

Janata Shikshan Sanstha's  
**Kisan Veer Mahavidyalaya, Wai**

**Dept. of Commerce and Management**

**List of Students undertaking Project Work at M. Com. Part-II for the Academic Year 2022-23**

Sr. No.	Roll No	Name of the Student	Title of Research Project	Name of the Guide	Subject Specialization
1	1	BHOSALE SNEHAL SUDHIR	A study of Budgetary Control of Aasale Vikas Seva Society Ltd. Aasale	Prof. Patugade Sandip Anandrao	DSE-B-VI Advanced Costing
2	2	NATU AISHWARYA ABHIJEET	A study of Ratio Analysis of Shree Samarth Grameen Bigar sheti Sahakari Patsanstha Maryadit, Yashwantnagar Wai	Prof. Patugade Sandip Anandrao	DSE-B-VI Advanced Costing
3	3	RAUT TEJAS SAMPAT	A Study of Customers Preferences of Shri Siddhivinayak Mangal Karyalaya, Wai	Prof. Chavan Dipali Hindurao	DSE-I-VI Marketing Management
4	4	SANAS SNEHA SAHEBRAO	A study of Marketing Strategies of Siddhivinayak bazar, Wai	Prof. Chavan Dipali Hindurao	DSE-I-VI Marketing Management
5	5	JAMDADE BAJRANG DIPAK	A study of Marketing Strategies of of shri Mahalaxmi Emporium, Wai	Prof. Chavan Dipali Hindurao	DSE-I-VI Marketing Management
6	6	LAHIGUDE RUTIK PRADIP	A Study of Customers Preferences of Shubham hardware, Bhujinj	Prof. Chavan Dipali Hindurao	DSE-I-VI Marketing Management
7	7	GAIKWAD SHUBHAM MUKUND	A Study of Customers Preferences of Krushi Utppanna Bazar Samiti, Wai	Prof. Chavan Dipali Hindurao	DSE-I-VI Marketing Management
8	8	POL MONALI MAHADEV	A study of Ratio Analysis of Kisan Nagari Co-operative Credit Society Ltd. Wai	Prof. Patugade Sandip Anandrao	DSE-B-VI Advanced Costing
9	9	SUKALE MINAL MANOJ	A study of Recent trends in Belleza Beauty parlour, Wai	Miss. Sabale Chandrika Sudhir	DSE-I-VI Marketing Management
10	10	NAVGHANE ANIKET ANKUSH	A study of Advertising and Publicity of Samarth Masoli Udyog, Wai	Miss. Sabale Chandrika Sudhir	DSE-I-VI Marketing Management
11	11	KARANDE SIMA RAMCHANDRA	A study of Ratio Analysis of Utkarsh Nagari Sahakari Patsanstha, Wai	Prof. Patugade Sandip Anandrao	DSE-B-VI Advanced Costing
12	12	SHINDE SIDDHI BHAGWAN	A study of Cost Structure of food products of Amethyest Restaurant, Mahabaleshwar	Prof. Patugade Sandip Anandrao	DSE-B-VI Advanced Costing
13	13	DHANAWADE PRATIKSHA MAHADEV.	A study of Working Capital Management of Bhairvnath Nagari sahakari patsanstha Maryadit, Wai	Prof. Deshmane Swati Suresh	DSE-B-VI Advanced Costing

14	14	CHAVAN AJAY RAJARAM	A Study of Budgetary Control Om Datta Chaitanya Urban Co-operative Bank Ltd. Wai	Prof. Patugade Sandip Anandrao	DSE-B-VI Advanced Costing
15	15	JADHAV ABHIJIT SANTOSH	A study of Working of Namdev(Bapu) Kadam Grameen Bigar Sheti sahakari patsanstha maryadit, Anpatwadi	Miss. Sabale Chandrika Sudhir	DSE-H-VI Cooperation & Rural Development
16	16	SWAPNALI RAJENDRA WARAGADE	A study of after sales services of Mahalaxmi Bharat Gas Service, Bhuinj	Miss. Sabale Chandrika Sudhir	DSE-I-VI Marketing Management
17	17	SHINDE PRAJAKTA ASHOK	A Study of Customers Preferences of Dhanashri Mangal Karyalaya, Wai	Prof. Pawar Jaywant Yadavrao	DSE-I-VI Marketing Management
18	18	MANDHARE ASMITA SATISH	A study of Budgetary Control in the Janata Urban Co-operative Bank Ltd. Wai	Prof. Deshmane Swati Suresh	DSE-B-VI Advanced Costing
19	19	CHAVAN DIVYA MORESHWAR	A study of marketing strategies in Janata Urban Co-operative Bank Ltd., Wai	Prof. Pawar Jaywant Yadavrao	DSE-I-VI Marketing Management
20	20	SHINDE APURVA SHASHIKANT	A study of Advertising and Publicity of Malas Fruit Products, MIDC, Wai	Prof. Pawar Jaywant Yadavrao	DSE-I-VI Marketing Management
21	21	SHAIKH SANA MAHAMAD	A Study of Customers Preferences of hotel Milan Veg Restaurant and Lodging, Wai	Prof. Deshmane Swati Suresh	DSE-I-VI Marketing Management
22	22	ERANDE KARISHMA RAJENDRA	A study of Cost Structure of Sai Prasad Bakery Products, Wai	Prof. Patugade Sandip Anandrao	DSE-B-VI Advanced Costing
23	23	SHINDE VRUSHALI HANMANT	A study of Ratio Analysis of Bhadreswar Co-operative Credit Society Ltd. Wai	Prof. Jamdade Ravindra Suresh	DSE-B-VI Advanced Costing
24	24	PISAL VIRAJ SHARAD	A study of Advertising and Publicity Avenues of Super Market of D-Mart, Satara	Prof. Pawar Jaywant Yadavrao	DSE-I-VI Marketing Management
25	25	POL DHANASHRI SANTOSH	A Study of Working Kisan Veer Mahavidyalaya Vidyarthi Sahakari Grahak Bhandar Ltd. Wai	Dr. Fagare Gurunath Jotiba	DSE-H-VI Cooperation & Rural Development
26	26	INAMDAR FIZA JAVED	A Study of Customer Preferences of Fiza Beauty Parlour, Ozarde	Prof. Pawar Jaywant Yadavrao	DSE-I-VI Marketing Management
27	27	MANDHARE AKSHAY SHAMRAO	A Study of Customer Preferences of Madhura Garden Agro tourism and Lodging Bavdhan Road, Wai	Miss. Kirve Dipali Dashrath	DSE-I-VI Marketing Management
28	28	GADHAVE MONALI TANAJI	A study of Customer Preferences of Rutugandha River View Agro-Tourism holiday Homes, Menavali	Miss. Kirve Dipali Dashrath	DSE-I-VI Marketing Management

29	29	KAZI ALFIYA SIDDIK	A study of Advertising and Publicity Avenues of Super Market of D-Mart, Wai	Miss. Kirve Dipali Dashrath	DSE-I-VI Marketing Management
30	30	PISAL ABHISHEK RAJENDRA	A study of Working Capital Management of Karad Urban Bank, Satara	Dr. Dalvi Pooja Aakash	DSE-H-VI Cooperation & Rural Development
31	31	AMBIKE OMKAR PRAKASH	A Study of Working of Hotel Girija Resort, Mahabaleshwar	Prof. Jamdade Ravindra Suresh	DSE-H-VI Cooperation & Rural Development
32	32	KOCHALE SHUBHAM YASHAWANT	A study of Working of Om Datta Chaitanya Sahakari Patsanstha, Khandala	Dr. Dalvi Pooja Aakash	DSE-H-VI Cooperation & Rural Development
33	33	KHOT TEJAS SURESH	A study of Ravi udya Sahakari Patsanstha, Gulumb	Miss. Sabale Chandrika Sudhir	DSE-H-VI Cooperation & Rural Development
34	34	PHANSE MANOJ RAVINDRA	A study of Ratio Analysis of Shivkrupa Sahakari Patpedhi, Wai	Prof. Patugade Sandip Anandrao	DSE-B-VI Advanced Costing
35	35	CHAUDHARI AKSHAY BHANUDAS	A study of Marketing Strategies of Nageshwar Sahakari Patsanstha, Satara	Miss. Kirve Dipali Dashrath	DSE-I-VI Marketing Management
36	36	SURYAWANSHI SHRINATH DHANANJAY	A study of Working of Janata Urban Bank Ltd. Wai	Dr. Chavan Rajaram Shankar	DSE-B-VI Advanced Costing
37	37	MAGAR KRUNAL KIRAN	A study of Customer Preferences of Wai Urban bank Ltd. Wai	Miss. Sabale Chandrika Sudhir	DSE-I-VI Marketing Management
38	38	PAWAR RUTUJA SUNIL	A study of Budgetary Control of Dnyandeep Co-operative Credit Society, Ltd. Mumbai	Prof. Jamdade Ravindra Suresh	DSE-B-VI Advanced Costing
39	39	DERE KOMAL BALKRUSHNA	A study of Ratio Analysis of Indira Mahila Nagari Sahakari Patsanstha Maryadit, Wai	Dr. Chavan Rajaram Shankar	DSE-B-VI Advanced Costing
40	40	SHIRKE DIPALI GAJANAN	A study of Budgetary Control of shree Ganesh Nagari Sahakari Patsantha Maryadit, Wai	Dr. Chavan Rajaram Shankar	DSE-B-VI Advanced Costing
41	41	DEVKULE BHAGYASHRI ASHOK	A Study of Cost Ascertainment of Product of Ganesh Pushpa Bhandar,	Dr. Chavan Rajaram Shankar	DSE-B-VI Advanced Costing
42	42	SONAWANE KOMAL UDAY	A study of Budgetary Control Shree Riddhi Siddhi Co-operative Credit Society Ltd., Mumbai Branch	Dr. Chavan Rajaram Shankar	DSE-B-VI Advanced Costing
43	43	MANDHARE PRATIKSHA NARAYAN	A Study of Ratio Analysis of Om Datta Chaitanya Sahakari Bank Ltd. Wai	Dr. Chavan Rajaram Shankar	DSE-B-VI Advanced Costing
44	44	PAWAR KAJAL ARJUN	A Study of Working Capital Management of Nakim Col. R.D. Nakim Sainik Sahakari Bank Ltd. Satara	Miss. Kirve Dipali Dashrath	DSE-B-VI Advanced Costing

45	45	SONDKAR AISHWARYA SANTOSH	A study of Customer Preferences of Shahid Chandrashekhar Deshmukh Farm Agro Tourism, Menavali.	Dr.Dalvi Pooja Aakash	DSE-I-VI Marketing Management
46	46	CHAUDHARI BHAKTI DILIP	A study of Marketing Strategies of D-Mart, Satara	Dr.Dalvi Pooja Aakash	DSE-I-VI Marketing Management
47	47	RUTUJA SURYAKANT KHARE	A study of Marketing Strategies of Mahalaxmi Krushi Seva Kendra Retailers Agri. Product	Dr. Chavan Rajaram Shankar	DSE-I-VI Marketing Management
48	48	KHARE AARTI RAMESH	A study of Service Cost of Aaradhya Beauty Parlour, Wai	Prof. Deshmane Swati Suresh	DSE-B-VI Advanced Costing



*[Signature]*  
Principal

नोंदणी क्र. :- ६६३६ / दि. २०-२-१९३०



आसले वि. का. स. सेवा सोसायटी लि.,  
आसले (मिनी बँक) ता. वाई जि. सातारा



जा. क्र. :- 10/2023

दिनांक :- 10/01/2023

## CERTIFICATE

This is to certify that, Miss Snehal Sudhir Bhosale, a student of M.Com Final year from Kisan veer mahavidyalya Wai Tal Wai. Dist. Satara has been completed the research project titled "A Study Of Budgetary Control Of Aasale vikas seva society ltd Aasale Tal Wai, Dist. Satara with help of our Co Operative Credit Society in the academic year 2022-23

This certificate is issued on her written request.

Assistant General Manager,

The Aasale vikas seva society Ltd. Aasale

Date 10/01/2023

10/01/23

आसले वि. का. स. सेवा सोसायटी लि.  
आसले, वा. व. जि. सातारा (मिनी बँक)



॥ सर्व साधारणांच्या जिद्दालयापी ॥

श्री समर्थ ग्रा. बि. शेती सहकारी पतसंस्था मर्या., यशवंतनगर

२३३२, साक्षी अपार्टमेंट, पंचायत समिती समोर, सोनगिरवाडी, ता. वाई, जि. सातारा

नोंदणी क्र. एस.एटी/वाई/आर.एस.आर./ (सी.आर.)४९४-३०/०९/१९९८



जा.क्र. : १४८/२३

दिनांक : १२/०९/२०२३



## CERTIFICATE

This is to certify that Miss. Aishwarya Abhijeet Natu At.Post. Wai, Tal- Wai, Dist- Satara is M.com student of Kisanveer College Wai. She was assigned Accounting and Management of Banking for Studies of Advance Cost Accounting.

During her period of project work, she maintained a good record and shown keen interest in learning society activities.

She is maintained a good record of attendance & shown interest in learning.

We wish her every success.

