

JANATA SHIKSHAN SANSTHA
**KISAN VEER
MAHAVIDYALAYA, WAI**

DISTRICT SATARA



SHIVAJI UNIVERSITY, KOLHAPUR

PROJECT YEAR (2022-23)

B.Sc.III(Zoology)

PROJECT TITLE

DIABETES

Represented By –

Sr.No	Name of Students	Roll No.	Seat No.
01	Dhiraj Jagannath Gaikwad	75	38958
02	Shreya Jagannath Kumbhar	96	38959


JANATA SHIKSHAN SANSTHA
**KISAN VEER
MAHAVIDYALAYA, WAI**



Certificate


This is to certify that **Mr. Dhiraj Jagannath Gaikwad & Miss. Shreya Jagannath Kumbhar &** has successfully completed the project work on "DIABETES" which is being submitted here as a partial fulfillment for the award of degree of bachelor of Science in Zoology, Shivaji University, Kolhapur.

This Project is the result of data information collected from respective source & we have verified the obtained during the academic year 2022-2023 under my guidance and to best of my knowledge and belief of any degree.


Teacher Incharge.
Department of Zoology


External Examiner

Shivaji University, Kolhapur.


Dr.H.D.Kanase
Head of Department of Zoology

Head
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Kisan Veer Mahavidyalaya
Wai 412803

“A STUDY OF OPERATING COST ANALYSIS OF DNYANSAGAR
CO – OPERATIVE CREDIT SOCIETY LIMITED WAI.”

A Project Report Submitted to the,
SHIVAJI UNIVERSITY, KOLHAPUR
in Partial Fulfillment for the Requirement of,
MASTER OF COMMERCE (M.COM.)

Submitted by
MISS. AKANKSHA SANJAY SONAWANE.

Under the Guidance of
Prin. Dr. Gurunath. J. Fagare.
(M.Com., M. Phil., G.D.C.&A., Ph.D)

KISAN VEER MAHAVIDYALAYA, WAI.
DIST.- SATARA.
2022 -2023

CERTIFICATE

(From Principal)

This is to certify that the report writing entitled "**A STUDY OF OPERATING COST ANALYSIS OF DNYANSAGAR CO – OPERATIVE CREDIT SOCIETY LIMITED WAI.**" had been submitted to "**SHIVAJI UNIVERSITY KOLHAPUR**" by **MISS. AKANKSHA SANJAY SONAWANE** in partial fulfillment for of requirement Degree of **Master of Commerce**" (M. Com). for the academic year 2022-2023.

Place -Wai

Date - 21/06/2023


PRINCIPAL,

Dr. Gurunath. J. Fagare.

Kisan Veer Mahavidyalaya wai.

CERTIFICATE

(From Guide)

This is to certify that **MISS. AKANKSHA SANJAY SONAWANE.** has worked under my guidance satisfactorily and completed the project report in partial fulfillment for the requirement of the Degree Of **MASTER OF COMMERCE (M. COM.).** This work is based on original observation and efforts being made and submitted under the title **"A STUDY OF OPERATING COST ANALYSIS OF DNYANSAGAR CO – OPERATIVE CREDIT SOCIETY LIMITED, WAI.**

Her conclusions and recommendations are based on the information collected by her for the project work. This has not formed a basis for the award of any degree by this university or any other university or institution.

Place - Wai

Date - 21/06/2023



Principal **Dr. Gurunath. J. Fagare.**

Project Guide.

CERTIFICATE

(From Guide)

This is to certify that **MISS. AKANKSHA SANJAY SONAWANE.** has worked under my guidance satisfactorily and completed the project report in partial fulfillment for the requirement of the Degree Of **MASTER OF COMMERCE (M. COM.).** This work is based on original observation and efforts being made and submitted under the title **"A STUDY OF OPERATING COST ANALYSIS OF DNYANSAGAR CO – OPERATIVE CREDIT SOCIETY LIMITED, WAI.**

Her conclusions and recommendations are based on the information collected by her for the project work. This has not formed a basis for the award of any degree by this university or any other university or institution.

Place - Wai

Date - 21/06/2023



Principal **Dr. Gurunath. J. Fagare.**

Project Guide.

Declaration

I hereby declare that the project report entitled "**A STUDY OF OPERATING COST ANALYSIS OF DNYANSAGAR CO -OPERATIVE CREDIT SOCIETY LIMITED, WAI.**" Is written and submitted by me, to Shivaji University, Kolhapur as a partial fulfillment of Master of Commerce (M.com). course.

I also hereby declare that my project has not been submitted at any time to any other University or Institute for award of any Degree or Diploma.

Place – Wai.

Date- 21/06/2023

DNYANSAGAR CO-OPERATIVE CREDIT SOCIETY LTD.,WAI

TO WHOM SO EVER IT MAY CONCERN

This is to certify that Miss.Sonawane Akanksha Sanjay
M.Com. Student of Kisan Veer Mahavidyalya Wai was assigned to
The study of operating cost analysis OF THE DNYANSAGAR CO-
OPERATIVE CREDIT SOC.LTD.WAI.

He has satisfactorily carried out the project work for 30 days
during May 2023 at our unit.

During Her Period Of Proejct Work, She maintained A Good
Record OF attendance and shown keen interest in learning.

We wish her every success.

Place-Wai

Date-21-06-2023



Madhraj
21/6/23

व्यवस्थापक
दुन्यासागर को.ऑप. क्रेडिट सोसायटी लि.
शाखा वाई

DNYANSAGAR CO-OPERATIVE CREDIT SOC.LTD Wai

ACKNOWLEDGEMENT

It is a matter of pleasure as well as great Privilege for me to present this report to **Shivaji University Kolhapur**.

I acknowledge my thanks and great respect to our respected principal **Dr. Gurunath. J. Fagare** for granting permission to undergo my M.Com. course in this collage. I hereby thanks to vice principal **Prof. Dr. Veer V. R.** Faculty of Commerce who gave supported and guidance me for this work.

I would like to express my deep sense of gratitude to **Prin. Dr. Gurunath. J. Fagare** for supporting me for this work and giving me guidance for this work.

I am also obliged to my all professors in the Department of Commerce in **Kisan Veer Mahavidyalaya Wai**.

Place - Wai

Date: 21/06/2023

MISS.AKANKSHA.S. SONAWANE.

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CHAPTER – 1

INTRODUCTION AND RESEARCH METHODOLOGY

- 1.1 Introduction**
- 1.2 Establishment.**
- 1.3 Approach to the problems.**
- 1.4 Objectives of the study.**
- 1.5 Research Design and Methodology.**
- 1.6 Tools used for collection of data.**
- 1.7 Significance of the study.**
- 1.8 Scope and limitation of study.**
- 1.9 Chapter's scheme.**

CHAPTER -1

INTRODUCTION AND RESEARCH METHODOLOGY

1.1 INTRODUCTION -

In India one can see lakhs of small villages have been turning into town and one of the common features that is obvious is the existence of Rural people.

The emergence of co-operative society is the outcome of the efforts that taken to fulfil needs of the common man and farmers. A large class is basically a middle class salaried and small scale working salaried people are trying to fulfill their financial needs by adopting several means and ways. Co-operative credit society is one of them.

This project reveals some of the characteristics and the role of rural co-operative credit society located in Wai, in fulfilment of the needs of these people.

1.2 ESTABALISHMENT -

The “DNYANSAGAR CO-OPERATIVE SOCIETY IS ESTABALISHED in the year” 6th February 2006.

