



A Grade  
NAAC Accredited 2008

ಕರ್ನಾಟಕ ವಿಶ್ವವಿದ್ಯಾಲಯ, ಧಾರವಾಡ  
KARNATAK UNIVERSITY, DHARWAD  
ವಾಣಿಜ್ಯಶಾಸ್ತ್ರ ವಿಭಾಗ

DEPARTMENT OF STUDIES IN COMMERCE  
"University with Potential for Excellence"

Website : [www.kud.ac.in](http://www.kud.ac.in)

Mall Id:commercekud@rediffmail.com

75  
Azadi Ka  
Amrit Mahotsav

ತಂಪಿ : ಯೂನಿವರ್ಸಿಟಿ

Tel : "UNIKARNATAK"  
ಪಾವಟೆನಗರ, ಧಾರವಾಡ.

Pavate Nagar, Dharwad.  
Tel Ph. No.(o) 2215301  
Fax : 91-0836-2446601

Ref. No. KU/PG/Com/2022-23/

Date:29-07-2022

## Circular

This is to inform all Principals/ HOD's/ Coordinators/ Teachers of M.Com Programme come under the jurisdiction of KUD, kindly accept project reports from M.Com IV semester students on or before 10-08-2022 and keep the hard copies of project reports in the colleges /Centre's custody only.

I also request you to send email relating to list of titles of the project reports submitted by M.Com IV semester students in a Excel format only. [Scan copy or word format is not accepted]

Chairperson

P.G. Department of Commerce  
Karnatak University, DHARWAD-580 003

**Approved for Project list**

1 message

Fri, Jul 1, 2022 at 1:20 PM

COMMERCE KUD <commercekud0054@gmail.com>  
To: principalmr@gmail.com, Ravi kumar <sunson1973@gmail.com>, gfgcy2009@gmail.com, gfgckumta@gmail.com, "Principal Govt. First Grade College, Honnavar" <pringfgchonnavar@gmail.com>, J Purnachandra Tejaswi Mundgod <gfgcmndprincipal@gmail.com>, GFGC <gfgcdwd@rediffmail.com>, Principal JGCC <klesjgcchubli@gmail.com>, neharucollegehubli1234@gmail.com, "Mallikarjuna K." <kssprincipal@gmail.com>, GH College Haveri <principalghc@gmail.com>, Principal Jss <jsssmiugg@gmail.com>, principaljsscollegedwd@gmail.com, princesdmchnr@gmail.com, "Anjuman M.ComPG center Dharwad" <anjumanmcomdwd@gmail.com>, Dr A V Baliga M Com College Kumta <prin.mcom@gmail.com>, Principal AVB <commerceavb@gmail.com>, Anjuman College <anjumancollegebkl@gmail.com>, "Principal K S S College, Gadag" <principalksscollegedgadag@gmail.com>, #Oxford #College <oxfordcollege.online@gmail.com>, Maharudrappa Principal <jtcollegedgadag@yahoo.co.in>, BRTFGCollege Hirekerur <principalbrtcollege@gmail.com>, kwtbcc@gmail.com, Chidanand Badigere <chidanand@ibmrschool.org>, principal degreecollege <principalbndc@yahoo.com>, hces gadag <hcesdcgdg@gmail.com>, Basavaraj Hallikeri <basuvh12@gmail.com>, Principal CSI College of Commerce <principal@csicc.in>, akkihal college <akkihalcollege@gmail.com>, drdgshetty@yahoo.in, k h patil college bba bcom <vvsbba1234@gmail.com>, smcollege dharwad <smcollegedharwad@gmail.com>, kcd.pgdept@gmail.com, principal@sacnaregal.org

Dear Sir/Madam,

It is hereby informed that your M.Com IV Semester students project titles are approved. you can proceed with your work.

