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# VISION

Information to knowledge  
and  
Knowledge to Wisdom

# MISSION

*To nurture and foster an innovative academic environment for critical thinking, all-round growth and continuous development of students and staff to make them responsible and sensitized citizens of society.*

# OBJECTIVES

- *To Provide an atmosphere of learning and encouragement to all students and staff.*
- *To motivate students from even the most humble background forwards achieving excellence in academic and other fields.*
- *To inculcate values for holistic development and character building.*
- *To encourage and imbibe ICT Skills that gives students a competitive edge.*
- *To Prepare students to take their rightful place in society and contribute to national development.*

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## LEARNING OUTCOMES AND GRADUATE ATTRIBUTES

*The college provides suitable infrastructure, learning resources, environment and qualified faculty for the programmes offered. Students are expected to put in appropriate learning inputs and take benefit of all this during their course period.*

*Thus, on completing the course, every student graduating from this college should reap at least the following benefits of his / her personality development.*

- *Becoming a good human being and a mature, responsible and sensitized citizen.*
- *Acquiring a foundation that can grow into any desired field in life.*
- *Possessing sufficient subject-related knowledge and skills for useful application in a job / business / real-life situation in the contemporary world.*

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Vidya Prasarak Mandal was founded in the year 1935. Its founding fathers led by late Dr. V.N. Bedekar, a medical practitioner were men imbued with idealism and desire to serve the educational needs of the people of Thane.

Beginning with a primary school, Dr. Bedekar and his team, worked with missionary zeal. Today, the educational institutions established by Vidya Prasarak Mandal in Thane serves the needs of nearly fifteen thousand students. The Educational Institutions include:-

- Dr. Bedekar Vidya Mandir (Marathi Medium)
- Sou. A.K. Joshi English Medium School
- B.N. Bandodkar College of Science
- K.G. Joshi College of Arts
- N.G. Bedekar College of Commerce
- VPM's TMC Law College
- VPM's Polytechnic
- VPM's Polytechnic IT Centre
- Advanced Study Centre
- Dr. V.N. Bedekar Institute of Research & Management Studies
- Maharshi Parshuram College of Engineering

In 2008-2009 Vidya Prasarak Mandal opened its doors to international institutions of repute. An educational collaboration was signed with California University of Technology, USA, (CalUniversity) for conducting professional courses namely, Master of Business Administration and Doctoral Programme in Business Administration. An MoU was signed with the University of Skovde Hogskolevagen, Sweden for conducting Graduate and Post Graduate Courses in Medical Biotechnology, Molecular Biology and Physiology. Another milestone has been the establishment of the VPM's London Academy for Education and Research. This Academy offers courses in Management, Indian Culture and other emerging areas. The foundations of the proposed world class Engineering College (VPM's Maharshi Parshuram College of Engineering) with state-of-the-art facilities has been laid in Velneshwar 55 Km. from Chiplun (Mumbai - Goa highway). Work on this project is completed. First batch has Started from June 2012.

### **K.G. JOSHI & N.G. BEDEKAR COLLEGE:**

K.G. Joshi & N.G. Bedekar College of Arts & Commerce was the first institution of higher learning to be established in Thane City in 1969.

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Strategically located, the college is at walking distance from Thane Railway Station on the Central Railway line. It is well connected by bus services to every part of the city including Navi Mumbai.

The College received permanent affiliation, in January 1988 with effect from June 1982. The college was reaccredited by **National Assessment and Accreditation Council (NAAC), Banglore and awarded 'A' grade in January 2011.**

The College is also one of the Community Colleges of the University of Mumbai and has got the Best College Award of University of Mumbai.

## **COURSES OFFERED**

The College offers a number of courses. They are as follows:

- Bachelor of Arts with specialization in English, Marathi, Hindi, Sanskrit, Philosophy, Economics, Politics, History, Geography, Psychology (all 6 papers) and Statistics (3 papers)
- Bachelor of Commerce with specialization in Advanced Accounting and Auditing and Business Management.
- Bachelor of Management Studies (BMS)
- Bachelor of Commerce (Accounting and Finance)
- Bachelor of Commerce (Banking and Insurance)
- Bachelor of Commerce (Financial Markets)
- Bachelor in Mass Media (English & Marathi)
- Bachelor of Library and Information Science (BLISc)
- Masters in Commerce in Business Management
- Masters in Commerce in Advance Accountancy
- Masters in Commerce in Banking & Finance
- Masters in Arts by Research and Ph.D in Philosophy. Principal Dr. (Mrs.) Shakuntala A. Singh is the recognized Ph.D research guide in Philosophy.
- Masters in Library and Information Science (MLISc)
- Masters in Mass Communication and Journalism
- Masters in Philosophy by papers
- Masters in Hindi by papers
- Autonomous Courses
  - Post Graduate Diploma in Library Automation & Networking (PGDLAN)
  - Certificate Course in Tourism Business Management (CCTBM) in association with Thomas Cook (India) Ltd.