सचिव

श्री समर्थ ग्रा. बि. शेती सह. पतसंस्था  
मर्या., यशवंतनगर, वाई, जि. सातारा

Place : Wai

Date : 12/09/2023



## SHRI SIDDHIVINAYAK MANGAL KARYALAYA

Wai – Surur Road, Shahabag Phata, Phulenagar,

Tal – Wai, Dist – Satara

Contact No – 8999499552

TO WHOM SO EVER IT MAY CONCERN

This is to certify that Mr. Raut Tejas Sampat Student of Kisan Veer Mahavidyalaya, Wai last year in M. Com is assigned to “A Study of Customer Preferences of Shri Siddhivinayak Mangal Karyalaya, Wai – Surur Road, Shahabag Phata, Phulenagar, Wai.”

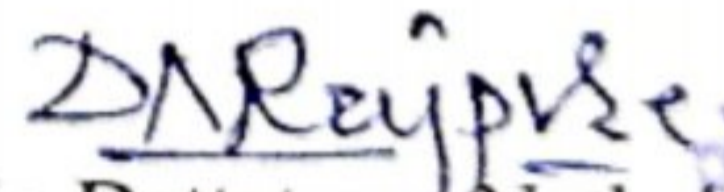
He has satisfactorily carried out the project work 30 days during 1<sup>st</sup> Nov to 30 Nov 2022 at your unit. During his period of work he maintained a good record of attendance and shown keen interest in learning.

We wish his success for his future endeavors.

Place :- Wai

Date :- 12/01/2023

श्री सिद्धी विनायक मंगल कार्यालय

  
Mr. Dattatraya Nathoba Rajpure

Owner of

Shri Siddhivinayak Mangal Karyalaya



# श्री सिद्धिविनायक बजार अॅण्ड सुपर मार्केट, वाई

M.S.E.B, समोर, बावघन नाका वाई, ता. वाई, जि. सातारा  
मोबाईल नं. ९९७९३८७३७७

Date :- / /2023

## TO WHOM SO EVER IT MAY CONCERN

This is to certify that Miss. Sanas Sneha Sahebrao she has successfully completed the project report based on the working of "A STUDY OF MARKETING STRATEGIES OF SIDDHIVINAYAK BAZAR, WAI."

She found to be hard working and sincerely have collected all the relative data required for the project.

We wish her all the best in his future endeavors.

Place : Wai

Date : 12/01/2023

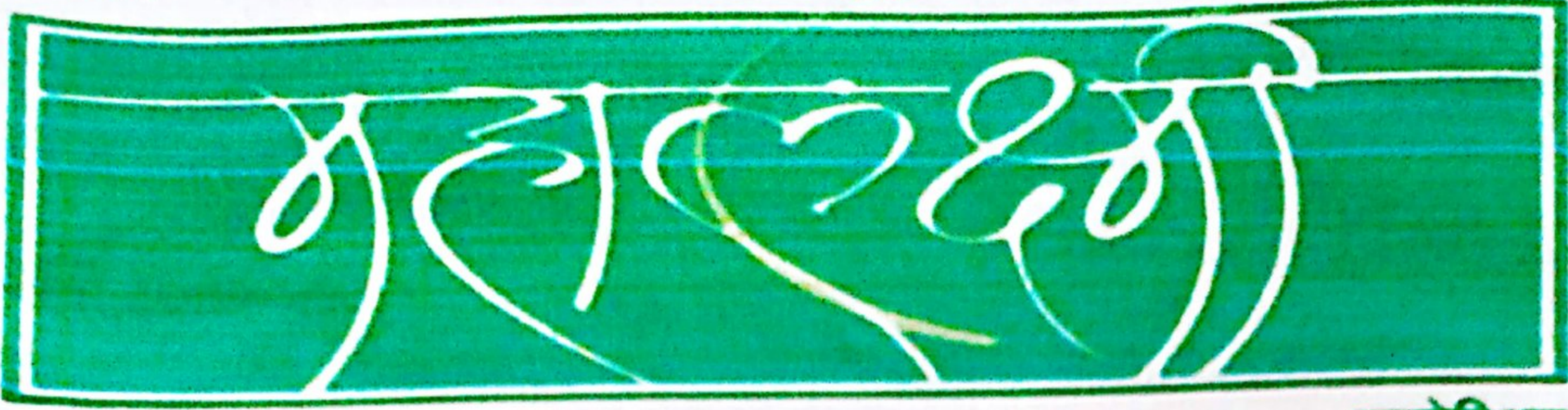


सिद्धिविनायक बजार अॅण्ड सुपर मार्केट  
एम.एस.सी.बी.समोर, वाई-सातारा रोड,  
यशवंतनगर, वाई, जि. सातारा

Signature







999, Bramhanshahi Wai, Tal-Wai, Dist-Satara

Mob No.9766727262 एम्पोरिअम

To Whom So Ever It May Concern.

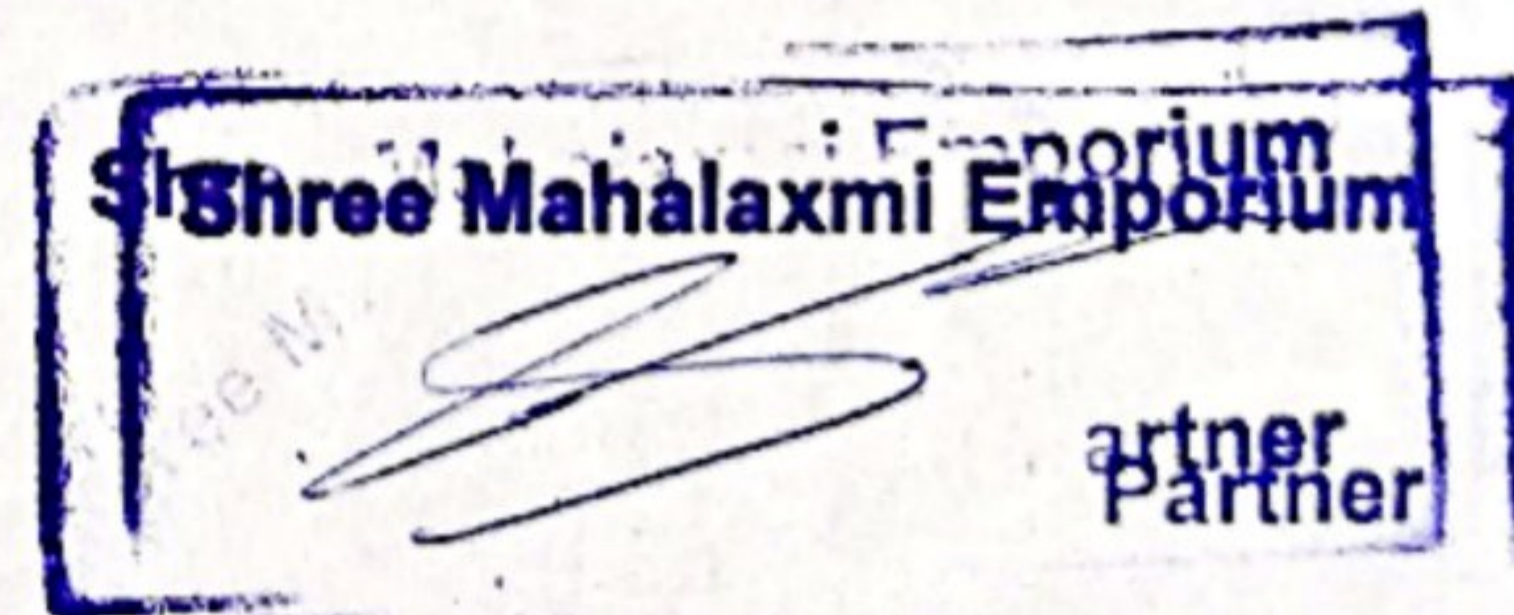
This is to certify that Mr. Jamdade Bajrang Dipak he has successfully completed the project report based on the working of "A study of marketing strategies of Shri Mahalaxmi Emporium Wai."

He found to be hard working and sincerely have collected all the relative data required for the project.

Place- Wai

Date - 12-01-2023

Signature



## Shubham Hardware

**Address** – Karkhana Road Near Matoshri Mangal Karyalaya, Bhuj.

**Contact No** –8087342035

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TO WHOM SO EVER IT MAY CONCERN

This is to certify that Mr. Lahigude Rutik Pradip he has successfully completed the project report based on the working of

“A STUDY ON CUSTOMER PREFERENCE OF SHUBHAM HARDWARE BHUJ”

He found to be hard working and sincerely have collected all the relative data required for the project.

We wish him all the best in his future endeavors.

Place : wai

Date : 12/1/2023

  
Signature

(Shubham Hardware Bhuj)





# किसान नागरी सह. पतसंस्था मर्या. वाई

शेवडे हाईटस्, ब्राम्हणशाही, ग्रामीण रुग्णालयाजवळ, वाई, जि. सातारा  
फोन नं : 02960 - 223428

जावक क्रमांक : 39 / 2022/23

दिनांक : 16 / 01 / 2023



## CERTIFICATE TO WHOM SO EVER IT MAY CONCERN

This is to certify that Mrs. Pol Monali Mahadev, At - Pandewadi, Post - Bhogaon, Tal- Wai, Dist- Satara, a student of final year M.COM of KISANVEER MAHAVIDYALAYA WAI, is assigned to "FINANCIAL PERFORMANCE" of our Co-op Credit Society.

She has satisfactory carried out the project work for 30 days during Jan 2023 at our Co-op Credit Society.

During her period of work. She maintained a good record of attendance and shown keen interest in learning.

We wish every success.

व्यवस्थापक

For Kisan Nagari Co-Op Credit Society Ltd, Wai  
वाई, जि. सातारा

Date: 16/01/2023

Place-Wai

**BELLEZA**

Make up / Hair / Nail art

Stay Beautiful ... Stay Unique

Contact No. 8600900763

Ref No.

Date :

**TO WHOM SO EVER IT MAY CONCERN**

This is to certify that Miss. Sukale Minal Manoj she has successfully completed the project report based on the working of

**“RECENT TRENDS IN BELLEZA BEAUTY PARLOUR,  
WAI”**

She found to be hard working and sincerely have collected all the relative data required for the project.

We wish her all the best in her future endeavors.

Place : Wai.

Date : 14/01/2023



Authorized Signature

**BELLEZA**



## "To whom so ever it may concern"

This is to certify that Miss. Pratiksha Mahadev Dhanawade M.Com student of Kisan Veer Mahavidyalaya, Wai was assigned to Working Capital Management of co-operative credit society for studies of subject group Advance Cost Accounting.

She has satisfactorily carried out the project work. She is found to be hard working and sincerely have collected all the relative information required for the project. She maintained a good communication with us and shown keen interest in learning.

We wish her all the best and success for future.

Place: WAI

Date: 12-01-2023

BHAIRAVNATH NAGARI  
SAHAKARI PATASANSTHA  
MARYADIT, WAI



व्यवस्थापक  
भैरवनाथ नागरी सह.पतसंस्था मर्या.वाई  
ता.वाई, जि.सातारा

Manager

(Mr. Sanjay M. Shinde)





**SAMRATH MASOLI  
UDYOGH**

At Post Wasole, Tal. Wai, Dist. Satara 412803  
Contact : 7378437568



Ref. No.

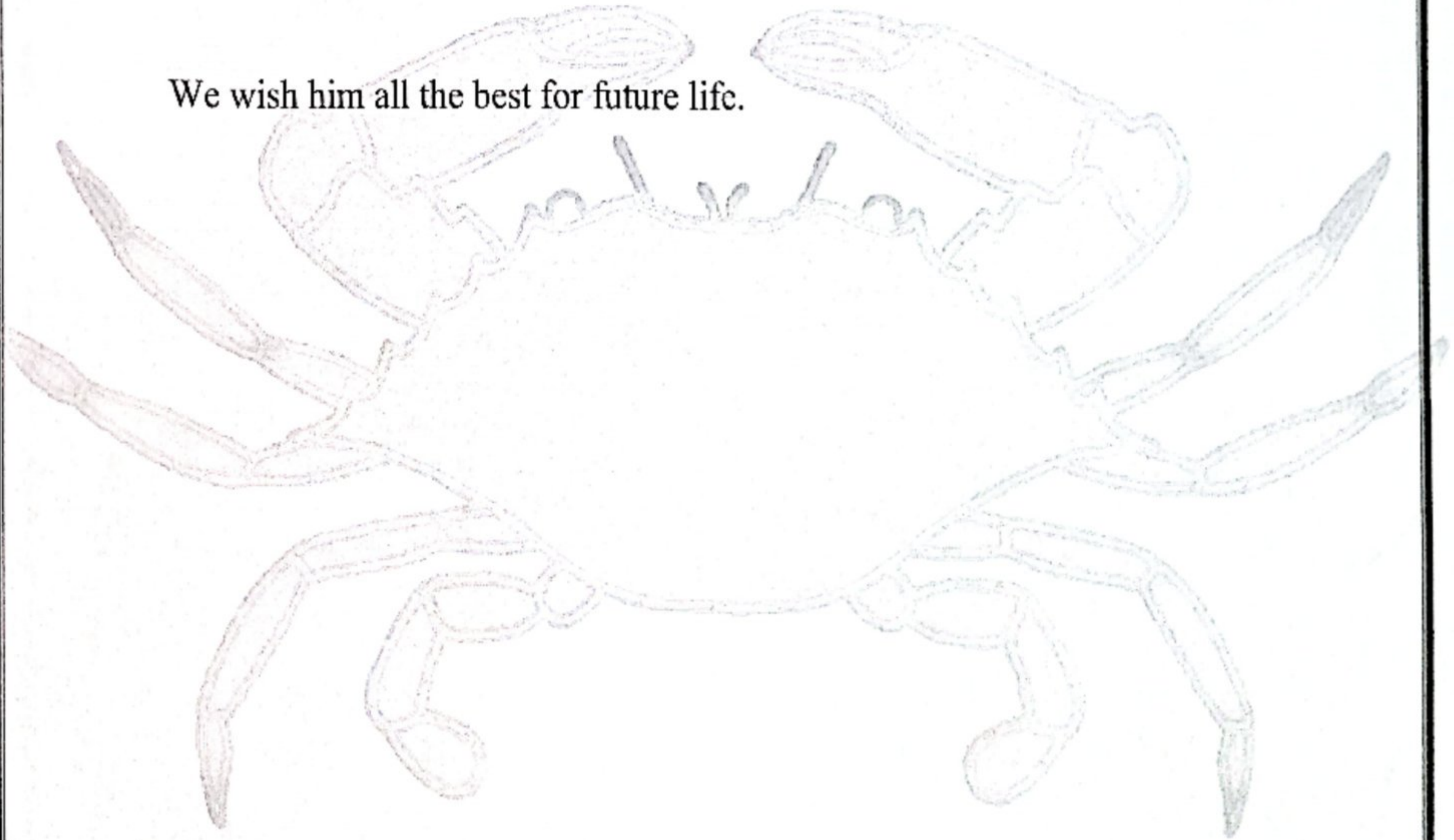
Date :

TO WHOMSOEVER IT MAY CONCERN

This is to certify that Mr. Aniket Ankush Navghane. Student of M.Com Final year in Kisan Veer Mahavidyalaya wai. He has satisfactorily carried out the project work for 15 days during December 2022 at our unit.