Regards,

The Chairperson

P.G Dept. of Studies in Commerce

Karnatak University

Dharwad-03

## Requesting you to submit M.Com IV Sem Project Reports

1 message

COMMERCE KUD &lt;commercekud0054@gmail.com&gt;

Fri, Jul 29, 2022 at 1:40 PM

To: anuhalamata@gmail.com, "K.U.P.G Centre Haveri" <pgchaveri@kud.ac.in>, Administrator KUPG centre <admnpupg@gmail.com>, mallikarjun naik <mallinayak@gmail.com>, nrshreyash@gmail.com, drhnmustari@gmail.com, principalmr@gmail.com, gfgcgadag gfgcgadag <gfgcgadag@gmail.com>, Ravi kumar <sunson1973@gmail.com>, Principal GFGCHangal <gfgchangal@gmail.com>, gfgcy2009@gmail.com, gfgckumta@gmail.com, "Principal Govt. First Grade College, Honnavar" <pringfgchonnabar@gmail.com>, J Purnachandra Tejaswi Mundgod <gfgcmndprincipal@gmail.com>, GFGC <gfgcdwd@rediffmail.com>, Principal JGCC <klesjgcchubli@gmail.com>, neharucollegehubli1234@gmail.com, "Mallikarjuna K." <kssprincipal@gmail.com>, GH College Haveri <principalghc@gmail.com>, Principal Jss <jsssmiugpg@gmail.com>, principaljsscollegedwd@gmail.com, princesdmchnr@gmail.com, "Anjuman M.ComPG center Dharwad" <anjumanmcomdwd@gmail.com>, MES COLLEGE OF COMMERCE <mesccsirsi@gmail.com>, principalsdmcpcc@gmail.com, Dr A V Baliga M Com College Kumta <prin.mcom@gmail.com>, Principal AVB <commerceavb@gmail.com>, Anjuman College <anjumancollegebkl@gmail.com>, "Principal K S S College, Gadag" <principalksscollegedag@gmail.com>, #Oxford #College <oxfordcollege.online@gmail.com>, Maharudrappa Principal <jtcollegedag@yahoo.co.in>, BRTFGCollege Hirekerur <principalbrtcollege@gmail.com>, kwtbcc@gmail.com, CIC EDUCATION SOCIETY ADARAGUNCHI <ciceducation10@gmail.com>, Chidanand Badigere <chidanand@ibmrbschool.org>, principal degreecollege <principalbndc@yahoo.com>, hces gadag <hcesdcgdg@gmail.com>, Basavaraj Hallikeri <basuvh12@gmail.com>, Principal CSI College of Commerce <principal@csicc.in>, akkihal college <akkihalcollege@gmail.com>, drdgshetty@yahoo.in, k h patil college bba bcom <vvsbba1234@gmail.com>, smcollege dharwad <smcollegedharwad@gmail.com>, KCD PG <kcd.pgdept@gmail.com>, principal@sacnaregal.org

This is to inform all Principals/ HOD's/ Coordinators/ Teachers of M.Com Programme come under the jurisdiction of KUD, kindly accept project reports from M.Com IV semester students on or before 10-08-2022 and keep the hard copies of project reports in the colleges /Centre's custody only.

I also request you to send email relating to list of titles of the project reports submitted by M.Com IV semester students in a Excel format only. [Scan copy or word format is not accepted]

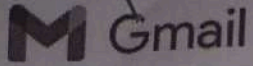
Regards,  
The Chairperson  
P.G Dept. of Studies in Commerce  
Karnatak University

Dharwad-03

To,  
Prof. Satish

Nypani

29/7/2022



smcollege dharwad <smcollegedharwad@gmail.com>

---

## M.COM-IV Semester Students list and Project Titles for the year-2021-22

1 message

---

smcollege dharwad <smcollegedharwad@gmail.com>  
To: COMMERCE KUD <commercekud0054@gmail.com>

Wed, Jun 29, 2022 at 12:25 PM

Sir,

Please find the attachment.