1.3 Approach to the problem -

To the positively contribution towards economic, environment and social well Being to communities though corporate social responsibility Agenda. Promoting and sporting education and other intervention for the under privileged. Encouraging employee volunteering non-government organization and other institution with financial and other resources to collectively deliver community initiative.

It is necessary to evaluate the financial performance of these society by applying appropriate management accountancy techniques. Therefor the topic

“A study of operating cost analysis of DNYANSAGAR CO-OPERATIVE SOCIETY LTD.WAI” is selected for research project.

1.4 OBJECTIVES OF THE STUDY -

The proposed study is to be carried out with the following specific objectives-

1. To determine the cost centers of Dnyansagar co-operative credit society Ltd.
2. To determine the element of operating cost of Dnyansagar co-operative credit society Ltd.
3. To analysis the operating cost of Dnyansagar co-operative credit society Ltd. for the study period.

1.5 REASEARCH DESIGN AND METHODOLOGY -

A) Methodology -

The study of working of The “DNYANSAGAR CO-OPERATIVE SOCIETY LTD.WAI” has taken to analyse the operating cost of the society. The following methodology is used for the study.

B) Data Base –

The study is based on the secondary as well as primary data. The secondary data was collected through the annual reports of the society and various other published record. Whereas, primary data is collected through informal discussion and observations of the working of the society.

TOOLS USED FOR COLLECTION OF DATA -

This study is based on primary and secondary data collected during the study period -

A) PRIMARY DATA –

The primary data was collected through following ways –

1. Discussion and Interviews-

For the purpose of collection of primary data, personal discussion and interviews was held with chairman, general manager, employees of the “DNYANSAGR CO-OPERATIVE CREDIT SOCIETY LTD, WAI.”

2. Observation –

Observation method is also used for collection of related information.

B) Secondary Data -

The secondary data was collected from the following ways –

1. Annual reports of “DNYANSAGR CO-OPERATIVE CREDIT SOCIETY LTD, WAI.”

2. Published sources e.g. books, journals, newspaper.

3. Publication of RBI and Government Authorities.

4. In India and in Maharashtra much research work has been done in the field of co-operative and credit society. Through there is a lot of study and research in the subject of co-operation movement this study of its kind.

5. Websites of RBI the bank and the credit society.

C) Area of Study -

The study is confined to “the Analysis of Operating Cost of DNYANSAGAR CO-OPERATIVE SOCIETY LTD, WAI,. The area of the study is confined to Wai branch situated in wai town.

D) Reference Period -

This study is conducted with reference to working of the DNYANSAGR CO-OPERATIVE CREDIT SOCIETY LTD, WAI and the operating cost of the same for the last three financial years. i.e. from 2018-19, 2019-20, and 2020-21.

E) Techniques of Analysis -

The collected data is presented with the help of charts, tables etc. The analysis of data is made with the help of simple statistical tools and techniques such as percentage and averages.

B) SIGNIFICANCE OF THE STUDY –

In India & in Maharashtra much research work has been done in the field of co-operation and Banking. Though there is a lot of study & research in the subject of co-operative movement this study is first of its kind.

In this Research project an attempt has been made to study the OPERATING COST OF DNYANSAGR CO-OPERATIVE CREDIT SOCIETY LTD, WAI.

The researcher in this study tries to analyse financial statements of the society in order to understand and analyse the operating cost of the society with the help of techniques of analysis such as percentages & averages

SCOPE AND LIMITATION OF STUDY-

The study reveals the following aspects of credit society such as follows –

1. The case study method is used by selecting only one branch of the co-operative society.
2. The period selected for the study is only three year i.e.2018-2019, 2019-2020, and 2020-2021.
3. Overall working of the society.

Limitation of the study –

1. Time limitation is major factor because of which deep study is not possible.

CHAPTER SCHEME

CHAPTER I - INTRODUCTION & RESEARCH METHODOLOGY.

This Chapter highlight the overall introduction of research methodology, subject approach to the problem, objectives, tools and techniques, significance, scope and limitation of the study and chapter scheme given in this chapter.

CHAPTER II - THEORETICAL FRAMEWORK.

This chapter highlighted theoretical framework & definitions of related terms & concepts with analysis of financial statement.

CHAPTER III - PROFILE OF DNYANSAGAR CO-OPERATIVE CREDIT SOCIETY LIMITED WAI.

In this chapter profile of “Dnyansagar Co -operative Credit Society Limited Wai.” have been given. For this purpose the variables such as type of society, Location, Year of establishment, area of operations, number of branches are identified. It includes information of the Co-operative society related work.

CHAPTER IV - ANALYSIS AND INTERPRETATION OF THE DATA.

This chapter presents analysis of the data by using formula and interpretation of that data of the society.

CHAPTER V - CONCLUSION AND SUGGESTIONS -

The fifth and last chapter of the study work it contain of main findings. Conclusion of the study & suggestions are made with the help of the analysis of the data collected in the study period.

CHAPTER - II

THEORETICAL FRAMEWORK

2.1 INTRODUCTION.

2.2 ANALYSIS AND INTERPRETATION OF FINANCIAL STATEMENTS.

2.3 TOOLS AND TECHNIQUES OF ANALYSIS.

2.4 MEANING AND DEFINITION OF OPERATING COSTS.

2.5 ADVANTAGES OF OPERATING COSTS.

2.6 TYPE OF OPERATING COSTS.

2.7 FORMULA OF OPERATING COST.

CHAPTER - II

THEORETICAL FRAMEWORK

2.1 INTRODUCTION -

This chapter covers the theoretical framework relating to meaning of cost, Types of Cost, Meaning of Costings, Meaning of cost Accounting, Definition of Cost Accounting.

Cost denotes the amount of money that a company spends on the creation or production of goods and services. It does not include the markup for profit. From a seller's point of view, cost is the amount of money that is spent to produce a good or product.

The cost study is a discipline – level, comparative analysis of faculty teaching loads, direct instruments costs, and separately budgeted scholarly activity.

Cost may be classified according to their nature. That is material, labour, and expenses and a number of other characteristics. The same cost figures are classified according to different ways of costing depending upon the purpose to be achieved and requirements of a particular concern.

Types of costs are as follows -

- 1) Fixed Costs - Costs that are unaffected by the quantity of demand.

Examples - Rent, Advertising and Administrative Cost, Salaries, Utility Bills, Insurance and Loan Repayments.

Formula for calculate Fixed costs -

Fixed cost = Total cost of Production -
(Variable cost Per unit *Number
Of units Produced)

2) Variable Cost - Costs associated with a company's output level.

Examples - Raw- Materials, piece rate -Labor, Production supplies, commissions, Delivery costs, Packaging Supplies and Credit Card Fees.

Formula for calculate Variable cost

Total Variable Cost = Cost per Unit*
Total Number of Units

3) Operating costs - The costs incurred to maintain day-to-day operations of business.

Examples - Rent, equipment, Inventory costs, marketing, payroll, insurance, and funds allocated for research and development.

Formula for calculate Operating Costs -

Total Operating Cost = Cost of good sold +
Operating Expenses

3) Direct costs - Direct costs are the expenses that can be connected to a specific product.

Examples :-Direct labor, Direct material, commissions, piece rate, wage.

Formula for calculate Direct Cost -

Total Direct Cost = Direct Material + Direct Labour.

- 4) Indirect cost - Indirect costs are expenses involved with maintaining and running of company.

Examples- production supervision salaries, quality control costs, insurance and Depreciation.