During the period of project work He sincerely mention all the Information and my experience data required for the project.

We wish him all the best for future life.



Place : Wai

Date : 14/01/2023

*Navghane*  
Authorized Signature

( Samrath Masoli Udyogh )



AMETHYST  
RESTAURANT

MAHABALESHWAR

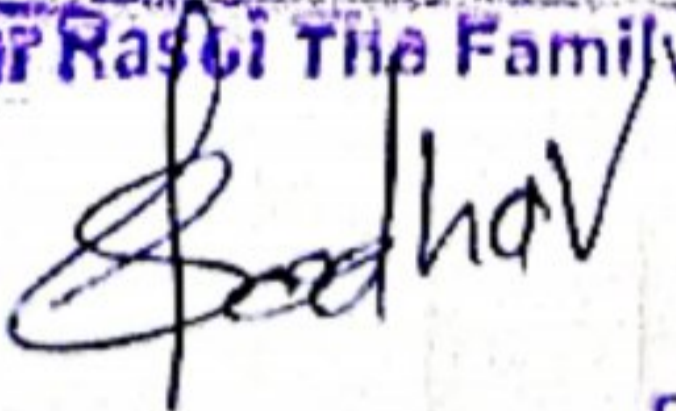
Date:12/01/2023

**TO WHOM SO EVER IT MAY CONCERN**

This is to certify that Miss Siddhi Bhagwan Shinde studying in M com II From Kisan Veer Mahavidyalaya, Wai, Tal: Wai, Dist: Satara. Was assigned to A study of cost Structure of Food Product of Amethyst Restaurant Mahabaleshwar.

In our observation she has satisfactorily carried out the project work 30 days during November 2022 at our food factory During her period of project she maintained a good record of attendance and shown keen interest in learning.

We wish her every success.

  
Mr. Shrikant Namdev Jadhav  
(Owner of Restaurant)  
Proprietor

# उत्कर्ष नागरी सहकारी पतसंस्था मर्यादित, वार्ड

प्रधान कार्यालय ४४२, गणपती आळी, वार्ड जिल्हा - सातारा, महाराष्ट्र - ४१२ ८०३

जावळ क्र २१८/२०२२/२०२३

Date 9/9/2023

## TO WHOM IT MAY CONCERN

This is to certify that **Miss. Sima Ramchandra Karande M.Com. II** Student of Kisan Veer Mahavidyalaya, Wai. Was assigned to Organization. For Three Financial Year 2019-20, 2020-21, 2021-22.

She has satisfactorily carried out the project work for 30 days during January 2023 at **Utkarsh Nagari Sahkari Pathsanstha Wai.**

During her project work, she maintained a good record of attendance and shown keen interest in learning.

we wish her every success.



Manager

**Genral Manager**  
Utkarsh Nagari Saha.Pati  
Dr. Manager

Utkarsh Nagn Sah. Pat. Ltd. Wai





# नामदेव (बापू) कदम ग्रामीण बिगरशेती सहकारी पतसंस्था मर्यादित, अनपटवाडी

ता.कोरेगांव, जि.सातारा मोबा. ९७६७२८६०५०



२१५२२

दि.: - ८/ JAN 2023

## Certificate

This is to certify that Mr. Abhijit santosh jadhav At- post Anpatwadi Tal- Koregaon Dist- satara is M.com student of Kisanveer college Wai. He was assigned co-operative sector for the study of deposit mobilization of Namdev Bapu Kadam Gramin Biger Sheti Sahkari Patsanstha Anpatwadi. Tal- koregaon.

He has satisfactory carried out the project work for 30 days during Dec- 2022 at our branch. During the period work 2019-2020, 2020-2021, 2021-2022.

He is maintained a good record of attendance & shown interest in learning.

  
व्यवस्थापक

नामदेव (बापू) कदम ग्रा.बि.शेती सह.पतसंस्था  
मर्या., अनपटवाडी, ता.कोरेगांव, जि.सातारा



# MAHALAXMI GAS SERVICE

Distributors Of Bharat Gas Bhujinj, Wai Dist - Satara

Date :- / /2023

## CERTIFICATE

### TO WHOM SO EVER IT MAY CONCERN

This is to certify that Miss. Waragade Swapnali Rajendra a student of final year M.Com of Kisan Veer Mahavidyalaya, Wai. Is assigned to **“A STUDY OF AFTER SALES SERVICES OF MAHALAXMI GAS SERVICE (DISTRIBUTORS OF BHARAT GAS ) BHUINJ, WAI DIST - SATARA.”**

She has satisfactory carried out the project work in 30 days during January 2023 at our unit.

During the period of work, she maintained a good record of attendance and shown interest in learning.

We wish every success.

Place :- Wai

Date :- 12/1/23

Mahalaxmi Bharat Gas Gramin  
Vitrak Bhujinj

  
Proprietor



॥ श्रम एव जयते ॥

**JANATA URBAN CO-OP. BANK LTD., WAI**  
**जनता अर्बन को-ऑप. बँक लि., वाई**

Reg. No. SAT/(WAI) BNK/(O)/126/1997-98  
e-mail : str\_jan\_bank@bsnl.in

Date-17/01/2023.

Out No.505/22-23.

**TO WHOMSOEVER IT MAY CONCERN**

*This is to certify that Miss.Divya Moreshwar Chavan a student of Final M.Com.-II OF "Kisan Veer Mahavidyalaya Wai." is assigned to "A STUDY ON MARKETING STRATEGIES IN JANATA URBAN CO-OP. BANK LTD.,WAI " She has satisfactorily carried out the project work for 15 days during January 2023 at our Bank,*

*During her period of work, she maintained a good record of attendance and shown keep interest in learning.*

*We wish her a bright future.*



**Pro. Admin. Officer**  
**Janata Urban Co-Op. Bank Ltd.,Wai.**



**A STUDY OF ADVERTISING AND PUBLICITY OF MALA'S FRUIT  
PRODUCT M.I.D.C. WAI**

**B 47, B 49, M.I.D.C Wai, Tal : Wai, Dist : Satara.**

This is to certify that Miss. Apurva Shashikant Shinde. Student Of Kisan Veer Mahavidyalaya Wai, Tal : Wai, Dist : Satara, Class M.Com II. Has Completed the research Project titled "A STUDY OF ADVERTISING AND PUBLISHING OF MALA'S FRUIT PRODUCTS M.I.D.C. WAI, with the help of our Factory Outlet in academic year 2022 – 2023.

She has Satisfactorily Carried out the Project Work for the factory in the during the study period.

During her period of project work she maintained a good record of attendance and keep the interest in learning.

Place : M.I.D.C. WAI

Date :



Study on Advertising & Publicity  
of Mala's Fruit Products,  
M.I.D.C. Wai

Amr : 9970223869  
Abhay : 9922355688  
Ajil : 9767284455



1027, Yashwant Nagar, Bawdhan Naka,  
Wai-Satara Rd., Wai. Ph.: 02167-227903

PURE VEG

मिळ

## To Whomsoever It May Concern

This is to certify that Miss. Sana Mhamad Shaikh student of final M.Com.II of Kisan Veer Mahavidyalaya, Wai. Her signed to **CUSTOMER PREFERNCE OF HOTEL MILAN VEG RESTAURANT & LODGING, WAI.** She has satisfactory carried out the project work for the Project Work outlet in academic year 2022 – 2023.

During the period of work he has maintained a good record of attendance and shown keep interest in learning.

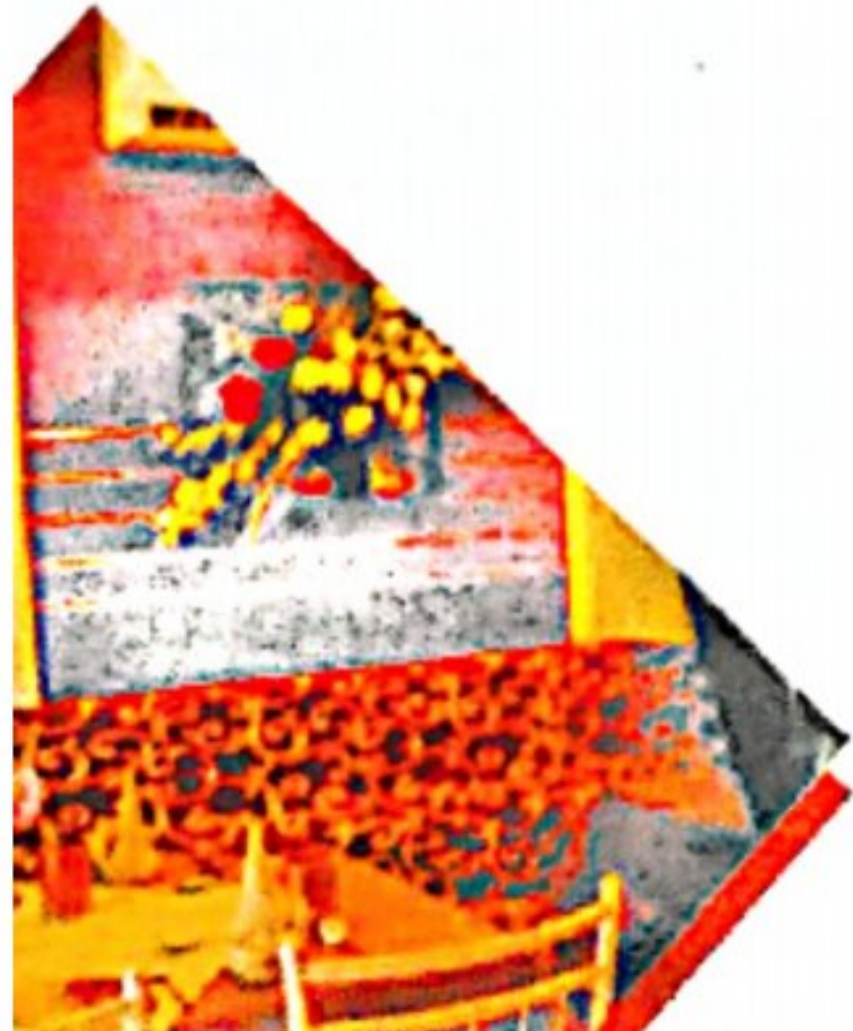
We wish every success.

Place: Wai

Date: 12 January 2023



Amore



KISAN VEER MAHAVIDYALAYA  
VIDYARTHI SAHAKARI GRAHAK BHANDAR LTD. WAI

Reg. no. SAT./C.O.N./106

Reg. date: 1964

DATE : 12/01/2023

TO WHOMSOEVER IT MAY CONCERN

This is to certify that Miss. Pol Dhanashri Santosh has completed the project report successfully based on the working of Kisan Veer Mahavidyalaya Vidyarthi Sahakari Grahak Bhandar Ltd. Wai, Dist. Satara.

She is found to be hard working and sincere and have collected all the relative data required for the project.

We wish her all the best in her future endeavours.

For , Kisan Veer Mahavidyalaya Vidyarthi Sahakari Grahak Bhandar Ltd. Wai

किसन वीर महाविद्यालय  
विद्यार्थी सहकारी ग्राहक भंडार लि.  
वाई, जि. सातारा  
Authorized signatory,

Place: Wai

DATE : 12/01/2023





मधूरा गार्डन अग्रो टुरिझम रेस्टॉरंट अॅण्ड लॉजिंग  
बावधन रोड, सोनजाईनगर, वाई, जि. सातारा  
मो. नं. - ९६२३७६०००७, ७०५८६२०४२३



**TO WHOM SO EVER IT MAY CONCER**

This is to certify that Mr. Mandhare Akshay Shamrao a student of final year M.Com of Kisan Veer Mahavidyalaya, Wai. Is assigned to "CUSTOMERS PREFERNCE OF MADHURA GARDEN AGRO TOURISM RESTAURANT & LODGING, BAVDHAN ROAD, SONJAINAGAR, WAI."

