

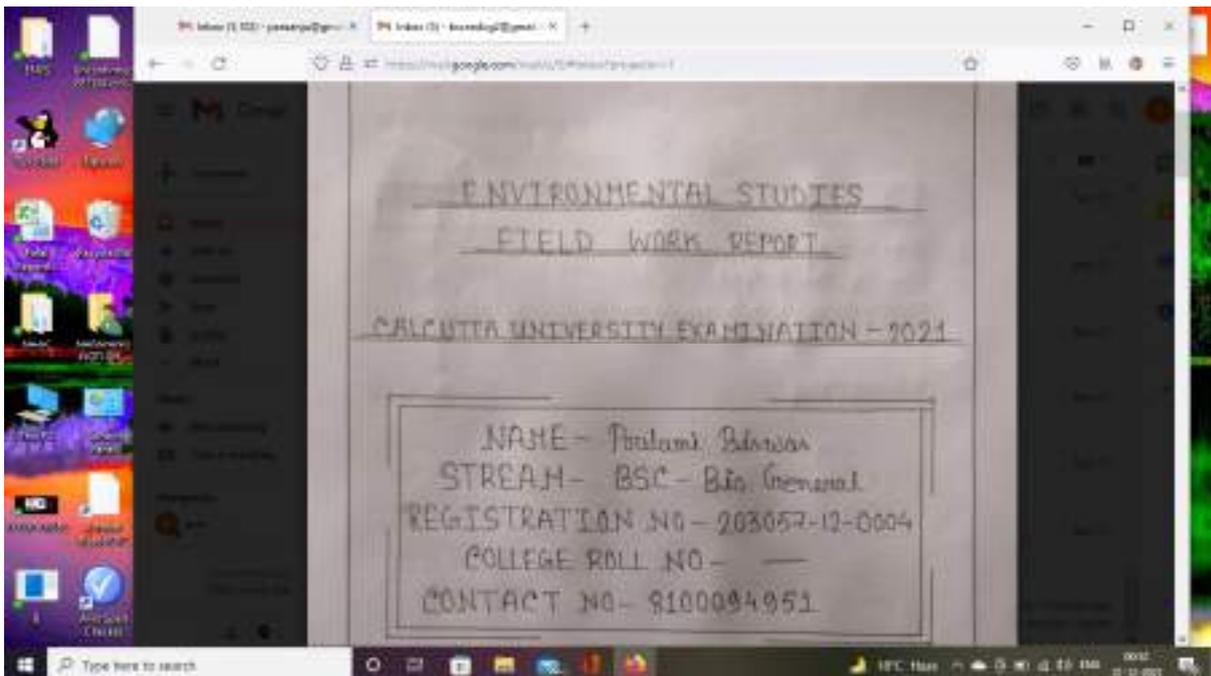
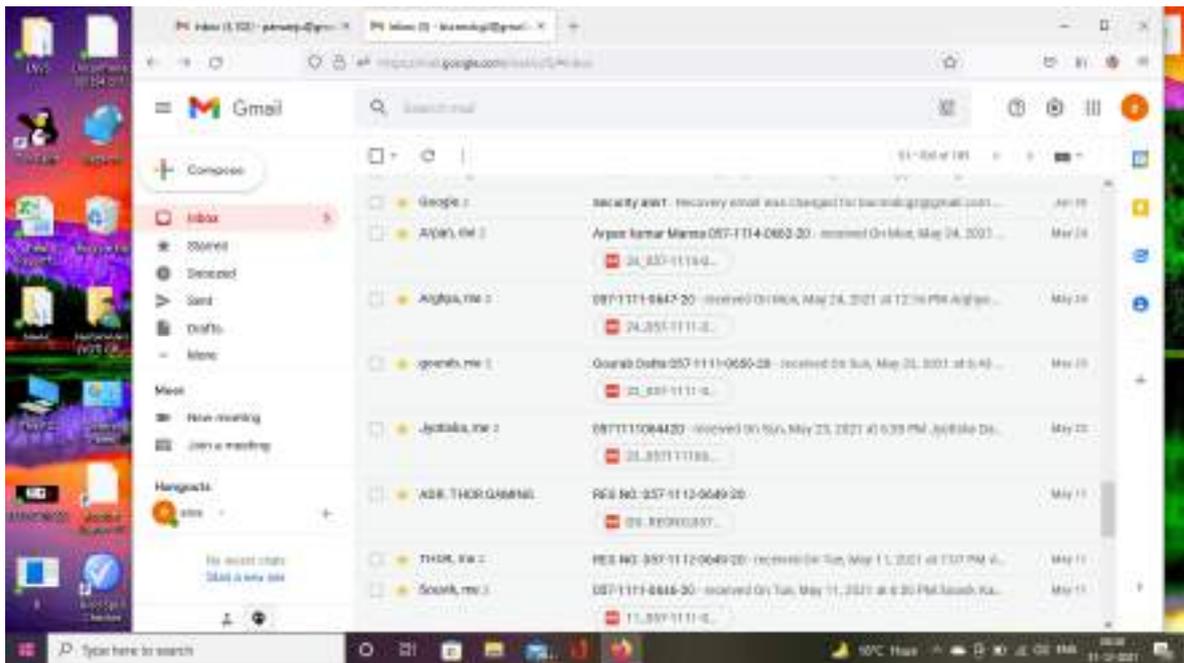
NETAJI NAGAR DAY COLLEGE

AQAR 2020-21

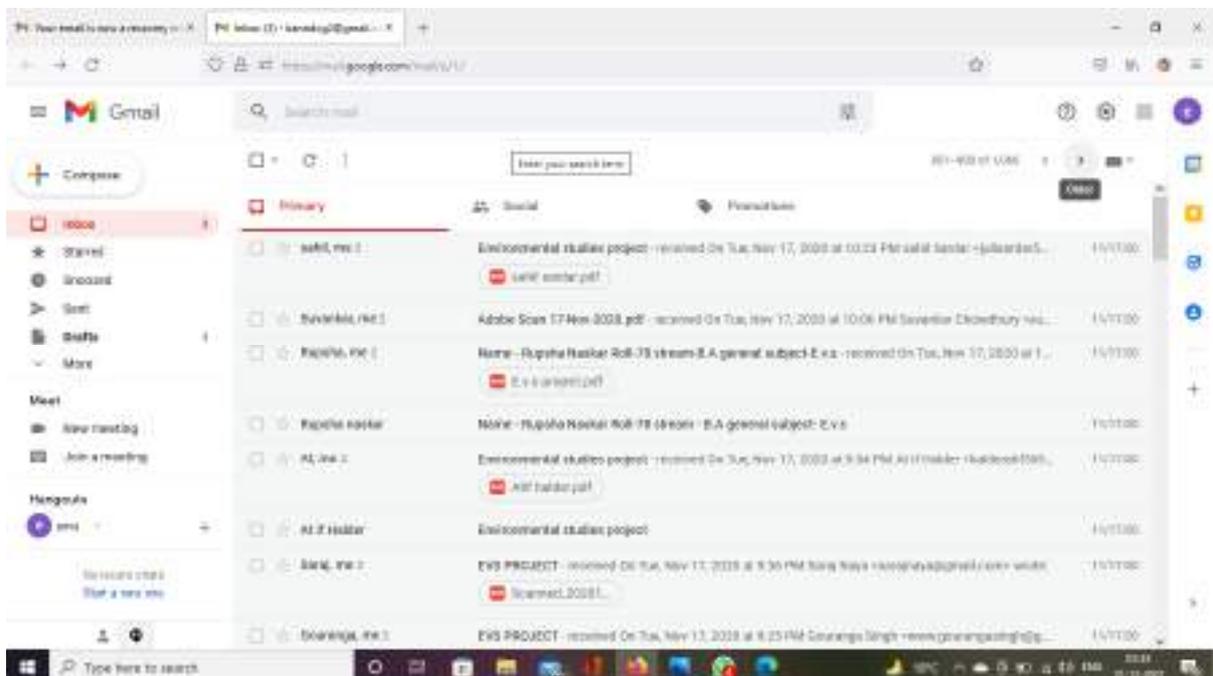
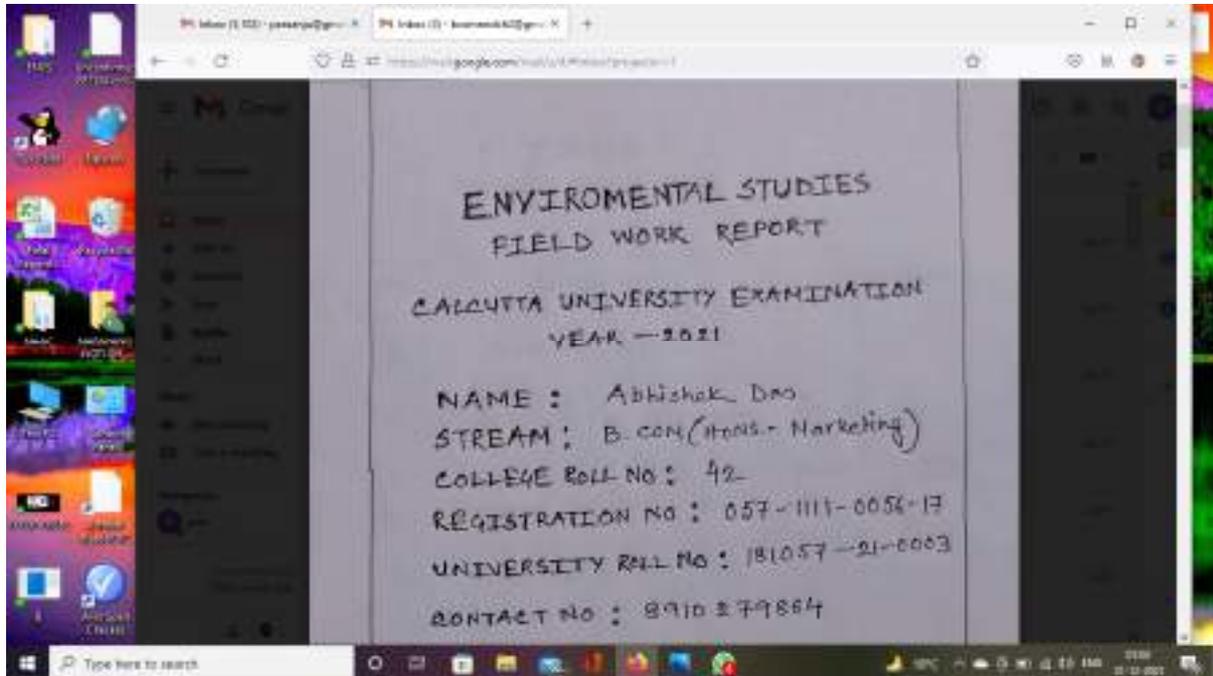
SUPPORTING DOCUMENTS

1.3.2 Number of courses that include experiential learning through project work/field work/internship during the year

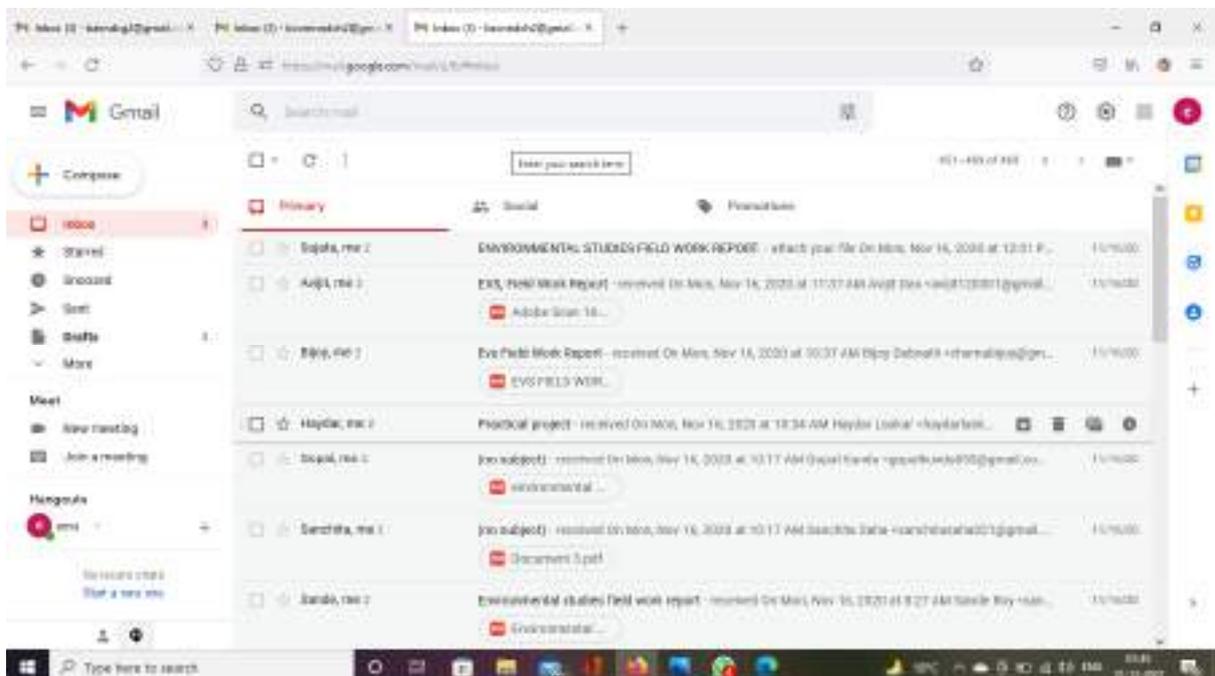
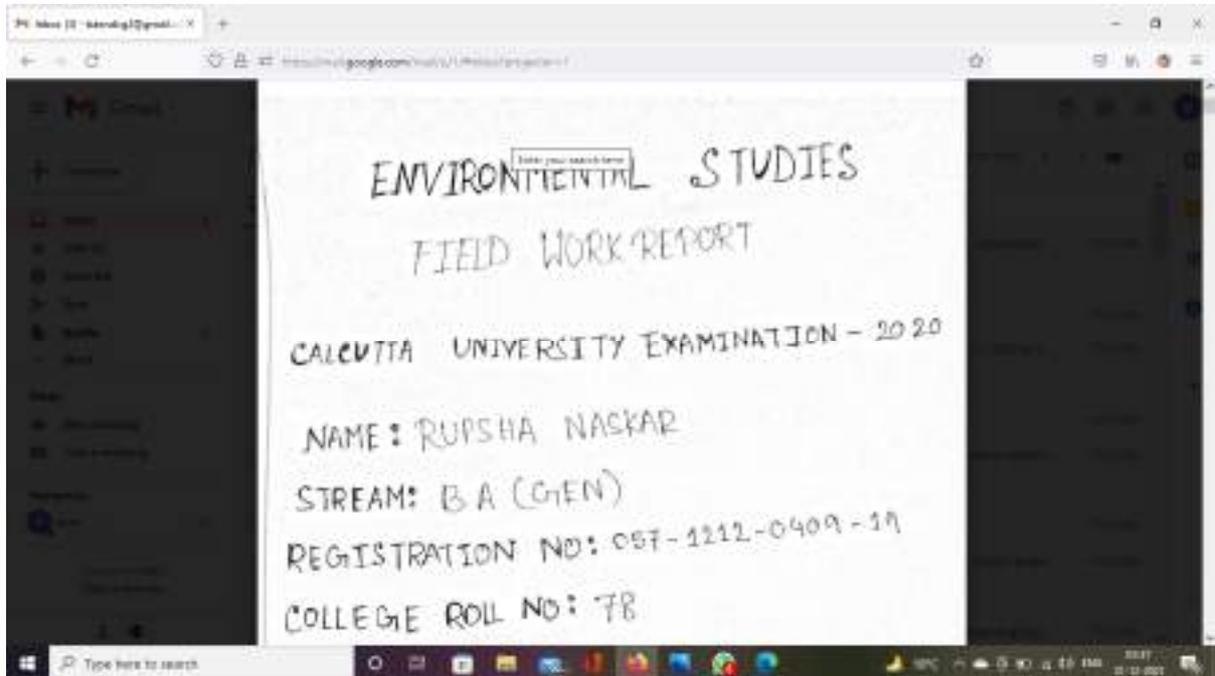
Projects: Environmental Studies



Projects: Environmental Studies



Projects: Environmental Studies



:Projects:
Political Science

NETAJI NAGAR DAY COLLEGE

NAME:- SMRITI SAHA

COLLEGE ROLL No.:-

SUBJECT:- POLITICAL SCIENCE(G)

COURSE :- B.A. ENGLISH HONOURS

PAPER:- GE2 (TUTORIAL)

SEMESTER :- 2

C.U. ROLL NO :- 202057-11-0002

C.U. REGISTRATION NO - 057-1211-0002-20

GENDER- FEMALE

DATE - 30/06/2021

SESSION- 2020-2021

-ঃ গন প্রজাতন্ত্রী চীনের জাতীয় গনক্যাংগ্রেসঃ-

ভূমিকমঃ- গনসংস্করণতন্ত্রী চীনের রাষ্ট্র ক্ষমতার সর্বোচ্চ
সংস্থা হন জাতীয় গন-ক্যাংগ্রেস, যা বিধানে
বন্দা হয়েছে যে, চীনে সব ক্ষমতা জনগনের হাতে ন্যস্ত
রয়েছে, তারা জাতীয় গন-ক্যাংগ্রেস একাধিক দুরের
অস্থানিক গন-ক্যাংগ্রেস অঙ্কুরের মাধ্যমে তাদের ক্ষমতা
প্রয়োগ করে, চীনের জাতীয় গন-ক্যাংগ্রেস এককক্ষ
বিন্দিস্থ অস্থানিক, তবে জাতীয় গন-ক্যাংগ্রেস বিভিন্ন
জাতিসত্তার প্রতিনিধিত্ব-ওর ব্যবস্থা করা হয়েছে,

গঠনঃ- বিভিন্ন প্রদেশে, প্রদেশ-সমিত অস্থান একাধিক
কেন্দ্রীয় সরকারের প্রত্যক্ষ নিয়ন্ত্রণাধীন পৌরসভা-
-স্থানিক গনক্যাংগ্রেস একাধিক সাময়িক কাহিনী কর্তৃক নির্বাচিত
ডেপুটি নিয়ে জাতীয় গনক্যাংগ্রেস গঠিত হয়, স্থায়ী
কাহিনী ডেপুটিদের নির্বাচনকর্ম পরিচালনা করে, জাতীয়
গনক্যাংগ্রেসের অস্থানিক-সংস্থা যা বিধানে নির্দিষ্ট করে
দেওয়া হয়নি, জাতীয় গন-ক্যাংগ্রেসের সংস্করণ কর্ম ২
বছর পর্যন্ত বৃদ্ধি করা যেতে পারে, জাতীয় গন-ক্যাংগ্রেস
ওর অধিবেশনে বছরে ২ বার স্থায়ী কর্তৃক আহুত হয়,
জাতীয় গন-ক্যাংগ্রেসের এক-সংস্থা-সংস্থা ডেপুটি প্রয়োগ
করেনে জাতীয় গন-ক্যাংগ্রেসের বিধানে অধিবেশন
আস্থান করতে পারেন, নব-নির্বাচিত জাতীয় গনক্যাংগ্রেস
অধিবেশনের ক্ষুরতেই সভা পরিচালনার জন্য একটি
প্রসিদ্ধিমাধ্যম বা সভাপতিমন্ত্রণী গঠন করে,

গন-প্রজাতন্ত্রী চিনের জাতীয় গন-ক্যাংগ্রেসের ক্ষমতা ও কার্যাবলি :-

গন-প্রজাতন্ত্রী চিন একটি এককেন্দ্রিক রাষ্ট্র হওয়ার জন্য চিনের কেন্দ্রীয় অসহনসভা জাতীয় গন-ক্যাংগ্রেস ও একটি এককেন্দ্রবিধিষ্ঠ অসহনসভা, চিনের অ্যা.বি.সি.নের ৫২, ৫৩ প্রক. ৫৪ নং বিধান জাতীয় গন-ক্যাংগ্রেসের যেসব ক্ষমতা ও কার্যাবলি অল্পকাল উল্লেখ করা হয়েছে, সেগুলি হল-

(1) অসহন বিষয়ক ক্ষমতা :- জাতীয় গন-ক্যাংগ্রেস অসহন অ্যা.ক্লস্ট্র ছেড়ে যেসব কাজ অল্পকাল করে সেগুলি হল-

(a) নীতি নির্ধারণ :- গনপ্রজাতন্ত্রী চিনের নীতি নির্ধারণের ব্যাপারে জাতীয় গন-ক্যাংগ্রেস সর্বোচ্চ রাষ্ট্রীয় অ্যা.ক্লস্ট্র হিসেবে কাজ করে, দেশের সকল অসহন-প্রনয়নমূলক কাজ জাতীয় ক্যাংগ্রেস-এর হাতে অর্পিত, যেমন নতুন অসহন প্রনয়নের ব্যাপারে ডেপুটিদের অ্যা.ক্লস্ট্রারিফের অল্পকাল প্রয়োজন,

(b) অসহন অ্যা.ক্লস্ট্র :- জাতীয় গন-ক্যাংগ্রেস ফৌজদারি, দেওয়ানি, রাষ্ট্রীয় প্রভৃতি বিষয়ে অ্যা.ক্লস্ট্র অসহনগুলির অ্যা.ক্লস্ট্র করে। এছাড়া অন্যান্য বিষয়েও যেসব অসহন আছে সেগুলির অ্যা.ক্লস্ট্র করার ক্ষমতা জাতীয় ক্যাংগ্রেসের আছে,

(২) ছামন বিষয়ক ছামন :- জাতীয় গন-ক্যাংগ্রেস ছামন
বিষয়ক যেসব ছামন জেগ করে সেই
বিষয়গুলি হন-

(a) সদস্য নিয়োগ :- চিনের রাস্ত্রপতি ও উপরাস্ত্রপতি জাতীয়
গন-ক্যাংগ্রেস দ্বারা নির্বাচিত হন, রাস্ত্রীয়
পরিষদের প্রধীনমন্ত্রীকেও জাতীয় গন-ক্যাংগ্রেস রাস্ত্রপতির
পরামর্শ অনুসারে নিয়োগ করেন, প্রধীনমন্ত্রীর পরামর্শ
অনুসারে জাতীয় গন-ক্যাংগ্রেস উপপ্রধান মন্ত্রীদেব, রাস্ত্রীয়
পরিষদের সদস্যদেব, মনসাহিব পরীক্ষক, কমিউনের দায়িত্বপ্রাপ্ত
মন্ত্রীদেব, রাস্ত্রীয় পরিষদের জেনারেল সেক্রেটারিকে নিয়োগ
করে, এ ছাড়া জাতীয় সামরিক কমিউনের চেম্বারম্যান ও
সেঁর পরামর্শ অনুসারে সামরিক কমিউনের অন্যান্য সদস্যদেব
জাতীয় গন-ক্যাংগ্রেস নিয়োগ করে,

(b) সদস্যদেব পদস্থিতি :- যেসব ব্যক্তিকে জাতীয় গন-ক্যাংগ্রেস
নিয়োগ করে সেইসব ব্যক্তিকে পদস্থিতিও করে
জাতীয় গন-ক্যাংগ্রেস,

(c) কমিটি গঠন :- জাতীয় গন-ক্যাংগ্রেসের হাতে যেসব ক্ষেত্রে
প্রকৃষ্টি করে কমিটি গঠনের ছামন আছে সেগুলি
হন- জাতিসত্তা বিধায়ক কমিটি, আহন কমিটি, আর্থিক ও
অর্থনৈতিক কমিটি, বিদেহ অ্যাংগেশন কমিটি, স্কিলিং-বিজ্ঞান-
স্যাংকৃতি বিষয়ক কমিটি প্রভৃতি,

- (d) দ্বারা কমিটির সিদ্ধান্ত বাতিল ও পরিবর্তন:- জাতীয় গন-ক্যং-গ্রেস যদি মনে করে যে, দ্বারা কমিটির বৈশিষ্ট্যে সিদ্ধান্ত অস্বাভাবিকভাবে গৃহীত হয়েছে, তাহলে সেই সিদ্ধান্তকে বাতিল বা পরিবর্তন করতে পারে,
- (e) তদন্তস্বলক কমিটি নিয়োগ:- জাতীয় গন-ক্যং-গ্রেস প্রয়োজন মনে করলে তদন্তস্বলক কমিটি নিয়োগ করতে পারে,
- (f) রাস্তায় পরিষদের দায়বদ্ধতা:- রাস্তায় পরিষদকে তার বশভেদে অন্য জাতীয় গন-ক্যং-গ্রেসের বশভে দায়বদ্ধ হতে হয়,
- (3) অর্থনৈতিক বিষয়ক ক্ষমতা:- জাতীয় গন-ক্যং-গ্রেস অর্থনৈতিক ক্ষেত্রে যেসব কাজ করে আসছেন হন-
- (a) আর্থসামাজিক উন্নয়ন বিষয়ক পরিকল্পনা গ্রহণ:- অর্থনৈতিক ও সামাজিক উন্নয়ন বিষয়ক পরিকল্পনা ত্রক-দেখের কাজেট বিষয়ক প্রস্তাবগুলি প্রতিবেদনে দেখে ত্রক-অনুমোদন অংশে কাজ করে,
- (b) গৃহীত পরিকল্পনা বাস্তবায়ন:- গৃহীত পরিকল্পনা ও কাজেট প্রতিবেদনে দেখে বাস্তবায়িত হচ্ছে কি না তা প্রতিবেদনে দেখে জাতীয় গন-ক্যং-গ্রেস,

(4) আ.বিস্মিক বিষয়ক ছাত্রতাঃ- আ.বিস্মিক বিষয়ে জাতীয়
 গন-ক্যাংগ্রেস-এর ক্ষেত্রে বেশ কিছু দায়িত্ব
 দেওয়া হয়েছে, যেমন-

(a) আ.বিস্মিক আ.কোষনঃ- জাতীয় গন-ক্যাংগ্রেস আ.বিস্মিক
 আ.কোষনের ব্যাপারে গুরুত্বপূর্ণ ভূমিকা পালন
 করে, আ.বিস্মিক আ.কোষন আ.কমিটি প্রত্যেক উচ্চাঙ্গের জন্য
 জাতীয় গন-ক্যাংগ্রেস-এর শ্রেণী-পঞ্জিকা-কোষের অর্থনৈতিক প্রয়োজন
 আকার উচ্চাঙ্গিত প্রত্যেকটি জাতীয় গন-ক্যাংগ্রেস-এর মোট
 অর্থের দুই-তৃতীয়াংশ-এর অর্থনৈতিক করলে আ.কোষিত
 হতে পারে,

(b) আ.বিস্মিকের কাঙ্ক্ষনঃ- জাতীয় গন-ক্যাংগ্রেস-এর
 আরও শ্রেণী আ.বিস্মিক কাজ হলে
 আ.বিস্মিক যথেষ্টভাবে কাঙ্ক্ষনিত হতে কিনা সে
 বিষয়ে সন্দেহ নেই।

(5) বৈদেশিক পররাষ্ট্র বিষয়ক ছাত্রতাঃ- বৈদেশিক ক্ষেত্রে
 জাতীয় গন-ক্যাংগ্রেসের গুরুত্বপূর্ণ
 কাজ হলে-

(a) ক্ষান্তি ছাত্রতাঃ- জাতীয় গন-ক্যাংগ্রেস মুক্ত সোসাল
 এক. ক্ষান্তি ছাত্রতাদের ব্যাপারে সিস্টেম নিতে
 পারে,

(b) বিদেশ নীতির নির্ধারণঃ- জাতীয় গন-ক্যাংগ্রেস বিদেশ
 নীতির নির্ধারণের বিষয়ক ছাত্রতা জেগে
 করে,

