

**EXTENT OF AWARENESS ON CONSUMER PROTECTION ACT
AMONG MEMBERS OF SELF HELP GROUP-WITH SPECIFIC
REFERENCE TO COIMBATORE DISTRICT**

**MINOR RESEARCH PROJECT COMPLETION REPORT & DETAILED CONSOLIDATE
STATEMENT OF EXPENDITURE FOR THE UGC-MINOR RESEARCH PROJECT**

Submitted to



UNIVERSITY GRANTS COMMISSION

SOUTH EASTERN REGIONAL OFFICE

HYDERABAD-500 001

Submitted by



Dr.M.V.SATHIYA BAMA

ASSOCIATE PROFESSOR & HEAD

DEPARTMENT OF COMMERCE (E-COMMERCE)

NALLAMUTHU GOUNDER MAHALINGAM COLLEGE

(Re-Accredited with 'A' Grade by NAAC&ISO 9001-2015 Certified)

Affiliated to Bharathiar University, Coimbatore

Pollachi-642 001

Coimbatore District, TamilNadu

From

Dr M.V.Sathiyabama

Associate Professor & Head in Commerce (E-Commerce)

Nallamuthu Gounder Mahalingam College

Pollachi-642 001

To

The Joint Secretary

University Grants Commission

South Eastern Regional Office

A.P.S.F.C. Building (4th Floor) 5-9-194,

P.B.No.152, Chirag-Ali-Lane

Hyderabad-500 001

Respected Sir

Sub: Submission of Final Report-UGC Minor Research Project -Reg.

I am submitting the Final Report of the Minor Research Project – **File No: MRP-6501/16(SERO/UGC)** on **EXTENT OF AWARENESS ON CONSUMER PROTECTION ACT AMONG MEMBERS OF SELF HELP GROUP-WITH SPECIFIC REFERENCE TO COIMBATORE DISTRICT**. I request you to kindly acknowledge the same and reimburse the balance amount of Rs. **9,290/-**

Thanking you

Yours Sincerely,

(Dr.M.V.Sathiyabama)

Place: Pollachi

Date: 31.05.2018



UNIVERSITY GRANTS COMMISSION-SOUTH EASTERN REGIONAL OFFICE
A.P.S.F.C. Building (4th Floor) 5-9-194, P.B. No.152, Chirag-Ali-Lane HYDERABAD- 500 001
Ph: 040-23204735: Fax: 040-23204734 Email: ugcsero@gmail.com

F.NO:4-4/2015-16(MRP /UGC-SERO)

October, 2016

MOST URGENT

The Principal
Nallamuthu Gounder Mahalingam College
POLLACHI 642001.

PROPOSAL NUMBER : 3915.

Sir/ Madam,

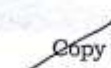
This has reference to the Minor Research Project titled EXTENT OF AWARENESS ON CONSUMER PROTECTION ACT AMONG MEMBERS OF SELF HELP GROUP - WITH SPECIFIC REFERENCE TO COIMBATORE DISTRICT submitted by Dr.M.V.SATHIYA BAMA, Department of Commerce of your college. In this regard I am to inform you that the UGC has provisionally considered the proposal for financial assistance to the tenure of Rs. 135000.. In case the Principal Investigator is interested in undertaking the project, the **enclosed Acceptance Certificate** may be filled in all respect and sent to this office immediately through **email:mrpugcsero@gmail.com**.

The proposal number mentioned above may be mentioned in the covering letter & in the Acceptance Certificate.

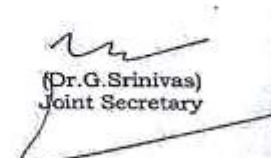
Encls: As mentioned

Yours faithfully


(Dr. G. Srinivas)
Joint Secretary

 Copy to:

Dr.M.V.SATHIYA BAMA
Department of Commerce
Nallamuthu Gounder Mahalingam College
POLLACHI 642001.