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## Add on Certificate Courses recognised by University Grants Commission (UGC)

- Conversational English
- Gandhian Philosophy

## New Courses, Divisions and Subjects Commencing from Academic year 2016-17

- Masters in Business Economics
- Additional Division in Masters in Commerce in Advanced Accountancy.
- Additional Division in Masters in Commerce in Banking and Finance.
- Optional subject of NCC in First Year Bachelor of Arts.

## ENVIRONMENT

The College admits students from a variety of backgrounds. The students profile ranges from first generation learners to children of established professionals. The College provides an atmosphere of learning and encouragement to all its students irrespective of their background. The environment in the College is such that even a student from the most humble background is motivated towards achieving excellence.

The College is part of a vast campus aptly called *Jnanadweepa*. It offers all modern facilities such as spacious classrooms and reading hall, rich library, reference and research section, ladies room, gymkhana, conference hall and an amphitheatre called Kattayan. The campus has a large canteen and a well equipped auditorium called Thorale Bajirao Peshwe Sabhagruha. Our entire college campus is interconnected with Fiber Optic Network having 24 hours access to internet via Leased Line. College has subscribed 10 Lines of MTNL Broadband Service. with Wi-Fi facility is also available on Campus.

A well laid path circumnavigating the campus offers an idyllic walk amidst trees and flowering plants. *Jnanpath* as it is called is a haven in a city starved of open spaces.

Physical Facilities are no doubt important, but it is the encouragement and support given to students at every stage that goes towards developing the personality of the student. Keeping this objective in view, the College offers a host of opportunities and facilities for the students.

## FACILITIES FOR STUDENT DEVELOPMENT

- **Library** : The College boasts of excellent library facilities with Home Lending Section, Acquisition Section, Reference and Research Section and Reading Hall. Library has started 'Braille Section' for visually

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challenged students. A complete Database of the Library is available on OPAC-Online Public Access Catalogue for the students and teachers. In addition to this, the library provides online access to reputed databases like JSTOR, EBSCO, HOST, CMIE, ERIC, UGC N-List E resources and ART STOR. The Library offers external membership facility.

- **Book Bank Facility :** The College offers University of Mumbai's Book Bank facility to the students belonging to backward class Category. In addition of this facility, College also offers Book Bank Facility to the needy Students Belonging to weaker sections to the society from its own funds.
- **Computer Lab:** The College has a well designed air-conditioned computer laboratories with LCD facilities. Every student has access to a computer with software designed according to the syllabus. Practicals are conducted under the supervision of trained IT and Computer staff.
- **Language Laboratory :** A state-of-the-art language laboratory with seating arrangement for 30 students is available for the students. The laboratory has friendly audio communication facilities for student teacher interaction. The laboratory is used for programmes in functional English and Communication Skills.
- **Gymkhana:** The College has a well-equipped gymkhana, managed by a team of professors and physical instructor. There is a gymnasium free of charge with a trained instructor. Special timings are reserved for girl students.
- **Sports Academy:** A Sports Academy has been set up for students with an inclination towards sports activities. The college encourages individuals and teams who participate in various sports and aim at achieving excellence. Our students have distinguished themselves in National and International sporting events. The College believes that a healthy mind and healthy body go together. Towards realizing this objective, a fitness-training programme has been introduced for the students.
- **Cultural Activities:** The cultural needs of the students are taken care of through various activities such as dramatics, music, dance etc. The college encourages and support festivals organized by students. Our festivals – Navrang, Gandharva and Chrysalis have become very popular among the students.
- **Talent Academy:** A Talent Academy is constituted to unfold the hidden talents of the students. Workshops are conducted in creative arts to nurture and develop talents of the students.

