List of students undertaking projects work

Sl. No	Year	No of students
01	2020-21 21	
02	2019-20	36



2020-21

Office: 0836-2442447: Fax: 0836-2741375

E-mail: smcollegedharwad@gmail.com
Website: www.smcollegedharwad.org

ಕೆ. ಎಲ್. ಇ. ಸಂಸ್ಥೆಯ



ಶೀ ಮೃತ್ಯುಂಜಯ ಕಲಾ ಹಾಗೂ ವಾಣಿಜ್ಯ ಮಹಾವಿದ್ಯಾಲಯ ಧಾರವಾಡ-580 008.

ನ್ಯಾ ಕದಿಂದ 'ಬಿ †' ಗ್ರೇಡ ಮಾನ್ಯತೆ ಪಡೆದಿದೆ

K. L. E. SOCIETY'S

SHRI MRITYUNJAYA COLLEGE OF ARTS & COMMERCE

DHARWAD-580 008.

Ref. No.: Smc Report 2021 1802

Date: 16/09/2001

To

The Chairperson,

P.G Department of Commerce,

Karnatak University,

Dharwad.

Sub: Submission of Hard Copies of Project Reports.

CHARMAD LE

Respected Madam,

With reference to the subject cited above, herewith I am submitting 21 Project Reports of our M. Com IV Semester Students for the academic year 2020-21, as required for the completion of M.Com. degree.

Thanking you,

0/0

Date: 14/09/2021
Place: Dharwad.

Yours faithfully

Shree Mritherjay - Cuffeen et

Arts & Commerce, Dhorward &

Enclosure:

• List of Project titles with register number, students name and signature.

Co-Ordinator S.M.College, Dharwad Shree Mrityunjaya College of Art & Commorce, Dharwad &

KLE Society's

Shri Mrityunjaya College of Arts, Commerce And Centre for Post Graduate Studies in Commerce, Dharwad

List of Submitted Project Reports by M.Com IV semester Students for the
Year 2019-21

SI. No	Students Name	Exam Seat No	Project Topic Titles
1	Akkamahadevi Betageri	19C01489	A Study on Non Performing Assets at Karnatak Vikas Grameena Bank.
2	Ashwini Bhajantri	19C01490	A Study on Working Capital Management at ITC LTD
3	Chaitra Patil	19C01491	Analysis of Asset Liability Management at KCC Bank, Dharwad
4	Deepa Yaligar	19C01492	A Comparative Study on Risk & Return Analysis of selected stocks in India
5	Shreelekha Iliger	19C01493	A Study on Indian Overseas Direct Investments.
6	Pooja Pawar	19C01494	Analysis of Allocation of funds made by Karnatak State Finance Corporation.
7	Ragini Badami	19C01495	A Study on Financial Analysis of Hindusthan Unilever Ltd.
8	Rajeshwari Hosamani	19C01496	A Study on Working Capital Management in Walchandnagar Industries Ltd., Tiwac Division, Dharwad.
9	Rashmi Annigeri	19C01497	A Study on CSR Practices in Indian Oil Corporation Ltd.
10	Roopa Patil	19C01498	A Study on Financial Analysis of VRL Logistics Ltd.
11	Satish Chintamani	19C01499	A Study on Financial Performance Evaluation of HDFC Bank Ltd.
12	Savita Hegri	19C01500	Performance Evaluation of HCL Technologies Ltd.
13	Shameersab Nadaf	19C01501	A Study on Working Capital Management at Shree Someshwar Co-operative Sugar Factory Ltd., Bailhongal
14	Shilpa Ganiger	19C01502	A Comparative Analysis of Various Gold Loan schemes of Muthoot Finance.
15	Shilpa Sangolli	19C01503	A Study on Comparative analysis of CSR Practises of Infosys Limited & Wipro Limited
16	Shivanand H	19C01504	A Study on Inventory Management at TATA Motors Limited
17	Shreedevi Adin	19C01505	A Study on Agricultural Finance in State Bank of India
18	Shrinivas Gowda	19C01506	A Study on Asset Liability Management at The Totgar's Co-operative Sale Society Ltd., Sirsi
19	Sujata Sangolli	19C01507	A Study on Corporate Social Responsibility Practices at SBI.
20	Suraj Madiwalar	19C01508	A Study on Performance of SBI Fund Management Company And HDFC Asset Management Company: Comparative Analysis.
21	Sushma Naganur	19C01509	A Study on Corporate Governance Practices in Indian Financial Institutions.

Co-Ordinator S.M.College, Dharwad-9 Shree Minyunjaya College of Art & Constructe, Dharwad-8.

KARNATAK UNIVERSITY, DHARAWAD





K.L.E. SOCIETY'S

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

(Re- Accredited at 'b' Grade by NAAC)

A Project report on

A STUDY ON NON PERFORMING ASSETS AT KARNATAKA VIKAS GRAMEENA BANK LTD, DHARWAD

Submitted to Karnataka University, Dharawad

In partial fulfillment of the Degree of

MASTER OF COMMERCE

Submitted by:

Miss. AKKAMAHADEVI BETAGERI

M.COM 4TH SEMESTER

Register No: 19C01489

2019-2021

Under the guidance of:

Miss. SOUMYA KUBER

Faculty,

PG Department

K.L.E. Society's S M College Dharwad.

K.L.E. Society's



Shri Mrityunjaya College of Arts, Commerce and Center for Post Graduation Studies in Commerce, Dharwad



CERTIFICATE

This is to certify that Miss. AKKAMAHADEVI BETAGERI with Register No.19C01489 has successfully completed the project report entitled 'A STUDY ON NON PERFORMING ASSETS AT KARNATAKA VIKAS GRAMEENA BANK LTD, DHARWAD' in partial fulfillment of requirement for the completion of Master of Commerce (M.Com) course as Prescribed by the Karnataka University, Dharwad for the academic year 2019-2021.

Miss.Soumya Kuber

Principal

Prof.V. V. Patil

Project Guide

Co-ordinator

Smt. Dr. Shilpa Danappanavar

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4	CHAPTER 4: DATA ANALYSIS AND INTERPRETATION	31-42
5	CHAPTER 5: FINDINGS, SUGGESTIONS AND CONCLUSION	43-46
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INTRODUCTION:

A strong banking sector is important for flourishing economic. The failure of the banking sector may have an adverse impact on other sectors. Non performing assets are one of the major concerns for banks in India.

NPAs reflect the performance of banks. A high level of NPAs high probability of large number of credit defaults that affect the profitability and network of bank and also erodes the value of asset. The NPA growth involves the necessity of provisions which reduces the over all profit and affects the financial health of the bank.

The issue of Non-performing assets has been discussed at length for financial system all over the world. The problem of NPAs is not only affecting the bank but also the whole economy. In fact high level of NPAs in Indian Banks is nothing but a reflection of state of health of the industry and trade.

Non performing assets surfaced suddenly in the Indian banking scenario, around the eligibilities in the midst of turbulent structured changes over taking the international banking institutions and where the global financial markets were undergoing sweeping changes.

Management of Non-performing assets now a days the critical performing area for banks. It is better for Indian banks to try for the International standard in terms of efficiency, productivity, profitability, assets recognition norms and provisioning and capital adequacy to complete in the competitive new economy.

Need for the study:-

NPAs are considered as an important parameter to judge the performance and financial health of banks. A high level of NPAs suggests high probability of a large number of credit defaults that affect the profitability and net-worth of banks and also erodes the value of the asset. NPAs affect the liquidity and profitability. In addition to posing threat on quality of asset and survival of banks. Therefore, this study is undertaking to understand the concept, causes, classification and effects of NPAs on banks.



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K.L.E. Society's



Shri. Mrityunjaya College of Arts, Commerce

And center for Post Graduation Studies in Commerce, Dharwad.

(Re- Accredited at 'B+' Grade by NAAC)

A PROJECT REPORT ON

"A STUDY ON WORKING CAPITAL MANAGEMENT AT INDIA TOBACCO COMPANY LIMITED"

A Project Report

Submitted to Karnatak University Dharwad in partial

Fulfillment of the requirement for the award of degree of

MASTER OF COMMERCE

During the Period 2019-2021

Submitted by
Ms. ASHWINI Y. BHAJANTRI
M.Com - IV SEM
Registration No. 19C01490

UNDER THE GUIDANCE OF

Ms. SOUMYA KUBER

Lecturer of PG Department of Commerce,

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

Certificate

This is to certify that Ms. Ashwini Y. Bhajantri with Reg. No: 19C01490 has successfully completed the project report entitled. "A STUDY ON WORKING CAPITAL MANAGEMENT AT INDIA TOBACCO COMPANY LIMITED" in partial fulfillment of requirement for the completion of Master of Commerce (M.Com) course as prescribed by the Karnatak University, Dharwad for the year 2020-2021

Miss .SOUMYA KUBER

Project Guide

DR. SHILPA DANAPPANAVAR

Co-ordinator

Prof. V.V.PATI

Principal

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1.1. INTRODUCTION

Every business whether big, medium or small, needs finance to carry on its operations and to achieve its target. Infact, finance is the indispensable today that its rightly said to be the lifeblood of an enterprise. Without adequate finance, no enterprise can possibly accomplish its objectives. So this chapter deals with studying various aspects of working capital management that is necessary to carry out the day to day operations. The term working capital refers to that party of firm's capital which is required for financing short term or current assets such as cash, marketable securities, debtors and inventories funds invested in current assets keep revolving fast and are being constantly converted into cash and this cash flows out again in exchange for other current assets. Hence it is known as revolving or circulating capital. On the whole, Working Capital Management performs a key function and is of top priority for every finance manager. All managers must, however, keep in mind that and their pursuit to liquidity, they should not lose sight of there basic goal of profitability. They should be able to attain a judicious mix of liquidity and profitability while managing their working capital. he study is toled as "Working Capital Management in ITC

Working capital management deals with the most dynamic fields in finance, which needs constant interaction between finance and other functional managers. The finance manager acting alone cannot improve the working capital situation.

In recent times a few case studies regarding management of working capital in selected companies have been in order to make indepth analysis of the several experts of working capital management, the finding of such studies not only throws new lights on the technical





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CENTER FOR POST GRADUATION STUDIES IN COMMERCE,
DHARWAD

(Re-Accredited at 'B+' Grade by NAAC)

A PROJECT REPORT ON

"A STUDY ON ASSET AND LIABILITY MANAGEMENT OF KCC BANK DHARWAD"

Submitted to the Karnataka University, Dharwad

In partial fulfillment of the requirement for the award of degree in

MASTER OF COMMERCE

During the Period 2019-2021

Submitted by

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UNDER THE GUIDANCE OF
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This is to certify that Ms. CHAITRA S PATIL with Reg No: 19C01491 has successfully completed the project report entitled A STUDY ON ASSET AND LIABILITY MANAGEMENT OF KCC BANK DHARWAD in partial fulfillment of requirement for the completion of Master of Commerce (M.Com) course as prescribed by the Karnataka University, Dharwad for the year 2020-2021

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INTRODUCTION

This area was chosen mainly because it is of concern for most of the bank in present era. In view of the intense competition prevailing in bank increasing volatility interest rate there is a strain on spread and profitability. As such this is an interesting subject for the students to enhance their knowledge hence this subject was chosen for project

Asset management is a systematic process of developing, operating, maintaining upgrading and disposing of asset in the most cost-effective manner [including all cost, risks and performance attributes]

Asset management refers to systematic approach to the governance and realization of value from the things that agro or entity is responsible for, over their whole life cycles. It may apply both to tangible asset and to intangible asset

Liability management is the practice by banks of maintaining a balance between the maturities of their asset and their liability in order to maintain liquidity and to facilitate lending while also maintaining healthy balance sheets.

ASSET AND LIABILITY MANAGEMENT (ALM)

It is strategic approach of managing the balance sheet dynamics in such way that the net earnings are maximized. This approach is concerned with management of net interest margin to ensure that its level and riskiness are compatible with the risk return objectives of the asset and liability management.

If one has to define asset and liability management with going in to detail aboutits need and utility, it can be defined as simply "management of money "which carries value, and it can change its shape very quickly and has an ability to come back to its original shape with or without an additional growth. The art of proper management of healthy money is asset and Liability Management (ALM)

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(Re - Accredited at 'B+' Grade by NAAC)

A Project Report On

A COMPARATIVE STUDY ON RISK AND RETURN ANALYSIS OF SELECTED STOCKS IN INDIA

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

MASTER OF COMMERCE

Submitted by

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Reg No: 19C01492

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CERTIFICATE

This is to certify that Ms. Deepa Yaligar with Reg No:19C01492 has successfully completed the project report and entitled A COMPARATIVE STUDY ON RISK AND RETURN ANALYSIS OF SELECTED STOCKS IN INDIA in partial fulfillment of requirement for the completion of Master of Commerce(M.Com) courses as prescribed by the Karnataka university, Dharwad for the year 2020 – 2021.

Miss.Varsha Kulkarni Project Guide

Dr.Shilpa Danappanavar Co-ordinator

Principal

Prof. V. V. Patil

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INTRODUCTION

Stock market is a place where shares of public listed companies are traded. The primary market is where companies float shares to the general public in a initial public offering (IPO) to raise capital.

Once new securities have been sold in the primary market. They are traded in the secondary market- where an investor buys shares from another investor at the prevailing market price or at whatever price both the buyer and seller agree upon the secondary market or the stock exchange are regulated by the regulatory authority.

In India the secondary and primary market are governed by the Security and Exchange Board of India (SEBI).