(Dr. G. Srinivas)
Joint Secretary

P.T.O

P.No :

ACCEPTANCE CERTIFICATE FOR MINOR RESEARCH PROJECTS

Name of the Principal Investigator with Designation (with Mobile No & Email ID.)	
Department	
College Address (with phone no & Email id)	
Title of the Project	
Amount approved by the UGC.	Rs.
Category	General/OBC/SC/ST
Status	Minority/Non Minority/ Physically Challenged
Gender	Male / Female
Date of Birth of P.I.	
Date of retirement of P.I.	

It is certified that: (please strike out whichever is not applicable)

1. The college is included under Section 2(f) & 12(B) of UGC, Act 1956 and fit to receive Central Assistance (copy of the orders for inclusion under 12(B) to be enclosed – in case of Self Financing/ Unaided Colleges)
2. The teacher is working as _____ permanent/regular post.
3. It is also certified that the fee charged by the college are in accordance with the State/Universities fee Regulation or as laid down by any law in force.
4. The above Research project is not being supported by any other funding agency.
5. At present the Principal Investigator is not under Faculty Development Programme sanctioned by UGC or any other agencies.
6. There should be a gap of one year from one approved project to another project of UGC.
7. The equipment will be purchased by the Principal Investigator only as per the request made in the proposal.
8. The terms & conditions of the scheme are acceptable to both the Principal and Principal Investigator of the Project.
9. The college is having adequate research facilities.
10. I hereby undertake to complete the project in time and refund the entire amount released with interest @10% p.a. if I fail to complete the project in time.

We are certifying that the College & the Principal Investigator will abide the terms and conditions laid down by UGC. We further certify that the information furnished above is verified and found correct.

(Signature of Principal Investigator)
with stamp

(Signature of Principal)
with stamp



A/c Dy No: 422
Date: 29/6/17

UNIVERSITY GRANTS COMMISSIONS - SOUTH EASTERN REGIONAL OFFICE
5-9-194, CHIRAG ALI LANE, IV FLOOR, A.P.S.F.C. BUILDING, HYDERABAD -500 001
Phones: 040 - 23204735, 23200208 FAX: 040 - 23204734, Website: www.ugc.ac.in, email: ugcsero@gmail.com

No.F MRP-6501/16 (SERO/UGC)

Link No:6501.

June,2017

The Accounts Officer
UGC-SERO, Hyderabad

Comcode: TNBA019
UniqueID:NGMC

Sub: Release of Grants-in-aid to Minor Research Projects for the year 2017-2018.
Sir / Madam,

30 JUN 2017

The has reference to the Minor Research Project proposal submitted by Dr.M.V.SATHIYA BAMA Department of Commerce of "Nallamuthu Gounder Mahalingam College", POLLACHI entitled "EXTENT OF AWARENESS ON CONSUMER PROTECTION ACT AMONG MEMBERS OF SELF HELP GROUP - WITH SPECIFIC REFERENCE TO COIMBATORE DISTRICT". The subject expert, who evaluated the proposal, has recommended for financial assistance as detailed below.

Sl. No	Item	Amount Allocated (Rs.)	Amount Sanctioned as first installment (Rs.)
1.	Books & Journals	25000.	25000.
2.	Equipment	40000.	40000.
	Total	65000.	65000.
3.	Field work & Travel	40000.	20000.
4.	Chemical & Glass Ware	0 0	0 0
5.	Contingency (incl. Special Needs)	20000.	10000.
6.	Hiring Services	10000.	5000.
	Total	70000.	35000.
	Grand Total	135000.	100000.

1. I am further to convey the sanction of the University Grants Commission to the payment of Rs.100000. to the principal, Nallamuthu Gounder Mahalingam College, POLLACHI as first installment (100% Non-Recurring and 50% Recurring grants) towards the above project.

