Student Adaption

Student Adoption Scheme - विद्यार्थी दत्तक योजना

Year - 2017

1) Name of the Student : Jadhav Himmatrao Pandurang

2) Class : BSc - I Roll No : 1345

3) Address : AIP - Kumbhargaon Tal- Kadegon Dist - Sang

Telephone No : - Mobile No : 7028143476

4) Name of Parent Teacher : Dr. V. M. Shendage

Department : Botany Mobile No : 9422409339

5) Subject offered by student : Compulsory English

Optional Physics, chemistry, botany, zoo

6) Hobbies : Reading books, writing.

7) Achievements of Last Academic year

Academic : HSC - 57.8 %

Extension Activities : -

8) Participation/performance in extension activities (NSS,NCC,Sports Cultural,NGos,Deating,Essay etc.)

Sports.

9) Academic Record

A) Marks obtained in last / Board / Univercity examination

Exam/Class	Semester	Subject	Marks	Subject	Marks	Subject	Marks
10th		Marathi	65	Hindi	82	English	81
		Maths	71	Science	64	So Science	71
12th		Marathi	79	English	69	biology	59
		Physics	55	chemistry	57		

BSc - I

Eng

22

B) Internal exam / Home Assaignment / **Tests Evaluation**

Test	Subject	Marks	Subject	Marks	Subject	Marks

C) Attendance

	Jan-17	Feb-17						
Working days	21	15						
Subjects								
1 English								
2 Physics								
3 Chemistry								
4 Botany								
5 Zoology								
6								

D) Special Remarks :

Pradhav

Signature of Student

Signature of Parent / Teache

Student Adoption Scheme - विद्यार्थी दत्तक योजना

Year - 2016-17

1) Name of the Student : Sankpal Rohit Ramesh

2) Class : B.Sc I^st (B-group) Roll No : 1360

3) Address : A/P Bambavade Tal- palus Dist :- Sangli

Telephone No : _____ Mobile No : 9657057982

4) Name of Parent Teacher : _____

Department : _____ Mobile No : _____

5) Subject offered by student : Compulsory English

Optional P, C, B, Z

6) Hobbies : Football, Running.

7) Achievements of Last Academic year

Academic : HSC

Extension Activities : –

8) Participation/performance in extension activities (NSS,NCC,Sports Cultural,NGos,Deating,Essay etc.)

Sports

9) Academic Record

A) Marks obtained in last / Board / Univercity examination

Exam/Class	Semester	Subject	Marks	Subject	Marks	Subject	Marks
10th		marathi	70	Hindi	86	English	65
		maths	55	science	56	s.since	80
12th		marathi	68	English	60	maths	50
		chem	48	physics	45		
BSC I^st		English	15	physics	25	chem	26
		Botany	27	zoology	23		

B) Internal exam / Home Assaignment / Tests Evaluation

Test	Subject	Marks	Subject	Marks	Subject	Marks

C) Attendance

	Jan 17	Feb 17							
Working days	21	10							
Subjects									
1 English									
2 Physics									
3 Chemistry									
4 Zoology		7							
5 Botany	21	7							
6									

D) Special Remarks :

Signature of Student

Signature of Parent / Teacher

- Study Tour.
-

Palus Shikshan Prasarak Mandal's

ARTS, COMMERCE & SCIENCE COLLEGE, PALUS

Tal: Palus Dist: Sangli 416310

DEPARTMENT OF ZOOLOGY

Study Tour Report

2016 – 2017

CERTIFICATE

This is to certify that Mr. / ~~Miss.~~ Dubal Swaraj Sunil

B. Sc. Part - II Examination Seat No. 26781 has actively participated in the study tour organized by the Department of Zoology as the partial fulfillment of practical work included in the syllabus by Shivaji University, Kolhapur.

Date: 14/04/2017

Teacher In Charge

HEAD
Head of Department
Department of Zoology
A. C. S. College, Palus

Examiners 1) _____

2) _____

DEPARTMENT

OF

ZOOLOGY

EXCURSION

TOUR

2016-17

INTRODUCTION

The nature and human efforts both have combined to make Maharashtra state as tourist due to its diverse cultural, historical and geographical background. Especially the western Maharashtra is most popular among the biologists for the world biodiversity hot spot the western Ghat and long sea shore.

The huge western Ghat is conversed by evergreen and semi-evergreen forests rich in flora and fauna. Many streams and rivers run thorough the mountains and valleys keeping the biota alive also forms number of small to larger waterfalls that increase the beauty of the forest. There are several amazing forts and temples built by the various empires of the respective period to secure and extend their territories culture and religion. Therese forts and temples are the great symbols of the historical architecture which increases the attention and interest of the people towards them and thun becoming good source for the development.

The department of Zoology has been organized the study tour to study sandy as well as rocky sea shores of Malvan and Tarkarli to study marine animals in their natural habitat. Along with the study of animals the excursion was also aimed to study the different environment at the different altitudes and longitudes from the sea level and its impact on the animals as well as human life.

Period of Study Tour

Friday 3rd Feb 2017 to Sat 4th Feb 2017

Thu Dec 19 Dec 2017 to Thu 21 Dec 2017

(Two Day- One halts)

3 2

Route of Study Tour

Palus → Kolhapur → Radhanagari(Wild life Sentury) → Fonda
Satara — Mahabaleshwar — Pratapgarh.

~~Kankavali~~ → ~~Malwan~~ (Halt) → ~~Vengurla~~ → Sawantwadi → Ajara
Harihareshwar. 1st Murud (Janjeera fort) — Kashid Beach
Alibaug (Halt)

~~Kolhapur~~ → Palus — Pune — Karnala Bird Sanctuary — Mahad
Pune — Satara — Palus.

Places Visited

1) Radhanagari – Wildlife Sentury — Mahabaleshwar - Apiculture de
2) Sindhudurg fort- Rocky Seashore — Pratapgarh - fort.
3) Tarkarli – Sandy seashore — Harihareshwar - Rocky and sandy se
- Murud Janjeera - fort - Rocky s
4) Rock Gardern- Rocky Seashore — Kashid beach - Sandy sea shore.
5) Vengurla- Rocky Seashore — Alibaug - Sandy sea shore.
6) Sawantwadi-Market — Karnala - Bird Sanctuary.

Schedule of Study Tour

Place	Date	Time
Palus	03/02/2017 19/12/2017	6: 00am
~~Kolhapur~~ Sataara.	03/02/2017 —"—	8.30 am
~~Radhanagari~~ Mahabaleshwar.	03/02/2017 —"—	10:15am 10:45 am.
~~Tarkarli~~ Pratapgarh.	03/02/2017 —"—	03:15pm 05:00 pm.
~~Malvan~~(Halt) HR.	03/02/2017 —"—	6:00pm 09:45 pm.
Rock garden Murud (Janjeera fort.	04/02/2017 20/12/2017	7:30 am 01:15 pm.
Sindhudurg Fort Kashid Beach.	04/02/2017 —"—	10:45am 05:00 pm.
Vengurla Alibaug	04/02/2017 —"—	3:15pm 08:00 pm.
Sawantwadi Kunnedan Bird Sanctuary	04/02/2017 21/12/2017	5:00pm 10:30 am.
Palus Mahad	04/02/2017 —"—	10:00pm 02:15 pm.
Pune.	—"—	04:45 pm.
Palus.	—"—	09:00 pm.

Radhanagari Wildlife Sanctuary

Radhanagari Wildlife Sanctuary is a wildlife sanctuary and natural World Heritage Site of category ix and x since 2012, located in Kolhapur , Maharashtra state India. It lies at the southern end of the Sahyadri hills in the Western Ghats. It is notable as the first declared wildlife sanctuary in Maharashtra, notified in 1958, as Dajipur Wildlife Sanctuary and is popularly known as the ""Bison Sanctuary"".Indian bison or gaur (Bos gaurus) with a population around 1091 in 2014, is the flagship species of the area.

Geography

This is a natural World Heritage Site notified by UNESCO as Sahyadri sub cluster of Western Ghats. The sanctuary is located between 16°10" to 16°30" north latitude and 73°52" to 74°14" east longitude. The Krishna River tributaries; Bhogavati River, Dudhganga River, Tulshi River, Kallamma River and Dirba River flow through the sanctuary area. State Highway 116 passes through the center of the sanctuary. it is located in shyadri ranges

Vengurla Rocky Seashore

Vengurla is a town in Sindhudurg district of Maharashtra, India just north of Goa. It is surrounded by a semicircular range of hills with lush green foliage mainly of cashew, mango, coconut, and different kinds of berry trees. The hills of Dabholi, Tulas, and Mochemad respectively lie in the north, the east, and the south of Vengurla, while the Arabian Sea is located on its west.

The town has a rich cultural heritage. Vengurla Taluka has some temples including those of Shri Sateri, Shri Rameshwar, Shri Navadurga at Kanyale Redi, Shri Mauli at Redi and Shiroda, Shri Vetoba at Aaravali, Shri Ganesh at Redi and Shri Ravalnath.

Vengurla, being a safe and natural port, commercial centre was initially established during 1665 by Dutch traders and subsequently by British rulers. Signs of Dutch - British rulers are present in the city : Dutch Wakhar (Godown), St. Lukes Hospital, Crowferd Market etc. Planned city having road & drainage system, market, commercial and office buildings, Municipal Council, Hospitals, Parks etc. was developed by British rulers. The 130-year-old Vengurla Municipal Council is one of the oldest Municipal Council in Maharashtra State.

Tarkarli Sandy Seashore

Tarkarli is a village in Malvan taluka in Sindhudurg district in the Indian state of Maharashtra. It is tourist destination and a coral beach. This village is famous for its Ramnavmi Utsav. Ramnavmi is celebrated every year in Mahapurush Temple of the village.

Tarkarli beach has a long coastline and clear waters. Located at the confluence of the Karli River and the Arabian Sea, this place has gained prominence because of its long and narrow stretch of beach with pristine waters. On a clear day, one can see the bed unto a depth of 20 ft (6.1 m). It presents a panoramic view with tall Shuru trees in the background. The wide river, the sailboats, and the tiny hamlets situated on the riverbank add to the attraction of Tarkarli. Sighting dolphins is not a rare event here...

Tarkarli is 8 km (5.0 mi) south of Malvan and 546 km (339 mi) from Mumbai on the west coast of India, at the confluence of the Karli River and the Arabian Sea

Rock Garden, Malvan

Malvan is a most talked about city of Sindhudurg district and a prospering tourist destination of Maharashtra. Rock garden in Malvan is a best place to relax on the rocks and enjoy the calm of the sea side. A well landscaped malvan rock garden is also one of the popular places located at half kilometer distance from Malvan jetty near Arase Mahal. Rock garden Malvan photos show the details of each section of the garden in details. This garden offers a fantastic view of the wide spread Chivala beach. Unlike other gardens this garden is unique in its nature since there is no sand but a carpet of huge rocks and green lawns.

Sindhudurg Fort

Sindhudurg Fort is a historical fort that occupies an islet in the Arabian Sea, just off the coast of Maharashtra in Western India. The fortress lies on the shore of Malvan town of Sindhudurg District in the Konkan region of Maharashtra, 450 kilometres (280 mi) south of Mumbai. It is a protected monument.

This fort was constructed by Shri Chhatrapati Shivaji Maharaj, the Chhatrapati of the Maratha Empire.The main object was to counter rising influence of foreign colonizers (The English, Dutch, French and Portuguese merchants) and to curb the rise of Siddis of Janjira. The construction was done under the supervision of Hiroji Indalkar, in the year 1664..

Over 4000 mounds of lead were used in the casting and foundation stones were firmly laid down. Construction started on 25 November 1664. Built over a period of three years(1664 –1667) , the sea fort is spread over 48acre,with a two-mile (3 km) long rampart, and walls that are 30 feet (9.1 m) high and 12 feet (3.7 m) thick. The massive walls were designed to serve as a deterrent to approaching enemies and to the waves and tides of the Arabian Sea. The main entrance is concealed in such a way that no one can pinpoint it from outside.

ANIMAL STUDY

1.Hippospongia

2.Sea Anemone

3.Nereis

4.Balanus

5.Crab

6.Harmit Crab

7.Patella

8.Brittel Star

9.Sea Urchin

10.Sea Cucumber

Hippospongia:

Phylum: Porifera

Class: Demospongia

Order:Dictyoceratida

Genus: Hippospongia

- The body is permeated by numerous pores called ostia, that opens into inhalent canals that leads to the feeding chambers.
- Asexual reproduction occurs by budding or by fragmentation.
- Sexual reproduction also occurs.
- Most sponges are hermaphroditic, the same individuals producing eggs and sperms.

Sea Anemone:

Phylum : Coelentarata

Class : Anthozoa

Order : Actiniarea

Genus : Metridium

- It is marine water coelenterate found attached to the rock in shallow water.
- Body is short, cylindrical and radially symmetrical, pinkish to reddish brown in colour and divisible into three distinct regions as pedal disc, column and oral disc.
- Pedal disc is broad, muscular and glandular disc used for attachment to the substratum.
- Oral disc is flat lobed having a cental slit like mouth surrounded by numerous short, hallow, marginal tentacles arranged in number of circlets.
- Sexes are saperate. Gonads born on the mesenterie.

Nereis:

Phylum: Annelida

Class: Polycheta

Order: Phyllodocida

Genus: Nereis

- The segement are wider than they are long.
- The prostomium has two antennae of a pair of palp differentiated into two units.
- It can grows ti fairly large size at 30 cm long & 1.2 cm long.
- Reproduction is done through the release of body parts called epitoker.
- After spawning, the male & female epitoker die.

Balanus:

Phylum: Arthropoda

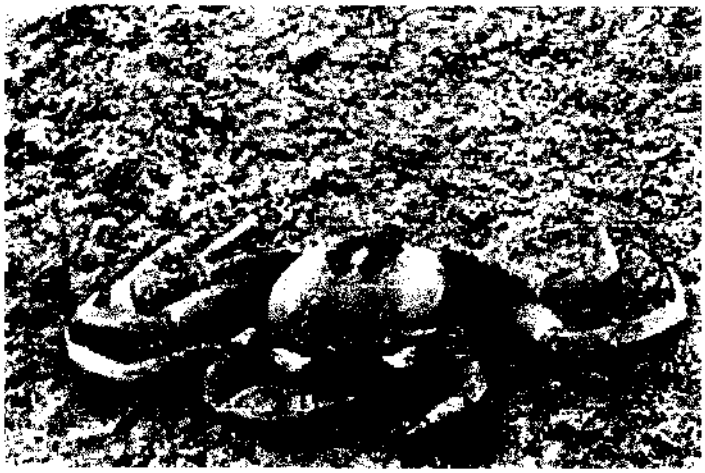
Class: Crustacea

Order: Thorasica

Genus: Balanus

- Balanus is commonly called as rock barnacles found attached to Balanus the rocks.
- Head is short and broad.
- The body is surrounded by mantle and enclosed by six plated calcarious shell.
- Stalk is absent; shell is directly attached to the substratum.

Crab:



Phylum: Arthropoda

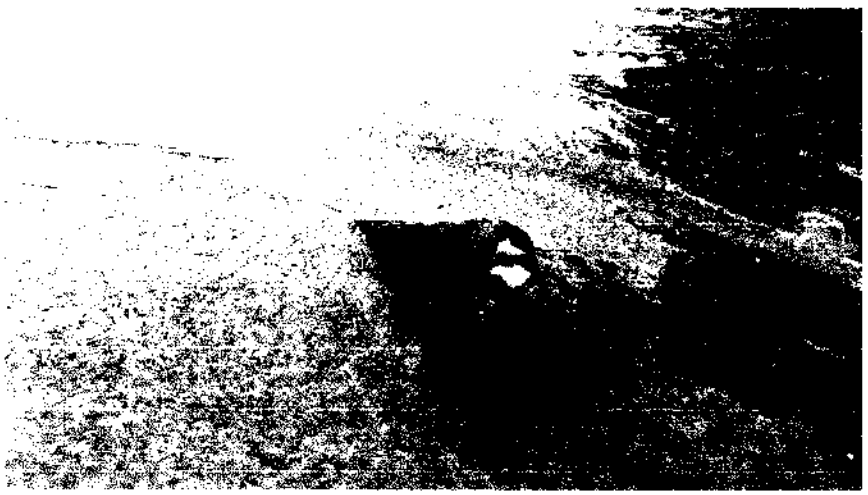
Class: Crustaceae

Order: Decapoda

Genus: Cancer

- Cancer is commonly called as crab.
- Body is oval and dorso-ventrally flattened.
- Ceplalothorax is frequently much broader than length.
- Eyes are stalked, antenna are small and filamentous.
- Five pairs of thorasic legs are well developed.
- The 1st pair of leg is modified for offence & deffence is called chelate leg.

Hermit Crab:



Phylum: Arthropoda

Class: Holacastraca

Order: Decapoda

Genus: Hermit crab

- Hermit crab is a type of crustacean. Most species of hermit crabs have long soft abdomens, The which are protected by the adaption of carrying around sluged empty seashell into which the whole crabs body can retract.
- The most frequently hermit crab utilize the shell of sea snails, marine gastropods mollusca.
- The tip of the hermit crab abdomen is adapted to clasp strongly into the columella of the snail shell.
- As the hermit crab grows in size it has to find a larger shell and abdomen the previous one.

Patella:

Phylum: Mollusca

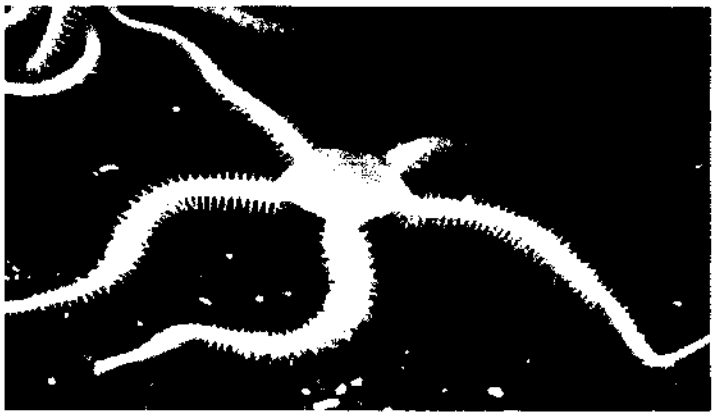
Class: Gastropoda

Order: Archegastropoda

Type: Patella

- It is commonly called as true limpate.
- It is small, oval & sluggish gastropodes.
- Shell is oval without operculum.
- Head is distinct contains a pair of tentacles & primitive eyes.
- Foot is flat & ventral used for creeping.