Stock Exchange facilities stock broker to trade company stocks and other securities. Stock may be brought or sold only if it is listed on an exchange. Thus it is the meeting place of the stock buyers and sellers. India's primary stock exchange are the Bombay stock Exchange and National stock Exchange.

The Indian securities market has become one of the most dynamic and efficient securities market in Asia today. The Indian market now conforms to international standards in terms of operating efficiency. In this context in would be informative to understand the origin, it would be informative to understand the origin and growth of the Indian stock market.

The number of stock exchange virtually remained unchanged for nearly three decades from 1947 to 1977, except for the establishment of the Bangalore stock exchange in 1957.

During the 1980s, however, stock exchange their established. Some of them were;

- 1) Cochin stock exchange (1978)
- 2) Uttar Pradesh stock exchange (at kanapur, 1982)
- 3) Pune stock exchange (1982)
- 4) Ludhiana stock exchange (1983)
- 5) Jaipur stock exchange (1989)
- 6) Bhuhaneswar stock exchange (1989)
- 7) Vadodara stock exchange (at Baroda, 1990).

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(Re - Accredited at 'B+' Grade by NAAC)

A Project Report On

A STUDY ON INDIAN OVERSEAS DIRECT INVESTMENTS

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

MASTER OF COMMERCE

Submitted by

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M.com IV Semester

Reg No: 19C01493

Under the Guidance of

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P.G. DEPARTMENT OF STUDIES IN COMMERCE, DHARWAD 2020-2021

CENTENARY VOLUMENTO O SOUTH STORY

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CERTIFICATE

This is to certify that MS. ILIGER SHREELEKHA with Register No.19C01493 has satisfactorily completed project report entitled "A STUDY ON INDIAN OVERSEAS DIRECT INVESTMENTS". required for partial fulfillment of the course. Degree in Master of Commerce (M.com) is awarded by Karnataka University, Dharwad for period of 2020-2021.

Project Guide

Ms. Varsha Kulkarni

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Dr. Shilpa Dannappanavar

Principal

Prof. V.V. Patil

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INTRODUCTION

FDI is lifeblood of any country as far as its international trade is concerned. We have seen in recent years that due to fast development and growth in investment pattern globally, the definition has expanded to include all the acquisition resources and activities outside the investing firm in respective home country.

FDI in both cases of inward and outward may take a series of acquisition of foreign firm, transferring its establishment to foreign country to home country, or investing in a Joint Venture or even establishing a strategic alliance and co-operation with one of the local or international firms with transferring technology and other vital resources in order to yield financial gains and leverages as compared to other companies in their competition in home country as well as in the foreign countries.

FDI is targeted to provide benefits to home country as well as foreign country in many aspects. This gives the investor an opportunity to enter the new market and earn substantial profits and other business benefits. Foreign investors are many times persuaded with low or no taxes depending on types of investments and type of countries. FDI also witnesses to bring new capital, new and innovative technological resources to the domestic economy and increases to grab employment opportunities for untapped potential resources leading to growth for both the investor country and the country in which the investment is made.

Vigorous flow of direct investments either inward or outward reflects increasing integration of an economy with the world. While INWARD FDI portrays the country as an attractive destination for foreign investors, OUTWARD FDI showcases the country's appetite and its capability to venture beyond the domestic shores. In both the cases, it predicts well especially for a developing economy like India, which is not only trying to attract investors into the country but also aiming to have a global presence through Overseas Direct Investments.





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A PROJECT REPORT ON

"ANALYSIS OF ALLOCATION OF FUNDS MADE BY KARNATAKA STATE FINANCIAL CORPORATION"

Submitted to the Karnataka University, Dharwad in partial fulfillment of the requirement for the award of degree in Master Of Commerce

During the Period 2019-2021

Submitted by

Ms. POOJA PAWAR

M.Com - IV SEM

Registration No. 19C01494

UNDER THE GUIDANCE OF

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Lecturer of PG Department of Commerce,

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DHARWAD



Certificate



This is to certify that Ms. POOJA PAWAR with Reg No: 19C01494 has successfully completed the project report entitled ANALYSIS OF ALLOCATION OF FUNDS MADE BY KARNATAKA STATE FINANCIAL CORPORATION. in partial fulfillment of requirement for the completion of Master of Commerce (M.Com) course as prescribed by the Karnatak University, Dharwad for the year 2020-2021

MS. SOUMYA KUBER

Project Guide

DR. SHILPA DANAPPANAVAR

Co-ordinator

PROF. V.V.PATIL

Principal

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A STUDY AT ANALYSIS OF ALLOCATION OF FUNDS MADE BY KARNATAKA STATE FINANCIAL CORPORATION

INTRODUCTION:

Finance is one of the most important terms. Finance is the life blood of every business organizations. Finance is the elixir that assists in the formation of new businesses and allows business to take advantages of opportunities to grow. Even finance boost all business enterprises.

New entrepreneurs with pioneering business ideas primarily need finance to keep their operations running. Banks have encouraged the growth of small-scale industries in India since independence by granting loans to promising ventures. However, the demand for funds did not quite keep up with the supply, & this resulted in the emergence of non-banking finance companies (NBFC's). the NBFC's supported the trend of industrialization by granting business finance to those who could not procures it from bank.

In this regard Karnataka State Finance Corporation is one of the fast track terms lending financial institution in the country with assistance to over 1,73,607 units amounting to nearly Rs.17,217 crore over the last 60 years in the state of Karnataka. KSFC is one of the robust and professionally managed state financial corporation.

Karnataka State Financial Corporation is a state level finance institution established by the state government in the year of 1956 under the state finance corporation act 1951 to meet mainly the long term financial needs of small and medium entrepreneurs (SME's) in the state of Karnataka.

Today, while the state economy is making rapid strides in the global market Karnataka state financial corporation is moving in tandem. As a pioneering and responsive financial institution, Karnataka state financial corporation is fine turned to fulfill the plans and aspirations of entrepreneurs by extending all possible assistance.

This research work has been undertaken at financial corporation in Karnataka state. The research dealt with "Analysis of allocation of funds made by KSFC". In this study an attempt has been made to understand the financial analysis of the organization.

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(Re - Accredited at 'B+' Grade by NAAC)

A Project Report On

A STUDY ON FINANCIAL ANALYSIS OF HINDUSTAN UNILEVER LIMITED

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

MASTER OF COMMERCE

Submitted by

Ms. RAGINI BADAMI

M.com IV Semester

Reg No: 19C01495

Under the Guidance of

Ms. Varsha Kulkarni

FACULTY

P.G. DEPARTMENT OF STUDIES IN COMMERCE, DHARWAD 2020-2021

K.L.E. Society's

Shri Mrityunjaya College of Arts, Commerce and Center for Post Graduation Studies in Commerce, Dharwad



CERTIFICATE

This is to certify that Miss. RAGINI BADAMI with Register No.19C01495 has successfully completed the project report entitled ' A STUDY ON FINANCIAL ANALYSIS OF HINDUSTAN UNILEVER LIMITED' in partial fulfillment of requirement for the completion of Master of Commerce (M.Com) course as Prescribed by the Karnataka University, Dharwad for the academic year 2020-2021.

Miss. Varsha Kulkarni Smt. Dr. Shilpa Danappanavar

Co-ordinator

Prof. V. V. Patil

Principal

Project Guide

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Finance is a term for matters regarding the management, creation, and study of money and investments. Specifically, it deals with the questions of how and why an individual, company or government acquires the money needed and how they spend or invest that money. Finance is then often split for the following major categories: corporate finance, personal finance, public finance. At the same time, finance is about overall "system", the financial markets that allow the flow of money, via investments and other financial instruments between and within areas; this "flow" is facilitated by the financial services sector. A major focus within finance is thus investment management- called money management for individuals, and asset management for institutions- and finance then includes the associated activities of securities trading and stock broking, investment banking, financial engineering, and risk management.

Financial statements are formal records of the financial activities and position of a business, person, or other entity. Relevant financial information is presented in a structured manner and in a form which is easy to understand. They typically include four basic financial statements accompanied by a management discussion and analysis:

- A balance sheet or statement of financial position, reports on a company's assets,
 liabilities, and owner's equity at a given point of time.
- An income statement or profit and loss report, reports on a company's income, expenses, and profits over a stated period. A profit and loss statement provides information on the operation of the enterprise. These include sales and the various expenses incurred during the stated period.
- A statement of change in equity or statement of equity, or statement of retained earnings, reports on the changes in equity of the company over a stated period.
- A cash flow statement reports on a company's cash flow activities, particularly its operating, investing and financing activities over a stated period.

Need for the study

Financial statements are usually used by various stakeholders of the company. They use these data for knowing the return on investment, data about the shareholders of the company, the assets and liabilities that the company have. All these information are presented in the financial statement. It is the responsibility of a company to prepare the financial statements





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CENTER FOR POST GRADUATION STUDIES IN COMMERCE,
DHARWAD

(Re- Accredited at 'B+' Grade by NAAC)

A PROJECT REPORT ON

"STUDY ON WORKING CAPITAL MANAGEMENT OF
WALCHANDNAGAR INDUSTRIES LTD, TIWAC DIVISION,
DHARWAD"

Submitted to the Karnataka University, Dharwad in partial fulfillment of the requirement for the award of degree in

MASTER OF COMMERCE

During the Period 2019-2021

Submitted by

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SHRI MRITYUNJAY COLLEGE OF ARTS, COMMERCE AND CENTER FOR POST GRADUATION STUDIES IN COMMERCE, DHARWAD



Certificate



This is to certify that Ms. RAJESHWARI G HOSAMANI with Reg No: 19C01496 has successfully completed the project report entitled A "STUDY ON WORKING CAPITAL MANAGEMENT OF WALCHANDNAGAR INDUSTRIES LTD, TIWAC DIVISION, DHARWAD"

in partial fulfillment of requirement for the completion of Master of Commerce (M.Com) course as prescribed by the Karnatak University, Dharwad for the year 2020-2021

MS. SOUMYA KUBER

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Principal

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INTRODUCTION:

One of the most important areas in day to day management of the firm is the management of working capital. Working capital management involves the fictional area of finance that covers all the current account of the firm.

Every business whether big medium or small needs finance to carry on its operations and to achieve its target in fact finance is so indispensable today that its rightly said can possibly accomplish its objective so this chapter deals with studying various aspects of working capital management that is necessary to carry out the day to day operations the term working capital management that is refers to that part of firms capital which is required for financing short term or current assets, such as Cash marketable securities debtors and inventories funds invested in current assets keep revolving fast and are being constantly converted in to cash and this cash flows out again in exchange for other current assets. Hence it is known as revolving or circulating capital on the whole working capital management performs a key function and is of top priority for every finance managers must however keepin mind that and their pursuit to liquidity they should not lose sight of their basic goal of profitability they should be able to attain a judicious mix of liquidity and profitability while managing their working capital.

Working capital management deals with the most dynamic fields in finance which needs constant interaction between finance and other functional managers the finance manager acting alone cannot improve the working capital situation.

KARNATAK UNIVERSITY DHARWAD



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(Re-Accredited at 'B+' Grade by NAAC)

A Project Report On

"A STUDY ON CORPORATE SOCIAL RESPONSIBILITY OF

INDIAN OIL CORPORATION LTD".

SUBMITTED TO
KARNATAK UNIVERSITY, DHARWAD
IN PARTIAL FULFILLMENT OF THE DEGREE
OF
MASTER OF COMMERCE

SUBMITTED BY:

MS. RASHMI S ANNIGERI

M.COM IV Semester REG NO:19CO1497

UNDER THE GUIDENCE OF: MS. ANUPAMA DESHPANDE

Faculty

P.G. Department of studies in commerce, K.L.E Society's Shri Mrityunjaya College of Arts, Commerce and Centre for Post Graduation Studies in Commerce Dharwad.





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INTRODUCTION

Corporate Social Responsibility is a type of international private business self-regulation that aims contribute to social goals of philanthropic activist, or charitable nature by engaging in all supporting volunteering ethically oriented practices. While once it was possible to describe CSR as an internal organisational policy or a corporate ethic strategy, that time has passed as various internal national laws have been developed and various organisations have used their authorities to push it beyond individual or even industry wide initiatives, while it has been considered a form of corporate self- regulation for some time, over the last decade or, it has moved considerably from voluntary decisions at the level of individual organisations, to mandatory schemes at regional national and international levels

Considered at the organisational level, CSR is generally understood as a strategic initiative that contributes to brand's reputation As such, social responsibility initiatives must coherently align with and be integrated into a business model to be successful. with some models, A firm's implementation of CSR goes beyond compliance with regularity requirements and engages in "Actions that appear to further some social good, beyond the interest of the firm and that which is required by law". Overall business may engage in CSR for strategic or ethical perspective, CSR can contribute to firms profits particularly if brands voluntarily self-report both the positive and negative outcome of their endeavours. In part, these benefits of occurs by increasing positive public relations and high ethical standard to reduce business and legal risk by taking responsibility of corporate actions. CSR strategies encourage the company to make a profit positive impact on the environment and stake holders including customers, employees, investors, communities and others. From an ethical perspective. Some business will adopt CSR policies and practices because of ethical beliefs of senior management for example, A CEO may believe that harming the environment is ethically objectionable.





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DHARWAD

(Re- Accredited at 'B+' Grade by NAAC)

A PROJECT REPORT ON "A STUDY ON FINANCIAL ANALYSIS OF VRL LOGISTICS LIMITED"

Submitted to the Karnatak University, Dharwad in partial fulfillment of the requirement for the award of degree in

MASTER OF COMMERCE

During the Period 2019-2021

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INTRODUCTION

Finance is defined as the provision of money when it is required. Every enterprise needs finance to start and carry out its operation. Finance is the life-blood of an organization. So, finance should be managed effectively.