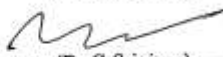
Amount Sanctioned	Head of Accounts	Category
Rs. 65000.	35-CAP-MRP(50)-3(A)2202.03.102.02.01	GEN
Rs. 35000.	31-GIA-MRP(50)-3(A)2202.03.102.02.01	GEN

2. The above approval is subject to the general conditions of grants prescribed by the UGC for this scheme.
3. The sanctioned amount is debitible to the Head of Accounts 35-CAP-MRP(50)-3(A)2202.03.102.02.01 (General), 31-GIA-MRP(50)-3(A)2202.03.102.02.01(General) and is valid for payment during the financial year 2017-18 only and the amount of the Grant shall be drawn by the Accounts Officer (Drawing and Disbursing Officer) UGC-SERO, Hyd. on the Grants-In Aid Bill and shall be disbursed to and credited to "The Principal, Nallamuthu Gounder Mahalingam College, , POLLACHI by Electronic Mode through PFMS Portal at the following details: (a) Name & Address of Account Holder: The Principal, Nallamuthu Gounder Mahalingam College, , POLLACHI (b) Account No: 170101000000111. (c) Name & Address of Bank Branch: IOBA, POLLACHI (d) IFSC Code: IOBA0001701.
4. In case the Principal Investigator is having ongoing Major/Minor Research Project OR has been transferred/left/retired from the college, the released amount of Rs.100000/- may be returned to UGC-SERO, Hyderabad immediately, failing which action will be initiated against the College for not adhering with the norms of UGC for the scheme.
5. The grantee institution shall ensure the utilization of grants -in-aid for which it is being sanctioned/paid. In case of non-utilization /part utilization, interest @ 10% per annum as amended from time to time on utilized 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.
6. The assets acquired wholly or substantially out of UGC's grants shall not be disposed or encumbered or utilized for the purposes other than those for which the grant was given, without proper sanction of the UGC and should, at any time the college ceased to function, such assets shall revert to the UGC.

LinkNo.6501.

7. The Principal investigator of the project is required to submit the First year progress report of the work done along with the documents 1) Annual Report of the Project as per Annexure-III 2) Utilization Certificate duly signed by the Principal Investigator, Principal & Chartered Accountant 3) Statement of Expenditure for the approved heads for the sanctioned amount as per Annexure-V duly signed by the Principal Investigator, Principal & Chartered Accountant.
8. The interest earned by the College / Institute on this grants-in-aid shall be treated as additional grant which may be shown in the Utilization Certificate / Statement of Expenditure to be furnished by the grantee institution.
9. The college has to send the filled in Acceptance certificate within 15 days of receipt of this letter, else the college may return back the sanctioned amount to this office. Further if the conditions of the acceptance letter is not acceptable or applicable to the P.I/College, the sanctioned amount be refunded back to SERO-UGC, Hyderabad.
10. The guidelines of Minor Research Project have to be followed in toto.
11. The Grant is subject to the adjustment on the basis of Utilization Certificate in the prescribed proforma submitted by the University/Institution.
12. The University/Institution shall maintain proper accounts of the expenditure out of the Grants, which shall be utilized, only on the approved items of expenditure.
13. 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.
14. The college shall maintain a Register of Assets acquired wholly or substantially out of the grant in the prescribed proforma.
15. The College shall fully implement to Official languages 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.,
16. The approval for the above has been received vide letter No.F.7-3/2016(SERO/MRP/RO) dated 6th September, 2016 from UGC, New Delhi.

Yours faithfully,


(Dr. G. Srinivas)
Joint Secretary

30/06/2017

Copy to:

1. The Principal (Along with DD / Funds transferred through E-mode)
Nallamuthu Gounder Mahalingam College
, POLLACHI - 642001.
2. ✓ Dr.M.V.SATHIYA BAMA
Dept. of Commerce
Nallamuthu Gounder Mahalingam College
, POLLACHI - 642001.
3. The Dean/Director, College Development Council of affiliating University
4. The Commissioner /Director Collegiate Education, Government of TAMIL NADU
5. The Principal Accounts General (A & E)- Government of TAMIL NADU

GAR Cap. Sl.No.127. /2017-2018
GAR GIA Sl.No.275. /2017-2018


(G.K. Pasirja)
Under Secretary

27-6-17

The sanctioned grant of Rs.100000. /- has been transferred to your college Account as mentioned at the Point No. 3 of this Sanction Order by e-payment through PFMS portal vide date.....You are requested to acknowledge the receipt of the above amount in your account by sending back the enclosed stamped receipt within 7 days.

