

# J.S.S. BANASHANKARI ARTS, COMMERCE AND SHANTIKUMAR GUBBI SCIENCE COLLEGE, VIDYAGIRI, DHARWAD

Affiliated to Karnatak University, Dharwad

Accredited with 'A' Grade in last three cycles



## Fourth Cycle NAAC Accreditation SELF STUDY REPORT (SSR)

### CRITERION - IV

#### 4.2.3 (Q<sub>n</sub>M)

Average annual expenditure for purchase of  
books/e-books and subscription to  
journals/e- journals during the last five years (INR in Lakhs)



Submitted to  
NATIONAL ASSESSMENT AND ACCREDITATION COUNCIL, BENGALURU



# J.S.S. BANASHANKARI ARTS, COMMERCE AND SHANTIKUMAR GUBBI SCIENCE COLLEGE, VIDYAGIRI, DHARWAD

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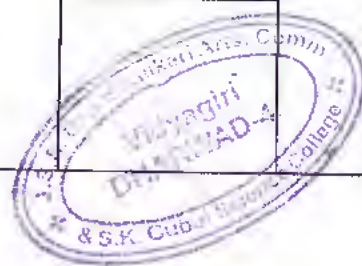


**2020-2021**

**J.S.S BANSHANKARI ARTS, COMMERCE & S.K. GUBBI SCIENCE COLLEGE, VIDYAGIRI, DHARWAD**  
(DEGREE SECTION)

**BALANCE SHEET AS ON 31.03.2021**

LIABILITIES	AMOUNT	AMOUNT	ASSETS	AMOUNT	AMOUNT
<b>GRANTS FROM GOVERNMENT:</b>		<b>22,943,839.40</b>	<b>Immovable Assets</b>		
Balance as per last balance sheet	25,334,114.85		As per Schedule II		22,702,949.87
Add: Received during the year- Sch I					
Less: Reimbursement During the year (Unutilised grant)	30,294.00				
	<b>25,303,820.85</b>		<b>Moveable Assets</b>		
Less: Revenue expenses			As per Schedule III		15,198,438.19
Less: Depreciation on granted assets	2,374,577.00				
Less: Interest on grants as per last year B/S	1,403,767.67		<b>SECURITY AND OTHER DEPOSIT</b>		532,218.00
	<b>21,525,476.18</b>		i) K.E.B DEPOSIT		
<b>Interest Earned in respect of:</b>			Opening Balance	51,018.00	
UGC: As per Schedule IV			Add: Paid During the Year		
Opening Balance	1,403,767.67				
Add: Received During the Year	14,595.55		ii) Telephone Deposit (As per last B/S)	51,018.00	
Less: Paid during the year			iii) KUD Affiliation Deposit	1,200.00	
	<b>1,418,363.22</b>		Opening Balance	480,000.00	
<b>BUILDING / OTHER EARMARKED FUNDS - As Per last balance sheet</b>		<b>63,000.00</b>	Add: Paid During the Year		
<b>OTHER LIABILITIES:</b>			<b>Advance to staff</b>		177,355.00
<b>Outstanding Scholarships &amp; Prizes:</b>		<b>2,224,595.00</b>	Opening Balance:	219,560.00	
Opening Balance	3,966,492.00		Add: Advance paid during the year	192,000.00	
Add: Received during the year	504,388.00		Less: Advance received during the year	234,205.00	
Less: Paid during the year	2,246,285.00				
<b>K.U.D SC/ST STUDENTS EXAM AMOUNT</b>		<b>402,658.00</b>	<b>Construction Advance</b>		1,980,000.00
Opening Balance	402,658.00		Opening Balance:		
Add: Received During the Year	39,285.00		Add: Paid During the Year	2,165,000.00	
Less: Paid during the year	39,285.00		Less: Received during the year	185,000.00	
<b>K.U.D BACKWARD STUDENTS EXAM AMOUNT</b>					
Opening Balance					
Add: Received During the Year					
Less: Paid during the year					



**PRINCIPAL**  
J.S.S. Banashankari Arts, Commerce &  
Shantikumar Gubbi Science College,  
DHARWAD-580 004





LIABILITIES	AMOUNT	AMOUNT	ASSETS	AMOUNT	AMOUNT
<b>KSSTWF</b>					
Opening Balance	469,445.00	618,030.00			
Add: Received During the year					
K.S.S.W.F.	53,035.00				
K.S.T.B.F.	53,100.00				
N.F.T.W.	42,450.00				
Less: Paid During the Year					
<b>KUD PG Dept. Exam Remuneration</b>					
Opening Balance					
Add: Received During the year	170,170.00				
Less: Paid During the Year	170,170.00				
<b>ISS SAMITI A/C: As per Schedule VII</b>		136,986,302.61			
Opening Balance	125,381,275.61				
Add: Received During the year	11,605,027.00				
Less: Repaid during the year					
<b>TOTAL</b>		<b>178,127,284.01</b>	<b>TOTAL</b>		<b>178,127,284.01</b>

Note:

1) Accounting method on cash Basis.

2) Depreciation for grant assets has not been charged till total grant amount not received. Hence depreciation will be charged when full amount is received from UGC.

EXAMINED & FOUND CORRECT As per our report attached.  
For P.G. BHAGWAT LLP

Chartered Accountants

S B Pagad  
(Partner)



Place : Dharwad

Date : 7 OCT 2021

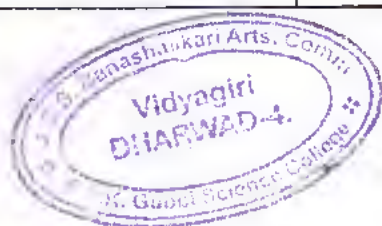


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Shantikumar Gubbi Science College,  
DHARWAD - 560 004.