A central focus of financial analysis is evaluating the VRL Logistics limited ability to earn a return on its capital that is at least equal to the cost of that capital, to profitably grow its operations, and to generate enough cash to meet obligations and pursue opportunities.

The study of Financial Statement is a prepared for the purpose of presenting periodical review or report by management in business and result achieved during the period under review. They reflect the financial position and operating strength or weaknesses of the VRL Logistics Limited by properly establishing relationship between the items of the balance sheet and remove statements.

The VRL Logistics Limited analyst is able to say how well the firm could utilize the resources of the society in generating services. It is necessary for every company. Hence it is overall responsibility of the management to see that the resources of the company are used most efficiently & effectively and the VRL Logistics Limited financial position is good.

The VRL Logistics Limited Financial Statement analysis does indicate what can be expected in future Form the firm.

NEED FOR THE STUDY

The VRL company balance sheets and Financial Statements are prepared to meet External reporting obligation and also for decision making purposes. They play dominant role in setting the framework of managerial decisions.

OBJECTIVES OF THE STUDY

- 1) To examine the liquidity position of VRL Logistics limited.
- 2) To analyze the solvency position of VRL Logistics Limited
- 3) To determine the profitability and operating efficiency of VRL logistics Limited
- 4) To analyze the financial position of VRL Logistics Limited.



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(Re- Accredited at 'B+' Grade by NAAC)

A PROJECT REPORT ON

"A STUDY ON FINANCIAL PERFORMANCE EVALUATION OF HDFC BANK LIMITED"

A Project Report

Submitted to Karnatak University Dharwad in partial Fulfillment of the requirement for the award of degree of

MASTER OF COMMERCE

During the Period 2019-2021 Submitted by

Mr. SATISH V CHINTAMANI

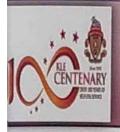
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INTRODUCTION

A meaningful system of banking came into existence taking into account all the avenue The word bank originated the French word benque' or Italian banco which means an office for monitory transaction over the counter. In those days or desks were used as centers for monitory transactions. During the barter system also, there existed traces of banking, i.e. people used to deposit cattle and agricultural products in specified places get loans get loans of some other form in exchange. Bank is the life blood of trade, commerce and industry. Nowadays, banking sector acts as the backbone of modern business. Development of any country mainly depends upon the banking system. A primary role of banks is connecting those with funds, such as investors and depositors, to those seeking funds, such as individuals or businesses needing loans. A bank is a connection between customers that have capital deficits and customers with capital surpluses.

MEANING OF BANK

A bank is a financial institution that accepts deposits from the public and creates a demand deposit while simultaneously making loans. Lending activities can be directly performed by the bank or indirectly through capital markets.

A bank is a financial institution where customers can save or borrow money. Banks also invest money to build up their reserve of money. What they do is regulated by laws. Those laws differ in different countries. The people who work at a bank are called bank employees. Certain banks deal directly with the public and they are the only ones which an ordinary person will deal with. Other banks deal with investments and international currency trading.

DEFINITION OF BANK

Sir John Pagette defined, "Bank is such a financial in situation which collects money in current, savings or fixed deposit account; collects cheques as deposits and pays money from the depositors account through cheques." •

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Shri, Mrityunjaya College of Arts, Commerce
And center for Post Graduation Studies in Commerce, Dharwad,
(Re- Accredited at 'B+' Grade by NAAC)

A PROJECT REPORT ON "PERFORMANCE EVALUATION OF HINDUSTAN COMPUTERS TECHNOLOGIES LTD."

A Project Report

Submitted to Karnatak University Dharwad in partial

Fulfillment of the requirement for the award of degree of

MASTER OF COMMERCE

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4.9 Ltd.

INTRODUCTION:

The study is done with any objective to analyse the performance evaluation of last five years and study the financial statement of organization. The financial statement provide summarized view of the performance evaluation of the company.

Performance evaluation also plays a direct role in providing periodic feedback to employees. Such that they are more self aware in terms of their performance metrics.

A performance evaluation is a common tool used in any organization to provide feedback to any employee hiring managers and workers need to understand the importance and value of appraisals for them to provide positive results. A primary purpose of the evaluation process is to help an employee's understand his performance and help him achieve goals.

Performance appraisals is also known as employees evaluation, merit rating, employee assessment, etc, it is systematic process of appraising an employee's current and fast performance relative to is her performance parameters. Performance appraisal process may be held annually or monthly as per needed.

Employee performance is related to job duties which are expected of worker and how perfectly those duties were accomplished. Many managers assess the employee performance on any annual or quarterly basis in order to help them identify suggested area's for enhancement. Performance appraisal system depends on the type of the business for any organization. PA mostly relates to the product output of a company or the end user of any organization.

Generally, performance appraisal aims to recognize current skills status of their work force any standard appraisal system consists of collection of data in which information is extracted from than converted into real number called performance rating. The employees contribution to any organization depends on the evaluation of his/her rating. It is essential to have accurate unbiased appraisal assessment in order to measure the employees contribution to organization objective. Employers/Mangers use characteristics such as knowledge in particular field, skill to achieve a goal and target achieving attitude in order to decide on the employees performance level. Since these factors mostly are uncertain and vague in nature a fuzzy performance appraisal method is more appropriate.





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(Re- Accredited at 'B+' Grade by NAAC)

A PROJECT REPORT ON

"A STUDY ON WORKING CAPITAL MANAGEMENT AT SHREE SOMESHWAR SAHAKARI SAKKARE KARKHANE LTD, BAILHONGAL"

Submitted to the Karnataka University, Dharwad in partial fulfillment of the requirement for the award of degree in

MASTER OF COMMERCE

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INTRODUCTION:

Working capital refers to the cash a factory requires for day to-day operations or more specifically for financing the conversion of raw materials into finished goods which the factory sells for payment. Among the most important items of working capital are levels of inventory, debtors & creditors. These items are looked at signs of factory's efficiency &financial strength. The better the factory manages its working capital, the less the factory needs to borrow. Even factories with cash surpluses need to manage working capital to ensure that those surpluses are invested in ways that will generate suitable returns for investors. Working capital is the amount of funds necessary to cover the cost of operating the enterprise.

The working capital is descriptive of that capital which is not fixed. But the more common use of working capital is to consider it as the difference between the book value of the current assets & the current liabilities. Working capital in general practice refers to the access of current assets over liabilities. Management of working capital is concerned with the problems that arise in attempting to manage the current assets, current liabilities and the inter-relationship that exists between them. It refers to all aspects of administration of current assets & current liabilities. It is known as revolving or circulating capital or short term capital.

The working capital management is very important to ensure that the factory has enough funds to carry on with its day to-day operation smoothly. A factory should not have a very long cash conversion cycle. A cash conversion cycle measures the period for which a firm will be differed deprived of funds if it increases its investments as a part of its factory growth strategies. Working capital is used to acquire current assets which get converted into cash in a short period. The working capital depends on the length of production process, the time sales & waiting period of the cash receipt. The working capital is constantly converted into cash which again turns into working capital. The cash is used to purchase current assets & when the goods are produced & sold out those current assets or transformed into cash. Working capital is a short term capital required always & forever to continue the productive activities of the enterprise. Working capital is more liquid than fixed capital. They can be converted into cash within a short period & without much loss.

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(Re - Accredited at 'B+' Grade by NAAC)

A Project Report On

A COMPARATIVE STUDY ON VARIOUS GOLD LOAN
SCHEMES OF MUTHOOT FINANCE LIMITED

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

MASTER OF COMMERCE

Submitted by

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Miss. Varsha Kulkarni Project Guide Dr.Shilpa Danappanavar Co-ordinator

Prof. V. V. Patil

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Comparative Study on Various Gold Loan Schemes of Muthoot I make Emitted

INTRODUCTION

Incorporated more than 125 years ago, Muthoot Group today touches the lives of people in more ways than one. The enterprise is expanding ambitiously and is aligning business priorities with social responsibility. Muthoot Finance holds the largest gold loan portfolio in the world. By making the gold loan available easily at the lowest interest rates, easy documentation processes and repayment options, enable people to meet their fund requirements even in times of exigency. It provides personal and business loans (secured by gold jewellery) primarily to individuals who have no access to formal credit for a reasonable tenure to meet their short-term working capital requirements.

A Central Industrial Finance Corporation was set up under the Industrial Finance Corporations Act, 1948 in order to provide medium and long term credit to industrial undertakings which fall outside the normal activities of Commercial Banks. The State Governments expressed their desire that similar Corporations be set up in States to supplement the work of the Industrial Finance Corporation. State Government also expressed that the State Corporations be established under special statute in order to make it possible to incorporate in the Constitution necessary provisions in regard to majority control by the Government, guaranteed by the State Government in regard to the payment of principal. In order to implement the views expressed by the State Governments the State Financial Corporation Bill was introduced in the Parliament.

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(Re- Accredited at 'b' Grade by NAAC)

A Project report on

A STUDY ON COMPARATIVE ANALYSIS OF CSR PRACTICES OF INFOSYS LTD AND WIPRO LTD

Submitted to Karnataka University, Dharawad

In partial fulfillment of the Degree of

MASTER OF COMMERCE

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CORPORATE SOCIAL RESPONSIBILITY

1.1 INTRODUCTION

Business is a part of society. Corporate social responsibility is the main part in regular activities of the business, because it uses resources of the society and produce goods and service to the society.

CSR refers to corporate Social Resplonsibility. CSR has gained a vital importance and has become a key element to company's decision making. The importance of concept of CSR is logical because corporate are the most important element of the society and since the business generates revenues from the society, the business has to contribute back to the society.

Corporate social responsibility is a emerging has significant features of business philosophy, reflecting the impact of business on society in the context of sustainable development. The emerging perspective on CSR focuses on responsibility towards all stakeholders like employess, creditors, suppliers and community etc. CSR is not only includes corporate regulartory compliance. But also refers to the act of making business successful true value inter approaches to environmental and social issues in a way that is helpful to the society.

Corporate Social Responsibility generally refer to the transparent business practice that are based on ethical values and compliance with the legal requirements. CSR is a concept where by companies decide voluntarily to contribute to society and a cleaner environment it is represented by the contribution undertaken by companies to society through its business activities and it is social investment.



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



A PROJECT REPORT ON

"A Study on Inventory Management at TATA Motors"

Submitted to Karnatak University, Dharwad in partial fulfillment of degree of

MASTER OF COMMERCE

Submitted By Mr. Shivananda S. Hadapad M.Com 4th Sem Reg. No: 19C01504

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INTRODUCTION

The study has been undertaken at TATA Motors Limited, Dharwad, where an attempt has been made to understand the management of the organization and "A study on inventory management". The study on inventory management at TATA MOTORS PRIVATE LIMITED, DHARWAD. In this study we gave a try to understand and analyzing the inventories of the organization.

Finance is the life-blood of business. It is rightly termed as the science of money, finance is very essential for the smooth running of the business. Finance controls the policies, plans activity and making decision of every business.

I under took the study at TATA MOTORS PRIVATE LIMITED, DHARWAD with the intention of gaining the knowledge about the corporate culture and management concerned with the issues of inventory management, and the company is basically a product based manufacturing unit where I can get the knowledge of management of various production inventory management of raw material, work in progress etc.,

Inventory management not only shows the financial efficiency of business, but also its credit worthless which has gained importance in these days of credit squeeze.

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(Re - Accredited at 'B+' Grade by NAAC)

A Project Report On

A STUDY ON AGRICULTURE FINANCE AT STATE BANK OF INDIA

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

MASTER OF COMMERCE

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Dr. Shilpa Dahnappanavar

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Prof. V.V. Patil

Principal

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AGRICULTURAL FINANCE IN STATE BANK OF INDIA

INTRODUCTION:

Agriculture plays a dominant role in the Indian Economy. By traditional agricultural country. Which is endowed with abundant natural resources. Agricultural development is very important in India it is kingpin of Indian economy and prosperity of India is dependent on agriculture.

State Bank of India providing many loans for agriculture. Agriculture plays a significant role in Indian Economic Development. Agriculture is the source of livelihood for 70% of population in country to meet requirements of the growing population in India agriculture has growing very fast and technologically and modernize. It is need for high requirements like large quantities of fertilizers, plant-protection chemicals, modernized equipment's and machineries. Rural agricultural sectors of the economy is labour abundant and land and capital scare. So it is very difficult to get benefits of modernization of agriculture without adequate and suitable supply of agro credit (loans) to farmer's.

In India many commercial banks are providing loans and credit to farmers for developing agriculture in India first time in 1967 to provide finance to agricultural sectors then after nationalization of 14 major commercial banks in July 1969 again in 1980, six more commercial banks were nationalized and these banks providing credit to farmers.

Agricultural credit should be reached the farmers (agriculturist) at the right time, at the right quantity and at favorable terms.

State Bank of India has providing agricultural credits to farmers very honestly and bank having all the agricultural schemes.

NEED FOR THE STUDY:

Finance is required by farmers not only for the production and also other agricultural allied activities and marketing of crops but also finance provide for agriculture farmers and to keep a stagnant agricultural economy alive. Most of the Indian farmers live near the brink starvation. A bad monsoon, poor harvest. All are need finance from banks. Agriculture finance in India is not just one requirement of the agriculture business but a symptom of the distress prevailing among the majority of the farmers. Rural agricultural credit includes not only credit provide to farmers also aqua culture, poultry, Diary, horticulture other small agro industries.