Brittle star:



Phylum: Echinodermata

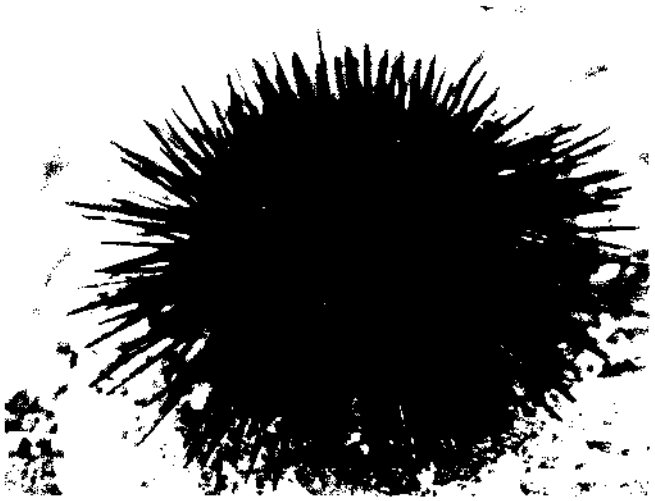
Sub-phylum: Eleutherozoa

Class: Ophiuroidea

Type: Brittle star

- Body consist of small, rounded, central disc.
- The oral & aboral surface are well marked.
- Oral surface bears central, pentagonal mouth & madreporite.
- Pedicellariae are absent.
- Arms are five in number. These are slender & flexible & are sharply marked off from the central disc. Arms do not contain caeca of alimentary canal.

Sea Urchin:



Phylum: Echinodermata

Sub-phylum: Eleutherozoa

Class: Echinoidea

Type: Sea urchin

- Body is disc like, hemispherical or globular which is without arms.
- The skeleton is rigid, but bears movable spines.
- The ambulacral grooves are covered & the tube feet are with suckers.
- There are pedicellariae with three jaws.
- Mouth lies at the centre of oral pole while anus.

Sea Cucumber:

Phylum: Echinodermata

Sub-phylum: Eleutherozoa

Class: Holothuroidea

Type: Sea cucumber

- Body is elongated, muscular.
- No arms, no spines, no pedicillariae.
- Endoskeleton is reduced, &it is in the form of microscopic plates embedded in the body wall.
- The tube feet around mouth are modified into retractile tentacles.
- Aboral end is terminated by anus.
- Mouth bears 10 highly dendritic tentacles.

Industrial Visit

Kantiagani

De.G.D.Bapu Lad

Sugar Industry

Kundal

Name :

College Name -

- A. C. S. College Palus.

Subject - Chemistry

1748

- Class - B. Sc. IIIrd

Industejal Visit.

Rajdhani
DATE / /

De. JG.D. Bapu Lac

Sugae Industey kundal

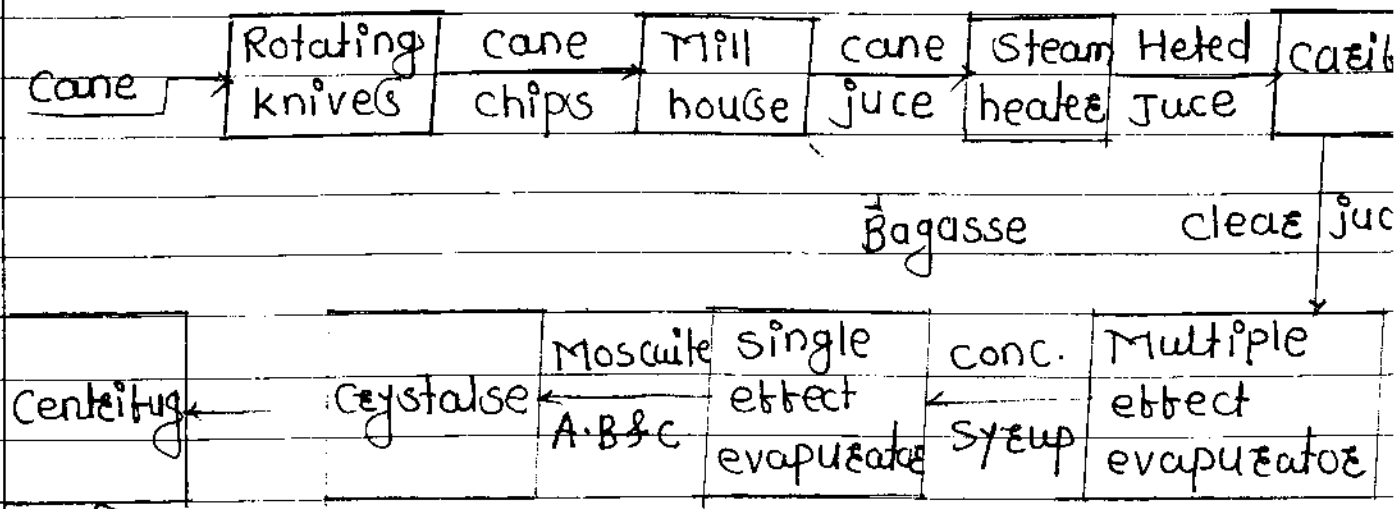
We visited keantiageani De. J.D. Bapu Lad Industeies kundal oue Pet-Phalke Sie Lead. Student visit on be halt ot industey Me. Aeun Lad welcome us Let the peoduction in chaege gave use value able inboemation eegaeding manubactueing ot Sugae boem Sugae cane & explained vaeious peocess in the Industey.

In oue countey theee aee 400 milss capable ot peodusing 160 Lakh tone ot Sugae anull We peoduce 210 milion tons ot Sugaecane and los lalkh tons ot Sugae anully apaet boem khandasaei Cane Sugae is total Sugae is the chemically is known as Sucbose.

In this industey the Sugae will be the Sepaeated by theie size the aee S.L.M. In one shitt 2500 bags ot Sugae aee manubactueed.

Rajdhani
DATE / /

Manufacture of Cane Suga



Extraction of juce by combined imbition cane juce heated to 333 K.

Sepration of colloidal suspended impurities by separation of colloidal suspended impurities by liming the juce.

Concentration of cane juce tot syrup.

(35.1) watee content.

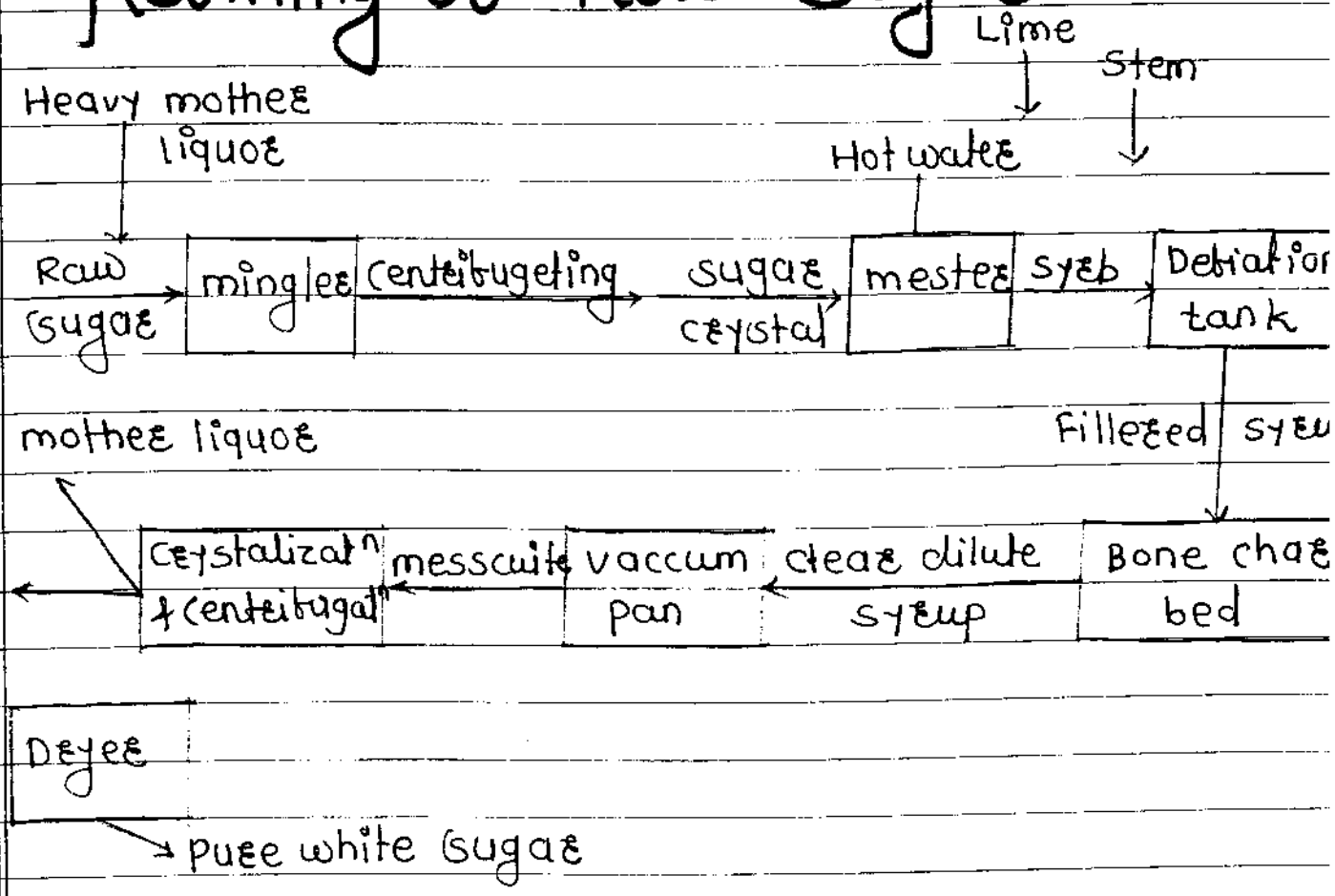
Furthee concentration of juce to messecuite (9.11 % watee content)

Growth of the crystal

Separation of molasses from raw sugar

Rajdhani
DATE / /

Refining of Raw Sugar.



a] Affination -

The raw brown sugar is mixed with the heavy mother liquor of 60° & 80° B the mixided with a stirrer. The helps to remove molasse film as well as coloured impurities around the sugar crystal while doing so only coating of impurities removed and of very little of sucrose goes into mother liquor. This mixture is now centrifuged to seperate the crystals from the mother liquor and the crystal are washed with hot water. The washed sugar is melted in water to density of 55-60 Brix. The syrup for defication.

Rajdhani
DATE / /

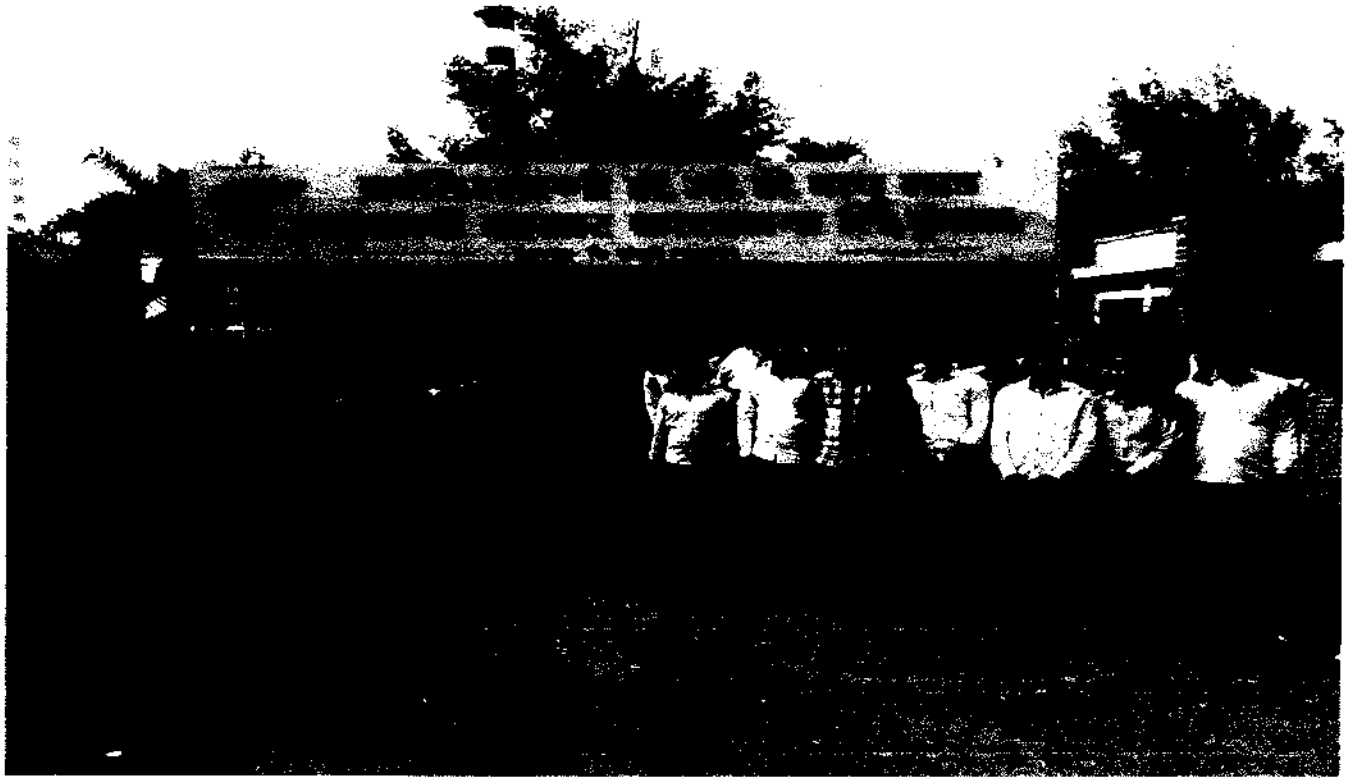
b] Defication :-

The sugar solution at this stage contain some insoluble impurities like clay gums, pectins etc which have escapted clarification during law sugar manufacture so they are removed by defication limin Sulphitation and carbonation can be used. Liming is the limed to neutral pH and then heated by a ste a Flocculent precipiteted is formed which caries the suspended impurities and colloids with addition of slurry of diatomaceous earth greatly enhance the process of defication.

c] Decolourization -

The Filtered liquior obtained in step (3) is a clear. dark brown liquior still containing some dissolve impurities so the liquior is passed through beds of bone charcoal kept in char thank when the liquids parculate through the charcoal the coloured and some insoluble impurities selectively observed on the charcoal tank & clear colourless pure syrup come out the char tank the disadvantages of this method is absoption cyde takes longer time and inorganic salt are not removed.


माती,पाणी व पाने-देठ परीक्षण प्रयोगशाला



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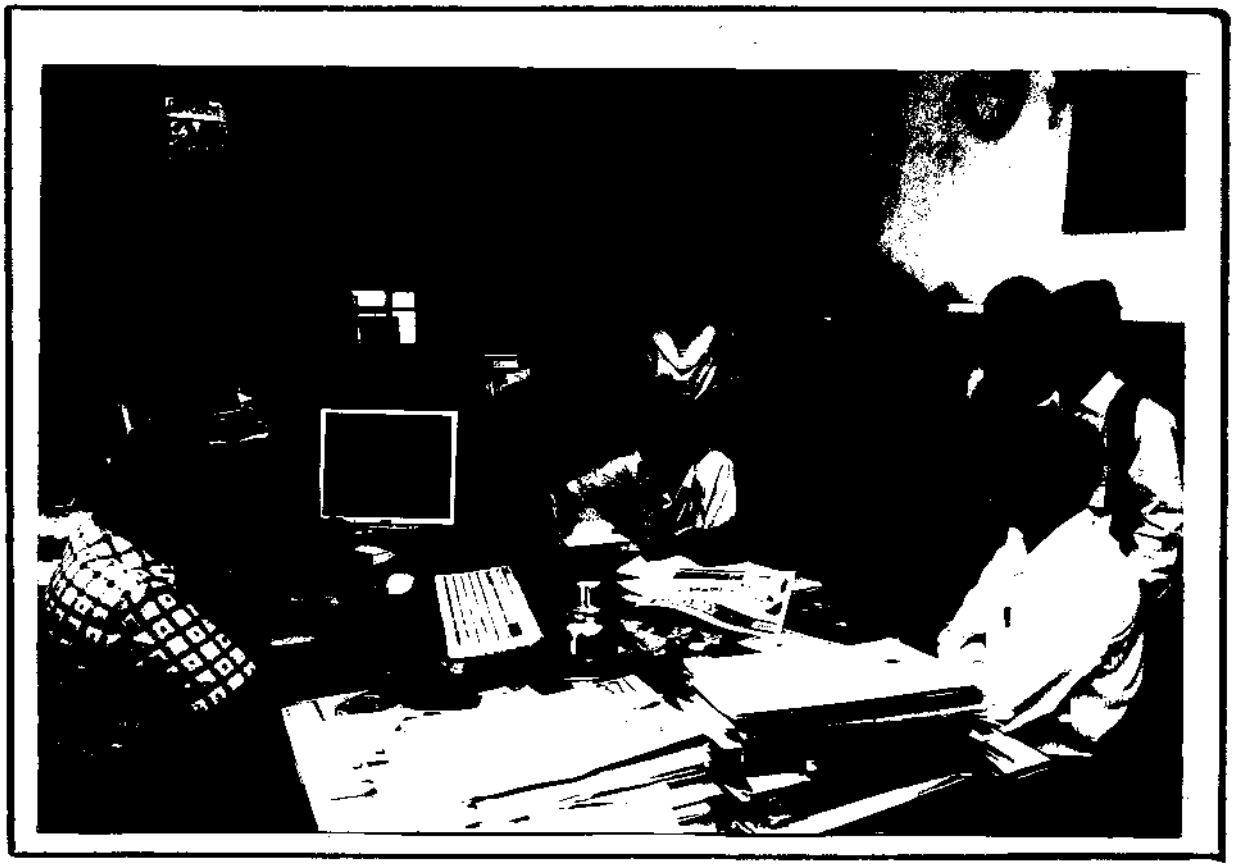
BANK VISIT



भारतीय स्टेट बँक शाखा पबूस ला भेट देताना विद्यार्थी....

blue bird

पलूस शिक्षण प्रसारक मंडळाचे,
कला, वाणिज्य व विज्ञान
महाविद्यालय पलूस.