মূল্যায়নঃ বিভিন্ন দিক থেকে জাতীয় গন-ক্যাংগ্রেসের ভূমিকার
সমালোচনা করা হয়,

প্রথমত, জাতীয় গন-ক্যাংগ্রেস হলে বিজ্ঞান অদস্য ~~ক্যাংগ্রেস~~ ~~ক্যাংগ্রেস~~
বিদ্বিস্ট্র প্রকটি অ্যাংগ্রেস, বর্তমানে প্র অদস্য অ্যাংগ্রেস
৩,৬০০, প্রকটি প্রকটি বিজ্ঞান অ্যাংগ্রেস নক্সে কুসুভাবে
আইন প্রনয়ন করা অসম্ভব নয়।

দ্বিতীয়ত, জাতীয় গন-ক্যাংগ্রেস বছরে ১ বার অত্র অত্র
বয়েকদিনের জন্য অধিবেশনে মিলিত হয়, প্রই
অন্যদিনে চিনের অত্র বিজ্ঞান প্রকটি দেলের পক্ষে ক্যাংগ্রেস
আইন প্রনয়ন অসম্ভব নয়, তাই কুসুভা কটি জাতীয়
গন-ক্যাংগ্রেসের পক্ষে অসম্ভব কর্ম অসম্ভব নয়,

তৃতীয়ত, জাতীয় গন-ক্যাংগ্রেসের অদস্য নরোভাবে
জন-গন কত্রক নির্কচিত হন বনে গন অসম্ভব ভৌমিকতা
কত্রক ক্রমায়েন প্রনয়নে অসম্ভব নয়।

চতুর্থত, কমিউনিষ্ট পার্টির অধিবেশনীয় নেতারা জাতীয়
গন-ক্যাংগ্রেসের কুসুভা করেন বনে কর্মপ্রতি
কমিউনিষ্ট পার্টির অধিবেশন হিমায়ে জাতীয় গন-ক্যাংগ্রেস
কত্রক করে,

তবে প্রকটি কত্রক অসম্ভব নেই যে, চিনের
জাতীয় গন-ক্যাংগ্রেস বর্তমান বিজ্ঞান আইন অত্র অসম্ভব
অসম্ভব প্রকটি কত্রক,

-ঃ বৃত্তান্তের স্মরণঃ-

আমি বৃত্তান্ত জানাছি অকল ছিন্নক/
 ক্লিকক, বিলোমত প্রকিন ক্লিককসকো, যাঁদের শব্দশু
 সহযোগিতা ছাড়া ~~ক~~ এই প্রকল্পটি রূপায়ন সম্ভব হত
 না। সেই সঙ্গে বিন্যাস জানাছি ~~ক~~ সেইসব অংশী
 -দের যারা প্রকল্প রূপায়নের ক্ষেত্রে কোনো না কোনো
 ভাবে সহায়্য করেছে,

NETAJI NAGAR DAY
COLLEGE

Name - Priyanka Ghosh

Subject - Political Science

Papers - CC2 / GE2

Semester - 2nd (BA General)

C.U Roll - 202057-12-0024

C.U Reg NO - 057-1211-0470-20

Phone NO - 6289370677

Date - 30/06/2021

— জনপ্রজাতন্ত্রী চীনের জাতীয় জনকংগ্রেস —

প্রার্থনা : জাতীয় জন - কংগ্রেস হল জন - প্রজাতন্ত্রী চীনের একক পার্লামেন্ট আইনসভা , যাটই হল রাষ্ট্রস্বত্বস্বত্বের সর্বোচ্চ সংস্থা , সংবিধানের ৮৭ নং ধারায় বলা হয়েছে , - " The National People's Congress of the People's Republic of China is the highest organ of state power " , চীনের জনপ্রিয় সার্বভৌম স্বত্বস্বত্বের সর্বোচ্চ সংস্থা , তবে তারা সেই স্বত্বস্বত্ব জাতীয় জন - কংগ্রেস সার্বভৌমের সর্বোচ্চ সংস্থা , সেই কারণে জাতীয় জন - কংগ্রেস চীনের সার্বভৌম ব্যবস্থায় সম্বোধন করে এবং আর্থিক করে আছে ,

জাতীয় জনকংগ্রেস - সর্বোচ্চ সংস্থা : জাতীয় জন - কংগ্রেস জন প্রজাতন্ত্রী চীন একক পার্লামেন্ট রাষ্ট্র বলে জাতীয় জন - কংগ্রেস একক কংগ্রেস সংস্থা , চীন সমাজ আর্থিক আদর্শ সংগঠিত বলে কেন্দ্রীয় সংস্থার সর্বোচ্চ ও কার্যবাহী বিষয়ে জনপ্রিয়ের দৈনন্দিন যত্ন - যত্নের থেকে সুন্দর নাগরিক সর্বোচ্চ করা যায় , গৃহীতীয় অন্যান্য দৈনন্দিন জীবন সংস্থার সংগঠনের ঐতিহ্য হিসাবে স্বত্বস্বত্বের সর্বোচ্চ সার্বভৌমের সর্বোচ্চ করা হয় , কিন্তু চীনের সংবিধানের স্বত্বস্বত্বের সর্বোচ্চ সার্বভৌমের সর্বোচ্চ করা হয় ,

— নিৰ্বাচন — :

জাতীয় জন-কংগ্ৰেছৰ সদস্য জন ডেপুটি বুলি নিৰ্বাচিত। এই ডেপুটি জন বিধান সভাৰ প্ৰধান, স্বাস্থ্যসংৰক্ষণ আৰু অৰ্থ, কেন্দ্ৰীয় অধ্যক্ষৰ প্ৰত্যক্ষ নিয়ন্ত্ৰণাধীন নিৰ্বাচিত সদস্যৰ জন-কংগ্ৰেছ অংশ জনস্বত্ব (ফোৰাম) প্ৰতিষ্ঠানৰ দ্বাৰা নিৰ্বাচিত হৈছে। জাতীয় জন-কংগ্ৰেছৰ ডেপুটি জন নিৰ্বাচিত বীতি অনুযায়ী জন-কংগ্ৰেছ আন্দোলন-আন্দোলনৰ ন্যূনতম ব্যৱস্থাৰে নিৰ্বাচিত হৈছে। জাতীয় জন-কংগ্ৰেছৰ ডেপুটি অধ্যক্ষৰ দ্বাৰা নিৰ্বাচিত হৈছে। প্ৰতিষ্ঠানৰ উন্নয়নৰ ব্যৱস্থা কৰি যোগে হৈছে। জাতীয় জন-কংগ্ৰেছৰ ডেপুটিৰ নিৰ্বাচন জাতীয় কংগ্ৰেছৰ অধ্যক্ষৰ দ্বাৰা হৈছে। নিৰ্বাচিত হৈছে। (এই বিষয়ে কামৰূপত কোৱা সূক্ষ্মৰ উল্লেখ নাই।

— কাৰ্যকাল ও খোলা —

জাতীয় জন-কংগ্ৰেছৰ কাৰ্যকাল ৮ বছৰ, যিহেতু অধ্যক্ষৰ জাতীয় জন-কংগ্ৰেছৰ দ্বাৰা নিৰ্বাচিত হৈছে - জাতীয় কংগ্ৰেছৰ অধিকাংশ সদস্যৰ প্ৰত্যক্ষ অনুযায়ী নিৰ্বাচন অনুষ্ঠান স্থগিত হৈছে। অংশ অংশ কাৰ্যকাল ব্যতীৰণ হৈছে। কিন্তু এই ক্ষেত্ৰত অধ্যক্ষৰ অধ্যক্ষৰ দ্বাৰা ৮ বছৰ কাৰ্য জাতীয় জন-কংগ্ৰেছৰ নিৰ্বাচন কৰা হৈছে (৫০ বছৰীয়া)। ৮ বছৰ কালত যে-কোনো গোটৰ ডেপুটি নিৰ্বাচিত হৈছে। অংশ অংশ কাৰ্যকাল খোলা হৈছে। অধ্যক্ষৰ জাতীয় জন-কংগ্ৰেছৰ কাৰ্যকালৰ আৰম্ভণি হৈছে ("The National People's Congress meets in session once year and is convened by its standing committee." — Art. 61)

ଧ୍ୟାୟୀ ବନ୍ଧୁମାନଙ୍କ ପ୍ରୟୋଜନ ଶକ୍ତି ବୃଦ୍ଧି ପାଇଁ ଜାତୀୟ ଜନ-କଞ୍ଚେସ୍ତ୍ର ଏକ-
ନିୟମାବଳୀର ଆବଶ୍ୟକ ଡିମାଣ୍ଡକୁ ପୂରଣ କରିବା ପାଇଁ ଆବଶ୍ୟକ କରାଯାଏ ।

କ୍ଷମତା ଓ କାର୍ଯ୍ୟକାରୀତା

କ୍ଷମତା ଓ କାର୍ଯ୍ୟକାରୀତା ଉଭୟ ଜାତୀୟ ଜନ-କଞ୍ଚେସ୍ତ୍ରର ଆଦେଶ, କ୍ଷମତା, ଅର୍ଥ
ଓ କ୍ଷମତା ଓ କାର୍ଯ୍ୟକାରୀତା ସମ୍ପର୍କରେ ଉଲ୍ଲେଖ କରାଯାଇଛି ।

(୧) ଆଦେଶ ଦେବା ଶକ୍ତି : ଜାତୀୟ ଜନ-କଞ୍ଚେସ୍ତ୍ର ନିଜର ଅଧିକାରୀଙ୍କୁ ଆଦେଶ
ଦେବା ପାଇଁ, ଆଦେଶର ଗୁଣବତ୍ତା ନିର୍ଦ୍ଧାରଣ କରିବା ପାଇଁ ଜାତୀୟ ଜନ-କଞ୍ଚେସ୍ତ୍ର
ର ଅଧିକାରୀଙ୍କୁ ଅନୁମତି ଦେବା ପାଇଁ ଜାତୀୟ ଜନ-କଞ୍ଚେସ୍ତ୍ରର ଅଧିକାରୀଙ୍କୁ ଆଦେଶ
ଦେବା ପାଇଁ ହେବା ଥାଏ, ଏହି ଆଦେଶ ନିଜର ଅଧିକାରୀଙ୍କୁ ଦେବା ପାଇଁ ହେବ ।

(୨) କ୍ଷମତା ଓ କାର୍ଯ୍ୟକାରୀତା : କ୍ଷମତା ଓ କାର୍ଯ୍ୟକାରୀତା (କ୍ଷମତା ଓ କାର୍ଯ୍ୟକାରୀତା
ନିର୍ଦ୍ଧାରଣ) ଜାତୀୟ ଜନ-କଞ୍ଚେସ୍ତ୍ର, ଚିନ୍ତା ଓ କାର୍ଯ୍ୟକାରୀତା କ୍ଷମତା ଓ କାର୍ଯ୍ୟକାରୀତା
ଅନୁସାରେ ବିଭିନ୍ନ ଗୁଣବତ୍ତା ଗ୍ରହଣ କରିବା ପାଇଁ, ଜାତୀୟ ଜନ-କଞ୍ଚେସ୍ତ୍ରର
ଧ୍ୟାୟୀ ବନ୍ଧୁମାନଙ୍କ ଅନୁସାରେ ଜାତୀୟ ଜନ-କଞ୍ଚେସ୍ତ୍ର ଏକ ନିୟମାବଳୀର
ଆବଶ୍ୟକ ଡିମାଣ୍ଡକୁ ପୂରଣ କରିବା ପାଇଁ ଆବଶ୍ୟକ କରାଯାଏ । ଏହି ନିୟମାବଳୀ
ଜାତୀୟ ଜନ-କଞ୍ଚେସ୍ତ୍ରର ଶକ୍ତି ଅନୁସାରେ ନିର୍ଦ୍ଧାରଣ କରାଯାଏ । ଏହି ନିୟମାବଳୀ
ଶକ୍ତି କ୍ଷମତା ଓ କାର୍ଯ୍ୟକାରୀତା ହେବ ନାହିଁ (୧୫ ବର୍ଷ) ।

(୩) କ୍ଷମତା ବିଭାଗୀୟ କ୍ଷମତା : କ୍ଷମତା ବିଭାଗୀୟ କ୍ଷମତା (କ୍ଷମତା ବିଭାଗୀୟ କ୍ଷମତା
ବିଭାଗୀୟ କ୍ଷମତା) ଜାତୀୟ ଜନ-କଞ୍ଚେସ୍ତ୍ରର କାର୍ଯ୍ୟକାରୀତା ବୃଦ୍ଧି ପାଇଁ ହେବ ।
ଜନ-କଞ୍ଚେସ୍ତ୍ରର ଚିନ୍ତା ଓ କାର୍ଯ୍ୟକାରୀତା ଓ କାର୍ଯ୍ୟକାରୀତା ଜାତୀୟ ଜନ-କଞ୍ଚେସ୍ତ୍ର
କାର୍ଯ୍ୟକାରୀତା ନିର୍ଦ୍ଧାରଣ ହେବ । କାର୍ଯ୍ୟକାରୀତା ଓ କାର୍ଯ୍ୟକାରୀତା ଜାତୀୟ ଜନ-କଞ୍ଚେସ୍ତ୍ର

(৬) **নগরায়ণ বিষয়ক ঋমতা :** বৈশিষ্ট্যসমূহ নীতি নির্ধারণের ক্ষেত্রে জাতীয় জন-কল্যাণ উল্লেখ্য বৈশিষ্ট্য গ্রহণ করে। যুদ্ধ (খোচনা ও ক্ষান্তি স্থান) অন্যকে ন্যূনতম আস্থা জাতীয় জন-কল্যাণই গ্রহণ করে থাকে

(৬২ নং ধারা) বৈশিষ্ট্যসমূহ নীতি নির্ধারণের জাতীয় জন-কল্যাণ চিন্তায় বসতিগত নীতি জাতীয় জন-কল্যাণে ঋমতা অনুষ্ঠান করা হয়। দ্বিতীয়, অপর্যায়ন জনের জন্য জাতীয় জন-কল্যাণে ঋমতা গ্রহণ করা হয় না। জন-কল্যাণে অধিকার যত্নে একবার হয়। এই প্রক্রিয়ায় অধিকার ও শ্রমদায়ের অধিকার প্রদানের ক্ষেত্রে অবলম্বিত বিষয়ে ন্যূনতম সহযোগিতা আনোনা সম্ভব হয় না। অর্থাৎ অধিকার বন্ধ থাকার কারণে স্থায়ী বসতি নির্মাণ আইন প্রণয়ন ও কাঠামো সংস্থা হিসাবে কাজ করে।

(৬) **অন্যান্য ঋমতা :** জাতীয় জন-কল্যাণে অন্যান্য বিষয়েও ঋমতা প্রদান করে থাকে। দেশের বিভিন্ন ক্ষেত্রে গণিতিক বিচার, যথা- প্রদান, স্বাভাবিকভাবে অস্তিত্ব, কেন্দ্রীয় কর্মসূচির প্রত্যক্ষ নিয়ন্ত্রণের নিয়ন্ত্রণ নীতিগত অনুষ্ঠানের মাধ্যমে জাতীয় জন-কল্যাণে অন্যায় ও অন্যায় ; তা ছাড়া প্রয়োজন হলে জন-কল্যাণে অন্যায় কাজও সম্বাহিত করে থাকে। ক্ষমতা ও শ্রমের প্রত্যক্ষতা বলা হয়েছে যে, চীনা বসতিগত নীতিগত নেতৃত্বে চীনা জনজন জনজন গণিতিক একনায়কত্ব গৃহীত করবে, সম্বাদ ও শ্রমের মাধ্যমে অনুষ্ঠান করবে, সম্বাদ গণিতিক প্রতিষ্ঠানের উন্নতির জন্য কাজের সংগ্রাম করবে।

— মন্তব্য —

জীবন জাতীয় জন-কলত্রের ক্ষমতা ও কার্যকলাপ উল্লেখ
 করে বলা যেতে পারে যে, ক্ষমতা, আইন ও বিচারের ক্ষেত্রে চীনের রাষ্ট্রীয়
 ক্ষমতার অর্ধেক অংশই হল জাতীয় জন-কলত্র, রাষ্ট্রীয় পরিষদ সর্বোচ্চ
 জন-আদালত এবং সর্বোচ্চ জন-পরিষদ রাষ্ট্রীয় সনদ্র জন জাতীয়
 জন-কলত্রের নিয়ন্ত্রণে রয়েছে। কিন্তু ক্ষমতা ও স্ব-শাসন এই
 ক্ষমতা সত্ত্বেও গাঢ়ভাবে লেগেছে জন জাতীয় জন-কলত্রের গুরুত্ব
 ক্ষমতা সত্ত্বেও সশ্রদ্ধে গাঢ়ভাবে লেগেছে জন জাতীয় জন-কলত্রের
 জন-কলত্রের ক্ষমতা 'আনুষ্ঠানিক' ছাড়া কিছুই নয়। আন্তর্জাতিক
 ক্ষমতা ও স্ব-শাসন সূত্রীকরণে যে জন আনুষ্ঠানিক অর্থাৎ
 বলা যেতে পারে যে, চীনের জাতীয় জন-কলত্রের আনুষ্ঠানিক
 উন্নয়ন গাঢ়ভাবে লেগেছে।

— **বিজয় সত্যায় বা সমালোচনা** —

এই সমালোচনার সুযোজ্য থাকলেও জাতীয় জন-কলত্রের ক্ষমতা ও
 মর্যাদা হিসাবে আনুষ্ঠানিক বা অলংকারযুক্ত মানে বহুদূরত্ব হবে।
 জাতীয় জন-কলত্রের স্বাভাবিক অর্থ বা বুদ্ধি উল্লেখ করা
 সম্ভব নয়। জাতীয় জন-কলত্রই প্রকৃত নগর দেশের বিশিষ্ট অঙ্গুল
 ও জাতি সমূহ প্রতিষ্ঠা করে। দেশের বিশিষ্ট অঙ্গুল লক্ষ্যে যেটি
 মানুষের আত্ম-আবগম্য প্রকৃত জাতীয় জন-কলত্র। স্থায়ী
 যেটি বিশেষ ক্ষমতা অধিকারী হলেও জাতীয় জন-কলত্রের
 নিজস্ব দায়িত্বশীল থাকে।

— **কৃতজ্ঞ স্বীকার** —

জনপ্রজাতন্ত্রী চীনের জাতীয় জনকলত্র সম্ভারো প্রকল্পে এর
 কয়েকটি গুরুত্বপূর্ণ কাজে যেখানে যথেষ্ট সহায়তা রয়েছে
 তাঁরা হলেও আমাদের কলত্রের স্বাভাবিক ক্ষমতা/ক্ষমতা

S.R.C Ma'am , P.M Site , N.R Ma'am , A.R Ma'am

সহায়তা/সহায়তা আশ্রয় এখানে রয়েছে।



NETAJI NAGAR DAY COLLEGE

2021

NAME-SRABANTI NARU

SUBJECT-POLITICAL SCIENCE

TITLE OF THE PROJECT- National People's Congress
of People's Republic china

PAPER-CC-2 /GE-2

SEMESTER-2 B.A General

ROLL NO-202057120119

REG NO-057-1212-0601-20

CONTACT NO-8910987599

গঠনঃ

জাতীয় এন-কংগ্রেসের সদস্যগণ ডেপুটি বনে পরিচিতি।
 এই ডেপুটির বিধি প্রদেয়, স্থায়ীকৃত ও প্রকৃত, বৈশিষ্ট্য
 অধিকারের প্রত্যয় নিম্নলিখিত পৌরসভা অঞ্চলের এন-কংগ্রেস
 এবং এনমুক্তি ফোর্সের প্রতিনিধিত্ব দ্বারা পরোক্ষভাবে
 নির্বাচিত হন। জাতীয় এন-কংগ্রেসের ডেপুটির এন-ক্রান্তিক
 নীতি অনুযায়ী এন-কংগ্রেসে আন্দোলন-আন্দোলনের পর
 গোপন ব্যালটের মাধ্যমে নির্বাচিত হন। অধ্যক্ষ জাতীয়
 এন-কংগ্রেসের ডেপুটি অধ্যক্ষ জাতি গুলিও হাতে প্রতিনিধিত্ব
 উপস্থিত অথবা নাও বহুই অধিক হুমি রাখা হয়। জাতীয়
 এন-কংগ্রেসের ডেপুটির নির্বাচন জাতীয় কংগ্রেসের স্থায়ী
 বর্গমণ্ডল দ্বারা পরিচালিত হয়। জাতীয় এন-কংগ্রেসের ডেপুটির
 অধ্যক্ষ বহুই হলে এবং কীভাবে তাঁরা নির্বাচিত হবেন সে বিষয়ে
 ক্ষাভানওয়ে কোন সুপার্ব উদ্দেশ্য নেই।

বর্গমণ্ডল ও মোস্যাৎঃ

জাতীয় এন-কংগ্রেসের বর্গমণ্ডল ৬ বছর। বিশেষ অবস্থায়
 জাতীয় এন-কংগ্রেসের স্থায়ী বর্গমণ্ডল দুই-তৃতীয়াংশের
 অধিক অঙ্গের অধিকার অনুযায়ী নির্বাচন অনুষ্ঠান স্থগিত রাখা
 এবং এর বর্গমণ্ডল বাতিল হতে পারে। কিন্তু এই বিষয়ের বিশেষ,
 অবস্থার অবসর ঘটবে ২ বছরের মধ্যে জাতীয় এন-কংগ্রেসের
 নির্বাচন বন্ধ হলে (৩০ নং ধারা), ৩৬ বছর বয়স্ক যে-কোন
 হোচদাতা ডেপুটি পদে প্রার্থী হতে পারেন, এর জন্য অন্য
 কোন মোস্যাৎ প্রয়োজন হয় না। অধিকতর জাতীয় এন-
 কংগ্রেসের ব্যাপারে একটি বিবরণ অনুষ্ঠিত হয়।
 "The National People's Congress meets in session once a
 year and is convened by its standing committee." — (Art. 6)

ব্যুৎপত্তি দ্বী বসন্ত

জনপ্রজাতন্ত্রী চীনের আভিযু গন-কংগ্রেস
 অঙ্গীকার প্রকল্প তৈরি করতে গিয়ে গোমি মাদেয়
 কাচ হোক মনোমুহূ অহামতা দেওয়াছি তাঁরা হলে
 গোমাত কলেজের বাস্তুবিজ্ঞানের শিক্ষক/শিক্ষিকা

S.R.C mam, P.M sir, N.R mam, A.R mam - মহাশয়/

মহাশয়া গোমি ব্রোদেয় কাচ ব্যুৎপত্তি।

NETJI NAGAR DAY COLLEGE

NAME - Rubyna Khatun

ROLL NO - 58

Sem - 2 Sem (Gen)

Subject - Political Science (Supply)

CU Reg NO - 057-1214-0585-19

CU Roll NO - 192057120091

PAPER - CC2

Page - 3

Email - rubynad85@gmail.com

Mobile - 6290674633

Examination - 2020-21

Date - 30.6.21

স্মৃতিগীত

বিষয়

পূষ্ঠা

দ্বৈততা

1, 2, 3

শ্রেয়সংহার

3

বৃত্তজ্ঞতা দ্বীপ

3

ଭାର୍ଗବୀ

ସୁଦୃଃଶାସ୍ତ୍ର

ଅଧିକାର ଦିନ

(ପ୍ରଶ୍ନ) : ଭାର୍ଗବୀ ଆବେଦନ ପ୍ରଥମେ ଘୋଷିତ ଅଧିକାର ସମ୍ବନ୍ଧୀୟ ଲିଖିତ, ବ୍ୟବସ୍ଥା, ଗର୍ଭ ବ୍ୟବସ୍ଥା ପ୍ରଥମେ ଅଧିକାର ଘୋଷିତ ଅଧିକାର ସମ୍ବନ୍ଧୀୟ ନିୟମ ଗଣିତ ଆବେଦନ ପ୍ରସାର ଦିନ ହେବ । ଏହି ପ୍ରସାର ସମ୍ବନ୍ଧୀୟ ଅଧିକାର ଦ୍ୱାରା ଅଧିକାର ହେବ ଅଧିକାର ଆବେଦନ ଲିଖିତ, ବ୍ୟବସ୍ଥା, ଅଧିକାର ସମ୍ବନ୍ଧୀୟ ଗଣିତ ଅଧିକାର ଦିନ ହେବ ଅଧିକାର ଦିନ ଓ Bill of Rights.