KARNATAK UNIVERSITY DHARWAD

K.L.E. Society's





(Re- Accredited at 'B+' Grade by NAAC)



"A STUDY ON ASSET AND LIABILITY MANAGEMENT OF THE TOTGAR'S CO-OPERATIVE SALE SOCIETY LTD, SIRSI (N.K)"

A Project Report

Submitted to Karnatak University Dharwad in partial Fulfillment of the requirement for the award of degree of

MASTER OF COMMERCE

During the Period 2019-2021

Submitted by
Mr. SHRINIVAS GOUDA
M.Com - IV SEM
Registration No. 19C01506

UNDER THE GUIDANCE OF

Ms. SOUMYA KUBER

Lecturer of PG Department of Commerce,

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

Certificate

This is to certify that Mr. SHRINIVAS GOUDA with Reg No: 19C01506 has successfully completed the project report entitled. "A STUDY ON ASSET AND LIABILITY MANAGEMENT OF THE TOTGAR'S CO-OPERATIVE SALE SOCIETY LTD, SIRSI (N.K)" in partial fulfillment of requirement for the completion of Master of Commerce (M.Com) course as prescribed by the Karnatak University, Dharwad for the year 2020-2021

Miss .SOUMYA KUBER

Project Guide

DR. SHILPA DANAPPANAVAR

Co-ordinator

Prof. V .V .PATIL

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15 Returns on Assets of TSS Ltd

INTRODUCTION

A co-operative society is a voluntary association of individuals having common needs who join hands for the achievement of common economic interest. Its aim is to serve the interest of the poorer sections of society through the principle of self-help and mutual help. The main objective is to provide support to the members. Nobody joins a cooperative society to earn profit. People come forward as a group, pool their individual resources, utilise them in the best possible manner, and derive some common benefit out of it. A co-operative society is a voluntary association of individuals having common needs who join hands for the achievement of common economic interest. Its aim is to serve the interest of the poorer sections of society through the principle of self-help and mutual help. The main objective is to provide support to the members. Nobody joins a cooperative society to earn profit. People come forward as a group, pool their individual resources, utilise them in the best possible manner, and derive some common benefit out of it.

Asset and liability management is a comprehensive and dynamic frame work for measuring, monitoring, managing the market risk i.e., liquidity risk, interest and exchange rate risk of the financial institutions. This frame work needs to be built around a foundation of sound methodology and human as well as technological infrastructure. It has to be supported by the board's risk philosophy that clearly specifies the risk policies. Asset and liability is a tool that enables financial institutions to take business decisions in more informed frame work. The Asset-Liability Management functions inform the management what the current market risk profile of the institution is and impact that various alternate business decisions would have on the future risk profile.

NEED FOR THE STUDY:-

Asset-Liability Management frameworks allow an institution to recognize and quantify the risks present on its balance sheet and reduce risks resulting from a mismatch of assets and liabilities. By strategically matching assets and liabilities, financial institutions can achieve greater efficiency and profitability while reducing risk.

Further, in order to understand the complexities of the co-operative societies in maximizing shareholders' wealth, it is important to evaluate their present performance in terms of assets and liabilities. The primary objective of Asset-Liability Management is to



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K.L.E. Society's

Shri. Mrityunjaya College of Arts, Commerce

And center for Post Graduation Studies in Commerce, Dharwad.

(Re- Accredited at 'B+' Grade by NAAC)

A PROJECT REPORT ON

"A STUDY ON CORPORATE GOVERNACE PRACTICE IN INDIAN FINANCIAL INSTITIONS"

A Project Report

Submitted to Karnatak University Dharwad in partial Fulfillment of the requirement for the award of degree of

MASTER OF COMMERCE

During the Period 2019-2021 Submitted by

MS. SUSHMA S NAGANUR

M.Com - IV SEM
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CERTIFICATE

This is to certify that MS. SUSHMA S NAGANUR with Reg No: 19C01509 has successfully completed the project report entitled. "A STUDY ON CORPORATE GOVERNACE PRACTICE IN INDIAN FINANCIAL INSTITUTIONS" in partial fulfillment of requirement for the completion of Master of Commerce (M.Com) course as prescribed by the Karnatak University, Dharwad for the year 2020-2021

Miss .ANUPAMA DESHPANDE

Project Guide

DR. SHILPA DANAPPANAVAR

Co-ordinator

Prof. V.V.PATIL

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1.1 INTRODUCTION:

The Project Report on "A STUDY OF CORPORATE GOVERNANCE PRACTICE IN INDIAN FINANCIAL INSTITUTIONS" had under taken at four financial institutions. It is done with an objective to analyze the director's report of last 5 year and to study the director's report of the institution. Director's report provides summarized view of board of directors, board of structure, strength and size and committees of board. Analysis of directors report predict the integrity and ethical behavior in the institution

Banks practicing good corporate governance in the traditional, shareholder-oriented style fared less well than banks having less shareholder-prone boards and less shareholder influence. The special governance of financial institutions is firmly embedded in any supervisory law and regulation. Most recently there has been intense discussion on the purpose of (non-bank) corporations. For banks stakeholder governance and, more particularly, creditor or debt holder governance is more important than shareholder governance. The implications of this for research and reform are still uncertain. A key problem is the composition and

The great significance of corporate governance is highlighted by James D. Wolfensohna, former President of World Bank, as follows – "The governance of the corporation is now as important to the world economy as the government of countries".

Corporate governance has a vital role in strategic management. Good governance fortifies the corporate mission and philosophy, ensures compliance with government regulations and societal norms and fosters efficiency, fairness and transparency in management. Tired by turbulence in the corporate sector, characterized by corporate failures, frauds and rampant unfairness in the conduct of business and governance in general, corporate governance has become a subject of serious and frequent discussion across the world since the early 1990s. Because of the critical role of corporate governance in fostering a healthy corporate sector, governments in India and across the world have laid down frameworks for the corporate to adhere to.

As the Task Force on Corporate Governance constituted by the Confederation of Indian Industry (CII) under the Chairmanship of Rahul Bajaj, observes, "corporate governance goes far beyond company law. The quantity, quality and frequency of financial and managerial disclosure, the extent to which the board of directors exercise their fiduciary responsibilities towards shareholders, the quality of information that management share with their boards, and the commitment to rim transparent companies that maximize long-term shareholder value cannot be legislated at any level of detail. Instead, these evolve due to the catalytic role played by the more progressive elements within the corporate sector and, thus, enhance corporate transparency and responsibility."

The corporate governance of directors of banks and financial institutions was constituted by Reserve Bank to review the supervisory role of boards of banks and financial institutions and to get feedback on the activities of the boards vis-à-vis compliance.

KARNATAK UNIVERSITY, DHARAWAD





K.L.E. SOCIETY'S

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

(Re- Accredited at 'b' Grade by NAAC)

A Project report on

A STUDY ON CSR ACTIVITIES OF STATE BANK OF INDIA

Submitted to Karnataka University, Dharawad

In partial fulfillment of the Degree of

MASTER OF COMMERCE

Submitted by:

Miss. SUJATA S. SANGOLLI

M.COM 4TH SEMESTER

Register No: 19C01507

2019-2021

Under the guidance of:

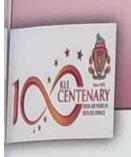
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Shri Mrityunjaya College of Arts, Commerce and Center for Post Graduation Studies in Commerce, Dharwad



CERTIFICATE

This is to certify that Miss. SUJATA S. SANGOLLI with Register No.19C01507 has successfully completed the project report entitled 'A STUDY ON CSR ACTIVITIES OF STATE BANK OF INDIA' in partial fulfillment of requirement for the completion of Master of Commerce (M.Com) course as Prescribed by the Karnataka University, Dharwad for the academic year 2019-2021.

Miss.Soumya Kuber

Project Guide

Smt. Dr. Shilpa Danappanavar

Co-ordinator

Prof. V. V. Patil

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A STUDY ON CSR ACTIVITIES OF STATE BANK OF INDIA

Corporate social responsibility (CSR). Term widely use for defining the responsibility of corporate world towards the society and environment although the term is not new in this corporate world. But its and scope and meaning has undergone major changes from treating is a mere charity in comparison with the responsibility of the corporate towards the outer world.

There are many big entities who have being actively engaged in the CSR activities but unfortunate the number is relatively less in order to encourage more entities to participate in the process of development of the society via-CSR. The government of India has actually implemented concept of CSR in the new company Act 2013, on 27th February, 2014 the government of India has notify the rules for CSR pending under sec 135 of the new company at 2013 along with the companies (CSR) policy. Rules 2014 effective from 1st April 2014 turning CSR from voluntaries activities to the mandated responsibility also governed by the bundle of regulations as follows.

Eligibility Criteria

- 1) Company (Include foreign company with branches or projects in India)
- 2) Minimum net worth of Rs.500/- growth turnover 1000 corers.
- 3) Having net profit of at least 5 corers.

Corporate social responsibility is the business involving initiate that benefit the society. It include all efforts and practice under taken for achieving social welfare and economic development. It is also called sustainable responsible business. Corporate social performance etc. It is a corporate self regulation integrated to a business modal. Is represented by contribution made by business organization for sustainable development. In the form of Social investment. It is concerned with treating all state holders of a firm in an ethical or socially responsible manner. Environmental efforts philanthropic activities, ethical labour practices and volunteering are part of the CSR activities.

NEED FOR THE STUDY

State bank of India is the largest bank with more than 14000 branches all over India. It has a major role in improving livelihood of people in rural areas. The bank has designed many programmes for social development. They have been allocating 1% of total profit for CSR activities.





KARNATAK UNIVERSITY DHARWAD

K.L.E. SOCIETY'S

SHRI MRITYUNJAYA COLLEGE OF ARTS, COMMERCE AND CENTER FOR POST GRADUATION STUDIES IN COMMERCE, DHARWAD

(Re- Accredited at 'B+' Grade by NAAC)

A PROJECT REPORT ON

A Study on performance of SBI Fund Management Company and HDFC Asset management company – A Comparative Analysis

Submitted to the Karnatak University, Dharwad in partial fulfillment of the requirement for the award of degree in

MASTER OF COMMERCE

During the Period 2019-2021

Submitted by
Mr. Suraj S, Madiwalar
M.Com - IV SEM
Registration No. 19C01508

UNDER THE GUIDANCE OF

Ms. VARSHA KULKARNI

Faculty of PG Department of Commerce, K.L.E. SOCIETY'S

SHRI MRITYUNJAY COLLEGE OF ARTS, COMMERCE AND CENTER FOR POST GRADUATION STUDIES IN COMMERCE, DHARWAD



Certificate



This is to certify that Mr. Suraj S, Madiwalar with Reg No: 19C01508 has successfully completed the project report entitled A Study on performance of SBI Fund Management Company and HDFC Asset management company – A Comparative Analysis in partial fulfillment of requirement for the completion of Master of Commerce (M.Com) course as prescribed by the Karnatak University, Dharwad for the year 2020-2021

Non.

MS. VARSHA KULKARNI

Project Guide

DR. SHILPA DANAPPANAVAR

Co-ordinator

PROF. V. V. PATIL

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There are many investment avenues available in the financial market for an investor. Investors can invest in bank deposits, corporate debentures and bonds, post office saving schemes etc. where, there is low risk together with low return. They may invest in stock of companies where the risk is high and sometimes the returns are also proportionately high. For retail investors, who do not have the time and expertise to analyze and invest in stock, Mutual Funds is a viable investment alternative. This is because Mutual Funds provide the benefit of cheap access to expensive stocks.

A Mutual Fund is a collective investment vehicle formed with the specific objective of raising money from a large number of individuals and investing it according to a pre-specified objective, with the benefits accrued to be shared among the investors on a pro-rata basis in proportion to their investment. According to Encyclopedia Americana, "Mutual funds are open end investment companies that invest shareholders' money in portfolio or securities. They are open ended in that they normally offer new shares to the public on a continuing basis and promise to redeem outstanding shares on any business day."

According to Securities and Exchange Board of India Regulations, 1996 a mutual fund means "a fund established in the form of trust to raise money through the sale of units to the public or a section of the public under one or more schemes for investing in securities, including money market instruments".

Mutual funds in India have come a long way since 1963 when the Unit Trust of India was the only player.... The Securities and Exchange Board of India (SEBI) formulated the Mutual Fund Regulation in 1996, which, for the first time, established a comprehensive regulatory framework for the mutual fund industry.

The Securities and Exchange Board of India (SEBI) formulated the Mutual Fund Regulation in 1996, which, for the first time, established a comprehensive regulatory framework for the mutual fund industry. Since then, several mutual funds have been set up by the private and joint sectors.

Need for the study

The main purpose of doing this project is to know about mutual fund and its functioning. This helps to know in detail about mutual fund industry, its inception stage & growth. It also helps in understanding different schemes of mutual funds.



2019-20

ಕೆ. ಎಲ್. ಇ. ಸಂಸ್ಥೆಯ

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ಶೀ ಮೃತ್ಯುಂಜಯ ಕಲಾ ಹಾಗೂ ವಾಣಿಜ್ಯ ಮಹಾವಿದ್ಯಾಲಯ,

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K. L. E. SOCIETY'S

SHRI MRITYUNJAYA COLLEGE OF ARTS & COMMERCE,

DHARWAD-580 008.

Accredited by NAAC with 'B+' Grade

Ref. No.: SMC/M. Com/Project/2020-21/1182

Date: 29, 10.2020

To, The Chairperson, P.G Department of Commerce, Karnatak University, Dharwad.

Sub: Submission of Hard Copies of Project Reports.

Respected Madam,

With reference to the subject cited above, herewith I am submitting 36 Project Reports of our M. Com IV Semester Students for the academic year 2019-20, as required for the completion of M. Com.