Formula for calculate Indirect Cost -

Total Indirect Cost - Indirect Material + Indirect Labor

Costing is the way entrepreneur calculates or work out how much individual product (goods or services) costs to produce or sell. Costing is concerned with the Method of Assessing the cost of Goods Produced and Services rendered, At different Stages of the production Process.

Cost Accounting is associated with the recording of income and expenses, Determination Of costs, Preparing Periodical Statements and Reports so as to present the same to the management of the firm, to assist them in the decision making process.

Definition -

1) According to I.C.M.A.

“Cost Accounting is the Technique and Process of ascertainment of Cost.”

MEANING AND DEFINITION OF OPERATING COST

Operating cost are associated with the maintenance and administration of a business on a day-to-day basis operating cost include direct cost of goods. Sold (COGS) and other operating expenses often called selling general and administrative. (SG&A) – which include rent payroll and other overhead cost. As well as raw materials and maintenance expense. Operating cost include non-operating expense related to financing such as interest, investments, or foreign currency translation.

The operating cost is deducted from revenue to arrive at operating income and is reflected on a company s income statement.

Elements OF OPERATING COSTS

While operating costs generally do not include capital outlays, they can include many components of operating expenses such as-

- 1) Accounting and legal fees.
- 2) Bank charges.
- 3) Sale and marketing cost.
- 4) Travel expenses.
- 5) Entertainment cost.
- 6) Non-capitalized research & development expense.
- 7) Office supply costs.
- 8) Rent.
- 9) Repair and maintenance cost.

10) Utility expenses.

11) Salary and wages expenses.

ADVANTAGES OF OPERATING COST

- 1) Operating Costing helps Society to Render unique Services & Do Not Produce any Tangible Good.
- 2) Making Operational Efficiency.
- 3) Helpful in carried out daily Operations of Societies.
- 4) Operating cost help to Determines Profitability of The Society.
- 5) Budget can Be Controlled.
- 6) Operating cost help in ascertaining cost.

CHAPTER - III

PROFILE OF THE DNYANSAGAR CO-OPERATIVE CREDIT SOCIETY LIMITED, WAI.

1.1 INTRODUCTION.

1.2 CO – OPERATIVE CREDIT STRUCTURE.

1.3 MEANING OF CO – OPERATIVE, SOCIETY.

1.4 NEED OF CO-OPERATIVE, SOCIETY.

1.5 ROLE OF RURAL CO-OPERATIVE, SOCIETY.

1.6 PROFILE OF THE DNYANSAGAR CO-OPERATIVE CREDIT SOCIETY LTD.WAI.

CHAPTER - III

PROFILE OF THE DNYANSAGAR CO-OPERATIVE CREDIT SOCIETY LTD.WAI.

INTRODUCTION -

“DNYANSAGAR CO-OPERATIVE CREDIT SOCIETY LTD. WAI.” Was established on 6th February 2006. The organization strives to provide 365 days and 12 hours service keeping in view the goal of social development along with overall progress as well as motivation of veterans in the field of co-operation and economy. The Dnyansager Parivar created the work of working hand in hand with the lower groups of the society, giving equal role to all sections of the society. Also, is institution is profitable from its inception by avoiding unrealistic expenses. The founder and director of the society is Mr. Kisan Mahadev Mandhare.

CO-OPREATIVE CREDIT STRUCTURE

The co-operative society structure is pyramidal or federal in character. At the base, that is the village level, there is a primary credit society upon which the whole federated at the district level into society called central co-operative society, At the level the district is federated into apex bank. The apex or state co-operative society in its turn closely linked with the national society for agriculture and rural development, which provides considerable finance assistance to co-operative credit structure this is the set up in regard short term financing.

MEANING OF RURAL CO – OPERATIVE CREDIT SOCIETY -

Rural co-operative society is one, which is established in rural and semi -rural urban areas on the class of co-operative principles to perform the societies function as like commercial society such as accepting deposits and advancing loan.

Co-operative society is an organization

Formed to provide financial assistance to its members. Rural credit society provide any kind of loan or financial assistance that is taken by the people residing in the rural areas for the purpose of agriculture or setting up small businesses.

NEED OF RURAL Co -OPERATIVE SOCIETY: -

The Need of Rural Co-operative society arises because of joint banks are not interested to providing credit to the rural and rural middle class i.e. small traders artisans, hawkers, employees in Government Department, Local Bodies, mills, private and private business, etc. None of these come under the commercial banks because they do not Satisfied the standard followed by these for financing.

So, the problem was to have the agencies which will replace private credit on easy term of interest and repayments urban co – operative society advanced loan mostly to such needy on their personal securities.

ROLE OF RURAL CO-OPERATIVE SOCIETY

The rural co-operative society play an important role to plan so several aspects including -

- 1) It mainly protects the weaker sections within rural communities from exploitation by wealthy individuals and companies.
1. It deliver various financial and non-financial services.
- 2) It provides agricultural credits and funds where state and private sectors have not been able to do very much.
- 4) To cater to the needs of the rural people in the backward regions and bring financial inclusion at the primary level.

PROFILE OF THE DNYANSAGAR CO - OPERATIVE CREDIT SOCIETY LTD. WAI.

It includes overall information of the society.

HISTORY -

The Dnyansagar Co-operative Credit Society Limited, Wai established as on 6th February 2006.

GENERAL INFORMATION -

Name of the Bank - Dnyansagar co-operative
credit society limited, Wai.

Address - Janak sankul flat no.4, near A District co-
operative central Bank

Established - 6th February 2006.
Registered - B.O.M/W.F.S./R.S.R./C.R./
Number 594/1986
Branches - Mumbra, Koparkhairane, ulve, Wai.
GST No. : 27AAAAD5680J1ZK

OBJECTIVES OF THE CO-OPERATIVE SOCIETY

1. To provide good services to the customers.
2. To give satisfaction to the customer.
3. The society provides safety lockers, for securities to the valuable things or ornaments.
4. The society Provides society guarantees for Facilities for businessman.
5. To accept deposit from members and non – members under various deposits scheme like current saving fixed.
6. Advancing loans to nominal members on mortgaged of gold and other securities.

Board of Directors of Society

Sr. No	Name Of Directors	Designation
1.	Mr. kisan Mahadev Mandhare.	Director & Founder.
2.	Mr. Bhagwan Atmaram Fansé.	President.
3.	Mr. Krushndev Haribhau Kalambe.	Vice-president.
4.	Mr. Mohan Dagdu Jadhav.	Secretary.
5.	Mr. Shashikant Shankar Chaudhari.	Finance Minister
6.	Mr. Dnyandev Dhondiba Khopde.	Director
7.	Mr. Shashikant Shankar Thopte.	Director
8.	Jayshri santosh ingle.	Director
9.	Mr. Rajendra Kisan Gaikwad.	Chief Administrator
10.	Mr. Kumar Chandrakant wadkar.	Administrative Officer
11.	Mr. Abhijeet Chandrakant wadkar	Manager.

DAILY DEPOSIT REPRESENTATIVES

Sr. No	Name
1.	Savita Mahendra Mozar.
2.	Sagar Vishawas Ghadge.
3.	Nilima Ajit Bhangé.
4.	Arvind Sitaram Kalambe.
5.	Dnyaneshwar Mahadev Wadkar.
6.	Ramesh Sadashiv Vare.
7.	Rajendra Kisan Gaikwad.
8.	Kumar Chandrakant Wadkar.
9.	Abhijeet Chandrakant Wadkar.
10.	Rahul Dattatray Gole.
11.	Ganesh Shankar Kasurde.
12.	Aniket Suresh Gadhave.