① ଅଧିକାର ଦିନ ଗଣିତ ଅଧିକାର ସମ୍ବନ୍ଧୀୟ : ଭାର୍ଗବୀ ସୁଦୃଃଶାସ୍ତ୍ର ନାମାଧିକାର ଦିନ ଗଣିତ ଅଧିକାର ସମ୍ବନ୍ଧୀୟ ହେବ -

- 1) ପ୍ରଥମ ଆବେଦନ ଅନୁସାରେ ଭାର୍ଗବୀ ନାମାଧିକାର ସମ୍ବନ୍ଧୀୟ ଅଧିକାର ଦିନ ଗଣିତ ଅଧିକାର ସମ୍ବନ୍ଧୀୟ ହେବ । ଅଧିକାର ଦିନ ଗଣିତ ଅଧିକାର ସମ୍ବନ୍ଧୀୟ ହେବ । ଅଧିକାର ଦିନ ଗଣିତ ଅଧିକାର ସମ୍ବନ୍ଧୀୟ ହେବ । ଅଧିକାର ଦିନ ଗଣିତ ଅଧିକାର ସମ୍ବନ୍ଧୀୟ ହେବ ।
- 2) ଦ୍ୱିତୀୟ ଆବେଦନ ଅନୁସାରେ ଭାର୍ଗବୀ ନାମାଧିକାର ସମ୍ବନ୍ଧୀୟ ଅଧିକାର ଦିନ ଗଣିତ ଅଧିକାର ସମ୍ବନ୍ଧୀୟ ହେବ । ଅଧିକାର ଦିନ ଗଣିତ ଅଧିକାର ସମ୍ବନ୍ଧୀୟ ହେବ । ଅଧିକାର ଦିନ ଗଣିତ ଅଧିକାର ସମ୍ବନ୍ଧୀୟ ହେବ ।
- 3) ତୃତୀୟ ଆବେଦନ ଦିନ ଗଣିତ ଅଧିକାର ସମ୍ବନ୍ଧୀୟ ହେବ । ଅଧିକାର ଦିନ ଗଣିତ ଅଧିକାର ସମ୍ବନ୍ଧୀୟ ହେବ । ଅଧିକାର ଦିନ ଗଣିତ ଅଧିକାର ସମ୍ବନ୍ଧୀୟ ହେବ । ଅଧିକାର ଦିନ ଗଣିତ ଅଧିକାର ସମ୍ବନ୍ଧୀୟ ହେବ ।
- 4) ଚତୁର୍ଥ ଆବେଦନ ଅନୁସାରେ, ଭାର୍ଗବୀ ନାମାଧିକାର ସମ୍ବନ୍ଧୀୟ ଅଧିକାର ଦିନ ଗଣିତ ଅଧିକାର ସମ୍ବନ୍ଧୀୟ ହେବ । ଅଧିକାର ଦିନ ଗଣିତ ଅଧିକାର ସମ୍ବନ୍ଧୀୟ ହେବ । ଅଧିକାର ଦିନ ଗଣିତ ଅଧିକାର ସମ୍ବନ୍ଧୀୟ ହେବ । ଅଧିକାର ଦିନ ଗଣିତ ଅଧିକାର ସମ୍ବନ୍ଧୀୟ ହେବ ।

5) ଆର୍ଥିକ ସମ୍ବଳିତ ମନୁଷ୍ୟ ମାଂସୋପକରଣ କ୍ଷମା ହେବ :-

- i) ଘଡ଼ା କ୍ଷମାର ଅନ୍ତର୍ଗତ ସାମଗ୍ରୀର ଉତ୍ପାଦନ କ୍ଷମାକୁ ଆହାସ୍ୟ ନିର୍ଦ୍ଦେଶ.
- ii) ଶୋଭା ପ୍ରାପ୍ତି ଏହି ଅନ୍ତର୍ଗତ ଏକାଧିକାର ଚିନ୍ତା ନିର୍ଦ୍ଦେଶ.
- iii) ଚର୍ଚ୍ଚିତ ସାମଗ୍ରୀ ମିଳି ଯାଏ ଆବଶ୍ୟକ ସମାପ୍ତିର ସମ୍ପୂର୍ଣ୍ଣ ପ୍ରୟୋଗ.
- iv) ଯୋଗ୍ୟ ସାମଗ୍ରୀ କେବଳ ଆବଶ୍ୟକ ହେଲେ ତାହା ନିଜେ ଚିହ୍ନିତ ଆହାସ୍ୟ ମିଳି ଯାଏ ନା.
- v) ଶୋଭା ପ୍ରାପ୍ତିର ସମ୍ପୂର୍ଣ୍ଣ ଅବଶ୍ୟକ ଯଦିଫଳାନ୍ତର ଆହାସ୍ୟ ଆବଶ୍ୟକ ହେବ, ତାହା ମାଂସୋପକରଣ ପ୍ରାପ୍ତିର ସମ୍ପୂର୍ଣ୍ଣ ଅବଶ୍ୟକ ମିଳି ଯାଏ.
- vi) ଯଦି ମାଂସୋପକରଣ କ୍ଷମା ହେବ, ତେବେ ଯୋଗ୍ୟ ଅନ୍ତର୍ଗତ ଉତ୍ପାଦନ ନିର୍ଦ୍ଦେଶ କ୍ଷମା ଆହାସ୍ୟ ନିର୍ଦ୍ଦେଶ ପ୍ରଦାନ ଆବଶ୍ୟକ ଚିନ୍ତା ପାରେ.
- vii) ମନୁଷ୍ୟ ମାଂସୋପକରଣ କ୍ଷମା ହେବ, ଯଦି ଶୋଭା ଦେଖାଯାଏ ସାମଗ୍ରୀର ଉତ୍ପାଦନ କ୍ଷମା ହେବ, ଯଦି ତାହା କ୍ଷମା ଆହାସ୍ୟ ଚିନ୍ତା ପାଠ୍ୟା ସେତେ ପାରେ.
- viii) ଯଦି ମାଂସୋପକରଣ କ୍ଷମା ନୁହେଁ ତେବେ ନିର୍ଦ୍ଦେଶ କ୍ଷମା ହେବ, ଯଦି ଯୋଗ୍ୟ ସାମଗ୍ରୀ ଆବଶ୍ୟକ ହେବ, ଏହା ଉତ୍ପାଦନ କ୍ଷମା ଆବଶ୍ୟକ ଚିନ୍ତା ପାରେ, ଏହା ଉତ୍ପାଦନ କ୍ଷମା ଆବଶ୍ୟକ ଚିନ୍ତା ପାରେ.
- ix) ଯଦି ମାଂସୋପକରଣ କ୍ଷମା ହେବ, ତେବେ ଯଦି ଆର୍ଥିକ ମାଂସୋପକରଣ ନିର୍ଦ୍ଦେଶ କ୍ଷମା ନୁହେଁ ତେବେ ନିର୍ଦ୍ଦେଶ କ୍ଷମା ହେବ, ଏହା ଉତ୍ପାଦନ କ୍ଷମା ଆବଶ୍ୟକ ଚିନ୍ତା ପାରେ.

x) ଦେଶୀୟ ସଂସ୍କାର ଓ ଗଣ୍ଡା ସଂସ୍କାର ପ୍ରଯୋଗ କର୍ତ୍ତେ ପାଠକ ବାଞ୍ଛନ
ଉଲ୍ଲେଖ କରନ୍ତୁ, ଯେଉଁଠି ସଂସ୍କାର ପାଠକ ଓ କର୍ମଚାରୀଙ୍କ
ଆଚରଣ କରାଯାଏ.

ଓପିଆର ଓ ଓପି ସଂସ୍କାର କରାଯାଏ, ଯାହାକି ଯୁକ୍ତ ପାଠକଙ୍କୁ
ଓପିଆର ସୋସାଇଟି, ସାଧନ ଓ ଆଦିନ ଚିଠିଆର ସହଯୋଗ
କ୍ଷେତ୍ର ଓ ଓପିଆର ଉପରେ ଉପାଦାନ ଦିଆଯାଏ.

ବୃତ୍ତ ଓ ଓପିଆର ଓ ଓପି ଆମାର କର୍ମକ୍ଷେତ୍ର ଓ ଓପିଆର ଓପିଆର
ଓପିଆର/ ଓପିଆର କର୍ମ ବୃତ୍ତ ଓପିଆର, ଏହି ଓପିଆର ଓପିଆର
କର୍ମ ଆମାର କର୍ମ କରା, ଆମି ଆମାର କର୍ମ କର୍ମ କର୍ମ
ଓପିଆର ବୃତ୍ତ ଓପିଆର ଓପିଆର କର୍ମ, ଏହି ଓପିଆର
ଓପିଆର ଓପିଆର ଓପିଆର ଓପିଆର ଓପିଆର ଓପିଆର
ଓପିଆର ଓପିଆର ଓପିଆର ଓପିଆର ଓପିଆର ଓପିଆର

:Project:
Commerce

WORKSHOP GUIDANCE

SOME GUIDANCE EXTRATED FROM PROJECT WORKSHOP

UNIVERSITY OF CALCUTTA
B. COM. Part-III Honours
PROJECT WORK (Paper 3.5)

THE COMPONENTS OF A PROJECT REPORT

The outcome of Project Work is the Project Report. A project report should have the following components :

1. **Cover Page** : This should contain the title of the project proposal, to whom it is submitted for which degree; the name of the author, name of the supervisor, year of submission of the project work, name of the University.
2. **Acknowledgment** : Various organizations and individuals who might have provided assistance/ co-operation during the process of carrying out the study.
3. **Table of Content** : Page-wise listing of the main contents in the report, i.e., different Chapters and its main Sections alongwith their page numbers.
4. **Body of the Report** : The body of the report should have these four logical divisions :
 - (a) **Introduction** : This will cover the background, rationale/need/justification, brief review of literature, objectives, methodology (the area of the study, sample, type of study, tools for data collection, and method of analysis), Limitations of the Study, and Chapter Planning;
 - (b) **Conceptual Framework/National and International Scenario** : (relating to the topic of the Project).
 - (c) **Presentation of Data, Analysis and Findings** : (using the tools and techniques mentioned in the methodology).
 - (d) **Conclusion and Recommendations** : In this section, the concluding observations based on the main findings and suggestions are to be provided.
5. **Bibliography or References** : This section will include the list of books and articles which have been used in the project work, and in writing a project report.
6. **Annexures** : Questionnaires (if any), relevant reports, etc.
(The main text of the Project should normally be in the range of 5000 words. However, there may be annexure in addition to the main text)

THE STEPS OF PROJECT WORK

- STEP I** : Selection of the topic for the project by taking following points into consideration:
- Suitability of the topic.
 - Relevance of the topic
 - Time available at the disposal.
 - Feasibility of data collection within the given time limit.
 - Challenges involved in the data collection (time & cost involved in the data collection, possibility of getting responses, etc.)
- STEP II** : Finalisation of the Topic and preparation of Project Proposal in consultation with the Supervisor.
- STEP III** : Collection of information and data relating to the topic and analysis of the same.
- STEP IV** : Writing the report dividing it into suitable chapters, viz.,
- Chapter 1 : Introduction,
 - Chapter 2 : Conceptual Framework / National & International Scenario,
 - Chapter 3 : Analysis & Findings,
 - Chapter 4 : Conclusion and Recommendations.
 - Annexures,
 - References / Bibliography

STEP V : The following documents are to be attached with the Final Project Report.

1. Approval letter from the supervisor (Annexure-I)
2. Student's declaration (Annexure-II)
3. Certificate from the Competent Authority of the Organisation/Institution, if the student undertakes the Project Work in any Organisation/Institution.

SCHEDULE TO BE FOLLOWED

- ❑ A few classes (about 15 classes) should be offered during **August-September** on **Entrepreneurship Development and Project Planning** in order to motivate the students to take up self-employment afterwards and also help the students knowing the guidelines for preparing their Project Reports.
- ❑ Project Topics and Project Proposals should be finalised in the month of **September/ October** so as to enable the students collecting relevant information and data during Puja recess.
- ❑ The Report should be finalised through the interaction between the Students and Supervisors during the period from **November—January**.
- ❑ The final Project Report should be submitted by the **end of February**.
- ❑ The evaluation of the Project Report and Viva-Voce Examination should be conducted during the month of **March** with the help of both External and Internal Examiners. Marks should be submitted to the University by the **end of 1st week of April**.
- ❑ The main text of the Project should normally be in the range of 5000 words. However, there may be annexure in addition to the main text.
- ❑ Three Copies of the Project Report should be prepared of which two copies to be submitted to the College authorities and one copy to be retained by the student which he/she must bring at the time of examination.

TEACHERS IN RESPECTIVE COLLEGES GUIDING THE STUDENTS FOR THEIR PROJECT WORK SHOULD STRICTLY DISCOURAGE AND ENFORCE GUIDELINES AS TO ENSURE THAT STUDENTS DO NOT RESORT TO ACTS LIKE 'PLAGIARISM' AND 'CUT AND PASTE' TECHNIQUES FROM WEBSITES / INTERNET.

Examples of it few broad areas of Project (List is indicative, not exhaustive)

- Any topic concerning local economic /entrepreneurial issues
- IFRS and Indian Accounting Standard - Opportunities & Challenges
- Revised Schedule VI
- Credit Rating
- Risk Management
- Credit Risk Management in Banks: Opportunities & Challenges. . .
- Subprime Meltdown and its after effect with case study from Indian Industry.
- Corporate Frauds/White Collar Frauds
- Financial Inclusion
- Micro-finance Institutions in India.
- Carbon Credit
- Direct Tax Code (DTC)
- Goods and Service tax (GST)
- Role of MSMEs in the Indian Economic Development
- Public Sector Undertakings and Indian Economic Development
- Business & Government
- Corporate Social Responsibilities
- Corporate Governance
- Financial Sector Reforms
- On-line Banking
- NPA Management
- Business Process Outsourcing
- Capital Market
- Environmental Accounting
- Environmental Management

- Financial statement Analysis
- Performance Analysis
- Working Capital Management
- Cash management
- Debtors Management
- Inventory Management
- Mergers & Acquisitions
- e-Commerce
- Study on Aviation Sector in India
- Venture Capital
- Equity Linked Savings Scheme
- Insurance Industry in India
- Analysis of Mutual Funds
- Study of Non-performing Assets
- Risk and Return Analysis
- Commercial Finance of Sports in India.
- The sub-prime crisis
- Rural and Agricultural Banking
- Marketing Strategy of different companies for their different products
- Marketing and Processional Strategies
- Market Research
- Study on the Market Awareness of Intellectual Property
- Preservation & Storage of Agricultural Products
- Marketing Strategy of Ball/Gel Pens
- Brand Repositioning
- Customer Relationship Management
- Sales & Distribution Management
- Customer Awareness
- Industrial Marketing Vs. Consumer.
- Study of Consumer Behaviour
- "Is attractive packaging really a necessity or an eyewash?" A study on packaging of some selected companies
- Consumer Behaviour
- After Sales Service and Customer Satisfaction
- Effectiveness of Advertising
- Direct Marketing & Networking.
- The culture of giant prawn in West Bengal — A critical inquest.
- Fresh water fisheries in West Bengal — A critical search.
- Small scale Fisheries in Rural Areas of West Bengal — A case study
- "Bhasa Bandha" Fishery in West Bengal — A study of traditional fishery culture.
- 'Mean' and mullets culture in Sundarbans — An analytical study.
- Evolution of Aquaculture in West Bengal — An analytical study since independence.
- Aquaculture Management in North and South 24 Parganas — A critical analysis.
- Aquaculture Management in North and South 24 Parganas — A critical analysis.
- Problems of Hatchery Seed of Prawn — A critical study.
- Emergence of Prawn Seed Hatchery in West Bengal — A critical study.
- Emergence of Prawn Seed Hatchery in India — A critical study.
- Emergence of Improved Traditional Aquaculture in West Bengal — A critical search.
- Mixed Fish species culture in West Bengal — A critical search.
- Management in Mixed Fish species culture in West Bengal — A critical search.
- Problems and Prospects of Aquaculture in Canning of 24 Parganas — A case study.
- Aquaculture and Eco-system in West Bengal — A critical search.
- Shrimp Aquaculture and the Environment — A case study in West Bengal.
- Role of Fisheries Development Corporation of West Bengal in Prawn Processing — An overview.

Some Related Topics may be Projected Based on this Project Synopsis

1. Aquaculture in West Bengal — An emperical survey.
2. Improved Aquaculture in West Bengal — A critical inquest.
3. Traditional Shrimp Culture in West Bengal — An emperical inquest.
4. Marine Shrimp Culture in West Bengal — A critical search.
5. Scientific Aquaculture in West Bengal — A critical study.
6. Shrimp in Traditional Culture — A case study.
7. Problems of Traditional Shrimp Culture — A case study.
8. Problems and prospects of Shrimp Culture in West Bengal — A critical study.
9. Problems and Prospects of Improved Shrimp Culture — A critical study.
10. Scientific Shrimp Culture. — It's problems and prospects.
11. Advanced Marine Shrimp Culture — An overview.
12. Role of 'Benfish' in Shrimp Culture — An overview.
13. Growth of Fishery in India — A critical study.
14. Aquaculture in North 24 Parganas — An emperical survey.
15. Aquaculture in South 24 Parganas — An emperical survey.
16. Aquaculture in Nayachar — An emperical survey.
17. Shrimp culture in Meen Dwip — An emperical survey.
18. Shrimp Culture in Sundarbans — An emperical survey.
19. Shrimp culture in Kerala — An emperical survey.
20. Shrimp culture in Orrisa — An emperical survey.
21. Shrimp culture in Gujrat — An emperical survey.
22. Coastal Shrimp Culture in West Bengal — A critical search.
23. Marine Shrimp Culture in Sundarbans — A critical search.
24. Problems of Fisheries development in West Bengal — A critical inquest.
25. Agriculture vs. Prawn Culture — A comparative study.
26. Aquaculture in coastal areas of India — A critical inquest.
27. Aquacultural development in India — A critical study.
28. Domestic fisheries vs. Improved Aquaculture — A comparative study.
29. Development of Fisheries since Independent — A descriptive study.
30. Trend of Fish production in India — An emperical survey.
31. Fisheries scenario in West Bengal — A post mortem study.
32. Fisheries scenario in India — A postmortem study.
33. Fisheries in Bheries of West Bengal — A case study.
34. Brackishwater Aquaculture in West Bengal — A critical inquest.
35. Fisheries in Estuarine — A critical search.
36. Fisheries at Dighirpar of South 24 parganas — A case study.
37. Fisheries at Digha and Dadanpatrabar — A case study.
38. Role of NCDC in Fisheries development — A case study.
39. Integrated Brackishwater Aquaculture in West Bengal — A case study.
40. Role of BFDA in Development of Fishery — A case study.
41. Modern Fresh water Prawn culture in West Bengal — A critical study.
42. Opportunities of Fishery development in West Bengal — A critical search.
43. Opportunities of Scientific Aquaculture in Costal Areas of West Bengal — A critical search.

Ne. Ji Nagar Day College

Serainar Library Dept. of Commerce

Acc. No. 1647

Call No.

Date

11/8/16

Project report

(Submitted for the degree of B.Com. Honours in Marketing under the University of Calcutta) .

Submitted by

Name of the candidate:

Registration No.

University Roll No:

College Roll No:

Name of the College: Netaji Nagar Day College

Supervised by

Name of the Supervisor:

Name of the college: Netaji Nagar Day College

Month & year of Submission

Supervisor's Certificate

This is to certify that Sri / Smt..... a student of B.Com. Honours in Accounts and Finance / Marketing of Netaji Nagar Day College under the University of Calcutta has worked under my supervision and guidance for his project work and prepared the project report with the title.....

The project report, which he is submitting is his genuine and original work to the best of my knowledge.

Signature:

Place:

Name:

Date:

Designation:

Name of the College:

Student's Declaration

I hereby declare that the Project Work with the
submitted by me for the partial fulfilment of the degree of B.Com. Honours in Accounts and
Finance / Marketing under the University of Calcutta is my original work and has not been
submitted earlier to any other University for the fulfilment of the requirement for any course
of study.

I also declare that no chapter of this manuscript in whole or in part has been incorporated in
this report from any earlier work done by others or by me. However, extracts of any literature
which has been used for this report has been duly acknowledged providing details of such
literature in the references.

Signature:

Place:

Name:

Date:

Address:

Registration No.

Roll No.

PROJECT REPORT

(Submitted for the Degree of B.Com Honours in Accounting & Finance under the University of Calcutta)

TITLE OF THE PROJECT

**STUDY OF NON-PERFORMING ASSETS WITH REFERENCE TO
HDFC BANK, ICICI BANK, UBI & PNB**

SUBMITTED BY

Name of the Candidate : SUPRITI DEY
Registration No. : 057-1211-0010-17
Name of the College : Netaji Nagar Day College
College Roll NO. : 30
CU Roll No. : 171057-11-0026

SUPERVISED BY

Name of Supervisor : DR. SURAJIT DEY
Name of the College : NETAJI NAGAR DAY COLLEGE.

MONTH & YEAR OF SUBMISSION

October , 2020

Annexure - 1

SUPERVISOR'S CERTIFICATE

This is to certify that a student of B.Com Honours in "Accounting & Finance" in Netaji Nagar Day College under the University of Calcutta has worked under my supervision and guidance for his Project Work and prepared a Project Report with the title
..... The Project report, which he is submitting, is his genuine and original work to the best of my knowledge.

Place: Kolkata

Signature:

Name: Mr. Surajit Dey

Date:

Designation: HOD , Department of commerce

Name of the college: Netaji Nagar Day College ,
170/436,N.S.C Bose Road ,Regent Estate Kolkata -
700092

Annexure - II

STUDENT'S DECLARATION

I hereby declare that the project work with the title
.....
..... Submitted by me for the partial fulfilment of the degree
of B.Com Honours in Accounting & Finance under the university of
Calcutta is my original work and has not been submitted earlier to any
other University for the fulfilment of the requirement for any course
of study.

I also declare that no chapter of this manuscript in whole or in part has
been incorporated in this report from any earlier work done by others
or by me. However, extracts of any literature which has been used for
this report has been duly acknowledge providing details of such
literature in the references.

Date:

Signature:

Name : Supriti Dey

Address : 307 B .L . SAHA ROAD

Kolkata-700053

C.U. Registration No : 057-1211-0010-17

C.U. Roll No : 171057-11-0026

College Roll No : 30

ACKNOWLEDGEMENT

I am hearty gratefully acknowledged the following sources to help me to do the project. I have done the project on the instruction & guidance given by our respected professor. They have always been an invaluable source of inspiration had work, sincerity and dedication. I would like to express my sincere and dedication. I would like to express my sincere ineptness to my respective project guide for his constant guidance and valuable support during the project work. It gives me immense pleasure in submitting this project on

.....
..... . I shall be pleased if the project which I have done will satisfy my respected sir. I would like to thanks our principal Prof. , our head of department Prof. and my supervisor professor **SURAJIT DEY**. I would also like to thanks all the people who have helped me at the time of survey for my project. And of course nothing could have come true without the support of my family, friend and all the classmates for their constant encouragement and useful tips throughout my project. I will always grateful to them.

CONTENTS

CHAPTER	TITLE	PAGE NO.
1.	<p style="text-align: center;">❖ <u>INTRODUCTION</u> BACKGROUND RATIONALITY OF STUDY LITERATURE REVIEW OBJECTIVE OF STUDY RESEARCH METHODOLOGY LIMITATION OF STUDY</p>	7-14
2.	<p style="text-align: center;">❖ <u>CONCEPTUAL FRAMEWORK</u> NPA –ITS MEANING ASSETS CLASSIFICATION TYPES OF NPA CAUSES OF NPA IMPACT OF RISING OF NPA INITIATIVES TAKEN BY GOVT.</p>	15-27
3.	<p style="text-align: center;">❖ <u>PRESENTATION ANALYSIS AND DATA FINDINGS</u> PRIVATE BANK PUBLIC BANK</p>	28-38
4.	<p style="text-align: center;">❖ <u>CONCLUSION AND RECOMMENDATION</u> CONCLUSION RECOMMENDATION</p>	39-40
	BIBLIOGRAPHY	41

CHAPTER-1 (INTRODUCTION)

1.1. BACKGROUND

Banking in India is the modern sense oriented in the last decades of the 18th century. It plays a significant and commendable role in the growth and development of economy and its components. The banking system mobilizes the funds from surplus units and distributes them to other deficit sector for productive utilization. The banking sector in India, are those in which majority of equity shares are held by the governments and includes SBI group (state bank and its subsidiaries) and nationalized banks. Modern trade and commerce would be almost impossible without availability of suitable banking services and facilities in innumerable ways. Banks play an important role in mobilization, allocation of capital, progress and development of an economy. Modern banking is not only confined to traditional business of accepting and lending money but has diversified their activities in new fields of merchant banking, leasing, housing finance, mutual funds and vendor capital.

The main business of banking is to accept deposits for the purpose of lending, so it mobilizes funds by issuing claims against itself and lends this money to others in the form of loans which are assets for banks. The liabilities and the assets are in the form of claims unlike other forms of business. The mobilized money is lent in the form loans which is major and main activity of banking and comprise largest asset portfolio of banks. The money lent are called loans or advances that will earn income in the form of interest in addition to this banks invests portion of money in securities and a minor portion of total funds is invested in real assets like land, building for carrying the operations of banking.

The money is advanced in the form of loans and invested in securities in expectation of income and repayment of principal at periodic intervals as per the contractual obligations between lender and borrower. The asset which is performing as per the contractual obligations i.e. payment of principals and when it fall due, it is called performing asset or standard asset. The asset which fails to meet obligation of payment of interest and

repayment of principal within a specified date from due date is called non-performing assets or non-standard asset.

However, increasing NPAs have a direct impact of profitability of banks as legally bank are not allowed to book income on such accounts and at the same time banks are forced to make provisions on such assets as per RBI guidelines on performing assets. An amount due under any credit facility is treated as “past due” when it has not been paid within 30 days from the due date. Due to the improvement in the payment and settlement system recovery climate, up gradation of technology in banking system, etc. it was decided to dispense with “past due” concept, with effect from March 31, 2001. Subsequently guidelines issued by RBI in line with international best practices in accordance with Basel Standards, the prudential norms for income recognition, asset classification, capital adequacy and provisioning in commercial banks has been introduced. These guidelines base on regulatory and supervisory control of banks by RBI and it creates financial stability in the economy. It also expects that all financial institutions follow all the rules and regulations, maintaining capital provisioning on this assets, assets classification and liquidity management. Further, all commercial banks are in control of RBI’s supervision. They follow rules, regulations and CAMELS (Capital adequacy and Basel II norms. Non-performing assets is one of the major concern and

problems for banks in India. NPA show the degree of risk and profitability of banks.

NPA growth involves reduces income from assets and the necessity of provisions, which reduce the value of shareholders. The public sector banks play an important role in development and growth from a very short process. It also being cause of mobilizes huge resources and economic development of country. Due to socio-economic role, there was high level of NPA’s in their assets portfolio.

1.2. NEEDS OF THE STUDY

Increasing of profits is seldom matter of serious concern to banks. Deposit mobilization was the main goal. Till 1990s the national banks made reckless loans and advances. However, post 1991, profits became a driving force by cutting down on operational costs and avoidance of unnecessary expenditure, upgrading of technology and customer standard. Besides this they also faced competition and challenge on their survival, they forced to improve their performance. The biggest problem was large amount of NPAs in their assets portfolio. The national banks were saddled with NPAs of Rs.34027cr. During 2000-01 the growing menace of NPA takes role for efficiency and profitability of banking sectors. Thus proper management of NPAs for economic growth of the country is necessary. This study aims to check what is the position and level of non-performing assets of nationalized banks which is core and heart of public sector banking in India

and which handles the major position of banking activities in this country, and also of private sector bank in India.

As per these discussions we have some effective needs of this study. These are,

- ☒ This study shows the amount of provisions created by banks against this type of profit.
- ☒ We able to know how non-performing assets affected the economic development.
- ☒ Now we have details information for different type of policies taken by the banking sectors.
- ☒ This study indirectly shows the financial position of banking sectors.

LITERATURE REVIEW

1. **Muniappan(2002)** expressed that the problem of NPAs is related to several internal and external factor confronting the borrowers. The internal factor are diversion of funds for expansion, diversification and modernisation , taking up new project, helping/promoting associate concern, time/cost overruns during the project implementations stage, business (product, marketing e. t. c) failure, inefficient management, strained labour relations, inappropriate technology/technical problems, product obsolescence etc, while external factors are recession, non-payment in other countries, inputs/power shortage, price escalation, accidents and natural calamities.
2. **Mohananil and Deshmukh (2013)** in their article “A study if Non-performing assets on selected public and private sector Banks ” they have suggested that post reform era has changed the whole structure of banking sector in India. The emerging competition has resulted in new challenges for the Indian banks. Hence parameter for evaluating the analysis for profitability of the indicator with a focal point on Non-performing assets of public and private sector banks.
3. **Rajamohan(2012)** in his article “Analysis of NPAs of the public sector banks in India” – he has clearly describes that India banking industry plays a pivotal socioeconomic development of the country. During the past few years the banks gain sufficient strength to pose good performance which is reflected in high growth of low cost deposits, a well diversified credit portfolio across corporate, retail and small and medium enterprises improved margins and other income and better quality of assets through a consistent reduction in Non-performing assets.
4. **Vivek Shrivastava, Deepak Bansal (2012)** did “A study of trends of non-performing assets in private banks in India” to find out whether there is positive trend and extent of control of NPA. Data was collected over a period of 5 years from 2007-2012 from various secondary source and analysed by average a comparative percentage analysis. It was found that the level of NPAs were alarming with the public sector Banks In India but there is slightly improvement in asset quality reflected by decline in NPA percentage. The bank should take timely action against degradation of good performing assets.

OBJECTIVES OF STUDY

The Non-performing assets problem is one of the foremost and the most formidable problems that have shaken the entire banking industry of India like an earthquake. Like a centre worm, it has been eating the banking system from within, since long. It has been grown like a cancer and has infected every limb of the banking system. At macro level, NPAs have choked of the supply limb of credit to the potential borrowers. There by having a deleterious effect on capital formation and arresting the economic activity in the country. At the macro level the unsustainable level of NPAs has eroded the profitability of banks through reduced interest income and provisioning requirements. Besides restricting the recycling of funds, lending to serious assets liability mismatches. Unfortunately the high level of NPAs of is adversely affecting the profitability. Liquidity and solvency positions of the banking sectors. Therefore NPA should be brought down to internationally accepted level.

The objective of the present study are:

1. To understand the concept of NPA.
2. To highlight the NPA position the selected public and private sector banks.
3. To study NPA recovery mechanism.
4. To study the achievements of banks for recovery of NPAs.
5. Find out trends in NPA level.
6. To find out the effects of NPA in economic position of any country.

RESERCH METHODOLOGY

This study is analytical in nature and based on secondary data. Public sector banks constitute the heart of banking sector because they handle more than two third of banking business in India .Public sector banks comprise of **SBI** group and nationalised banks, this study analyses the trend of NPA of nationalised banks and private sector banks. The information gathered from the various annual reports, RBI bulletins and articles. Graphical representation has been used for study. Some statistical methods, mainly percentage method have been applied for the analysis of data. Line graphs are used. It examines Gross NPAs, Net NPAs, and assesses the quality of NPA management and suggests remedies. The banks selected for the study are prominent banks among all banks in their respective sector and includes:

1. Public Sector: United Bank of India (UBI) and Punjab National Bank (PNB).
2. Private sector: HDFC Bank and ICICI Bank.