He has satisfactory carried out the project work in 30 days during December 2022 at our unit.

During the period of work, he maintained a good record of attendance and shown interest in learning.

We wish every success.

Place :- Wai

Date :- 14 JAN 2023

मधुग वृषी पर्यटन केंद्र

*Schwey m. s.*  
पोषा महेश सावंत



**FIZA BEAUTY PARLOUR, OZARDE**  
**TO WHOMSOEVER IT MAY CONCERN**

This is to certify that, Miss.Fiza Javed Inamdar a student of final year M. Com of Kisan Veer Mahavidyalaya, Wai is assigned to "**CUSTOMER PREFERENCES FIZA BEAUTY PARLOUR, OZARDE**".She has satisfactorily carried out the project work for 30 days during December 2022 at our unit. her during period of work, she maintained a good record of attendance and shown keep interest in learning.

We wish every success.

Place: Wai.

Date :10/01/2023



**FIZA BEAUTY PARLOUR, OZARDE**





**DNYANDEEP CO-OP CREDIT SOC. LTD, MUMBAI**

Admin Office: Sawant Plaza, 2<sup>nd</sup> floor, Near Dhankwade Petrol Pump, Balajinagar,  
Dhankwadi, Pune. 411043

OUT/DNYANDEEP/DHMK/ 686 /2022-23

DATE:- 07.01.2023

Reg.No:- BOM/RSR/904, Dt.02.09.1978

Reg.Date:- 02/09/1978

TO WHOM SO EVER IT MAY CONCEN,

This is to certify that Miss.Rutuja Sunil Pawar M Com.2<sup>nd</sup> year student of Kisanveer Mahavidyalaya Wai, was assigned to co – operative sector for the study of the Budgetory Control Of Dnyandeep Co Op Credit Society Ltd,Mumbai.Branch-Dhanwkadi,Pune.

She has satisfactory carried out the projectwork for 30 days during Nov-Dec.2022at our unit during her period of project work.She is maintained a good record & shown keen interest in learning.

We wish her every success.



Dnyandeep Co-Op. Credit Society Ltd.

*[Signature]*  
Office In-Charge



**इंदिरा महिला नागरी सहकारी पतसंस्था**  
**मर्या., वाई जि. सातारा**  
हरिहरेश्वर कृपा कॉम्प्लेक्स, किसान वीर चौक वाई जि. सातारा

जा. क्र.:-

दिनांक :- 10/01/2023

**" TO WHOMS SO EVER IT MAY CONCERN "**

This is to certify that Miss.Dere Komal Balkrushna M.Com. student of Kisan Veer Mahavidyalaya,Wai. Was assigned to Accounting and Management of Banking for studies of Advance Cost Accounting.

She has satisfactorily got the project information during March-2022.

During this period of project work, she maintained a good record and shown keen interest in learning society activities.

We wish her every success.

Place:-Wai

Date:-10/01/2023



Manager,

Indira Mahila Sahakari

Patsanstha,Ltd.Wai.

(Shrikrishna Sahebrao Yewale)



GANESH PUSHPA BHANDAR

667, Dharmपुरी पेश, Near Khamakar  
Sweet home, Kisanveer Chauk Wai  
Tal - wai, Dist - Satara.

Mobile : 9011182780 / 9822670343

Reference No: GPB/FLW/2022-2023

Date: 12-01-2023

TO WHOMSWHERE IT MAY CONCERN

This is to certify that Miss. Bhagyashri Ashok Devkule . A student of master of Commerce (M.Com) of Kisan Veer Mahavidyalaya Wai has successfully completed project report in our organization from 01/12/2022 to 31/12/2022

His assignment subject was "COST ASCERTAINMENT OF PRODUCT OF GANESH PUSHPA BHANDAR ,WAI" under our guidance.

During the period he has shown keen interested and enthusiasms.

FOR GANESH PUSHPA BHANDAR,  
667, DHARMAPURI PETH ,NEAR KHAMKAR SWEET HOME,  
KISANVEER CHAUK WAI

Owner : Janardan Jagtap

Place: Wai

एकना एकाविसं उकारटस  
Jagtap



दूरध्वनी : ३०९ ६०७३



# श्री रिद्धी-सिद्धी नागरी सहकारी पतपेढी मर्यादित

(नोंदणी क्र. बी.ओ.एम./आर.एस.आर./१०५९/१९८०)  
प्रशासकीय कार्यालय : रंगारी बिल्डींग, २२५/ई/एफ/४, महाराष्ट्र हायस्कूल मैदान, तळमजला, ना.म.जोशी मार्ग,  
करीरोड स्टेशनच्या बाजूला (पश्चिम), मुंबई - ४०० ०१३.

**SHREE RIDDHI SIDDHI NAGRI SAHAKARI PATPEDHI MARYADIT**

Regd. No. : BOM/R.S.R./1059/1980

REGD. OFF. : Rangari Building, 225/E/F/4, Maharashtra High School Ground, Ground Floor,  
N. M. Joshi Marg, Near Curry Road, (W), Mumbai - 400 013.

जावक क्र. : ११५१५५

दिनांक : ०९/०१/२०२३

Reg No – BOM/RSR/1059/1980

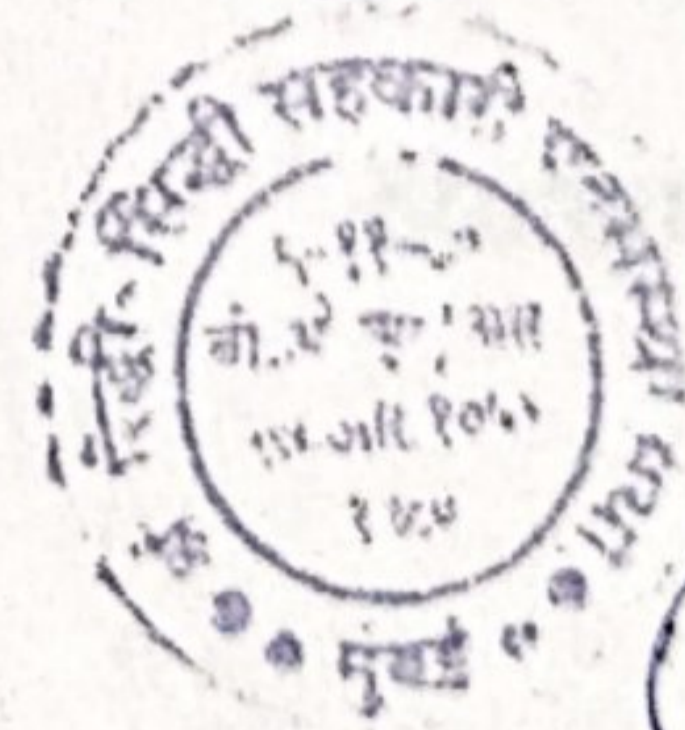
Reg. Date - 5<sup>th</sup> November 1980

## TO WHOM SO EVER IT MAY CONCERN

This is to certify that Miss Komal Uday Sonawane M.Com-II year student of Kisan Veer Mahavidyalaya Wai , was assigned to Co-Operative sector for the study of the Budgetary control of Shri Riddhi Siddhi Co-Op Credit Society Ltd. Mumbai, Branch Wai.

She has satisfactory carried out the project work for 30 days during Nov-Dec - 2022 at our unit during her period of project work. She is maintained a good record and shown keen interest in learning.

We wish her every success.



*[Signature]*  
व्यवस्थापक

श्री रिद्धी-सिद्धी सहकारी पतसंस्था मर्या., मुंबई  
शाखा-वाई

॥ एकमेकां सहाय्य करु । अवघे धरु सुपंथ ॥



Scanned with OKEN Scanner

SHIVKRUPA SAHAKARI PATPEDHI LTD.MUMBAI BRANCH WAI  
Reg. No – B.O.M./R.S.R./S./1862-1982

Outword No .Wai/67/135/22-23

Date - 11/01/2023

"TO WHOM SO EVER MAY CONCERN"

This is to certify that Miss. Kajal Arjun Pawar. M.COM STUDENT OF Kisan Veer Mahavidyalaya Wai. was assigned to the student of working capital management of "SHIVKRUPA SAHAKARI PATPEDHI LTD.MUMBAI BRANCH WAI".

She has Satisfactorily carried out of the project work for 30 days during Dec 2022 at our Unit.

During her period of project work. She maintained a good record of attendance and has shown been interest in learning.

We wish her every Success.



SHIVKRUPA SAHAKARI PATPEDHI LTD.  
MUMBAI BRANCH WAI".

  
(sign - branch Manager)



देशमुख फार्म, अग्रो टूरिझम,  
मेणवली रोड, वाई.  
मो. नं - 7768066293



## CERTIFICATE

### TO WHOM SO EVER IT MAY CONCERN

This is to certify that Miss. Sondkar Aishwarya Santosh. a student of final year M.Com of Kisan Veer Mahavidyalaya, Wai. Is assigned to **"A STUDY OF CUSTOMERS PREFERNCE OF DESHMUKH FARM, AGRO TOURISM, MENWALI ROAD, WAI."**

She has satisfactory carried out the project work in 30 days during January 2023 at our unit.

During the period of work, she maintained a good record of attendance and shown interest in learning.

We wish every success.

शहीद चंद्रशेखर देशमुख अॅगो टूरिझम  
देशमुख फार्म वाई

Place :- Wai

Date :- 12/01/2023



# MAHALAXMI KRUSHI SEVA KENDRA AGRICULTURAL PRODUCTS

AT POST- BHUINJ, NR.BUS STAND-ROAD,  
BHUINJ-415515, TAL-WAI, DIST-SATARA.

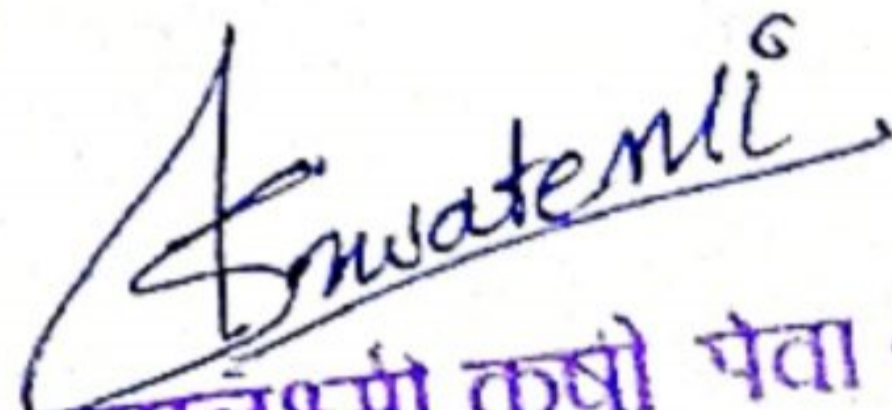
This is to certify that Miss. Khare Rutuja Suryakant. Student of Kisan Veer Mahavidyala Wai, Tel- Wai, Dist- Satara. Class M.com II. Has completed the research project titled "A STUDY OF MARKETING STRATEGY OF MAHALAXMI KRUSHI SEVA KENDRA RETAILER (AGRICULTURAL PRODUCTS)" with the help of Owners of Mahalaxmi Krushi Seva Kendra and their Staff.

She has Satisfactorily carried out the Project work for the retailer shop in during the study period.

During her period of project work she maintained a good record of attendance and keep the interest in learning. We wish her every Success.