(R.Rayappa)
Accounts Officer



UNIVERSITY GRANTS COMMISSION - SOUTH EASTERN REGIONAL OFFICE
5-9-194, CHIRAG ALI LANE, IV FLOOR A.P.S.F.C. BUILDING, HYDERABAD -500 001
Phones: 040 - 23204735, 23200208 FAX: 040 - 23204734, Website: www.ugc.ac.in, ugcsro@gmail.com

A/c Dy No: 181
Date: 23.08.18

No: F. MRP-6501/16 (MRP/UGC-SERO)

August, 2018

The Accounts Officer
South Eastern Regional Office
University Grants Commission
Hyderabad - 500 001

LINKNO:6501. DEPT:COMMERCE
COMCODE: TNBA019

20 AUG 2018

Sub: Release of Grants-in-aid to The Principal NG MAHALINGAM COLLEGE POLLACHI 642001. Under the Scheme "Minor Research Projects" - Reg.

Sir/Madam,

On the basis of the accounts received for the first installment grant, I am to convey the sanction of the Commission for the payment of Rs.28000. to The Principal, NG MAHALINGAM COLLEGE POLLACHI 642001. as second installment towards the Minor Research Project entitled EXTENT OF AWARENESS ON CONSUMER PROTECTION ACT AMONG MEMBERS OF SELF HELP GROUP - WITH SPECIFIC REFERENCE TO COIMBATORE DISTRICT awarded to PROF Dr.M.V.SATHIYA BAMA Department of COMMERCE as per the details given below:-

Item	Allocation (Rs.)	Amount sanctioned so far (Rs.)	Amount being sanctioned (Rs.)	Total amount sanctioned (Rs.)
Hiring Services	10000.	5000.	4000.	9000.
Contingency	20000.	10000.	8000.	18000.
Chemicals	0 0	0 0	0 0	0 0
Travel/Field Work	40000.	20000.	16000.	36000.
Total	70000.	35000.	28000.	63000.
Equipment	40000.	40000.	0 0	40000.
Books	25000.	25000.	0 0	25000.
Total	65000.	65000.	0 0	65000.
Grand Total	135000.	100000.	28000.	128000.

Remarks:

- The grant is debit to the following head of account.

Amount Sanctioned	Head Of Account	Category
Rs.28000.	31-GIA-MRP(50)-3(A)-2202.03.102.02.01	GEN

- The sanctioned amount is debit to the Head of Account 31-GIA-MRP(50)-3(A)-2202.03.102.02.01 (General) and is valid for payment during the financial year 2018-19 Only and the amount of the Grant shall be drawn by the Accounts Officer (Drawing and Disbursing Officer) UGC-SERO, Hyd. on the Grants-In Aid Bill and shall be disbursed to and credited to "The Principal, NG MAHALINGAM COLLEGE, , POLLACHI by Electronic Mode through PFMS Portal at the following details: "(a)Name & Address of Account Holder: The Principal, NG MAHALINGAM COLLEGE, , POLLACHI(b) Name & Address of Bank Branch: IOBA, POLLACHI

170101000000111

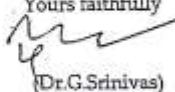
Account No: IFSC Code: IOBA0001701 UniqueID: NGMC

- The Grant is subject to adjustment on the basis of Utilization Certificate in the prescribed Proforma submitted by the Institution.
- The Institution shall maintain proper accounts of the expenditure out of the Grants which shall be utilized only on the approved items of expenditure.
- The Institution may follow the General Financial Rules, 2017 and take urgent necessary action to amend their manuals of financial procedures to bring them in conformity with GFR, 2017 and those don't have their own approved manuals on financial procedures may adopt the provision of GFR 2017 and instructions / Guidelines thereunder from time to time.
- The Utilization Certificate to the effect that the grant has been utilized for the propose for which it has been sanctioned shall be furnished to UGC as early as possible after the close of current financial year.
- The assets acquired wholly or substantially out of UGC's Gant shall NOT be disposed or encumbered or utilized for the proposes other than those for which the grants was given without proper sanction of the UGC and should at any time the Institution ceased to function, such assets shall revert to the University Grants Commission.
- A Register of Assets acquired wholly or substantially out of the Grant shall be maintained by the Institution in the prescribed proforma.