अर्थशास्त्र - विभाग

बँक भेट

भारतीय स्टेट बँक (शाखा-पलूस)

अहवाल - बँक कार्यप्रणाली

सन - 2014-2015

मार्गदर्शक प्राध्यापकांची नावे

प्रा. डॉ. माळकर यू. एम.
प्रा. सौ. पाटील एन. एस.
प्रा. श्री. शेसभरे एस. वाय.

बँक मार्गदर्शक - पलूस शाखाप्रमुख

श्री. अग्रवाल एल. एच.
श्री. पाटील एस. बी.

Date : / /

* भारतीय स्टेट बँकेचा पूर्व इतिहास व स्थापना :-

ब्रिटिश राजवटीत भारतात सन 1806 मध्ये बँक ऑफ बेंगाल, सन 1840 मध्ये बँक ऑफ बॉम्बे व सन 1843 मध्ये बँक ऑफ मद्रास या तीन इलाख्या बँकांची स्थापना करण्यात आली होती. तसेच या तिन्ही ही बँकांना त्या-त्या भागात चलन काढण्याचा अधिकार देण्यात आला होता. तसेच सरकारची बँक म्हणुनही त्या काम पाहत होत्या. या तीन प्रेसिडेन्सी बँकाचे एकत्रीकरण करुन सन 1921 मध्ये इंपिरियल बँकेची स्थापना करण्यात आली.

1947 साली भारताला स्वातंत्र्य मिळाल्यानंतर जलद आर्थिक विकासाच्या दृष्टीने भारतीय स्टेट बँकेंच्या स्थापनेसाठी 'स्टेट बँक ऑफ इंडिया ॲक्ट' हा कायदा पास करण्यात आला. व तत्कालीन अर्थमंत्री श्री. सी. डी. देशमुख यांनी 1 जुलै 1955 मध्ये इंपिरियल बँकेंच्या राष्ट्रीयीकरणाची घोषणा करुन तिचे 'स्टेट बँक ऑफ इंडिया' मध्ये रुपांतर केले.

सन 1959 मध्ये स्टेट बँक ऑफ इंडिया दुय्यम बँक कायदा संमत करण्यात आला. त्यानुसार पुढील संस्थानातील बँका स्टेट बँकेने ताब्यात घेतल्या. म्हणुन स्टेट बँक आणि तिच्या दुय्यम बँका यांना मिळुन 'स्टेट बँक ग्रुप' असे म्हणतात. या बँकाची नावे व दुय्यम बनल्याचे वर्ष पुढे –

① स्टेट बँक ऑफ हैद्राबाद (सन 1959)	⑤ स्टेट बँक ऑफ पातियाळा (सन 1960)
② स्टेट बँक ऑफ इंदोर (सन 1960)	⑥ स्टेट बँक ऑफ सौराष्ट्र (सन 1960)
③ स्टेट बँक ऑफ त्रावणकोर (सन 1960)	⑦ स्टेट बँक ऑफ बिकानेर ॲन्ड जयपूर (सन 1963)
④ स्टेट बँक ऑफ म्हैसुर (सन 1960)	

अशाप्रकारे, स्टेट बँकेने तिच्या स्थापनेपासुन भरीव कामगिरी केलेली असुन, शाखा विस्ताराच्या दृष्टीने ती प्रथम क्रमांकाची बँक मानली जाते. तसेच भारताबाहेर ही अनेक देशात या बँकेने आपला शाखा विस्तार केलेला आहे. स्टेट बँक समुहाच्या देश व देशाबाहेरील मिळुन 7200 पेक्षा जास्त शाखा आहेत.

blue bird

PAY SLIP

ट बँक

चालू/बचत/आवर्ती जमा खाता/केश क्रेडीट/मांग ऋण/सावधि ऋण खात्यात पैसे भरण्याची स्लिप

दिनांक _____ 20 __

नोट : कृपया रोख व चेक ड्राफ्ट इत्यादि करिता वेगळी स्लिप वापरावी.

दि

खाते क्र.

च्या खात्यात भरण

च्या हप्त्यापोटी *

खाते क्र.

रु.(शब्दात)

चेक्स / रोख

रोकड /चेक चे	शाखा	चेक नं.	रोख नोट	राशि रु.	पै.
			x 1000		
			x 500		
			x 100		
			x 50		
			x 20		
			x 10		
			नाणी		
एल	रोकड /पासकर्ता अधिकारी	सूची वही	विभाजन क्र.	एकूण रुपये	

रोखपाल

चेक/पैसे भरणाऱ्याची सही

कूट संख्या 2470017

WITHDRAWAL SLIP

भारतीय स्टेट बँक / बैंक
State Bank of India

_____ शाखा /Branch

खाता धारक का (के) नाम / Name of the Account Holder(s):

बचत खात्यातून पैसे काढण्याचा फॉर्म
बचत खाते से पैसा निकालने का फॉर्म
SAVINGS BANK WITHDRAWAL FORM

दिनांक / तारीख / DATE
_____ 200 ____

सावधान : बँकेतून पैसे काढण्यास हा फॉर्म म्हणजे चेक नव्हे म्हणून फॉर्मबरोबर पास-बुक नसल्यास प्रदान नाकारले जाईल.

सावधानी : यह बचत बैंक निकासी आदेश फॉर्म चेक नही है। इस फॉर्म के साथ पास-बुक रहना अनिवार्य है, अन्यथा भुगतान प्राप्त नहीं होगा ।

CARE : This form is not a cheque. Payment will be refused if the passbook is not produced with this form.

खाता क्रमांक
Account Number

कृपया मला / आम्हाला / द्यावेत / कृपया केवल मुझे / हमें अदा करें / Please pay self / ourselves only

रुपये /Rupees

आणि रक्कम माझ्या / आमच्या नांवें बचत खाते क्र. मध्ये नोंदवा
तथा राशि को मेरे / हमारे उपर्युक्त खाते में नाम करें
AND DEBIT THE AMOUNT TO MY / OUT ABOVE SAVINGS BANK ACCOUNT.

रु.
Rs.

टोकन क्र.
Token No.

रोकड द्यावी / रोकड अदा करें / Pay Cash

सारणी क्र.
Scroll No.

क्र.
No.

अधिकृत / पासकर्ता अधिकारी
Passing Officer

खाता धारक का (के) हस्ताक्षर
Signature(s) of the Account Holder(s)

लेजर / खाता क्रमांक
Ledger / A/c No.

अधिकार / प्राधिकार / Not Negotiable C.O.S. 161 R
ials

Item Code No. 2470015

Jyoti Offset / F/ II @ dt.- / 50 Lacs Slips

SAMPLE

प्रतिपत्रक / COUNTER विदन पत्र

भारतीय स्टेट बैंक / विदन पत्र

STATE BANK OF I

भारतीय स्टेट बैंक / बैंक

STATE BANK OF INDIA

BRANCH - PALUS

तारीख
Date

तारीख mount
पै./P.

अर्जदार/आवेदक
Applicant _____

_____

ड्राफ्ट/डाक अंतरण/बैंकर
Amount of Dft./M.T./Bk

दर/पर/on _____

_____

रक्कम/रकम/Amount

विनिमय दर %
Exchange at

_____

एकूण/योग/Total _____

रोखपाल/रोकडिया सारणी
Cashier/Scroll No. _____

रोखपाल/रोकडिया/Cash

प्रमुख रोखपाल/प्रधान रोक
Head Cashier _____

Item Code No 310037

_____ दर/पर रू. _____

करिता/के लिए एक _____ पाहिजे/चाहिए

Wanted a DRAFT / B. CH. on _____ Code No.

for Rs. _____

च्या नावे/के नाम में/In favour of _____

_____

रक्कम/रकम/Amount				विनिमय/Exchange				एकूण/योग/Total			
रू./Rs.	(1)	पै./P.		रू./Rs.	(2)	पै./P.		रू./Rs.	(1 + 2)	पै./P.	

अंतरण सारणी/Scroll Transfer _____

अधिकृत/पासकर्ता अधिकारी
Passing Official _____

ड्राफ्ट/डाक अंतरण/बैंकर्स चेक/बैंकर्स चैक क्र.
Draft/M. T./Bk's Chq. No. _____

तपासले/जांच कर्ता/Checked by _____

सही कर्ता/हस्ताक्षर कर्ता/Signed by _____

ड्राफ्ट/बैंकर्स चेक/बैंकर्स चैक मिला/प्राप्त किया
Received the Draft/Bankers Cheque

अर्जदाराची सही/आवेदक के हस्ताक्षर
Applicant's Signature _____

नांव/नाम/Name _____

_____

स्थानिक पत्ता/स्थानिय पता
Local Address _____

_____

_____

☎ Phone No. :

DEMAND DRAFT

A.T.M VISIT.

(भारतीय स्टेट बँक, प्रलुस शाखा (A.T.M सेवा) याला ~~भेट~~ प्रत्यक्ष) देताना कला वाणिज्य विज्ञान महाविद्यालयातील विद्यार्थी प्राध्यापक तसेच शाखाप्रमुख अग्रवाल साहेब व प्रत्यक्ष ए.टी.एम. यंत्र.)

FOR EDUCATIONAL USE

ए.टी.एम.चे जनक :- जॉन शेफर्ड बॅरॉन

व्यक्तिवेध

ए.टी.एम.(ऑटोमेटेड टेलर मशिन)चे जनक जॉन शेफर्ड बॅरॉन यांची ओळख केवळ या मशिनचा शोध लावणारे म्हणून नव्हती तर ते जन्माने भारतीय होते ही एक त्यांची आणखी एक अनोखी ओळख. बॉंकिंग उद्योगाचा चेहरामोहरा बदलून टाकणारा हा क्रांतिकारी शोध लावणारे जॉन शेफर्ड बॅरॉन यांचे गेल्याच आठवड्यात ८४ व्या वर्षी निधन झाले. त्यांचा जन्म शिलॉंग (मेघालय)चा. त्यांचे आई वडील स्कॉटिश होते. मात्र जन्मानंतर जॉन शेफर्ड बॅरॉन हे फार काळ भारतात राहिले नाहीत. पालकांसोबत लंडनला परतले. त्यांचे शालेय व महाविद्यालयीन शिक्षण इंग्लडमध्ये झाले. केंब्रिज विद्यापीठातून पदवी संपादन केल्यावर ते एका खासगी कंपनीत नोकरीला लागले. आठवड्यातून एकदा पैसे काढण्यासाठी बॅंकेत जावे लागे. हर शनिवारी ते बॅंकेत जाऊन पैसे काढण्याचे काम करीत. जॉन शेफर्ड असेच एका शनिवारी पैसे काढायला जाणार होते. त्यापूर्वी आंघोळीला गेले आणि टब बाथमध्ये एवढे रमले की त्यांना बॅंकेत लवकर पोहोचायचे भानदेखील राहिले नाही. बॅंकेत पोहोचेपर्यंत बॅंक बंद झाली होती. बॅंकेच्या वेळेव्यतिरिक्त ग्राहकाला कधीही पैसे काढता आले पाहिजेत, या विचाराने त्यांना घेरले. पैसे काढता येणारे मशिन असावे अशी कल्पना सुचली. त्याकाळी पैसे टाकून चॉकलेट घेण्यासाठी मशिन होते. तसेच मशिन पैसे काढण्यासाठी तयार करावे, अशी त्यांच्या डोक्यात कल्पना आली आणि ते कामाला लागले. १९६७ साली त्यांनी ए.टी.एम. मशिनमध्ये एक विशिष्ट चेक सरकवून पैसे काढण्याची सोय सुरू केली. कालांतराने यात सुधारणा होत गेली. ए.टी.एम.मध्ये प्लॅस्टिक कार्ड सरकवून पैसे काढण्याची सोय

जॉन शेफर्ड बॅरॉन

झाली आणि बॅंकिंग उद्योगासाठी हे तंत्रज्ञान म्हणजे एक वरदानच ठरले. जॉन शेफर्ड यांनी सुरुवातीच्या काळात ए.टी.एम. मशिनमधून पैसे काढण्यासाठी सहा आकडी क्रमांक ठेवला होता. कालांतराने हा क्रमांक खूप मोठा होतो असे वाटले आणि त्यांनी चार आकडी पिन क्रमांक सुरू केला. अशा प्रकारे त्यांनी सुरुवातीला तयार केलेल्या ए.टी.एम. मशिनमध्ये वेळोवेळी आवश्यकतेनुसार बदल केले. सुरुवातीच्या काळात त्यांनी तयार केलेल्या ए.टी.एम. मशिनमधून कमीतकमी १० पौंड काढता येत. आता ग्राहकाच्या आवश्यकतेनुसार पैसे काढण्याची व्यवस्था करण्यात आली आहे. ए.टी.एम. ही संकल्पना आज ग्राहकांच्या मनात चांगलीच रुजली असून अत्यंत स्वीकारिय झाली आहे. आज जगभरात २० लाखांहून जा ए.टी.एम. मशिन्स आहेत. जॉन शेफर्ड यांना त्यां लावलेल्या या शोधाबद्दल अनेक पुरस्कार मिळा ब्रिटनच्या राणीने त्यांचा केलेला सत्कार हा विशे उल्लेखनीय होता. मात्र जॉन शेफर्ड यां लावलेल्या या मशिनच्या शोधापूर्वी १९३९ सा सिटी बॅंक ऑफ न्यूयॉर्कने अशाच प्रकारचे मशि बसविले होते. परंतु ग्राहकांच्या प्रतिसादाअभा बॅंकेने ते बंद केले होते. म्हणूनच जॉन शेफर्ड हे जगाच्या आणि जागतिक बॅंकिंग व्यवसायाच दृष्टीने ए.टी.एम. मशिनचे जनक ठरले. जॉन शेफ यांच्या पत्नी कॅरोलिन मरे या रॉयल बॅंक ऑ स्कॉटलंडच्या अध्यक्षांच्या कन्या होत्या. त्यां बॅंकिंग क्षेत्राची फार आवड होती. या आवडीतू त्यांनी ए.टी.एम. मशिनसंबंधी आपल्या पतीला वेळोवेळी सूचना केल्या. भविष्यात ग्राहकां गरजांनुसार ए.टी.एम. मशिनमध्ये कितीही बद झाले तरी त्याचा शोध लावणारे म्हणून जॉ यांचे नाव इतिहासात नोंदले गेले आहे.

• ए. टी. एम. सेवा (A.T.M.)

प्रास्ताविक :-

आधुनिक काळात बँका आपल्या ग्राहकांना नव-नवीन सेवा - सुविधा उपलब्ध करून देत आहेत. संगणकाच्या वापराद्वारे ग्राहकांना तत्पर सेवा देत आहेत. दर्जेदार सेवा पुरवून ग्राहकांना आकर्षित करण्याची एक प्रकारची स्पर्धा बँकांमध्ये सुरु आहे. बहुतेक बँका मानवी मनुष्यबळाचा वापर कमी करून स्वयंचलित यंत्रांचा अधिक वापर करीत आहेत. ए.टी.एम. सेवेची माहिती खालीलप्रमाणे -

• अर्थ (Meaning)

ए.टी.एम. हे (Automated Teller Machine) चे लघु रुप आहे. ए.टी.एम. ला मराठीत 'स्वयंचलित गणक यंत्र' असा शब्द वापरला जातो. तथापि ही सेवा ए.टी.एम. (ATM) या इंग्रजी आद्याक्षरानेच अधिक ओळखली जाते.

① "ग्राहकांना त्यांच्या मागणीप्रमाणे पैसे देणे व त्यांची रक्कम जमा करून घेणे ही प्रक्रिया करणारे स्वयंचलित यंत्र म्हणजे ए.टी.एम. होय."

② "ग्राहकांना पैसे देणारे व त्यांच्या पैशाचा स्वीकार करणारे बँकेतील स्वयंचलित यंत्र म्हणजे ए.टी.एम होय."

③ "ग्राहकांशी आर्थिक व्यवहार करण्यासाठी बँकेने निर्माण केलेली स्वयंचलित यंत्रणा म्हणजे ए.टी.एम होय."

सामान्यपणे ग्राहकाने बँकेकडे ए.टी.एम. सेवेचा लाभ घेण्यासाठी अर्ज केल्यानंतर सर्व आवश्यक बाबींची पूर्तता झाल्यास बँक त्या व्यक्तीस ए.टी.एम. कार्ड देते. या सुविधेचा लाभ घेण्यासाठी खातेदारला बँक खात्याचा

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किमान विशिष्ट रक्कम शिल्लक ठेवावी लागते. ए.टी.एम. सेवा ही बँकेत, एस.टी. स्टँडचा परिसर, रेल्वे स्टेशनचा परिसर, बसायेट यांसारख्या गर्दीच्या ठिकाणी ए.टी.एम यंत्र बसविले जाते. हे ए.टी.एम. यंत्र रात्रंदिवस चालू असते. म्हणजेच ग्राहक कोणत्याही वेळी जाऊन त्या यंत्राद्वारे खात्यातील रक्कम काढू शकतो. तसेच ग्राहकाला 24तास अखंडपणे सेवा उपलब्ध करून दिली जाते. आर्थिक व्यवहारावर वेळेचे बंधन नसते. कोणत्याही क्षणी ग्राहक ए.टी.एम.द्वारे पैसे काढू शकतो. म्हणून ए.टी.एम.चा उल्लेख (All Time Money) असा देखील केला जातो.

- ए.टी.एम.ची वैशिष्ट्ये (Featuees of ATM)

ए.टी.एम. हे यंत्र असून त्या अर्थ स्पष्टपणे लक्षात येण्यासाठी त्याची वैशिष्ट्ये पाहणे उपयुक्त ठरेल.

① ए.टी.एम. हे यंत्र
② ए.टी.एम. केंद्र
③ ए.टी.एम. केंद्रचकार्ड
④ ए.टी.एम ही स्वयंसेवा
⑤ रात्रंदिवस अखंड सेवा
⑥ ए.टी.एम. वरील व्यवहार
⑦ पैसे काढण्याची कमाल मर्यादा
⑧ ग्राहकांना उपयुक्त:

वरील मुद्द्यांचे विश्लेषण खालील प्रमाणे:-

① ए.टी.एम. हे यंत्र:-

बँक क्षेत्रातील अत्याधुनिक सेवेचा हा नवीन आविष्कार आहे. हे यंत्र स्वयंचलित स्वरूपाचे असते. ए.टी.एम. हाताळण्यासाठी कोणत्याही बँक कर्मचाऱ्याची आवश्यकता नसते. ए.टी.एम. ही यंत्राद्वारे पैसे मिळवून देणारी अद्ययावत व्यवस्था आहे.