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- **Scholars' Academy:** To encourage academic excellence, a Scholars Academy has been formed. Students are invited to become members of the Academy. The Academy arranges for its students to attend lectures and discussions on various subjects in the college and outside, pursue academic interests and develop ones personality.
  - **Speakers' Academy:** A Speakers Academy trains the students in the art of public speaking. Students trained by the Speakers Academy have won a number of prizes in inter-school and inter-college competitions.
  - **Research Academy:** To inculcate research aptitude among the students a Research Academy has been set up. The Research Academy encourages students to conduct surveys and present their findings.
  - **National Service Scheme (NSS):** The college has a vibrant NSS Unit that encourages the development of the students into responsible citizens of the society. Students under the guidance of Professors are actively involved in a number of programmes that are carefully monitored by the NSS Unit of University of Mumbai.
  - **National Cadet Corps (NCC):** The College has an active Army and Naval wings for both men and women. Aspirants to a career in the defence services will find it rewarding to join the NCC.
  - **Counselling:** The College has an in house counsellor to offer support and guidance to students in need of help. In addition to psychological support, career guidance is provided to help individual student focus on his/her strength and there by plan his/her sucess path.
  - **Students Council:** A students council is formed in accordance with the provisions of the Maharashtra Universities Act 1994. It consists of class representatives and secretaries of different associations. The council acts as a liaison between the students and the Principal. Student representatives are provided a training ground for leadership roles in future.
  - **Civil Defence:** The College has a Civil Defence unit to train the students in life saving techniques. Training is imparted in first aid, fire fighting, self rescue, facing unexploded bomb situations in civil areas and general rescue methods. Students who complete the civil defence course are awarded certificates by the Maharashtra Government.
  - **Women Development Cell (WDC):** The WDC believes in empowerment of girl students. The cell encourages the students into developing into confident individuals.

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- **Placement Cell:** The Placement Cell assists students in career counselling by professionals and securing placements. Our students have secured assignments in TCS, ICICI, Dawnaday AV, Thane Janata Sahakari Bank, etc.
  - **(DLLE) DEPARTMENT OF LIFELONG LEARNING & EXTENSION:** To facilitate the sensitization of the students to the socio-cultural realities, the college has introduced the extension work prospects program offered by the Department of Life Long Learning and Extension of University of Mumbai. These projects are based on promoting the aims and values of human development in community, college and university and encouraging interaction, support and networking among students. The student is awarded Ten Additional Marks at the final examination on completion of 120 hours of work and the submission of a project report based on two different units : 1) Vocational Career oriented projects OR ii) Community oriented projects respectively.
  - **Generation Dialogue:** A forum titled Generation Dialogue has been established to encourage mutual understanding between the youth and senior citizens and bridge the generation gap. Senior citizens are invited to share their wisdom and experiences.
  - **Students' Forum:** To give the students platform to discuss various current issues and develop their analytical and debating skills Students' Forum motivates the students.
  - **Remedial Coaching and Entry in Service Schemes of UGC:** The College offers the Remedial Coaching and Entry in Service Schemes of University Grants Commission (UGC) to the students belonging to SC, ST, OBC (Non-creamy layer) and Minority categories of Grant-in-aid Section.
  - **Business English Certificates (BEC):** The College offers the Business English Certificate courses of Cambridge University (United Kingdom) to the college students. There are three levels of these certificate exams and these are,  
Level-1-Preliminary  
Level-2-Vantage and  
Level-3- Higher.
  - **Summer Placements :** Students are offered placements during summer vacation in association with Neilsen India (Worlds Largest Research Company)
  - **National Seminars:** The College has been conducting workshops



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and seminars at National level. Experts from various fields / subjects are invited as resource persons.

**Seminars Conducted:**

- 2004 - National Seminar – ‘Water Management Scenario 2025’
- 2005 - State Seminar – ‘Marathi and Computers’
- 2006 - National Seminar – ‘Bio-Ethics’
- 2007 - National Seminar – ‘Indian Philosophy – Its Relevance in the 21<sup>st</sup> Century’
- 2008 - National Seminar – ‘Post Independence Indian Literature’
- 2009 - International Seminar – ‘Mind, Brain & Consciousness’
- 2011 - National Seminar – Development of India through Micro Financing
- 2011 - National Seminar – Post Modernization of Libraries : Challenges and Opportunities.
- 2013 - International Seminar – Geography of Change: Contemporary issues in development environment and society.
- 2013 - National Seminar – Jammu Kashmir Affairs:
- 2014 - International Seminar – Money, Finance and Economic Growth: Emerging Issues.
- 2014 - National Seminar – Article 370 of Indian Constitution.
- 2015 - National Seminar – Women’s Quest for Equality in India Promises, Problems and Prospects
- 2016 - National Seminar – Indian Cinema : Past, Present and Future
- 2017 - (Forthcoming) National Seminar – Revisiting Shakespeare Four Hundred Years After

