



विश्वविद्यालय अनुदान आयोग  
University Grants Commission  
मानव संसाधन विकास मंत्रालय, भारत सरकार  
Ministry of Human Resource Development, Govt. of India  
पश्चिम विभागीय कार्यालय गणेशखिंड, पुणे- ४११००७  
Western Regional Office, Ganeshkhind, Pune - 411007

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Email: mrpugcwro@gmail.com

No. F. 23-1743/14 (General/ 14(WRO) XII Plan

Date: 13 JAN 2017

The Drawing and Disbursing Officer,  
University Grants Commission,  
Pune - 411007.

**Subject: RELEASE OF GRANTS TO GOVERNMENT COMMERCE COLLEGE, , SECTOR-15, GANDHINAGAR, PIN - 382029 FOR THE YEAR 2016-2017 UNDER PLAN FINANCIAL ASSISTANCE TO TEACHER IN COLLEGES FOR UNDERTAKING MINOR RESEARCH PROJECTS - RELEASE OF FIRST INSTALLMENT.**

Sir/Madam,

I am directed to convey the sanction of the Commission. The UGC on the recommendations of the Expert Committee has approved the Minor Research Project in the subject of **Accountancy** entitled "Comparative Analysis of NPA and Its Impact on Profitability of Selected Public Sector banks in India" to be undertaken by Mrs. Zala H. B., of GOVERNMENT COMMERCE COLLEGE, , SECTOR-15, GANDHINAGAR, PIN-382029. The financial assistance of the UGC would be limited to Rs. 40000/- (Rupees Fourty Thousand only) for a period of two years. An amount of Rs. 32500/- (Rupees Thirty Two Thousand Five Hundred only) is presently being sanctioned as the first installment Plan expenditure to be incurred during 2016-2017.

(In Rupees)

Non-Recurring Grant for Two years	Amount (Rs)	Recurring grant	1 <sup>st</sup> Year Amount	2 <sup>nd</sup> Year Amount	(Comp- General) Grant to be approved as 1 <sup>st</sup> Inst.
Books & Journals	5000	Contingency	2500	2500	NR 100% Rec. 1 <sup>st</sup> Year
Equipment	20000	Special Need	0	0	
		Travel/Field work	5000	5000	
		Chemicals & Glassware	0	0	
		Others	0	0	
Total (Rs.)	25000		7500	7500	32500

Total amount for the project: Rs. 40000/-

NOTE:

- For remittance of refund to UGC (WRO), Bank details may be seen at point - 9.
- The grants should be utilized within the time period as specified under the GFR, 2005.
- "The University/College/Institution is registered/ mapped with PFMS portal" and settled.

1. The sanctioned amount is debit to the Plan Head 3 (31) and is valid for payment during the financial year 2016-17 only.

Component	Head of A/c	General -In-aid (31)	Capital Assets (35)	Total
General	3(A)	7500	25000	32500/-

2. The amount of the grants shall be drawn by the Drawing & Disbursing Officer, UGC (WRO), Pune on the Grants-in-aid bill and shall be disbursed to and credited to the Principal of the college through Electronic mode as per the following details:

a.	Details (Name & Address) of Accounts Holder:	GOVERNMENT COMMERCE COLLEGE , SECTOR-15, GANDHINAGAR, 382029
b.	Account No.:	10325306957
c.	Name & address of Bank Branch	STATE BANK OF INDIA, MAIN GANDHINAGAR
d.	MICR Code:	
e.	IFSC Code:	SBIN0001355
f.	Type of Account:	Saving Account

3. The grant is subject to adjustment on the basis of Utilization Certificate in the prescribed Performa submitted by the University/ College/ Institution.
4. The University/ College shall maintain proper accounts of the expenditure out of the grants, which shall be utilized, only on approved items of expenditure.
5. The University/ Institution may follow the General Financial Rules, 2005 and take urgent necessary action to amend their manuals of financial procedures to bring them in conformity with GFRs, 2005 and those don't have their own approved manuals on financial procedures may adopt the provision of GFRs, 2005 and instruction/ guideline there under from time to time.
6. The Utilization Certificate to the effect that the grant has been utilized for the purpose for which it has been sanctioned shall be furnished to UGC as early as possible after the close of current financial year.