**J.S.S BANSHANKARI ARTS, COMMERCE & S.K. GUBBI SCIENCE COLLEGE, VIDYAGIRI, DHARWAD-580 004**  
**INCOME AND EXPENDITURE ACCOUNT FOR THE YEAR 2020-2021**

EXPENDITURE	AMOUNT	AMOUNT	INCOME	AMOUNT	AMOUNT
Salary Grant Paid		126,445,709.00	Salary Grant Received		126,445,709.00
Staff Salary: Management		11,710,027.00	K.U.D Fees Income:		2,992,188.00
Staff Salary: Management	10,905,369.00		Fine (K.U.D)	42,720.00	
Provident Fund (Mgt Staff)	620,663.00		K.U.D Registration Fees	430,375.00	
ESI (Employer'S Share)	183,995.00		Poor Student Aid Fund	37,655.00	
Administrative Expenses:		2,745,196.11	K.U.D Sports Fees	49,555.00	
Repairs & Maintenance:	1,267,272.00		K.U.D Exam Fees	1,804,464.00	
Water & Light Charges	337,268.00		K.U.D Career Guidance Fees	69,655.00	
Printing & Stationery	208,308.00		K.U.D CD & Devt. Fund	26,890.00	
Postage & Telegram	125,890.00		K.U.D Sports Devt. Fund	56,450.00	
Academic Travelling Exps	10,470.00		K.U.D Youth Festival Fees	26,995.00	
Advertisement	78,057.00		K.U.D Safety Insurance	26,990.00	
Bank Charges & Commission	9,463.11		K.U.D Students Welfare Fees	88,180.00	
Audit Exps	21,535.00		K.U.D Processing fees	370.00	
Fire Insurance	20,844.00		K.U.D Corpus Fund	266,900.00	
Honorarium	29,000.00		K.U.D N.S.S Welfare Fund	22,780.00	
Miscellaneous Expenses	419,429.00		KUD Perkypat	42,209.00	
Botanical Garden Expenses	3,850.00				
Rates & Taxes	213,810.00				
Lab Consumables:		1,236,459.00	College Fees:		10,392,602.00
Physics			Tution Fees(Mgt.)	1,787,060.00	
Chemistry	927,656.00		Admission Fees	67,205.00	
Botany	96,555.00		Laboratory Fees (Mgt)	387,160.00	
Zoology	49,831.00		Library Fees	337,415.00	
Electronics	11,499.00		Library Fees (Binding)	147,720.00	
Bio-Tech	150,918.00		Reading Room Fees	413,640.00	
Fees Remittance:		2,816,805.00	Sports Fees	652,385.00	
Fine (K.U.D)	43,930.00		College Cultural Fees	890,630.00	
Registration Fees	379,020.00		College Union Fees	935,905.00	
Poor Student Aid Fund	31,730.00		College Exam Fees	854,520.00	
K.U.D Sports Fees	43,225.00		Identity Card	21,894.00	
K.U.D Exam Fees	1,807,555.00		Breakage Fees	34,735.00	
K.U.D Career Guidance Fees	63,455.00		Handbook Fees	105,160.00	
K.U.D College Devt. Fund	21,155.00		Sale Of Prospectus	61,875.00	
K.U.D Sports Devt. Fund	52,080.00		Other Fees	3,305,475.00	
K.U.D Youth Festival Fees	21,155.00		Medical Fees	56,255.00	
K.U.D Safety Insurance	21,155.00		College Magazine Fees	333,568.00	
K.U.D Students Welfare	65,080.00				
K.U.D N.S.S Welfare Fund	10,585.00		K.U.D Exam Remuneration		216,725.00
K.U.D Change of college Exps			K.U.D Practical Remuneration	216,725.00	
K.U.D Corpus Fund	254,770.00		K.U.D Theory Remuneration		
K.U.D Processing Fees	1,110.00				
Expenses Towards Other Fees:		342,987.00	Other Exam Remuneration		241,100.00
Affiliation Exps			Govt Exam Remuneration	77,950.00	
Gyamakhana Exps	19,498.00		NEET Exam Remuneration	163,150.00	
Reading Room Exps	86,631.00				
College Exam Exps	50,652.00		Other Income		378,759.77
College Union Exps	55,254.00		Interest On SB A/C	287,467.77	
Library Binding Charges	14,616.00		Other Income	91,292.00	
Practical Exam Exps	95,316.00				
Financial Asst. to Sports Student	15,000.00				
Seminar & workshop	6,020.00				
	B/C	145,297,183.11		B/C	140,667,083.77



*[Signature]*  
**PRINCIPAL**  
**J.S.S. Banashankari Arts, Commerce &**  
**Shantikumar Gubbi Science College,**  
**DHARWAD-580 004**

**J.S.S. BANSHANKARI ARTS, COMMERCE & S.K. GUBBI SCIENCE COLLEGE, VIDYAGIRI, DHARWAD-580 004**

**INCOME AND EXPENDITURE ACCOUNT FOR THE YEAR 2020-2021**

EXPENDITURE	AMOUNT	AMOUNT	INCOME	AMOUNT	AMOUNT
	B/F	145,297,183.11		B/F	140,667,083.77
Kud exam remuneration		215,100.00			
K.U.D Practical Remuneration	92,400.00				
K.U.D Theory Remuneration	122,700.00				
Other exam remuneration		241,100.00	Deficit For The Year		7,785,221.34
Govt Exam Remuneration	77,950.00		(Transferred To Balance - Sheet)		
NEET Exam Remuneration	163,150.00				
Depreciation For The Year :		2,698,922.00			
On Moveables -	2,550,947.00				
Less: Depreciation on assets under grants	1,203,055.00				
	1,347,892.00				
On Immoveables -	2,522,552.00				
Less: Depreciation on assets under grants	1,171,522.00				
	1,351,030.00				
<b>Total</b>		<b>148,452,305.11</b>		<b>Total</b>	<b>148,452,305.11</b>

EXAMINED & FOUND CORRECT  
For P.G. BHAGWAT LLP

As per our report attached.

Chartered Accountants

S B Pagad  
(Partner)



Place : Dharwad

DATE: 7 OCT 2021

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J.S.S. Banashankari Arts, Commerce &  
Shantikumar Gubbi Science College,  
DHARWAD-580 004

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DHARWAD-580 004.