Place: Bhujinj

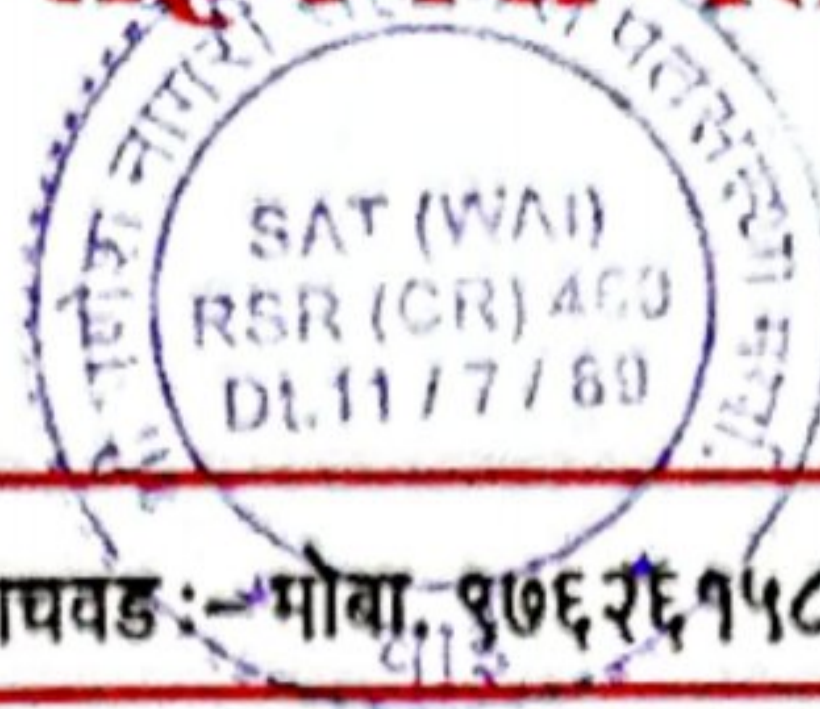
Date: 12/01/2023

  
महलक्ष्मी कृषी सेवा केंद्र भुंज  
ता वाड जि सातार  
Mahalaxmi Krushi Seva Kendra  
Agricultural Products, Bhujinj



# श्री गणेश नागरी सहकारी पतसंस्था मर्या., वाई

नोंदणी क्र.: आर. एस्. आर.  
(सी. आर.)/४६०/ दिनांक ११-७-१९८९



नामदेव बाळाजी अपार्टमेंट, भाजी मंडई समोर  
५५५, गणपती आळी, वाई ४१२८०३ (जि. सातारा)

दूर : वाई :- २२०५१९, पाचवड :- मोबा. ९७६२६१५८८७, सुरूर :- मोबा. ९१७५१९०२८८

दिनांक : 12/01/ 2023

## TO WHOM SO EVER IT MAY CONCERN

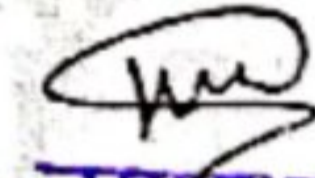
This is to certify that Miss. Dipali Gajanan Shirke. M.com student of Kisan Veer Mahavidyalya, Wai. Is assigned to accounting and finance section for the studies of Budgetary control of our patasanstha.

She has satisfyingly carried out the project work for 30 days during December 2022 during her our project. She maintained a good record of attendance and shown keen interest in learning.

We wish her every success.

Place – Wai

Date – 12/01/ 2023

  
व्यवस्थापक

श्री गणेश नागरी सहकारी पतसंस्था मर्यादित चा.



"A STUDY OF  
working of Namdev (Bapu) kadam gramin. Bigar. Sheti  
Sahakari Pathasanstha Maryadit, Anapatawdi."

A project report submitted to the

SHIVAJI UNIVERSITY, KOLHAPUR

In partial fulfillment of the requirement of



MASTER OF COMMERCE (M.Com.)

Submitted by

MR. ABHIJIT SANTOSH JADHAV

Under the guidance of

SABALE C. S.

(M.Com., B.Ed., G.D.C.& A.)

Through

THE PRINCIPAL

Kisan veer Mahavidyalay, Wai.

Dist. – satara

2022-2023

Seen  
19/11/23

**CERTIFICATE  
( FROM PRINCIPAL )**

This is to certify that Mr. Abhijit Santosh Jadhav a Student of M.Com. final year Has prepared a project report titled of "A Study of Working of "Namdev (Bapu) Kadam Gramin Bigar Sheti Sahakari Pathasanstha Maryadit, Anapatwadi."

As a practical fulfillment of M.Com. Degree for the academic year 2022-2023 The Project Report has been submitted to Shivaji University, Kolhapur, Carried out under my supervision satisfactorily.

Place - Wai

Date -12-01-2023

  
Principal

Kisan veer Mahavidyalay Wai

**CERTIFICATE  
( FROM GUIDE )**

This is to certify that Mr. Abhijit Santosh Jadhav has worked Under my guidance satisfactorily and complete the project report in partial fulfillment of M.Com. course. This work is based on

Original observation and effort is being submitted under the Title of "A Study of Working of Namdev Bapu Kadam Gramin. Bigar. Sheti Sahakari Pathasanstha Maryadit., Anapatwadi"

His conclusion, recommendations are based on the Information collected by himself during his project work. This has not formed a basis for the award of any degree by this university or any other university.

Place-Wai

Date-12/01/2023

  
Signature

Sabale C.S.



# नामदेव (बापू) कदम ग्रामीण बिगरशेती सहकारी पतसंस्था मर्यादित, अनपटवाडी

ता.कोरेगांव, जि.सातारा मोबा. ९७६७२८६०५०



२१५२२

दि.: - 8/ JAN 2023

## Certificate

This is to certify that Mr. Abhijit santosh jadhav At- post Anpatwadi Tal-Koregaon Dist- satara is M.com student of Kisanveer college Wai. He was assigned co-operative sector for the study of deposit mobilization of Namdev Bapu Kadam Gramin Biger Sheti Sahkari Patsanstha Anpatwadi. Tal- koregaon.

He has satisfactory carried out the project work for 30 days during Dec-2022 at our branch. During the period work 2019-2020, 2020-2021, 2021-2022.

He is maintained a good record of attendance & shown interest in learning.

  
व्यवस्थापक

नामदेव (बापू) कदम ग्रा.वि.शेती सह.पतसंस्था  
मर्या., अनपटवाडी, ता.कोरेगांव, जि.सातारा

## DECLARATION

To,  
The principal,  
Kisan veer Mahavidyalay,  
Wai.

Sir,

I do hereby state and declare that the project report under The title of "A study of working off Namdev (Bapu) Kadam gramin. Bigar. Sheti Sahakari Pathasanstha Maryadit., Anapatwadi." Written and submitted by me under guidance of Sabale C.S. it is my original work. The findings in this Report are based on the data collected by me.

I also hereby declared that this project report has not been submitted at any other university or institute for Award of any degree or diploma.

Place-Wai

Date-12-01-2023

*A.S. Jadhav*  
Signature student

Abhijit Santosh Jadhav



## ACKNOWLEDGEMENT

It is a matter of pleasure as well as great privilege for Me to present this project to Kisan Veer Mahavidyalay, Wai. I acknowledge my thanks and great respect to our Principal Dr. Gurunath Fagre for granting me permission to Undergo my training in this college. I deeply indebted to my Project guide.

I would like to express my thanks to Mr. Mahendra Aatmaram Mulik for providing me information about "Namdev Babu Kadam Gramin Bigar Sheti Sahakari Pathasanstha Maryadit. Anapatwadi." To carry out my study.

I would like to express my thanks to Dr. R.S Chavan Sir for being the constant source of information and motivation for me & even guided & help in making the best out of me.

I am also obliged my all professors. In department of Commerce in Kisan Veer Mahavidyalay, Wai.

Place - Wai

Date - 12-01-2023

*A.S. Jadhav*  
SIGNATURE

Mr. Abhijit Santosh Jadhav



## INDEX

Chapter. No.	Title	PAGE NO.
1.	Introduction and Research Methodology	1-11
2.	Theoretical frame work	12-17
3.	Profile of "A study of working of Namdev (Bapu) Kadam gramin. Bigar. Sheti Sahakari Pathasanstha Maryadit., anapatwadi."	18-30
4.	Analysis and Interpretation of the data.	31-44
5.	Conclusion and suggestions	45-49
	Bibliography	50
	Appendix – I	51
	Questionnaire	

## LIST OF TABLES

TABLE NO.	TITLE	PAGE NO.
3.1	Directors of the Pathasanstha	25
3.2	Financial Position of the Society as on 31-03-2022	27
3.3	Deposits interest rates	28
3.4	Progress at a glance	29
3.5	Information of the Employees	30
4.1	Member of the Pathasanstha	34
4.2	Deposits in various forms	35
4.3	Loan given by Pathasanashta	36
4.4	Investment in different forms	38
4.5	Assets and Properties ( Funds)	39
4.6	Total Income	40
4.7	Total Expenditure	41
4.8	Distribution of Profit	42
4.9	Audit Class	43
4.10	Liabilities of the Pathasanstha	44

## List of Chart

Sr. No.	Title	Page No.
1.1	Co-operative credit structure.	6





कै. नामदेव बापू कदम सह. पत्रसंस्था मर्यादित अनपटवाडी  
शाखा : अंबवडे, (सं. वाघोडी)

स्वागतम्



स्थापना सं. : सप्टेंबर १९७६ ते २००६  
अनपटवाडी शाखा



**CHAPTER - I**  
**INTRODUCTION AND RESEARCH METHODOLOGY**

# **CHAPTER - I**

## **INTRODUCTION AND RESEARCH METHODOLOGY**

**1.1 Introduction**

**1.2 Definition**

**1.3 Structure of the Co – Operative Credit Societies**

**1.4 Objectives of the Study**

**1.5 Research Methodology**

**1.6 Tools used for collection of Data**

**1.7 Signification of the Study**

**1.8 Scope and Limitations of the Study**

## CHAPTER - I

### INTRODUCTION AND RESEARCH METHODOLOGY

#### 1. Introduction

In India we can see lakhs of small Villages have been turning into towns and one of the common features that are obvious is the existence of urban co-operative Credit Societies functioning well in the life of these urban people. An emergence of urban (rural) Cooperative credit societies is the put come of needs of a common man. A large class is basically, a middle working class Salaries and Small scale industrialist class and labored need for finance is being fulfilled by these Societies.

Now days the "NAMDEV (BAPU) KADAM GRAMIN BIGAR SHETI SAHAKARI PATHASANSTHA MARYADIT., ANAPATWADI are established in large members and they supposed to be a means for the general economic development of the urban and rural fades and more particularly economics upliftment of the weaker section of the society. Co operative organizations are playing a major role in economic progress of the weaker sections of the society.

Namdev (Bapu) Kadam GR. BJ. Sheti Sahakari Patasunstha Maryanit, Anapadwadi doing banking business and there is no difference between them in their function approach basically. Namdev Bapu Kadam Gramin Bigar Sheti Shakari Pathasanstha Maryadit., Anpatwadi are the institution of the people of small.

Savings and middle class of the Society This Project Report Covers working of Namdev Bapu Kadam Gramin Bigar Sheti Shakari Pathasanstha Maryadit., Anpatwadi tal. Koregam Dist. Satara.

Bigar Sheti Sahakari Pathasanstha maryadit Anapatwadi has been organized for accepting do from public which are usually repayable by cheques which carry on normal banking industry. Bi Shed Sahakari Pathasanstha ltd. are the institutions of members the members play important role in functioning of these Pathasanstha. To encourage the Self-help and to operation among the members.

They can organize and bring together middle working classes in rural, urban and Semi urban areas and inculcate in them the habit of thrift a self-help and acquaint them with the elements ordinary banking principles. Nagari Sahakari pathastha by providing credits on reasonable time to the middle classes they can rescuer them for the exploitation of moneylenders and other unscrupulous agencies.

Namdev (Bapu) kadam Bigar. Sheti Sahakari Maryadit, Anapatwadi is one which established rural areas on the basis of Co-Operative principal to the bring bunking function as like Commercial bank a such as accepting deposits and advancing loans this project has been carried at for saying only one to operative bank.

## **1.2 DEFINITIONS: -**

### **Co-Operation: -**

The co-operation is one of the characteristics of the human beings. As the evolution of him and started taking place the role played by co-operative cannot be neglected any how to operation Simply means carrying any work. with the help of each other's.

**Many definitions given by many experts on Co-Operative Some of them are!!**

#### **1) H. Calvert: -**

"Co-operation is a form of organization. in which persons Voluntarily associates together as human the basis of equality for the promotion of economics interest of themselves.

#### **2) G.F. Strickland: -**

Every Group of individuals associate to Secure a common end by joint effect may be said Co-operation"

#### **3) V.L. Mehta: -**

Co. Operation is only one aspect of vast movement which promotes voluntary association of individual having common needs Combine towards the achievement of common economics ends."

