	202- Financial Management- Dr. Manisha Khaladkar	204-Decision Science- Prof. Nilesh Limbore	202- Financial Management- Dr. Manisha Khaladkar	204-Decision Science- Prof. Nilesh Limbore	202- Financial Management- Dr. Manisha Khaladkar

Prepared By
Academic Coordinator

Approved By
Director

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Director
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Pune- 411 041

Zeal Education Society's

ZEAL INSTITUTE MANAGEMENT AND COMPUTER APPLICATION

MBA-I: SEM I (A.Y.2019-20)

Remedial classes Timetable

DATE/TIME	Sunday, 27/10/2019	Sunday, 03/11/2019	Sunday, 10/11/2019	Sunday, 17/11/2019	Sunday, 24/11/2019
09.00AM-12.00PM	101- Managerial Accounting - Dr. Manisha Khaladkar	104-Business Research Methods- Prof. Nilesh Limbore	101- Managerial Accounting - Dr. Manisha Khaladkar	104-Business Research Methods- Prof. Nilesh Limbore	101- Managerial Accounting - Dr. Manisha Khaladkar
12.00AM-1.00PM			Lunch Break		
1.00PM-4.00PM	104-Business Research Methods- Prof. Nilesh Limbore	101- Managerial Accounting - Dr. Manisha Khaladkar	104-Business Research Methods- Prof. Nilesh Limbore	101- Managerial Accounting - Dr. Manisha Khaladkar	104-Business Research Methods- Prof. Nilesh Limbore

Prepared By
Academic Coordinator

Approved By
Director

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Pune- 411 041

Zeal Education Society's

Zeal Institute of Management and Computer Application, Pune-41

Attendance sheet (Remedial Classes)
MBA-I: SEM II (A.Y 2018-19)

Subject:-204-Decision Science   Time:-09:00AM-12:00PM
(Faculty-Prof Nilesh Limbore)

Date: 31/03/2019

Sr. No.	Name	Sign
1.	ABHIJEET VASANT KAMBLE	AVKamble
2.	ABHIJIT BABAN RANKHUNDE	
3.	ABHINAV SUNIL NERLE	Nerle
4.	ADBALWAR SHUBHAM BANDU	Shubham
5.	AMAR NANDKUMAR PANDIT	Pandit
6.	AMIT VIJAY KHANDARE	AVK
7.	AMRIT SOLANKI	Solanki
8.	ANKITA ASHOK SWAMI	aaswami
9.	ANKITA RAJAN TARATE	Tarate
10.	ANKUSH PRABHAKAR SHIVANKAR	
11.	APPASAHEB SOUDAGAR DANDNAIK	
12.	ARMAN NURMAHMAD SHAIKH	
13.	BHAGWAT KAJAL RAMCHANDRA	
14.	BHOSALE RUTUJA SURESH	Rutuja
15.	BHOSALE SONU DNYANDEV	Sonu
16.	CHAUDHARI GAJANAN WAMANRAO	
17.	CHAUDHARY SHUBHAM ASHOK BHAI	Shubham
18.	CHAVAN ANUJA SHARAD	Anuja
19.	DAGADE SAGAR DNYANESHWAR	
20.	DAHIHANDE NAGESH DATTARAO	Nagesh
21.	DAMGUDE SANDIP BANDA	
22.	DESALE SANDEEP NARAYAN	
23.	DESHPANDE SHRAVANI SUNIL	

Sr. No.	Name	Sign
24.	DEVKAR MONALI BALASAHEB	
25.	DEVKATE SHAMBHAVI DADASAHEB	
26.	DEWASI POOJA JORARAM	
27.	DHAGE PRASHANT BASLING	
28.	DHAMDHERE JYOTSNA SUNIL	
29.	DHAMNEKAR SAHARAD SAHADEV	
30.	DHORJE SANKET SANDEEP	
31.	MILIND DNYANESHWAR TAGADE	
32.	NAPHADE SONALI AJAY	
33.	NEVASE RAJANI RAJENDRA	
34.	NISARGAN MOHIT DHANNJAY	
35.	PADEKAR MAYUR BHARAT	
36.	PASALKAR NAMRATA RAJARAM	
37.	PATIL PRASHANT MOHAN	
38.	PAWAR ANUSHREE SURENDRA	
39.	PAWAR PAYAL DASHRATH	
40.	PAWAR ROHIT HINDURAO	

Attendance sheet (Remedial Classes)
MBA-I: SEM II (A.Y 2018-19)

Subject:-202-Financial Management   Time:- 01:00PM-04:00PM
(Faculty-Dr. Manisha Khaladkar