Thanking you,



16 to 1 18 to 1 19 19 14 25

Date: 29 10 2020

Place: Dharwad

Enclosure:

List of Project titles with students name and register number.

S.M.College, Dharwad-8

Principal Shri Mrtyunjaya College of Arts & Commerce, Dharwad-8

K L E Society's

Shri Mrityunjaya College of Arts and Commerce and Centre for P G Studies in Commerce, Dharwad-580008

P G Department Of Commerce List Of Project Titles with Students Name & Reg No

SL	Reg No	NAME	with Students Name & Reg No.
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2	18C0152	5 AKSHATA A JIRALI	Analysis of Assets and Liabilitites Management at ICICI Bank
3	18C0152	6 ANAND HUGAR	A study on Corporate Social Responsibility of Reliance Industries Ltd
4	18C0152	I GISENDRA KA	
5	18C01528	AYESHA YELLAPUR	ABSENT
6	18C01529	CHINNAMMA S TURAMARI	A Comparative Analysis of different Post Office Savings Schemes in India
7	18C01530	DEEPA G KAMATI	Performance Analysis of Transport Corporation Of India Ltd.
8	18C01531	DEVARAJ IRAPPA GANIGER	A Study on SBI Mutual Funds
9	18C01532	THE TOTAL OF THE T	A Comparative study of HDFC Mutual funds and ICICIC Mutual funds
0 1	8C01533	GANGAMALAVVA F HESARURA	A Study on Inventory Management system of Indian Oil Corporation Ltd Dharwad
1 1	8C01534	GEETA SURESH JOSHI	Impact of GST on the Performance of NSE and BSE Listed IPO's
2 1	8C01535	GURUPRASAD VANAHALLI	A Study on Working Capital Management at Shree Someshwar Sahakari Sakkare Kharkhane Ltd. Bailhongal
18	8C01536	JYOTI M KUSUGAL	A Study on LIC Housing Finance Ltd.
5	3C01537	IYOTI PATIL	A Study on CSR activities of Tata Steel Company ltd.
		(IRAN HUBBALLI	A study on Loans and Advances by Shree Siddeshwar Co-operative Bank Ltd., Vijayapur
		USUMA	A Study on Impact of GST on Gold Industry at Hutti, Raichur
180	C01540	AKSHMEE I HOSAMANI	Fundamental Analysis of Selected Pharmaceutical companies in India

Co-Ordinator D.IVI. College, Dharwad-8

Principal Shri Mrityuniaya College of Arts & Commerce, Dharwad-8



KARNATAK UNIVERSITY, DHARWAD



K.L.E. SOCIETY'S SHRI MRITYUNJAYA COLLEGE OF ARTS, COMMERCE & CENTRE FOR POST GRADUATION STUDIES IN COMMERCE, DHARWAD

(Re - Accredited at 'B' Grade by NAAC)

A Project Report on
A STUDY ON ANALYSIS OF PRIORITY SECTOR LENDING IN

SYNDICATE BANK

Submitted to the Karnatak University, Dharwad in partial fulfillment of the Degree of

MASTER OF COMMERCE

Submitted by:

Ms. AKSHATA ANGADI

M.COM IV Semester

Reg. No.: 18C01524

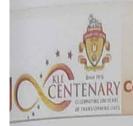
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2018-2020



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



CERTIFICATE

This is to certify that Ms. AKSHATA ANGADI with Register No. 18C01524 has successfully completed the project report entitled 'A STUDY ON ANALYSIS OF PRIORITY SECTOR LENDING IN SYNDICATE BANK' in partial fulfillment of requirement for the completion of Master of Commerce (M.com) Course as Prescribed by the Karnatak University, Dharwad for the academic year 2019-2020

Dr. Shilpa Sanappanavar

Project Guide

Dr. Shi Danappanavar

Co-ordinator

Prof. V.V. Patil

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1.1 Introduction:

The policies toward priority sector lending (PSL) were introduced in the 1970s accorded significant priority to agriculture, exports and micro and small enterprise. The Government of India as taken a number of incentives like two rounds of nationalisation of major commercial banks in 1969 and 1980, lead bank scheme, operative banks etc., to provide the desired credit in continued manner to the needy sectors of the economy. In consequent to that, priority sector lending, social inclusion etc. Become an integral part of monetary policy of Reserve Bank of India (RBI). As monetary policy in India has the twin objectives of growth and price stability, the growth objective in a way is embodied in the credit channel remains active, with credit targets being stipulated from year to year. There are two dimensions to credit quantum and direction. First, we argue here that that given the current growth prospects, there must be an added thrust to credit flow to agriculture and export sector in a pro-cyclical way, second, given the role played by micro, small and medium enterprises (MSME) in promoting both employment and exports, MSME will be the other sector that will require special attention. In fact, when the policies for priority sector lending were evolved, these three sectors were rightly accorded significant priority.

Priority means to give preference and privilege. The concept of priority sector lending is mainly intended to ensure that assistance from the banking system flows in sector of the economy which, through accounting for a significant proportion of the national product, have not received adequate support of the institutional finance in the past under the new banking policy. Stress is laid on the weaker and under privilege groups and vital sector as priority sectors.

Priority sector was first defined National Credit Council in 1972. Priority sector is defined as set of industries which require a distinctive credit and lending policy for its development. It may not get timely and adequate credit without special dispensation (Dave, 2016). RBI has assigned several sectors as priority sectors. Schedule Commercial banks and foreign banks are required to deploy specified percentage of their total lending in these areas. Initially the banks were given a target of 33.33% as a part of priority sector lending in 1974. Based on the recommendations of Krishna swamy committee, the target is revised to 40%. According to RBI, following sectors are specified as priority sectors.



KARNATAK UNIVERSITY DHARWAD



K.L.E. Society's

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

(Re- Accredited at 'B+' Grade by NAAC)

A Project Report On

ANALYSIS OF ASSETS AND LIABILITY MANAGEMENT AT ICICI BANK

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

MASTER OF COMMERCE

Submitted by:

Ms. AKSHATA ANIL JIRALI

M.Com IV Semester Reg No: 18C01525

Under the Guidance of:

Smt. SHWETA HIREMATH

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



K.L.E. Society's Shri Mrityunjaya College of Arts,Commerce,and Centre Post Graduation Studies in Commerce, Dharwad.



Certificate

This is to certify that Ms. AKSHATA ANIL JIRALI with Register No. 18C01525 has successfully completed the project Report entitled ANALYSIS OF ASSETS AND LIABILITY MANAGEMENT AT ICICI BANK in partial fulfillment of requirement for the completion of Master of commerce (M.Com) course as prescribed by the Karnatak University, Dharwad for the academic year 2018-2020.

Smt. Shweta Hiremath

Project Guide

Dr. Shilpa Danappanavar Co-ordinator Prof. V. V. Patil

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INTRODUCTION:-

Banking in India originated in the last decades of the 18th century. The first banks were of Hindustan (1770-1829) and the general bank of India, established 1786 and since defunct. The largest bank, and the oldest still in existence, is the state bank of India, which originated in the bank of Calcutta in June 1806, which almost immediately became the bank of Bengal this was one of the three presidency banks, the other two being the bank of Bombay and the bank of madras all three if which were established under charters from the British east India company. The three banks merged in 1921 to form the imperial bank of India, which upon India's independence, became the state bank of India in 1955. For many years presidency banks acted as quasi-central bank, as did their successors, until the reserve bank of India was established in 1935.

ICICI Bank was established by the Industrial credit and Investment Corporation of India, an Indian financial institution, as a wholly owned subsidiary in 1955. The parent company was formed in 1955 as a joint-venture of the World Bank, India's public-sector banks and public-sector insurance companies to provide project financing to Indian industry. The bank was initially known as the Industrial central and Investment Corporation of India bank. Before it changed its name to the abbreviated ICICI Bank.

ICICI Bank is an Indian multinational banking and financial services company headquartered in Mumbai, It is the second largest bank in India as assets and by market capitalization as of 2014, It offers a wide range of banking products and financial services to corporate and retail customers through a variety of delivery channels and through its specialized subsidiaries in the areas of Investment banking, life, non-life insurance, venture capital and asset management. The bank has a network of 3539 branches and 11162 ATMS in India and has a presence in 19 countries.

NEED FOR THE STUDY:-

Assets liability management is a practice of managing financial risk that arise due to mismatches between assets and liabilities as a part of an investment strategies. It is very important to study the assets liability management as it focuses on long term perspective rather than mitigating immediate risks. The study helps to know the ways to maximize assets to meet complex liabilities that may increase profitability.



KARNATAK UNIVERSITY, DHARWAD

K.L.E. SOCIETY's



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

(Re - Accredited at 'B' Grade by NAAC)

A Project Report on

A STUDY ON CORPORATE SOCIAL RESPONSIBILITY OF RELIANCE INDUSTRY LTD.

Submitted to the Karnatak University, Dharwad in partial fulfillment of the Degree of

MASTER OF COMMERCE

Submitted by:

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M.COM IV

Semester Reg. No.:

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2018-2020



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CORPORATE SOCIAL RESPONSIBILITY

1.1 INTRODUCTION

Business is a part of society corporate social responsibility is the main part in regular activities of the business,, because it uses resources of the society and produce goods and service to the society.

CSR refer to corporate Social Responsibility .CSR has gained a vital importance and become a key element to company's decision making. The importance of concept of CSR is logical because corporate are the most important element of the society and since the business generates revenues from the society, the business has to contribute back to the society. Organization has released that government alone will not be able to get success in its mission of uplifting the society

With rapidly changing corporate environment and more functional and autonomy, many organization have set up separate CSR Wings as a strategic tool for sustainable growth. CSR has come a long way in India. form responsive activities to sustainable initiatives, corporate entities have clearly exhibited their ability to make a significant difference to the society and improve the overall quality of life. CSR is about how companies manage their business process to produce and overall impact on society.

corporate social responsibility is a emerging has significant features of business philosophy, reflecting the impact of business on society in the context of sustainable development. the emerging perspective on CSR focuses on responsibility towards all stakeholders like employees, creditors, suppliers, and community etc. CSR not only includes corporate regulatory compliance. but also refers to the act of making business successful true value inter approaches to environmental and social issues in a way that is helpful to the society.

Corporate social responsibility generally refer to the transparent business practice that are based on ethical values and compliance with the legal requirements. CSR is a concept where by companies decide voluntarily to contribute to society and a cleaner environment it is represented by the contribution undertaken by companies to society through its business activities and it is social investment

1.2 NEED FOR THE STUDY:

India's New company Act 2013 give the mandatory recommendation of spending 2% of profit after-tax towards CSR activities every year. like all gaunt companies in India





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CENTRE FOR POST GRADUATION STUDIES IN
COMMERCE, DHARWAD

(Re-Accredited at 'B+' Grade by NAAC)

A Project Report On

FINANCIAL ANALYSIS OF VRL COMPANY

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

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INTRODUCTION

The study of financial statement is a prepared for the purpose of presenting periodical review or report by the management in business and result achieved during the period under review. They reflect the financial position and operating strength or weaknesses of the concern by properly establishing relationship between the items of the balance sheet and remove statements.

Financial statement analysis can be undertaken either by the management of the company or by the outside parties. The nature of analysis defers depending upon the purpose of the analysis. The analyst is able to say how well the form could utilize the resources of the society in generating services.

Hence it is overall responsibility of the management to see that the resources of the company is used most efficiently and effectively and that company's financial position is good.

Financial statement analysis does indicate what can be expected in future form the firm.

REVIEW OF LITERATURE

The review of literature guide the researches for getting better understanding of methodology used, limitation of various available estimation procedures and database, and lucid interpretation and reconciliation of the conflicting results.

Besides this, the review of empirical studies explores the avenues for future and present research efforts related to the subject matter.

Number of research studies have been carried out on different aspects performance appraisal by researches, economists and academicians in India and abroad. Therefore, the present chapter review the empirical studies related with different aspects of financial efficiency.

1) G. FOSTER:

G foster in his study on financial analysis stated that" it is the process of identifying financial strength and weaknesses of the firm by properly establishing relationship between the items of the balance sheet and the profit and loss account. Financial analysis can be





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A Project Report On

"A STUDY ON COMPARATIVE STUDY BETWEEN
DIFFERENT POST OFFICE SAVING SCHEMES IN INDIA"

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

MASTER OF COMMERCE

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INTRODUCTION

Postal service in India

India possesses the largest postal network in the world with 155000 post offices spread all over the country as on March 31st 2001 of which 89% are the rural sector. Post offices in India play a vital role in the rural areas. They connect these rural areas with the rest of the country and also provide banking facilities in the absence of banks in the rural areas. They came under the department of force which is part of the ministry of Communications and information technology under the Government of India.

The Apex body of the department is the postal service board. The board consists of a Chairman and six members. The six members of the board hold portfolios of personnel. Operations, Technology, post Life Insurance, human resources development (HRD) and planning functions. The joint secretary and eid-ul advisor to the board is also a permanent in vitee to the board.

India has been divided into 22 postal circles each circles headed by a chief Postmaster General. Each circle is further divided into regions comprising field units, called divisions, headed by a Postmaster General.

Other functions in its like circles stamp departs, posters stores reports and mail motor services may exist in the circles and regions. Besides the 22 circles, there is a special circle called the base circle to cater to the Postal Services of the armed Postal service holding the rank of a major general. The modern Postal service in India is more than 150 years old. In 1854,the post office in the province of Sindh (then in British India), made poster history, when India became the first country to issue postage stamps.

In October 1854, all the post offices of Indian sub-continent came under centralized controlling the same here Railway mail service was established and India had a network of 701 post offices across the continent. In the 1911 India achieved another first when biplane from Allahabad Nail flew with 6500 pieces of mail. The flight was the first official airmail in the world After independence, the Indian government broadened the vision of the Postal System to reach the entire population of the country.