OFFICE STAFF -

Sr. No	Names.
1.	Mr. Pramod Maruti Sawant.
2.	Miss. Suvarna Laxman Rajpure.
3.	Miss. Nishigandha Vaibhav Pol.
4.	Mr. Prathmesh Krushna Chaudhari.
5.	Mr. Pravin Tatyaba Gole.
6.	Miss. Ritu Dnyaneshwar Wadkar.
7.	Mr. Nikhil Pandurang Jadhav.
8.	Miss. Sneha Vijay Jadhav.
9.	Mr. Monika Sanjay Gadhve.

MEMBERS -

According to Annual Report of society in the beginning of the year 2020-2021 are 8,871 members are in a bank. 520 are newly being members of the society. In the year

2020-2021 8 members give resignation to society. The total members at the end of 31st March 2021 are 9,383.

MANPOWER EMPLOYED IN THE SOCIETY-

There are two officers in the society are as follows-

- 1.Mr. Aniket Suresh Gadhave.
- 2.Miss. Savita Rajkumar Salunkhe.

OPERATIONS OF "DNYANSAGAR CO-OPERATIVE CREDIT SOCIETY LTD.WAI"

The main operation of Dnyansagar Co – operative Credit Society is to provide Financial support and personnel financial services to small scale industries, housing Financial assistance. The society various types of deposits from people by providing them interest at different rate on their deposits it is helpful in increase saving habit among people. There are different types of deposit are given by the society.

The another main operation of society is Granting loans and advances to people at rural areas at convenient rates of interest on Loans. There are different types loans provided by the society.

Deposits -

A Deposit is a money put into your bank account. According to the annual report of Society at the end of year 2020-21 the Total Deposits are **19,31,49,910**.

The Different types of Deposits are available in the society. The types of Deposits and amount at the end of the year 2020-21 are as follows -

Types Of Deposit	Amount as on 31 st March 2021
Saving Deposits	1,30,67,308
Daily Deposits	3,44,48,866
Time Deposits	9,86,38,247
Revolving Deposits	25,80,036
Monthly Receipt Deposits	1,51,57,720
Current Deposits	103
Educational & Health Deposits	1,83,995

INTEREST RATE ON DEPOSITS

Sr. No	Periods	Percentages
1.	Savings Deposits Scheme.	3.00 %
2.	Recurring Deposits Scheme.	9.00%
3.	30 Days –90Days	5.00 %
4.	91 Days – 180 Days	6.00 %
5.	7 month -11 months	8.00 %
6.	12 months – 14 Months	9.00 %
7.	15 Months and Above	10.00%

LOANS -

A Loan is a property, money, or other material goods that is given to another party in exchange for future repayments of the loan value plus interest and other finance charges. According to the annual report of Society at the end of year 2020-21 the Total loans are **16,30,51,591/-**

The Different types of Loans are available in the society. The types of Loans and amount at the end of the year 2020-21 are as follows -

Types Of Deposits	Amount as On 31st March 2021
Personal Loan	1,88,54,086.
Business Loan	12,29,81,452.
Deposit Loan	1,57,52,465
Daily Deposit Loan	16,23,538
Employees Loan	32,63,295
Mortgaged Loan	5,76,755

RATE OF INTEREST ON LOAN -The rate of Interest on loan in a Society is -

Type of Loan	period	Rate Of Interest
Personal Loan	60 Months	16 %
Business Loan	84 Months	15 %
Mortgage Loan	120 Months	14 %
Gold Loan	12 Months	13

CHAPTER-IV

ANALYSIS AND INTERPRETATION OF THE DATA

4.1 INTRODUCTION -

4.2 ANALYSIS AND INTERPRETATION OF THE DATA-

4.3 PROGRESS AT GLANCE OF SOCIETY -

INTRODUCTION

Analysis of data is One of the Most Important Parts in Research process. This Chapter deals with the data Processing, Tabulation Presentation analysis and Inter Predation of Data.

Data Analysis and Interpretation of data is made On the basis of Information Collected from the “Dnyansagar Co – Operative Credit Society Limited Wai.” For three Year Viz. 2018-19, 2019-20, 2020-2021.

ANALYSIS AND INTERPRETATION OF THE DATA -

Operating cost in co-operative societies is a cost which is used for completing operations of the society and receiving as income from peoples.

The Operating Cost Analysis of “Dnyansagar Co-operative Credit Society Ltd Wai.” Can explain as follows -

OPERATING INCOME OF THE SOCIETY DURING THE LAST THREE YEARS VIZ- 2018-19,2019-20,2020-2021. :-

Sr. No	Income	Year 2018-2019 (Rs)	Year 2019-2020 (Rs)	Year 2020-2021 (Rs)
1.	Interest on Loan	1,62,64,057.00	2,19,80,098.00	2,23,66,202.00
2.	Service Tax	8,12,890.00	8,00,405.00	1,94,131.00
3.	Stationary Income	4,29,662.00	4,60,298.14	3,58,300.00
4.	Interest On Bank Deposit	34,25,855.00	37,88,500.00	37,91,992.00

5.	Mumbai District Bank Dividend	0.00	101.00	0.00
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PROGRESS AT A GLANCE

The Table Indicates the following -

Sr. No	Income	Increase/ Decrease 2019-2020 (Rs)	Increase/ Decrease 2020-2021 (Rs)	In % 2019-2020	In % 2019-2020
1.	Interest on Loan	57,16,041	61,02,145	35 %	0.37%
2.	Service Tax	(12,485)	(618759)	(1.5)%	(76.1)%
3.	Stationary Income	30,636	(71,362)	7.13%	(16.6)%
4.	Interest On Bank Deposit	3,62,645	3,66,137	10.58%	10.68%
5.	Mumbai District Bank Dividend	101.00	0.00	0.00	0.00

1. Interest on loan Increase by Rs. 57,16,041 in the Year 2019-20 at 35% and increase by Rs. 61,02,145 in the year 2020-21 at 0.37 %.

2. Service Tax Decrease by Rs. (12,485) in the Year 2019-20 at (1.5) % and Decrease by Rs. (618759) in the year 2020-21 at (76.1) %.

3. Stationery Income Increased by Rs. 30,636 in the year 2019-20 at 7.13% and Decrease by Rs. (71,362) in the Year 2020-21 at (16.6)

4. Interest On Bank Deposit Increase by Rs. 3,62,645 in the Year 2019-20 at 10.58% and increased by Rs. 3,66,137 in the year 2020-21 at 10.68%

**OPERATING COST (EXPENSES) OF THE SOCIETY DURING THE LAST
THREE YEARS VIZ- 2018-19,
2019-20,2020-2021. :-**

Sr. No	Expenses	Year 2018-2019 (Rs)	Year 2019-2020 (Rs)	Year 2020-2021 (Rs)
1.	Interest On Deposit	11405214.00	13321965.00	13541,178.00
2.	O.D Interest	346000.00	296250.00	506951.00
3.	Daily Deposit Representative salary	3587227.00	4403285.75	2098734.00
4.	Electricity Bill	40430.00	59195.00	61880.00
5.	Miscellaneous Expenses	64276.00	55385.00	63551.00
6.	Building Repairs	118856.00	100906.00	384180.50
7.	Travelling Expense	14657.00	37858.40	44002.00
8.	Telephone Bill	21909.00	15396.00	11425.00
9.	Bank Charges	28388.61	45972.61	40153.61
10	Annual Meeting Expenses	98198.00	48700.00	12800.00
11	Bonus	116130.00	217000.00	224000.00
12	Postage	2331.00	5427.00	2111.00
13	Provident Fund	97056.00	182064.00	0.00
14	Training Expenses	7000.00	20800.00	11800.00
15	Depreciation	139645.00	229212.00	185374.00
16	Locker Rent	11950.00	86110.00	43400.00
17	Gratuity Fund	48387.00	87137.00	114850.00