Date: 31/03/2019

Sr. No.	Name	Sign
1.	ABHIJEET VASANT KAMBLE	
2.	ABHIJIT BABAN RANKHUNDE	
3.	ABHINAV SUNIL NERLE	
4.	ADBALWAR SHUBHAM BANDU	
5.	AMAR NANDKUMAR PANDIT	
6.	AMIT VIJAY KHANDARE	
7.	AMRIT SOLANKI	
8.	ANKITA ASHOK SWAMI	
9.	ANKITA RAJAN TARATE	
10.	ANKUSH PRABHAKAR SHIVANKAR	
11.	APPASAHEB SOUDAGAR DANDNAIK	
12.	ARMAN NURMAHMAD SHAIKH	
13.	BHAGWAT KAJAL RAMCHANDRA	
14.	BHOSALE RUTUJA SURESH	
15.	BHOSALE SONU DNYANDEV	
16.	CHAUDHARI GAJANAN WAMANRAO	
17.	CHAUDHARY SHUBHAM ASHOK BHAI	
18.	CHAVAN ANUJA SHARAD	
19.	DAGADE SAGAR DNYANESHWAR	
20.	DAHIHANDE NAGESH DATTARAO	
21.	DAMGUDE SANDIP BAN...	
22.	DESALE SANDEEP NARAYAN	
23.	DESHPANDE SHRAVAN SUNIL	

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Sr. No.	Name	Sign
24.	DEVKAR MONALI BALASAHEB	
25.	DEVKATE SHAMBHAVI DADASAHEB	
26.	DEWASI POOJA JORARAM	
27.	DHAGE PRASHANT BASLING	
28.	DHAMDHERE JYOTSNA SUNIL	
29.	DHAMNEKAR SAHARAD SAHADEV	
30.	DHORJE SANKET SANDEEP	
31.	MILIND DNYANESHWAR TAGADE	
32.	NAPHADE SONALI AJAY	
33.	NEVASE RAJANI RAJENDRA	
34.	NISARGAN MOHIT DHANNJAY	
35.	PADEKAR MAYUR BHARAT	
36.	PASALKAR NAMRATA RAJARAM	
37.	PATIL PRASHANT MOHAN	
38.	PAWAR ANUSHREE SURENDRA	
39.	PAWAR PAYAL DASHRATH	
40.	PAWAR ROHIT HINDURAO	

Subject:-104-Business Research Methods   Time:-09:00AM-12:00PM
(Faculty-Prof Nilesh Limbore)

Date: 03/11/2019

Sr. No.	Name	Sign
1	ABHIJEET SHIVAJI DHAT	Abhijeet
2	ADMANE KANCHAN RAJESH	
3	ADSUL SANKET MARUTI	Sanket
4	AKOLKAR POOJA KAILASRAO	Pooja
5	ALISHA GULAB SHINDE	Alisha
6	AMANE SHUBHADA SUNIL	
7	ANIKET YUVRAJ TODKAR	
8	GAIKWAD MAHADEO ARJUN	Arjun
9	HOBLE MOHAMMAD UJAIR SHAHID	
10	HOLE AKSHAY RAJU	
11	JADHAV MAHESH ASHOK	
12	KAPOOR TRUPTI RAKESH	Trupti
13	KOMAL MOHAN BHOSALE	Komal
14	KUNDUR AISHWARYA NITIN	
15	KUNDUR GAURI DEEPAK	Gauri
16	MITALI ARUN SAWAIKAR	Arun
17	PALLAVI SAKHARAM GAWAND	
18	PATEL SAMEER MUNIR	
19	PATIL AKSHAY DNYANESHWAR	Akshay
20	PATIL SAYALI DUSHYANT	Sayali

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Director
Zeal Institute of Management
& Computer Application
Pune- 411 041

Zeal Education Society's
Zeal Institute of Management and Computer Application, Pune-41
Attendance sheet (Remedial Classes)

Subject:-101-Managerial Accounting
(Faculty-Dr. Manisha Khaladkar)

Time:- 01:00PM-04:00PM

Date: 03/11/2019

Sr. No.	Name	Sign
1	ABHIJEET SHIVAJI DHAT	AbhijeetD
2	ADMANE KANCHAN RAJESH	
3	ADSUL SANKET MARUTI	ASankel-
4	AKOLKAR POOJA KAILASRAO	Pooja
5	ALISHA GULAB SHINDE	
6	AMANE SHUBHADA SUNIL	
7	ANIKET YUVRAJ TODKAR	
8	GAIKWAD MAHADEO ARJUN	
9	HOBLE MOHAMMAD UJAIR SHAHID	
10	HOLE AKSHAY RAJU	
11	JADHAV MAHESH ASHOK	
12	KAPOOR TRUPTI RAKESH	Trupti
13	KOMAL MOHAN BHOSALE	Bhosale
14	KUNDUR AISHWARYA NITIN	Aiswarya
15	KUNDUR GAURI DEEPAK	Gauri
16	MITALI ARUN SAWAJKAR	AMita Sawajkar
17	PALLAVI SAKHARAM GAWAND	Gawand
18	PATEL SAMEER MUNIR	Patel
19	PATIL AKSHAY DNYANESHWAR	APatil
20	PATIL SAYALI DUSHYANT	Dushyant