Today Indian Postal System has a reach that ranges from arid deserts of Rajasthan and Kutch to the icy heights of Ladakh. India has the highest post offices in the world in Sikkim at a height of 15500 feet (postal code 172114). Indian Postal service provide many facilities like- general or registered mail. parcel post, Speed Post, Express post,e-post, and special curries service known as EMS speed post. They also office a number of post office





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A Project Report On

"PERFORMANCE ANALYSIS OF TRANSPORT CORPORATION OF INDIA LTD"

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INTRODUCTION:-

Transportation is a very important aspect in our routine life. Without transportation we cant imagine our world. In this regard the Road Transport in India has come to occupy pivotal position in the overall transport system, over the past few decades, the share of good transport in overall traffic flows has been continually increasing with a substantial shift from rail to Road Being observe.

The road transport sector in India has expanded manifold in 50 years after independence in both importance of road transport within the transport sector is Borne out by is growing share in GDP. The share of road transport in GDP is presently 3.6% it which accounts for a major share of all transport modes which contribute 5.5% to GDP and handles more than 60% of fright and more than 80% of the passenger traffic in India.

Transport and communication are the basic infrastructure for economic development of a country. Highways and roads are regarded as arteries and veins of a state which are essential for sustainable economic growth. However, overestimation of the requirement and planning beyond the necessity of road transport would be delayed in the process of economic development of a region.

The road network though extensive remains inadequate in terms of spread suffers from a number of deficiencies and it is unable to handle high traffic density at many places and has poor riding quality e in some segments the main reason for these shortcomings is the inadequacy of funds. Efforts are now under ways to address these issues and improvement in the road network has been accorded a very high priority. This expansion of capacity will have to be accompanied by technological up gradation in many critical areas. The need for new technology acquires greater urgency because the sector had been suffering from slow technological development for a long time.

The Indian road network is seemingly very large however only 47% of the road are paved. The high-density corridors of road linking metro cities and ports are crowded and are carrying traffic more than capacity. About 14000kms of national highway require four laning. While 10000kms require widening from single lane to two lanes to facilitate normal flow of existing road traffic. The average productivity of a truck is 2000kms a day as against 350-400 kms that would be possible through reduction of congestion. The demand for transport is affected by structural changes taking place in the economy. This growth in transport demand has to be met by expanding domestic supply as transport infrastructure is non-tradable





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A Project Report On

"A STUDY ON SBI MUTUAL FUNDS"

Submitted to the Karnatak University, Dharwad
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I. MUTUAL FUND:

A mutual fund is a type of financial vehicle made up of a pool of money collected from many investors to invest in securities such as stocks, bonds, money market instruments, and other aspects. A mutual fund is professionally managed investment fund that pools money from many investors to purchase securities. These investors may be retail or institutional in nature.

The primary advantages of mutual fund are that they provide economies of scale, a higher level of diversification, they provide liquidity, and they are managed by professional investor. A mutual fund is a trust that pools the saving s of a number of investors who share a common financial goal. The money thus collected is then invested in capital marnt such as shares, debenture and other securities. The income earned through this investment and the capital appreciation realized is shared by its unit holders in proportion to the number of units earned by them.

Thus a mutual fund is the most suitable investment for the common man as it offers an opportunity to invest diversified, professionally managed basket of securities at a relatively low cost. Mutual fund gives small or individual investors access to professionally managed portfolios of equities, bond, under their securities. Each share holder, there for, participates proportionally in the gain or loss of the fund. Mutual fund invests in a vast number of securities, and performance is usually tracked as the change in the total market cap of the fund – derived by the aggregating performance of the underlying investment. The value of the mutual fund company depends of the performance of the securities it decides to buy .So, when a buy a unit of share of a mutual fund, you are buying the performance of its portfolio or more precisely, a part of the portfolio's value. Investing in a share of mutual fund is different from investing in share of stock point.

Mutual funds pool money from the investing public and use that money to buy other securities, usually stocks and bonds. The value of the mutual fund company depends on the performance of the securities it decides to buy. So, when you buy a unit or share of a mutual fund, you are buying the performance of its portfolio or, more precisely, a part of the portfolio's value. Investing in a share of a mutual fund is different from investing in shares of stock. Unlike stock, mutual fund shares do not give its holders any voting rights. A share of a mutual fund represents investments in many different stocks (or other securities) instead of just one holding.

That's why the <u>price of a mutual fund</u> share is referred to as the <u>net asset value (NAV)</u> per share, sometimes expressed as <u>NAVPS</u>. A fund's NAV is derived by dividing the total value of the securities in the portfolio by the total amount of shares outstanding. Outstanding shares are those held by all shareholders, institutional investors, and company officers or insiders. Mutual fund shares can typically be purchased or redeemed as needed at the fund's current NAV, which—unlike a stock price—doesn't fluctuate during market hours, but it is settled at the end of each trading day. Ergo, the price of a mutual fund is also updated when the NAVPS is settled.

The average mutual fund holds over a hundred different securities, which means mutual fund shareholders gain important diversification at a low price. Consider an investor who buys only Google stock before the company has a bad quarter. He stands to lose a great deal of value because all of his dollars are tied to one company. On the other hand, a different investor may buy shares of a mutual fund that happens to own some Google stock. When Google has a bad quarter, she loses significantly less because Google is just a small part of the fund's portfolio.





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A Project Report On

COMPARATIVE STUDY OF HDFC MUTUAL FUND WITH ICICI MUTUAL

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

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INTRODUCTION:

Investment is the act of putting money to work to start or expand a business or project or the purchase of an asset, with the goal of earning income or capital appreciation. Mutual funds are truly a safer way to invest. They essentially are a pooling of small resource by individuals, handed over to a professional fund manager to invest in well diversified portfolio of securities such as money market instrument, corporate and government bonds, equity shares of joint stock companies based on the objectives of the schemes.

In few years mutual fund has emerged as tool for ensuring once financial well-being. Mutual funds have not only contributed to the Indian growth story but have also helped family tap into the success of Indian industry. As information and awareness in rising more and more people are enjoying the benefits of investing in mutual funds. The main reason is as to why the number of retail mutual fund investors remains small is that nine in ten people with incomes in India do not know that mutual fund exists.

But once people are aware of mutual fund investment opportunities, the number who decide to invest in mutual fund increase to as many as one in five people. The trick for converting a person with no knowledge of mutual funds to a new mutual fund customers is to understand which of the potential investors are share are more likely to buy mutual funds and to use the right arguments in the sales process that customers will accept as important and relevant to their decisions.

This project gave me a great learning experience and at the same time it gave me enough scope to implement my analytical ability. The analysis and advice presented in this project report is based on market research on the saving and investment practices of the investors and the preferences of the investors for investment in mutual fund.

Mutual funds are pools of money that are managed by an investment company. They offer investor a variety of goals, depending on the fund and its investment charter. Some funds, for example ,seek to generate income on a regular basis others seek to preserve on investor's money.still others seek to invest in companies that are growing at a rapid pace. Funds can impose a sales charge, or load, on investor when they buy or sell shares.

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A Project Report On

"A STUDY ON INVENTORY MANAGEMENT SYSTEM OF INDIAN OIL CORPORATION LTD, DHARWAD"

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

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INTRODUTION

The present study is based on the "Inventory Management" with reference to the "INDIAN OIL CORPORATION LTD",

Material is very important factor of production in a manufacturing company. It is the first and the most important elements of cost. Material account for nearly 60% of the cost of production as it is clear from an analysis of the financial statement of a large number of private and public sector companies.

Direct and Indirect material purchased for stock purchase to be issued to different jobs, work orders or departments as required are treated as stock.

We may also refer to the commodity used term "inventory" which includes the stock not only of raw material but also stores and spares, WIP and finished goods. Thus, stock of the material is only a part of the inventory held by a manufacturing unit.

Proper control of material is necessary from the time orders for purchases of materials are placed with supplies until they have been consumed. The object of material control is to attack material cost efforts so that costs of material may reduced. In other words, efforts are to be made to reduce the cost of materials when it is purchased, stored and used.

Inventory is the physical stock item that a business or production organization keeps In hand for efficient running of affairs of its production. Inventories consist of raw materials, components parts supplies and finished assemblies which an organization purchases from an outside source and parts assemblies and finished products which the company manufactures itself.

Inventory control is the operation of continuously arranging receipts and issued in such a way so as to ensure that stock balances in quantity or values are adequate to support the current rate of consumption of all time with due regard to economy.





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A Project Report On

"IMPACT OF GST ON THE PERFORMANCE OF BSE AND NSE LISTED IPO'S"

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	Market Adjusted Kness Seturn of Intel 1PGs for	the year 2018

INTRODUCTION

IPO or Initial Public Offering is a category of public offering in which the company issues its stocks or shares for the first time to the investors which include individual and institutional investors. It is a common way of raising long pace and number of companies raising fund through term funds from the market by corporate. It is a primary market activity as it facilitates the issuance of new securities to the investors.

India has seen a huge upward swing in primary market activity after the year 2003 as more firms tap the market to meet their capital requirements. The reason behind this was the bull phase of the stock market which turns the positive sentiments among the individual as well as institutional investors. The bull phase continued till 2008 and the funds raised through primary market reached at its peak level in the same year.

As the economic recession covers the entire globe in 2009 the sentiments of Indian stock market also turn negative and the individual as well as institutional investors becomes cautious in investing their money in IPO's. Stock market has seen a range bound trading till the end of 2013 as the market trades below its peak levels of 2009. It was then the year 2014 when the market breaks its previous peaks and enters again into a bull phase. With this the individual investors again become active and the corporate again rush to the primary market to raise funds.

The primary market is also affected by the reforms like Goods and Service Tax. The application of these reforms results in interruption of the Performance of the IPO prices and causes fluctuation in the IPO prices

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A Project Report On

"A STUDY ON WORKING CAPITAL MANAGEMENT AT SHREE SOMESHWAR SAHAKARI SAKKARE KARKHANE LTD.,BAILHONGAL"

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This is to certify that Mr. GURUPRASAD VANAHALLI has satisfactorily completed the project report entitled "A STUDY ON WORKING CAPITAL MANAGEMENT AT SHREE SOMESHWAR SAHAKARI SAKKARE KARKHANE LTD.,BAILHONGAL" required for partial fulfillment of the course, Master of Commerce (M.Com) awarded by Karnataka university Dharwad for the year 2018-2020

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Introduction

Sugar industries development is backbone to economic development of the nation. In India, Sugar industry is the second largest agro-based industry and it contributes significantly to the socioeconomic development of the nation. Sugarcane is the key raw material for the producing of sugar in India. Two different raw materials sugarcane and beet are the extracted from the sugar; both produce identical refined sugar. Sugar growing in semi-tropical region is two-third of world sugar production. The balance the one third of beet is grown in temperate climate.

Original home of sugar and sugarcane was the well-known of India. Indian tradition also supports that the sugar and sugarcane is originally origin in India. Sugar industry is second largest agro based industry after comparing the cotton industry in India. Sugarcane is most important commercial crop and it occupying 5.0 million hectares in area of the Indian nation. It contributes significantly to the socioeconomic development of the nation. Indian sugar industry is also a major sector to generate employment to rural population. Probably 0.5 million people dependent on sugar factories and also 50 million sugarcane farmers and 7.5 per cent of the rural population were involved in cultivation of sugar, harvesting and ancillary activities in India. Indian sugar industry development is backbone to economic development of the rural areas through mobilizing rural resources leading to generation of employment, to prove transportation facilities. Many sugar industries were launched hospitals, school and colleges of the promotion of rural areas. Sugar industry is also involved to make avail of sugar complexes by manufacturing sugar, bioelectricity, bio-ethanol, bio-manure and chemical, paper and particle board factories and cogeneration plants.

The Indian sugar industry is self-sufficient in its vigor needs and also makes surplus exportable power through cogeneration. The various byproducts of sugar industry also contribute to the economic growth of the nation to promoting a number of supplementary industries. Sugarcane has emerged as a multi-product crop used as a basic raw material for the production of sugar, ethanol, paper, electricity and besides a cogeneration of ancillary product. The feeding of cattle of sugarcane is important

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A Project Report On

" A STUDY ON LIC HOUSING FINANCE LTD"

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

MASTER OF COMMERCE

Submitted by:

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INTRODUCTION

HISTORY OF HOUSING

Historically speaking, it was found while going through the relevant literature that one of the oldest houses remains in St. Augustine (USA) which was said to have been built in 1564, but it was probably built in 1763. The first housing colonies were not established until the early 1600's - Jamestown in 1607 and Plymouth in 1620. The colonists coming to America arrived in different parts of what was then known as the North America Continent. The colonies were established in 1600-1820. The houses were not painted until 1734. Windows, few as there were, were small in the early homes and were placed more in accordance with the need for lighting on the inside than for symmetrical balance on the outside. Windows were of the casement type. Most of them open, but a number were stationary. Houses, usually, were rectangular in shape. Ceilings were low. In the one-room cottage, the room, of course, served as kitchen, dining room, living room and bedroom. During the seventeenth and eighteenth centuries, the emphasis in America had been on colonizing new land and after 1776, on establishing the independence of a new country. Pioneering and colonizing new land were major activities throughout the nineteenth century and this period also marked the beginning of our present-day culture and manner of life. Such housing was also initiated in other European countries in the late 16th or early 17th century.