## **1.3. STRUCTURE OF THE CO – OPERATIVE CREDIT SOCIETY: -**

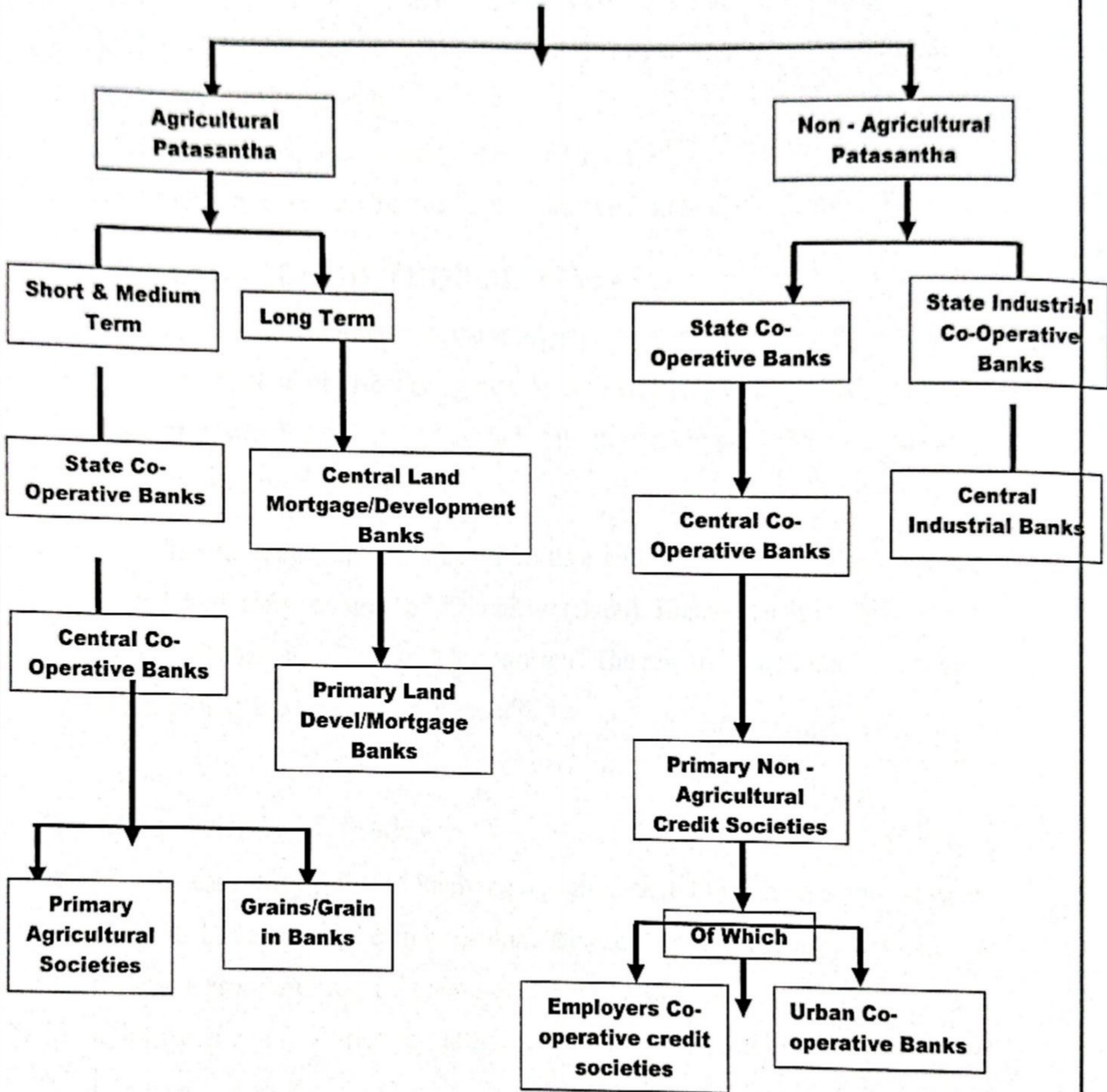
In India We can see many Financial Institutions. Some of them are Cooperative Credit Societies. There is a definite Structure of Co-operative Credit Societies in India. It is seen that these credit Societies are functioning. Ham the foot to top level i.e. from rural area to apex level.

The Structure of Societies provides a clear idea about the functioning of these Societies in different parts and for, different objectives.

The Structure are as below-

CHART 1.1

STRUCTURE OF PATHASANSTHA





#### **1.4 OBJECTIVES OF THE STUDY: -**

While understanding this project some definite objectives have been kept in mind. These are as follows-

- 1) To Study theoretical framework of the Cooperative credit societies.
- 2) To highlight the profile of the Namdev (Bapu) kadam Bigar. Sheti Sahakari Maryadit, Anapatwadi
- 3) To analysis the overall working of the Credit.
- 4) To Give Suggestions for the improvement of the Societies.

#### **1.5. RESEARCH METHODOLOGY: -**

Research Methodology is the most important part in project research is the systematic method of discovering new facts to verifying old lays It Contains the manners in which experiments to study and design are carried which may only one wants to Know about facts.

The investigation is the based on date and personal discussions with the Study? budgetary control of "Namdev (Bapu) Kadam Gramin Bigar Sheti Sahakari Pathasansth Maryadit Anapatwadi" The research Methodology adopted to this project is a "case Study method"

##### **A) Case Study Method: -**

A case study refers to Studying a phenomenon through an intensive study of a call. The case may be an individual. An organization group, a community, a society, a process or any other unit of social life. In the case study is limited but it aims at studying all respects at Social unit. It is a kind of qualitative analyses Namdev (Bapu) Kadam Gramin Bigar Sheti Sahakari Pathasanstha Maryadit. Anapatwadi. is Selected as the case among the working other Pathasanstha in nearby places.

### **B) Reference Periods :-**

This study was conducted with reference to the three financial years viz, 2019-2020, 2020-2021 & 2021-2022. The selection of the years was condition by the commencement of the research study moreover deliberately study was limited to the three years only with a view to getting better and cost international of the working of "Namdev Bapu Kadam Gramin Bigar Sheti Sahakari Pathasanstha Maryadit, Anpatwadi."

### **C) Techniques of Analysis :-**

For this study the collected data are processed and tabulated by the way of taking the tableware at to bring out the information on all aspects of working and management of the "Namdev Bapu Kadam Gramin Bigar Sheti Sahakari Pathasanstha Maryadit Anpatwadi" while analyzing the data simple management accounting technique such as Comparative statement is used and the data is with the help of Charts Tables and maps etc.

## **1.6. TOOLS USED FOR COLLECTION OF DATA:**

### **A) Primary Data :-**

For the purpose of collecting the primary information a detailed and comprehensive question is prepared on the basis of the objects at study primary data will be collected by conducting Survey of "Namdev Bapu Kadam Gramin Bigar Sheti Sahakari Pathasanstha Maryadit, Anpatwadi." The data collected through following ways.

### **B) Reference Period: -**

This study was conducted with reference to the three financial years viz, 2019-2020, Tale to 2021 - 2022 The Selection of the years was condition by mic commence of the research study moreover deliberately Study was limited to the thee your only with a view to getting latter and cost international of the waxing of "Namdev Babu Kadam Gramin Bigar Sheti Sahakari Pathasanstha Maryadit., Anpatwadi."

### **C) Techniques of Analysts: -**

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### **1. Questionnaire: -**

For the purpose of collecting primary data a detailed and comprehensive questioner prepared on the basis of objectives of the "Nadmdev (Bapu) Kadam Gramin Bigar Sheti Sahakari Pathasanstha Maryadit., Andpriwadi" will be conduct with the help of this questionnaire

### **2. Interviews: -**

Personal dis cushion and interviews were help with the General Manager and Branch Dusty clerk, peen a member and Customers.

### **3. Observations: -**

Observation method. I allowed La Collection of related information to the why till of the project.

### **B) Secondary Data: -**

Secondary data useful for this Study was collected from the published and unpublished Source.

1. Annual reports and Audited Statement of Namdev (Bapu) Kadam Gramin Bigar Sheti. Sahakari Patalanstaal Maryadit, Anpatawadi.
2. published literature like books and journals website etc.

### **1.7 SIGNIFICANCE OF THE STUDY:**

In India and in Maharashtra research work has been done in the field of Co-operation and Banking through there is a lot. of Study and research in then subject of to operative revetment This study is first of Kind in this research project and an attempt a been made to study the working of Namdev (Bapu) Kadam Gramin Bigar Sheti. Sahakari Patalanstaal Maryadit, Anpatawadi. The Ender Conclusions and Suggestions of this research project was novel very welled to the concerned bank in genera and to the working of other bank.

## 1.8 SCOPE AND LIMITATION OF THE STUDY: -

### 1.8.1) SCOPE OF STUDY: -

The project has been carried out to Studying only co-operative Credit Societies for the Koregaon Taluka has been Given here.

The study reveals some aspect of the Cooperative Society.

- a) overall working of the to-operative Lovely.
- b) Aspect of all the to operative Society viz.

Members,

Directors,

Deposits.

policy Loans

Infrastructure,

Data collected for last three yours

Financial position d the Societies etc.

Study I above aspect playing important love in revealing the overall working of the Credit Societies, its financial and its policy & regarding loans deposits and other service to customers.

## **1.8.2) LIMITATIONS OF STUDY**

### **A) Time Limitation:**

Time is another important major factor because of which a deep study is not possible.

### **B) Geographical Limitation:**

The area and the scope of the study are limited and only one bank is considered for this study.

### **C) Methodology:**

The observations and suggestions derived based on analysis and interpretation of data collection. The case study method is adopted to this project work the analysis is the data through questionnaire and interviews were held for the study.

**CHAPTER :-II**  
**THEORETICAL FRAMEWORK**

**CHAPTER :-II**  
**THEORETICAL FRAMEWORK**

- 2.1 Introduction.**
- 2.2 Banking System in India**
- 2.3 Rural Co – Operative Banking**
- 2.4 Co – Operative Credit Society**
- 2.5 Analysis and Interpretation of Financial Statement.**
- 2.6 Types of Society**
- 2.7 Co Operative Credit Stature**
- 2.8 Non Agriculture Co- Operative Credit Society**



## CHAPTER :-II

### THEORETICAL FRAMEWORK

#### **2.1 Introduction: -**

The main aim of this chapter is to highlight theoretical framework regarding overall Working of Namdev (Bapu) Kadam Gramin Bigar Sheti. Sahakari Patalanstaal Maryadit, Anpatawadi.

#### **2.2. Banking System in India: -**

Initially banking system in India was evolved by the industrialists and business house of meet their own financed needs most of the banks were bent Stock banks varying in origin and Size in 1935 The Central Bank of India, i.e. RBI the role as a tender of the last resort acts a fiscal agents of the government testers the Current and regulate credits.

#### **2.3 Rural Co-operative Banking: -**

Cooperative Society is an organization fro to provide financial assistance to its members. The members are responsible for rating central to help those in need. It mainly protects the wreakers sections with rural communities from caption by wealthy individuals and companies.

#### **2.4 Co-operative Credit Society: -**

The credit Societies Cover Hunt Credit Societies organized among the art sins so traders, Factory workers and other salaried part with limited income in urban and Suburban

## **INTRODUCTION: -**

The management wants to know the financial strength of the business, its earning capers trends & future prospects to serve this purpose the figures recorded in the financial Statement one required to be rearranged.

## **2.5 Analysis & Interpretation of Financial Statements: -**

The Analysis consists of breaking down s Complex set of facts of figures in to simple donned & Arranging them is such a manner that they land. Easily understood to the pathasanstha. The analysis. The profit & loss account consists of breaking in into various element

### **1) Methods of Analysis: -**

Analysis of the financial Statements Can be made by different methods are as:

Comparative Statement

Common Size Statement

### **2) TOOLS & TECHNIQUES OF ANALYSIS: -**

The management accounting is a wide diverse Subject for this purpose the management accounting makes use of the following tools & techniques:

Historical cost accounting

Standard Casting

Budgetary Control

Marginal Casting

Decision Making

Control accounting

Financial policy & accounting

Analysis of financial Statements

## **2.6 TYPES OF SOCIETIES: -**

According to the classification given by agricultural credit department of the reserve bank... India the non-agriculture credit Society has been Classified into three types.

- 1. Urban Bank**
- 2. Salary earners Society**
- 3. Thrift Credit Society**

### **1. Urban Bank: -**

An urban Co-operative bank has been defined as one which has been organized deposits from the public which are usually repayable by cheque and which carry on normal banking business.

### **2. Salary earners Society: -**

Salary earners Society is an organization & Salary earners working in a particular area or business house of or mutual help and co-operation to meet in Common economies requirements like depositing their sale money and receiving loans.

### **3. Thrift and Credit Society: -**

The third category of Societies cover thrift and credit Societies organized among the artisans, Small traders, factory worker and other Salaried personals with income in urban and Suburban areas.

## **2.7 Co-Operative Credit Structure: -**

The co-operative credit structure as stands today is just like a pyramid with a broad base spreads over almost all the villages in India all these units form the blocks of an integrated system and all these small and by units perform different credit functions the number of these institutions is big. And coverage is very wide.

## **2.8 Non- Agriculture Co-operative Credit: -**

The Cooperative movement was started in India to development the condition of the reared masses. However, it was soon realized that co-operation offers a solution to the difficulties uncounted not only by the agriculturist but also by the townsman in respect of credit as well as other aspect of this business and life of economically backward people.

The non-agriculture co-operative credit Societies are those which are formed by the members. By collecting capital on the basis of co-operation principle in a specific area of operation for the economic upliftment of the members.

**CHAPTER:-III**  
**PROFILE OF “NAMDEV (BAPU) KADAM GRAMIN BIGAR**  
**SIETI. SAHAKARI PATHASANSTHA MARYADIT.,**  
**ANAPATWADI”**

**CHAPTER:-III**  
**PROFILE OF “NAMDEV (BAPU) KADAM GRAMIN BIGAR**  
**SHETI. SAHAKARI PATHASANSTHA MARYADIT.,**  
**ANAPATWADI”**

- 3.1 Introduction**
- 3.2 Function of Pathasanstha**
- 3.3 Profile of Pathasanstha**
- 3.4 Need of Pathasanstha**
- 3.5 General Information**
- 3.6 Progress at a Glance**
- 3.7 Share Capital**



## CHAPTER:-III

### PROFILE OF "NAMDEV (BAPU) KADAM GRAMIN. BIGAR SHETI. SAHAKART PATHASANSTHA MARYADIT. ANAPATWADI"

#### 3.1 INTRODUCTION: -

"NAMDEV (BAPU) Kadam Gramin Bigar Sheti Sahakari Pathasanstha Maryadit Anpatwadi" is one which established in rural and urban areas on the basis of re-operative principal to the banking function at like Commercial Bank Such as accepting deposits and advancing loan.

The Pathasanstha advance loan's mostly to such needy person! The Pathasanstha is voluntary that Started with the aim of the service of its members Accepting deposits and by means of realizes counting by an outside bank. It is a form of business where individuals belonging of their common goals.