LIMITATIONS OF STUDY

1. An analysis is made on Non-Performing Assets only. The performing assets do not pose any problems to credit management.
2. The study is restricted to few banks only.
3. Availability of data is not adequate in some cases.
4. This present study does not ascertain the views from borrowers who are not directly concerned with management Non-Performing Assets.
5. Time period, taken into consideration is limited, i.e. a six years period.
6. The major limitation of the study has been time consistent. Due to limited period the project cannot be complicated extensively.
7. Since the part of the study is based on the perception, the finding may change over the years in keeping with the changes in environmental factors.

CHAPTER-2 [CONCEPTUAL FRAMEWORK]

NPA-DEFINATION

An assets becomes non-performing when it stop generating income for the bank. It is actually the ratio of non-performing to total credit. Earlier a non-performing asset was defined as a credit facility in respect of which the interest of instalment of principle has remind due for a specific period of time which was reduce from 4 quarters to one quarter in a phased manner. NPAs are problematic for financial institution because they depend on interest payment of income. With a view of moving towards international best practices and to ensure greater transparency. I have been decided to adopt 90 days overdue norms for the identification of NPAs from the year ending March 31, 2004, a non-performing assets shall be a loan or an advance where;

Interest and/or instalments of principle remain overdue for a period of more than 90 days in respect of a term loan.

The account remains "out of order" for a period more than 90 days, in respect of an overdraft.

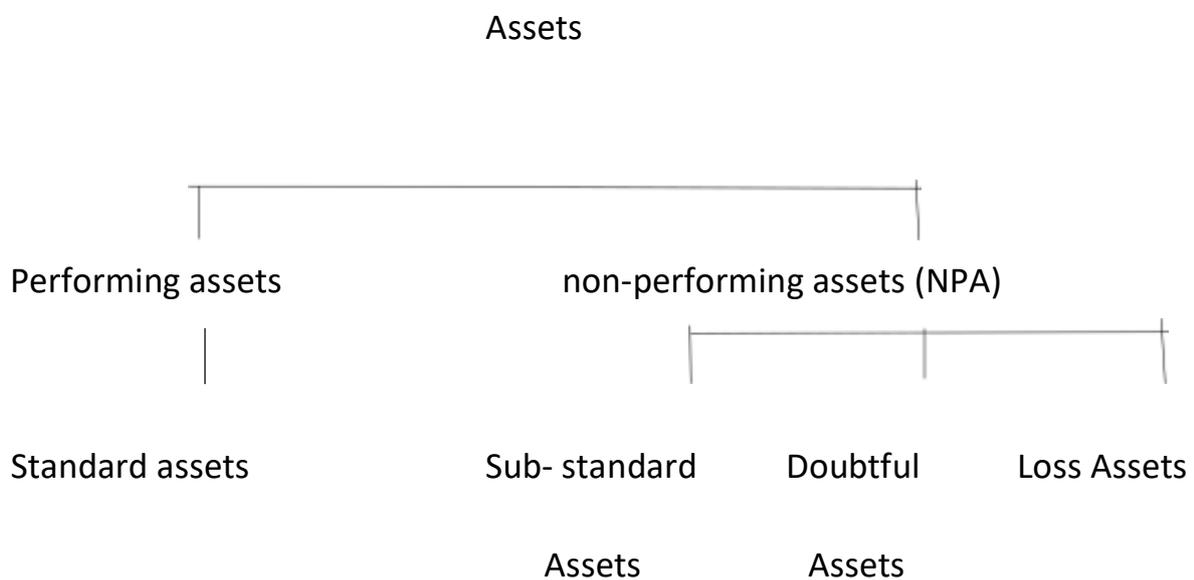
The bills remain overdue for a period more than 90 days in cash of bills purchased and discounted.

Interest or instalment of principle remains overdue for 2 harvest seasons but for a period not exceeding 2 half years in case of an advance granted for agriculture purposes.

- A loan granted for short duration crops will be treated as NPA if the instalment of principle or interest remains overdue for two crop seasons.
- A loan granted for long duration crops will be treated as NPA if the instalment of principle or interest remains overdue for one crop season.
- Any amount to be received remains overdue for a period of more than 9 days in respect of other accounts.

If any advance or credit facilities granted by banks to a borrower became non-performing with having any regard to the fact that there many still certain advances/credit facilities having performing status. As per the prudential acts suggested by the reserve bank of India, a bank cannot book interest on an NPA on accrual basis. In other word such interests can be looked only when it has been actually received.

ASSETS CLASSIFICATION



Banks are require to classify non-performing assets further into following three categories based on the period for which the assets have non-performing and realizable of dues;

- 1. STANDARD ASSETS** Standard assets are the ones in which the bank is receiving interest as well as the principle amount of the loan regularly from the customers. Here it is also very important that in this case the arrears of interest and the principal amount of loan do not exceed 90 days at the end of financial year. If assets fails to be category of standard assets that is amount dues more than 90 days then it is NPA and NPAs are further needed to classify in sub categories.

PROVISIONING ACTS :

- From the year ending 31.03.2000, the banks should make a general provision of a minimum of 0.40% on standard assets on global loan portfolio basis.
- The provision on standard assets should not be reckoned for arriving at net NPAs.
- The provision should be shown separately as “contingent provisions against” under “other current liability and provisions”.

2. SUB-STANDARD ASSETS

With effect from 31.03.2005, a sub-standard assets would be one, which has remained NPA for a period less than or equal to 12 month. In this case the current net worth of the borrow/ guarantor or the current market value of the security charged is not enough to ensure recovery of the dues to the banks in full, and the assets has well-defined credit weaknesses that the liquidation of the debt and are characterized by the distinct possibility that the banks will sustain some loss, if deficiency are not corrected.

PROVISIONING ACT:

A general provisioning of 15% on the total outstanding amount is made if the loan is secured, for unsecured loans the total provisioning that needs to be done is 25% on the outstanding balance.

3. DOUBTFUL ASSETS

With effect from 31.03.2005, a loan is classified if it remained in the sub-standard category for 12 months. It is also a type of non-performing assets.

PROVISIONING ACT:

- Provisioning of 100% on the total outstanding amount is made if the loan is unsecured, for secured loans the total provisioning is in the range of 25% to 100% on the outstanding balance depending upon the period for which the assets and has remained doubtful.
- For not more than 3 years provision should charge 100% on unsecured advance and 30% on secured advances.
- For more than 3 years provision should be create 100% on unsecured advances and 100% on secured advances.

4. LOSS ASSETS

A loss assets is one which considered uncollectible and of such little value that its continuance as a bankable assets are not warranted- although there may be some salvage or recovery value. Also, these assets by the bank or internal are external auditors or the RBI inspection but the amount would not have been written-off wholly.

PROVISIONING ACT:

The entire assets should be written off. If the assets are permitted to remain in the books for any reason, 100% of the outstanding should be provided for.

NO	Types of assets	Provisions
1.	Standard assets	0.40% for all type of standard advances.
2.	Sub-standard assets	15% on secured assets and 25% on unsecured assets
3.	Doubtful assets	
	Up to 1 year	100% of unsecured advances and 25% on secured advances.
	Up to 3 years	100% of unsecured advances and 30% on secured advances.
	More than 3 years	100% of unsecured advances and 100% on secured advances
4.	Loss assets	100% of unsecured advances and 100% on secured advances

TYPES OF NPA

Gross NPAs are the sum total of all loans assets that are classified NPAs as per RBI guidelines as on balance sheet date. Gross NPA reflects the quality of the loans made by banks. It consists of all the nonstandard assets like as sub-standard, doubtful, and loss assets. It can be calculated with the help of following ratio:

$$\text{GROSS NPAs RATIO} = \frac{\text{GROSS NPAs}}{\text{GROSS ADVANCES}}$$

NET NPA

Net NPAs are those type of NPAs in which the bank has deducted the provision regarding NPAs. Net NPA shows the actual burden of banks. Since in India, bank balance sheet contains a huge amount of NPAs and the process of recovery and write off of loans is very time consuming, the provisions the banks have to make against the NPAs according to the central bank guidelines, are quite significant. That is why the difference between gross and net NPA is quite high. It can be calculated by following:

$$\text{NET NPAs RATIO} = \frac{\text{GROSS NPA} - \text{PROVISION}}{\text{GROSS ADVANCE}}$$

COST OF NON- PERFORMING ASSETS

NPAs affect the profitability, liquidity and competitive functioning of bank and developmental financial institutions and finally the psychology of bankers in respect of their deposition towards credit delivery and credit expansion.

NPAs cause high cost for the bank, as these assets do not into any of following:

- Profits
- Capital adequacy
- Reductions of other costs
- Capital market perceptions.

Capital adequacy ratio:

The CAR was introduced from 1992 after the acceptance of the NARSIMHAM committee report-I. Capital adequacy ratio (CARs) are Measure of the amount of a bank's core capital expressed as a percentage of its risks weighted assets.

Capital adequacy ratio is defined as:

$$\text{CAR} = \frac{\text{TIER 1 CAPITAL} + \text{TIER 2 CAPITAL}}{\text{RISKS WEIGHTED ASSETS}}$$

Where Tier 1 capital = (paid up capital+ statutory reserves+ disclosed free reserve)- (equity investment in subsidiary + intangible assets + current and brought forward losses)

Tier2 capital =undisclosed reserve + general loss reserves + hybrid debt capital instruments and subordinated debts. Risks can either weighted assets or the respective national regulator's minimum total requirement. If using risk weighted assets,

$$\text{CAR} = \frac{\text{TIER 1 CAPITAL} + \text{TIER 2 CAPITAL}}{\text{RISK WEIGHTED ASSETS}} \geq 10\%$$

The percent are hold varies from to bank (10% in this case, a common requirement for regulators conforming to the Basel accords) and is set by the national banking regulator of different countries.

Two types are capital are measured:

Tier 1 capital which can absorb losses in the event of a winding-up and so provides a lesser degree of protection to depositors. Basel II accord made in January 2000 effective from 2005 added operational risk in the risk weighted assets (RWA). The operational risk will constitute approximately 20% of overall capital requirements. Thus under the new method, the revised formula for CAR is as under:

CAPITAL FUND OF THE BANK

$$\text{CAR} = \frac{\text{CREDIT RISK} + \text{MARKET RISK} + \text{OPERATIONAL RISK}}{\text{CAPITAL FUND OF THE BANK}}$$

Risk weighted assets and other exposures may be computed as
(ASSETS × RISK WEIGHT) + (OFF BALANCE SHEET ITEMS ×
CONVERSION FACTORS)

Credit risk refers to the risk that a borrower will default on any type of debt by failing to make required payments the risk is primary that of the lender and includes lost principle and interest, disruption to cash flows and increase collection cost.

Non-performing assets ratio (NPA ratio) The net NPA to loans and advantages ratio is used as a measure of overall quality of the bank's loan book. Net NPAs are calculated by reducing cumulative balances of provisions outstanding at a period end from gross NPAs Higher ratio reflects rising bad quality of loans.

NET NON-PERFORMING ASSETS

$$\text{NPA RATIO} = \frac{\text{NET NON-PERFORMING ASSETS}}{\text{LOAN GIVEN}}$$

Return on assets (ROA) Return on assets ratio is the net income (profit) generated by the bank on its total assets (including fixed assets). The higher the proportion of average earning assets, the better would be the resulting returns on total assets.

NET PROFITS

$$\text{ROA} = \frac{\text{NET PROFITS}}{\text{AVERAGE TOTAL ASSETS}}$$

Net income per employee (NIPE) is a company's net income divided by number of employees. In general the high the number, the more efficiently the company uses its employees.

EXTERNAL FACTORS

- Ineffective recovery – the govt. has set up numbers of recovery tribunals, which works for recovery of loans and advances. Due to their negligence and ineffectiveness in their work the suffers the consequence of non-recover, thereby reducing their profitability and liquidity.
- Wilful defaults -there are borrowers who area able to pay back loans but are intentionally withdrawing it. These groups of people should be identified and proper measures should be taken in order to get back 5th money extended to then as advances and loans.
- Natural calamities –this is the major factor, which is creating alarming rise in NPAs in PSBs. Every now and then India is hit by major natural calamities thus making the borrowers unable to pay back their loans. Thus the bank has to make large amount of provisions in order to compensate those loans, hence end up the fiscal with a reduced profit.
- Industrial sickness –improper project handling, ineffective management, lack of adequate resources, lack of advance technology, day to day changing govt. Policies give birth to industrial sickness. Hence the banks that finance those industries ultimately end up with a low recovery of their loans reducing their profit and liquidity.
- Lack of demands –Entrepreneurs in India could not foresee their product demand and starts production which ultimately piles up their product thus making them unable to pay back the money they borrow to operate these activities. The banks recover the amount by selling of their assets, which cover a minimum level. Thus the banks record the non-recovered part as NPAs and has to make provision for it.
- Change on govt. Policies –with every new govt. Banking sector gets new policies for its option. Thus it has to cope with the changing principle and policies for the regulations of the rising of NPAs.
- Directed loan system –under this commercial banks are required to supply 40 percentage of their credit to priority sector. Most significant sources of NPAs are directed loans supplied to the micro sectors are problematic of recoveries especially when some of its units become sick or weak.

Internal factor

- Defective lending process –there are 3 cardinal principals of bank lending that have been followed by the commercial banks since long. I, principle of safety, II, principle of liquidity, III principle of profitability.
- Inappropriate technology –due to inappropriate technology and management information system, market driven decisions on real time basis can't be taken. Proper MIS and financial accounting system is not implemented in the banks, which leads to poor credit collection, thus NPAs. All the branches of the banks should be computerized.
- Poor credit appraisal system –poor credit appraisal is another factor for the rise in NPAs. Due to poor credit appraisal the bank give advances to those who are not able to repay it back. They should use good credit appraisal to decrease the NPAs.
- Managerial deficiencies –The banker should always select the borrower very carefully and should take assets as security to save guard its interests. When accepting securities bank should considered the: 1. Marketability, 2. Acceptability, 3. Safety, 4. Transferability.
The banker should follow the principle of diversification of risk based on the famous maximum do not keep all the eggs in one basket, it means that the banker should not grant advances to a few big farms. Only or to concentrate them in few industries or in a few cities. If a new big customer meets misfortune or certain traders or industries affected adversely, the overall position of the bank will not be affected.
- Absence of regular industrial visit –The irregularities in spot visit also increases the NPAs. Absence of regularly visit of bank officials to the customer point decreases the collection of interest and the principals on the loan. The NPAs due to wilful defaulters can be collected by regular visits.
- Faulty credit management –like defective credit in recovery mechanism, lack of professionalism in the work force.
- These are the factors of rise in NPAs.

Impact of NPA

NPA impact the performance and profitability of banks. The most notable impact of NPA is change in banker's sentiments which make lender credit expansion to productive purpose. Banks may incline towards more risk free investments to avoid and reduced riskiness, which is not conducive for the growth of economy. If the level of NPAs is not controlled timely they will:

- Reduced the earning capacity of assets and badly affect the RIO.
- The cost of capital will grow up.
- The assets and liabilities mismatch will widen.
- Higher provisioning requirement on mounting NPAs adversely affect capital adequacy ratio banks profitability.
- While calculating economy value additions (EVA= net operating profit-cost of capital) for measuring performance towards shareholders value creation, cumulative loan loss provisions on NPAs considered as capital. Hence it increases cost of capital and reduces EVA.
- NPAs causes to decreases the value of share sometimes even below their book value in the capital market.
- NPAs affect the risk facing ability of banks.

Initiative taken by the government

Some recent initiatives taken by the govt. to address the rising NPAs include:-

Appointment of nodal officers in banks of recovery at their head offices/ zonal offices/ for each debts recovery tribunal (DRT).

Thrust on recovery of loss assets by banks and designating assets reconstruction companies (ARC) resolution agents of banks.

Directing the state-level bankers' committees to be pro-active in resolving issues with the state government.

Sanction of fresh loans on the basis of information sharing amongst banks. Conducting sectors/ activity-wise analysis of NPAs.

Close watch on NPAs by picking up early warning signals and ensuring timely corrective stapes by banks including early detection of sign of distress, amendments in recovery laws, and strengthening of credit appraisal and post credit monitoring.

A strong banking sector is important for a flourishing economy. The failure of the banking system recognizes financial distress early, takes prompt stapes to resolve it, ensure fair recovery for lenders and investors so that banking sector start functioning without stress.

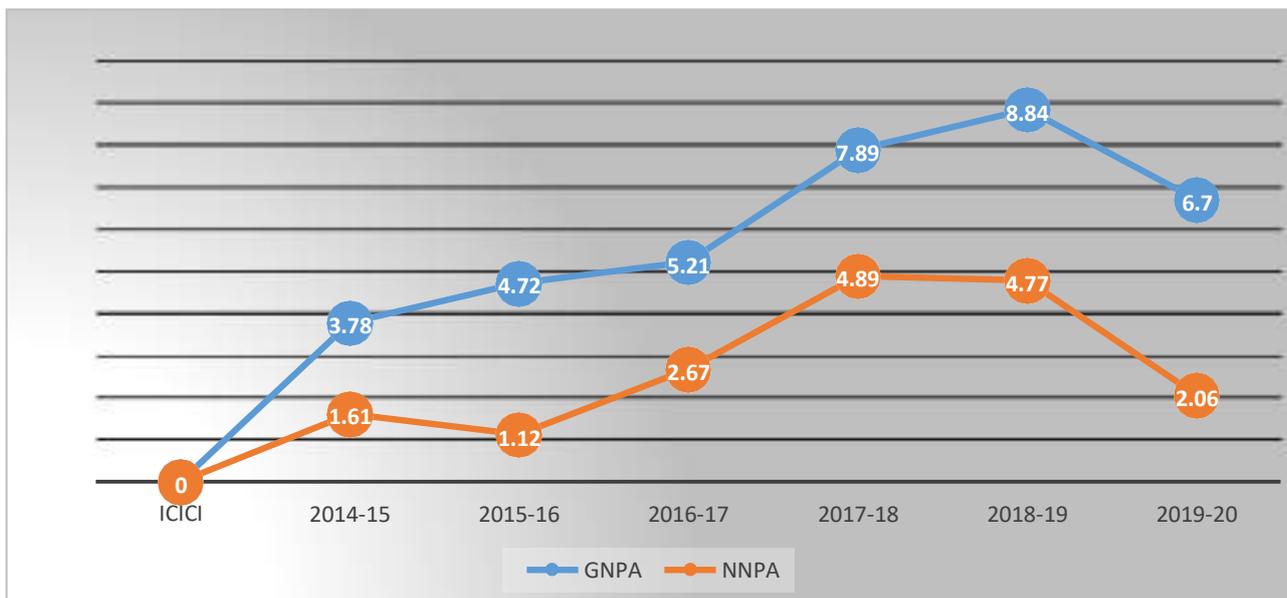
CHAPTER-3 [PRESENTATION, ANALYSIS AND DATA FINDINGS]

PRIVATE BANK

In this section, we will analysis the NPA (both gross and net) position of two private banks ICICI and HDFC during the period of 6 years from 2014-15 to 2019-20. The following table and charts below will give and over view of NPA in ICIC and HDFC during this specific period-

TABLE-1 NPA ICICI BANK

ICICI	2014-15	2015-16	2016-17	2017-18	2018-19	2019-20
GNPA	3.78	4.72	5.21	7.89	8.84	6.70
NNPA	1.61	1.12	2.67	4.89	4.77	2.06
GROSS LOANS AND ADVANCES	100	100	100	100	100	100

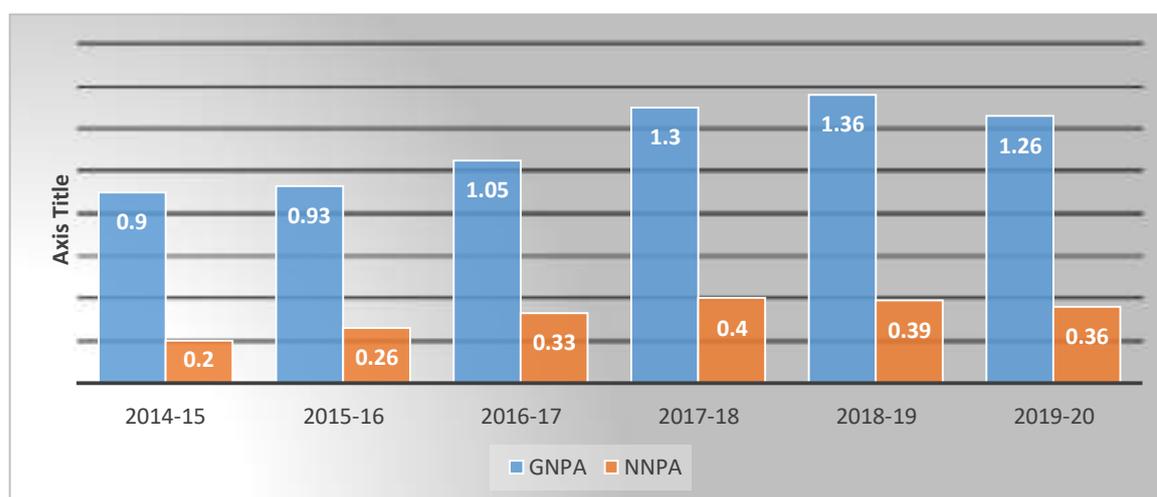


GROSS AND NET RATIOS OF ICICI BANKS INTERPRETATION

In the given table, we can see that gross NPA ratio and net NPA ratios of ICICI BANK during the period of 7 years. NPA ratios of ICICI BANK are in a decreasing trend from 2014-15 to 2019-20 but an increasing trend is noticed from the year 2016-17.

TABLE-2 NPA OF HDFC BANK

HDFC	2014-15	2015-16	2016-17	2017-18	2018-19	2019-20
GNPA	0.90	0.93	1.05	1.30	1.36	1.26
NNPA	0.2	0.26	0.33	0.40	0.39	0.36
GROSS LOANS LOANS ADVANCES	100	100	100	100	100	100

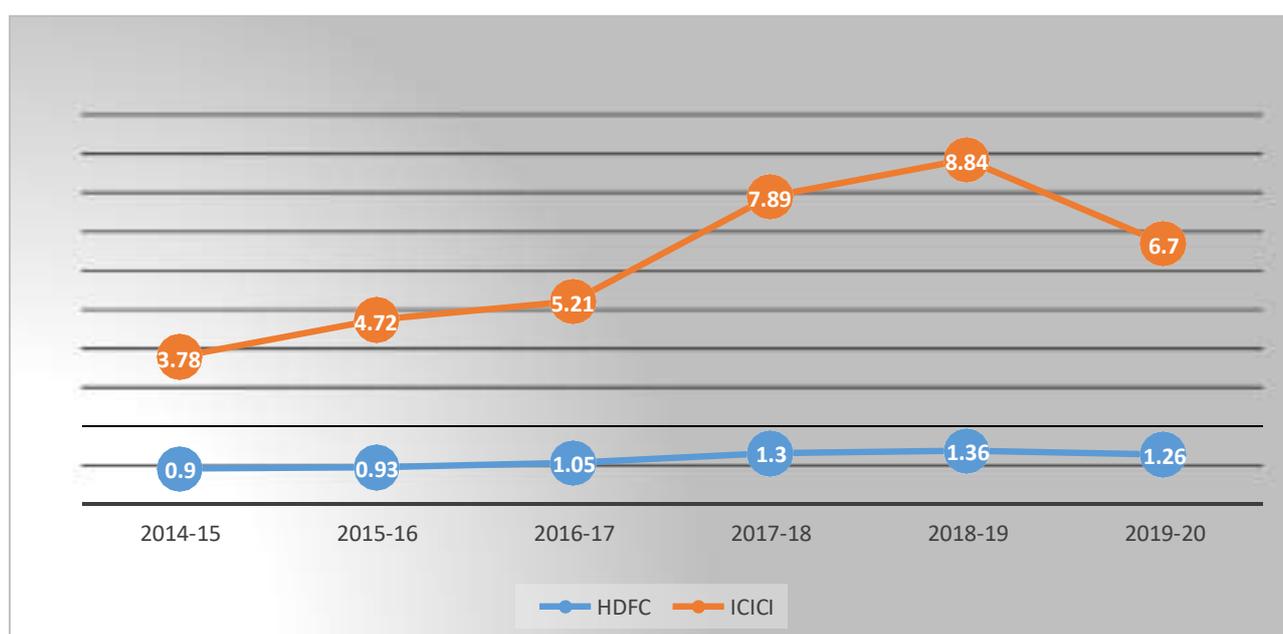


INTERPRETATION

From the above table, the gross NPA and net NPA ratios of HDFC BANK is shown for the period of 6 years GNPA and NNPA ratios of HDFC show a fluctuating trend during the period of 6 years but they have maintained low rate of NPA though out the period.

TABLE-3 GROSS NPA OF SELECTED PRIVATE BANKS

BANK	2014-15	2015-16	2016-17	2017-18	2018-19	2019-20
HDFC	0.9	0.93	1.05	1.30	1.36	1.26
ICICI	3.78	4.72	5.21	7.89	8.84	6.70

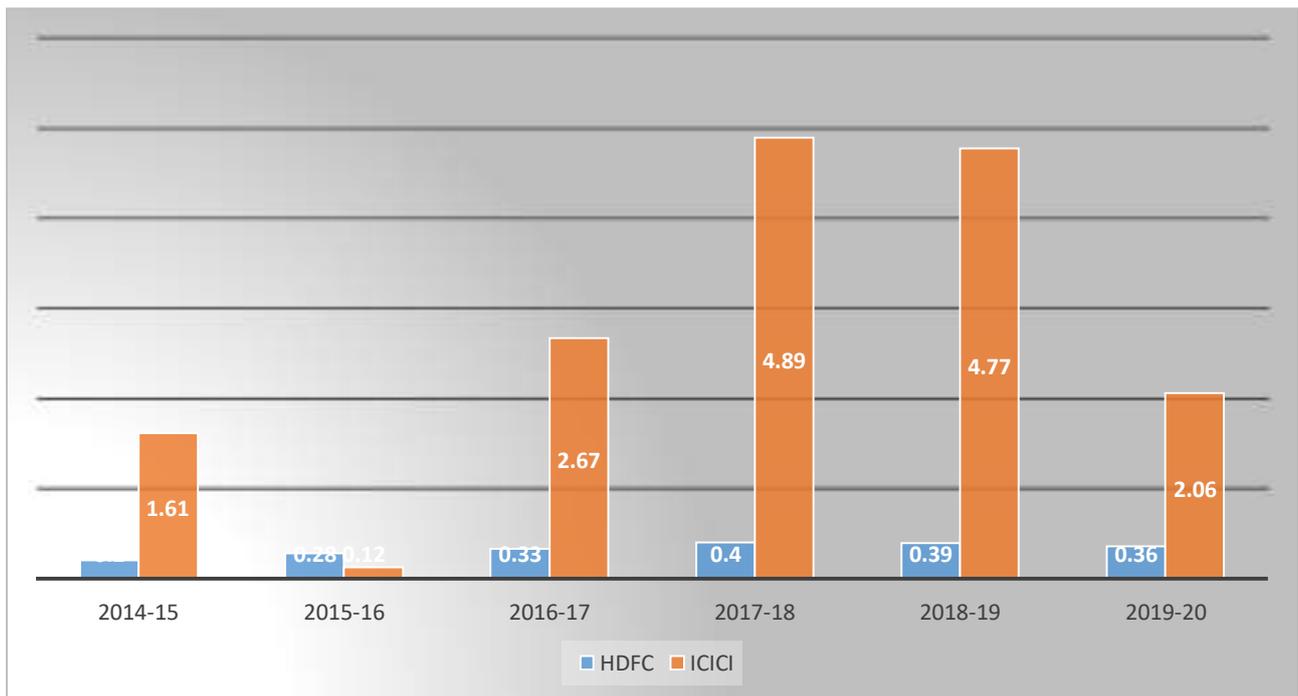


INTERPRETATION

The above table shows gross NPA Ratios of HDFC and ICICI bank for the period of 7 years. Both ICICI and HDFC bank show a fluctuating trend of GNPA during the period but GNPA of HDFC Bank is much lower than that of ICICI. This indicates successful NPA management by HDFC Bank.