**J.S.S. Banashanakar Arts, Commerce and Shantikumar Gubbi Science College, Vidyagiri, Dharwad-580004**

**Receipts and Payments Account (Degree Section) from 01.04.2020 to 31.03.2021**

Receipts	Amount Rs.	Amount Rs.	Payments	Amount Rs.	Amount Rs.
<b>Opening Balance:</b>		17,178,385.83	<b>Salary Grants:</b>		443,766.00
Cash-in-hand	11,235.99		EL Encashment	443,766.00	
Syndicate Bank SB A/c No. 220 / 408	10,766,843.97		Govt. Salary Arrears	-	
Syndicate Bank SB A/c No. 220 / 412	3,618,362.71				
Syndicate Bank SB A/c No. 220 / 185	2,139,530.43		<b>Staff Salary (Management)</b>		11,710,027.00
Syndicate Bank SB A/c No. 220 / 2006	54,028.60		Part Time Staff salary		
Syndicate Bank SB A/c No. 220 / 3885	277,385.48		Teaching and Non-Teaching Staff Salary (Management)	10,905,369.00	
Syndicate Bank SB A/c No. 220 / 42382	16,390.03		ESI (Employer's share)	183,995.00	
Syndicate Bank SB A/c No. 220/45205	32,317.16		Providend Fund (Employer's share)	620,663.00	
Syndicate Bank SB A/c No. 201 / 2930	8,352.08				
Syndicate Bank SB A/c No. 201 / 3517	18,615.37				
Syndicate Bank SB A/c No. 201 / 5134	25,616.67		<b>Capital Expenditures:</b>		1,609,171.00
Syndicate Bank SB A/c No. 201 / 9537	209,707.34		Library Books	95,247.00	
			Laboratory Equipments	581,537.00	
<b>Salary Grants:</b>			Office Equipments	682,297.00	
EL Encashment	-		sports Equipments	250,090.00	
Govt. Salary Arrears	-				
			<b>IQAC :</b>		30,294.00
<b>UGC Grants:</b>			Honorarium to the Co-ordinator	4,000.00	
			Hiring Services for Secretarial & technical Services	4,000.00	
			ICTs Communication Expenses	10,613.00	
<b>Salary Deductions:</b>		17,076,277.00	Contingencies	11,681.00	
Income Tax	14,336,858.00				
Professional Tax	203,200.00		<b>Salary Deductions:</b>		16,927,768.00
LIC	1,939,562.00		Income Tax	14,336,858.00	
EBF	6,540.00		Professional Tax	203,200.00	
GLIC	32,820.00		LIC	1,939,562.00	
GLIC Refund	175,599.00		EBF	6,540.00	
Contribution to Combat Covid-19 (GECTCC)	233,189.00		GLIC	32,820.00	
Other college salary deduction	148,509.00		GLIC Refund	175,599.00	
			Contribution to Combat Covid-19 (GECTCC)	233,189.00	

  
**PRINCIPAL**  
**J.S.S. Banashanakar Arts, Commerce and Shantikumar Gubbi Science College,**  
**Dharwad-580004.**



**Receipts and Payments Account (Degree Section) from 01.04.2020 to 31.03.2021**

Receipts	Amount Rs.	Amount Rs.	Payments	Amount Rs.	Amount Rs.
<b>Staff Salary (Management)</b>		672,089.00	<b>Staff Salary (Management)</b>		672,089.00
Provident Fund (Employee's share)	620,663.00		Provident Fund (Employee's share)	620,663.00	
ESI (Employee's share)	42,426.00		ESI (Employee's share)	42,426.00	
Staff Quarters Rent	9,000.00		Staff Quarters Rent	9,000.00	
<b>Karnatak University Fees:</b>		3,180,058.00	<b>Karnatak University Fees:</b>		2,856,090.00
KUD Fine	42,720.00		KUD Fine	43,930.00	
Registration Fees	430,375.00		Registration Fees	379,020.00	
Poor Student Aid Fund	37,655.00		Poor Student Aid Fund	31,730.00	
Sports Fees	49,555.00		Sports Fees	43,225.00	
KUD Exam Fees	1,804,464.00		KUD Exam Fees	1,807,555.00	
KUD Career Guidance Fees	69,655.00		KUD Career Guidance Fees	63,455.00	
KUD College Development Fees	26,890.00		KUD College Development Fees	21,155.00	
KUD Sports Development Fees	56,450.00		KUD Sports Development Fees	52,880.00	
KUD Youth Festival Fees	26,995.00		KUD Youth Festival Fees	21,155.00	
KUSBS	26,990.00		KUSBS	21,155.00	
KUD Students Welfare Fund	88,180.00		KUD Students Welfare Fund	65,080.00	
N.S.S Welfare Fund	22,780.00		KUD Processing Fees	1,110.00	
KUD Processing Fees	370.00		KUD SC/ST Students Exam Fees	39,285.00	
KUD SC/ST Students Exam Fees	39,285.00		NSS Welfare Fund	10,585.00	
Corpus Fund	266,900.00		Corpus Fund	254,770.00	
KUD Perkypat Amount	42,209.00				
K.S.S.W.F.	53,035.00		<b>KUD Exam Remuneration:</b>		385,270.00
K.S.T.B.F.	53,100.00		KUD Practical Exam Remuneration	92,400.00	
N.F.T.W.	42,450.00		KUD Theory Exam Remuneration	122,700.00	
			KUD PG Dept. Exam Remuneration	170,170.00	
<b>KUD Exam Remuneration:</b>		386,895.00	<b>Other Exam Remuneration :</b>		241,100.00
KUD Practical Exam Remuneration	216,725.00		Govt Exam Remuneration	77,950.00	
KUD Theory Exam Remuneration	-		NEET Exam Remuneration	163,150.00	
KUD PG Dept. Exam Remuneration	170,170.00				

**PRINCIPAL**

J.S.S. Banashankari Arts, Commerce &

Shantikumar


Dated: 31.03.2021

Receipts and Payments Account (Degree Section) from 01.04.2020 to 31.03.2021					
Receipts	Amount Rs.	Amount Rs.	Payments	Amount Rs.	Amount Rs.
<b>Other Exam Remuneration :</b>		241,100.00	<b>Management Expenditure :</b>		342,987.00
Govt Exam Remuneration	77,950.00		Affiliation Expenses		
NEET Exam Remuneration	163,150.00		Sports Expenses	19,498.00	
			Reading Room Expenses	86,631.00	
<b>Management Fees:</b>		10,392,602.00	College Union Expenses	55,254.00	
Tuition Fees (Management)	1,787,060.00		College Exam Expenses	50,652.00	
Admission Fees	67,205.00		Library Expenses (binding)	14,616.00	
Laboratory Fees (Management)	387,160.00		Practical Exam Expenses	95,316.00	
Library Fees	337,415.00		Theory Exam Expenses	-	
Library Fees (binding)	147,720.00		Medical Expenses	-	
Reading Room Fees	413,640.00		College Magazine Expenses	-	
Sports Fees	652,385.00		Seminar and Workshop	6,020.00	
Medical Fees	56,255.00		Identity Card Expenses	-	
College Union Fees	935,905.00		Financial Asst. to Sports Student	15,000.00	
College Cultural Fees	890,630.00				
College Exam Fees	854,520.00				
College Magazine Fees	333,568.00		<b>Lab Consumables:</b>		1,236,459.00
Identity Card Fees	21,894.00		Physics	-	
Handbook Fees	105,160.00		Chemistry	927,656.00	
Breakage Fees	34,735.00		Botany	96,555.00	
Other Fees	3,305,475.00		Zoology	49,831.00	
Sale of Prospectus	61,875.00		Biotechnology	150,918.00	
			Electronics	11,499.00	
<b>Govt Fees:</b>		2,441,540.00	<b>Temporary Advance:</b>		2,357,000.00
Tuition Fees (Govt.)	1,835,335.00		Temporary Advance (Staff)	82,000.00	
Laboratory Fees (Govt.)	393,405.00		Festival Advance	110,000.00	
Bharat Scotts & Guides	106,400.00		Temporary Advance Construction	2,165,000.00	
Indian Red Cross Association Fees	106,400.00				
			<b>FIP Staff Salary Advance</b>		-

PRINCIPAL

J.S.S. Banashankari Commerce &  
Shantikumar Gupta  
DHARWAD-590 004.