*Handwritten notes:*  
31.12.2017  
31/12/2017  
2.12.2017

7. The assets acquired wholly or substantially out of UGC's grant, shall not be disposed of or encumbered or utilized for purposes other than those for which the grant was given, without proper sanction of the UGC, and should at any time the College cease to function, such assets shall revert to the University Grants Commission.
8. A Register of the assets acquired wholly or substantially out of the grant shall be maintained by the University, College in the prescribed proforma.
9. The grantee institution shall ensure the utilization of grants-in-aid for which it is being sanctioned/ paid. In case non-utilization / part utilization, the simple interest @ 10% per annum as amended from time to time on unutilized amount from the date of drawl to the date of refund as per provision contained in General Financial Rules of Govt. of India will be charged.

In case of unspent balance/refund may be remitted to UGC (WRO) through RTGS as per the following bank details.

Account Name	Name of Bank and branch name	IFSC Code	Component	Bank Account No.
Joint Secretary UGC(WRO), Pune	Canara Bank Model Colony, Pune	CNRB0000262	General ✓	262101020153 ✓

10. Interest earned by the College/Institution against UGC grants, if any, will be treated as an additional grant and must be specifically incorporated in the statement of expenditure while submitting it to UGC (WRO).
11. The Univ./College shall follow strictly the Government of India/ UGC's guidelines regarding implementation of the reservation policy [both vertical (for SC, ST & OBC) and horizontal [for persons with disability etc.]] in teaching and non-teaching posts.
12. The University/ College shall fully implement to Official Language Policy of Union Govt. and comply with the Official Language Act, 1963 and Official Languages (Use for Official Purposes of the Union) Rules, 1976 etc.
13. The sanction issues in exercise of the delegation of powers vide UGC office order No. 69/2014 [F. No. 10-11/12 (Admn IA & B)] dated 26/3/2014.
14. "The University/ Institution shall strictly follow the UGC Regulations on curbing the menace of Ragging in Higher Education Institutions, 2009" and amendments thereof.
15. The University/ Institution shall take immediate action for its accreditation by National Assessment & Accreditation Council (NAAC). NBA/authorised accreditation body.
16. The accounts of the University/ Institution will be open for audit by the Comptroller & Auditor General of India in accordance with the provisions of General Financial Rules, 2005.
17. The annual accounts i.e. balance sheet, income and expenditure statement and statement of receipts and payments are to be prepared strictly in accordance with the Uniform Format of Accounting prescribed by Government.
18. An amount of Rs. \_\_\_\_\_/- out of Rs. \_\_\_\_\_/- has been utilized against this office sanction letter of even dated \_\_\_\_\_ by the university/Institute/College vide Ref No. \_\_\_\_\_ dated \_\_\_\_\_ for the purpose for which it was sanctioned and noted in grant in aid/ BCR register at Pg. No. 1 & S. No. \_\_\_\_\_
19. Future grant will be released on receipt of Statement of Expenditure Utilization Certificate (Item-wise).
20. Funds to the extent are available under the Scheme.
21. This issues with the concurrence of IFD vide Diary No. \_\_\_\_\_(IFD) dated \_\_\_\_\_ (N. A.)
22. This issues with the approval of Head of Office.
23. Entry has been made in BCR at Pg. No. 1 & S. No. 14.

Yours faithfully

(Dr. G. Srinivas)  
Joint Secretary

12/01/2017

Copies forwarded for information and necessary action to:

1. ✓ THE PRINCIPAL  
GOVERNMENT COMMERCE COLLEGE, SECTOR-15,  
GANDHINAGAR -382029.
2. MRS. ZALA H. B., GOVERNMENT COMMERCE COLLEGE,, , SECTOR-15,  
GANDHINAGAR, PIN -382029.
3. REGISTRAR, GUJARAT UNIVERSITY, PB NO.4010, NAVARANG PURA,  
AHMEDABAD, PIN- 380009
4. DIRECTOR, HIGHER EDUCATION, GOVT OF GUJARAT STATE, RACE COURSE  
ROAD, RAJKOT- 360001
5. ACCOUNTANT GENERAL, GOVT. OF GUJARAT, BLOCK 12/2, DR. JIVRAJ METHA  
BHAVAN, OLD SACHIVALAY, GANDHINAGAR, PIN-382010
6. GUARD FILE.