Thanking you,

--

With Regards,

**PRINCIPAL**


**KLE's S.M.College of Arts, Commerce &**


**Centre for Post Graduate Studies in Commerce.**

**DHARWAD-580008.**

---

2 attachments

 PROJECT FINAL (1).xlsx  
903K

 List of Project Titles With Students 2021-22.pdf  
1122K



**KLE Society's**  
**Shri Mrityunjaya College of Arts, Commerce and Centre for PG Studies in Commerce, Dharwad-580008**

**PG Department of Commerce**  
**List of Project Titles with Student Names and Register Number**

SL. NO.	REG. NO.	NAME	TOPIC NAME	PROJECT GUIDE
1	20C01430	Akash Agasimani	"A Study on Corporate Social Responsibility of Reliance Ltd."	Prof. Akshata Jirali
2	20C01431	Anand Raikar	'A Comparative Study of HUL and Patanjali"	Prof. Suchita Totgi
3	20C01432	Annapurneshwari Kulkarni	"A Study on Analysis of Information Technology Industry of Infosys, Wipro, and TCS."	Prof. Soumya Gudi
4	20C01433	Anuradha Jadhav	"A Study on Performance of Indian Stock market Pre and Post Covid-19"	Prof. Akshata Jirali
5	20C01434	Ashwini Sangannavar	"A Comparative Study on performance of ICICI and HDFC Banks."	Prof. Soumya Gudi
6	20C01435	Bharat Padasalagi	"A Study on Deductions U/S 80C to 80U with special reference to Individuals Taxpayers of Dhawad City."	Prof. Suchita Totgi
7	20C01436	Bhuvaneshwari Biradar	"A Study on Customer Satisfaction towards Telecommunication"	Prof. Soumya Gudi
8	20C01437	Bhuvaneshwari Kammar	"A Study on impact of GST on Automobile Industry of Maruti Suzuki and Bajaj Automobiles."	Prof. Suchita Totgi

9	20C01438	Chaitra Putanikar	"A Study on Tax Perception of Tax Payers on Tax Regulation"	Prof. Akshata Jirali
10	20C01439	Chidanand Yaraganavi	"A Study on Loans and Advances of State Bank of India"	Prof. Soumya Gudi
11	20C01440	Deepa Kembagimath	"A Study on Comparative Study of Retail Placement of Amul Chocolates and Cadbury Chocolates in Dharwad City"	Prof.Suchita Totgi
12	20C01441	Geeta Patil	"A study on Ratio Analysis of Shri Someshwar Sahakari Sakkare Kharkhane Bailhongal"	Prof. Soumya Gudi
13	20C01442	Gouramma Mundinamani	"A Study on Mutual Funds of State Bank Of India"	Prof. Akshata Jirali
14	20C01443	Gousiya Banu Tehsildar	"A Study on Environmental Accounting and Performance Measurement of Tech Mahindra"	Prof. Soumya Gudi
15	20C01444	Huligemma Urf Shilpa M	"A Study on Working Capital management of VRL Ltd."	Prof. Akshata Jirali
16	20C01445	Iranagouda Nadagoudadesai	"A Comparative study between different Post Office Savings Schemes in India"	Prof.Suchita Totgi
17	20C01447	Jyoti S Hiremath	"A Study on Fundamental Analysis of IT,Pharma and Automobile Sector"	Prof. Akshata Jirali
18	20C01446	Jyoti B Hiremath	"A study on Assets and Liability Management of NABARD Bank"	Prof. Akshata Jirali
19	20C01448	Jyoti M V	"A study on Analysis of Leverages of ACC Cement"	Prof.Suchita Totgi
20	20C01449	Kavita	"A Study on Impact of Covid-19 on ACC Cement and Birla Corporation Limited."	Prof. Soumya Gudi
21	20C01450	Laxmi Hadimani	"A Study on Cashflow Statement Analysis of Uni Abex Alloy Products Ltd"	Prof. Soumya Gudi