- **Film Society:** A Film Society has been established in the campus. Internationally acclaimed films are screened for the members of staff and students regularly. The Joshi-Bedekar College Film Society is the first college Film Society in Maharashtra to be affiliated to the Federation of Film Societies of India.

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- **Foreign Languages Programme:** Vidya Prasarak Mandal has foreign languages programme in German, French, Japanese & Chinese. Students are invited to take advantage of this unique programme, that will provide them a competitive edge in a global society.
  - **Community College :** Our College has become the Community College of the University of Mumbai. For details please log on to [www.vpmthane.org](http://www.vpmthane.org)
  - **Anti-Ragging Committee :** The College has formed the Anti-Ragging Committee as per the guidelines of University Grants Commission and the University of Mumbai.

Students involved in offence of Ragging will be strictly punished by the College Administration.

Email : [helpline@antiragging.in](mailto:helpline@antiragging.in)

Toll free Anti-Ragging helpline : 1800-180-5522

- **Yoga :** The College conducts the training sessions of yoga for the Students and teachers.
- **Rules & Regulations:**

To enable the smooth working of the college, students are expected to observe rules and regulations that are in force.

- 1) Students must wear their Identity Card to enter the college through Gate No.2. Six turnstile machines are placed-three for entry and three for exit. If any student forgets to bring their Identity Card they must enter through Gate No. 1 and register their entry in the Security Cabin. Strict action will be taken against any student misusing their Identity Card and allowing unauthorized entry through Gate No.2.
- 2) Students must wear and display their college identity card whenever in college or when representing the college at any other place. It should be produced whenever demanded by any of the college staff.
- 3) The use of mobile phones in the college premises is strictly prohibited.
- 4) During lecture hours, students should be present in the class. Students should not loiter around college premises.
- 5) Students are expected to observe decorum and decency in clothing and behaviour.
- 6) In case of any problem, students can approach the Vice Principal.
- 7) Students should not collect any fund from other students or from outsiders without the written permission of the Principal.

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- 8) Students shall not organize on their own picnics, excursion, trips, etc., without prior, written permission of the Principal.
  - 9) Students should not write on benches/walls and should help in maintaining the learning environment neat and clean.
  - 10) The powers relating to disciplinary action in the college will vest with the Principal and her decision in this respect shall be final.

### **DRESS CODE :-**

A formal dress code is prescribed for students of XI & XII Arts & Commerce. The formal dress will comprise of the following.

#### **Girl Students**

- Cream Colour with brown Checks, knee - length Kurta / kameej.
- Brown colour Salwar & Jacket.
- Formal foot wear.
- Neatly brushed / tied hair.

#### **Boy Students**

- Cream Colour with brown Checks shirt.
- Brown Colour Formal Pant.
- Formal foot wear.
- Well trimmed hair.

Sample of the uniform is put up on the Notice Board.

### **ELIGIBILITY :-**

- Students who have passed the new Xth S.S.C. examination of the Maharashtra State Board of Secondary Education will be admitted to the First Year Junior College Classes i.e. XI th Std., without production of any eligibility certificate.
- Students who have passed 10th S.S.C. Examination of any other Statutory Board in India will be admitted to the Higher Secondary Std XI, provided they have offered and passed in English as one of the subjects. They will be required to produce provisional eligibility certificate from the Maharashtra State Board of Secondary Education for the purpose of admission on or before 30th Sept.