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② ए.टी.एम.केंद्र:-

बँकेमार्फत A.T.M व्दारे जेथे सेवा उपलब्ध करुन दिली जाते. त्या ठिकाणाला A.T.M केंद्र असे म्हणतात. असे केंद्र बँकेत अगर बसस्थ कोठेही चालविले जाते. सामान्यपणे गर्दिच्या ठिकाणी किंवा व्यवहाराचे प्रमाण अधिक असलेल्या ठिकाणी असे केंद्र सुरु केले जाते. तथापि ३६५ व्यवहार चालत राहतात.

③ ए.टी.एम.कार्ड:-

ए.टी.एम. कार्डव्दारे बँक सेवेचा लाभ होतात. ग्राहकाचा A.T.M कार्डशिवाय व्यवहार करता येत नाहीत. सामान्यपणे बँकेने प्रत्येक A.T.M कार्डला सांकेतिक क्रमांक दिलेला असतो. हा सांकेतिक क्रमांक केवळ कार्डधारकाला व बँकेलाच माहित असतो. A.T.M कार्ड हे अहस्तांतरणीय असते. केवळ कार्डधारकालाच A.T.M कार्डचा वापर करता येतो.

④ ए.टी.एम.ही स्वयंसेवा:-

A.T.M चे आणखी एक वैशिष्ट्य म्हणजे A.T.M ही एक प्रकारची स्वयंसेवा आहे. A.T.M सेवेचा लाभ घेण्याकरिता कार्डधारकाला ए.टी.एम. केंद्रात जावे लागते. अर्थात, कार्डधारक निकटच्या व सोईच्या अशा A.T.M केंद्रात जाऊ शकतो. A.T.M धारकाला सेवा स्वत: घ्यावयाची लागते त्यामुळे स्वयंसेवा आहे.

⑤ २४तास अखंड सेवा

२४तास अखंडपणे उपलब्ध होणारी सेवा हे A.T.M चे आणखी एक महत्त्वाचे वैशिष्ट्य आहे. कार्डधारक किंवा ग्राहक कोणत्याही वेळी जाऊन A.T.M सुविधेचा लाभ घेऊ शकतो. A.T.M केंद्र २४तास अखंडपणे चालू असल्ने. ए.टी.एम. केंद्रात्या कामकाजाबाबत वेळेचे बंधन नसते.

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⑥ ए.टी.एम वरील व्यवहार:-

A.T.M या इलेक्ट्रॉनिक उपकरणाद्वारे निरनिराळे व्यवहार केला येतात. A.T.M. द्वारे खात्यावरील रक्कम काढता येते व भरता येते. तसेच या उपकरणाद्वारे बँक खात्याची ताजी स्थिती बघता येते. खात्यावर शिल्लक असलेल्या रकमेचा तपशील पाहता येतो. धनादेश पुस्तकाची मागणीसुद्धा करता येते.

⑦ पैसे काढण्याची कमाल मर्यादा:-

A.T.M. द्वारे पैसे काढणे शक्य असले तरी कोणत्याही एका वेळी जास्तीतजास्त किती रक्कम काढता येईल ते बँकेने निश्चित केलेले असते. बँकेने निर्धारित केलेल्या कमाल मर्यादेपेक्षा जास्त रक्कम एकाच वेळी काढण्याकरिता काढता येत नाही. खात्यावरील पैसे काढण्याबाबत गैरव्यवहार टाळता येतात.

⑧ ग्राहकांना उपयुक्त:-

A.T.M सेवा ही ग्राहकांच्या दृष्टीने खूप उपयुक्त ठरते. बँकेच्या कामकाजाच्या वेळेत खात्यावरून रक्कम काढण्याचे राहून गेल्यास ते करण्यासाठी A.T.M केंद्राचा आधार घेता येतो. तसेच आकस्मिकपणे रोख रकमेची गरज आल्यास A.T.M. द्वारे रक्कम मिळविता येते. परगावी गेल्यानंतर पैसे कमी पडल्यास तेथील A.T.M. मधून रक्कम प्राप्त करता येते. अर्थात अडचणीच्या वेळी ही सेवा उपलब्ध असल्याने ग्राहकांचा खूपच फायदा होतो.

वरीलप्रमाणे A.T.M. सेवेची महत्त्वाची वैशिष्ट्ये सांगता येतात.

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• ए.टी.एम.कार्डचे गुण/फायदे :-
(Merits of A.T.M. Card)

ए.टी.एम.कार्डमुळे पुढील फायदे मिळतात-

① केव्हाही पैसे मिळतात.
② परगावातूनही पैसे मिळविता येतात
③ वेळेची बचत
④ तत्पर सेवेचा लाभ
⑤ सेवेचा दर्जा सुधारतो
⑥ चांगले व्यवहार गुप्त राहतात.
⑦ चुका टाळता येतात.
⑧ बँकेचे कार्य सुलभ होते.
⑨ गैरव्यवहार टाळता येतात.
⑩ बँकेची स्पर्धा/हल्ला वाढते.

वरील मुद्द्यांचे विश्लेषण खालील प्रमाणे-

① केव्हाही पैसे मिळतात

A.T.M.चा सर्वात महत्त्वाचा फायदा म्हणजे ग्राहकाला आत्यावरील पैसे केव्हाही प्राप्त होतात. A.T.M केंद्राची सेवा २४ तास दिवस अखंडपणे चालू असते. ग्राहक पाहिजे तेव्हा सुलभतेने A.T.M द्वारे पैसे काढू शकतो.

② परगावातूनही पैसे मिळविता येतात.

विशिष्ट बँकेचे ए.टी.एम.कार्ड होल्यानंतर त्या बँकेचे ए.टी.एम केंद्र असलेल्या कोणत्याही शहरातून आत्यावरील पैसे काढता येतात. परगावी गेल्यानंतर येणेकी रोखलेल्या रकमेवर मात करता येते.

③ वेळेची बचत

A.T.M.चा आणखी एक महत्त्वाचा फायदा म्हणजे A.T.Mमुळे बँक आणि ग्राहक या दोहोंच्या वेळेची बचत होते. ग्राहक आपल्या अत्यल्प वेळेत A.T.M. मधून पैसे काढू शकतात.

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④ तत्पर सेवेचा लाभ:-

बँक · A·T·M व्दारे आपल्या ग्राहकांना तत्पर सेवा प्रदान करु शकते. ए·टी·एम·मुळे ग्राहकांना त्वरित आपले व्यवहार पूर्ण करता येतात ग्राहकांना खात्यावरील रक्कम काढण्यासाठी प्रतीक्षा करण्याची गरज लागते.

⑤ सेवेचा दर्जा सुधारतो.

A·T·M·मुळे बँक सेवेचा दर्जा सुधारतो. स्वयंचलित यंत्रणा व त्यातून उपलब्ध होणारी दर्जेदार सेवा मिळविण्यासाठी ग्राहक बँकेकडे आकर्षित होतात. परिणामी, बँकेची ग्राहक संख्या वाढते.

⑥ खाते व्यवहार गुप्त राहतात.

पारंपरिक बँक पद्धतीमध्ये ग्राहकांचे खाते व्यवहार गुप्त राहण्याची शक्यता खूप कमी असते. 'अनेकदा बँकेतील कर्मचारी व इतर ग्राहकांना ग्राहकाच्या खाते व्यवहाराची माहिती प्रत्यक्ष वा अप्रत्यक्षपणे करते. वास्तविक खातेदाराचे व्यवहार गुप्त राहतात.

⑦ चुका टाळता येतात.

अनेकदा बँकेतील कर्मचाऱ्यांच्या चुकांमुळे ग्राहकांची गैरसोय होते. ग्राहकांना मानसिक व आर्थिक त्रास सोसावा लागतो. ऑटोमेटेड टेलर मशीनमुळे सर्व संभाव्य चुका टाळता येतात. A·T·M हे एक यंत्र असल्याने ते अचूकपणे कार्य करते.

⑧ बँकेचे कार्य सुलभ होते :-

A·T·M मुळे बँकेचे देण्याघेण्याचे व्यवहार सुलभतेने पार पडतात. बँकेवर कामाचा ताण पडत नाही. यामुळे बँक आपल्या ग्राहकांना इतर प्रकारच्या सेवा पुरविण्याकडे लक्ष पुरवू शकते. ए·टी·एम·मुळे बँकेच्या कार्यात सुलभता येते.

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⑨ वेळेची बचत होते.

पारंपरिक बँक पद्धतीमध्ये बनावट धनादेश सादर करणे, बनावट धनाकर्ष सादर करणे, बनावट सही करुन खात्यावरील रक्कम काढणे इ. प्रकारच्या गैरव्यवहारांची शक्यता असते. A.T.M मुळे हे सर्व गैरव्यवहार टाळता येतात.

⑩ बँकेची स्पर्धाक्षमता वाढते.

ए.टी.एम. मुळे बँक सेवेचा दर्जा वाढतो. या नव्या तंत्रज्ञानाच्या वापरामुळे अधिकाधिक ग्राहकांना आकर्षित करता येते. A.T.M यासारख्या नव्या तंत्रज्ञानामुळे बँकेची कार्यक्षमता त्याचप्रमाणे स्पर्धाक्षमता वाढण्यास मोठ्या प्रमाणात होते.

• ए.टी.एम कार्डचे दोष / तोटे (Demerits of A.T.M)

ए.टी.एम पद्धतीत असलेले दोष किंवा तोटे पुढील-प्रमाणे स्पष्ट करता येईल -

① बँकेचा खर्च वाढतो.
② गैरव्यवहाराची शक्यता
③ निरक्षर व्यक्ति वंचित
④ केवळ कार्डधारकाला पैसे काढता येतात
⑤ परगावी कार्ड हरवल्यास अडचण
⑥ रक्कम काढण्यावर मर्यादा
⑦ सुरक्षिततेचा प्रश्न

वरील मुद्द्यांचे विश्लेषण खालील प्रमाणे

① बँकेचा खर्च वाढतो :-

ए.टी.एम सेवा पुरविण्यासाठी बँकेला (A.T.M) यंत्रणा उभारणी करावी लागते. अशा उभारणीसाठी बँकेला मोठी सेवा पुरविण्यासाठी बँकेला मोठी गुंतवणूक करावी लागते. अशी ही मोठी किंमत देऊन विदेशातून आयात करावी लागतात.

FOR EDUCATIONAL USE

② गैरव्यवहाराची शक्यता

A·T·M वरील व्यवहार गोपनीय असतात. खात्यावर किती रक्कम जमा केली आणि किती रक्कम काढली याची माहिती कार्डधारकाशिवाय इतर कोणालाही नसते. तथापि, A·T·M द्वारे अधिक रुपये केले जाऊ शकतात.

③ निरक्षर व्यक्ती वंचित:-

ए·टी·एम हाताळण्यासाठी बँक ग्राहक शिक्षित किंवा साक्षर असणे आवश्यक असते. यामुळे अशिक्षित, निरक्षर अंध व्यक्ती, ए·टी·एम सेवेपासून वंचित राहतात. तसेच अल्पवयीन व्यक्ती, धार्मिक संस्था, इस्पितळे या संस्थांनाही ए·टी·एम सेवेचा लाभ घेता येत नाहीत. निरक्षर व्यक्ति वंचित राहतात.

④ केवळ कार्डधारकालाच पैसे काढता येतात

कार्डधारक स्वत: जाऊनच ए·टी·एम मधून पैसे काढू शकतो. कार्डधारकाला इतर कोणामार्फतही खात्यावरील पैसे मागवित येत नाहीत. कार्डधारकाला अज्ञानपणामुळे ए·टी·एम केंद्रात आणि शक्य नसेल तर पैसे काढण्यापासून वंचित रहावे लागते.

⑤ परगावी कार्ड हरवल्यास अडचण

परगावातील ए·टी·एम केंद्रातूनसुद्धा कार्डधारक खात्यावरील पैसे काढू शकतो. तथापि, परगावी गेल्यानंतर ए·टी·एम कार्ड हरवल्यास आर्थिक अडचणींना सामोरे जावे लागते.

⑥ रक्कम काढण्यावर मर्यादा:-

कार्डधारकाला यंत्राद्वारे खात्यावरील रक्कम काढता येते. तथापि, कार्डधारकाला बँकेने निर्धारित केलेल्या मर्यादेपेक्षा जास्त रक्कम काढता येत नाही.

⑦ सुरक्षिततेचा प्रश्न:-

ए·टी·एम केंद्र सुरु केल्यानंतर त्या केंद्राच्या सुरक्षिततेसाठी स्वतंत्र व्यवस्था करावी लागते.

FOR EDUCATIONAL USE

Palus shikshan Prasarak Mandal's

Arts, Commerce and Science college, Palus

Professional Department

PPL

(Professional Premier League)

2014-2015

Market Day

Date :- 20/01/2015

Event - Coordinator
(Mr. Santosh G. Patil)

PPL- Coordinator
(Mrs. Avantika D. Shinde)

Palus Shikshan Prasarak Mandal's

Arts Commerce & Science College, Palus

Professional Department

Event Management Committee

Student Count List OF Market Day & PPL

Event Name	2012-13	2013-14	2014-15	2015-16	2016-17
Quiz Competition	-	69	60	63	77
Paper Presentation	-	32	-	24	61
Poster Presentation	-		33	44	35
C Programming	-	49	33	59	34
Ad-Mad Show	-		55	45	30
Market Day	-	-	80	55	115

— Student Notice — 30-12-2016.

व्यावसायिक अभ्यासक्रमाकडील सर्व विद्यार्थ्यांना कळविण्यात येते की, व्यावसायिक अभ्यासक्रमा अंतर्गत मार्केट दि. 03/01/2017 रोजी सकाळी 10.00 वा. वाजता आयोजित करण्यात आलेला आहे. तरी इच्छुक विद्यार्थ्यांनी त्यांची नावे संबंधित वर्गशिक्षकाकडे द्यावयाची आहेत. सदर स्पर्धेसाठी नाव नोंदणी फी ₹. 20/- Per student राहील. सदर स्पर्धेचे नियम खालीलप्रमाणे -

- एका ग्रुपमध्ये जास्तीत जास्त 4 विद्यार्थ्यांना सहभाग घेता येईल.
- सदर स्पर्धेचे मुल्यमापन खालील निकषांवर आधारित असेल -

I) पदार्थामधील पोषकीक घटक
II) पदार्थाचा दर्जा
III) पदार्थाची कृती व मांडणी व स्वच्छता
IV) पदार्थ तयार करण्यासाठी येणारा खर्च व मिळणारा नफा.

- सदर स्पर्धेसाठी परीक्षकांचा निर्णय अंतिम राहील.

Gondil
ent co-ordinator
Miss. S.K. Gondil)

30/12/16
Head of Dept.
(Mr. S.S. Patil)

No	Name of class	Name of faculty	Sign
	BBA - I	Gondil	
	BBA - II	S.S Patil	
	BBA - III	Gondil	
	BCA - I	T.A Jadhav	Jadhav
	BCA - II	Miss S.V. Tambavekar	
	BCA - III		
	BCS - I	Miss. P.S. Sawant.	Sawant

Palus Shikshan Prasarak Mandal's

ARTS COMMERCE AND SCIENCE COLLEGE PALUS

Market Day Participant's List

Sr.No.	Name of Students	Group Code	Class
1	Rohit Avinash Patil	MD1	BBA-I
	Santosh Sidu Varak		
	Pranav Vikas Shaha		
	Nita Sanjay Shirgave		
2	Raviraj Bajrang Mohite	MD2	BBA-I
	Mayuri Mahesh Langade		
	Rohit Rajendra Chavan		
	Vipul Mohan Pawar		
3	Priyanka Balaso Jagtap	MD3	BBA-I
	Pooja Ramesh Mali		
	Akshay Suresh Sawant		
	Nikhil Suryakant Madane		
4	Madhuri Shinde	MD4	BBA-II
	Pournima Patil		
	Swapnil Hanmant Mane		
5	Amruta D.Avate	MD5	BCA-III
	Swapnali R.Sawat		
	Ashwini A.Shinde		
6	Sutar Bharati Narendra	MD6	BCS-III
	Sawat Ragini Sanjay		
	Jadhav Priyanka Subhash		
	Gavade Pramod Dhyandev		
7	Abhijeet Pawar	MD7	B.Sc (CS)-I
	Pradyuman Suryawanshi		
	Akshay Nikam		
	Dnyaneshwar Shinde		
8	Jadhav Pradnya Uttam	MD8	B.Sc (CS)-I
	Jadhav Rutuja Jalindar		
	Tambare Varsha Ramesh		
	Kamble Dipti Dinkar		
9	Mali Vikas Ashok	MD9	B.Sc (CS)-III
	Pawar Rohit Dilip		
	Salunkhe Ashish Vishwas		
	Las Santosh Jaykar		
10	Amruta Dnyandeo Gavade	MD10	B.Sc(CS)-III
	Vandana Narayan Rokade		
	Amruta Dipak Sutar		
11	Sankpal Pooja Laxman	MD11	BCS-I
	Suryawanshi		
	Koli Rutuja Ramchandra		
	Nikam Snehal Bharat		
12	Ajinkya Navale	MD12	BCS-I
	Shubham P.Shinde		
	Rahul V.Mokashi		
	Vishwajeet Suryawanshi		

13	Kumbhar Ajinkya Laxman	MD13	BCS-I
	Jadhav Shubham Krishnrao		
	Patil Shubham Vikas		
	Gaikwad Nilesh Jambovant		
14	Manisha V.Patil	MD14	BCS-II
	Vaishali A.Suryawanshi		
	Abhijeet B.Zende		
	Ashitosh P.Kurkute		
15	Trupti Balaso Sawant	MD15	B.Sc(CS)-II
	Gaikwad Shraddha Ashok		
	Neha Narendra Ubhale		
	Gaikwad Nisha Shashikant		
16	Mohite Ashwini Balkrishna	MD16	B.Sc(CS)-III
	Vadav Dhanashree Arjun		
	Gopalkar Apurva Uday		
	Kadam Satyajeet Sanjay		
17	Neeta Ashok Gujale	MD17	PGDCA
	Rutuja Popat Suryawanshi		
	Poonam Prakash Sankpal		
18	Jadhav Shital Sanjay	MD18	B.Sc(CS)-III
	Jamadar Afaroj Ayub		
	Gaikwad Aishwarya Pradip		
19	Ghare Vikram Vasant	MD19	BCS-II
	Jadhav Swapnil Dattatray		
	Ghadage Kalyan Ramchandra		
	Lad Mayur Hanmant		
20	Nalawade Rohini Mansing	MD20	BCA-I
	Buchade Prajakta Shashikant		
	Jamdade Kanchan Balaso		
21	Sandge Ashwini Ashok	MD21	B.Sc(CS)-I
	Dubal Shradha Shamrao		
	Dhotre Ankita Basling		
	Mohite Vaishali Vilas		
22	Gejage Jyoti Channappa	MD22	B.Sc(CS)-I
	Thorat Swapnaja Bhaskar		
23	Akshay Ashok Godase	MD23	BCA-III
	Sujit Balkrishna Dhotre		
	Bhaskar Mohan Sankpal		
	Suresh Nandappa Babanagar		
24	Patil Varsha Vilas	MD24	BCS-I
	Javade Shreya Jaykar		
	Anugade Prajakta Pandit		
	Yada Pooja Anil		
25	Pragati Chandrakant Pawar	MD25	BCS-I
	Sonali Raju Awaghade		
	Archana Sharad Pawar		
	Asmita Rajendra Patil		
26	Patil Bhagyashree Rajaram	MD26	B.Sc(CS)-II
	Nikam Madhuri Dilip		
	Mohite Rupali Hanmant		
	Patil Ashvini Shankar		