Namdev (Bapu) Kadam Gramin Bigar Sheti Sahakari Pathasanstha Maryadit Anpatwadi" is one which has been. Organized by for accepting deposits from public which are usually repayable by the cheques which carry on normal. Banking industry.



### **3.2 FUNCTION OF NAMDEV (BAPU) KADAM GRAMIN BIGAR SHETI SAHAKARI PATHASANSTHA MARYADIT ANAPATWADI"**

1. To accept deposits from members as well as non-members.
2. To provide loans to members as members as per their needs.
3. To accept Deposits, many Typed of were all accepted by pathasanstha, duration Deposits (Dam Duppat they), doubling Deposits (Dam Duppat they), duration deposits etc.

### **3.3 PROFILE OF NAMDEV (BAPU) KADAM GRAMIN BIGAR SRETI SAROKARL PALASANSTHA MARYADIT, ANAPATWADI"**

#### **3.3.1 HISTORY: -**

Namdev (Bapu) Kadam Gramin Bigar Sheti Sahakari Pathasanstha Maryadit Anpatwadi. Was established as on Pathasanstha is working since years in Anpatwadi. Koregaon Taluka and the Branch in Ambavade sanmat. Wagholi., from Since.

#### **3.3.2 Objectives of the Pathasanstha: -**

1. To provide good service to the customer.
2. Advancing loan to normal members on mortgage of gold and other ornaments or other securities.
3. To make other transactions as per banking regulation Act 1949.

### **3.4 NEED OF NAMDEV (BAPU) KADAM GRAMIN BIGAR SHETI SAHAKARI. PATASANSTH MARYADIT, ANAPATWADI”**

The need for NAMDEV (BAPU) KADAM GRAMIN BIGAR SHETI SAHAKARI PATHASANSTHA MARYADIT ANPATWADI, arises from the fact that agriculture credit Societies, central Co-operative banks, State Co-operative bank. These Pathasanstha advance Loans mostly to such needy persons. These credit associations raised funds by issuing shares. Accepting deposits and by means of realizes counting by an outside bank

Among the non-agricultural credit Society Namdev (Bapu) Pathasanstha Maryadit Anpatwadi, occupy on important role. they accept deposit of various types of thereby afford Facilities for investment person of small mean! like the Commercial banks and central banks many of the provide banking facilities I various kind to their members and Customers.

### 3.5 General Information

NAME OF THE BANK	: NAMDEV (BAPU) KADAM GRAMIN BIGAR SHETI SAHAKARI PATHSANSTHA MARYADIT, ANAPATWADI"
ADDRESS	: At. Post Anpatwadi Tal. Koregaon dist. Satara
PIN CODE	: 415525
REGISTRATION NO	: SAT (KGN/RSR (CR) 993/93/94
PHONE NO	: 9767286050
REGISTRATION DATE	: 18/10/1993
WORKING AREA	: In Rural Area of Anpatwadi
BRANCHES	: 01
BRANCH ADDRESS	: At. Post. Sanmat Ambawde. Sanmat. Wagholi.,
PAID UP CAPITAL	: 1.41, 47,240.00
TOTAL FUNDS	: 143, 85, 262.40
MANAGER	: Mr. Balavant Dnyandev Mulik : Mr. Mahendra Atmaram Mulik
INTERNAL AUDITOR	: Mr. Narayan Kashinath Sawant : Mr. P. R. Mane.

### 3.1 DIRECTORS OF THE PATHASANSTHA

Sr.No.	NAME	DESIGNATION
1.	Mr. Hanmant Sadashiv Kadam.	Chairman
2.	Mr. Sunil Babanrav Bobade.	Vice- Chairman
3.	Mr. Shankan Hanmantraw Anpat.	Director
4.	Mr. Netoji Kidantov Bhagvat.	Director
5.	Mr. Lalit Jyotiram Mulik.	Director
6.	Mr. Prakash Dinkar Mulik.	Director
7.	Mr. Sagar Vishwas Nikam.	Director
8.	Mr. Jalandhar Lakshman Pawar.	Director
9.	Mrs. Vimal Sudhakar Mulik.	Director
10.	Mrs. Sunita Manohar Nalawade.	Director
11.	Mr. Sunil Sitaram Mulik.	Expert Director
12.	Mr. Jitendra Binkar Mane.	Expert Director

### **3.6 PROGRESS AT A GLANCE:**

The Society has been working since years the performance shows that the Society is and doing well."

The overall working of the Societies is studied here and analyzed it is clear that deposits loans disbursed reserve have raise up to a large amount.

The Societies is working as per rules & guidelines of Reserve Bank of India the aspects like members, deposits, loans reserves, assets and liabilities and other have a good and upward trend.

The financial position of the society at the present Time can be at a glanced with the help of following table for the year 2021-2022.

**3.2 FINANCIAL POSITION OF THE PATHASANSTHA  
AS ON 31 MARCH 2022**

<b>Sr. No.</b>	<b>Particular</b>	<b>Amount</b>
1.	Number of Members	2,620
2.	Share amount (paid up)	1,41,47,240.00
3.	Reserve fund	1,44,17,466.27
4.	Deposits	16,43,69,565.90
5.	Investments	9,34,89,570.87
6.	Loans	10,15,89,109.00
7.	Working Capital	72,07,615.20
8.	Net profit	27,08,278.77
9.	Recovery	4,81,81,355.00
10.	NPA	24,26,100.00
11.	Dividend	85,080.20

### 3.7 Share capital

Equity Share capital in this Pathasanstha is Rs. 1,41,47,240.00

#### 3.7.1 Loans: -

There are two types of loans they are mortgaged Loans and unmortgaged loan. These are as on 30th march 2012.

Mortgaged loan- Rs. 1,46,99,825.00

Unmortgaged loan - Rs. 92,439.00

#### 3.7.2 Investments-

There is Rs. 9,34,89,570.87 investments in the Pathasanstha

As on 31<sup>st</sup> March 2022.

#### 3.7.3 Working Capital

The working capital Amount 72,07,615.20 in Pathasanstha as on 31<sup>st</sup> March 2022

#### 3.7.4 Profit

The profit for the year 2022 is Rs. 27,08,278.77

### 3.3 Deposits Interest Rates

SR. No.	Period	Percentage
1	45 Day to 90 day	5.50%
2	91 Day to 180 day	6.50%
3	181 day – 1 year	7.50%
4	1 year – 3 year	8%
5	More than 3 year	9%

दि. ०१/०९/२०२१ पासून

नामदेव (बापू) कदम ग्रा.बि.शेती  
सहकारी पतसंस्था मर्या., अनपटवाडी  
ता. कौरेगांव जि.सातारा

### आकर्षक व्याजदर

सेव्हिंग ठेव	५ %
दामदुप्पट ठेव	८ वर्षे ७ महिने
दामदिडपट ठेव	५ वर्षे १ महिना
रिकरिंग ठेव	९ %
लोकमंगल दैनंदिन ठेव (६ महिने)	४ %
(१ वर्षे )	६ %

### मुदत ठेव व्याज दर

४५ दिवस ते ९० दिवस	५.५० %
९१ दिवस ते १८० दिवस	६.५० %
१८१ दिवस ते १ वर्षापर्यंत	७.५० %
१ वर्षे ते ३ वर्षापर्यंत	८ %
३ वर्षाच्या पुढे	९ %

### कर्ज व्याजदर

❖ मध्यम मुदत कर्ज	: १३.५० %
❖ वाहन तारण कर्ज	: १२.५० %
❖ सोने तारण कर्ज	: १०.५० %

टिप : ठेवीवर आजी -माजी सैनिक व ज्येष्ठ नागरिक यांना ०.५०% जादा व्याजदर  
चेअरमन व्हाईस चेअरमन व्यवस्थापक  
सर्व संचालक मंडळ

मोबाईल क्रमांक ९७६७२८६०५०, ७७४१९४१३१५



**3.4 PROGRESS AT A GLANCE  
FROM 2019 -2022**

<b>Particular</b>	<b>2019-2020</b>	<b>2020-2021</b>	<b>2021-2022</b>
Member	1770	2210	2620
Shares	1,17,18,690.00	1,28,50,340.00	1,41,47,240.00
Reserves	55,96,374.00	63,00,266.00	70,09,925.40
Deposit	11,16,70,110.90	13,41,47,177.90	16,43,69,565.90
Investments	6,12,00,856.00	8,06,13,152.00	9,34,89,570.87
Loans	80,52,701.00	8,63,65,291.00	10,15,89,109.00
Working Capital	5133586.60	6388660.20	7207615.20

Source – annual reports: -

In last three years Number of Shareholders and share capital has increase day after day, in this year share rapidly increased up to all 2022 at Rs. 1,41,47,240.00

Also Deposits and investments were increased tremendously. Reserve also increases in 3 year loans and working capital also increased in 3 years, loans and working capital also increased simultaneously ratios and deposit.

### 3.5 INFORMATION OF THE EMPLOYEES

SR.NO	Employee Name	Designation	Qualification
1	Balavant Dnyandev Mulik	Manager	B.Com.
2	Janardan Ramachandra Anpat	Cashier	B.A.
3	Nita Vikas Ingle	Clark	B.A.
4	Mahendra Atamaram Mulik	Manager	B.Com.
5	Vaibhav shivaji Bhosale	Clark	B.Com.
6	Rekha Hanmant Vedpathak	Clark	M.A.

**CHAPTER – IV**  
**ANALYSIS AND INTERPRETATION OF DATA**

**CHAPTER – IV**  
**ANALYSIS AND INTERPRETATION OF DATA**

**4.1 Introduction**

**4.2 Analysis & Interpretation of the data**

## CHAPTER – IV

### ANALYSIS AND INTERPRETATION OF DATA

#### 4.1 INTRODUCTION: -

Analysis of data is one of the most important parts in research process. This chapter. Deals with the data processing i.e. tabulation, presentation, analysis & interpretation of data. Data analysis interpretation is mode on the basis of information collected from the **Namdev (Bapu) Kadam Gramin Bigar Sheti Sahakari Pathasanstha Maryadit Anapatwadi**, for the years namely 2021-2022. After the Collection of the data it had been processed. And tabulated and analyzed in accordance with the outline laid down at the time of developing the design.

#### 4.2 Analysis & Interpretation of the data

##### 4.2.1 Directors: -

There are basis of day working 12 directors and 7 Advisor in the Pathasanstha and other managerial the directors are elected democratic way. All these are reputed personalities and well known to the share holders all these directors are active to determine the policies of Society.

#### 4.1 Members: -

Gender	2019-20	2020-21	2021-22
Male	1460	1810	2100
Female	310	400	520
Total	1770	2210	2620

#### 4.2.3 Deposits: -

The amount of deposit accepted in various forms from the public consists of more than one (1) crore Rupees. The amount of deposits Kept with Society pathasanstha are increasing year by year.

Following table an idea the deposits kept in the Society for the last three years.

## DEPOSIT IN VARIOUS FORMS

Types of Deposit	2019-2020	2020-2021	2021-2022
Fixed Deposits	3,75,59,081.00 33.63	4,59,04,271.00 34.21	6,06,99,430.00 36.92
Recurring Deposits	32,58,700.00 2.91	28,92,700.00 2.15	34,81,100.00 2.59
Saving Deposits	1,37,74,967.90 12.33	1,60,44,997.90 11.96	1,71,58,831.00 12.79
Lok Mangal	15,54,075.00 1.39	17,90,145.00 1.33	22,74,845.00 1.38
Soubhagay Lakshmi	1,59,88,659.00 14.31	1,48,42,552.00 11.06	1,33,95,609.00 8.14
Dam Didpat Thev	21,70,004.00 1.94	34,13,577.00 2.54	40,96,312.00 2.49
Dam Duppat Thev	3,73,64,624.00 33.45	4,92,58,935.00 36.72	632,63,438.00 38.48

### Source Annual Reports: -

Saving Deposit, Lok Mangal, Recurring deposits fluctuating in previous Three years compared to previous -one y 2020 2021) year the chart shows increase Saubhagy Lakshmi Deposit was shows not performing well Fixed Deposits & Dam Didpat thev (Deposits) were increasing were Good. There was prime increase rate shows in Dom Duppat They and as well as in Fixed Deposits also.

#### 4.2.4 Loan: -

The Society has been established for the people of common need around the pathasanstha It lends different kind of loan for Short term loans, medium Term loans, long Term loans, vehicle loans, troll loans, cash credit loans, etc.

The table below gives us an idea of Sanctioned loan and amount disbursed among members.

#### 4.3 LOANS GIVEN BY THE SOCIETY: -

Loans	2019-2020	2020-2021	2021-2022
Long Term Loans	90,31,292.00 11.22	1,70,42,860.00 19.73	2,54,91,838.00 25.09
Gold Loans	78,33,841.00 9.74	99,24,444.00 11.49	1,05,93,842.00 10.42
Cash Credit Loans	32,53,723.00 4.04	33,16,188.00 3.83	39,53,910.00 3.89
Deposit Loans	89,75,651.00 11.16	91,25,947.00 10.56	1,46,99,825.00 14.66
Vehicle Loans	1,65,68,677.00 20.60	1,47,11,306.00 17.03	1,28,56,104.00 12.65
Short Term Loans	3,47,62,959.00 43.22	3,22,44,546.00 37.33	3,39,93,590.00 33.46
<b>TOTAL</b>	<b>80,42,6143.00</b>	<b>86365291.00</b>	<b>101589109.00</b>



### Source annual reports: -

In rural area most of the people are unemployed and low educated so they all are fully depended on farming and for the basic need of money they need easy loan service therefore rural Pathasanstha help them more and the Pathasanstha was also mainly depended on interest of loans.