Receipts and Payments Account (Degree Section) from 01.04.2020 to 31.03.2021					
Receipts	Amount Rs.	Amount Rs.	Payments	Amount Rs.	Amount Rs.
<b>Temporary Advance:</b>		419,205.00	<b>Scholarship :</b>		2,246,285.00
Temporary Advance (Staff)	129,205.00		GOI SC/ST Students Scholarship	401,233.00	
Festival Advance	105,000.00		JSS Endowment Scholarship	11,545.00	
Temporary Advance Construction	185,000.00		Sanchi Honnamma Merit Scholarship	-	
			Tuition Fee Concession	1,813,127.00	
<b>FIP Staff Salary Advance</b>		-	Sir C V Raman Merit Scholarship	-	
			Kulkarni Charitable Trust	-	
<b>Scholarship :</b>		504,388.00	Arivu Scholarship	20,380.00	
GOI SC/ST Students Scholarship	479,838.00				
JSS Endowment Scholarship	12,880.00		<b>Administrative Expenditure :</b>		2,775,334.11
Sanchi Honnamma Merit Scholarship	-		Repairs and Maintenance	1,267,272.00	
Tuition Fee Concession	-		Computer Repairs and Maintenance	-	
Sir C V Raman Merit Scholarship	-		Water and Electricity Expenses	337,268.00	
Kulkarni Charitable Trust	-		Printing and Stationery Expenses	208,308.00	
Arivu Scholarship	11,670.00		Postage and Telephone Expenses	125,890.00	
			Academic Traveling Expenses	10,470.00	
			Other Expenses	419,429.00	
<b>Other Income :</b>		705,561.62	Advertisement	78,057.00	
SB account interest amount	614,269.62		Bank Commission Charges	10,702.11	
Other Income	91,292.00		Audit Expenses	21,535.00	
			Botanical Garden Expenses	3,850.00	
JSS GB (for College)		11,605,027.00	Honorarium	29,000.00	
TDS		28,899.00	Fire Insurance	20,844.00	
			Study Tour	-	
			TDS	28,899.00	
			EMD	-	
			Rates and Taxes	213,810.00	
			<b>Closing Balance:</b>		20,998,387.34
			Cash-in-hand	17,147.99	
			Syndicate Bank SB A/c No. 220 / 408 (Joint A/c)	13,319,081.12	
			Syndicate Bank SB A/c No. 220 / 412 (College A/c)	6,630,751.52	

  
**PRINCIPAL**  
 J.S.S. Bangashahar Auto. Commerce &  
 Shantikumar College  
 DHARWAD-330 604.

Receipts and Payments Account (Degree Section) from 01.04.2020 to 31.03.2021					
Receipts	Amount Rs.	Amount Rs.	Payments	Amount Rs.	Amount Rs.
			Syndicate Bank SB A/c No. 220 / 185 (Scholarship A/c)	403,395.28	
			Syndicate Bank SB A/c No. 220 / 2006 (Scholarship A/c)	55,331.35	
			Syndicate Bank SB A/c No. 220 / 3885 (UGC General A/c)	253,923.40	
			Syndicate Bank SB A/c No. 220 / 42382 (UGC MLTC A/c)	16,799.00	
			Syndicate Bank SB A/c No. 220/45205 (Community College A/c)	33,122.98	
			Syndicate Bank SB A/c No. 201 / 2930 (CPE)	8,560.31	
			Syndicate Bank SB A/c No. 201 / 3517 (VGST)	19,079.29	
			Syndicate Bank SB A/c No. 201 / 5134 (BSR)	26,256.17	
			Syndicate Bank SB A/c No. 201 / 9537	214,938.93	
			(Additional Grant for Covered College A/c)		
Total Amount Rs.		64,832,027.45	Total Amount Rs.		64,832,027.45

As per our report attached.

For M/S P G Bhagwat  
Chartered Accountant L L P

S.B. Pagad

(Partner)

Place: Dharwad

Date:

7 OCT 2021



PRINCIPAL

PRINCIPAL  
J.S.S. Banashankar Arts, Commerce &  
Shantikumar Ch  
Dharwad



# P G BHAGWAT LLP

Chartered Accountants  
LLPIN: AAT-9949



FF-02, First Floor, "RENUKA RESIDENCY",  
1st Cross, Shivanandnagar, Opp. Axis Bank  
Hubballi-Dharwad Road, Dharwad-580001  
Tel: 836- 2441282, 2951282  
Email : shankar\_pagad@pgbhagwatca.com  
Web : www.pgbhagwatca.com

## INDEPENDENT AUDITORS' REPORT

### Report on the Audit of the Financial Statements

#### Opinion

We have audited the financial statements of JANATA SHIKSHANA SAMITI's, BANASHANKARI ARTS, COMMERCE & S.K. GUBBI SCIENCE COLLEGE (DEPARTMENT OF M.COM) VIDYAGIRI, DHARWAD, (The Entity), which comprise the balance sheet as at March 31st 2021, and the Income & Expenditure Account for the year then ended, and notes to the financial statements, including a summary of significant accounting policies.

In our opinion, the accompanying financial statements give a true and fair view of the financial position of the entity as at March 31, 2021, and of its financial performance for the year then ended in accordance with the Accounting Standards issued by the Institute of Chartered Accountants of India (ICAI).