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### **Admission Rules :-**

- Admission to the F.Y.J.C classes will start immediately after the declaration of the S.S.C. examination results.
- Students are required to note that seats are reserved for different categories.
- A student seeking admission to the Junior College shall present himself/herself with an application in the prescribed form duly filled in and signed by him/her and by his/her parent/guardian for an interview with the admission committee.
- While taking admission to F.Y.J.C., a student must submit the following documents duly completed.
  - i) Admission form to be filled online
  - ii) Original Mark Sheet of the S.S.C. (X Std) examination along with two photo copies of the same.
  - iii) School Leaving Certificate with two xerox copies.
  - iv) Prescribed fees in CASH (Students are advised to keep some extra photo copies of the mark sheet & school leaving certificate with them as it may not be possible for the college to return their mark sheets soon. School Leaving Certificate remains with the college)
- All admissions are provisional until the necessary original certificates are submitted to the Maharashtra State Board of Secondary Education, Mumbai.
- All admissions are valid only for one academic year and are required to be renewed by application in the prescribed form for every subsequent year of study in the college.

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**Fees :-**

The fees for F.Y.J.C / S.Y.J.C is as follows :-

	F.Y.J.C Arts & Com.		S.Y.J.C Arts & Com	
	Open category	Reserve category	Open category	Reserve category
Tuition Fees (per term)	216	0	240	0
Admission Fees (only once)	18	0	0	0
Term fees (per term)	36	0	40	0
Library Deposit (only once)	100	100	0	0
Leaving Certificate Fee	0	0	100	100
Misc. Fees	500	500	500	500
ID Card Fees	100	100	100	100
Exam Fee	1000	1000	1000	1000
Group Insu.	20	20	20	20
<b>Total</b>	<b>1990</b>	<b>1720</b>	<b>2000</b>	<b>1720</b>

Fees for F.Y.J.C. and S.Y.J.C classes will be collected on yearly basis.

**SUBJECTS :-****XI and XII COMMERCE**

Div. 'A'	Div. 'B'	Div. 'C'	Div. 'D'	Div. 'E'
English	English	English	English	English
IT / Marathi / French	Marathi	Hindi / Sanskrit	Marathi / Hindi	IT / German, French & Japanese
Economics	Economics	Economics	Economics	Economics
Book Keeping	Book Keeping	Book Keeping	Book Keeping	Book Keeping
Organisation of Commerce and Management	Organisation of Commerce and Management	Organisation of Commerce and Management	Organisation of Commerce and Management	Organisation of Commerce and Management
Maths	Secretarial Practice	Maths / S.P.	Maths / S. P.	Maths / S.P.
Environment Education	Environment Education	Environment Education	Environment Education	Environment Education
P.T.	P.T.	P.T.	P.T.	P.T.

Introduction of German, French & Japanese languages is subject to approval by Education Department and also enrolment of the minimum required number of students

**XI and XII Arts**

Div. A.	Div. B.	Div. C.
English	English	English
Marathi	Marathi/IT/French	Marathi/Hindi
Hindi	Hindi/Sanskrit	Philosophy
Economics	Economics	Economics
Politics / Logic	Politics	Logic
Geography / Philosophy	History	History/Geography
Environmental Education	Environmental Education	Environmental Education
P.T.	P.T.	P.T.

**SCHOLARSHIPS / FREESHIPS**

A number of scholarships and freeships are available for needy and deserving students. Students who wish to apply for SC/ST/OBC/SBC/VJNT Scholarship are required to keep the following documents ready.

1. Last year Income certificate
2. Caste Certificate
3. Caste Validity Certificate for ST
4. Ration Card
5. Non creamy layer certificate for OBC freeship

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Rules and regulations governing scholarships and freeships are available in the office.

- N.B. :** a) If there is a gap in the students academic career a gap certificate must be enclosed along with the scholarship form.  
b) August 30th 2016 is the last date for accepting scholarship & freeship forms.  
c) Students who do not fill scholarship / freeship forms must pay full fees prescribed for the course.

**EXAMINATION PATTERN :-**

**F.Y.J.C. Arts and Commerce**

Name of Examination	Marks
1 <sup>st</sup> Unit Test / Assignment	25
1 <sup>st</sup> Terminal Examination	50
2 <sup>nd</sup> Unit Test / Assignment	25
Annual Examination	80
Oral / Practical / Project	20

**S.Y.J.C. Arts and Commerce**

Name of Examination	Marks
1 <sup>st</sup> Terminal Examination	80
Preliminary Examination	80
Oral / Practical / Project	20

- Unit Tests and Examinations are compulsory for all F.Y.J.C. Arts and Commerce students. Unit test marks and the examination results will be taken into consideration while promoting students to S.Y.J.C. class.
- S.Y.J.C. students must appear for both the college examination otherwise, they are not eligible to appear for the Board Examinations.