Progress at Glance

Sr. No	Expenses	Increase/ Decrease Year 2019-2020 (Rs)	Increase/Decrease Year 2020-2021 (Rs)	In % 2019- 2020	In % 2020- 2021
1.	Interest On Deposit	1916751	2135964	16.8 %	18.7 %
2.	O.D Interest	(49750)	160951	(14.3)%	46.5%
3.	Daily Deposit Representative salary	816059	1488493	22.74 %	41.4 %
4.	Electricity Bill	18765	21450	46.4%	53%
5.	Miscellaneous Expenses	(8891)	(725)	(13.8)%	(1.12)%
6.	Building Repairs	(17950)	265324	(15)%	223.2%
7.	Travelling Expense	23201	29345	158 %	200 %
8.	Telephone Bill	(6513)	(10484)	(29)%	(47.8)%
9.	Bank Charges	17584	11765	61 %	41.4%
10	Annual Meeting Expenses	(49498)	(85398)	(50.4)%	(86.9)%
11	Bonus	100870	107870	86 %	92.8%
12	Postage	3096	(220)	133 %	(9.4)
13	Provident Fund	85008	97056	87.58%	100 %
14	Training Expenses	13800	4800	197 %	68.5 %
15	Depreciation	89567	45729	64.13%	32.7%
16	Locker Rent	74160	31450	620.5%	26.31%
17	Gratuity Fund	38750	66463	80 %	137.3%

(source - Annual Report)

The Table Indicates the following -

1. Interest on Deposit Increased by Rs. 19,16,751 in the Year 2019-20 at 16.8 % and increased by Rs. 21,35,964 in the year 2020-21 at 18.7 %.
2. Interest on Overdraft decrease by Rs. (49,750) in the Year 2019-20 at (14.3) % and increase by Rs. 1,60,951 in the year 2020-21 at 46.5 %.
3. Daily Deposit Representative Salary Increased by Rs.8,16,059 in the year 2019-2020 at 22.74% and Increased by Rs.1,48,849 in the Year 2020-21 at 41.4 %
4. Electricity Bill Increased by Rs.18,765 in the Year 2019-20 at the 46.4 % and Increased by Rs.21450 in the year 2020-21 at 53 %.
5. Miscellaneous Expenses Decreased by Rs. (8891) in the Year 2019-20 at the (13.8) % and Decreased by Rs. (725) in the year 2020-2021 at (1.12) %.
6. Building Repairs decreased by Rs. (19750) in The year 2019-20 at (15) % and Increased by Rs. 2,65,324 in the year 2020-21 at 223.2 %
7. Travelling Expenses Increased by Rs.23,201 in the Year 2019-20 at the 158 % and Increased by Rs.29,345 in the Year 2020-21 at 200%.
8. Telephone Bill Decreased by Rs. (6513) in the Year 2019-20 at (29) and Decreased by Rs. (10,484) in the Year 2020-21 at (47.8) %.
9. Bank Charges Increased by Rs.17584 in the Year 2019-20 at Rs.61% and Increased by Rs.11,765 in the Year 2020-21 at 41.4 %
10. Annual Meeting Expenses Decreased by (49,498) in the year 2019-20 at (50.4) % and Decreased by Rs. (85,398) in the Year 2020-21 at (86.9) %.

11. Bonus Increased by Rs.1,00,870 in the Year 2019-20 at 86% and increased 1,07,870 in the Year 2020-21 at 92.8%.

12. Postage Increased by Rs. 3096 in the Year 2019-20 at 133% and Decreased by (220) in the year 2020-21 at (9.4) %.

13. Provident Fund Increased by Rs.85,008 in the year 2019-20 at 87.58% and Increased by 97,056 in the year 2020-21 at 100 %.

14. Training Expenses is increased by Rs.13,800 in the Year 2019-20 at 197 % and increased by Rs.4,800 in the Year 2020-21 at 68.5 %.

15. Depreciation Increased Rs.89,567 in the Year 2019-20 at the 64.13 % and Increased by Rs. 45,729 in the year 2020-21 at 32.7%.

16. Locker Rent increased by Rs.74,160 in the year 2019-20 at 620.5% and Increased by Rs.31,450 in the year 2020-21 at 26.31 %.

17. Gratuity Fund increased by Rs.38,750 in the year 2019-20 at 80 % and Increased by Rs.66,463 in the year 2020-21 at 137.3 %

CHAPTER - V

CONCLUSION AND SUGGESTION

1. INTRODUCTION.
2. FINDING & CONCLUSION.
- 3.SUGGESTION.

CONCLUSION AND SUGGESTION

INTRODUCTION -

Following finding and conclusion and suggestion are made on the basis information collected from the "DNYANSAGAR CO-OPERATIVE CREDIT SOCIETY LTD WAI."

FINDING & COCLUSION -

- 1) The Dnyansagar Co-operative Credit Society established as on 6th February 2006.
- 2) The working area of the society is there were 9383 members in the societies all branches during the Year 2020-2021.
- 3) As on 31st March 2021 total Deposits was 1931.49 lakhs and Total amount of Loan Disbursed was 16.30 lakhs.
- 4) The amount of profit Decreased by near about last Year.
- 5) The Society Obtain 'A' Grade audit class during the period review.

SUGGESTIONS

The following are the recommendation for improvement in the financial management of the rural society -

1. It is suggested that the board of directors should try to recover loan amount to disbursed to the members as well as customer in proper time. It will helpful to increase profit of the Society.
2. There should be proper Control on expenses particularly established expenses.
3. The credit co-operative society should diversify loans and advances. They should Introduced Various Scheme for the member and customer.
4. It is recommended that the rural co-operative society should create other source of income because the main source of the income is interest earned.
5. The working area of the bank must be Expand to achieve the profit maximization.
6. Provide ATM services to the customer.

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2. Mukhi H.R.

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Publication.

3. Mathur B.S.:

"Co-operative in India."- SBPD
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4. R.k. Varma -

"Research Methodology"- Phadke
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B- WEBSITE:

www.co-operative_society.com

APPENDIX – I

Questionnaire

The following Information Will Collected for academic purpose and the information will be kept confidential.

- 1.Name of the society.
- 2.Registration No.
- 3.Area of Operation.
- 4.Address.
- 5.How Many Branches Are Working of the society?
6. Do you get training employment? Yes/No
- 7.Are you satisfied with Existing Payment of Policy?
- 8.How many shares Capital are in the society for last three years.
- 9.Which type of the loan provided by the society?
10. Daily Office Work Time?
- 11.How many loans provided by the society
- 12.What are the interest rates of loans?
- 13.Which type of facility are provided by society for customer?
- 14.Progress report of the society?
- 15.How many board of directors are working in the society?
- 16.Audit class Obtained in last three Year?

Place: wai

Date: 21/06/2023

जनता शिक्षण संस्थेचे,
किसन वीर महाविद्यालय, वाई

राज्यशास्त्र विभाग

बी.ए. भाग ३

प्रकल्प अहवाल

प्रकल्पाचे नाव :- जागतिक व्यापार संघटना

(W.T.O.)