#### Basis for Opinion

We conducted our audit in accordance with the Standards on Auditing (SAs) issued by ICAI. Our responsibilities under those standards are further described in the Auditor's Responsibilities for the Audit of the Financial Statements section of our report. We are independent of the entity in accordance with the Code of Ethics issued by ICAI and we have fulfilled our other ethical responsibilities in accordance with the Code of Ethics. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

#### Responsibilities of Management and Those Charged with Governance for the Financial Statements:

Management is responsible for the preparation of these financial statements that give a true and fair view of the state of affairs and results of operations of the entity in accordance with the accounting principles generally accepted in India. This responsibility includes the design, implementation and maintenance of internal control relevant to the preparation and presentation of the financial statements that give a true and fair view and are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, management is responsible for assessing the entity's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless management either intends to liquidate the entity or to cease operations, or has no realistic alternative but to do so.

Those charged with governance are responsible for overseeing the entity's financial reporting process.

#### Auditor's Responsibilities for the Audit of the Financial Statements:

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with SAs will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

Offices at: Pune | Mumbai | Kolhapur | Belagavi | Hubballi | Bengaluru

M/s P.G. Bhagwat partnership firm was converted and incorporated as Limited Liability Partnership from the 28<sup>th</sup> September 2021

PRINCIPAL  
J.S.S. Banashankari Arts. Commerce &  
Shantikumar Gubbi Science College,  
DHARWAD-580001

PRINCIPAL  
Banashankari Arts. Commerce &  
Shantikumar Gubbi Science College,  
DHARWAD-580001

**JANATA SHIKSHANA SAMITI, VIDYAGIRI, DHARWAD - 04**  
**JSS Banashankari Arts, Commerce & S.K.Gubbi Science College, Vidyagiri, Dharwad**  
**Department of M.Com**  
**Receipt & Payments Statement for the period from 01.04.2020 To 31.03.2021**

Receipts	Amount Rs.	Amount Rs.	Payments	Amount Rs.	Amount Rs.
Opening Balance		2,266,151.80	Administrative		2,460,177.10
Cash			Audit Fees	12,980.00	
Karnataka Bank - 45601	1,930,019.14		Bank Charges & Commission	171.10	
Canara Bank - 2498	336,132.66		ESI Employer	12,288.00	
			Function & Festival	20,849.00	
			Honorarium / Remuneration	113,050.00	
Fees Collection		2,047,545.00	Maintenance A/c	14,083.00	
College Fees	306,525.00		Miscellaneous	365.00	
Tuition Fees	1,692,275.00		PF Employer	117,837.00	
Fees Arrears	48,745.00		Postage & Corier	50.00	
			Printing & Stationer	8,355.00	
		1,057,420.00	Repairs & Maintenace (Land &	59,375.00	
KUD Admn Regn Fees	803,740.00		Salary A/c	2,099,124.00	
KUD Exam Fees	220,860.00		Student Seminar/ Workshop/	1,650.00	
KUD Exam Remuneration	32,820.00				
			Salary		148,239.00
Salary		148,239.00	Covid 19 Govt. Relif Fund	4,782.00	
Covid 19 Govt. Relif Fund	4,782.00		ESI Employee	3,620.00	
ESI Employee	3,620.00		PF Employee	117,837.00	
PF Employee	117,837.00		Professional Tax	12,000.00	
Professional Tax	12,000.00		Salary Advance	10,000.00	
Salary Advance	10,000.00				
			Other Exps		1,082,190.00
Other Incomes		68,453.53	KUD Admn Regn. Fees	803,740.00	
Interest on SB	65,548.53		KUD Exam Fees	245,630.00	
Sale of Application Forms	150.00		KUD Exam Remuneration	32,820.00	
T C Fees	450.00				
Misc. Income	435.00				
Other Fees	1,870.00				
			TDS		1,050.00
TDS		1,050.00	Scholarship A/c		223,566.00
			College Fees		52,010.00
Scholarship A/c		223,566.00	Tuition Fees		19,035.00
			Capital Exps		64,671.00
			Library Books	1,541.00	
			Equipment & Machinery	63,130.00	
			Closing Balance		1,761,487.23
			Cash		
			Karnataka Bank - 45601	1,413,263.04	
			Canara Bank - 2498	348,224.19	
Total		5,812,425.33	Total		5,812,425.33

Examined & Found Correct  
Methods of Accounting : Cash Basis

For M/s. P.G. BHAGWAT  
Chartered Accountants  
Firm Reg No. 101118W

S B Pagad  
(Partner)  
Membership NO.206124

Place : Dharwad

Date: 17 SEP 2021



Principal/Coordinator  
PRINCIPAL / Co-ordinator  
(M.Com Course)  
J.S.S. Banashankari Arts, Commerce  
& S. K. Gubbi Science College  
Vidyagiri, Dharwad- 580004

J.S.S. Banashankari Arts, Commerce &  
Shantikumar Gubbi Science College,  
DHARWAD-580004



Expenditure	Amount Rs.	Amount Rs.	Income	Amount Rs.	Amount Rs.
<b>Administrative</b>		<b>2,460,177.10</b>	<b>Fees Collection</b>		<b>1,976,500.00</b>
Audit Fees	12,980.00		College Fees	254,515.00	
Bank Charges & Commission	171.10		Fees Arrears	48,745.00	
ESI Employer	12,288.00		Tuition Fees	1,673,240.00	
Fees Concession (Regn Fee)					
Function & Festival	20,849.00		<b>Other Incomes</b>		<b>68,453.53</b>
Honorarium / Remuneration	113,050.00		Interest on SB	65,548.53	
Maintenance A/c	14,083.00		Misc. Income	435.00	
Miscellaneous Exps	365.00		Sale of Application Form	150.00	
PF Employer	117,837.00		T C Fees	450.00	
Postage & Courier	50.00		Other Fees	1,870.00	
Printing & Stationery	8,355.00				
Repairs & Maintenance (Land & Building)	59,375.00				
Salary A/c	2,099,124.00		<b>Deficit for the year</b>		<b>515,607.57</b>
Student Seminar/Workshop/	1,650.00				
<b>Depreciation</b>		<b>100,384.00</b>			
<b>TOTAL</b>		<b>2,560,561.10</b>	<b>TOTAL</b>		<b>2,560,561.10</b>

Examined &amp; Found Correct

For M/s. P.G. BHAGWAT  
Chartered Accountants  
Firm Reg No. 101118W



S B Pagad  
(Partner)  
Membership NO.206124

Place : Dharwad

Date : 17 SEP 2021



Principal/Coordinator  
PRINCIPAL / Co-ordinator  
(M.Com Course)

J.S.S. Banashankari Arts, Commerce  
& S. K. Gubbi Science College  
Vidyagiri, Dharwad- 580004