TABLE 4: NET NPA OF SELECTED PRIVATE BANKS

BANKS	2014-15	2015-16	2016-17	2017-18	2018-19	2019-20
HDFC	0.2	0.28	0.33	0.40	0.39	0.36
ICICI	1.61	0.12	2.67	4.89	4.77	2.06



INTERPRETATION

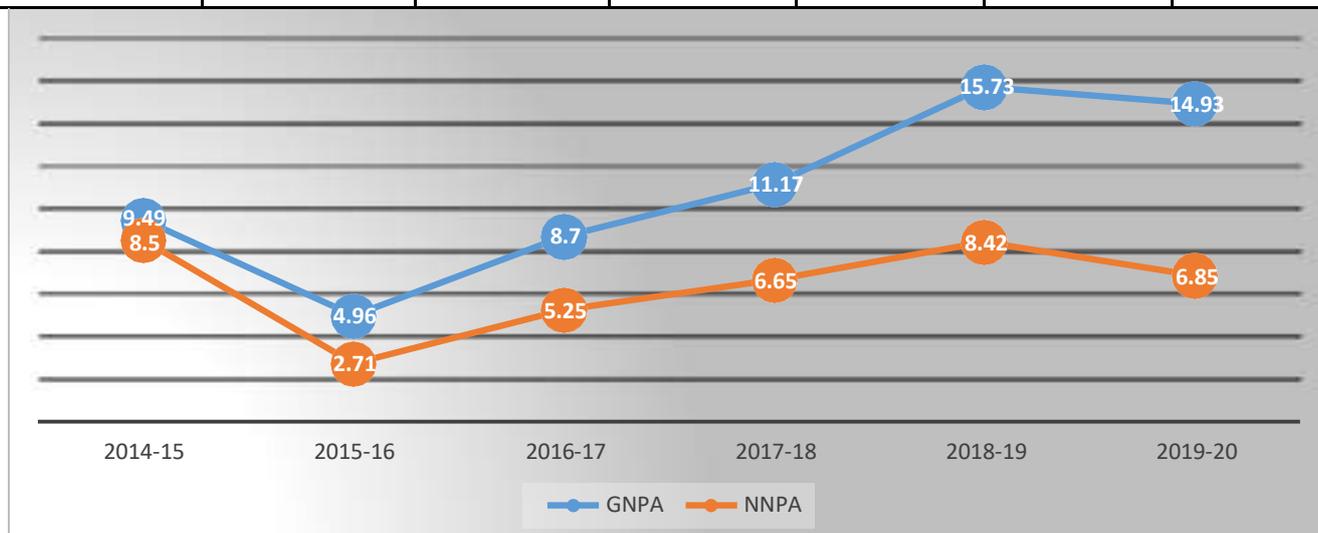
Thus, from the above analysis, it is observed that HDFC bank has shown remarkable attempt in reducing and maintaining a low NPA percentage over the years. ICICI bank's percentage of NPA has gone up as compare to HDFC bank signifying better management procedure adopted by HDFC bank couple with graded credit rating and credit appraisal as compared to ICICI bank. Further if we located the pattern of loans and advances of these banks we observed that ICICI's advances have taken a big amount of credit.

PUBLIC BANKS

In this section we shall analysis the NPA (both gross NPA and net NPA) of two public sector banks. They are UNITED BANK OF INDIA (UBI) and PUNJUB NATIONAL BANK (PNB) during the period of 6 years i.e. from 2014-15 to 2019-20. The following chart will give an overview of NPA in UNITED BANK OF INDIA and PUNJUB NATIONAL BANK during the period as follows:

TABLE 5: NPA OF UBI

UBI	2014-15	2015-16	2016-17	2017-18	2018-19	2019-20
GNPA	9.49	4.96	8.70	11.17	15.73	14.98
NNPA	8.5	2.71	5.25	6.65	8.42	6.85
GROSS LOANS AND ADVANCES	100	100	100	100	100	100

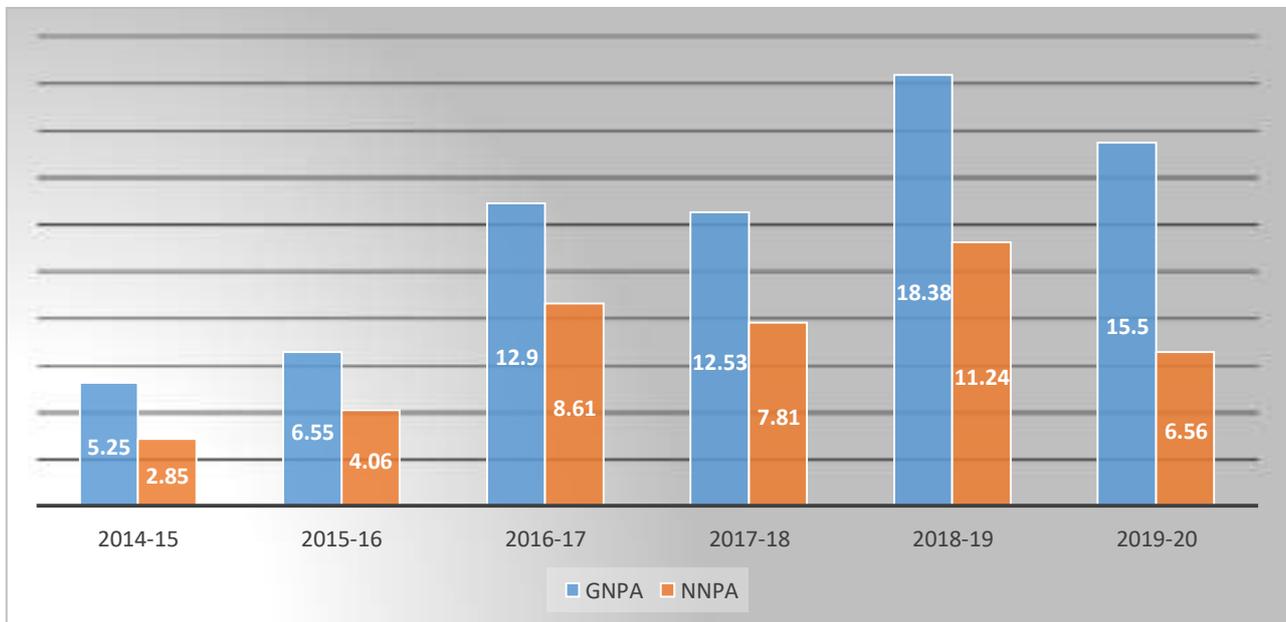


INTERPRETATION

The above table shows the gross and net NPA ratio of UNITED BANK OF INDIA during the period of 6 years. From the table it is seen that NPA of UNITED BANK OF INDIA has an increasing trend from 2010-11 onward. While during 2014-15 there has been a slide decrease in the trend.

TABLE-6 NPA OF PNB

PNB	2014-15	2015-16	2016-17	2017-18	2018-19	2019-20
GNPA	5.25	6.55	12.90	12.53	18.38	15.50
NNPA	2.85	4.06	8.61	7.81	11.24	6.56
GROSS LOAN AND ADVANCE	100	100	100	100	100	100

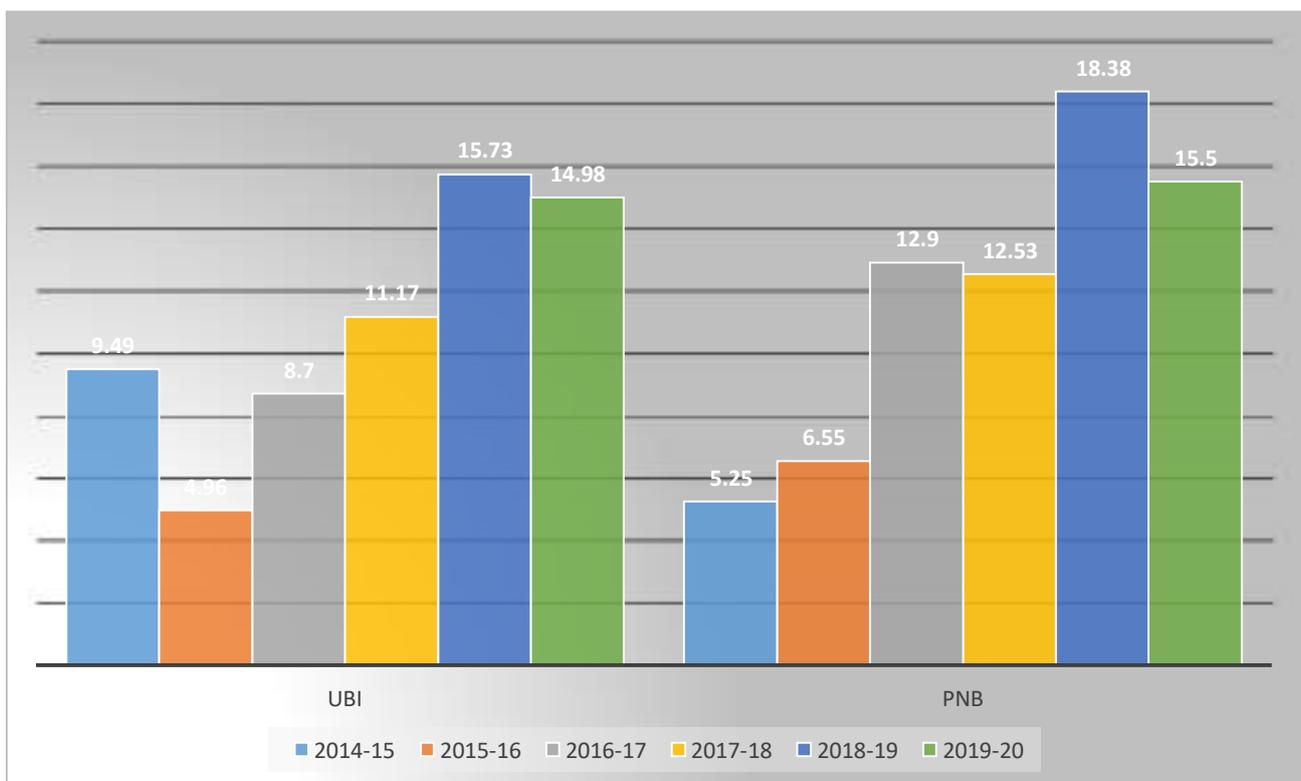


INTERPRETATION

The above table shows the gross and net NPA ratio of Punjab National Bank during the period of 6 years. From the table a constant increase in the trend of NPA of PNB has been noticed.

TABLE-7 GROSS NPA OF SELECTED PUBLIC BANKS

BANK	2014-15	2015-16	2016-17	2017-18	2018-19	2019-20
UBI	9.49	4.96	8.70	11.17	15.73	14.98
PNB	5.25	6.55	12.90	12.53	18.38	15.50

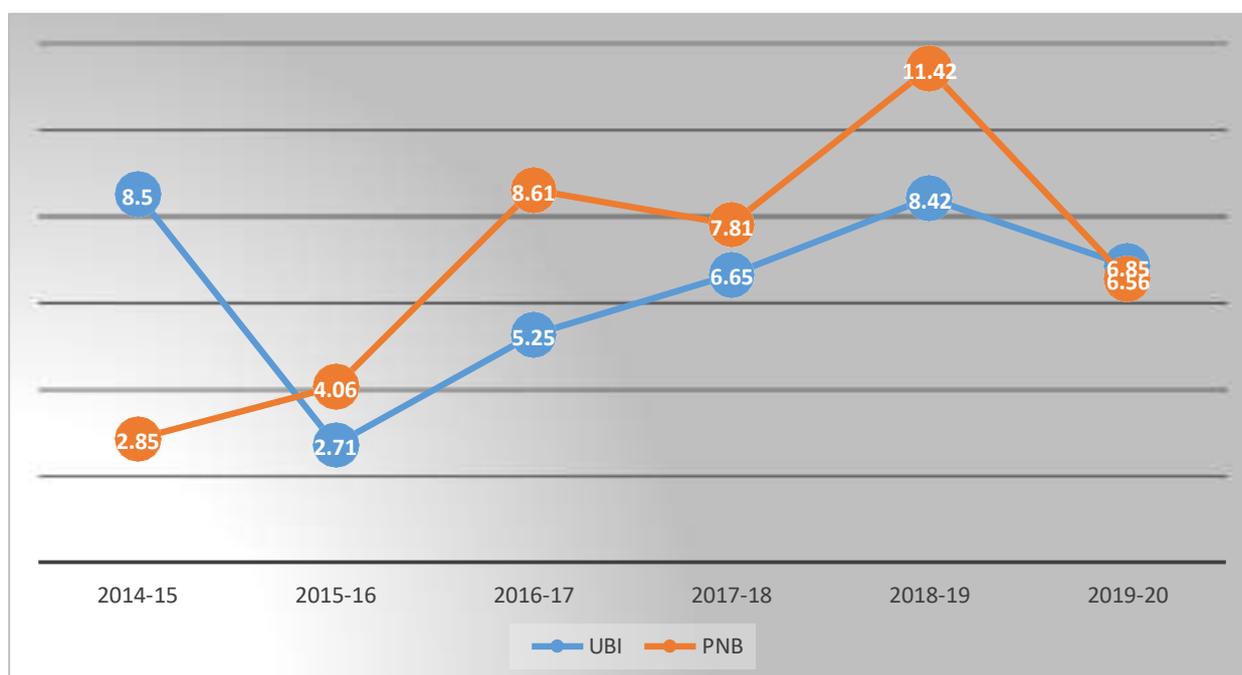


INTERPRETATION

The above table shows gross NPA ratio of UNITED BANK OF INDIA and PUNJAB NATIONAL BANK during the period of 6 years. It is observed that UBI bank is showing fluctuating trend from 2010-11 to 2014-15. During the period 2010-11 & 2011-12 it has shown a slight increase in trend, but a rapid increase during 2013-14. There has been a slight decrease in trend in 2014-15. In case of PNB a constant increase in the trend of NPA had been noticed.

TABLE-8 NET NPA OF SELECTED PUBLIC BANKS

BANK	2014-15	2015-16	2016-17	2017-18	2018-19	2019-20
UBI	8.5	2.71	5.25	6.65	8.42	6.85
PNB	2.85	4.06	8.61	7.81	11.24	6.56



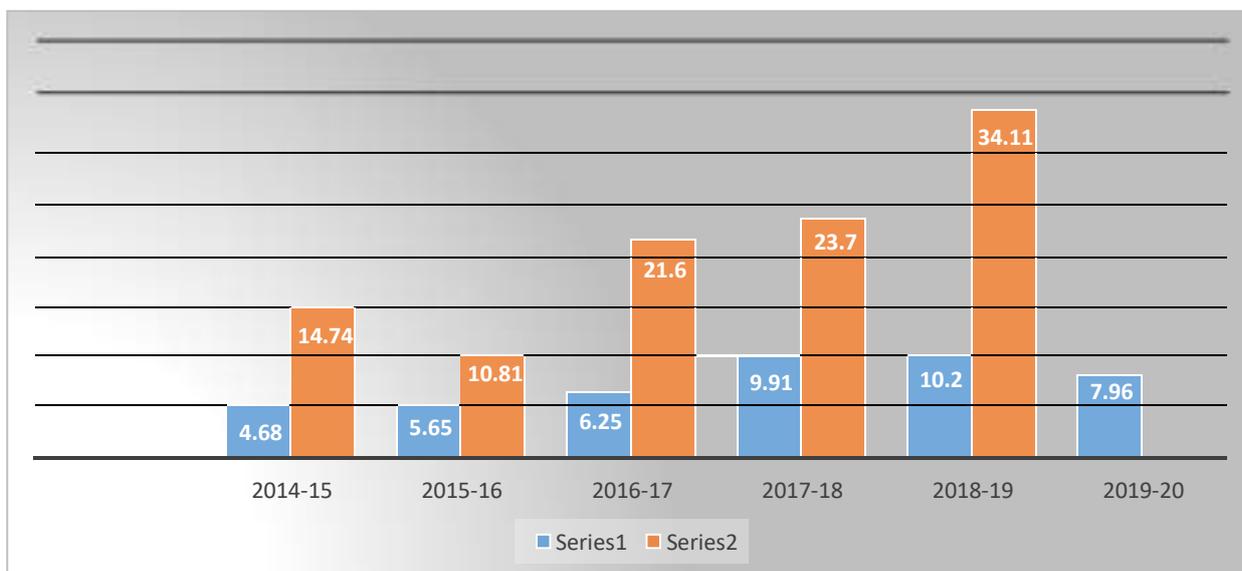
INTERPRETATION

From the above analysis, it is observed that amongst nationalized banks we observe that UBI has the high NPA as compared PNB, though also a high growing trend over the past 6 years. This can further be proved by the fact that, due to rising NPA, UBI's advance exposure has come down compared with PNB. On investigation of this high rise in NPA, in case of UBI, it was revealed that advances mostly to agricultural sector were not recoverable, it was observed in primary data which was collected through interview with officials of UBI. The exact figure of agricultural advances was not available in published data. Thus, it is evident that the overall NPA condition has a direct negative impact over advancement of loans amongst public sector banks.

COMPARISON BETWEEN THE PUBLIC SECTOR AND PRIVATE SECTOR BANK IN TERMS OF NPA MANAGEMENT.

TABLE-9 GNPA OF PUBLIC SECTOR BANK VS GNPA OF PRIVATE SECTOR BANKS

YEAR	2014-15	2015-16	2016-17	2017-18	2018-19	2019-20
GNPA OF PUBLIC BANKS	4.68	5.65	6.25	9.19	10.2	7.96
GNPA OF PRIVATE BANKS	14.74	10.81	21.6	23.7	34.11	30.48

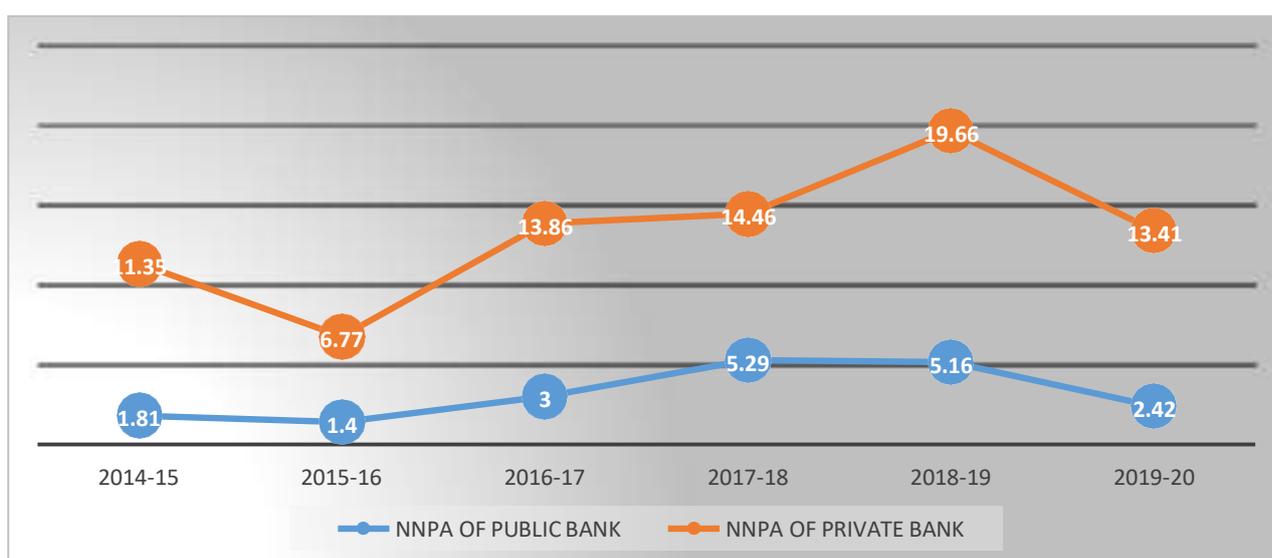


INTERPRETATION

The above table shows gross NPA of private and public banks during the period of 6 years. Here it is observed that GNPA ratios of public sector banks are in increasing trend and is much higher than that of private sector banks, as private banks securitize loans based on exposure risk. High amount of social financing by the public bank attribute to rise in NPA.

TABLE-10 NNPA OF PUBLIC SECTOR BANKS

YEARS	2014-15	2015-16	2016-17	2017-18	2018-19	2019-20
NNPA OF PUBLIC SECTOR BANKS	1.81	1.4	3	5.29	5.16	2.42
NNPA OF PRIVATE SECTOR BANKS	11.35	6.77	13.86	14.46	19.66	13.41



INTERPRETATION

Time series data showing the comparison between the private and public sector banks. It is noticed that public bank have a high percentage of NPA then that of the private banks suggesting that the quantum of loans disbursed by the private banks in term of credit appraisal, credit evaluation and monitoring of repayment has been comparatively better than public banks.

CHAPTER 4: CONCLUSION AND RECOMMENDATION

CONCLUSION

From the study it is quite evident that the NPAs have a negative influence on the achievement of capital adequacy level, funds mobilization and deployment policy, banking system credibility, productivity and overall economy. On one hand, the public sector banks which are the said to be a focal point of the Indian banking system are in trouble with excessive govt. equity, excessive NPAs and excessive manpower, while on the other hand the private sector bank are merging themselves through adoption off most up-to-date expertise and technology systems. Therefore considerable efforts are requirement at I. Ministry of finance and all the banks level to control the menace of NPAs. The public sector banks should not be loaded with the objectives of social welfare and profitability which seems to be mutually incongruent. While gross NPA reflects the quality of the loans made by banks, NPA shows he actual burden of banks. He banks have to take pivotal role to reduce NPAs in a time bound strategic approach. There has been a continuous decease in the time to declare a long as non-performing. The continuous decease in the time period is actually done to reduce gap between the international banking norms. His move is undoubtedly help to reduce the NPA level which is earn improves the assets quality off the banks. This scenario will crave for a strong political will. When backed by the strong political and financial consciousness, Indian banks will certainly able to find a satisfactory solution to the increasing problem of mentioned NPAs.

RECOMENDATION

- Banks should find out the original reasons of the loan required by the borrower.
- Proper identification of the guarantor should be checked by the Bank including security of his/ her wealth.
- Framing reasonably well documented loan policy and rules.
- Sound credit appraisal on well-settled banking norms with emphasis on reducing in gross NPAs rather than net NPAs.
- Position of overdue accounts is reviewed on a weekly basis to be slippage of fresh accounts of NPA.
- Bank should ensure that there is no diversion of funds disbursed to the borrower.
- Bank officials should frequently visit the unit and should assess the physical conditions of the assets, receivable and stock therein.
- While advancing loans, the three principle of bank lending, these are principal of safety, principal of liquidity and principal of profitability must be adhere to.
- Bank should get the non-encumbrance and valuation of the primary and collateral securities done.
- Bank should critically examine and analyse the reason behind time overrun.
- Creation of a separate “recovery department” with special recovery officer.
- There surely is a need to distinguish between wilful and non-wilful defaulters. In case of the latter category of defaulters, the law should not be as harsh as in case of former category.
- Bank officers should not forget the ethics of doing job.
- Due to lower credit risk and consequent higher profitability, greater encouragement should be given to small borrowers.
- Recovery competition system should be extended among the staff members. The recovering highest amount be **felicited**

BIBLIOGRAPHY

REFERENCES

- Satya Narayana, K. & Subhramanyam, G (2000), anatomy of NPAs of commercial banks, applied finance, volumn6.
- Rajaramanindira, Garima Vasistha (2002), non-performing loans of PSU banks, some penal results, economy and political weekly.
- Ranjan, R & Dhal S, 2003, “non-performing loans and terms of credit of public sector banks in India: an empirical assessment”, occasional papers, RBI publication.
- Harpreet, K. and pasricha, J.S., (2004)”management of NPAs in public sectors banks Indian journal of commerce.
- C.S. balasubhramanium (2011),”non-performing assets and profitability of commercial banks in India: assessment and emerging issues”, journal of research in commercial & management.
- Bhatia (2007), “non-performing assets of Indian public, public, private and foreign sector banks: an empirical assessment”, ICAI journal of bank management.
- Narula, S., & single, M. (2004). Empirical study on non-performing assets of Bank. International journal of advance research in computer science and management studies.
- Some projects non-performing assets. Like ICICI bank project on non-performing assets, project on non-performing assets, project on NPA management etc.

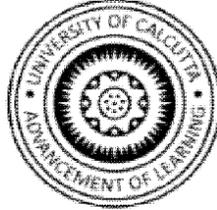
? www.rbi.org.in.

? www.buisnesstanandard.com

? www.economictimes.com

PROJECT REPORT

(Submitted for the Degree of B.Com Honours in Accounting & Finance
Under the University of Calcutta)



A PROJECT ON GOODS AND SALES TAX

Submitted by

Name of candidate: Avik Bose
CU Registration No: 057-1111-0007-18
CU Roll No: 181057-21-0021
College Roll No: 80
Name of college: Netaji Nagar Day College

Supervised by

Name of the supervisor: Prof. Surajit De
Name of the college : Netaji Nagar Day College

July 2021

Student's Declaration

I here by declare that the project work with the title "A Project on Goods and Sales Tax" submitted by me for the partial fulfillment of the degree of B.Com Honours in Accounts and Finance under the University of Calcutta is my original work and has not been Submitted earlier to any other University of Calcutta is my original work and has not been submitted earlier to any other university for the fulfillment of the requirement for any course of study.

I also declare that no chapter of this manuscript in whole or in part has been incorporated in this report from any earlier work done by others or by me however , extracts of any literature which has been used for this report has been duly acknowledged providing details of such literature in the references .

Place : Kolkata

Signature :

Date :

Name : Avik Bose

Address : 114/1 Sonali Park, Bansdroni, Kolkata - 700070

Registration Number : 057-1111-0007-18

CU Roll number : 181057-21-0021

Supervisor's Certificate

This is to certify that Sri Avik Bose, a student of B. Com Honors in Accounts and Finance of Netaji Nagar Day College under the University of Calcutta has worked under my supervision and guidance for his project work and prepared the project report with the title "A Project on Goods and Sales Tax".

The Project report, which he is submitting, is his genuine and original work to the best of my knowledge.

Place: Kolkata

Signature:

Date:

Name: Dr. Surajit De

Designation: Assistant Professor

Name of the College: Netaji Nagar Day College

ACKNOWLEDGEMENT

Gratitude is not a thing of expression it is more a matter feeling.

At the onset I would like to thank my institute Netaji Nagar Day College for giving me this opportunity to undergo this research project at graduation level.

I would like to thank our respected principal madam DR SONALI BANERJEE JASH rendering enormous support and proving the golden opportunity to me present this project. I would like to render special thanks packaged with sincere gratitude and respect to our teacher.

I express my gratitude to our Departmental Head and also my teacher and supervisor, Dr. Surajit De. Who was always behind me and gave his valuable suggestion and support in making this project.

Last but not the least, I would like to thank my parents, as well as my dear friends who have equally contributed in making this project a successful one.

Although this report has been prepared with almost care and deep interest I accept all its imperfections.

