



Estd : 1962

“A++” Grade

NAAC with CGPA 3.52

**Shivaji University, Kolhapur**

**The United Western Bank’s Late R. N. Godbole Chair**

**Department of Commerce and Management**

Phone No. 0231-2609174

Email: rngodbolechair@gmail.com

**Call for Research Proposals**

The United Western Bank’s Late R. N. Godbole Chair calls for research proposals under its Minor Research Project Scheme for the academic year 2025-26.

1) The University Teachers/ Teachers in Colleges affiliated to Shivaji University may make application and submit proposal in the prescribed forms. The proposals not in the prescribed form will be rejected.

2) The funds of Rs.10,000 to Rs.25,000 for each research project will be sanctioned.

3) The researcher should undertake these projects under the guidance and according to the directions to given by the Chair Professor time to time.

4) The proposal in prescribed form should reach to The Chair Professor, The United Western Bank’s Late R. N. Godbole Chair, Department of Commerce and Management, Shivaji University, Kolhapur 416004 on or before **29<sup>th</sup> March 2025 at 5.45 p.m.**

5) The proposal should be submitted in five copies. Along with other documents, a copy of the declaration of result of Ph. D. / the certificate of Ph. D. should be submitted. The prescribed forms and guidelines are given herewith. The teachers can carefully read the guidelines for submitting proposal in appropriate manner.

6) The research proposals should be on the following topics:

- a) Banking Needs of Different Strata of the Society
- b) Bank Finance for agro-economic activities
- c) Qualitative Improvement in Customer Services in Banks
- d) Financial System in India
- e) Various Types of Securities
- f) Regulatory Authorities in financial market
- g) Investment and Portfolio Management
- h) Financial Services
- i) Stock Exchange and their transactions
- j) Existence of multiple financial institutions in corporate, cooperative and private sector
- k) Foreign Investment and foreign exchange transactions
- l) Financial Management- Project Finance, Estimation of Capital, Capital Structure, Cost of Capital, Leverages, Profitability and Financial Analysis
- m) Priority Sector Lending
- n) Non-performing Assets in Banks
- o) Mergers of PSU Banks
- p) New Payment Methods
- q) Issues and Challenges of Fintech etc.
- r) Any other topic having contemporary relevance in banking and finance.

**Prof. (Dr.) Shrikrishna S. Mahajan,**

Chair Professor,

The United Western Bank’s Late R. N. Godbole Chair

Department of Commerce and Management,



**Shivaji University, Kolhapur**  
**Commerce and Management**  
**The United Western Bank's Late R. N. Godbole Chair**  
**Department of Commerce and Management**

**Application for Research Projects (Minor)**

1.	Name of the Applicant	
2.	Present Position and Institutional Address of the organization of the Applicant (telephone/mobile/E-mail id must be written clearly)	Telephone
		Mobile No
		E-mail
	Mailing Address	
3.	Date of Birth and Age	
4.	Gender	Male <input type="checkbox"/> Female <input type="checkbox"/> Transgender <input type="checkbox"/>
5.	Category to which the Applicant belongs (Tick one or more boxes, as applicable. Enclose relevant certificates, (if any))	SC <input type="checkbox"/> ST <input type="checkbox"/> OBC <input type="checkbox"/> VJ <input type="checkbox"/> NT <input type="checkbox"/> Open <input type="checkbox"/> Person with Disability <input type="checkbox"/>
6.	University/College where the project would be located Please give complete address:	Phone No.                      Fax: Email:                              Website:
7.	Type of Institution where the project will be located and administrated	University Department <input type="checkbox"/> Centre/Chair <input type="checkbox"/> College <input type="checkbox"/> Other(please specify) <input type="checkbox"/>
8.	Educational Qualification and academic attainment of the Applicant(Please enclose a brief academic CV as annexure II)	
9.	Title of the project proposal (Brief Abstract of the proposal in 1500 words as per Annexure I)	
10.	Discipline(s)of the proposed research studies(Kindly indicate)(Annexure I)	
11.	Estimated cost of the study (Please provide detailed estimate of the budget in a separate sheet. Please follow the norms provided in the guidelines) (Annexure III)	Cost (in rupees) <input type="text"/>

## **DECLARATION**

If any of the above information supplied by me is proved to be incorrect my project may be cancelled and I will be responsible to refund whole amount of grants.