22	20C01451	Netra Hiremath	"A Comparative Study on Impact of Covid-19 on Bharat Petroleum and Hindustan Petroleum"	Prof. Soumya Gudi
23	20C01452	Parvathi Pitambrashetty	"A Comparative Analysis between LIC and Birla Sunlife Insurance"	Prof. Akshata Jirali
24	20C01453	Pooja Akki	"A Comparative Analysis of supermarkets of Reliance and More "	Prof.Suchita Totgi
25	20C01454	Pooja Chattannavar	"A Study on Risk and Return Analysis on Wipro Company."	Prof.Suchita Totgi
26	20C01455	Pooja Javalimath	" A Study on Loans and Advances on Agricultural Co-operative Societies"	Prof.Suchita Totgi
27	20C01456	Prajwal M	"A study on Impact of FDI on Union Bank."	Prof. Soumya Gudi
28	20C01457	Rajeshwari	"A Study on Equity Analysis with reference to Cement Sector."	Prof.Suchita Totgi
29	20C01458	Rakesh Devaji	"A study on Impact of Covid-19 pandemic on Employees Performance on Wipro and Infosys"	Prof.Suchita Totgi
30	20C01459	Rashmi Turmari	"A study on Aessment of Service Quality of HDFC Bank"	Prof.Suchita Totgi
31	20C01460	Rekha Hadimani	"A Study on Human Resource Accounting of Infosys Ltd."	Prof. Akshata Jirali
32	20C01461	Sachine Koti	"A Comparative Analysis of service Quality of NWKRTS and BRTS"	Prof. Akshata Jirali
33	20C01462	Seema Nazareth	"A study on measurement of performance of Idea and Vodafone on Pre and Post Merger"	Prof.Suchita Totgi
34	20C01463	Shilpa Hosur	"A Study on Corporate Goverance Practices on Indian Financial Institutions"	Prof. Akshata Jirali
35	20C01464	Shreedevi Hullur	"A Study on Inventory Control Management on Performance of Maruti Suzuki India Ltd"	Prof. Soumya Gudi

36	20C01465	Swati Bobbi	"A Study on Non-Performing Assets of KCC Bank Dharwad"	Prof. Akshata Jirali
37	20C01466	Varsha Ranoji	"A Study on Capital Budgeting of TVS Motors Ltd, Hosur Branch"	Prof. Soumya Gudi
38	20C01468	Vinayak Doddamani	"A Study on Impact of Covid-19 on Pharmaceutical Companies of Bharat Biotech and Serum Institute of India"	Prof. Soumya Gudi
39	20C01469	Vinayak Bongale	"A Study on Customer Perception on Cashless Transaction in Canara Bank"	Prof. Akshata Jirali

*[Signature]*  
PG CO-ORDINATOR

*[Signature]*  
**PRINCIPAL**  
Principal  
Shree Nityunjaya College of  
Arts & Commerce, Dharwad-8



---

# KARNATAK UNIVERSITY DHARWAD

---



Accredited by NAAC "A" Grade  
University with Potential and Excellence



(Re – Accredited at 'A+' Grade by NAAC)

K.L.E. Society's  
SHRI MRITYUNJAYA COLLEGE OF ARTS, COMMERCE & CENTRE  
FOR POST GRADUATE STUDIES IN COMMERCE, DHARWAD  
(Re – Accredited at 'A+' Grade by NAAC)

A Project Report On

## **“A STUDY ON ANALYSIS OF INFORMATION TECHNOLOGY INDUSTRY OF INFOSYS, WIPRO AND TCS”**

Submitted to the Karnatak University, Dharwad  
In partial fulfillment of the degree of

### **Master of Commerce**

Submitted by

**Ms. ANNAPURNESHWARI .M. KULKARNI**

M.Com IV Semester

Reg No : 20C01432

Under the Guidance of

**Miss. Soumya .N. Gudi**

FACULTY

P.G. DEPARTMENT OF STUDIES IN COMMERCE, DHARWAD

2021-2022

---

**KARNATAK UNIVERSITY DHARWAD**



**K.L.E. Society's**

**SHRI MRITYUNJAYA COLLEGE OF ARTS, COMMERCE &  
CENTRE FOR POST GRADUATE STUDIES IN COMMERCE,  
DHARWAD**

(Re – Accredited at 'A+' Grade by NAAC)