TABLE OF CONTENT

<u>Sl.No.</u>	<u>Chapter Name</u>	<u>Page No.</u>
<u>1.</u>	<u>INTRODUCTION</u>	<u>6 -9</u>
1.1	Background of the Study	06
1.2	Literature Review	06-07
1.3	Objective of the Study	08
1.4	Research and Methodology	08
1.6	Chapter Planning	08
<u>2.</u>	<u>CONCEPTUAL FRAMEWORK</u>	09 -23
2.1	Introduction of GST	09-10
2.2	How to calculate GST	10-11
2.3	Positive and negative parts of GST	12-13
2.4	Advantages and Disadvantages of GST	13-14
2.5	The effects of GST in each sector of economy in India	14-15
2.6	Products fall under GST and there rates on 2020-21	15-20
2.7	List of things get cheaper and costlier	20-21
<u>3.</u>	<u>PRESENTATION OF DATA, ANALYSIS AND FINDINGS</u>	22 -39
3.1	Analysis of data	22
3.2	Response and Findings	23-41
<u>4.</u>	<u>CONCLUDING OBSERVATION AND SUGGESTIONS</u>	42
4.1	Conclusion	42
4.2	Recommendation	42
4.3	Suggestions of Simplification	42
4.4	Limitations of study	43
5.	Bibliography	43
6.	Annexure	44-47

1.1. BACKGROUND OF THE STUDY

The idea of national GST in India was first mooted by Kelkar Committee in the year 2004. The Committee recommended national GST. The first announcement for the introduction of GST was made in Budget Speech on 28th April, 2006 by the then Finance Minister, P. Chidambaram. The proposed target date to introduce nationwide GST was 1st April, 2010. The Empowered Committee of State Finance Ministers (EC) which had formulated the design of State VAT was requested to come up with a roadmap and structure for the GST. Joint Working Groups of officials having representatives of the States as well as the Centre were set up to examine various aspects of the GST and draw up reports specifically on exemptions and thresholds, taxation of services and taxation of inter-State supplies. Based on discussions within and between it and the Central Government, the EC released its First Discussion Paper (FDP) on GST in November, 2009. This spells out the features of the proposed GST and has formed the basis for discussion between the Centre and the States so far. The Constitution of India was amended from 16th of September, 2016 to make provision for the introduction of GST. By this amendments in the Constitution both the Centre and the States shall have concurrent power to levy and collect the GST on both goods and services. In 12th April, 2017 the act under GST passed out and received the president's assent.

1.2. Literature Review

Garg (2014), analysed the impact of GST on Indian tax scenario. He tried to highlight the objectives of the proposed GST plan along with the possible challenges and opportunity that GST brings. He concluded that GST is the most logical step in Indian indirect tax reforms. Further he mentioned that experts say that GST is likely to improve the tax collection and boost the economic development of the country.

Kumar (2014), concluded that GST will help in eradicating economic distortion by current Indian tax system and is expected to encourage unbiased tax structures which will be indifferent to geo locations.

Sehrawat & Dhanda (2015), conducted a study focused on advantages and challenges of GST faced by India in execution. They concluded that a simplified and transparent tax system was the need of Indian economy. Pointing out the various advantages they said that GST will provide India a world class tax structure and a seamless tax system but it will depend upon effectiveness of implementation.

Khurana & Sharma (2016), conducted a study with a view to explore various benefits and opportunities of GST by throwing a light on its' background, objectives of proposed GST plan and its impact on Indian tax scenario. They concluded that GST implementation will definitely benefit producers and consumers although its' implementation requires concentrated efforts of all stake holders especially central and state government.

Munde & Chavan (2016), conducted a study to discuss the pros and cons of GST and accordingly make suggestions to minimise loopholes and make it more effective. They concluded that if the probable loopholes are dealt effectively, tax payers will accept the change brought upon and if procedures in GST proves to be simple and assures the involvement of interest of all stakeholders then definitely it will lead to economic development and rationalization of prices.

Lourdunathan & Xavier (2017), conducted a study based on exploratory research technique on the basis of past literature to study the opinions of manufacturers, traders, society etc. about the GST and the challenges and prospects of introducing GST in India. They concluded that no doubt GST stands with one tax one nation slogan and will provide relief to producers as well as consumers. Its efficient implementation will lead to resource and revenue gains. They also said that seamless credit and return processing without human intervention requires educating, training, and conducting workshops on GST on the part of government.

1.3. Objective of the Study:

- 1) To study and understand the concept and types of GST.
- 2) To know how to calculate GST.
- 3) To know the difference between old and new tax system.
- 4) To learn about the positive and negative parts of GST.
- 5) To find the Advantages and Disadvantages of GST.
- 6) To learn the effects of GST in each sector of economy in India.
- 7) To know which products fall under GST and there different rates.
- 8) Things get cheaper and costlie

1.4. Research Methodology

Research methodology means the data which is collected from either primary or secondary sources of data for analysis. Primary data is data originated for the first time by the researcher through direct efforts and experience, specifically for the purpose of addressing his research problem. Secondary data implies second-hand information which is already collected and recorded by any person other than the user for a purpose, not relating to the current research problem.

But we all well know about the critical COVID 19 pandemic situation. Due to this I could not go out for data collection. Moreover, depending on the nature of the study, this report is totally based on secondary data.

1.5. Plan of work:

Chapter1: Introduction

Chapter 2: Conceptual framework

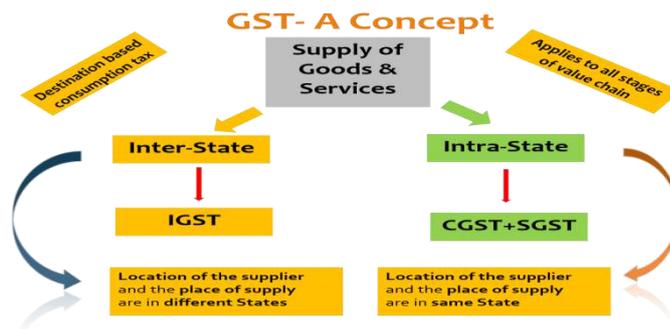
Chapter3: Data analysis and finding

Chapter4: Conclusion

2. Conceptual framework

2.1. Introduction of GST

The goods and services tax (GST) is a tax on goods and services sold domestically for consumption. The tax is included in the final price and paid by consumers at point of sale and passed to the government by the seller. The GST is a common tax used by the majority of countries globally.



GST can be categorised in four different heads such as:

1. **State Goods and Services Tax** (SGST): State Government collects this tax.
 2. **Central Goods and Services Tax** (CGST): Central Government collects this tax.
 3. **Union Territory Goods and Services Tax** (UTGST): Union Territory Government collects this tax.
 4. **Integrated Goods and Services Tax** (IGST). It is collected by the Central Government for inter-state transactions and imports.
- **SGST (State Goods and Service Tax):** SGST is levied by the govt. on intra-state goods and services transactions. The revenue collected by state goods and service tax is earned by state govt. where transactions are made. SGST subsumes earlier taxes such as VAT, entertainment tax, luxury tax, octroi, tax on lottery and purchase tax.
 - **UGST (Union territory Goods and Service Tax):** In case of union territory like Andaman and Nicobar Islands or Chandigarh, SGST is replaced by UGST or Union territory goods and service tax.

- **CGST (Central Goods and Service Tax):** CGST is levied by the central govt. on intra state goods and service transactions. The central government collects the revenues and shared between state and centre.
- **IGST (Integrated Goods and service tax):** IGST is a tax levied on interstate goods and service transactions. It is applicable on imports and exports as well. Under IGST, the taxes charged are shared by both centre and state. The SGST part of the tax goes to state wherein the goods and services are consumed.

IGST also helps business owners to claim Input Tax Credit. It's a facility that checks cascading tax and helps business owners to save at every stage.

2.2. How to Calculate GST

The formula for GST calculation:

1. Add GST: $\text{GST Amount} = (\text{Original Cost} \times \text{GST \%}) / 100$

$\text{Net Price} = \text{Original Cost} + \text{GST Amount}$

2. Remove GST: $\text{GST Amount} = \text{Original Cost} - [\text{Original Cost} \times \{100 / (100 + \text{GST \%})\}]$

$\text{Net Price} = \text{Original Cost} - \text{GST Amount.}$

GST calculation Example: Let's assume that a product is sold for Rs. 2,000 and GST applicable to that product is 12 %. Then the net price of the product becomes Rs. 2,000 + 12% of Rs.2, 000.

This comes out as Rs. 2,000 + Rs. 240 = Rs. 2,240

Impact on Product Pricing of GST: Central and State Government is called Central GST (CGST) and State GST (SGST), respectively levies indirect tax. For intra-state transactions, the seller will charge buyer taxes such

as CGST and SGST which is to be paid to the Central and State Government, respectively. Below is an example of such type of GST which shows the impact of GST on product pricing:

Old Tax System	GST System
Price of a product sold from Nagpur to Hyderabad = Rs.1,000	Price of a product sold from Nagpur to Hyderabad = Rs.1,000
VAT @ 10% = Rs.100	CGST @ 5% = Rs.50 + SGST @ 5% = Rs.50
Cost of a product sold from Nagpur to Hyderabad = Rs.1,100	Cost of a product sold from Nagpur to Hyderabad = Rs.1,100
Profit = Rs.1,000	Profit = Rs.1,000
Selling Price = Rs.2,100	Selling Price = Rs.2,100
CST @ 10% = Rs.210	IGST @ 10% = Rs.110
Total cost of the product = Rs.2,310	Total cost of the product = Rs.2,210

2.3. **Positive and negative parts of GST:** GST has divided the goods and services into various categories and applied the tax from 5 % to 28 % It has its own pros as well as cons. Elucidating on these prospects:-

Positive Impact of GST:

- **Increase in Foreign Investment-** With GST, India is now a unified market and the foreign investment has increased in India. The goods that are manufactured within India because of their reduced costs have become more competitive in international market leading to growth in export. The implementation of Goods & Services tax puts India in the line of international tax standards, making it easier for Indian businesses to sell in the global market.
- **Fewer Tax-** GST has two constituents: The central GST and the State GST. The Central GST will replace - Service Tax, Central Excise Duty, and Custom Duty etc. The State GST will replace - State VAT, Central Sales Tax, Tax on Advertisements, Luxury Tax, Purchase Tax, Entertainment Tax etc. Before GST, there were so many taxes and now they have replaced all these taxes and duties with Central GST and State GST.
- **Reduce the cost of doing business-** GST has changed VAT all over India. Now we do not need to pay different amounts of taxes in different states. It is one tax system for all states of India and so we have already got rid of various taxes and duties on our businesses.
- **Transparency-** The tax administration has started working corruption free. Also enabling sales invoices to show the tax applied has resulted in transparency.

Negative impact of GST:

- [Dual Control](#) - GST is being referred to as a single taxation system but in reality it is a dual tax because both the state and centre both will collect separate tax on a single transaction of sale and service.
- [Incumbent increase of the cost of some commodities](#) - The tax rate has been increased for many products, thus increasing their costs.
- [Some sector are at a loss](#)- Sectors like Textile, Media, Pharma, Dairy Products, IT and Telecom are bearing the brunt of a higher tax. Also the price of commodities has increased like jewellery, mobile phones and credit cards.
- [Real Estate Market affected](#) - Economists are of the opinion that GST in India has already had a negative impact on the real estate market. It has added up to 8 percent to the cost of new homes and reduced demand by about 12 percent.

2.4. Advantages and Disadvantages of GST

- [Advantages of GST](#)

- 1) GST eliminates the cascading effect of tax
- 2) Higher threshold for registration
- 3) Composition scheme for small businesses
- 4) Simple and easy online procedure
- 5) The number of compliances is lesser
- 6) Defined treatment for E-commerce operators
- 7) Improved efficiency of logistics
- 8) Unorganized sector is regulated under GST

- [Disadvantages of GST](#)

- 1) Increased costs due to software purchase
- 2) Not being GST-compliant can attract penalties

- 3) GST will mean an increase in operational costs
- 4) GST came into effect in the middle of the financial year
- 5) Adapting to a complete online taxation system
- 6) SMEs will have a higher tax burden

2.5. The effects of GST in each sector of economy in India

- Simplification of the tax structure: Reduces tax burden on producers and fosters growth through more production. The current taxation structure, pumped with myriad tax clauses, prevents manufacturers from producing to their optimum capacity and retards growth. GST will take care of this problem by providing tax credit to the manufacturers.
- Enhanced pan India operations: Different tax barriers, such as check posts and toll plazas, lead to wastage of unpreserved items being transported. This penalty transforms into major costs due to the higher needs of buffer stock and warehousing costs. A single taxation system will eliminate this roadblock.
- Transparency in GST system: There will be more transparency in the system as the customers will know exactly how much taxes they are being charged and on what base.
- Increased revenues: GST will add to government revenues by extending the tax base.
- Fostering production: GST will provide credit for the taxes paid by producers in the goods or services chain. This is expected to encourage producers to buy raw material from different registered dealers and is hoped to bring in more vendors and suppliers under taxation purview.
- Increase in Exports: GST will remove the custom duties applicable to exports. The nation's competitiveness in foreign markets will increase on account of lower costs of the transaction.

- [SME support](#): Under the Composition Scheme introduced by GST, the small and medium-sized enterprises (SME's) can now register. According to their annual turnover, they can pay taxes through this scheme.

2.6. Products fall under GST and there rates on 2020-21

Tax Rates	Products
0.25%	Cut and semi-polished stones are included under this tax slab.
5%	Household necessities such as edible oil, sugar, spices, tea, and coffee (except instant) are included. Coal, Mishti/Mithai (Indian Sweets) and Life-saving drugs are also covered under this GST slab.
12%	This includes computers and processed food
18%	Hair oil, toothpaste and soaps, capital goods and industrial intermediaries are covered in this slab, mobile phone specified parts
28%	Luxury items such as small cars, consumer durables like AC and Refrigerators, premium cars, cigarettes and aerated drinks, High-end motorcycles are included here, lottery (both state owned and state authorised)

Though edible items like sugar, tea and coffee are included in the 5% slab, milk does not attract any tax under the new GST regime. The idea behind this is to ensure that basic food items are available for everyone but instant food is kept out of this category.

- Basic household items like toothpaste and hair oil, which currently attract 28% tax, will be taxed at 18% only.
- Sweets will also be taxable at 5%.
- Tax rates on coal has also been reduced from 11.69% to just 5% in order to relieve the pressure on power industries.

•GST also gives a major push to domestic industries as they will be able to procure seamless input credit for capital goods. Make in India campaign is set to flourish after this reform.

Government has also imposed GST on Services with the same 4-tier tax structure as of goods. GST rates on services comprising of 5%, 12%, 18% and 28% comes with various pros and cons for the consumers. However, government has exempted healthcare and educational services from the purview of the GST.

The Goods and Services Tax council has passed the rate slabs at NIL, 5%, 12%, 18%, 28%. Some of the services categorized under different slabs are mentioned below:

Nil GST

- Chargeable services offered on Basic Savings Bank Deposit (BSBD) account opened under the PMJDY (Pradhan Mantri Jan Dhan Yojana)
- Hotel accommodation for transaction value per unit per day being Rs. 1000 or less

5% Tax Slab

Working for printing of newspapers	Goods transported in a vessel from outside India	Renting a motor cab without fuel cost	Transport services in AC contract/stage or radio taxi	Transport by air (scheduled)/air travel for purpose of pilgrimage via chartered/non-scheduled flights
Tour operator services	Leasing of aircrafts	Print media ad space		

12% Tax Slab

Rail transportation of goods in containers from a third party other than Indian Railways	Air travel excluding economy	Food /drinks at restaurants without AC/heating or liquor license	Renting of accommodation for more than Rs.1000 and less than Rs.2500 per day	Railway wagons, coaches, rolling stock (without refund of accumulated Input Tax Credit/ITC)
Construction of building for the purpose of sale	IP rights on a temporary basis	Movie Tickets less than or equal to Rs. 100	Chit fund services by foremen	Hotel accommodation for transaction value per unit per day ranging between Rs. 1001 to 7500

18% Tax slab

Food/drinks at restaurants with liquor license	Food /drinks at restaurants with AC/heating	Outdoor catering	Renting for accommodation for more than Rs.2500 but less than Rs.5000 per day	Hotel accommodation for transaction value per unit per day being Rs. 7501 or more
Circus, Indian classical, folk, theatre, drama	Supply of works contract	Movie Tickets over Rs. 100	Supply of food, shamiyana, and party arrangement	

28% Tax Slab

Entertainment events-amusement facility, water parks, theme parks, joy rides, merry-go-round, race course, go-carting, casinos, ballet, sporting events like IPL	Race club services	Gambling
Food/drinks at AC 5-star hotels		

Mentioned below are the important loans and their GST rates:

- (a) Personal Loan- 18%
- (b) Home Loans- 18%
- (c) Car Loan– 18%

GST on Cars

Subsequent to bringing cars under the GST regime, the GST rate on cars has been fixed at 28% for all personal use vehicles featuring a petrol or diesel driven engine. However, in addition to GST, a composition cess is also applicable to cars over and above the GST Rate. Thus the overall tax rate applicable to vehicles under GST ranges from 29% to 50%. Lower rates of taxation are however applicable to cars driven by cleaner technologies such as fuel cells (including hydrogen fuel cell) and electric vehicles. Know more about GST on cars.

GST on Gold

Subsequent to introduction of GST on items made from gold such as gold jewellery, the current GST rate on gold is 3%. However, a 5% GST rate is

applicable to making charges applied to gold jewellery in case the manufacturing is outsourced to a job worker. This can however, be charged as input tax credit (ITC) by the jeweller and only a 3% GST charge is applied to the final bill paid by the purchaser of gold jewellery items. Know more about GST on Gold and impact of GST on the gold industry

GST On Real Estate

GST is applicable to real estate purchases only if you are purchasing an under construction property. The GST rate applicable to such commercial or residential transactions is 12% till 31st March 2019. From 1st April, the applicable GST Rates on residential real estate will be 5% for non-affordable housing properties and 1% for affordable housing properties. No GST is applicable in case you are purchasing a ready to move in property. Additionally, different GST rates are applicable to various building materials used in the construction of houses/flats. This can range from 5% (sand, marble rubble, etc.) to 28% (cement, etc.). Know more about GST impact on real estate in India

GST on Food

Food items especially fresh food mostly carry a Nil GST rate. However, packaged food stuff and semi-processed/processed foods do feature GST rates starting from 5% up to 18%. While no food stuff are currently included in the highest 28% GST bracket, the 18% rate of GST is applicable to some common food products such as chocolates as well as baked goods such as cakes. Know more about applicable GST on Food

Upcoming products in GST Rates Slab

The Government is going on with some new tactics to bring in some of the products under GST system. As hinted by the former Finance Minister, the late Arun Jaitley, there could be an inclusion of products under GST with the reduction of GST rates on some products. Major products which can come under GST rates slab includes:

Petroleum products- Petrol and Diesel

Land

Electricity

Others

Total Revisions in GST Rates

Till date, , there has been 42 GST council meetings held, 42nd GST council meeting was held on 05 October 2020 and the following decisions have been taken regarding GST rates.

- GST exemption provided to satellite launch services by ISRO, Antrix Corporation and New Space India Limite (NSIL) to encourage the space launching services in India.
- The non-alcohol based sanitizers will continue to be taxed at an 18% GST rate.

2.7. **list of things get cheaper and costlier**

Things to get cheaper

The following are the things that will get cheaper for the common men:

- Prices of movie tickets
- Food grains, edible oil
- Dining in restaurants
- Books, pencils, notebooks etc
- Two wheelers
- Coal and coal products
- SUV's or luxury or premium cars
- Staying in hotels
- Television
- Other entertainment services
- Washing machines
- Tea, coffee and other masalas
- Stones
- Eggs, curd, butter, paneer
- Toothpaste, hair products, cereals and soaps

Things to get costlier

The following things are expected to become costlier under GST for the common men:

- Mobile bills.
- Renewal premium for life insurance policy
- Banking and investment management
- Resident rent
- Health care
- School fees
- Courier fees
- Courier services
- Aerated drinks
- Cigarettes and tobacco
- Basic luxurios for the common man like wi-fi and DHT services

Chapter - 3

Presentation of Data Analysis and Findings

3.1. ANALYSIS OF DATA

The analysis is based on a questionnaire on Effects of GST focusing on the above matters.

Approached to: More than 100 individuals of 18-25 years of age group were asked to fill up the questionnaire.

Analyzed: The analysis is being made based on the sample response of 50 individuals.

3.2. Response and findings:

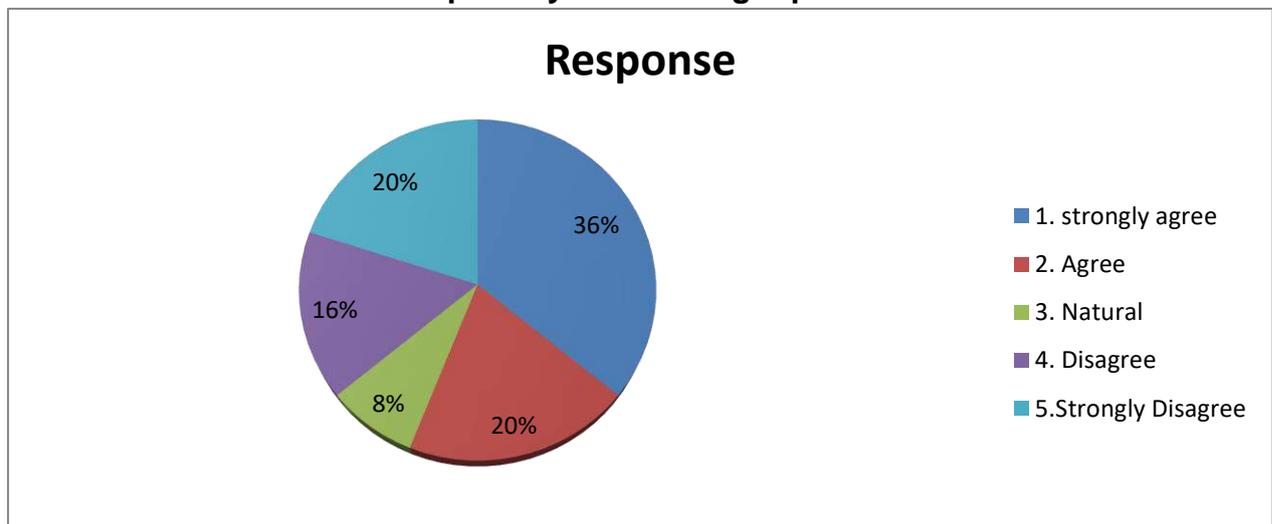
1. Is GST helps to Reduced Tax Evasion?-

During the survey, I took opinion of 50 businessmen about how they have been affected by GST. I have done my survey considering strongly agree, agree, neutral, disagree and strongly disagree as parameter of my survey.

Analysis has been shown below through the Table and Pie chart:

Sr. No.	Response	No of Respondents	Parentage (%)
1	Strongly Agree	18	36
2	Agree	10	20
3	Natural	8	8
4	Disagree	4	16
5	Strongly disagree	10	20
	Total	50	100

Sources Data collected from primary data through questionnaire method:



Interpretation: - According to above table, it is i.e. 36% of them are strongly agree, 20% of them are agree, 8% of them are neutral, 16% of them are disagree and 20% of them are strongly disagree. So, it is concluded that majority peoples are said that GST helps to reduce tax evasion.

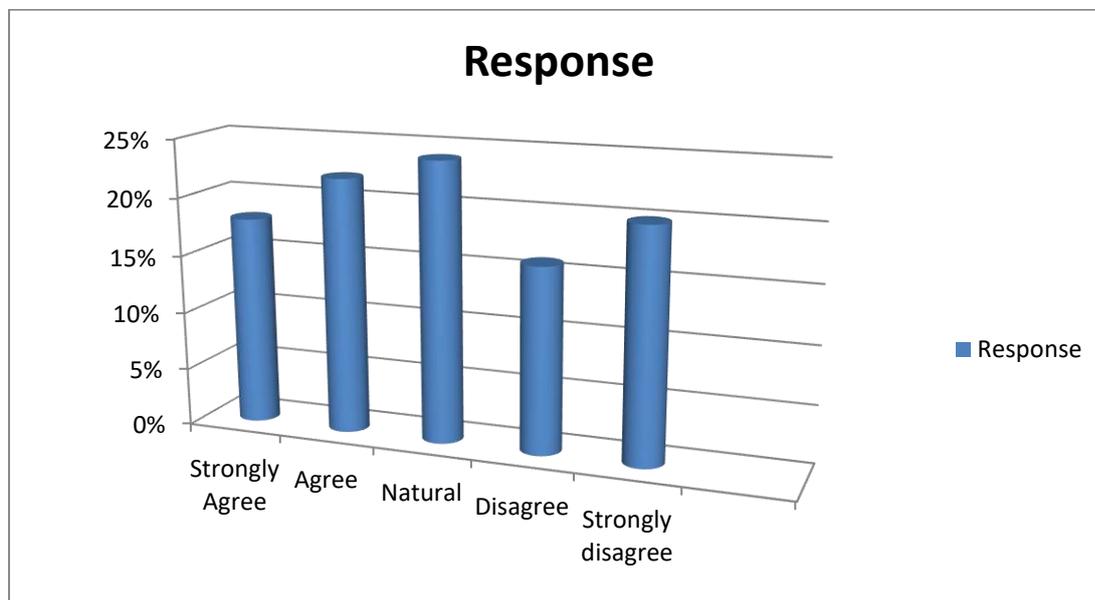
2. Is return filing under GST easy?

During the survey, I took opinion of 50 businessmen about how they have been affected by GST. I have done my survey considering strongly agree, agree, neutral, disagree and strongly disagree as parameter of my survey.

Analysis has been shown below through the Table and Column chart:

Sr. No.	Response	No of Respondents	Parentage (%)
1	Strongly Agree	9	18
2	Agree	11	22
3	Natural	12	24
4	Disagree	8	16
5	Strongly disagree	10	20
	Total	50	100

Sources Data collected from primary data through questionnaire method:



Interpretation: - Above figure depicted that, 18% respondents responds strongly agree, 22% of them are agree, 16% of them are disagree and 20% of them are strongly disagree and majority of them i.e. 24% are neutral. So, it is concluded that majority peoples are neutral about return filing under GST.

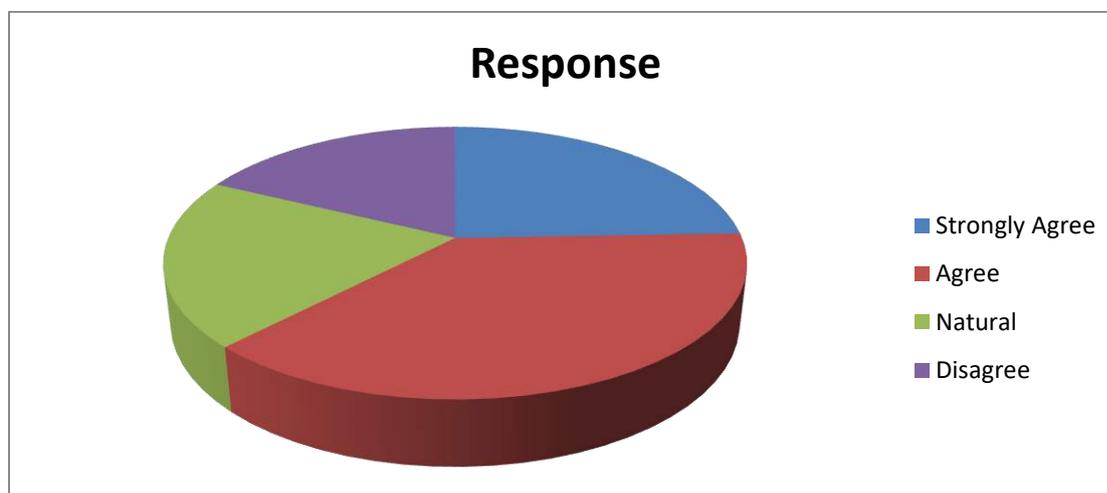
2. Was GST implemented in haste?

During the survey, I took opinion of 50 businessmen about how they have been affected by GST. I have done my survey considering strongly agree, agree, neutral, disagree and strongly disagree as parameter of my survey.