**Place:**

**Date:**

**Signature of the Principal Investigator (PI)**

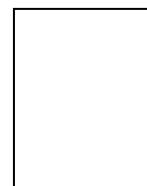
## Annexure – I

### **Indicative Guidelines for Preparing a Research Proposal for a Research Project**

- **Discipline of the Project**
- **Title:** The title of the project should be concise (with sub-title, if any) reflecting the scope of the investigation.
- **Statement of the problem:** The problem to be investigated should be clearly contextualized in the theoretical framework of the discipline.
- **Objectives of the Study:** The broad aim of the project emphasizing the overall thrust of the proposed investigation should be clearly mentioned.
- **Review of Literature:** The problem identified should be logically linked to other studies on the theme in the literature delineating the need for the present investigation.
- **Conceptual Framework:** The concepts to be used, their relevance and applicability to the study and their operationalization should be indicated.
- **Research Questions:** The research questions to be answered / addressed need to be unequivocally stated.
- **Research Methodology :**
  - a) Coverage: the proposal should clearly indicate the universe of the study, sampling frame, sampling methods, sampling size, units of observation, etc.
  - b) Data Collection: the proposal should indicate sources of data, types of data, tools and techniques for collection of various categories of proposed data.
  - c) Data Analysis: if should indicate the statistical techniques, if any, proposed to be used in data processing, specific packages for data analysis, content analysis, indices / scaling techniques proposed to be used etc.
- **Implications:** the proposal should state whether this research would bring forth any implications for policy making either for the region concerned or the country, any methodological innovations or contribute to theory building.
- **References:** the proposal should include a list of references mentioned in the text along with other important recent additions to the literature on the theme. The references should indicate the author, title, publisher and year of publication.
- **Personnel:** it should indicate number and category of personnel needed for various tasks, their qualifications and the man-months needed with adequate justification. This requirement can be fulfilled by hiring services as per the University rules.
- **Budget:** it should indicate the cost of personnel, travel (no of days and places with justification), data processing, stationery and printing, books, journals, equipment, contingency and any other items.

**Annexure- II**

**Bio – Data**



**(Affix Attested Photograph)**

(I)	Name in Full:
(II)	a. Address(Permanent):
	b. Address(Correspondence):
(III)	Phone Office:
	Res.:
(IV)	E-mail:
(V)	Fax:
(VI)	Date of Birth and Age:
(VII)	Sex:
(VIII)	Nationality:
(IX)	Academic Qualifications(Please give in chronological order beginning from high school) :

<b>Sr. No.</b>	<b>Course/ Degree</b>	<b>Subject(s)</b>	<b>Class/ Grade</b>	<b>University/ Board</b>	<b>Year of Passing</b>

(X)	Employed: Yes/No (If 'Yes', please furnish information in chronological order in the following format) :
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Position Held	Institution	From	To	Salary Drawn

(XI)	<b>Publications in the last five years (Please indicate title, publisher and year of publication) :</b>	
	a.	Books
		(i) Authored
		(ii) Co-authored
		(iii) Edited
	b.	<b>Research Papers in peer-reviewed journals only (Give title, journal, year)</b>

(XII)	<b>Details of the Projects:</b>	
	a.	Completed: Yes/No (If 'Yes', please provide details in the format below):
	b.	Whether any proposal submitted for a Project to other agencies for consideration : Yes/No(If 'Yes', please indicate the details in the following format):

Sr. No.	Title of the Project/Duration/Budget/Submitted to the Agency with Date/Present Status
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(XIII)	<b>Please indicate the name and address of the institution where the scholar wants to affiliate this project and the reasons thereof :</b>
(XIV)	<b>Any other relevant information in support of the proposal:</b>

**Annexure-III**

**COST ESTIMATION**

**The cost of the project is to be estimated in terms of total months of work and the facilities needed. Please calculate it under the following headings:**

<b>Sr. No.</b>	<b>Broad Expenditure Heads</b>
1.	Hiring Charges
2.	Field Work cost (Travel/Logistics/Lodging/Boarding/Source Materials / etc.)
3.	Contingency (5%)

**Note:**

Hiring Charges may be taken as per upper limit of financial allocation under each head and as per University Rules.

- # The Project Director shall not be entitled to receive any honorarium or allowance (other than TA/DA) from the Project fund.

**Annexure – IV**

**Forwarding Letter**

(By Head of the Institution/Registrar in a University)

To,  
The United Western Bank's Late R. N. Godbole Chair  
Department of Commerce and Management  
Shivaji University,  
Kolhapur - 416004.

The \_\_\_\_\_ (Name of the organization) forwards application of \_\_\_\_\_ (Name of the applicant) for The United Western Bank's Late R. N. Godbole Chair Research Project entitled \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

With an undertaking that this organization agrees to administer and manage the research grants provided by the Chair, provide basic required infrastructure facilities, make available all its research facilities such as library, laboratory and other equipment and provide the material and managerial assistance for the project.

If the PI directing the project leaves our institution to join some other institution after a part of the sanctioned grant has been received, we would have no objection to the transfer of the project to a new institution, if the Project Director / The United Western Bank's Late R. N. Godbole Chair, so desires. The institution, however, shall continue to be responsible for submitting the audited statement of accounts and utilization certificate for the grant received by it, for this purpose.