A Project Report On

**“A STUDY ON ANALYSIS OF INFORMATION TECHNOLOGY  
INDUSTRY OF INFOSYS, WIPRO AND TCS”**

Submitted to the Karnatak University, Dharwad

In partial fulfillment of the degree of

**MASTER OF COMMERCE**

Submitted by

**Ms. ANNAPURNESHWARI .M. KULKARNI**

M.com IV Semester

**Reg No : 20C01432**

Under the Guidance of

**Miss. Soumya .N. Gudi**

FACULTY

**P.G. DEPARTMENT OF STUDIES IN COMMERCE, DHARWAD**

**2021-2022**



K.L.E. Society's  
Shri Mrityunjaya College of Arts, Commerce and  
Center for Post Graduate Studies in Commerce, Dharwad



## CERTIFICATE

This is to certify that **Ms. Annapurneshwari .M. Kulkarni** with Reg No:20C01432 has successfully completed the project report and entitled "A STUDY ON ANALYSIS OF INFORMATION TECHNOLOGY INDUSTRY OF INFOSYS, WIPRO AND TCS" in partial fulfillment of requirement for the completion of Master of Commerce(M.Com) courses as prescribed by the Karnatak university, Dharwad for the year 2021 – 2022.

Miss. Soumya .N. Gudi

Project Guide

Mr. Satish Hundekar

Co-ordinator

Dr.(Smt) N.C. Patil

Principal

## ACKNOWLEDGEMENT

I would like to express my special thanks of gratitude to my teacher Miss. Soumya .N. Gudi and our Coordinator of Mr. Satish Hundekar as well as our Principal Dr.(Smt) N.C. Patil . Who gave me the golden opportunity to do this wonderful project on the topic **“A Study On Analysis Of Information Technology Industry Of Infosys, Wipro And TCS”** which also helped me in doing a lot of research and I came to know about so many new things.

I am highly obligated to those who had helped me to procure secondary data to complete my project. Also not to be forgotten all the Lecturers who contributed their ideas and suggestions.

Secondly I would also like to thank my parents, and my friends who helped me a lot in finishing this project within the limited time.

I am making this project not only for marks but to also increase my knowledge.  
Thanks again to all who helped me.

Date : 24/8/2022

Place : Dharwad

(A.M. Kulkarni)

Ms. ANNAPURNESHWARI .M. KULKARNI

## INDEX

SL.NUMBER	TITLE	PAGE.NUMBER
01	Introduction	1-4
02	Conceptual Framework	5-14
03	Company profile (Infosys, Wipro, TCS)	15-35
04	Data Analysis and Interpretation	36-47
05	Finding, suggestions and conclusions	48-53
06	Bibliography	54

## LIST OF TABLE

TABLE NO	TABLE NAME	PAGE NO
4.1	Net profit ratio	38
4.2	Earnings per share	39
4.3	Return on capital	40
4.4	Asset turnover ratio	41
4.5	Current ratio	42
4.6	Return on Equity	43
4.7	Book value per share	44
4.8	Dividend per share	45
4.9	Return on Asset	46
4.10	Revenue From operation	47

## LIST OF CHART

CHART NO	CHART NAME	PAGE NO
4.1	Net profit ratio	38
4.2	Earnings per share	39
4.3	Return on capital	40
4.4	Asset turnover ratio	41
4.5	Current ratio	42
4.6	Return on Equity	43
4.7	Book value per share	44
4.8	Dividend per share	45
4.9	Return on Asset	46
4.10	Revenue From operation	47

## **INTRODUCTION:**

Information Technology is the technology that uses computing with high speed communication links to speed information from one place to another.

India is the world's largest sourcing destination for the IT Industry. The world has become global village Due to advancement in information Technology; The IT industry has also created significant demand in the Indian education sector, especially for engineering and computer science. The Indian IT industry is divided into four major segments –IT services, Business process management (BPM) software products and engineering services, and hardware,

In today's modern world technology is advancing day by day due to which the life of human beings has become very easy, technology in general refers to all the tools machines or devices used in our day to day life ,it is the result of the advancement of science.

Information technology (IT) is the use of computer systems or devices to access information, information technology is responsible for such a large portion of our workforce, business operations and personal access to information that it comprises much of our daily activities. Whether you are storing, retrieving, accessing or manipulating information, IT greatly impacts our everyday lives.