PRINCIPAL  
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S.K. Gubbi Science College,  
DHARWAD-580004

PRINCIPAL  
J.S.S. Banashankari Arts, Commerce &  
Shantikumar Gubbi Science College,  
DHARWAD-580004

**JANATA SHIKSHANA SAMITI, VIDYAGIRI, DHARWAD - 04**  
**JSS Banashankari Arts, Commerce & S.K.Gubbi Science College, Vidyagiri, Dharwad**  
**Department of M.Com**  
**Balance Sheet as on 31.03.2021**

Liabilities	Amount Rs.	Amount Rs.	Assets	Amount Rs.	Amount Rs.
Scholarship A/c		12,000.00	Fixed Assets		495,854.50
As per last balance sheet	12,000.00		(As per schedule)		
Add :Received during the year	223,566.00		KUD Affiliation Deposit		400,000.00
Less : Paid during the year	223,566.00		As per last balance sheet	400,000.00	
KUD Registration Fees			Salary Advance		
As per last year B/S			As per last year B/S		
Add : Received During the year	804,175.00		Add : Paid During the year	10,000.00	
Less : Paid During the year	804,175.00		Less : Received During the year	10,000.00	
KUD Exam Fees			G B Office		8,113,980.00
As per last year B/S	24,770.00		As per Last Balance Sheet	8,113,980.00	
Add : Received During the year	220,860.00		Add Paid During the year		
Less : Paid During the year	245,630.00				
Income & Expenditure a/c	11,274,929.30	10,759,321.73	Closing Balance		1,761,487.23
Deficit for the year	(515,607.57)		Cash		
			Karnataka Bank Ltd.,	1,413,263.04	
			Canara Bank	348,224.19	
<b>TOTAL</b>		<b>10,771,321.73</b>	<b>TOTAL</b>		<b>10,771,321.73</b>

Examined & Found Correct

1. Method of Accounting : Cash Basis
2. Depreciation has been provided on the W.D.V. method
3. Depreciation rates are mentioned in the Depreciation Schedule.
4. Depreciaton on additions has been provided for the whole year.

For M/s. P.G. BHAGWAT  
Chartered Accountants  
Firm Reg No. 101118W



S B Pagad  
(Partner)  
Membership NO.206124



Place : Dharwad

Date : 12.7 SEP 2021

PRINCIPAL

J.S.S. Banashankari Arts, Commerce &  
Shantikumar Gubbi Science College,  
DHARWAD-580004

Principal/Coordinator  
PRINCIPAL / Co-ordinator  
(M. Com Course)

J.S.S. Banashankari Arts, Commerce  
& S. K. Gubbi Science College  
Vidyagiri, Dharwad- 580004.

PRINCIPAL

J.S.S. Banashankari Arts, Commerce &  
Shantikumar Gubbi Science College,  
DHARWAD-580004



**JANATA SHIKSHANA SAMITI, VIDYAGIRI, DHARWAD - 04**  
**JSS Banashankari Arts, Commerce & S.K.Gubbi Science College, Vidyagiri, Dharwad**

**Department of M.Com**

**DEPRECEATION ON MOVEABLE ASSETS AS ON 31.03.2021**

Particulars	Rate	Cost as on 01.04.2020	Additional during the year	Cost as on 31.03.2021	Total Dep. As on 01.04.2020	Dep. For the year	Total Dep. As on 31.03.2021	W.D.V as on 31.03.2021
Library Books	40%	208076.00	1,541.00	209617.00	172672.50	14778.00	187450.50	22166.50
Computer & Software	40%	457727.00	-	457727.00	396044.00	24673.00	420717.00	37010.00
Equipment & Machinery	15%	230897.00	63,130.00	294027.00	70596.00	33515.00	104111.00	189916.00
Furniture & Dead Stock	10%	437797.00	-	437797.00	163617.00	27418.00	191035.00	246762.00
<b>TOTAL</b>		<b>1334497.00</b>	<b>64671.00</b>	<b>1399168.00</b>	<b>802929.50</b>	<b>100384.00</b>	<b>903313.50</b>	<b>495854.50</b>



*[Signature]*  
 PRINCIPAL  
 J.S.S. Banashankari Arts, Commerce &  
 S.K. Gubbi Science College,  
 Vidyagiri, Dharwad-580004

*[Signature]*  
 PRINCIPAL  
 J.S.S. Banashankari Arts, Commerce &  
 S.K. Gubbi Science College,  
 Vidyagiri, Dharwad-580004

*[Signature]*  
 Principal/Coordinator  
 PRINCIPAL / Co-ordinator  
 (M.Com Course)  
 J.S.S. Banashankari Arts, Commerce  
 & S. K. Gubbi Science College  
 Vidyagiri, Dharwad- 580004



**PARTNERS :**

CA. S. B. SHETTY B.Com., FCA

CA. C. V. KITTUR B.Com., FCA

CA. KARTIK B SHETTY B.Com., FCA, DISA (ICA)

**AUDIT REPORT**

We have Audited the attached Balance Sheet of JANATA SHIKSHANA SAMITI @, BANASHANKARI ARTS, COMMERCE AND S K GUBBI SCIENCE COLLEGE, DEPARTMENT OF M.Sc (CHEMISTRY/ PHYSICS), DHARWAD as on 31<sup>st</sup> MARCH, 2021 and also annexed INCOME AND EXPENDITURE ACCOUNT for the year ending on that date annexured thereto. These financial statements are the responsibility of the Management of JANATA SHIKSHANA SAMITI @, BANASHANKARI ARTS, COMMERCE AND S K GUBBI SCIENCE COLLEGE, DEPARTMENT OF M.Sc (CHEMISTRY/ PHYSICS), DHARWAD. Our responsibility is to express an opinion on these financial statements based on our Audit

We have conducted our audit in accordance with the auditing standards generally accepted in India. These standards require that we plan and perform the Audit to obtain reasonable assurance about whether the financial statements are free of material mis-statements. An Audit includes examining on test basis evidence supporting the amount and disclosure in the financial statements. An Audit also includes assessing the accounting principles used and significant estimates made by Management as well as evaluating the overall financial statements presentation. We believe that our Audit provides a reasonable basis of our opinion.

- We have obtained all the information and explanations which to the best of our knowledge and belief were necessary for the purpose of our audit.
- The Balance Sheet and Income and Expenditure Account dealt with by this report are in agreement with books of accounts.