27	Vibhute Shivani Prabhakar	MD27	B.Sc(CS)-I
	Nalawade Shivani Rajendra		
	Sawant Sayali Mahadev		
	Suryawanshi Kajal Shankar		
28	Mujawar Sameer M	MD28	BCS-I
	Ranjit S.Pawar		
	Prathmesh Chavan		
	Sandip Pawar		
29	Chavan Rahul B	MD29	BCS-I
	Pawar SuraJ B		
	Marle Shubham D		
	Patil Aniket R		
30	Mali Ashish Prakash	MD30	BCA-II
	Jadhav Shivani Anil		
	Sale Sushant Bajarang		
	Vibhute Kirti Vijaykumaar		
31	Solwande Pratiksha R	MD31	BCS-II
	Vadam Varsha Laxman		
	Mane Pooja Vikas		
	Nadaf Alisha Rafik		

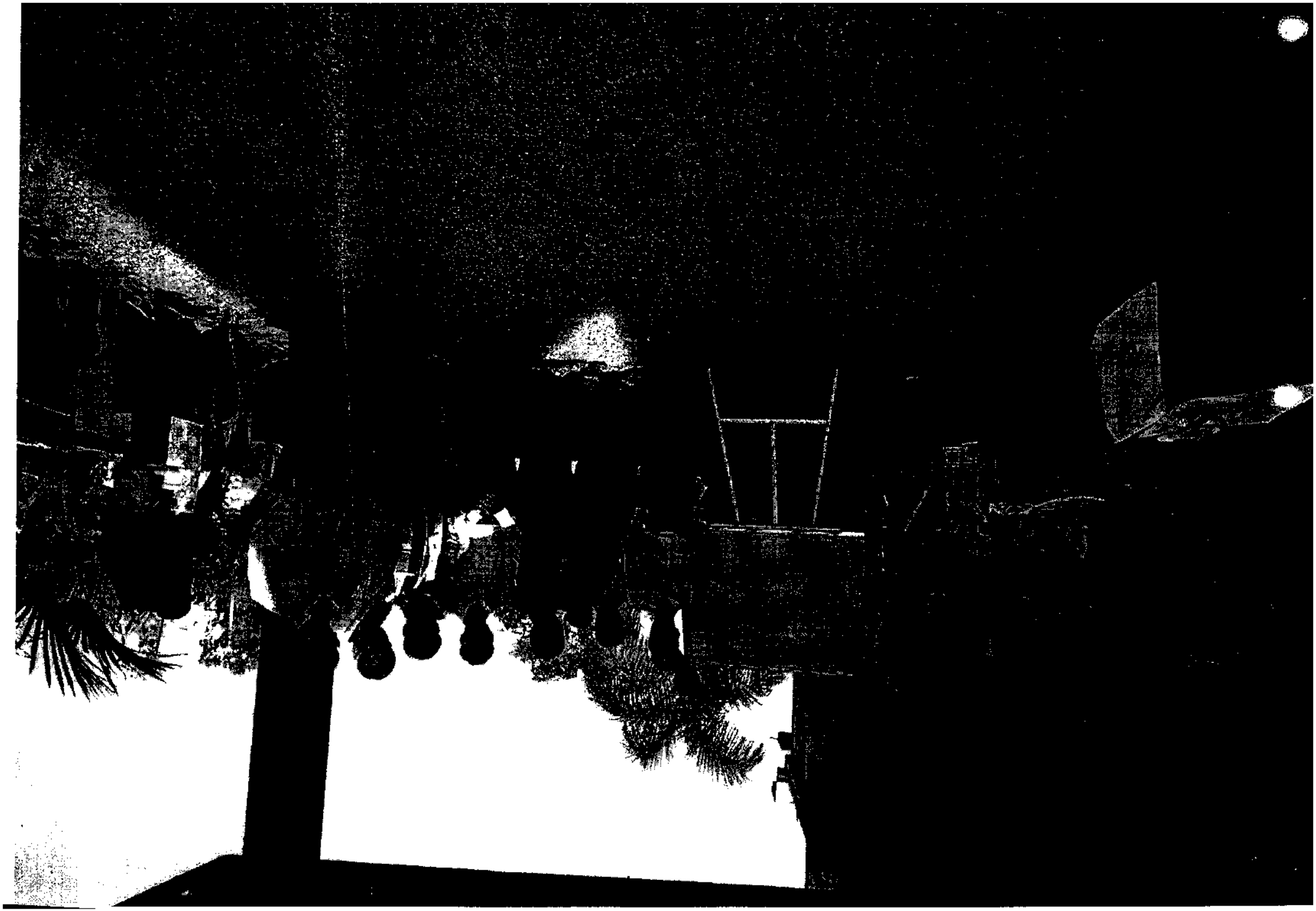
Event Analysis

Examiners

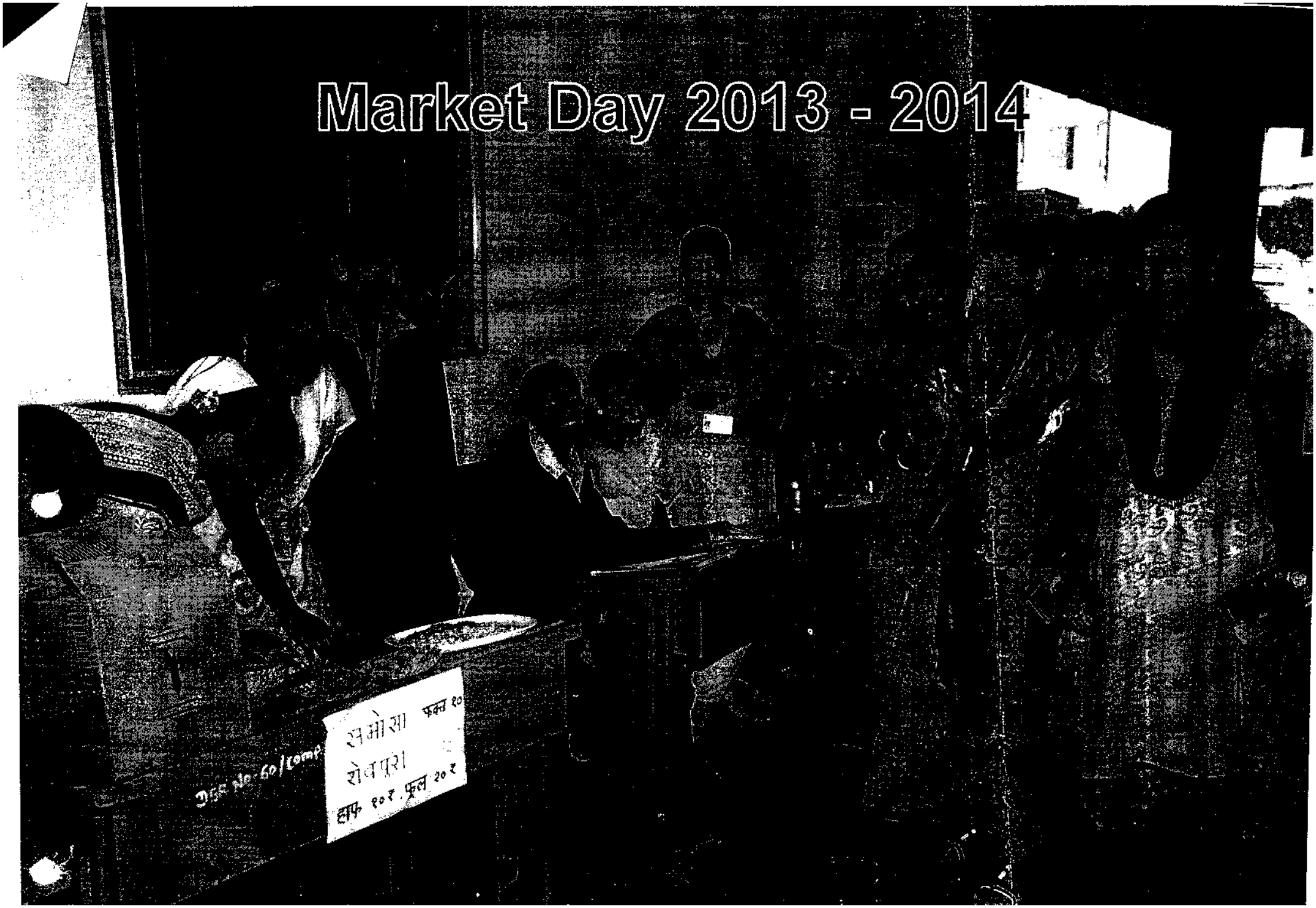
Mr. A. L. Patil & Mrs. N. S. Patil

Sr.No	Name of Group	Marketing	Presentation	Profit	Total	
1	Unity Group	5 + 4	8 + 6	6 +4	33	
2	PGDCA Group	5 +4	5+5	2+4	25	
3	Heart Breakers	7+7	7+7	7+7	42	
4	Sapana Group	5+8	5+7	4+7	36	
5	Kundalkars	7+8	8+8	7+7	45	
6	M.K.Special	5+8	5+7	2+6	33	
7	Five Star	8+7	6+6	7+6	40	
8	B.C.S.-1	4+7	4+5	2+4	26	
9	Destiny Group	5+6	5+4	3+4	27	
10	Hot-n-Cool	6+6	7+5	4+5	34	
11	Khatta Mitha	7+5	6+4	5+4	30	
12	Mane Group	8+6	7+6	5+6	38	
13	**Dream Team**	**8+9**	**6+9**	**8+8**	**48**	IInd
14	Kshanbhar Vishranti	6+8	5+8	4+7	38	
15	Zakas-Panipuri	9+8	8+7	7+5	44	
16	**Khau-Galli**	**9+8**	**8+9**	**7+8**	**49**	Ist
17	Rade-Gode-Waghmare	8+8	7+6	6+6	41	
18	Ambition Group	8+8	8+7	5+6	42	
19	Apala BCA	5+8	5+6	4+4	32	
20	Lay Bhari	7+8	7+6	7+6	41	

Sr.No	Name of Group	Investment	Income	Profit	
1	Unity Group	350	700	350	
2	PGDCA Group	330	400	70	
3	Heart Breakers	250	640	390	
4	Sapana Group	600	1000	400	
5	Kundalkars	300	1050	750	
6	M.K.Special	300	600	300	
7	Five Star	320	420	100	
8	B.C.S.-1	650	1050	400	
9	Destiny Group	300	250	-50	
10	Hot-n-Cool	300	400	100	
11	Khatta Mitha	250	315	65	
12	Mane Group	200	350	150	
13	Dream Team	200	510	310	
14	Kshanbhar Vishranti	240	402	162	
15	Zakas-Panipuri	377	700	323	
16	Khau-Galli	140	400	260	
17	Rade-Gode-Waghmare	280	1200	900	
18	Ambition Group	1010	1310	200	
19	Apala BCA	225	340	115	
20	Lay Bhari	350	2350	2000	
	TOTAL	**6962**	**13997**	**7035**	



Market Day 2013 - 2014



Palus Shikshan Prasarak Mandal's

ARTS, COMMERCE AND SCIENCE COLLEGE PALUS

Professional Department

Market Day 2016-17

Final Result

Rank	Participants	Class
First	Solwande Pratiksha R	BCS-II
	Vadam Varsha Laxman	
	Mane Pooja Vikas	
	Nadaf Alisha Rafik	
Second	Priyanka Balaso Jagtap	BBA-I
	Pooja Ramesh Mali	
	Akshay Suresh Sawant	
	Nikhil Suryakant Madane	
Third	Mohite Ashwini Balkrishna	B.Sc(CS)-III
	Yadav Dhanashree Arjun	
	Gopalkar Apurva Uday	
	Kadam Satyajeet Sanjay	

Market Day
Co-Ordinator
Miss.S.K.Gondil

HOD
Mr-S.S.Patil

Palus Shikshan Prasarak Mandal's

ARTS, COMMERCE AND SCIENCE COLLEGE, PALUS

(Affiliated to Shivaji University, Kolhapur)

Tal. Palus. Dist. Sangli - 416 310. (Maharashtra)

Certificate

This is to certify that

Mr./Miss Pradyuman Suryawanshi

has Participated in Market day event at the Professional Premier League 2016-2017 organized by Department of Computer Science & Management.

(Event Co-ordinator)	Miss. P. D. Pawar (PPL Co-ordinator)	Mr. S. S. Patil (Head of Department)	Dr. B. N. Pawar (Principal)

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Certificate

This is to certify that

Mr./Miss Mohite Vaishali Vilas

has Participated in Market Day event at the Professional Premier League 2016-2017 organized by Department of Computer Science & Management.

(Event Co-ordinator)	Miss. P. D. Pawar (PPL Co-ordinator)	Mr. S. S. Patil (Head of Department)	Dr. B. N. Pawar (Principal)

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Certificate

This is to certify that

Mr./Miss Akshay Nikam

has Participated in Market Day event at the Professional Premier League 2016-2017 organized by Department of Computer Science & Management.

(Event Co-ordinator)	Miss. P. D. Pawar (PPL Co-ordinator)	Mr. S. S. Patil (Head of Department)	Dr. B. N. Pawar (Principal)

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Certificate

This is to certify that

Mr./Miss Sankpal Pooja Laxman

has Participated in Market Day event at the Professional Premier League 2016-2017 organized by Department of Computer Science & Management.

(Event Co-ordinator)

Miss. P. D. Pawar
(PPL Co-ordinator)

Mr. S. S. Patil
(Head of Department)

Dr. B. N. Pawar
(Principal)

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Certificate

This is to certify that

Mr./Miss Dnyaneshwar Shinde

has Participated in Market Day event at the Professional Premier League 2016-2017 organized by Department of Computer Science & Management.

Gyandi	Pawar	Gondjoti	
(Event Co-ordinator)	Miss. P. D. Pawar	Mr. S. S. Patil	Dr. B. N. Pawar
	(PPL Co-ordinator)	(Head of Department)	(Principal)

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Certificate

This is to certify that

Mr./Miss Abhijeet Pawar

has Participated in Market day event at the Professional Premier League 2016-2017 organized by Department of Computer Science & Management.

Gyondi	Pawar	Gondkati	
(Event Co-ordinator)	Miss. P. D. Pawar (PPL Co-ordinator)	Mr. S. S. Patil (Head of Department)	Dr. B. N. Pawar (Principal)

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Tal. Palus. Dist. Sangli - 416 310. (Maharashtra)

Certificate

This is to certify that

Mr./Miss Mayuri Mahesh Landage

has Participated in Market Day. event at the Professional Premier League 2016-2017 organized by Department of Computer Science & Management.

(Event Co-ordinator)	Miss. P. D. Pawar (PPL Co-ordinator)	Mr. S. S. Patil (Head of Department)	Dr. B. N. Pawar (Principal)

Palus Shikshan Prasarak Mandal's

ARTS, COMMERCE AND SCIENCE COLLEGE, PALUS

(Affiliated to Shivaji University, Kolhapur)

Tal. Palus. Dist. Sangli - 416 310. (Maharashtra)

Certificate

This is to certify that

Mr./Miss Chavan Rahul B.

has Participated in Market Day *event at the Professional Premier League 2016-2017 organized by Department of Computer Science & Management.*

Gejendi	Miss. P. D. Pawar	Gondkar	Dr. B. N. Pawar
(First Co-ordinator)	(PPL Co-ordinator)	Mr. S. S. Patil (Head of Department)	(Principal)

PRN NO- 201601550000154

A

PROJECT

ON

"EFFECTS OF HEAVY METALS ON HUMAN HEALTH"

Submitted

By

Miss. Jamadar Reshma Rashid

B.Sc-III

To

Department of Zoology

Palus Shikshan Prasarak Mandal's

Arts, Commerce and Science College, Palus.

Under the Guidance of

Mr.A.B.Ghadage.

YEAR 2016-2017

Palus Shikshan Prasarak Mandal's

Arts, Commerce and Science College, Palus.

Department of Zoology

Certificate

This is to certify that a project entitled **"EFFECTS OF HEAVY METALS ON HUMAN HEALTH"** submitted by, **Miss. Jamadar Reshma Rashid** towards partial fulfillment of B.Sc. part III Zoology practical course during year 2016-2017.

19/01/2017

Project Guide

A. C. S. COLLEGE

3/3/17

Head of department

HEAD
Department of Zoology
A. C. S. College, Palus.

External Examiner :-

1)

2) 8/3/17

ACKNOWLEDGEMENT

I thank to my project supervisor **Mr. A.B. Ghadage** for his inspiration and co-operation during field collection, identification and in literature survey.

I am thankful to **Dr. B. N. Pawar,** The Principal, **Arts, Commerce and Science College, Palus** for providing the facilities.

I am thankful to our beloved Head of the Department **Dr. S. S. Patil**, for his continuous guidance and support.

I am also thankful to our respected teacher **Dr.S.M. Kumbhar, Mr.A.B. Ghadage,** another there for his persistent guidance and help during the project work.

Date:

Place: Palus **Miss- Jamadar Reshma Rashid**

DECLARATION

I Undersigned herby declared that the project report "Effects of heavy Metals on Human Health " submitted to the Department of Zoology Art's Commerce and Science College, Palus as the partial fulfillment of practical examination is my original work.

The project work is completed under the guidance of Mr. A.B.Ghadage during the academic year 2016-2017.

This project work or the part of this project work has not been submitted previously to any other institute for any other course.