सादरकर्ते

अ. न.	हजेरी क्रमांक	विद्यार्थ्याचे नाव
1	3	शेलार आकांक्षा प्रकाश
2	7	कुंभार सोनाल शांताराम
3	20	सोनावणे प्राची संतोष
4	25	धमाल संपदा दत्तात्रय
5	37	गोळे प्रसाद अशोक

सन २०२२-२३

Seen
9/10
Head of Dept. of Politics,
Kisan Veer Mahavidyalaya
Wai - 412 803, Dist. Satara

अनुक्रमणिका

- प्रस्तावना ०४
- ऋणनिर्देश ०५
- ऐतिहासिक पार्श्वभूमी ०६
- विषय निवडीचे महत्व ०७
- उद्दिष्टे ०८
- अहवाल ०९ -१६
- सारांश १७
- प्रश्नावली १८
- संदर्भ ग्रंथ १९
- प्रमाणपत्र २०

प्रस्तावना

जागतिक व्यापार संघटना हि एक आंतरराष्ट्रीय संघटना जगामधील देशादरम्यान होणाऱ्या आंतरराष्ट्रीय व्यापारावर देखरेखीचे काम करते. सदस्य राष्ट्रामधील वाणिज्यला चालना देणे, तंट्याचे निवारण करणे इत्यादी जागतिक व्यापार संघटनेचे प्रमुख कामे आहेत.

जकाती व व्यापारा सम्बंधीचा सर्व साधारण करार विकसित देशांचे हितसंबंध तीव्रतास असल्यामुळे विकसनशील देशांनी अनेकवेळा आंतरराष्ट्रीय व्यापारी संघटना स्थापन करण्याचा प्रयत्न केला. मात्र विकसित देशांनी ते सर्व प्रयत्न हाणून पाडले.

संयुक्त राष्ट्र संघाने १९६३ मध्ये संस्थात्मक रचना उभारण्यासाठी एक समिती स्टाफन केली होती . या समितीच्या सल्यानुसार १९६४ मध्ये यु एन. सी. टी. इ. डी. (युनायटेड नेशन कॉन्फरन्स ऑन ट्रेड आणि डेवलपमेंट) संस्था उभारण्यात आली. उरुग्वे रॉउंडच्या मारीकेश करारा नुसार १ जानेवारी १९९५ ला जागतिक व्यापार संघटनेची संस्थापना करण्यात आली. २९ जुलै २०१६ अखेर भारतासह जगातील १६४ देश ह्या संघटनेचे सदस्य होते. तर २५ देशांनी सदस्यत्व इलावण्यासाठी उत्सुकता दाखवली आहे. सध्या १४ देश डब्लू. टी. ओ. चे सदस्य किवा निरक्षक नाहीत.

ऐतिहासिक पार्श्वभूमी

जागतिक व्यापार संघटना ही आंतरशासकीय संस्था जागतिक व्यापाराचे नियमन करते राष्ट्रांनी स्वाक्षण्या केलेल्या १२३ रोजी १९९४ एप्रिल १५ दिनांक . 'मॅराकेस करारां'तर्गत दिनांक १ जानेवारी १९९५ रोजी ही संघटना अस्तित्वात आलीकार्यरत असलेल्या प्रशुल्क आणि व् पासून १९४८ .यापार यांसंबधी सर्वसाधारण कराराएवजी)GATT) ही संघटना अस्तित्वात आलीही संघटना जगातील सर्वात . करारात समाविष्ट देशांमधील व्यापारी वस्तू .मोठी संस्था मानली जाते, सेवा आणि बौद्धिक संपत्ती यांचे नियमन ही संघटना करतेरासंबधी वाटाघाटी व्यापार करा . आणि आपसातील विवादांची निराकरण प्रक्रिया ज्यामुळे संघटना कराराबद्दलची सभासददेशांची निष्ठा कायम राहिल या संबंधी संघटनेद्वारा आखणी केली जाते . ज्याच्यावर सभासददेशांच्या प्रतिनिधींच्या स्वाक्षण्या असतात आणि हा करार त्या संघटनेद्वारा .न्यताप्राप्त असतोत्या देशांच्या संसदेत माजागतिक व्यापार हा शक्यतो सुरळीत आणि अपेक्षेप्रमाणे चालावा याची खातरजमा केली जाते.

विषय निवडीचे महत्व

W.T.O. हि नियामाधारित यंत्रणा आहे. आजवरचे सर्व करार सहमतीने करण्यात आले आहेत. W.T.O. मध्ये कोणते विषय किवा कोणत्या समस्या हाताळाव्यात याबद्दल अजूनतरी कोणतेही मापदंड ठरलेले नाहीत. कोणतेही नवीन विषय समाविष्ट करावयाच्या असल्यास त्यावर सर्व सदस्यांमध्ये चर्चा व्हावी लागते. या चर्चेत विषय समाविष्ट करण्याबद्दल सहमती झाली तरी सुद्धा W.T.O. कराराच्या प्रकककथनामध्ये राहणीमान उंचावणे, रोजगार वृद्धी व प्रत्यक्ष उत्पन्नात मोठ्या प्रमाणावर नियमित वाढ हि उद्दिष्टे संबंधित विषयाने सध्या होतात कि नाही.

W.T.O. च्या सर्व साधारण विषयावर विचार विनिमयार्थ एखादी समिती किवा अभ्यास गट नेमण्याची विनंतीही केली जाते. जो त्या विषयाचा व अनुषंगिक विषयांचा व अनुषंगीक सखोल अभ्यास करू शकेल.

उद्दिष्टे

१. जागतिक व्यापारासाठी नियम ठरवणे आणि अंमलात आणणे
२. विकसनशील देशांना जागतिक व्यापार व्यवस्थेचा पूर्ण फायदा करून देणे.
३. W.T.O. च्या व्यापार विवाद सोडवणे, व्यापार धोरणाचा आढावा घेणे.
४. जागतिक वेगवेगळ्या प्रकारच्या दर्जेदार व आकर्षक वस्तू किमतीत उपलब्ध करून देणे.

अहवाल

जागतिक व्यापार संघटना

जागतिक व्यापार संघटना ही एक आंतरराष्ट्रीय संघटना जगामधील देशांदरम्यान होणाऱ्या आंतरराष्ट्रीय व्यापारावर देखरेखीचे काम करते. सदस्य राष्ट्रांमधील वाणिज्याला चालना देणे, तंट्यांचे निवारण करणे इत्यादी जागतिक व्यापार संघटनेची प्रमुख कामे आहेत. जगातील व व्यापारासंबंधीचा सर्वसाधारण करार विकसित देशांचे हितसंबंध टिकविणारा असल्यामुळे विकसनशील देशांनी अनेकवेळा आंतरराष्ट्रीय व्यापारी संघटना स्थापन करण्याचा प्रयत्न केला, मात्र विकसित देशांनी ते सर्व प्रयत्न हाणून पाडले. संयुक्त राष्ट्रसंघाने १९६३ मध्ये संस्थात्मक रचना उभारण्यासाठी एक समिती स्थापन केली होती. या समितीच्या सल्ल्यानुसार १९६४ मध्ये यु एन सी टी ए डी (युनायटेड नेशन कॉन्फरन्स ऑन ट्रेड आणि डेव्हलपमेंट) संस्था उभारण्यात आली उरुग्वे राउंडच्या मर्यादेश करारानुसार १ जानेवारी १९९५ला जागतिक व्यापार संघटनेची स्थापना करण्यात आली २९ जुलै २०१६ अखेर भारतासह जगातील १६४ देश ह्या संघटनेचे सदस्य होते. तर २५ देशांनी सदस्यत्व मिळवण्यासाठी उत्सुकता दाखवली आहे. सध्या १४ देश डब्ल्यू.टी.ओ.चे सदस्य किंवा निरीक्षक नाहीत.