**Signature**

**(Seal)**

Place:

Date:



## **Annexure – V**

### **The United Western Bank's Late R. N. Godbole Chair Format for Short Summary**

- Title of the Study:
- Name & Address of the Principal Investigator:
- Institution of Affiliation (FULL Address):
- Duration of the Study:
- Budget Proposed by PI:
- Specific Objectives of the Study:
- Central idea of the Problem:
- Methodology(in Brief):



## **SHIVAJI UNIVERSITY, KOLHAPUR**

### **The United Western Bank's Late R. N. Godbole Chair**

#### Rules for Award of Research Grant to University Teachers /College Teachers

1. The University may provide financial assistance up Rs. \_\_\_\_\_ For University teachers and teachers of study centre for research.
  - i. 50% of the amount at the time of sanction on receiving an application from the researchers for the same addressed to The United Western Bank's Late R. N. Godbole Chair, Shivaji University, Kolhapur.
  - ii. 50% after submission of final Bill.
2. Teachers seeking research support under this scheme are required to submit a fully worked out research proposal through proper channel, and such proposals will be accepted and screened by the Research Grant Committee. Principal Investigator (PI) should submit the research proposal through proper channel.
3. Duration of the research project will be six months. If PI fails to submit the research report within the stipulated period of time, he/she has to apply for extension of additional period of six months.
4. Along with research report, it is mandatory to PI to submit similarity report to avoid plagiarism.
5. Research report will be in A4 size page. The text of the report will be in 12 font size, main heading in 16 font size and sub-headings in 14 font size. Times New Roman & Kruti Dev 055 should be the font type. The APA style should be followed for reference citations.
6. Research can be done in Marathi/Hindi/English Language.
7. After completion of the first project funded by The United Western Bank's Late R. N. Godbole Chair, the PI can apply for second Project only after the gap of one year.
8. College Teachers / University Teachers can apply for the project who have the qualification of Ph.D.
9. The teachers, who have been sanctioned the grant under this scheme, will require to submit a work done report, in duplicate along with 2 copies of the typed and bound Research Report, immediately after the tenure of the scheme is concluded, for which an undertaking in the prescribed proforma (copy enclosed) will be given by the teacher concerned on a stamp paper of Rs. 100/- duly countersigned by the respective Principal/Head of the Department along with the details of the date of implementation of the project, from which the period of one month will be counted.
10. Since the tenure of the project will be of a period of six months, the payment against the bills of expenditure received from the teachers will be effected annual budgetary provisions immediately after the bills are received and without considering the specific annual component of the provision.

### **Outcome of the Research:**

1. The PI should publish at least one research paper based on his/her research project, in the reputed journal as per UGC norms of publications.
2. Final installment of the research grant will be released after publication / acceptance of the research paper.
3. Acknowledgement of the United Western Bank's Late R. N. Godbole Chair grant should be mentioned in every paper related to the project funded / sponsored by the Chair.
4. After completion of the project, it is mandatory for the researcher to participate in the University colloquium, which The United Western Bank's Late R. N. Godbole Chair will organize every year for the same purpose.



**SHIVAJI UNIVERSITY, KOLHAPUR**  
*The United Western Bank's Late R.N. Godbole Chair*  
*Department of Commerce and Management*

**UNDERTAKING REQUIRED TO BE SIGNED BY THE APPLICANT**

Rules for the Award of Research Grant to University Teachers/College Teachers. I hereby undertake to submit on the completion of the work, a detailed report of the investigation for which the grant has been made to me, a detailed statement of accounts (supported by vouchers, wherever possible) showing how the amount of the grant was actually spent and a paper ready for press, embodying the results of the investigations carried out with the help of the grant received from the University for publication, if approved, in the University Journal. In the said Paper - I undertake to acknowledge the assistance received from the United Western Bank's Late R.N. Godbole Chair Department of Commerce and Management, Shivaji University, Kolhapur.

1. I further undertake to supplement additional amount of funds from my own resources, if necessary.
2. In the event of my failure to fulfill any of the conditions of this undertaking or such rules governing the award of research grants as laid down by the respective chair of Shivaji University, Kolhapur, I agree to refund whatever amount of the grant received from the University.

**Signature**

**(Name in Block Letters)**

**Place:**

**Date:**

**Designation**

**Institution**

Certified that Dr. Shri. /Smt. \_\_\_\_\_ Is working in substantive post and that he /she will be given all necessary facilities to carry on his/her research project. All grants received from The United Western Bank's Late R. N. Godbole Chair, Department of Commerce and Management, Shivaji University, Kolhapur will be utilized for the project concerned.

**Place:**

**Date:**

**Seal**

**Registrar of the University/Head of the Department/  
Principal of the College**