In our opinion and to the best of our information and according to the explanations given to us the statement gives a true and fair view:

- In the case of Balance Sheet of the state of affairs of the COLLEGE as at 31<sup>st</sup> MARCH, 2021 and
- In the case of INCOME AND EXPENDITURE ACCOUNT of the EXCESS OF EXPENDITURE OVER INCOME for the year ended on that date.

PLACE: HUBLI  
DATE: 19.08.2021  
UDIN: 21219456AAAANY3076

For M/s. S. B. SHETTY & CO.,  
Chartered Accountants,

PARTNER  
CA. KARTIK B SHETTY  
M. No. 219456  
Regn No. (FRN) 003824S

  
PRINCIPAL  
J.S.S. Banashankari Arts, Commerce & S.K. Gubbi Science College,  
Dharwad-580004





**PARTNERS :**

CA. S. B. SHETTY B.Com., FCA

CA. C. V. KITTUR B.Com., FCA

CA. KARTIK B SHETTY B.Com., FCA, DISA (ICA)

**JANATA SHIKSHANA SAMITI @,  
BANASHANKARI ARTS, COMMERCE AND S K GUBBI SCIENCE COLLEGE,  
DEPARTMENT OF M.Sc (CHEMISTRY/ PHYSICS),  
VIDYAGIRI, DHARWAD  
(For the Year Ending 31<sup>st</sup> MARCH, 2021)**

**a) SIGNIFICANT ACCOUNTING POLICIES**

**1. INCOME**

Income & Expenditure is recognized on Cash basis

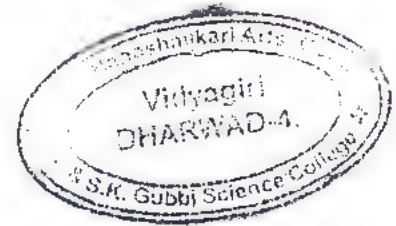
**b) AUDIT NOTES**

1. Minor observations noticed during the course of our Audit are duly brought to the notice of the concerned authorities for necessary action.

PLACE: HUBLI  
DATE: 19.08.2021  
UDIN: 21219456AAAANY3076

For M/s. S. B. SHETTY & CO.,  
Chartered Accountants,

*Kartik*  
PARTNER  
**CA. KARTIK B SHETTY**  
M. No. 219456  
Regn No. (FRN) 003824S



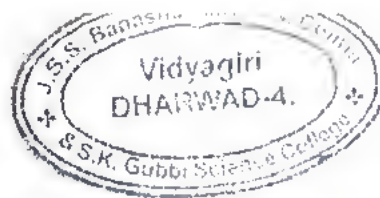
*Mandit*

J.S.S. Banashankari Arts, Commerce & S.K. Gubbi Science College,  
DHAWAD-4

*Mandit*  
PRINCIPAL

J.S.S. Banashankari Arts, Commerce & S.K. Gubbi Science College,  
DHAWAD-4





JSS BANASHANKARI ARTS, COMMERCE & S.K. GUBBI SCIENCE COLLEGE VIDYAGIRI DHARWAD-590004 DEPARTMENT OF M.Sc (CHEMESTRY & PHYSICS) RECEIPTS AND PAYMENT ACCOUNT FOR THE YEAR FROM 01.04.2020 TO 31.03.2021			
Reciepts	Amounts	Payments	Amount
<b>To Opening Balance</b>		<b>By Salary to Staff</b>	
Karnataka Bank 45301	2,33,411.81	Staff salary	48,02,184.00
Canara Bank 46061	10,58,845.02	ESI Employee Contribution	8,961.00
		ESI Employer Contribution	38,811.00
<b>To Fees Received</b>		PF Employee Contribution	2,29,830.00
Tution Fees	43,16,791.00	PF Employer Contribution	2,29,830.00
Tution Fees Arrears	1,52,500.00	Honorarium Paid	4,500.00
KUD Examination Fees	4,85,430.00	Professional Tax	27,600.00
KUD Registration Fees	6,18,270.00		
Prospectus Fees	46,350.00	<b>By Fees Remittance</b>	
T.C Fees	3,000.00	KUD Examination Fees	4,94,130.00
Other Fees	4,62,945.00	KUD Registraion Fees	6,18,270.00
<b>To Other Income</b>		<b>By Other Payments</b>	
Interest on FD	3,19,433.00	Repair & Maintainance Expenses	22,542.00
Other Income	3,300.00	Travelling & Conveyance Expenses	120.00
Bank Intrest Received_SB A/c	63,624.13	Hospitality Expenses	355.00
<b>To Salary Deductions Recovered</b>		Advertisement Expenses	2,89,245.00
ESI Employee Contribution	8,961.00	Printing & Stationary Expenses	7,565.00
PF Employee Contribution	2,29,830.00	Audit Fees	17,700.00
Professional Tax	27,600.00	Bank Charges	282.15
<b>To Other Receipts</b>		Staff Welfare Expenses	4,500.00
KUD Exam Remuneration	80,400.00	Examination Expenses	2,859.00
Fixed Deposit	30,35,288.20	Student Seminar Expenses	6,000.00
Scholarship	61,522.00	Scholarship Paid	61,522.00
KUD Per capita Income	56,950.00	Fixed Deposit	31,15,610.00
Tax Deducted at Source	4,750.00	Tax Deducted at Source	4,750.00
COVID -19 Contribution	12,081.00	COVID -19 Contribution	12,081.00
		KUD Exam Remuneration	47,750.00
		<b>By Closing Balance</b>	
		Karnatak Bank 45301	12,21,509.01
		Canara Bank 46061	12,776.00
<b>TOTAL</b>	<b>1,12,81,282.16</b>	<b>TOTAL</b>	<b>1,12,81,282.16</b>

AS PER OUR REPORT OF EVEN DATE  
For M/s. S.B. SHETTY & CO.,  
CHARTERED ACCOUNTANTS

PARTNER  
CA. KARTHIK B SHETTY  
M.NO.219456  
Regn. No(FRN) 003824s

PLACE : HUBLI  
DATE : 19.08.2021



For, JSS BANASHANKARI ARTS, COMMERCE  
& S.K. GUBBI SCIENCE COLLEGE, VIDYAGIRI DHARWAD

PRINCIPAL  
Principal / Co-Ordinator  
J.S.S. Banashankari Arts, Commerce  
& S. K. Gubbi Science College  
Vidyagiri, Dharwad-590004

J.S.S. Banashankari Arts, Commerce &  
Shantikumar Gubbi Science College,  
Dharwad-590004