**Attendance :-**

- It is mandatory for students to have minimum attendance of 75% of lectures and tutorials, failing which, their terms will not be granted.
- Students are informed that, if their attendance and lectures fall short of 75% , they will not be eligible to appear for the annual examination.
- S.Y.J.C. students are required to note that their HSC examination forms are liable to be withdrawn if they fail to maintain the minimum attendance required.
- Applications of leave of absence, on account of illness or any other reason should be submitted to the designated class teacher.

**Additional Note :-**

- Parents are requested to contact the Vice Principal at least once in a term, to keep themselves acquainted with their wards' attendance and progress in college.

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## FACULTY 2015 - 2016

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ENGLISH	<i>Ms. A. N. Purandare</i>	<i>M.A. M.Ed.</i>
	<i>Mr. J. U. Khedkar</i>	<i>M.A. B.Ed</i>
	<i>Mr. S. S. Kale</i>	<i>M.A. B.Ed</i>
	<i>Ms. K. H. Chaudhari</i>	<i>M.A. M.Ed</i>
	<i>Ms. S. D. Jadvani</i>	<i>M.A. B.Ed</i>
MARATHI	<i>Ms. G. P. Tirmare</i>	<i>M.A. B.Ed</i>
	<i>Ms. S. V. Dahiwale</i>	<i>M.A. B.Ed</i>
	<i>Ms. T. N. Sonawane</i>	<i>M.A. B.Ed</i>
	<i>Mr. S. B. Kadam</i>	<i>M.A. B.Ed</i>
HINDI	<i>Mr. T. R. Hedav</i>	<i>M.A. B.Ed</i>
	<i>Ms. N. V. Patil</i>	<i>M.A. B.Ed</i>
SANSKRIT	<i>Ms. P. S. Kadam</i>	<i>M.A. B.Ed</i>
FRENCH	<i>Ms. A. F. Lopes</i>	<i>M.A. B.Ed</i>
ECONOMICS	<i>Mr. T. J. Sharma</i>	<i>M.A. B.Ed</i>
	<i>Ms. M. B. Pardeshi</i>	<i>M.A. B.Ed.</i>
	<i>Ms. M. D. Thakur</i>	<i>M.A. B.Ed</i>
	<i>Mr. P. R. Patawa</i>	<i>M.A. B.Ed</i>
POLITICAL SCIENCE	<i>Ms. S. M. Dixit</i>	<i>M.A. B.Ed</i>
HISTORY	<i>Mr. R. S. Waje</i>	<i>M.A. B.Ed</i>
GEOGRAPHY	<i>Mr. M B. Gosavi</i>	<i>M.A. B.Ed</i>
E.V.S.	<i>Ms. P. R. Tare</i>	<i>M.A. B.Ed</i>
LOGIC		
PHILOSOPHY	<i>Ms. C. B. Kore</i>	<i>M.A. B.Ed</i>
COMMERCE	<i>Ms. S. S. Vaidya</i>	<i>M. Com., M.Phil., B.Ed.</i>
	<i>Ms. M. M. Joshi</i>	<i>M.Com., B.Ed.</i>
	<i>Ms. B. S. Khairnar</i>	<i>M.Com., B.Ed.</i>
	<i>Ms. G. P. Zope</i>	<i>M.Com., B.Ed.</i>
	<i>Ms. M. L. Manuja</i>	<i>M.Com., B.Ed.</i>
	<i>Ms. K. K. Yadav</i>	<i>M.Com., B.Ed.</i>
	<i>Ms. M. S. Suryavanshi</i>	<i>M.Com., B.Ed.</i>
MATHEMATICS	<i>Ms. N. H. Save</i>	<i>M.Sc. B.Ed.</i>
	<i>Mr. V. V. Sanaye</i>	<i>M.Sc. B.Ed.</i>
	<i>Ms. R. S. Mujumdar</i>	<i>M. Sc.B.Ed.</i>
PHYSICAL INSTRUCTOR	<i>Mr. P.P. Morey</i>	<i>M.Com, MP.Ed.</i>
IT	<i>Ms. S. P. Thakur</i>	<i>M.CA</i>
	<i>Ms. N. M. Shewale</i>	<i>M.CA</i>