(L. N. Sahu)  
Section Officer

BCR	
S. No.	14
P.T.	1385500

Tel. : (O) 07923288236



## GOVERNMENT COMMERCE COLLEGE

'G' Road, Nr. Mahatma Mandir, Sector - 15,  
GANDHINAGAR - 382016, GUJARAT  
E-MAIL. gccgnr20@gmail.com

Ref No : GCC/UGC/MRP/182

Date:- 18 /03/ 2019

To,  
The Joint Secretary,  
University Grants Commission,  
Western Regional Office,  
Ganeshkhind, Pune University Campus,  
Pune-411 007 (Maharashtra)

### Sub: Submission of documents of Minor research project

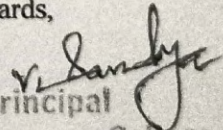
Ref: - Your letter dated: - 26/02/2019.

Dear Sir/ Madam,

University Grants Commission has sanctioned Minor Research Project to our Permanent faculty member of accountancy Dept. Dr. Heenaba B. Zala on 13/01/2017. Her file no is. .23-1743/14 (General/14(WRO) XII Plan. With reference to your letter we fulfill your query and submit necessary documents.

You are requested to acknowledge the same and oblige.

Regards,

  
Principal  
Govt. Commerce College,  
Gandhinagar.



#### Enclosures:

- I. Utilization certificate for total / utilized grant as Annexure-I.
- II. Statement of Expenditure as Annexure-II
- III. Project completion report (PCR) as Annexure- III
- IV. Asset Certificate as annexure-IV.
- V. Accession Certificate as annexure-V.
- VI. Statement of Expenditure incurred on Fieldwork as annexure-VI.
- VII. Final Report of work done on the project as annexure-VII.



**UGC (WRO), Pune**

**1. UTILIZATION CERTIFICATE FOR TOTAL / UTILIZED GRANT**

It is certified that the grant of Rs. 40,000 (Rupees- Forty thousand only) sanctioned to Government commerce college, Sector.15, Gandhinagar by University Grants Commission vide their letter No. F.23-1743/14(General/14(WRO) dated. 13/01/2017 towards the Minor Research Project awarded to Dr. Heenaba B. Zala, entitled "Comparative Analysis of NPA and Its Impact on Profitability of Selected Public Sector Banks in India" has been fully utilized for the purpose for which it has been sanctioned and in accordance with the prescribed terms and conditions laid down by the commission. The amount received against the total sanctioned amount is Rs. 32,500 (Rupees Thirty two thousand five hundred).

If as a result of check or audit objection, some irregularity is noticed at a later stage action will be taken to refund or regularize the objected amount.

Total actual expenditure incurred for the project is Rs. 34,615 (In words Thirty four thousand six hundred fifteen)



Signature of the Principal with Seal

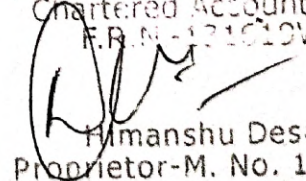
Principal  
Govt. Commerce College,  
Gandhinagar.



Signature of Principal Investigator



For, Himanshu Desai & Co.  
Chartered Accountants  
F.R.N-131619W



Himanshu Desai  
Proprietor-M. No. 111739

Signature of the Chartered Accountant with seal & Regd.No.of C.A.