Date :

Place – Palus

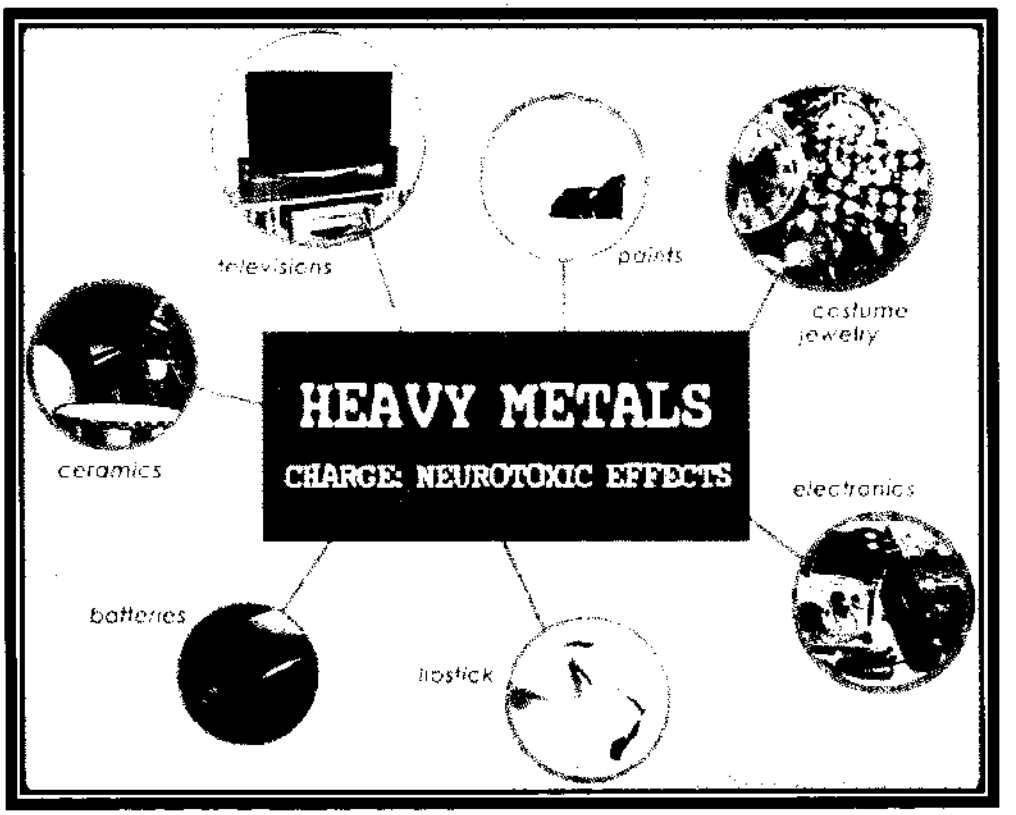
Miss- Jamadar Reshma Rashid

Effects of Heavy Metals on Human Health

Introduction

Heavy metals are individual metals and metal compounds that can impact human health. Eight common heavy metals are discussed in this brief: arsenic, barium, cadmium, chromium, lead, mercury, selenium, and silver. These are all naturally occurring substances which are often present in the environment at low levels. In larger amounts, they can be dangerous. Generally, humans are exposed to these metals by ingestion (drinking or eating) or inhalation (breathing).

Working in or living near an industrial site which utilizes these metals and their compounds increases ones risk of exposure, as does living near a site where these metals have been improperly disposed. Subsistence lifestyles can also impose higher risks of exposure and health impacts because of hunting and gathering activities.



Different heavy metals -:

1) Lead
2) Mercury
3) Cadmium

Metals have been shown to causes acute as well as chronic poisoning in man and other experimental animals. Harmful effects of individual metals are presented briefly below.

Toxic Metal and Their Reactive Forms

Metal	Toxicity
Cd	All forms are toxic and need attention
Pb	Organic forms are more toxic and easily absorbed by the gastrointestinal tract
Hg	Hg(II) Organomercurials mainly methyl mercury, biologically magnified

Clinical Aspects of Chronic Toxicities

Metal	Target agant	Primary sources	Clinical effect
Cd	Renal, Skeletal Pulmonary	Industrial Dust And Fumes And Polluted Water And Food	Proteinurea, Glucosuria, Osteomalacia, Aminoaciduria, Emphysemia
Pb	Nervous System, Hematopoietic System, Renal	Industrial Dust And Fumes And Polluted Food	Encephalopathy, Peripheral Neuropathy, Central Nervous Disorders, Anemia
Hg	Nervous System, Renal	Industrial Dust And Fumes And Polluted Water And Food	Proteinurea

Lead

Lead is a naturally occurring metal found deep in the ground. It occurs in small amounts in ore, along with other elements such as silver, zinc, or copper. Even though it is found in small amounts, there is an abundant supply of lead throughout the earth. Because it is widespread, and easy to extract and work with, lead was used for hundreds of years in a wide variety of products found in and around homes, including paint and gasoline.

As a result of human activities, such as fossil fuel burning, mining, and manufacturing, lead and lead compounds can be found in all parts of our environment. This includes air, soil, and water. Lead is used in many different ways. It is used to produce batteries, ammunition, metal products like solder and pipes, and X-ray shielding devices. Lead is a highly toxic metal and, as a result of related health concerns (see below), its use in several products like gasoline, paints, and pipe solder, has been drastically reduced in recent years. Today, the most common sources of lead exposure in the United States are lead-based paint and possibly water pipes in older homes, contaminated soil, household dust, drinking water, lead crystal, lead in certain cosmetics and toys, and lead-glazed pottery.

Properties of Lead

1. Lead is bluish white lustrous metal
2. It is very soft, highly malleable,ductile, and a relatively poor conductor of electricity.
3. Lead isotopes are th three series of naturally occurring radioactive elements.
4. It is a moderately active metal.
5. It dissolves slovely in water and in most in old acids.
6. It does not react with oxygen in the air readily and does not burn.
7. It reacts more rapidly with hot acids.
8. The melting point of lead is 327^0 c and boiling point is 1755^oc.

Sources of lead

1. Oil of lead based paint
2. Mining waste
3. Incinerator ash
4. Automobile exhaust
5. Water from lead pipe
6. Car batteries
7. Emission of air craft engein
8. Bone meal fertilizers

How does lead get into the body?

Lead can get into your body in two ways — through breathing it in or by eating it. For example, lead can enter the body through eating or inhaling paint dust or chips. The soil around your home can pick up lead from sources such as exterior paint. Lead can also enter your drinking water through your plumbing

Health effect of Lead

EPA has determined that lead is a probable human carcinogen. Lead can affect every organ and system in the body. Long-term exposure of adults can result in decreased performance in some tests that measure functions of the nervous system; weakness in fingers,

Wrists or ankles small, increases in blood pressure and anemia.

- Exposure to high lead levels can severely damage the brain and kidneys and ultimately cause death.
- In pregnant women, high levels of exposure to lead may cause miscarriage.
- High level exposure in men can damage the organs responsible for sperm production.

Health effects of lead in children

Exposure to lead can have a wide range of effects on a child's development and behavior. Blood lead levels less than 10 micrograms per deciliter (µg/dL) are associated with increased behavioral effects, delayed puberty, and decreases in hearing, cognitive performance, and postnatal growth or height. Some of these health effects are found even at low blood lead levels less than 5 µg/dL, including lower IQ scores, decreased academic achievement and increases in both, behavioral problems and attention-related behaviors. There is a wide range of lead-associated behavioral effects in the area of attention. Attention deficit hyperactivity disorder (ADHD) is one example on the more severe end of the spectrum.

Low lead levels in children can cause the following side effects:

1) Nervous system and kidney damage.
2) Speech, language and behavior problems.
3) Poor muscles coordination.
4) Decreased muscle and bone growth.
5) Hearing damage
6) Seizures, unconsciousness, and death.

Health effects of lead in adult

Exposure has been linked to a number of health effects in adults. As a general rule, the more lead you have in your body, the more likely it is you'll have health problems. High blood lead levels greater than 15 µg/dL are associated with cardiovascular effects, nerve disorders, decreased kidney function, and fertility problems, including delayed conception and adverse effects on sperm and semen, such as lower sperm counts and motility.

Blood lead levels below10 µg/dL are associated with decreased kidney function and increases in blood pressure, hypertension, and incidence of essential tremor, a degenerative disorder of the central nervous system whose most recognizable feature is a tremor of the arms or hands during voluntary movements, such as eating and writing. There is also evidence showing that adults who have low levels of exposure to lead less than 5 µg/dL may have decreased kidney function.

Pregnant women need to be particularly careful around lead. Maternal blood lead levels less than 5 µg/dL are associated with reduced fetal growth. Because the effects of lead are different for everyone, more research needs to be done to fully understand the health effects.

Most adults with elevated blood lead levels are exposed to lead at work. Those in occupations related to mining, ironwork or welding, construction, renovation and remodeling activities, smelters, firing ranges, the manufacture and disposal of car batteries, automobile radiator repair, metal shop work, and the manufacture of pottery or stained glass are particularly at risk for lead exposure.

In adults high levels of lead in their systems can cause the following effects:

1) Increased change of illness during pregnancy.
2) Harm to fetus, including brain damage or death.
3) Fertility problem in male and female.
4) High blood pressure.
5) Nerve disorders.
6) Memory and concentration problems.
7) Muscle and joint pains.
8) Digestive problems.

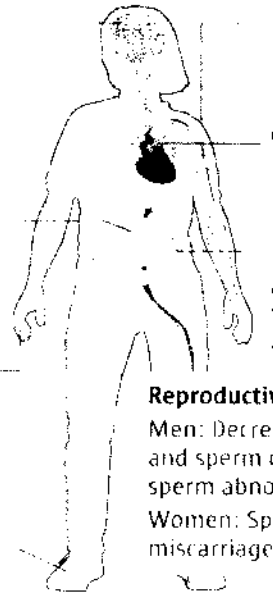
Blood Lead Level	Health Effects
Blood lead levels below 5µg/dL	**Children:** Decreased academic achievement, IQ, and specific cognitive measures; increased incidence of problem and attention-related behaviors **Adults:** Decreased kidney function, maternal blood lead associated with reduced fetal growth
Blood lead levels below 10µg/dL	**Children:** Delayed puberty, reduced postnatal growth, decreased IQ and hearing **Adults:** Increased blood pressure, risk of hypertension, and incidence of essential tremor

ADULTS

Brain
Memory loss, lack of concentration, headaches, irritability, depression

Digestive system
Constipation, nausea and poor appetite

Nervous system
Damage including numbness and pain in the extremities



Body
Fatigue, joint and muscle pain

Cardiovascular
High blood pressure

Kidneys
Abnormal function and damage

Reproductive system
Men: Decreased sex drive and sperm count, and sperm abnormalities.
Women: Spontaneous miscarriage

CHILDREN

Brain
Behavior problems, lower IQ, hearing loss, learning disabilities

Body
Decreased bone and muscle growth

Kidneys
Damage

Nervous system
Damage

Blood
Anemia

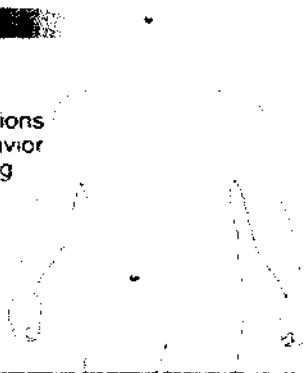
Lead poisoning

Lead buildup in the body causes serious health problems

Symptoms

- Headaches
- Irritability
- Reduced sensations
- Aggressive behavior
- Difficulty sleeping

- Abdominal pain
- Poor appetite
- Constipation
- Anemia



Additional complications for children:

Lead is more harmful to children as it can affect developing nerves and brains

- Loss of developmental skills
- Behavior, attention problems
- Hearing loss
- Kidney damage
- Reduced IQ
- Slowed body growth

AFP

Source: MedlinePlus Mayo Clinic

Dangers of lead and arsenic poisoning

Arsenic poisoning

Nerve damage

Skin damage:
- Hyperkeratosis (scaling skin)
- Pigment changes

Increased cancer risk:
- Lung
- Bladder
- Kidney and liver cancers

Circulatory problems in skin

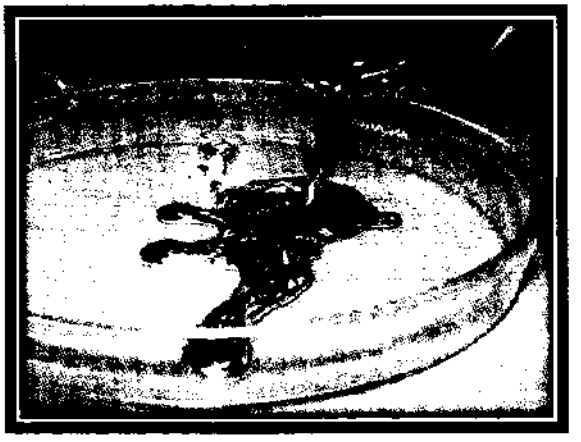
Lead poisoning

High levels of lead
- Mental retardation, coma, convulsions and death

Low levels of lead
- Reduced IQ and attention span, impaired growth, reading and learning disabilities, hearing loss and a range of other health and behavioral effects.

Sources: Alliance to End Childhood Lead Poisoning and news wires — *The Denver Post*

Mercury



Mercury combines with other elements to form organic and inorganic mercury compounds. Metallic mercury is used to produce chlorine gas and caustic soda, and is also used in thermometers, dental fillings, switches, light bulbs, and batteries. Coal-burning power plants are the largest human-caused source of mercury emissions to the air in the United States. Mercury in soil and water is converted by microorganisms to methyl mercury, a bioaccumulating toxin. Mercury has no positive role in the human body1; in fact a safe level of mercury exposure is very difficult to determine. It can be present in the environment in several different forms, and while all forms of mercury are toxic to humans, the pattern of toxicity varies with its chemical form, the route of exposure, the amount, the duration and timing of exposure2, and the vulnerability of the person exposed3. For example, pure elemental mercury (also known as quicksilver or Hg) is liquid at room temperature. If ingested, quicksilver has very low toxicity because it is not absorbed by the gastrointestinal tract and is eliminated completely in the stool. If quicksilver is agitated or heated, however, the liquid mercury becomes a vapour which is readily absorbed by inhalation and is highly toxic to the lungs and central nervous system. The nervous system is the primary target of mercury toxicity, but, depending upon the specific exposure, the kidneys, liver and lungs are also important targets. Table 1 (Page 21) gives an overview of the different forms of mercury, their uses, routes of exposure and their toxicity.

The two biggest sources of exposure to mercury for the general population are through our consumption of fish, and associated with medical and dental practices'

People in developed countries have signify cant exposure from the mercury in their dental fi llings4. However, our environmental exposure to methyl mercury, a highly toxic form of organic mercury found in ocean and freshwater fish and marine mammals, is a cause of great concern. The impact on public health as a result of exposure to methyl mercury is therefore the major emphasis of this chapter.

Properties of Mercury

1. Mercury is a heavy, silvery whit liquid metal.
2. Compared to other metals, it is a poor conductor of heat, but a fair conductor of electricity.
3. It alloys easily with many metals, such as gold, silver and tin.
4. Mercury dissolves many other metals such as silver and gold to form amalgams.
5. Mercury readily combines with aluminium to form mercury –aluminium amalgam when the two pure metals come into contact.
6. Mercury reacts with solid sulfur flakes, which are used in mercury spill kits to absorb mercury.
7. Mercury does not reacts with most acids, such as dilute sulfuric acid, although oxidizing aids such as concentrated sulfuric acid and nitric acid or aqua regia dissolve it to give sulfate, nitrate and chloride.
8. Mercury is used in thermometers, barometers, manometers, float valves, mercury relays, and fluorescent lamps.
9. The melting point of mercury is -38.7° c and boiling point is 356.6 °c.

Sources of mercury

1. Coal burning
2. Industrial waste
3. Household waste
4. Mining waste

Health effects of mercury

The EPA has determined that mercuric chloride an methyl mercury are possible human carcinogens.

• The nervous system is very sensitive to all forms of mercury.

• Exposure to high levels can permanently damage the brain, kidneys, and developing fetuses. Effects on brain functioning may result in irritability, shyness, tremors, changes in vision or hearing, and memory problems.

• Short-term exposure to high levels of metallic mercury vapors may cause lung damage, nausea, vomiting, diarrhea, increases in blood pressure or heart rate, skin rashes, and eye irritation.

- High doses of mercury can be fatal to humans, but even relatively
- Low doses of mercury containing compounds can have serious adverse impacts on the developing nervous system, and have recently been linked with possible harmful effects on the cardiovascular, immune and reproductive systems5.
- Mercury and its compounds affect the central nervous system, kidneys, and liver and can disturb immune processes; cause tremors, impaired vision and hearing, paralysis, insomnia and emotional instability.
- During pregnancy, mercury compounds cross the placental barrier and can interfere with the development of the foetus, and cause attention deficit and developmental delays during childhood.
- Medical exposures occur when mercury containing preservatives like thimerosal are used in certain vaccines and pharmaceutical agents.
- Exposure to mercury vapour can occur during placement and removal of mercury containing dental amalgams, as well as during normal chewing when mercury amalgams are present.

Elemental mercury can cause following:

1) Mood swings, nervousness, irritability, and other emotional changes.
2) Insomnia
3) Headache
4) Abnormal sensation
5) Muscle twitching
6) Weakness
7) Tremors
8) Muscle atrophy

MINAMATA DISEASE

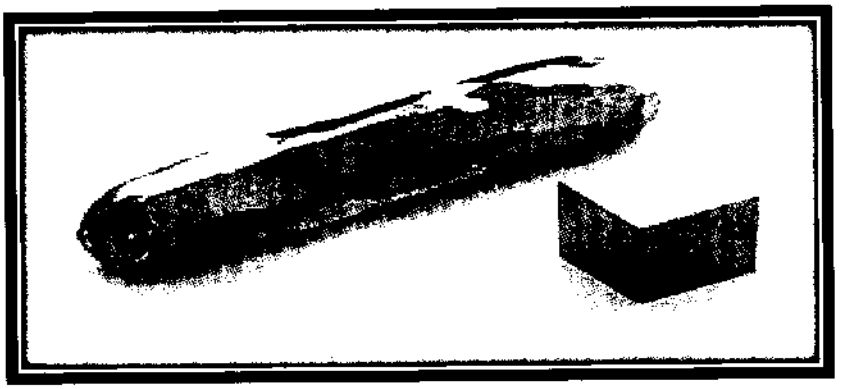
Methyl mercury poisoning was first recognized in Minamata, Japan around 19607. Hundreds of fishermen and their families were severely poisoned during the 1950s by methyl mercury that bioaccumulated in fish as a result of the release of mercury to the bay from a local chemical plant. Many severe effects were observed including parasthesia (abnormal physical sensations such as numbness), gait disturbances, sensory disturbances, tremors, hearing impairment and many mortalities8. By 1960 the serious and mysterious affliction, affecting both adults and infants, was recognized as methyl mercury poisoning, a hitherto unrecognized disease. High level exposure produced serious neurological disease in adults, but the most dramatic manifestation was congenital Minamata disease in infants born to mothers with high mercury levels. These babies were born with severe cerebral palsy, blindness and profound mental retardation9. Some severely affected children were born to mothers who themselves showed no evidence of mercury-related impacts.