आंतरराष्ट्रीय व्यापाराच्या वाटाघाटींसाठी व्यासपीठ उपलब्ध करणे , आंतरराष्ट्रीय व्यापार वृद्धीगंत करणे , व्यापार विषयक मतभेद हाताळणे , राष्ट्रांच्या व्यापार धोरणांवर देखरेख ठेवणे , विकसनशील देशांसाठी तांत्रिक सहाय्य व प्रशिक्षण उपलब्ध करून देणे . अशी अनेक कार्ये या संघटनेद्वारे केली जातात .जकाती व व्यापारासंबंधीचा सर्वसाधारण करार हा तात्पुरत्या स्वरूपाचा होता , जागतिक व्यापार संघटना मात्र सदस्य देशानी मान्य केलेली कायमस्वरूपी संघटना आहे दुसरी महत्त्वाची बाब म्हणजे आंतरराष्ट्रीय नाणेनिधी , जागतिक बँक या संयुक्त राष्ट्रसंघाच्या संलग्न संस्था आहेत , जागतिक व्यापार संघटना मात्र एक स्वतंत्र संस्था आहे .



WORLD TRADE ORGANIZATION

रचना

जागतिक व्यापार संघटनेअंतर्गत एक साधारण परिषद कार्यरत असते ,या परिषदेत प्रत्येक सदस्य देशाचा एक प्रतिनिधी असतो ,साधारणतः दर महिन्यात परिषदेची एक बैठक भरते. जागतिक व्यापार संघटनेची मंत्रीस्तरीय परिषद ही अंतिम निर्णय घेणारी परिषद असते , साधारणतः दर २ वर्षांनी भरत असते .

१)सिंगापूर परिषद - ९ ते १३ डिसेंबर १९९६ दरम्यान जागतिक व्यापार संघटनेची पहिली मंत्रीस्तरीय परिषद सिंगापूर येथे पार पडली. सिंगापूर परिषदेत विकसित आणि विकसनशील देशामध्ये जोरदार वाद निर्माण झाले .वादाचे प्रमुख दोन मुद्दे होते, एक म्हणजे सामाजिक परिच्छेद आणि दुसरा म्हणजे सिंगापूर मुद्दे

२) जिनिव्हा परिषद - १८ ते २० मे १९९८ दरम्यान जिनिव्हा येथे दुसरी मंत्रीस्तरीय परिषद पार पडली गॅट कराराला ५० वर्षे झाल्याबद्दल विशेष सभा घेण्यात आली, उरुग्वे राउंडमधील करार तसेच सिंगापूर मुद्द्यावर चर्चा करण्यात आली

३) सिएटल परिषद -१९९९

प्रचंड निर्दशने आणि विरोधामुळे जागतिक व्यापार संघटनेची सिएटल परिषद गाजली, जागतिक व्यापार संघटनेमुळे मानव विकास व पर्यावरणावर गंभीर परिणाम होणार असल्याचे या निदर्शकांचे म्हणणे होते .

४) दोहा परिषद - ९ ते १४ नोव्हेंबर २००१ दरम्यान दोहा येथे चौथी मंत्रीस्तरीय परिषद भरली, जागतिक व्यापार उदारीकरणासाठी आगामी करारांचा २१ विषयांचा द्वितीय संच तयार करण्यासाठी परिषदेत महत्त्वाची पाऊले उचललेली गेली

जागतिक व्यापार संघटनेच्या मंत्रीस्तरीय परिषदा पुढील कोष्टकात दिल्या आहेत .

क्र	ठिकाण	कालावधी	भारतीय प्रतिनिधी
१	सिंगापूर	९ ते १३ डिसेंबर १९९६	श्री बी.बी. रामय्या
२	जिनिव्हा	१८ ते २० मे १९९८	श्री रामकृष्ण हेगडे
३	सिएटल	३० नोव्हेंबर ते ३ डिसेंबर १९९९	श्री मुरासोली मारन
४	दोहा	९ ते १४ नोव्हेंबर २००१	श्री मुरासोली मारन

५	कॅनकून	१० ते १४ सप्टेंबर २००३	श्री अरुण जेटली
६	हॉगकॉग	१३ ते १८ डिसेंबर २००५	श्री कमल नाथ
७	जिनिव्हा	३० नोव्हेंबर ते २ डिसेंबर २००९	श्री आनंद शर्मा
८	जिनिव्हा	१५ डिसेंबर ते १७ डिसेंबर २०११	श्री आनंद शर्मा
९	बाली	३ डिसेंबर ते ७ डिसेंबर २०१३	श्री आनंद शर्मा
१०	नैरोबी	१५ डिसेंबर १९ डिसेंबर २०१५	श्रीमती निर्मला सीतारामन

गॅट म्हणजे काय ? गॅट करार म्हणजे काय ?

GATT गॅट म्हणजे (General Agreement On Tariff And Trade) प्रशुल्क व व्यापार विषयक सामान्य करार होय. GATT करार 1 जानेवारी 1948 पासून अस्तित्वात आला. या करारावरती अशी टीका करण्यात आली की, हा करार विकसित राष्ट्रांचे हितसंबंध जपणारा आहे.

विकसनशील राष्ट्रांनी अनेक वेळा आंतरराष्ट्रीय व्यापार संघटना स्थापण्याचा प्रयत्न केला. मात्र तो यशस्वी होऊ शकला नाही. गॅट कराराच्या उरुग्वे फेरी दरम्यान मर्केश करारानुसार 1 जानेवारी 1995 वर्ल्ड ट्रेड ऑर्गनायझेशन/जागतिक व्यापार संघटना ची स्थापना करण्यात आली. 12 डिसेंबर 1995 रोजी गॅट करारानुसार होणाऱ्या सर्व चर्चा समाप्त करण्यात आल्या व आंतरराष्ट्रीय व्यापार संघटनेचे महत्त्व अधोरेखित केले गेले.

जागतिक व्यापार संघटना ही अंतरराष्ट्रीय संघटना असली तरी तिचे स्वतंत्र अस्तित्व आहे. युनोची ही संस्था नाही. WTOचे मुख्यालय जिनिव्हा येथे आहे. गॅटची जागा व्यापार संघटनेने घेतली असली तरी गॅट करार WTO अंतर्गत अस्तित्वात आहे.

जागतिक व्यापार संघटना माहिती

जागतिक व्यापार संघटनेत सध्या 164 देश आहेत. जागतिक व्यापार संघटनेचे प्रशासन सदस्य राष्ट्र मार्फत चालवली जाते. WTO चे सर्वोच्च प्राधिकरण मंत्री स्तरीय परिषद आहे. यामध्ये सभासद राष्ट्रांचे वाणिज्यमंत्री सहभागी असतात आणि एक मताने निर्णय घेतला जातो. दर दोन वर्षांनी या परिषदेची सभा होत असते. दुसऱ्या स्तरावर साधारण परिषद असते. यामध्ये साधारण परिषद तक्रार निवारण यंत्रणा आणि व्यापार धोरण परीक्षण यंत्रणा असे विभाग असतात.

तृतीय स्तरावर इतर परिषदा असतात. यामध्ये 3 विभाग किंवा क्षेत्र दिसतात. वस्तू व्यापार विषयक परिषद, सेवा व्यापार विषयक परिषद आणि बौद्धिक मालमत्ता विषयक परिषद.