Analysis has been shown below through the Table and Pie chart:

Sr. No.	Response	No of Respondents	Parentage (%)
1	Strongly Agree	11	22
2	Agree	17	34
3	Natural	9	18
4	Disagree	8	16
5	Strongly disagree	5	10
	Total	50	100

Sources Data collected from primary data through questionnaire method:



Interpretation: - According to above table, it is shows that majority of the respondents i.e. 34% of them are agree, 22% of them are strongly agree, 18% of them are neutral, 16% of them are disagree and 10% of them are strongly disagree. So, it is concluded that majority and cum majority people agreed that GST was implemented in hurry.

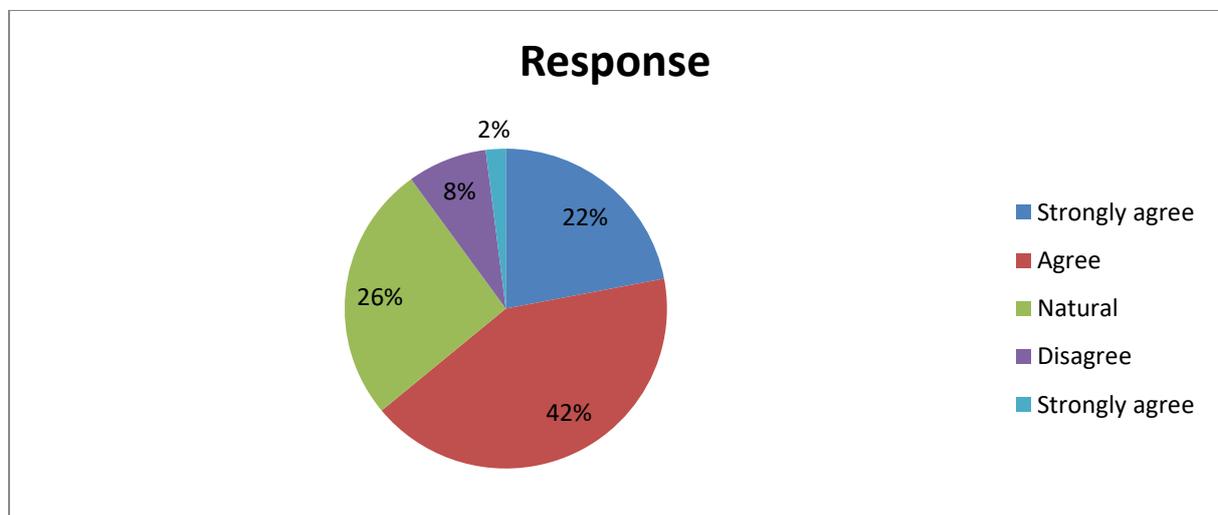
4. State whether India's past tax structure was complicated and inconvenient?

During the survey, I took opinion of 50 businessmen about how they have been affected by GST. I have done my survey considering strongly agree, agree, neutral, disagree and strongly disagree as parameter of my survey.

Analysis has been shown below through the Table and Pie chart:

Sr. No.	Response	No of Respondents	Parentage (%)
1	Strongly Agree	11	22
2	Agree	21	42
3	Natural	13	26
4	Disagree	4	8
5	Strongly disagree	1	2
	Total	50	100

Sources Data collected from primary data through questionnaire method:



Interpretation: - According to above table, it is shows that majority of the respondents i.e. 42% of them are agree, 22% of them are strongly agree, 26% of them are natural, 8% of them are disagree and 2% of them are strongly disagree. So, it is concluded that majority and cum majority people agreed that India's past tax structure was complicated and inconvenient.

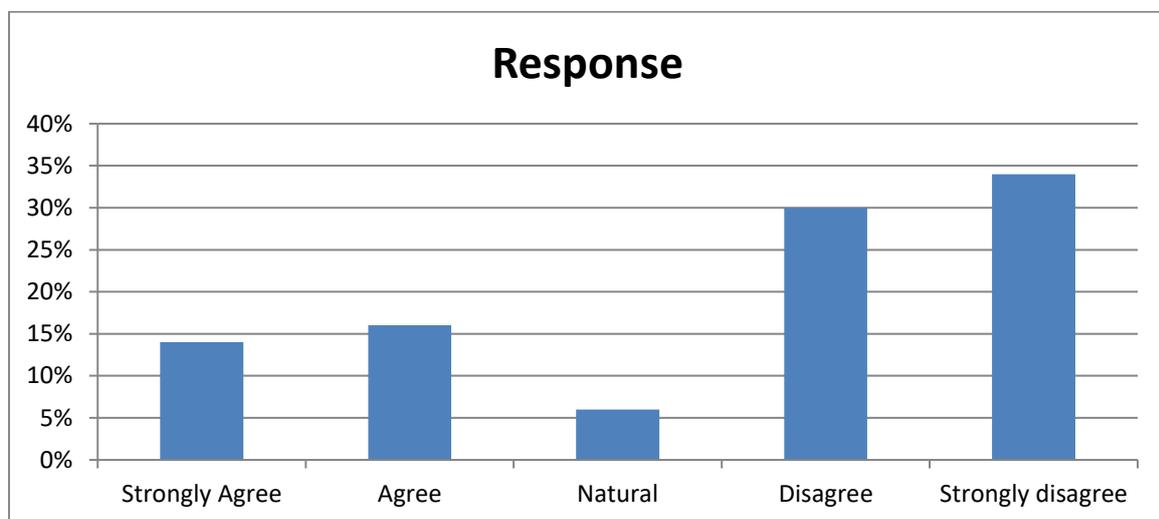
5. Does sales volume growth improve after GST?

During the survey, I took opinion of 50 businessmen about how they have been affected by GST. I have done my survey considering strongly agree, agree, neutral, disagree and strongly disagree as parameter of my survey.

Analysis has been shown below through the Table and Column chart:

Sr. No.	Response	No of Respondents	Parentage (%)
1	Strongly Agree	7	14
2	Agree	8	16
3	Natural	3	6
4	Disagree	15	30
5	Strongly disagree	17	34
	Total	50	100

Sources Data collected from primary data through questionnaire method:



Interpretation: - Above figure depicted that, 14% respondents responds strongly agree, 16% of them are agree, 6% of them are neutral and 30% of them are disagree and majority of them i.e. 34% are strongly disagree. So, it is concluded that majority people said that volume growth does not improve after GST.

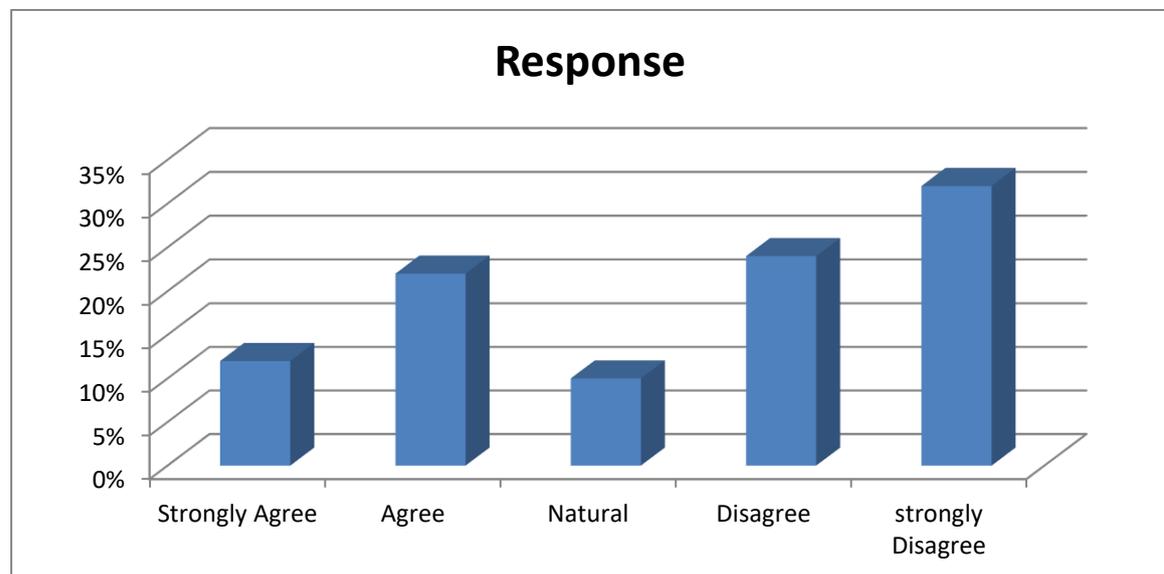
2. Did business suffer after GST implementation?

During the survey, I took opinion of 50 businessmen about how they have been affected by GST. I have done my survey considering strongly agree, agree, neutral, disagree and strongly disagree as parameter of my survey.

Analysis has been shown below through the Table and Column chart

Sr. No.	Response	No of Respondents	Parentage (%)
1	Strongly Agree	6	12
2	Agree	11	22
3	Natural	5	10
4	Disagree	12	24
5	Strongly disagree	16	32
	Total	50	100

Sources Data collected from primary data through questionnaire method:



Interpretation: - Above figure depicted that, 12% respondents responds strongly agree, 22% of them are agree, 10% of them are neutral and 24% of them are disagree and majority of them i.e. 32% are strongly disagree. So, it is concluded that majority peoples said that business suffer after GST implementation.

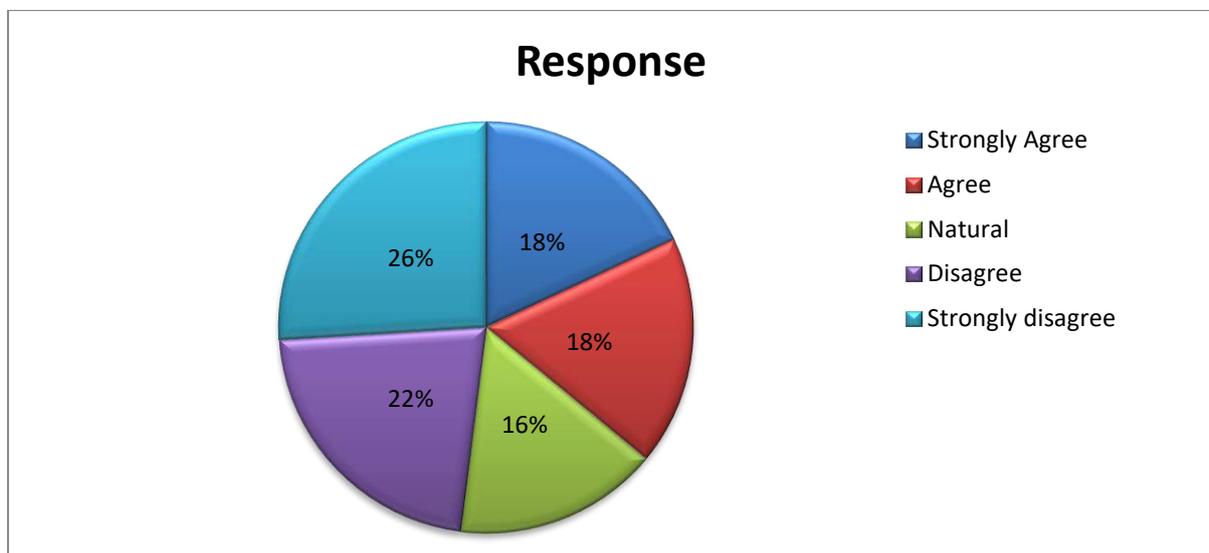
3. State whether price of all essential commodities comes down after introduction of GST?

During the survey, I took opinion of 50 businessmen about how they have been affected by GST. I have done my survey considering strongly agree, agree, neutral, disagree and strongly disagree as parameter of my survey.

Analysis has been shown below through the Table and Pie chart

Sr. No.	Response	No of Respondents	Parentage (%)
1	Strongly Agree	9	18
2	Agree	9	18
3	Natural	8	16
4	Disagree	11	22
5	Strongly disagree	13	26
	Total	50	100

Sources Data collected from primary data through questionnaire method:



Interpretation: - It is clearly shown that 18% of them are strongly agree, 18% of them are agree, 16% of them are neutral, 22% of them are disagree and 26% of them are strongly disagree. So, it is concluded that majority people did not agree that the price of all essential commodities come down after introduction of GST.

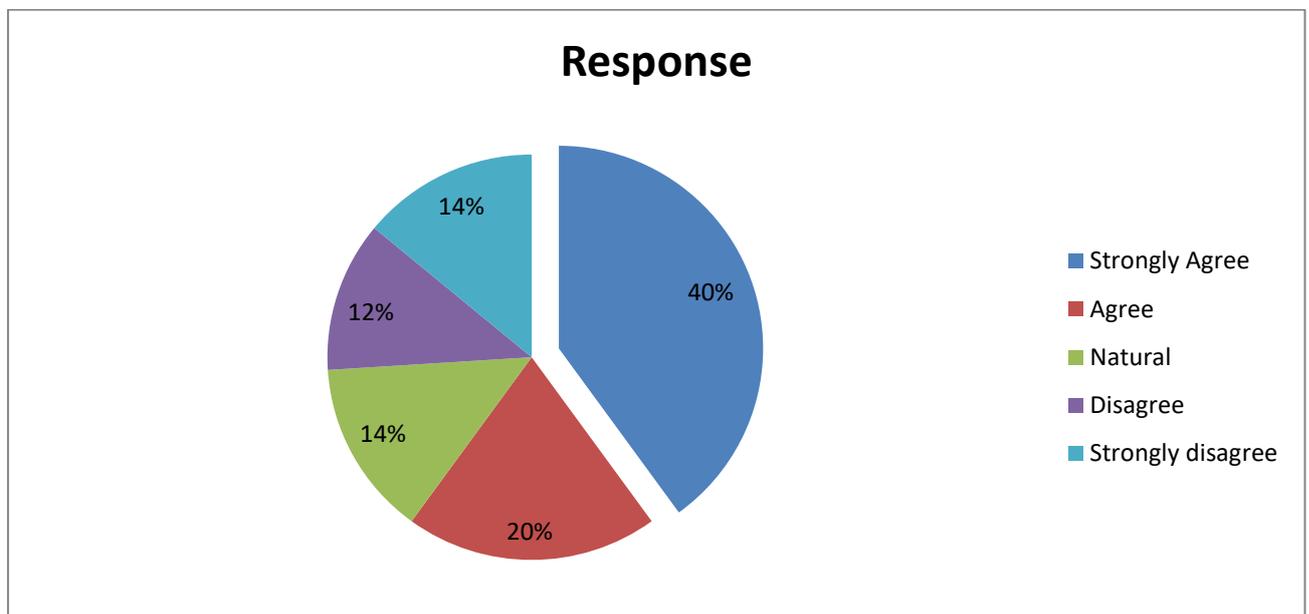
4. Is GST a weapon against corruption?

During the survey, I took opinion of 50 businessmen about how they have been affected by GST. I have done my survey considering strongly agree, agree, neutral, disagree and strongly disagree as parameter of my survey.

Analysis has been shown below through the Table and Pie chart

Sr. No.	Response	No of Respondents	Parentage (%)
1	Strongly Agree	20	40
2	Agree	10	20
3	Natural	7	14
4	Disagree	6	12
5	Strongly disagree	7	14
	Total	50	100

Sources Data collected from primary data through questionnaire method:



Interpretation: - According to above table, it is shows that majority of the respondents i.e. 40% of them are strongly agree, 20% of them are agree, 14% of them are neutral, 12% of them are disagree and 14% of them are strongly disagree. So, it is concluded that majority and cum majority people agreed that GST is a weapon against corruption.

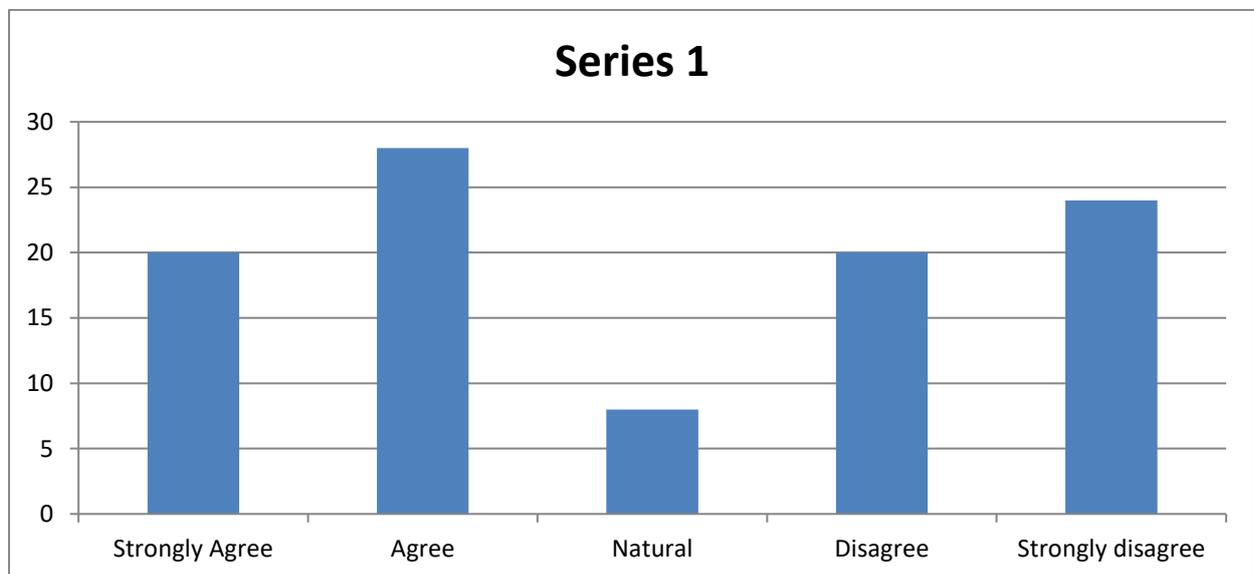
5. Did profit margin shrank after GST?

During the survey, I took opinion of 50 businessmen about how they have been affected by GST. I have done my survey considering strongly agree, agree, neutral, disagree and strongly disagree as parameter of my survey.

Analysis has been shown below through the Table and Column chart

Sr. No.	Response	No of Respondents	Parentage (%)
1	Strongly Agree	10	12
2	Agree	14	22
3	Natural	4	10
4	Disagree	10	24
5	Strongly disagree	12	32
	Total	50	100

Sources Data collected from primary data through questionnaire method:



Interpretation: - It is clearly shown that 20% of them are strongly agree, 28% of them are agree, 8% of them are neutral, 20% of them are disagree and 24% of them are strongly disagree. So, it is concluded that majority people said that profit margin shrank after GST.

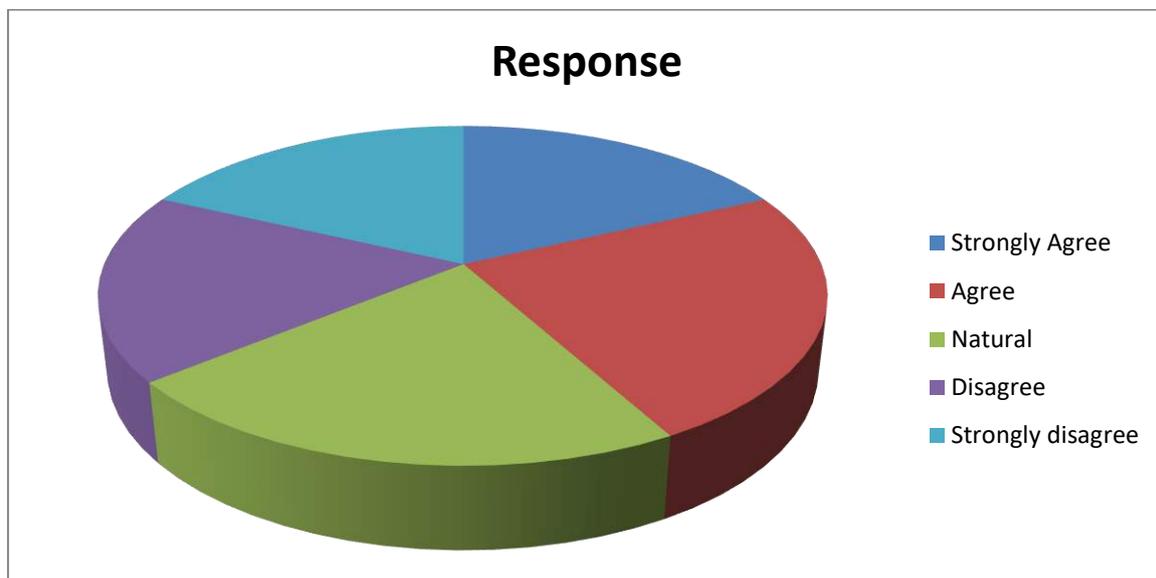
6. Should GST be implemented earlier? -

During the survey, I took opinion of 50 businessmen about how they have been affected by GST. I have done my survey considering strongly agree, agree, neutral, disagree and strongly disagree as parameter of my survey.

Analysis has been shown below through the Table and Pie chart

Sr. No.	Response	No of Respondents	Parentage (%)
1	Strongly Agree	9	18
2	Agree	12	24
3	Natural	11	22
4	Disagree	9	18
5	Strongly disagree	9	18
	Total	50	100

Sources Data collected from primary data through questionnaire method:



Interpretation: - It is clearly shown that 18% of them are strongly agree, 26% of them are agree, 22% of them are neutral, 18% of them are disagree and 16% of them are strongly disagree. So, it is concluded that majority people said that GST should be implemented early.

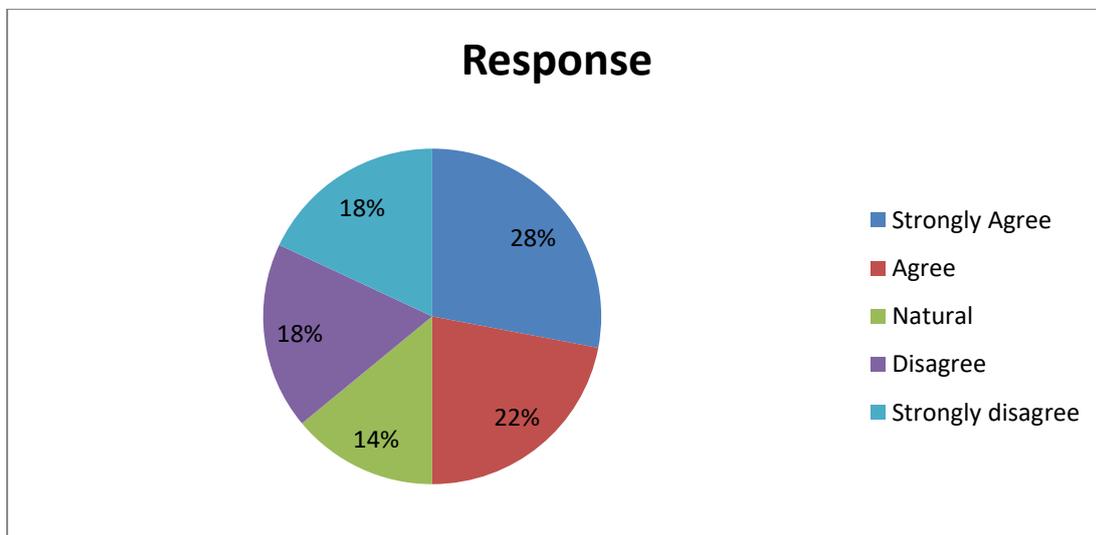
7. Is GST transition from the past tax system friendly, for all the business? –

During the survey, I took opinion of 50 businessmen about how they have been affected by GST. I have done my survey considering strongly agree, agree, neutral, disagree and strongly disagree as parameter of my survey.

Analysis has been shown below through the Table and Pie chart

Sr. No.	Response	No of Respondents	Parentage (%)
1	Strongly Agree	14	28
2	Agree	11	22
3	Natural	7	14
4	Disagree	9	18
5	Strongly disagree	9	18
	Total	50	100

Sources Data collected from primary data through questionnaire method:



Interpretation: - It is clearly shown that 28% of them are strongly agree, 22% of them are agree, 14% of them are neutral, 18% of them are disagree and 18% of them are strongly disagree. So, it is concluded that majority people said that GST is transition from past tax system friendly for all the business.

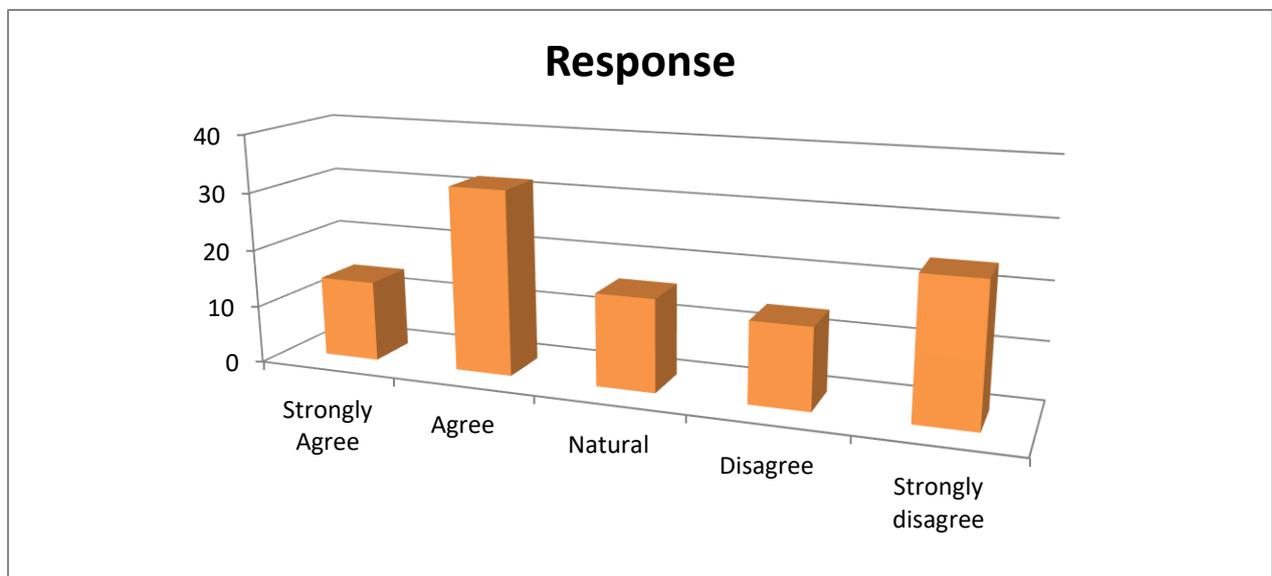
8. Can goods and services be properly categorised into different tax slabs? –

During the survey, I took opinion of 50 businessmen about how they have been affected by GST. I have done my survey considering strongly agree, agree, neutral, disagree and strongly disagree as parameter of my survey.

Analysis has been shown below through the Table and Column chart

Sr. No.	Response	No of Respondents	Parentage (%)
1	Strongly Agree	7	14
2	Agree	16	32
3	Natural	8	16
4	Disagree	7	14
5	Strongly disagree	12	24
	Total	50	100

Sources Data collected from primary data through questionnaire method:



Interpretation: - According to above table, it is shows that majority of the respondents i.e. 32% of them are agree, 14% of them are strongly agree, 16% of them are neutral, 14% of them are disagree and 24% of them are strongly disagree. So, it is concluded that majority peoples are agreed that GST could be properly categorised into different tax slabs.