Information technology is the study of Design, Development, Implementation, support, or management of computer-based information systems, particularly software applications.

## **NEED FOR THE STUDY:**

Information technology helps to build and grow the commerce and business sector and generate maximum possible output,

It provides electronic security storage and efficient communication to conduct work, information technology needs computer application computers connect IT to the different organization of the world it helps the employees to maintain records their numerous clients of various companies.

## **Scope:**

Information technology is building communication networks for a company, safeguarding data and information, creating and administering databases helping employees troubleshoot problems with their computers or mobile devices or doing a range of other work to ensure the efficiency and security of business information .



**KARNATAK UNIVERSITY DHARWAD  
K.L.E SOCIETY'S**

SHRI MRITYUNJAYA COLLEGE OF ARTS, COMMERCE  
AND CENTER FOR POST GRADUATE STUDIES IN COMMERCE,  
(Re-Accredited at 'A+' Grade by NAAC)



**A PROJECT REPORT ON  
"A COMPARATIVE STUDY ON IMPACT OF COVID - 19  
ON BHARAT PETROLEUM AND HINDUSTAN PETROLEUM"**

Submitted to the Karnatak University, Dharwad  
In partial fulfillment of the degree of

**MASTER OF COMMERCE**

Submitted by  
**Ms. Netra Balayya Hiremath**  
M.com IV Semester  
Reg No:20C01451

Under the Guidance of  
**Miss. Soumya N Gudi**

FACULTY  
P.G. DEPARTMENT OF STUDIES  
IN COMMERCE, DHARWAD

**2021-22**

**KARNATAK UNIVERSITY DHARWAD**



**K.L.E. Society's**

**SHRI MRITYUNJAYA COLLEGE OF ARTS, COMMERCE &  
CENTRE FOR POST GRADUATE STUDIES IN  
COMMERCE, DHARWAD**

(Re – Accredited at 'A+' Grade by NAAC)

**A Project Report On**

**“A STUDY ON IMPACT OF COVID-19 ON  
“BHARAT PERTOLEUM AND HINDUSTAN PETROLEUM”**

Submitted to the Karnatak University, Dharwad

In partial fulfillment of the degree of

**MASTER OF COMMERCE**

**Submitted by**

**Ms. Netra Balayya Hiremath**

**M.com IV Semester**

**Reg No: 20C01451**

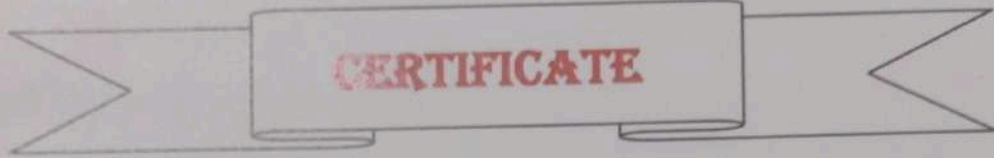
**Under the Guidance of  
Miss. Soumya N Gudi**

**FACULTY  
P.G. DEPARTMENT OF STUDIES IN COMMERCE,  
DHARWAD**

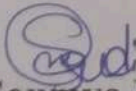
**2021-2022**



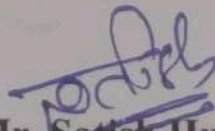
K.L.E. Society's  
Shri Mrityunjaya College of Arts, Commerce  
and  
Center for Post Graduate Studies in  
Commerce, Dharwad



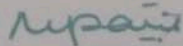
This is to certify that **Ms. Netra Balayya Hiremath** with  
**Reg No:20C01451** has successfully completed the project report and  
entitled **“A COMPARATIVE STUDY ON IMPACT OF COVID-19  
ON BHARAT PERTOLEUM AND HINDUSTAN PETROLEUM”**  
in partial fulfillment of requirement for the completion of Master of  
Commerce(M.Com) courses as prescribed by the Karnatak university,  
Dharwad for the year 2021 – 2022.