PRINCIPAL  
J.S.S. Banashankari Arts, Commerce &  
Shantikumar Gubbi Science College,  
Dharwad-590004





**JSS BANASHANKARI ARTS, COMMERCE & S.K.GUBBI SCIENCE COLLEGE**  
**VIDYAGIRI DHARWAD-580004**  
**DEPARTMENT OF M.Sc (CHEMESTRY & PHYSICS)**  
**STATEMENT OF INCOME & EXPENDITURE FOR THE YEAR ENDING 31.03.2021**

EXPENDITURE	AMOUNT (Rs.)	INCOME	AMOUNT (Rs.)
By Honorarium Paid	4,500.00	To Tution Fees	43,16,791.00
* Repair & Maintainance	22,542.00	* Tution Fees Arrears	1,52,500.00
* Examination Expenses	2,859.00	* Bank Interest Received SB A/c	63,624.13
* Travelling & Conveyance	120.00	* Other Fees	4,62,945.00
* Hospitality Expenses	355.00	* Other Income	3,300.00
* Staff Salary	48,02,184.00	* Caution Money Deposit W/o A/c	72,000.00
* Advertisement Expenses	2,89,245.00	* KUD Per capita Income	56,950.00
* Student Seminar Expenses	6,000.00	* T.C Fees	3,000.00
* Printing & Stationaries	7,565.00	* Interest on FD	3,19,433.00
* KUD Exam Remuneration Paid	47,750.00	* Prospectus Fees	46,350.00
* Audit Fees	17,700.00	* KUD Exam Remuneration Received	55,000.00
* Bank Charges	282.15	* Excess Of Expenditure Over Income	1,70,169.02
* Staff Welfare Expenses	4,500.00		
* ESI Employer Contribution	38,811.00		
* PF Employer Contribution	2,29,830.00		
* Depreciation	2,47,819.00		
<b>TOTAL</b>	<b>57,22,062.15</b>	<b>TOTAL</b>	<b>57,22,062.15</b>

**BALANCE SHEET AS ON 31.03.2021**

LOANS & LIABILITIES	AMOUNT (Rs.)	ASSETS & PROPERTIES	AMOUNT (Rs.)
<b>INCOME AND EXPENDITURE ACCOUNT</b>		<b>FIXED ASSETS</b>	12,87,221.77
Opening Balance	1,58,96,591.43	(As Per Schedule)	
Less: Excess of Expen. over Income	1,70,169.02	<b>CURRENT ASSETS</b>	
	1,57,26,422.41	JSS G. B Dharwad	46,34,705.63
<b>CURRENT LIABILITIES</b>		Fixed Deposit	86,15,610.00
Caution Money Deposit Payable	20,000.00	<b>CASH AND BANK BALANCE</b>	
KUD Exam Remuneration Payable	25,400.00	Canara Bank - 46061	12,776.00
		Karnataka Bank - 45301	12,21,509.01
<b>TOTAL</b>	<b>1,57,71,822.41</b>	<b>TOTAL</b>	<b>1,57,71,822.41</b>

AS PER OUR REPORT OF EVEN DATE

For M/s. S.B. SHETTY & CO.,  
 CHARTERED ACCOUNTANTS

*Karthik*  
 PARTNER  
 CA. KARTHIK B SHETTY  
 M.NO.219456  
 Regn. No0(FRN) 003824s

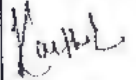




For, JSS BANASHANKARI ARTS, COMMERCE  
 & S.K.GUBBI SCIENCE COLLEGE, VIDYAGIRI DHARWAD


*43*  
 PRINCIPAL  
 Principal / Co-Ordinator  
 J.S.S. Banashankari Arts, Commerce  
 & S. K. Gubbi Science College  
 Vidyagiri, Dharwad-580004


*Principal*  
 PRINCIPAL  
 J.S.S. Banashankari Arts, Commerce &  
 Shantikumar Gubbi Science College,  
 DHARWAD-580004

*Principal*  
 PRINCIPAL  
 J.S.S. Banashankari Arts, Commerce &  
 Shantikumar Gubbi Science College,  
 DHARWAD-580004

JSS BANASHANKARI ARTS, COMMERCE & S.K.GUBBI SCIENCE COLLEGE VIDYAGIRI DHARWAD-04								
DEPARTMENT OF M.Sc (CHEMESTRY & PHYSICS)								
DEPRECIATION FOR THE YEAR 2020-21								
PARTICULARS	Rate of Dep	W.D.V AS ON 01.04.2020	ADDITIONS BEFORE 30.09.2020	ADDITIONS AFTER 01.10.2020	SOLD DURING THE YEAR	TOTAL	DEPRECIATION FOR THE YEAR	W.D.V. AS ON 31.03.2021
Furniture & Fixtures	10%	2,99,168.18	-	-	-	2,99,168.18	29,917.00	2,69,251.18
Computers & Printers	40%	1,767.24	-	-	-	1,767.24	707.00	1,060.24
Lab Equipments	15%	9,22,147.81	-	-	-	9,22,147.81	1,38,322.00	7,83,825.81
Library Books	40%	1,28,317.58	-	-	-	1,28,317.58	51,327.00	76,990.58
Office Equipments	15%	1,32,627.96	-	-	-	1,32,627.96	19,894.00	1,12,733.96
Air Conditioner	15%	51,012.00	-	-	-	51,012.00	7,652.00	43,360.00
<b>TOTAL</b>		<b>15,35,040.77</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>15,35,040.77</b>	<b>2,47,819.00</b>	<b>12,87,221.77</b>
AS PER OUR REPORT OF EVEN DATE								
For M/s. S.B. SHETTY & CO., CHARTERED ACCOUNTANTS					For. BANASHANKARI ARTS, COMMERCE & SK GUBBI SCIENCE COLLEGE, VIDYAGIRI, DHARWAD			
 PARTNER <b>CA. KARTHIK B SHETTY</b> M.NO.219456 Regn. No(FRN) 003824S PLACE : HUBLI DATE : 19.08.2021						 <b>PRINCIPAL</b> Principal / Co-Ordinator J.S.S. Banashankari Arts, Commerce & S. K. Gubbi Science College, Vidyagiri, Dharwad- 580004		



  
**PRINCIPAL**  
 J.S.S. Banashankari Arts, Commerce &  
 S.K. Gubbi Science College,  
 Vidyagiri, Dharwad-580004.

  
**PRINCIPAL**  
 J.S.S. Banashankari Arts, Commerce &  
 Shantikumar Gubbi Science College,  
 DHARWAD-580004