Iraq. Epidemics of organic mercury poisoning from consumption of grain treated with organ mercurial fungicides have also occurred in Iraq and Guatemala. In Iraq, children exposed during fetal development were severely affected, consistent with the Minamata fi ndings10. By the time the severe Iraq outbreak occurred in 1971, epidemiologists and toxicologists were alert and analytical results (mainly hair mercury) were obtained and used in risk assessment.

Minamata Disease

- On April 21, 1956, a five year-old girl was examined at the Chisso Corporation's factory hospital in Minamata, Japan,
- The physicians were puzzled by her symptoms: difficulty walking, difficulty speaking and convulsions.
- They soon found other family members and many other children with the condition

Cadmium



Cadmium is a very toxic metal. All soils and rocks, including coal and mineral fertilizers, contain some cadmium. Cadmium has many uses, including batteries, pigments, metal coatings, and plastics. It is used extensively in electroplating. Certain compounds of cadmium (Cd) are highly toxic to humans. Cadmium is employed in several industrial processes such as: (a) protective coatings (electroplating) for metals like iron; (b) preparation of Cd-Ni batteries, control rods and shields within nuclear reactors and television phosphors. Some compounds are used as stabilizers for PVC. For non-smoking population the major exposure pathway is through food. Cadmium is readily taken up by plants. Potential source of cadmium toxicity is the use of commercial sludge for fertilizing agricultural fields. Some root crops (carrots and parsnip) and some leafy crops (lettuce and spinach) are able to accumulate more cadmium compared to other plant foods. Grain crops like rice and wheat can accumulate relatively high amounts of cadmium.

Properties of Cadmium

1) Cadmium is a soft, malleable, ductile, bluish-whit divalent metal.
2) It is a similar in many respects to zinc but forms complex compounds.
3) Unlike most other metals cadmium is resistant's to corrosion and is used as a protective plate on other metals.
4) Cadmium is soluble in acids but not in alkaline.
5) Its surface has a bluish ting and the metal is soft enough to be cut with a knife, but it tarnishes in air.
6) The density of cadmium is 8.65 grams per cubic centimeter
7) The melting point of cadmium is 321 o c and boiling point is 767oc.

Natural sources of Cadmium

1) Volcanic eruption
2) Weathering
3) Erosion
4) River transper

Artificial sources of Cadmium

1) Tobacco smoking
2) Mining smelling
3) Refining of non-ferous metals
4) Fossil fuel combertion
5) Municipal waste
6) Manufacture of phosphate fertilizers
7) Electric as well as electronic waste

Health effects of cadmium

Cadmium and cadmium compounds are known human carcinogens. Smokers get exposed to significantly higher cadmium levels than non-smokers. Severe damage to the lungs may occur through breathing high levels of cadmium.

- Ingesting very high levels severely irritates the stomach,

leading to vomiting and diarrhea.

- Long-term exposure to lower levels leads to a buildup in the kidneys and possible kidney disease, lung damage, and fragile bones.
- OSHA – an average of 5 micrograms per cubic meter of workplace air for an 8-hour workday, 40-hour work week.

Bone effect:

, Although first reported in French workers by Nicaud *et al* 7, toxic effects of Cd on the bones really became evident with the outbreak of the Itai-Itai disease in the Cd-polluted area of Toyama, Japan, after World War II. Itai-Itai disease patients presented, indeed, a severe osteomalacia accompanied with multiple bone fractures and renal dysfunction9. They complained of pain in the back and in the extremities, difficulties in walking and pain on bone pressure (hence the name Itai-Itai meaning Ouch-Ouch in Japanese). Recent studies in China have confirmed the bone toxicity of Cd. Nordberg *et al*20 have found decreased bone mineral density in Chinese farmers exposed to Cd from contaminated rice for more than 20 yr. The bone mass density was decreased in postmenopausal women with elevated Cd in urine or blood as well as among men with elevated Cd in blood. Bone lesions have been regarded for long as late manifestations of intoxication, occurring only after relatively high exposures in the industry or environment. Effects on the bone, especially at high exposure, are largely the consequence of Cd nephropathy, resulting in an altered vitamin D metabolism and a urinary waste of calcium and phosphate. According to studies on environmentally exposed populations in Japan or China, the thresholds of urinary or blood Cd associated with bone effects are higher than those associated with renal dysfunction21. This view, however, has been challenged by some recent studies reporting associations between urinary Cd and indices of bone mass density in the general population with very low

environmental exposure22-24. The possibility cannot be excluded, indeed, that the metabolism of Cd and hence the levels of the metal in biological fluids can be altered by disturbances in calcium homeostasis due to menopause, ageing or renal diseases unrelated to Cd19.

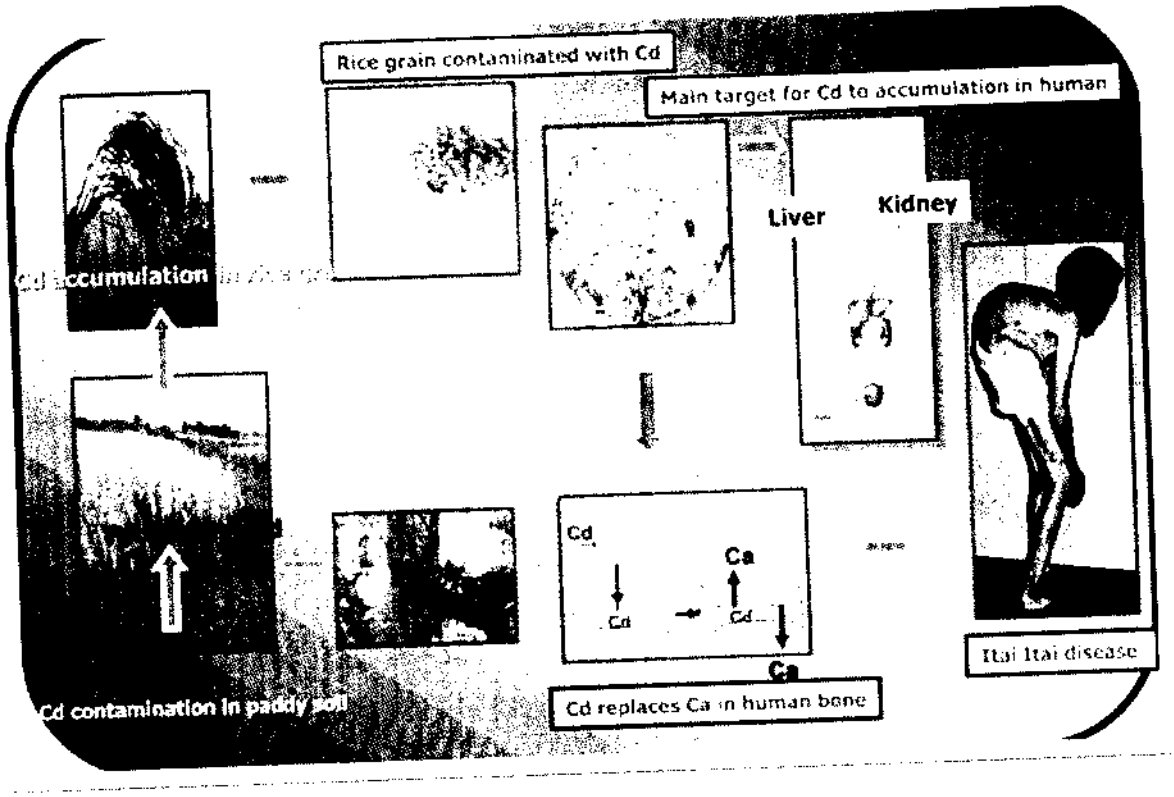
Cancer:

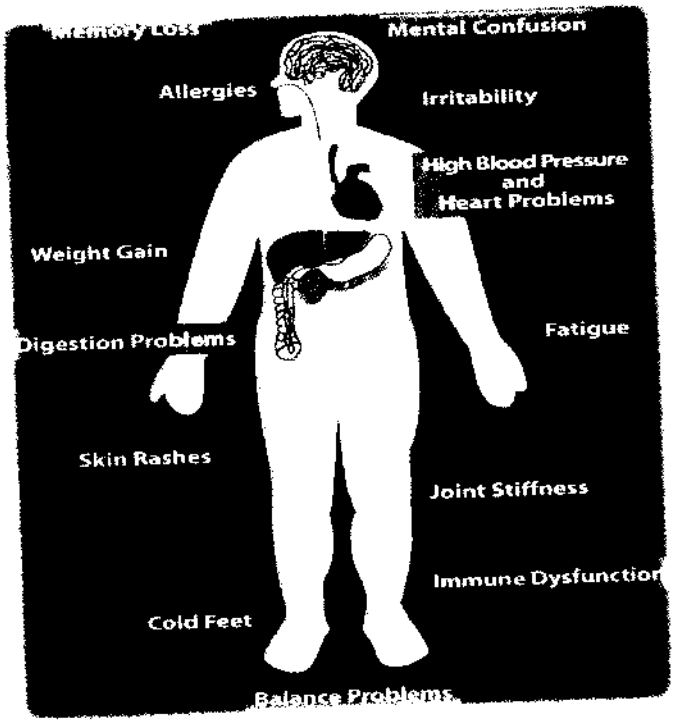
Various regulatory bodies have concluded that there is sufficient evidence to classify Cd as a human carcinogen. The most convincing evidence comes from the finding of increased risks of lung cancer in workers exposed to Cd by inhalation as well as from animal data showing that Cd administered by various routes can produce cancer at multiple sites, including in the lung26. Although the evidence from animal studies is undisputable, data from occupationally exposed populations require a more careful analysis because of the possible confounding by concomitant exposure to arsenic. Recent studies having adjusted for the concomitant exposure to arsenic and nickel have reported lower relative risks of lung cancer than in the past2. Cd exposure in the industry has also been linked to prostate and renal cancer but this linkage is much weaker than that for lung cancer. Until recently, studies on populations environmentally exposed to Cd had revealed no increase in cancer mortality, even in populations with Cd-induced renal effects. The possibility that Cd can be involved in environmental carcinogenesis cannot be excluded. In a Cd-polluted region in China, an association between urinary Cd and raised serum concentration of prostate-specific antigen has been found suggesting a possible implication of Cd in prostate carcinogenesis.

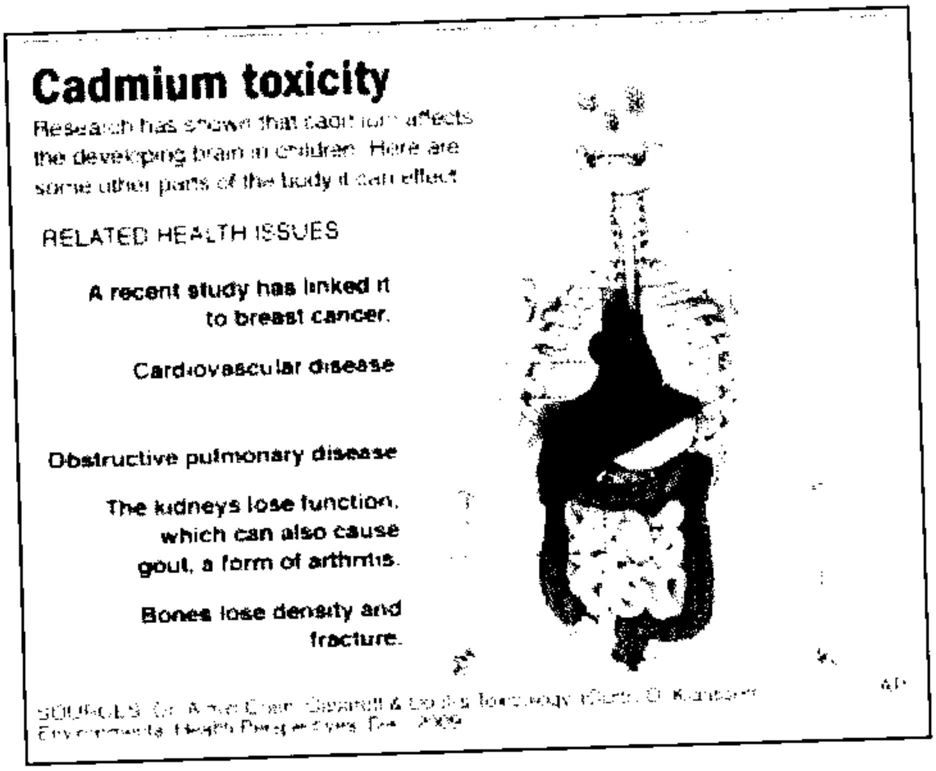
Renal effect:

There is now a consensus among scientists to say that in chronic Cd poisoning the kidney, which is the main storage organ of Cd, is also the critical target organ, *i.e.* the first organ to display signs of toxicity2,3,10,11. Cd nephropathy has been described in industrial workers exposed mainly by inhalation and in the general population exposed via contaminated foods. The various studies conducted on human populations and experimental animals have demonstrated that Cd exerts its renal toxicity in a strictly dose-dependent manner, the adverse effects occurring only when the Cd concentration in kidney cortex reaches a critical threshold. The total concentration of Cd in renal cortex from which renal effects are likely to occur has been estimated at 150-200 ppm (μg/g wet weight of renal cortex), both in human subjects and in experimental animals2,10,11. As most renal Cd is bound to metallothionein, the form of Cd responsible for renal damage is the highly toxic Cd2+ ion that avidly reacts with cellular components. The critical concentration of free Cd in renal cortex corresponding to the critical concentration of 200 ppm for total Cd has been estimated at about 2 ppm13. The earliest manifestation of Cd-induced renal damage considered as critical consists in an increased urinary excretion of microproteins (molecular weight <40 kD). Among these proteins, β2-microglobulin, retinol-binding protein and alpha1-microglobulin have been the most validated for the routine screening of tubular proteinurea.

The increased loss of these proteins in urine is a reflection of the decreased tubular reabsorption capacity. In health, these proteins are almost completely reabsorbed by the proximal tubular cells, meaning that a minute decrease of their fractional reabsorption drastically increases their urinary excretion. A modest increase in the urinary excretion of these proteins, as found at the early stage of Cd nephropathy (in the range of 300 to 1,000 μg/g creatinine for retinol-binding protein (Table I), is unlikely to compromise the renal function. The disturbances of calcium and phosphate metabolism accompanying Cd nephropathy may lead to bone demineralization, the formation of kidney stones and bone fractures. Prospective studies among inhabitants living in Cd-polluted areas in Japan have shown that the development of Cd-induced proteinurea is predictive of an increased mortality by heart failure, cerebral infarction, nephritis and nephrosis.


Rice grain contaminated with Cd
Main target for Cd to accumulation in human
Liver
Kidney
Cd accumulation
Cd
Ca
Cd
Cd
Ca
Itai Itai disease
Cd contamination in paddy soil
Cd replaces Ca in human bone


Memory Loss
Mental Confusion
Allergies
Irritability
High Blood Pressure and Heart Problems
Weight Gain
Digestion Problems
Fatigue
Skin Rashes
Joint Stiffness
Immune Dysfunction
Cold Feet
Balance Problems



Respiratory System
Pneumonitis, destruction of mucous membranes

Kidney
Proteinuria, kidney stones, glomerular and tubular damage

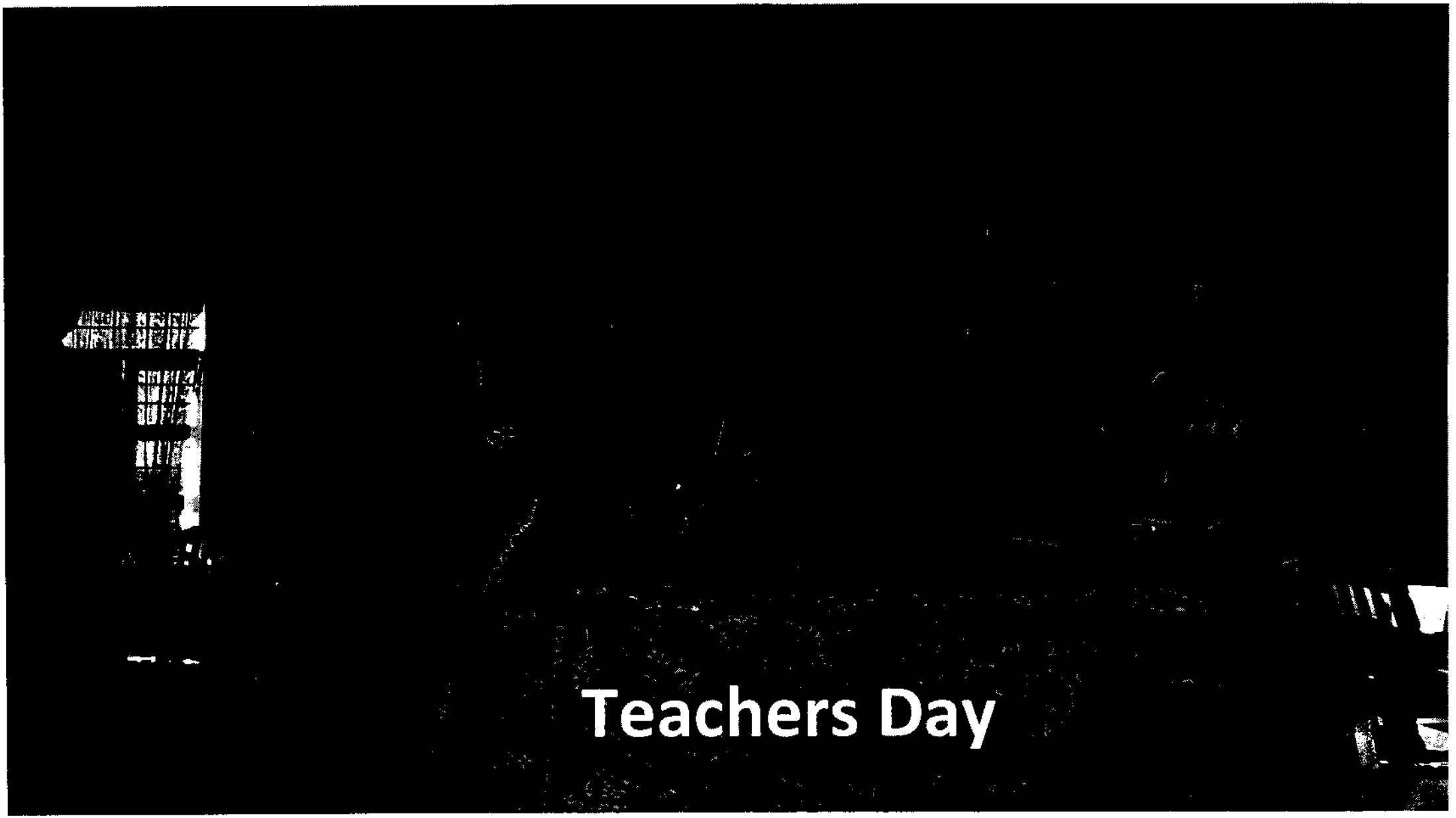
Cadmium

Reproductive System
Testicular necrosis, estrogen-like effects, affection of steroid-hormon synthesis

Skeletal System
Loss of bone density and mineralisation, Itai-Itai disease

REFERENCE

1. Medicine and Toxicology – Parekh
2. Toxicology effect on the digestion (Dr Jagjeet Singh)
3. Enviormental chemistry(Sharma.B.K, Goal publishing house, meerat)
4. www.wikepedia.com
5. www.google.com


Teachers Day

Poster Presentation Competition 2013-2014

Subjects

1. Globalization
2. Corruption
3. Save the girls
4. Recession is an opportunity
5. ICT (Information Communication Technology)
6. Impacts of social media
7. IPL should be or should not be
8. Indian Vision 2020

Rules

- Registration valid up to **20/02/2014**
- **Register** the team to Poster Presentation Committee
- There can be maximum **THREE** members in a team.
- Presentation should be done in College **Dress Code.**
- The poster should be present **within 3 min** and **extended up to 2min.**
- Poster **Size** should be in **2 ft × 1.5 ft.**
- **Internet downloaded images or Printed poster not allowed.**
- Only **sketches, texts (20%), paintings** allowed.
- Teams should mention their full details on the poster. (Name, Roll no., class etc,).