  
Miss. Soumya N Gudi

**Project Guide**

  
Mr. Satish Hundekar

**Co-ordinator**

  
Dr.(Smt) N.C. Patil

**Principal**

## DECLARATION

I, **Ms. Netra Balayya Hiremath** studying in M.com with **Register No 20C01451**, hereby declare that the Project Report titled **"A COMPARATIVE STUDY ON IMPACT OF COVID-19 ON BHARAT PETROLEUM AND HINDUSTAN PETROLEUM"** has been prepared by me under the supervision and guidance of **Miss. Soumya N Gudi** lecturer of P.G Department of Commerce, and now being submitted to Karnatak University, Dharwad.

I also declare that this project is result of my efforts and has not been submitted previously for the award of any degree to this or any other University

*NRH*

**Ms. Netra Balayya Hiremath**

**Reg. No:20C01451**

## ACKNOWLEDGEMENT

I would like to place on records my deep sense gratitude to my guide **Miss. Soumya N Gudi** faculty of Shri. Mrityunjaya college Dharwad for her guidance invaluable suggestion through the study

Secondly I would also like to thank Mr. **Satish Hundekar** sir coordinator of Shri Mrityunjaya college Dharwad.

Thirdly I would also like to thank **Dr.(Smt) N.C.Patil** Principal of Shri. Mrityunjaya college Dharwad.

I would also like to thank my parents and my friends who helped me a lot in finishing this project within the limited time.

I making this project not only for the marks but to also increase my knowledge Thanks again to all who helped me

Date: 24/08/2022

Place: Dharwad

**MSH**  
**Ms. Netra Balayya Hiremath**

## INDEX

Chapter No	Title of the Chapter	Page No.
Chapter - 1	Introduction	1-8
Chapter - 2	Conceptual Framework	9-24
Chapter - 3	Company Profile	25-37
Chapter - 4	Data Analysis and Interpretation	38-49
Chapter - 5	Findings, Suggestions & Conclusion	50-53
	Bibliography	54

## LIST OF THE TABLES

TABLE NO	TABLE NAME	PAGE NO
4.1	QUICK RATIO	40
4.2	INVENTORY TURNOVER RATIO	41
4.3	NET PROFIT MARGIN	42
4.4	CURRENT RATIO	43
4.5	RETURN ON NETWORTH	44
4.6	RETURN ON ASSET	45
4.7	ASSET TURNOVER RATIO	46
4.8	EARNIG PER SHARE	47
4.9	BOOK VALUE PER SHARE	48
4.10	RETURN ON CAPITAL EMPLOYED	49

## LIST OF THE CHARTS

CHART NO	CHART NAME	PAGE NO
4.1	QUICK RATIO	40
4.2	INVENTORY TURNOVER RATIO	41
4.3	NET PROFIT MARGIN	42
4.4	CURRENT RATIO	43
4.5	RETURN ON NETWORTH	44
4.6	RETURN ON ASSET	45
4.7	ASSET TURNOVER RATIO	46
4.8	EARNIG PER SHARE	47
4.9	BOOK VALUE PER SHARE	48
4.10	RETURN ON CAPITAL EMPLOYED	49



## INTRODUCTION

Petroleum is also known as crude oil, simply oil, is a naturally occurring yellowish-black liquid mixture of mainly hydrocarbons, and is found in geological formations. The name petroleum covers both naturally occurring unprocessed crude oil and petroleum products that consist of refined crude oil. A fossil fuel, petroleum is formed when large quantities of dead organism, mostly zooplankton and algae, are buried underneath sedimentary rock and subjected to both prolonged heat and pressure.

Was taken over by the petroleum industry in India dates back to 1889 when the first oil deposits in the country were discovered near the town of Digboi in the state of Assam.

The outbreak of covid-19 globally and resultant lockdown in many countries, including from March 25, 2020 in India, has had impact on the business of the group, said BPCL.

Lower demand for crude oil and petroleum products has hit prices and therefore refining margins globally. Due to this, certain finished goods inventory and certain raw materials of the group have been valued at net realizable value/replacement costs which are lower than cost.