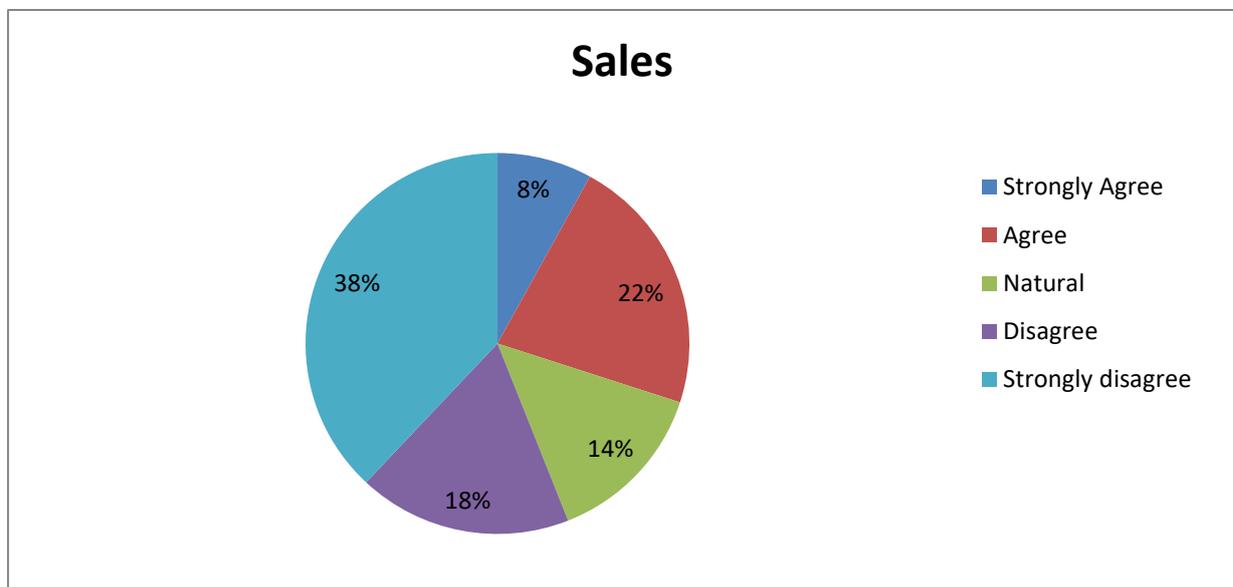
9. GST will help and ease the process of starting a business in India. Do you agree? –

During the survey, I took opinion of 50 businessmen about how they have been affected by GST. I have done my survey considering strongly agree, agree, neutral, disagree and strongly disagree as parameter of my survey.

Analysis has been shown below through the Table and Pie chart

Sr. No.	Response	No of Respondents	Parentage (%)
1	Strongly Agree	4	8
2	Agree	11	22
3	Natural	7	14
4	Disagree	9	18
5	Strongly disagree	19	38
	Total	50	100

Sources Data collected from primary data through questionnaire method:



Interpretation: - Above figure depicted that, 8% respondents responds strongly agree, 22% of them are agree, 14% of them are neutral and 18% of them are disagree and majority of them i.e. 38% are strongly disagree. So, it is concluded that majority peoples are strongly disagreed that GST will help ease the process of starting a business in India.

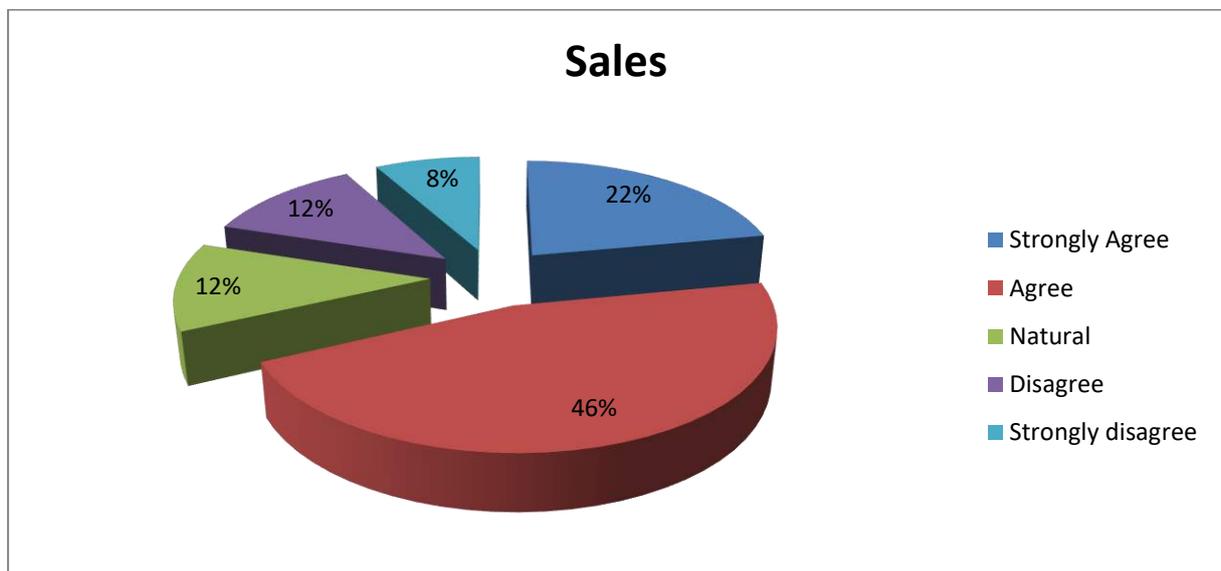
10. Online tax procedure made the process transparent. Do you agree? –

During the survey, I took opinion of 50 businessmen about how they have been affected by GST. I have done my survey considering strongly agree, agree, neutral, disagree and strongly disagree as parameter of my survey.

Analysis has been shown below through the Table and Pie chart

Sr. No.	Response	No of Respondents	Parentage (%)
1	Strongly Agree	11	22
2	Agree	23	46
3	Natural	6	12
4	Disagree	6	12
5	Strongly disagree	4	8
	Total	50	100

Sources Data collected from primary data through questionnaire method:



Interpretation: - According to above table, it is shows that majority of the respondents i.e. 46% of them are agree, 22% of them are strongly agree, 12% of them are neutral, 12% of them are disagree and 8% of them are strongly disagree. So, it is concluded that majority peoples are said that online tax procedure made the process transparent.

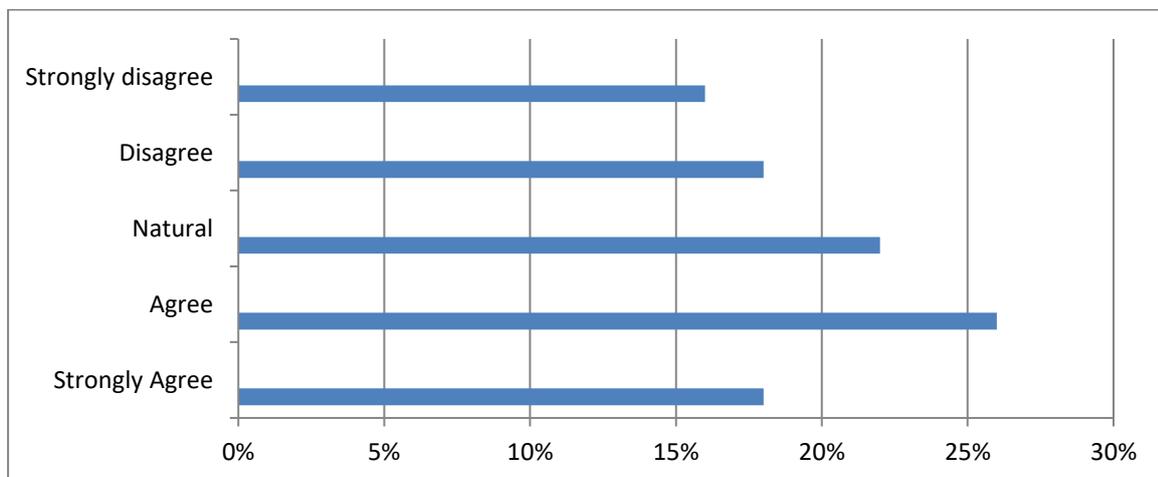
11. Should GST be implemented earlier?

During the survey, I took opinion of 50 businessmen about how they have been affected by GST. I have done my survey considering strongly agree, agree, neutral, disagree and strongly disagree as parameter of my survey.

Analysis has been shown below through the table and bar chart

Sr. No.	Response	No of Respondents	Parentage (%)
1	Strongly Agree	9	18
2	Agree	13	26
3	Natural	11	22
4	Disagree	9	18
5	Strongly disagree	8	16
	Total	50	100

Sources Data collected from primary data through questionnaire method:



Interpretation: - It is clearly shown that 18% of them are strongly agree, 26% of them are agree, 22% of them are neutral, 18% of them are disagree and 16% of them are strongly disagree. So, it is concluded that majority people said that GST should be implemented early.

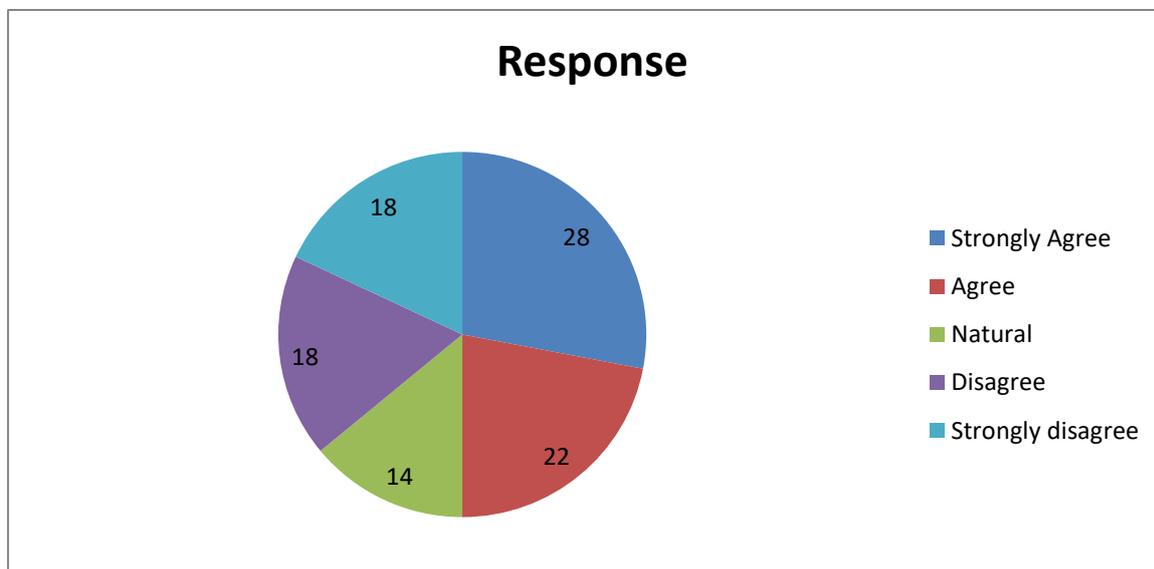
12. Was GST transaction from the past tax system friendly convenient for all the business?

During the survey, I took opinion of 50 businessmen about how they have been affected by GST. I have done my survey considering strongly agree, agree, neutral, disagree and strongly disagree as parameter of my survey.

Analysis has been shown below through the table and bar chart

Sr. No.	Response	No of Respondents	Parentage (%)
1	Strongly Agree	14	28
2	Agree	11	22
3	Natural	7	14
4	Disagree	9	18
5	Strongly disagree	9	18
	Total	50	100

Sources Data collected from primary data through questionnaire method:



Interpretation: - It is clearly shown that 28% of them are strongly agree, 22% of them are agree, 14% of them are neutral, 18% of them are disagree and 18% of them are strongly disagree. So, it is concluded that majority people said that GST is transition from past tax system friendly for all the business.

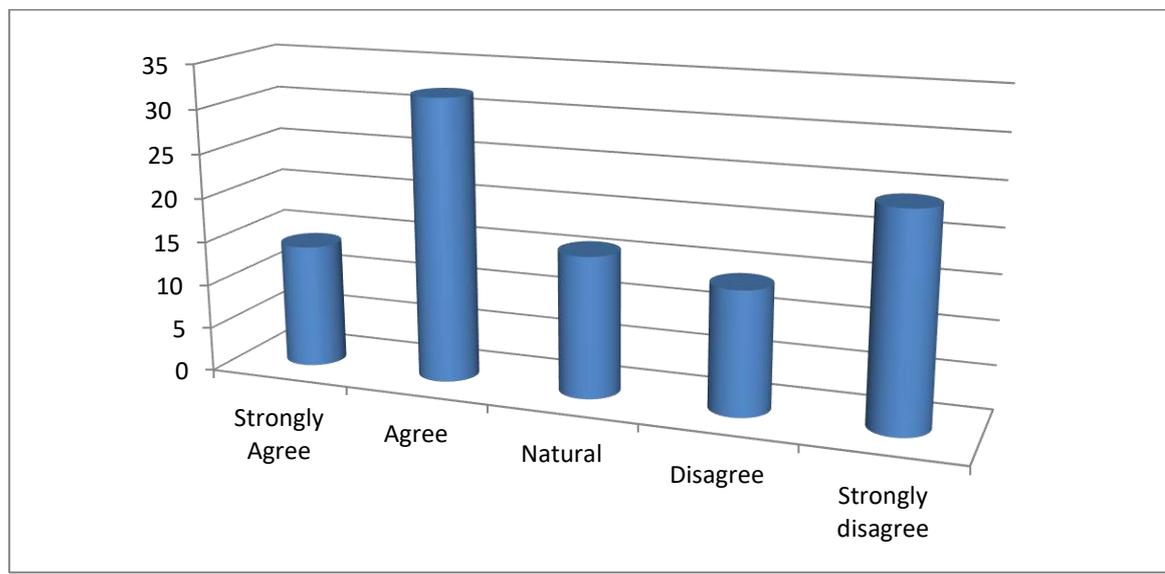
13. Can goods and services be properly categorised into different tax slabs?

- During the survey, I took opinion of 50 businessmen about how they have been affected by GST. I have done my survey considering strongly agree, agree, neutral, disagree and strongly disagree as parameter of my survey.

Analysis has been shown below through the table and column chart

Sr. No.	Response	No of Respondents	Parentage (%)
1	Strongly Agree	7	14
2	Agree	16	32
3	Natural	8	16
4	Disagree	7	14
5	Strongly disagree	12	24
	Total	50	100

Sources Data collected from primary data through questionnaire method:



Interpretation: - According to above table, it is shows that majority of the respondents i.e. 32% of them are agree, 14% of them are strongly agree, 16% of them are neutral, 14% of them are disagree and 24% of them are strongly agree. So, it is concluded that majority peoples are agreed that GST could be properly categorised into different tax slabs.

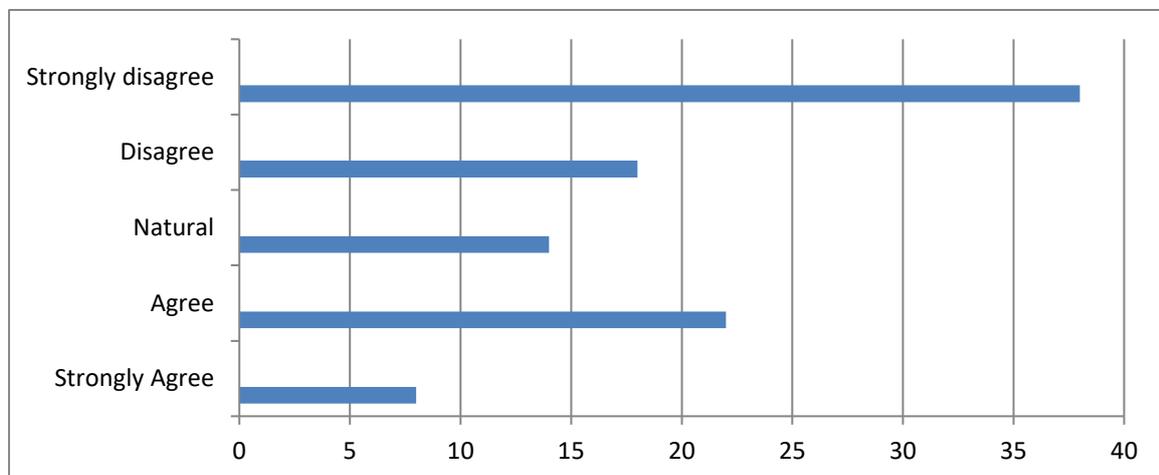
14. GST will help and ease the process of starting a business in India. Do you agree? –

During the survey, I took opinion of 50 businessmen about how they have been affected by GST. I have done my survey considering strongly agree, agree, neutral, disagree and strongly disagree as parameter of my survey.

Analysis has been shown below through the table and bar chart

Sr. No.	Response	No of Respondents	Parentage (%)
1	Strongly Agree	4	8
2	Agree	11	22
3	Natural	7	14
4	Disagree	9	18
5	Strongly disagree	19	38
	Total	50	100

Sources Data collected from primary data through questionnaire method:



Interpretation: - Above figure depicted that, 8% respondents responds strongly agree, 22% of them are agree, 14% of them are neutral and 18% of them are disagree and majority of them i.e. 38% are strongly disagree. So, it is concluded that majority peoples are strongly disagreed that GST will help ease the process of starting a business in India.

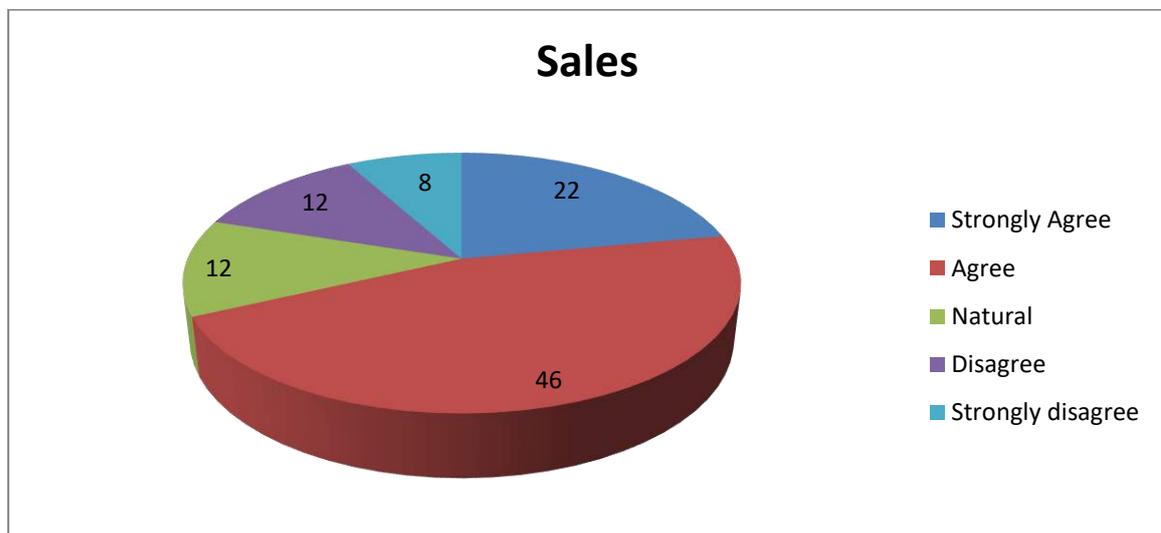
15. Online tax procedure made the process transparent. Do you agree? -

During the survey, I took opinion of 50 businessmen about how they have been affected by GST. I have done my survey considering strongly agree, agree, neutral, disagree and strongly disagree as parameter of my survey.

Analysis has been shown below through the table and pie chart

Sr. No.	Response	No of Respondents	Parentage (%)
1	Strongly Agree	11	22
2	Agree	23	46
3	Natural	6	12
4	Disagree	6	12
5	Strongly disagree	4	8
	Total	50	100

Sources Data collected from primary data through questionnaire method:



Interpretation: - According to above table, it is shows that majority of the respondents i.e. 46% of them are agree, 22% of them are strongly agree, 12% of them are neutral, 12% of them are disagree and 8% of them are strongly disagree. So, it is concluded that majority peoples are said that online tax procedure made the process transparent.

4. Conclusions and Suggestions

4.1. Conclusions

4.1 Conclusions: - It is my first project and I feel nervous but as the time pass, I remove my nervousness with the help of my supervisor. Tax system of raising money of finance govt. all government requires payment of money taxes from people. My project based on goods and services tax on small and medium enterprises. I get some information from my Secondary survey through the internet that proved people welcome GST. When I do the survey, I find lots of opinion on the internet basis of the questions. I get different type of data from 20 businessmen. Thereafter I made a data analysis. Finally, I reached my project conclusion. Now I discuss this conclusion and given below. On survey sheet there are 13 questions on of which if they suffer for implementation of GST in hurry or not, most of people said they are not prepared well for the GST. But they agreed it helped in proper accounting and getting legal provider. Also, they agreed GST will allow flexibility in transfer of goods across state and reduce the cost of doing business a reform will cut down.

4.2 Recommendations: - I fulfilled my objective that I studied. I got some knowledge from my project that will also help in my future. I faced some barriers but I solved all the barriers. Especially working on most of secondary data and few primary data for this project was little hard for me.

4.3. Suggestions for simplification of GST:-

- Simplification of GST Return. There should be single Return, for all types of registered person divided into different sections and may be made half yearly like Service Tax Returns.
- Registration should be centralised instead of State specific.
- There should be only one rate of GST, say 18% and abatement provision may be introduced for different category of supply or separate Valuation Rules may be introduced.
- Service sector should also be included in Composition scheme.
- Petroleum products & liquor should also be brought within the ambit of GST.

4.4. LIMITATIONS OF THE STUDY

Every project/research work has its own limitations. Like my project has own limitations. But we have to work of these limitations and find our way, so that we can achieve the required aim. Some of the limitations of my project are –

- Limited availability of time for completing the project work, which is not sufficient to carry out a proper project and analysis.
- The study mostly based on secondary data and Primary data. Due to pandemic situation of COVID19 Primary data collection is very difficult. I have to work hard to complete the Project.
- Lack of Primary data.
- I had little knowledge about GST on small and medium enterprises. So, I faced some problems in analyzing information.

5. BIBLIOGRAPHY

Name of web site used: <https://cleartax.in/s/gst-law-goods-and-services-tax>

<https://www.bankbazaar.com>

<https://www.lendingkart.com/gst-calculator/>

<http://www.gstcouncil.gov.in>

[https://en.wikipedia.org/wiki/Goods and Services Tax \(India\)](https://en.wikipedia.org/wiki/Goods_and_Services_Tax_(India))

Journals/ Books: Institute of charter Accountant of India

6. ANNEXURE

Questionnaire

PART-A

Biographical Information

1) Name of the respondent (optional): -

2) Address of the respondent (optional): -

3) Communication Details (optional): -

a) Phone No: -

b) E-mail Id: -

4) Gender: -

- Male ()
- Female ()
- Others ()

5) Age (in years): -

- 18-27 ()
- 28-37 ()
- 38-47 ()
- 48-57 ()
- 58-67 ()
- 68 and above ()

6) Qualification: -

- Up to H.S. ()
- Up to Graduate ()
- Post Graduate & above ()

7) Business experience (in years): -

- up to 10 years ()
- Up to 20 years ()
- above 20 years ()

Questionnaire

PART-B

Q.1. Is GST helps to reduce tax evasion? –

- Strongly agree ()
- Agree ()
- Neutral ()
- Disagree ()
- strongly disagree ()

Q.2. Is return filling under GST easy? -

- Strongly agree ()
- Agree ()
- Neutral ()
- Disagree ()
- Strongly disagree ()

Q.3. Was GST implemented in haste? -

- Strongly agree ()
- Agree ()
- Neutral ()
- Disagree ()
- Strongly disagree ()

Q.4. State whether India's past tax structure was complicated and inconvenient-

- Strongly agree ()
- Agree ()
- Neutral ()
- Disagree ()
- Strongly disagree ()

Q.5. Does sales volume growth improves after GST? -

- Strongly agree ()
- Agree ()
- Neutral ()
- Disagree ()
- Strongly disagree ()

Q.6. Did Business suffers after GST implementation? -

- Strongly agree ()
- Agree ()
- Neutral ()
- Disagree ()
- strongly disagree ()

Q.7. State whether price of all essential commodities come down after introduction of GST -

- Strongly agree ()
- Agree ()
- Neutral ()
- Disagree ()
- Strongly disagree ()

Q.8. Is GST a weapon against corruption? -

- Strongly agree ()
- Agree ()
- Neutral ()
- Disagree ()
- Strongly disagree ()

Q.9. Were you very well prepare to face GST transaction?

- Strongly agree ()
- Agree ()
- Neutral ()
- Disagree ()
- strongly disagree ()

Q.10. Have profit margin shrunk after GST? -

- Strongly agree ()
- Agree ()
- Neutral ()
- Disagree ()
- Strongly disagree ()

Q.11. Should GST be implemented much earlier? -

- Strongly agree ()
- Agree ()
- Neutral ()
- Disagree ()
- Strongly disagree ()

Q.12. Was GST transaction from the past tax system friendly convenient for all the business?

- Strongly agree ()
- Agree ()
- Neutral ()
- Disagree ()
- Strongly disagree ()

Q.13. Can goods and services be properly categorised into the different tax slabs? -

- Strongly agree ()
- Agree ()
- Neutral ()
- Disagree ()
- Strongly disagree ()

Q.14. GST will help and ease the process of starting a business in India. Do you agree? -

- Strongly agree ()
- Agree ()
- Neutral ()
- Disagree ()
- Strongly disagree ()

Q.15. Online tax procedure made the process transparent. Do you agree? -

- Strongly agree ()
- Agree ()
- Neutral ()
- Disagree ()
- Strongly disagree ()

PROJECT 6TH SEM HONS

Name of Supervisor

Dr.Jayeeta Paul

Ph:(9903122944)

181057-11-0001

181057-11-0002

181057-11-0003

181057-11-0005

181057-11-0006

181057-11-0007

181057-11-0009

181057-11-0010

181057-11-0011

181057-11-0012

Prof..Sharmila Ghosh

Ph:(9830687637)

181057-11-0013

181057-11-0014

181057-11-0015

181057-11-0016

181057-11-0017

181057-11-0018

181057-11-0019

181057-11-0020

181057-11-0021

Prof. Amrita Dutta

Ph:9432909274

181057-11-0025

181057-11-0028

181057-11-0030

181057-11-0031

181057-11-0032

181057-11-0033

181057-11-0035

181057-11-0037

181057-11-0038

181057-11-0039

181057-11-0040

Dr.Pranjal Chakraborty

Ph:9433153111)

181057-21-0001

181057-21-0002

181057-21-0003

181057-21-0004

181057-21-0006

181057-21-0007

181057-21-0008

181057-21-0010

181057-21-0011

181057-21-0013

Name of Supervisor

Dr. Satabdee Banerjee

Ph:(9748695214)

181057-21-0028

181057-21-0029

181057-21-0030

181057-21-0031

181057-21-0033

181057-21-0040

181057-21-0041

181057-21-0042

181057-21-0043

181057-21-0046

Prof.Pranab Mukherjee

Ph:(8777624044)

181057-21-0047

181057-21-0048

181057-21-0050

181057-21-0051

181057-21-0052

181057-21-0053

181057-21-0055

181057-21-0058

181057-21-0061

Prof. Tapan Purkait

Ph:9903953914

181057-21-0062

181057-21-0064

181057-21-0066

181057-21-0067

181057-21-0068

181057-21-0069

181057-21-0070

181057-21-0071

181057-21-0072

Dr. Debdulal Chatterjee

Ph:7980450794

181057-21-0073

181057-21-0075

181057-21-0076

181057-21-0077

181057-21-0078

181057-21-0080

181057-21-0081

181057-21-0084

181057-21-0085

181057-21-0086

Dr.PranJal Chakraborty

181057-21-0015

181057-21-0016

Dr.Surajit De

Ph:(9051380389)

181057-21-0017

181057-21-0020

181057-21-0021

181057-21-0022

181057-21-0023

181057-21-0024

181057-21-0025

181057-21-0026

181057-21-0027

171057-21-0012

171057-21-0052

171057-21-0056

Prof. Lakpa Dorjee Bhutia

Ph:9932353602

181057-21-0088

181057-21-0092

181057-21-0093

181057-21-0094

181057-21-0096

181057-21-0099

181057-21-0101

181057-21-0103

181057-21-0104

181057-21-0106