In rural areas people needs loan for farming accessories example rotavator etc. and government was giving low rate loans and seems for farmers that's why the Pathasanstha. was not going much from the vehicle loan chart was frequently decreasing year by year.

short term loans are also not working well because farmer don't have money to repay the loan in very short term cash credit loan and gold loans I was also not going very well the chart shows fluctuations in these two loans upward and Downward from past few years.

There was the only one type of loan scheme is going very well and performing very good long term loan chart was showing upward chart to (2019,20,21,22) very well 11. 22- 25. 09 that was extremely Good.

#### 4.4 INVESTMENTS IN DIFFERENT FORMS

Investments	2019-2020	2020-2021	2021-2022
Reserve Fund (Satara Ji.MA Bank)	56,06,553.00 8.96	63,23,139.00 7.86	74,07,538.87 7.77
Bank Shears (Satara Ji.MA. Bank)	5,00,000.00 0.79	5,00,000.00 0.60	5,00,000.00 0.52
Bank Fixed Deposits	4,87,68,303.00 77.94	6,70,03,698. 00 8.24	67,85,315.00 7.12
All Fund Investment	63,25,000.00 10.10	67,85,315.00 8.24	67,85,315.00 7.12
MAHARASHTRA Welfare also Shares	1,000.00	1,000.00	1,000.00
Bank Saving Deposits	13,69,549.00	16,54,273.00	17,89,674.00
TOTAL	6,25,70,405.00	8,22,67,425. 00	9,52,79,244. 87

Source annual reports: -

The chart shows every investment of Namdev Bapu Kadam Gramin Bigar Sheti Sahakari Pathasanstha Maryadit., Anpatwadi” in different forms as follows Maharashtra welfare also shares continuous as loan increase or not any decrease therefore reserve funds, all funds and banks Sa. De chart was continuously compare by previous years therefore in one investment was Prime increased in bank deposit compare to (2019.20-21-22) loans (77.94-81.44-82.69)

#### 4.5 ASSETS AND PROPERTIES (funds)

Assets	2019-20	2020-21	2021-22
Cash	55,96,374.00 3.67	63,00,266.00 3.53	70,09,925.40 3.37
Investment	61,200,856.00 40.24	8,06,13,152.00 45.19	934,89,570.87 44.97
Loan Given	80,5,27,010.00 52.94	8,63,65,291.00 48.41	10,15,89,109.00 48.87
Stationery Training	22,000.00 0.001	22,000.00 0.01	16,000.00 0.007
Furniture and Desktop	2,53,150.00 0.16	2,53,150.00 0.14	3,53,150.00 0.16
Pigmy Machine	15,54,075.00 1.02	17,90,145.00 0.14	22,74,845.00 1.09
Building Fund	28,84,146.00 1.89	29,84,146.00 1.00	30,97,146.00 1.48
Furniture	47,894.00 0.03	43,105.00 0.02	38,785.00 0.01
Total	152085505.00	178371255.00	207868531.27

Source annual reports: -

In last 3 years investment assets and funds are shows as follows in cash investments and building funds are fluctuating in past three years as per the chart loan given was not increasing very much compared to 1st year 2019 -20 but with compared To second year 2020-21 chart shows the increase in loan given pigmy scheme was also performing good compared to past year it increases as 1st to 3rd years as (1.89-1.00-1.48) there

was major decrease in furniture and loan given was also performing good compare to 2 second year.

#### 4.2.5 Total Income

Society gets income through uncollected Commission and other sources the main sources of income is the interested received on loans.

The following table gives the idea of income source of society

#### 4.6 Total Income

Source of Income	2019-2020	2020-2021	2021-2022
Interest loans	11607181.00	8995836.00	10980804.00
Investment	5445242.00	3826595.00	4698217.00
Bank loan	-	-	-
B) Commission	370505.00	3334040.00	316278.00
Dividend	75000.00	3000.00	0.00
Stationary	11482.00	12362.00	9209.00
Other Charges	639784.87	593306.00	602804.00
Total	18149194.87	13764503.00	16607312.00

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Total	18149194.87	13764503.00	16607312.00

#### 4.2.6 Total Expenditure

As the society is a financial institution it has some amount to expended on maintain records and other maintenance the major part of expenditure is on interest paid on deposits other expenditure includes conveyance Re maintenance charges and amounts expended for General Meetings this expenditure is grouped under various heads can be studied well with the help of table given below. interest paid in small amount declined in 3<sup>rd</sup> ear compare by first and 2nd year administrative expenditure like salary rent fees stationeries and etc will increase rapidly in three years there was increase in employees' salaries PF depreciation cost will declined 2nd year and were increased in 3rd year other expenses like election fund etc. will added in chart from second year.

#### 4.7 Total Expenditure

Item of Expenditure	2019-2020	2020-2021	2021-2022
Interest Paid	72,78,692.00	82.68692.00	41.68.692.00
Salaries P.F	3.31.668.00	4,44,668.00	6,57,768.00
Building	2,98,828.00	2,63,565.00	2,37,191.00
Telephone	1560	3099	4161
Postage	5370	4795	3050
Audit Fees	76,579.00	96,801.00	1,01,691.00
Depreciation (Computer)	6,76,142.00	6,76,142.00	6,84,442.00
Stationery (Election Fund)	2,53,150.00	2,53,150.00	3,53,150.00
Others	-	1,00,000.00	1,00,000.00
Training	10148.00	5900.00	000

Source annual reports: -

Interest paid in small amount declined in 3<sup>rd</sup> year compare by 1<sup>st</sup> & 2<sup>nd</sup> year. Administrative expenditure like Salary, Rent, Fees, Stationary's and etc. will increase rapidly in 3 years. There was high increase in (Employees' salaries P.F) Depreciation cost will declined 2<sup>nd</sup> year and were increased in 3<sup>rd</sup> year. Other expenses like election fund etc. will added in chart from 2<sup>nd</sup> year.

#### 4.3 DISTRIBUTION OF PROFIT

Though the establishment of society is mainly for the upliftment of financially backward people profit making is also one of the improvement aspects of running business.

#### 4.8 DISTRIBUTION OF PROFIT

Particulars	2019-2020	2020-2021	2021-2022
Reserve Fund	55,96,376.00	63,00,266.00	70,09,925.60
Dividend	50,569.00	38,611.60	85,080.80
(welfare) Social Fund	8,726.00	10,726.00	10,726.00
Members Welfare Fund	3,99,415.00	4,76,615.00	5,24,415.00
Building Fund	28,84,146.00	28,86,146.00	30,97,146.00
Dividend Equalization	8,00,000.00	9,00,000.00	11,00,000.00
Total	97,39,210.00	1,07,07,964.40	118,27,292.60

Source annual report: -

There are almost increase in everything year by year Pathasantha investing in everything as per the need therefore reserve funds social

welfare fund dividend member's welfare fund social welfare fund building fund and dividend equalization where all increased maximally.

#### **4.4 Audit Class: -**

The reputation of the society is best on audit class awarded to the society by the manager Mr. Balwant Dnyandev mulik and the branch manager Mahindra Atmaram Mulik and chartered accountant carry regular audit work of society and gives instructions as and when necessary.

#### **4.9 AUDIT CLASS AWARDED FOR THE 3 YEAR.**

YEAR	AWARDE CLASS
2019-2020	'A'
2020-2021	'A'
2021-2022	'A'

#### **4.5 Total Liabilities**

A total liability towards the customers and the third parties becomes important to study the cost of Capital Reserve and fund loans Taken bills payable Reserves for overdue interest etc.



#### 4.10 LIABILITIES OF THE SOCIETY

LIABILITIES	2019-2020	2020-2021	2021-2022
Paid up capital	1,17,18,690.00	1,28,50,340.00	1,41,47,240.00
Reserve and Funds	55,96,374.00	63,00,266.00	70,09,925.40
Deposits	11,16,70,110.90	13,61,47,177.90	16,63,69,565.00
Post Membership Fund	80,819.40	80,790.80	-
Membership Benefits	50,569.80	38,411.60	85,080.20
Surcharge	13.00	13.00	13.00
Interest Payable	72,78,692.00	82,68,692.00	41,68,692.00
Employee Business Tax	800.00	800.00	800.00
Gajanan Urban Credit Co-operation	2,20,291.92	2,20,291.92	2,20,291.92
Total	12,48,97,451.02	14,90,56,242.42	17,58,54,167.52

Source annual reports: -

overall liabilities are increasing constantly first to 3<sup>rd</sup> year therefore deposits increase more than any other liabilities employee's business tax surcharge and Gajanan urban are stays some as first year to third year membership benefits were fluctuating by past three years compared to 2nd year and in 3rd year there was high increase in membership benefits but in all accounts there was one account had decreased very high compared to 2nd year in interest payable.

**CHAPTER – V**  
**FINDING, CONCLUSION AND SUGGESTION**

**CHAPTER - V**  
**FINDING, CONCLUSION AND SUGGESTION**

**5.1 Introduction**

**5.2 Finding**

**5.3 Conclusions**

**5.4 Suggestions**

## CHAPTER – V

### FINDING, CONCLUSION AND SUGGESTION

#### 5.1 INTRODUCTION

The overall Working of Namdev (Bapu) Kadam Gramin bigar sheti Sahakari pathasanstha maryadit anpatwadi is studied in this project the purpose of this chapter is to conclude and makes suggestions on the basis of finding about the working of the society.

#### 5.2 Finding and Conclusions: -

1. The society has been functioning in rural and urban area around anpatwadi., and Ambawade sanmat wagholi.
2. Number of member is good enough compared to the population of the working area.
3. The working capital is increased during the study period.
4. The amount of accepted deposits in various forms and the rate of interest is allowed as per rules and regulation given by RBI.
5. The Recovery rate of loan amount for past three years are like 2020 - 95%, 2021 - 93%, and 2022- 93%.
6. The amount of NPA more than 56 lakhs is given as rules laid down by RBI.
7. The use of computers being made the entire society but all members are not well literate in computer.
8. The amount of all types are performing differently as well as fixed deposits and the Dam Duppat deposits were increasing.
9. Assets of society is sufficient as per their requirement.

10. The society kept audit class 'A' form past five years continuously.
11. The main source of income is interest on loans and investment after the commission and other fees.
12. In anpatwadi., ambawade and nearby places there are 2-3 pathasanstha has been playing role in uplifting the living standard of rural and urban areas.
13. The amount of loan taken by members is increasing during the study period.
14. The amount of total expenditure extended to be rising as per their requirement.
15. Amount of paid up share capital is 1,41,47,240.00 in the 2021-2022.
16. Opening New Branches
17. **NEFT (National Electronic Funds Transfer)**  
**RTGS (Real-Time Gross Settlement)** Through National Electronics Funds Transfer, transactions of any amount can be sent to the recipient's account without any maximum limit to the funds that can be sent in a day.
18. A mobile application, most commonly referred to as an app, is a type of application software designed to run on a mobile device, such as a smartphone or tablet computer. mobile applications frequently serve to **provide users with similar services to those accessed on PCs**
19. Pigmy agent for electronic machine provide
20. Advertisement deposit and loans
21. Service Tax payment to customers

### 5.3 Suggestions:

After studying the working of the society the following suggestions would be made for improvement of the societies work in future.

- 1) The society has to look after the NPA rate it is not a good sign progress.
- 2) Society has to be something to increase the incoming of deposits and should encourage people for the same.
- 3) The society has to keep check on the regular repayment of installment of the loans.
- 4) The society uses computers for work advance software should be used for improved capacity.
- 5) Society should be having appointed officers for recovery of loan amount.
- 6) Number of shareholders attending the Annual General Meeting is very less. Society should look forward to increase the number of the members.
- 7) Amount of total income has decreased by huge value. More cautiousness should be there it affects the Profit maximization.
- 8) Society should be hire legal advisor to given advice.
- 9) Society has to tries the increase of membership in future period.
- 10) Society has to tries getting extra facility to customers so it is helpful to expand their business.

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## APPENDIX – I

The information will be collected for academic purpose and the information will be kept confidential

### Questionnaire

- 1) Name of the bank
- 2) Registration No.
- 3) Area of Operation
- 4) Address
- 5) How many Branches are working of the Bank.
- 6) Selection procedure of your Bank employee
  - Direct employment
  - Through employment exchange
  - Through selection committee
- 7) Do you get training before employment ? yes / no.
- 8) Are you satisfied with existing payment policy?
- 9) Daily office work hours.
- 10) How many share capital are in the bank for last three years ?
- 11) Which type of loan provided by the bank
- 12) How many loans provided by bank of last three years ?
- 13) What are the interest rates of loans of various periods ?
- 14) Which type of facility are provided by bank for customer ?
- 15) How much investment in the bank for last three year.
- 16) How much working capital in the bank for last three years
- 17) What is the profit of last three year of the bank ?
- 18) Progress report of the bank?
- 19) How many boards of directors are working in the bank?
- 20) Audit class obtained in last three years.

Place :

Date :

Name of respondent