Coordinator	HOD (Management Dept.)	HOD (Computer Dept.)

ARTS, COMMERCE AND SCIENCE COLLEGE PALUS

Professional Department

Professional Premier League(2016- 2017)

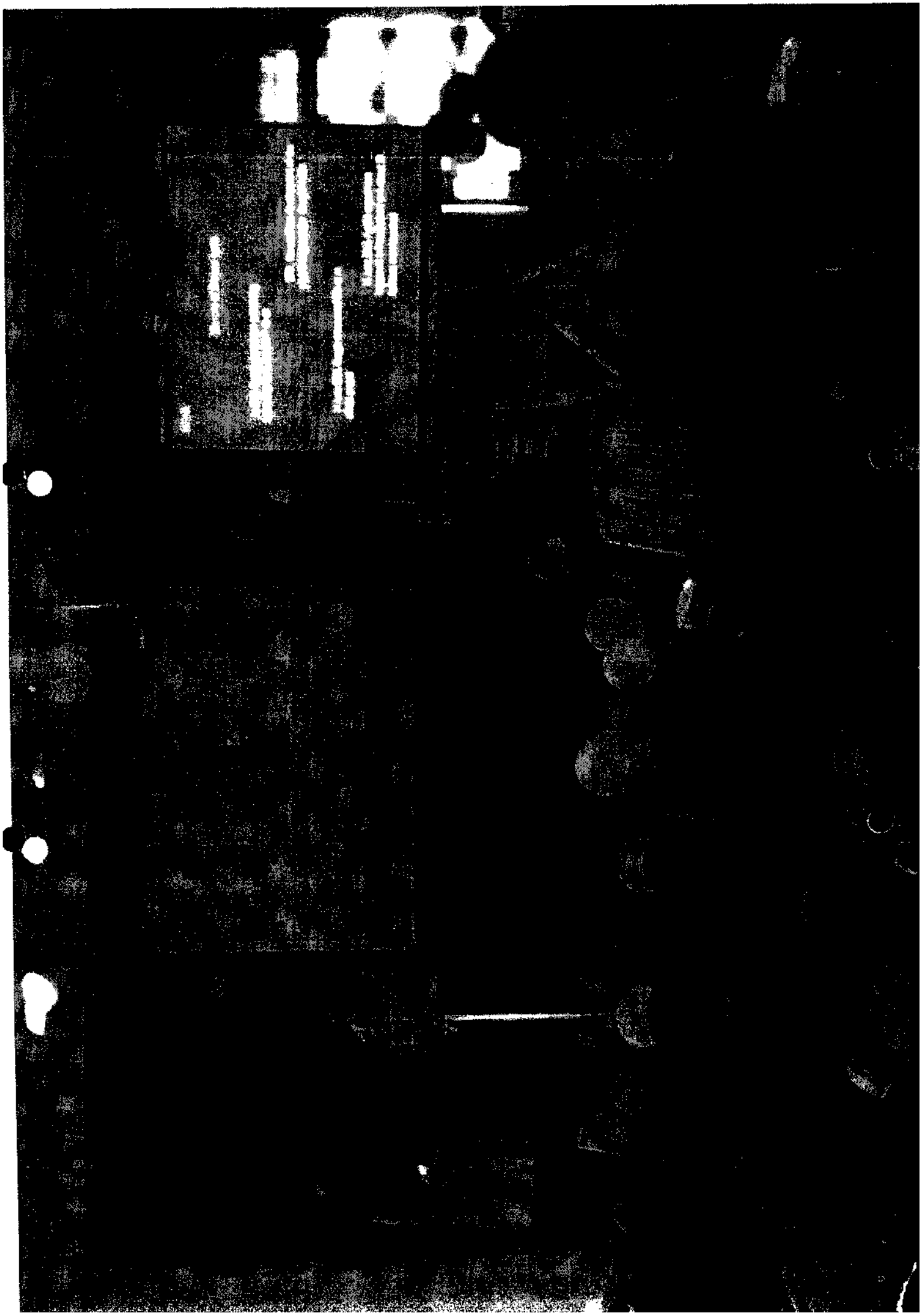
ADD-MAD Competition

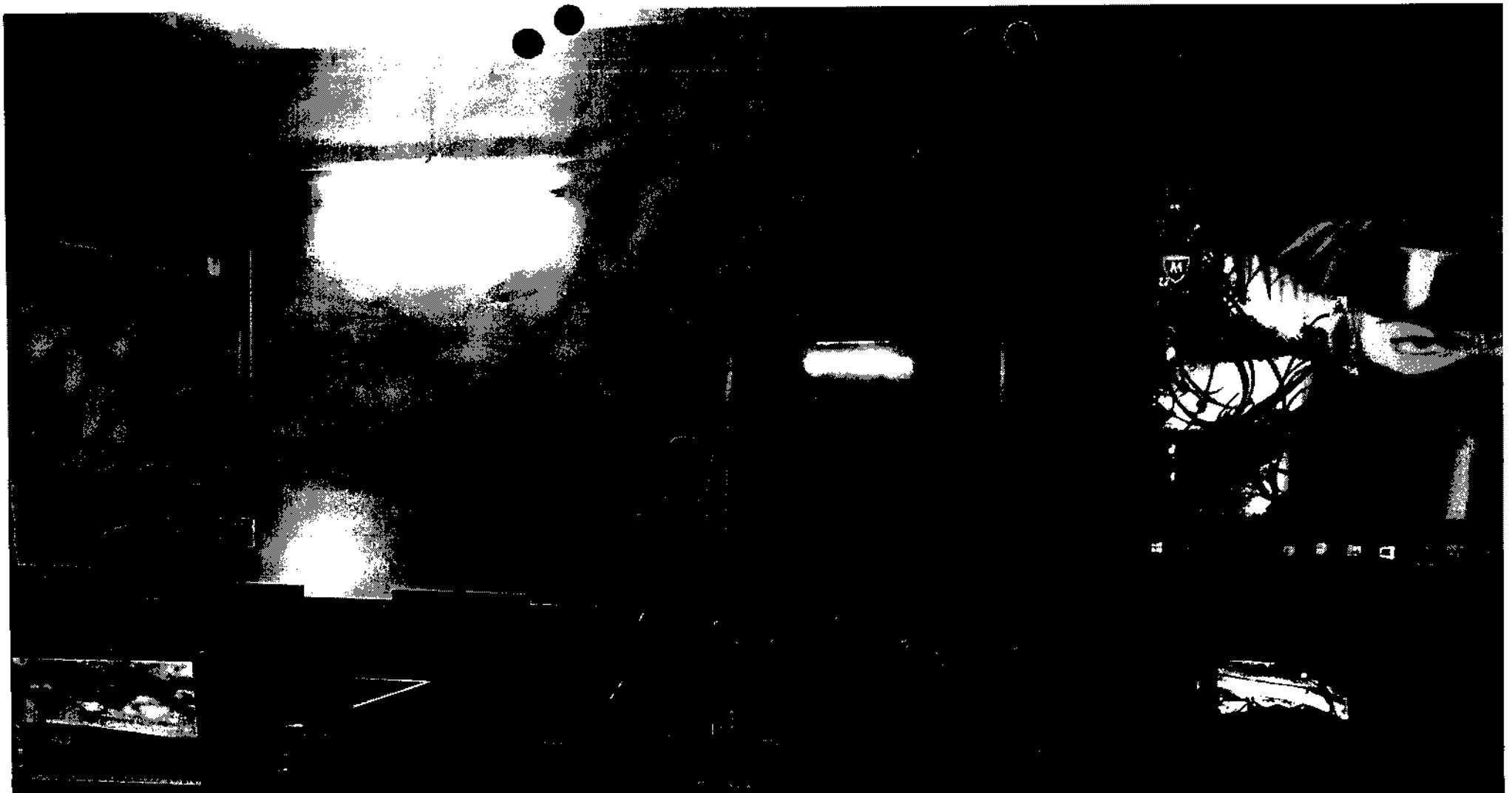
Final Result

Rank	Group Code	Participants	Class
First	AMS1	Ghare Vikram Vasant	BCS-II
		Rupnar Akshay Suresh	B.Sc-I
		Chavan Suraj Bhaskar	BCS-II
		Shinde Omkar Arvind	B.Sc-I
Second	AMS5	Raviraj Bajrang Mohite	BBA-I
		Mayuri Mahesh Langade	BBA-I
		Nikhil Suryakant Madane	BBA-I
		Pranali Sanjay Shirgave	BBA-III
		Vipul Mohan Pawar	BBA-I
		Akshay Suresh Sawant	BBA-I
Third	AMS3	Mane Priyanka Sham	BCA-I
		Sangar snehal Pandurang	
		Kamble Rushika Dipak	
		Mayur Vilas Kumbhar	
		Tejas Nandkumar Sadamate	

Add-Mad Show
Co-Ordinator
Mr-P.P.Shete

Head Of Department
Mr-S.S.Patil





Faculty Development By Aniket Bhanage
Date : 02/10/2016

Quiz Competition 2013-2014

Rules & Regulations

- There will be minimum 2 & maximum 3 candidates participate.
- Quiz competition will depend on general & professional knowledge.
- If more than 10 team participated then by taking written test on 25/02/2014 final 10 teams will be selected.
- Judges decisions will be final decisions.

Round First (General Knowledge)

- Four questions will be asked for each team & each question will have four options.
- The time for giving answers of each question will be 30 seconds.
- The six teams which are having top ranking will be selected for next round.

Round Second (Chit Round)

- In this round the leader of each team have to select one chit from the bowl.
- Each chit will carry four questions having four options for answers.
- The four top ranking team will be selected for next round.

Quiz Competition Committee

ROUND NO. 1

Date - 25/02/2014 Time > 11:00

Group No.	Sr No	Name	Class
A 1	1	Sandage Pryanka Nanasaheb	B.Sc III
	2	Hattikar Savita Nanadkumar	
	3	SavaajarangPriyanka Bnt	
B 2	1	Yadav Reshma Bhanudas	B.ScIII
	2	Jadhav Shubhangi Laxman	
	3	Surywanshi Rupali Ananda	
C 3	1	Patil Sandhya Ashok	BBAII
	2	Patil Nilam Gulab	
	3	Deshmukh Sujata Baban	
D 4	1	Arbune Jyoti Hanmant	BCS III
	2	Tambavekar Snehal Vilas	
	3	Chougule Sonali Amol	
E 5	1	Chougule Priyanka Prakash	BCS III
	2	Nikam Akansha Ashok	
	3	Pawar Chaitali Dattatray	
F 6	1	Kulkarani Pallavi Dattatray	BCS III
	2	Patil Priyanka Pralhad	
G 7	1	Kashid Radha Ananda	BBA II
	2	Pawar Sonali Bhikaji	
	3	Sankapal Priyanka Laxman	
H 8	1	Vishal Jagannath Gode	BBA I
	2	Sathyjeet Sayaji Jadhav	
I 9	1	Chougle Ujwala Parshuram	B.Sc II
	2	Lad Niyati Dasharat	
J 10	1	Mali Snehal Mahadev	B.Sc II
	2	Kasar Ashvini Ramchandra	
	3	Khambalkar Pooja Narayan	
K 11	1	Patil Ashwini Vijay	BCA II
	2	Deshmukh Monika Kumar	
	3	Kadam Rupali Harish	
L 12	1	Patil Pooja Popat	BCS II
	2	Muchandikar Ankita Manjunath	
	3	Sawant Tejswini Ashok	
M 13	1	Sawant Prajkta Popat	BCS II
	2	Sankpal Supriya Sunil	
	3	Mane Priyanka Hanmant	

Palus Shikshan Prasarak Mandal's
Arts, Commerce and Science College, Palus.

** Professional Premiere League (PPL) **
Two Day Event Schedule

Day :-Thursday Date :- 29/01/2015

Time	Event
09:30 - 11:00	Opening Ceremony
11:00-12:30	Paper Presentation
12:00-01:30	Poster Presentation
01:30- 02:00	Refreshment
02:00-03:00	C Programming Round -I

Day :-Friday Date :- 30/01/2015

Time	Event
09:00 - 10:00	C Programming Round -II
10:00-12:00	Quiz Competition
12:00-01:00	Break
01:00- 03:30	Add-Mad Show

Quiz Competition 2016-2017

Rules & Regulations

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- Judges decisions will be selected.

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- In this round the leader of each team have to select one chit from the bowl.
- Each chit will carry four questions having four options for answers.
- The four top ranking team will be selected for next round.

Round Third (Rapid Fire Round)

- Each team will be given one minute & maximum number of questions will be asked.
- There will be no options for answers.
- If team is having no idea / answer of questions say 'Pass'; so that maximum questions will be asked. Till team is saying 'pass', next questions not asked.
- For each correct answer 10 marks. For each wrong answer 5 marks will be deducted.
- There top ranking teams will be selected for final round.

Final Round

- Total 11 questions will be asked in this round.
- The team who will press buzzer first, will be given chance first to answer.
- Questions will be objective.
- Each right answer will get 10 marks.
- After pressing buzzer, answer not be given by a team, 5 marks will be deducted.

Palus Shikshan Prasarak Mandal's

ARTS, COMMERCE AND SCIENCE COLLEGE PALUS

Professional Department

Professional Premier League(2016- 2017

Quiz Competition

Final Result		
Rank	**Participants**	**Class**
First	Pooja Shankar Ghadage	B.Com III
	Aishwarya Mohan Nalawade	
	Avinash Yuvraj Vadar	BA II
Second	Pawar Ashwini Shankar	B.Sc-III
	Mane Pravin Maruti	
	Salunkhe Ashish Vishwas	
Third	Rushikesh dayanand shinde	BCS-I
	Vishwajeet Vaibhav Suryawanshi	
	Rahul Vikas mokashi	

Quiz Competetion
Co-Ordinator
Mrs-S.P.Jadhav

HOD
Mr-S.S.Patil

निबंध लेखन स्पर्धा नोटीस

दिनांक – 06/01/2018

मराठी वाङ्.मय मंडळ

महाविद्यालयात मराठी वाडमय मंडळ व मराठी विभाग यांच्यावतीने दि.01 जानेवारी ते 15 जानेवारी 2018 अखेर **मराठी भाषा संवर्धन पंधरवडा** साजरा करण्याच्या निमित्ताने निबंध लेखन स्पर्धेचे आयोजन केले आहे.

– निबंध लेखन स्पर्धेचे विषय –

1. माय मराठी
2. मराठी चित्रपट
3. नोटाबंदीची वर्षपूर्ती
4. जलयुक्त शिवार आणि ग्रामीण विकास

– निबंधलेखन स्पर्धेचे नियम –

1. निबंध 1800 ते 2000 शब्दात लिहावा
2. निबंध स्वलिखित व अप्रकाशित असावा.
3. निबंध कागदाच्या एकाच बाजूस,पुरेशा समास सोडून सुवाच्य हस्ताक्षरात लिहावा.
4. निबंधावर विद्यार्थ्यांनी स्वतःचे नाव,वर्ग ,लिहू नये, नांव,वर्ग लिहिलेली स्वतंत्र चिठठी जोडावी.
5. परीक्षकांचा निर्णय अंतिम राहील.

आपले निबंध विद्यार्थ्यांनी **दि.12 जानेवारी 2018** पर्यत मराठी वाडमय मंडळ प्रमुख प्रा.डी.व्ही. भाट यांचेकडे जमा करावेत. त्यानंतर आलेले निबंध स्वीकारले जाणार नाहीत.

मराठी वाङ्मय मंडळ

06/01/2018

मराठी वाङ्मय मंडळ

निबंध लेखन स्पर्धा - जानेवारी - 2019

निकाल पत्रक

प्रथम क्रमांक - कु. आरती यशवंत कुंभार - B.Com-III

द्वितीय क्रमांक - कु. पुजा विनोद पटेल - B.Com-I

तृतीय क्रमांक - कु. वैष्णवी प्रशांत कुलकर्णी - B.Com-I

उत्तेजनार्थ क्र. 1 - कु. अजित हरिश्चंद्र कुंभार - B.A.I

उत्तेजनार्थ क्र. 2 - कु. अमृता अंकुश पवार - BCA-II

(प्रा. भाट डी. व्ही.)