LinkNo.6501.

9. The Grantee Institution shall ensure the utilization of Grants-in-Aid for which it is being sanctioned / paid. In case of Non-Utilization / Part Utilization thereof, simple interest @ 10% per annum, as amended from time to time on the unutilized amount from the date of credit of amount to the date of refund as per provision contained in General Financial Rules of Govt. of India will be charged.
10. The Institution 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 Personals with disability etc.)) in teaching and non-teaching posts.
11. The Institution shall fully implement the Official Language Policy of Union Government and comply with the Official Language Act 1963 and Official Languages (Use for Official Purposes of Union) Rules, 1976 etc.
12. The sanction is issued in exercise of the delegation of powers vide UGC Order No. 69/2014 (F.No.10-11/12 (Admn.A&B) dated 23.03.2014.
13. The Institution shall strictly follow the UGC Regulations on curbing the menace of Ragging in Higher Education Institutions, 2009 and amendments thereof.
14. It may be noted that the accounts of the grant-in-aid institution shall be subject to inspection by Officers of the SERO, UGC, Hyderabad.
15. The University/College/Institute shall follow strictly all the instructions issued by the Government of India from time to time with regard to reservation of posts for Scheduled Castes/Scheduled Tribes/OBC/PH/etc.,
16. The sanction issues in exercise of the delegation of powers vide Commission Office Order No. 25/92 dated May 01,1992.
17. The funds to the extent are available under the Scheme.
18. No Extension will be given beyond two years of tenure.
19. The Principal Investigator of the Project has to send the final Technical Report to this office and a copy to The Director, Information and Library Networking Center (INFLIBNET), Opposite Gujarat University Guest House, Post Box No. 4116, Navarangapur, Ahmadabad - 380 009.
20. A certificate to the effect that books & journals and equipments purchased under the scheme have been deposited to college/institution in the departmental/central library after the completion of this project must be submitted to UGC.
21. A certificate signed by the Principal Investigator and Principal to the effect that Executive summary of the report, Research documents, monograph, academic papers published under Minor Research Project has been posted on the website of the College.
22. The University/ College / Institution is registered / mapped with PFMS Portal"
With the release of Rs.28000, as Second installment the account of the project has been treated as "On Going"

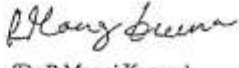
Yours faithfully


(Dr.G.Srinivas)
Joint Secretary

2018/2019

Copy forwarded for information and necessary action to:

- (1) The Principal (through RTGS/DIRECT CREDIT/Demand Draft)
NG MAHALINGAM COLLEGE
POLLACHI 642001.
He/She is requested to abide by the instructions/guidelines of sanction order.
- (2) The Principal Accountant General, TAMIL NADU State
- (3) The Dean, CDC,
- (4) PROF Dr.M.V.SATHIYA BAMA
Department of COMMERCE
NG MAHALINGAM COLLEGE
, POLLACHI 642001.
- (5) The Commissioner/Director
Collegiate Education
Government of TAMIL NADU


(Dr.R.Manoj Kumar)
Deputy Secretary

Gar GIA SLNo. 37- /2018-2019

The sanctioned grant of Rs.28000. /- has been transferred to your college Account as mentioned at the Point No. 2 of this Sanction Order by e-payment through PFMS portal vide date.....You are requested to acknowledge the receipt of the above amount in your account by sending back the enclosed stamped receipt within 7 days.

(R.Rayappa)
Accounts Officer