## UGC (WRO), Pune

### 2. STATEMENT OF EXPENDITURE

- 1 File No : 23-1743/14(General/14(WRO))  
2 Name of the Principal Investigator : Dr. Heenaba B. Zala  
3 Name of the College : Government Commerce College,  
Gandhinagar.  
4 Title of Research Project : "Comparative Analysis of NPA and Its  
Impact on Profitability of Selected Public  
Sector Banks in India".  
5 Date of Starting of project : 13/01/2017  
6 Date of Completion of Project : 12/01/2019

(Amount in Rupees)

Heads	Sanctioned Amount	Received Amount	Actual Expenditure
Books and Journals	5,000	5,000	4,846
Equipment	20,000	20,000	20,154
Contingencies	5,000	2,500	3,847
Special Needs			
Travels	10,000	5,000	5,768
Chemicals			
Others			
Total	40,000	32,500	34,615

If as a result of check or audit objection some irregularly is noticed at later date, action will be taken to refund, adjust or regularize the objected amounts.

Signature of the Principal with Seal  
Principal  
Govt. Commerce College,  
Gandhinagar.

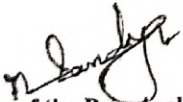
Signature of Principal Investigator

For, Himanshu Desai & Co.  
Chartered Accountants  
F.R.N. 121610W  
Himanshu Desai  
Proprietor-M. No. 111730  
Signature of the Chartered  
Accountant with seal &  
Regd.No.of C.A.

UGC (WRO), Pune


**3. PROJECT COMPLETION REPORT (PCR)**

Certified that the Minor Research Project entitled “Comparative Analysis of NPA and Its Impact on Profitability of Selected Public Sector Banks in India”. Award to Dr. Heenaba B. Zala, of this College, in the subject of Accountancy has been successfully completed completion documents have been submitted to UGC-WRO, Pune.

  
Signature of the Principal with Seal

Principal  
Govt. Commerce College,  
Gandhinagar.



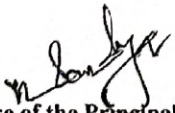
  
Signature of Principal  
Investigator

**UGC (WRO), Pune**

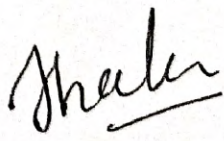
**4. ASSETS CERTIFICATE**

It is certified that the following Equipment purchased from MRP grant have been handed over to the college and have been duly entered in the Stock Register maintained by the college:

1. Laser Samsung Printer registered in the **Accession Page No. 171**  
**GCC/UGC – MRP-HBZ Sr. No. 84**
2. WD 1 TB HARDDISK registered in the **Accession GCC/UGC – MRP-**  
**HBZ Sr. No. 99 being maintained by the College.**

  
Signature of the Principal with Seal  
Principal  
Govt. Commerce College,  
Gandhinagar.



  
Signature of Principal  
Investigator

**UGC (WRO), Pune**

**5. ACCESSION CERTIFICATE**

It is certified that the books purchased from MRP grant are handed over to the college central/departmental library. Their Accession number is from Accession No. UGC 008132, UGC 008133 and UGC 008301 to UGC 008310 being maintained by the College.

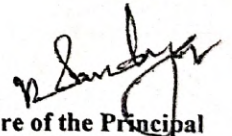


Signature of Principal Investigator



Signature of the Librarian with Seal

Librarian  
Govt. Commerce College  
Sector-15, Gandhinagar



Signature of the Principal with Seal

Principal  
Govt. Commerce College,  
Gandhinagar.





**UGC (WRO), Pune**

**6. STATEMENT OF EXPENDITURE INCURRED ON FIELD WORK**

Name of the Principal Investigator : Dr. Heenaba B. Zala

Title of the Project : "Comparative Analysis of NPA and Its Impact on Profitability of Selected Public Sector Banks in India"

Name of the Place visited	Duration of the Visit	Mode of Journey	Expenditure Incurred (Rs.)
	From To		
Gujarat University Central Library	Gandhinagar to Ahmedabad	Own Car (Gj 18 BE0241)	1488
Saurashtra University Central Library	Gandhinagar to Rajkot	Own Car (Gj 18 BE0241)	4280
Total			5768

Certified that the above expenditure is in accordance with the prescribed UGC norms for Minor Research Projects.

Signature of Principal Investigator

Signature of the Principal  
with Seal

Principal

Govt. Commerce College,  
Gandhinagar.