HISTORY OF LOAN

Before discussing history of loan, let us understand what is exactly meant by the term loan. Loan is a type of debt. Like all debt instruments, a loan entails the redistribution of financial assets over time, between the lender and the borrower. In a loan the borrower initially receives an amount of money, called the principal amount, from the lender and is obligated to pay back on repay an equal amount of money to the lender at a later time. The amount of money is paid back in regular instalments or partial repayments, on an annual basis, each instalment being of the same amount.

There is no certainty about how the loans started, but one can easily assume that ever since the concept of ownership came into existence, people have been practicing lending and borrowing. Various forms of lending were found to be existing in ancient Greek and Roman times and even the Bible mentioned monetary loan. However, the modern history of loan started much later. In the history of loanthe —Indentured loanl was one of the earliest forms of lending which was practiced in the Middle Ages till the 19th century by the land owners and rich people who allowed poor people in need of money to borrow in exchange of indentured servitude. The borrowers had to work for several years to clear their debt. They had no rights and were considered by many rich people as Slave labor.

HOUSING FINANCE / HOME LOAN

In the present study, Researcher have used the terms _home loanand housing financeinter- changeable. Housing Finance plays a vital role as an engine of equitable economic growth through the reduction of poverty and prevents slum proliferation in

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A Project Report On

"A STUDY ON CORPORATE SOCIAL RESPONSIBILITY OF TATA STEEL COMPANY"

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

MASTER OF COMMERCE

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1.1 INTRODUCTION TO CORPORATE SOCIAL RESPONSIBILITY:

CORPORATE SOCIAL RESPONSIBILITY:

Corporate social responsibility (CSR) is a type of international private business self-regulation that aims to contribute to societal goals of a philanthropic, activist, or charitable nature by engaging in or supporting volunteering or ethically-oriented practices. While once it was possible to describe CSR as an internal organisational policy or a corporate ethic strategy,that time has passed as various international laws have been developed and various organisations have used their authority to push it beyond individual or even industry-wide initiatives. While it has been considered a form of corporate self-regulation for some time, over the last decade or so it has moved considerably from voluntary decisions at the level of individual organisations, to mandatory schemes at regional, national and international levels.

Considered at the organisational level, CSR is generally understood as a strategic initiative that contributes to a brand's reputation. As such, social responsibility initiatives must coherently align with and be integrated into a business model to be successful. With some models, a firm's implementation of CSR goes beyond compliance with regulatory requirements and engages in "actions that appear to further some social good, beyond the interests of the firm and that which is required by law". Overall, businesses may engage in CSR for strategic or ethical purposes. From a strategic perspective, CSR can contribute to firm profits. particularly if brands voluntarily self-report both the positive and negative outcomes of their endeavors. In part, these benefits accrue by increasing positive public relations and high ethical standards to reduce business and legal risk by taking responsibility for corporate actions. CSR strategies encourage the company to make a positive impact on the environment and stakeholders including consumers, employees, investors, communities, and others. From an ethical perspective, some businesses will adopt CSR policies and practices because of ethical beliefs of senior management. For example, a CEO may believe that harming the environment is ethically objectionable.

CSR is titled to aid an organization's mission as well as serve as a guide to what the company represents for its consumers. Business ethics is the part of applied ethics that examines ethical principles and moral or ethical problems that can arise in a business environment. ISO 26000 is the recognized international standard for CSR. Public sector organizations (the United Nations for example) adhere to the triple bottom line (TBL). It is widely accepted that CSR adheres to similar prilnciples, but with no formal act of legislation.

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A Project Report On

"A STUDY ON LOANS AND ADVANCES BY SHRI SIDDESHWAR CO-OPERATIVE BANK LTD, BIJAPUR"

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

MASTER OF COMMERCE

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CHAPTER 1

INTRODUCTION:

The term 'loan' refers to the amount borrowed by one person from another. The amount is in the nature of loan and refers to the sum paid to the borrower. Thus, from the view point of borrower, it is 'borrowing' and from the view point of bank, it is 'lending'. Loan may be regarded as 'credit' granted where the money is disbursed and its recovery is made on a later date. It is a debit for a borrower. While granting loans, credit is given for a definite purpose and for a predetermined period. Interest is charged on the loan at agreed rate and intervals of payment. 'Advance' on the other hand, is a 'credit facility' granted by bank. Banks grant advances largely for short-term purpose, such as purchase of goods traded in and meeting other short-term trading liabilities. There is a sense of debt in loan, where as an advance is a facility being availed of by the borrower. However, like loans, advances are also too repaid. Thus a credit facility repayable in installments over a period is termed as loan while a credit facility repayable within one year may be known as advances.

Loans and Advance is the survival unit of the bank because until and unless the success of this department is attained, the survival is a question to every bank. If this section does not properly work the bank itself may become bankrupt. This is important because, this is the earning unit of the bank. Banks are accepting deposits from their depositors in condition of providing interest to them as well as safe keeping their interest. Now the question may gradually arise how the bank will provide interest to the clients and the simple answer is – Loans & Advance.

Loans and advances granted by commercial banks are highly beneficial to individuals, firms, companies and industrial concerns. The growth and diversification of business activities are effected to a large extent through bank financing. Loans and advances granted by banks help in meeting short-term and long term financial needs of business enterprises.



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A Project Report On

A study on Impact of GST on Gold Industry At Hutti, Raichur

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

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INTRODUCTION:

GST altered a big step in certifying the economic development of the country, the GST comes along with the commitment of financial development and benefit to everyone good and services tax bill GST known to be as 122nd amendment Bill which will be levy from April 2017.

The Indian had a tax structure, which can be broadly divided into parts, namely, direct tax structure and indirect tax structure. Direct taxes were levied on individuals and corporate entities and cannot be transferred to others. In direct tax again two taxes were there: Income tax were levied on goods and services rather than on Income or profit. In case of indirect tax part, numerous taxes were there: value added tax (state level) central sales tax (central level) service tax (central level), excise duty (central state level), customs duty (central level)

Before the implementation of GST, indirect taxes constituted service tax, central excise, and customs duties. GST implementation, except for petroleum products, service tax and duties concerning central excise were replaced with GST. on petroleum products, levy of central excise continued; on tobacco, both GST as well as central excise were levied

In 2011-12 HGML processed 5.66 lakh tonne of row and extracted about 2181kg of gold. The mining has now reached a depth of 2600, extracting about 1500 tonne of ore a day and producing 7-8 kg of gold

The Hutti gold mines produced as much as 1399 tonne of gold in 2015, with multiple initiatives being undertaken by the state government to boost these figures, these is a lot of scope for extensive gold mining in the Hutti region, which would be a great boost for gold markets in India.

The primary market is also affected by the reforms like foods and service Tax. The application of these reforms result in interruption of the performance of the gold price and causes fluctuation in the gold price.



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A Project Report on

"FUNDAMENTAL ANALYSIS OF SELECTED, PHARMACEUTICAL COMPANIES IN INDIA"

Submitted to the Karnatak University, Dharwad in partial fulfillment of the Degree of

MASTER OF COMMERCE

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1.1 INTRODUCTION

The pharmaceutical industry in India was valued at US\$33 billion on 2017 and generic drugs account for 20 percent of global exports in terms of volume, making the country the largest provider of generic medicines globally. According to the Department of Pharmaceuticals, Ministry of Chemicals and Fertilizers, domestic pharmaceutical market turnover reaches Rs 129,015 crore (US\$18.12 billion) in 2018, growing 9.4 percent yearon-year and exports revenue was US\$17.28 billion in FY18 and US\$19.14 billion in FY19. Pune, Hyderabad, Mumbai, Baddi, Himachal Pradesh, Chennai, Bangalore, Ahmedabad, Vadodara, Ankleshwar and Sikkim Kolkata are the major pharmaceutical hubs of India. The Government started to encourage the growth of drug manufacturing by Indian companies in the early 1960s, and with the Patents Act in 1970.

Indian companies carved a niche in both the Indian and world markets with their expertise in reverse-engineering new processes for manufacturing drugs at low costs which became the advantage for industry. India's biopharmaceutical industry clocked a 17 percent growth with revenues of Rs. 137 billion (US\$3 billion) in the 2009-10 financial year over the previous fiscal. Bio-pharma was the biggest contributor generating 60 percent of the industry's growth at Rs. 8,829 crore, followed by bio-services at Rs. 2,639 crore and bio-agri at Rs. 1,936 crore. Pharmaceutical industries have been topmost players in the health care segment in an epoch of aging populations, raising

health care costs, and the ongoing development of new and extremely profitable medicines. Therefore, the investment in shares and securities of pharmaceutical companies seems to be cost – effective. Most pharma companies operating in India, even the multinationals, employ Indian's almost exclusively from the lowest ranks of high level management. Homegrown pharmaceuticals, like many other businesses in India, are often a mix of public and private enterprise.

The effectiveness of the companies in the portfolio will be confirmed by analytical studies, i.e. both security analysis and portfolio analysis. Security analysis is accompanied by scrutinizing fundamental and technical aspects. Fundamental analysis is to judge the future price of a stock which an investor desires to buy. It also analyses the intrinsic worth of a company and to relate out whether the current market price is fair or





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A Project Report On

"PERFORMANCE EVALUATION OF KARNATAK CENTRAL CO-OPERATIVE BANK LTD DHARWAD"

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

MASTER OF COMMERCE

Submitted by:

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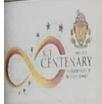
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INTRODUCTION

1.1 ABOUT BANKING INDUSTRY

A meaningful system of banking came into existence taking into account all the avenue The word bank originated the French word _benque' or Italian _banco' which means an office for monitory transaction over the counter. In those days or desks were used as centres for monitory transactions. During the barter system also, there existed traces of banking, i.e. people used to deposit cattle and agricultural products in specified places get loans get loans of some other form in exchange.

1.2 ORIGIN OF BANKING INDUSTRY

There is a solid evidence found in records excavated, form Mesopotamia, showing some bank existed around a standard for valuation .Greece was the first country to introduce a satisfactory system of coinage. After the invention of Coins started of banking a credit system. Rome was the first country to start a bank at the department of state level in the 4Th century B.C. with transactions such as depositing and investments in other forms. In India ancient records show that banking was popular and money lending was a common practice among the common people.

In the olden days' Goldsmith, merchants and money lenders conducted the business. They had transactions among themselves by which funds were transferred from one business firm to another. They had no general or uniform principles of banking, lending, rate of interest, etc.

Co-operative sector has a long history of more than a century. In the co-operative movement, agriculture credit sector has acquired a special importance in order to avoid the exploitation of poor farmers from the middlemen and money lenders and to provide suitable assistance to theeligible farmers. As our nation is basically an agriculture country, agriculture credit systems play an important role in the development of this sector. Through this system, the credit sector is extending helping hand to farmers in its own way to boost the agricultural production in the state in particular and in the country at large.



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A Project Report On

A STUDY ON DEPOSITS OF THE HAVERI URBAN CO-OPERATIVE BANK LTD., HAVERI,

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1.1INTRODUCTION:

The Indian co-operative is the largest movement covers almost 98% of rural India. It was introduced in India in the early years of the nineteenth century in the wake of famines, which had resulted in economic hardship and an alarming increase in the indebtedness of the farmers to the moneylenders. Co-operative credit on easy terms appeared to be the best means of getting the farmers out of the vicious circle of indebtedness and poverty. The idea was to free the farmers from the necessity of having to borrow money on usurious rates of interest from the village moneylenders. The Co-operative Societies Act, the first all-India Act, was passed in 1904 and it envisaged the formation of village credit societies. In 1912, the Act was amended to enable formation of other types of societies for activities relating to sale, purchase, production, housing etc. This Act also provided for the creation of federations of primary societies and for supervision, audit, mutual control and overall development of the co-operative movement. In 1919, the subject of co-operation was transferred to the provinces and most of the provinces enacted their own laws to regulate the working of co-operative societies. To give a stimulus to the co-operative movement, the Government of India set up an Agricultural Credit Department in the Reserve Bank of India with a view to providing financial assistance and credit to the co-operatives. The Bengal Co-operative Societies Act, 1940 was the first provincial Act of undivided Bengal. With passage of time, the West Bengal Co-operative Societies Act, 1973 and the West Bengal Co-operative Societies Act, 1983 had to be enacted. The West Bengal Co-operative Societies Act, 2006 has of late received the assent of the President of India and it will come into force shortly. Co-operation was introduced in India mainly as a defensive organization for dealing with problems of rural indebtedness. With the acceptance and implementation of a planned economic development wedded to the ideas of socialism and democracy, co-operation became a dynamic economic instrument for achieving the social objectives of the National plan. After Independence, the national leaders once perceived the Co-operative Sector to develop as the third sector of Indian economy along with the Public Sector and the Private Sector. Within the Co-operative Sector, there are various types of co-operative societies forming different sub-sectors. These sub-sectors (often themselves termed as Sectors) represent Short Term Co-operative Credit Societies, Long Term Co-operative





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

(Re- Accredited at 'B+' Grade by NAAC)

A Project Report On

"FINANCIAL ANALYSIS OF RATNAKAR BANK LIMITED"

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

MASTER OF COMMERCE

Submitted by:

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M.Com IV Semester Reg No: 18C01543

Under the Guidance of:

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A PROJECT REPORT ON FINANCIAL ANALYSIS OF RATNAKAR BANK LTD.

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A PROJECT REPORT ON FINANCIAL ANALYSIS OF RATNAKAR BANK LTD.

INTRODUCTION

The study of financial statement is a prepared for the purpose of presenting periodical review or report by the management in business and result achieved during the period under review. They reflect the financial position and operating strength or weaknesses of the concern by properly establishing relationship between the items of the balance sheet and remove statements.