चौथ्या पातळीवरती विविध समित्या व कार्य गट असतात. WTO चे महासंचालक सचिवालयाचे दैनंदिन कामकाज पाहत असतात. जागतिक व्यापार संघटना पुढील प्रकाशने प्रकाशित करत असते.

जागतिक व्यापार संघटना उद्दिष्टे WTO ची उद्दिष्टे

- 1) बहुपक्षीय व्यापार पद्धतीचा विस्तार करणे.
- 2) आंतरराष्ट्रीय व्यापार वृद्धिंगत करणे.
- 3) रोजगाराच्या संधी उपलब्ध करणे.
- 4) विकसनशील देशांना विकासासाठी सहाय्य करणे.
- 5) अत्यल्प विकसित देशांना विकासाची संधी मिळावी यासाठी सकारात्मक उपाय योजना करणे.

जागतिक व्यापार संघटना /WTO ची कार्ये

- 1) बहुपक्षीय करारांचे प्रशासन करणे
- 2) करातील शुल्कातील व्यापार चर्चेतून संमत करण्यात आलेल्या सवलतींच्या अंमलबजावणीवर देखरेख ठेवणे.
- 3) आंतरराष्ट्रीय व्यापार संघटना म्हणून सदस्य राष्ट्रांच्या व्यापारी धोरणावर लक्ष ठेवणे.
- 4) सदस्य राष्ट्रांच्या व्यापारविषयक तक्रारींचे निराकरण करणे.
- 5) सदस्य राष्ट्रातील देशांना कठोर नियमावलीच्या आधारे समान वागणूक देणे.
- 6) WTO एक व्यवस्थापकीय सल्लागार म्हणून कार्यरत असणे.

WTO च्या व्यापार व्यवस्थेची तत्त्वे –

जागतिक व्यापार सुलभ करणे हे जागतिक व्यापार संघटनेचे प्रमुख उद्दिष्ट आहे.यासाठी काही तत्त्वे निश्चित करणे गरजेचे आहेत .



1) भेदभाव विरहित व्यापार – सदस्य राष्ट्रांनी आपापसात व्यापार करताना भेदभाव करू नये. यासाठी पुढील दोन तरतुदीत दिलेल्या आहेत

1) मोस्ट फेवर्ड नेशन (Most Favoured Nation MFN) – या अंतर्गत प्रत्येक सदस्य राष्ट्रांनी इतर सर्व राष्ट्रांना मोस्ट फेवर्ड नेशन असा दर्जा देऊन एका देशाला दिलेल्या सवलती इतर देशांना लागू कराव्यात.

2) राष्ट्रीय दर्जा (National Treatment) – सदस्य राष्ट्राने इतर देशांच्या वस्तू सेवा भांडवली इत्यादींना राष्ट्रीय असल्याप्रमाणे मानावे.

2) अधिक मुक्त व्यापार –

सदस्य राष्ट्रांनी आपापसातील व्यापार अडथळे दूर करून जागतिक बाजारपेठ खुली करावी व अधिकाधिक मुक्त व्यापाराची संधी उपलब्ध करून द्यावी.

3) भविष्यकथन क्षमता –

म्हणजे कमी करण्यात आले व्यापार अडथळे मध्येच बदलू नये. हे अडथळे डब्ल्यूटीओ मध्ये बांधले जातील त्यामुळे व्यापार संस्थेच्या बाबतीत भविष्यकथन क्षमता असावी.

4) स्पर्धला प्रोत्साहन –

वर्ल्ड ट्रेड ऑर्गनायझेशन स्पर्धला प्रोत्साहन देते. मात्र यासाठी स्पर्धा करत असताना अयोग्य मार्गाचा अवलंब करणे पूर्णतः निषिद्ध आहे. यामध्ये निर्यात अनुदान देणे, डंपिंग यासारख्या कृती जागतिक व्यापाराला अन्याय कारक मानल्या जातात. जागतिक व्यापारात निकोप स्पर्धा निर्माण करण्याची व्यवस्था व्यापार संघटना करत असते.

1) प्रशुल्क –

प्रशुल्क म्हणजे आयात कर होय. देशी उत्पादन संस्थांना महत्त्व देण्याच्या दृष्टिकोनातून विविध देश प्रमाणापेक्षा जास्त आयात शुल्क लावतात. हा आयात शुल्क कमी करून जागतिक व्यापार सुलभ करण्यासाठी जागतिक व्यापार संघटना



प्रयत्नशील असते. WTO मध्ये आयात करा संदर्भात बंधने सदस्य राष्ट्रांनी मान्य केलेली आहेत.

2) कृषी विषयक करार -

कृषी क्षेत्रातील उत्पादनांच्या बाबतीत जगामध्ये न्याय्य स्पर्धा निर्माण होण्याच्या दृष्टिकोनातून कृषी करार करण्यात आला. यामध्ये कृषी धोरणे बाजाराधिष्ठित करण्यावर भर देण्यात आला हा करार बाजार प्रवेश उपलब्ध करून देणे, देशांतर्गत मदतीचे नियमन करणे आणि निर्यात अनुदाने कमी करणे या तीन मुद्द्यांशी संबंधित आहे.

3) डम्पिंग विरोधी करार -

वस्तूच्या उत्पादनासाठी लागणाऱ्या खर्चापेक्षा कमी किमतीत वस्तू विकणे म्हणजे डम्पिंग होय. या करारानुसार सदस्य राष्ट्र डम्पिंग विषयक तक्रार आंतरराष्ट्रीय व्यापार संघटनेकडे नोंदवू शकतात.

4) बौद्धिक मालमत्ता हक्क करार -

व्यक्ती व कंपन्यांच्या बौद्धिक मालमत्ता त्याला संरक्षण मिळावे या दृष्टीने हा करार महत्त्वाचा आहे. यामध्ये सात प्रकारच्या बौद्धिक मालमत्तांच्या संरक्षणाची तरतूद आहे.

सारांश

सदर प्रकल्पाचा अभ्यास केला असता असे समजून येते कि जागतिक व्यापार संघटनेने यांच्या ट्रेडींगमध्ये सहभागी झालेल्यांना GATT ला विरोध म्हणून त्यांच्या वास्तविक सदस्यासह ओळखले जे त्यांना करार करणाऱ्या पक्ष म्हणून स्वीकारले.

WTO मध्ये GAT पेक्षा व्यापार एक व्यापक व्याप्ती आहे ज्यात .
.बौद्धिक संपदा अधिकार आणि व्यापारिक वस्तूंच्या सेवा समाविष्ट आहेत

प्रश्नावली

1. कर आणि व्यापारविषयक सर्व साधारण करार)GATT) म्हणजे काय?
2. वाटाघाटींच GATTी उरुगवे फेरी काय आहे व अगोदरच्या फेर्यापेक्षा वेगळी कशी आहे.?
3. जागतिक व्यापार संघटना)WTO? म्हणजे काय (
4. ?यांमध्ये काय फरक आहे WTO आणि GATT
5. ? चे कार्य कसे चालते WTO
6. ? समस्यांची व समस्या क्षेत्रांची निवड कशी करते WTO
7. मध्ये गरीब देशांना WTOकाय सवलती देण्यात आल्या आहेत ?
8. भारताने ?चे सदस्य होणे का आवश्यक आहे WTO
9. ? भारतासाठी संधी आहे कि संकट WTO
10. सर्वसामान्य माणसाला ची माहिती असणे का आवश्यक WTO ?आहे

संदर्भग्रंथ

सदर प्रकल्प पूर्णत्वास नेण्यासाठी मला पुढील साहित्याचा उपयोग संदर्भ घेण्यास मदत झाली .

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