Financial statement analysis can be undertaken either by the management of the company or by the outside parties. The nature of analysis defers depending upon the purpose of the analysis. The analyst is able to say how well the form could utilize the resources of the society in generating services.

Hence it is overall responsibility of the management to see that the resources of the company is used most efficiently and effectively and that company's financial position is good. Financial statement analysis does indicate what can be expected in future form the firm.

Ratnakar Bank Ltd is also Known as RBL Bank is an Indian Private Sector Bank Headquartered in Mumbai and Founded in 1943. It was Rounded as a Regional bank in Maharashtra with two branches in Kolhapur and Sangli. It mainly served small and medium enterprises in the Kolhapur District on 14 June 1943 as a Ratnakar Bank Limited.

In 1959 the bank was categorized as Scheduled Commercial Bank as per The Reserve Bank Of India act 1934 During the decade. It was referred to as NH4 Bank in 1970.it received a banking license from The reserve Bank of India.



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

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A Project Report on

A COMPARATIVE STUDY ON ANALYSIS OF CSR ACTIVITIES AT RELIANCE INDUSTRY AND TATA CONSULTANCY SERVICES (TCS) LTD.

Submitted to the Karnatak University, Dharwad in partial fulfillment of the Degree of

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Introduction

Business houses are playing an important role in the social development process of the country. Business houses have grown in size and capabilities conducting development policy and innovative programs in the field of health, livelihood, education, micro financing and income generating programs. These programs have made an important contribution in the attempt to eradicate various social problems as these are necessary intertwined with the rapid inclusive growth of the country.

Most of the entrepreneurs today feel that their objective is not nearly profit maximization but it also consists of contributing something to the society. Therefore, now a days the concept of "Corporate Social Responsibility" has placed a document role in business reporting.

Corporate Social Responsibility is emerging as a significant feature of business philosophy, reflecting the impact of business on society in the context of sustainable development. The emerging perspective on CSR focuses on responsibility towards all stakeholder's like employees, creditors, suppliers and community etc. CSR not only includes corporate regulatory compliance, but also refers to the act of making business successful through balanced voluntary approaches to environmental and social issues in a way that is helpful to the society.

Corporate Society Responsibility refers to the transparent business practices that are based on ethical values and compliance with legal requirements. Corporate Social Responsibility is a concept whereby companies decide volountarily to contribute to society and a cleaner environment. It is represented by the contributions undertakens by companies to society through its business activity and its social investment.

By realizing the importance of Corporate Social Responsibility now a days every corporation has a policy towards corporate social responsibility is about not only complying with a law but also taking into society's needs and finding more effective is to satisfy existing and future demands in order to build more sustainable business.



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

(Re - Accredited at 'B' Grade by NAAC)

A Project Report on
A STUDY ON INVENTORY MANAGEMENT AT AIRTECH PVT., LTD.
DHARWAD

Submitted to the Karnatak University, Dharwad in partial fulfillment of the Degree of

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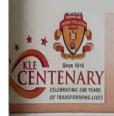
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This research work has been undertaken at "AIRTECH PRIVATE LIMITED, DHARWAD.", where an attempt has been made to understand the management of the organization and "A Study on Inventory Management". The research dealt with "Inventory Management" at AIRTECH PRIVATE LIMITED, DHARWAD. In this study we gave a try to understand and Analyzing the inventories of the organization.

Finance is the life-blood of business. It is rightly termed as the science of money. Finance is very essential for the smooth running of the business. Finance controls the policies, plans, activities and making a decision of every business.

I under took the study at AIRTECH PVT LIMITED, DHARWAD with the intention of gaining the knowledge about the corporate culture and management concerned with the issues of Inventory management, and the company is basically a product based manufacturing unit where I can get the knowledge of management of various production inventory management of raw material, work in progress etc.,

Inventory management not only shows the financial efficiency of business, but also its credit worthless, which has gained importance in these days of credit squeeze. Therefore, study of the inventory management is necessary. Objective of the project was to study the pattern and procedures followed to manage various components of inventory management, so to evaluate the efficiency of inventory management.

This research is on the basis of "A STUDY ON INVENTORY MANAGEMENT" in AIRTECH PVT LIMITED, DHARWAD. The one of the primary objective is the to study the efficiency of inventory management of the company for 5 years through ratio analysis of the study apart from the other objectives like analyzing company collection efforts and liquidity.

For this study the data referred for analysis is of 5 years (2014 to 2018). The study has employed both primary and secondary data including general approach. In secondary data where I got tools i.e. balance sheet and profit and loss account, where I can do analysis of my study topic "A STUDY ON INVENTORY MANAGEMENT".





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

(Re- Accredited at 'B+' Grade by NAAC)

A Project Report On

"A STUDY ON INVENTORY MANAGEMENT SYSTEM OF SHRI

DEVAKI RICE MILL, MUNDGOD"

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

MASTER OF COMMERCE

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INTRODUCTION

INTRODUCTION OF THE TOPIC

In Indian economy small scale and cottage industries occupy an important place, because of their employment potential and their contribution to industrial output and exports.

Government of India has taken number of steps to promote them. However, within the recent measures, small scale and cottage industries facing both internal competition as well as external competition.

Moreover industries are generally associated with agricultural and provide Subsidiary employment in rural areas. As against this, small scale units are mainly located in urban areas as separate establishment.

Rice milling industry is one of the oldest industries and vital industry in our country. As rice is the staple diet for most of the population of our country. In south India rice is consumed all three times a day and all round the year. All the famous South Indian dishes like Dosa, Idli, Appam, Puttu and snacks items Chakli, Murukku etc have rice as the main ingredient. The Easy and fast cooking qualities have made more famous even in northern India where earlier Roti was main diet. There is a huge market for rice all round the year and all over India. Rice milling Industry has changed a lot over the years. Earlier rice mills were Mainly meant for hulling farmer's paddy into rice on job basis. Now with more advanced technologies and very high customer preference for quality and taste it has become a vital industry in food sector.

This project report envisages a proposal for setting up a rice mill with all the modern technologies, where very high quality rice could be produced.





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SHRI MRITYUNJAYA COLLEGE OF ARTS, COMMERCE & CENTRE FOR POST

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(Re-Accredited at 'B+' Grade by NAAC)

A Project Report On

"A STUDY ON FINANCIAL ANALYSIS OF KARNATAKA STATE FINANCE CORPORATION"

Submitted in partial fulfillment of the requirement for the award degree of

MASTER OF COMMERCE

Submitted by Mr. PRAKASHA ANGADI

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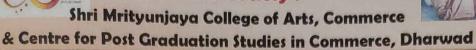
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1.1 INTRODUCTION

Finance is one of the most important terms. Finance is the life blood of every business organizations. Finance is the elixir that assists in the formation of new businesses and allows business to take advantages of opportunities to grow. Even finance boost all business enterprises.

In this regard Karnataka state finance corporation is one of the fast track terms lending financial institution in the country with assistance to over 1,73,607 units amounting to nearly Rs.17,217 crore over the last 60 years in the state of Karnataka. KSFC is one of the robust and professionally managed state financial corporations.

Karnataka state finance corporation is a state level finance institution established by the state government in the year of 1956 under the state finance corporation act 1951 to meet mainly the long term financial needs of small and medium entrepreneurs (SME's) in the state of Karnataka.

Today, while the state economy is making rapid strides in the global market Karnataka state financial corporation is moving in tandem. As a pioneering and responsive financial institution, Karnataka state financial corporation is fine turned to fulfill the plans and aspirations of entrepreneurs by extending all possible assistance.

This research work has been undertaken at financial corporation in Karnataka state. The research dealt with "A study on financial analysis of Karnataka state finance corporation". In this study an attempt has been made to understand the financial analysis of the organizations.





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(Re-Accredited at 'B+' Grade by NAAC)

A Project Report On

"A STUDY ON FINANCIAL ANALYSIS OF

CORPORATION BANK"

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

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Chapter-1

Introduction

Banking in India began in the 18th century. Among the first few banks where bank of Hindustan which was setup in 1770 and liquidated in 1832, and then General bank of India was established in 1786 but closed in 1791. Bank of Calcutta was established in 1806 which then renamed as bank of Bengal (1809). It was founded by presidency government. There were two other banks, which were founded by presidency government namely Bank of Bombay and Bank of Madras. In 1921 all the 3 banks were merged and named as Imperial bank of India and after independence in 1955 it was named as State bank of India. In 1935, Reserve Bank of India (RBI) was established.

The Banks in India are divided into a schedule and non schedule banks. Schedule banks are those banks which are incorporated in RBI act, 1934. They are two types commercial and co-operative banks. Commercial banks include foreign banks, regional banks, public sectors and private sector banks. Public sector banks are sub divided into SBI and its associate bank and other nationalized banks like Corporation Bank, Punjab National Bank, Andhra Bank etc. Private sector banks include new banks and old banks. Old Private bank. Old private sector banks are those banks which were established before liberalization and new banks are those which were established after liberalization. Co-operative Bank comprises of urban co-operative and rural co-operatives. There are more than four hundred banks in India.

The study is based on one of the oldest nationalized banks in India, namely Corporation bank. Corporation bank came into as Canara Banking Corporation (udupi) limited, on 12th march, 1906 in the temple town of udupi, by the pioneering efforts of a group of visionaries. The bank started functioning with just Rs 5000 as its capital and at the end of the first day, the resources stood at 38 rupees- 13 Annas 2 pies.

Haji Abdulla Haji Khasim Sahed Bahadur as founding president and guided by the principles of the swadeshi movement of Bala Gangadhar Tilak.

On December 2017 corporation bank launched its Rupay select and Rupay platinum credit cards. Rupay credit cards are accepted at all Rupay enables 1.5 million plus POS terminals and 80000 plus e-commerce merchants in India.





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& CENTRE FOR POST GRADUATION STUDIES IN
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(Re-Accredited at 'B+' Grade by NAAC)

A Project Report On

"A STUDY ON RETURN ON INVESTMENT IN GOLD
SECTOR"

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

MASTER OF COMMERCE

Submitted by:

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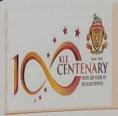
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INTRODUCTION

In most situations the primary purpose of investing in enterprise is to obtain profits. Because investing in a small business is potentially risky, investors expect a reward also referred to as return on investment. Return on investment is perhaps the most important measures that an investor can use, because it tell him the extent to which his investment has been a success. Return on investment is a ratio between the net profit and cost of investment resulting from investment of some resources. A high return on investment means the investment gains favorably to its cost. As the performance measure, return on investment is used to evaluate the efficiency of an investment or to compare efficiencies of an investment i.e. several different investments. In a business the purpose of return on investment metric is to measure per period, rates of return on money invested in an economic entity in order to decide whether or not to undertake an investment. It is used as an indicator to compare different investments with the largest ROI is usually prioritized, even though the spread of ROI over the time period of an investment should also be taken into account.

Return on investment provides a snapshot off of profitability adjusted for the size of investment assets tied up in enterprise. Return on investment is often compared to expected rate of return on money invested. In in India among all the precious metals, gold is considered to be the most popular investment. The investors use gold as an investment to diversify it. Also gold market is subject to speculation as forward, futures and derivatives contracts in Gold are also offered. Gold price shows a long term correlation with crude oil price and other economic indicator.

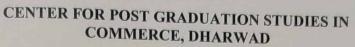
Gold is considered by many, to be the best investment you can make to protect yourself during stock market declines and inflation. In fact history



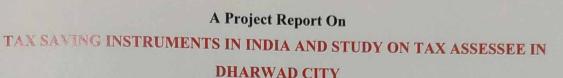
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Smt. Shweta Hiremath

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Dr. Shilpa Danappanavar Co-Ordinator Prof. V.V. Patil

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INTRODUCTION

Income tax is a tax of central government which is collected from the persons on their earned income. For this purpose, the central government has passed a separate Act i.e. Income Tax Act, 1961. The taxes so collected by the government from a pool of resources to be used of the collective benefit of the public. The taxation structure of the country can play a very important role as source of revenue and a measure of removal of economic inequality.

Objective for Income Taxes

The objective of income tax on an accrual basis is to recognize the amount of current and deferred taxes payable or refundable at the date of the financial statements

- (a) as a result of all events that have been recognized in the financial statements and
- (b) as measured by the provisions of enacted tax laws.

Other events not yet recognized in the financial statements may affect the eventual tax consequences of some events that have been recognized in the financial statements. But that change in tax consequences would be a result of those other later events, and the Board decided that the tax consequences of an event should not be recognized until that event is recognized in the financial statements.

Objectives of the study:

- 1. To understand the theoretical concept of tax saving instruments in India.
- 2. To study the awareness of employees towards various provisions of Income tax.
- 3. To study the patterns of tax saving instruments.
- 4. To find out tax saving strategies adopted by salaried individuals.

Scope of the Study

Taxation is considered as a complex matter affecting financial planning of each individual income tax assesses. The scope of the present study is limited to the tax planning measures adopted by the salaried income tax assesses of the State. The study also evaluates the extent of awareness of employees on tax laws and tax planning measures. The savings habits, investment pattern, repayment of liabilities, tax planning measures adopted for the period under study and the level of awareness on tax laws and tax planning measures were studied and evaluated.





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

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A Project Report On
"A STUDY ON DAIRY MANAGEMENT OF AMUL LIMITED"

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

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DAIRY MANAGEMENT

India had tremendous milk production in 40 years and has become the world's largest milk-producing nation with a gross output of 84.6 million tons in 2001. The Indian Dairy Industry had achieved this strength of a producer-owned and professionally -managed cooperative system, despite the facts that a majority of dairy farmer are illiterate and run small, marginal operations and for many farmers, selling milk is their sole source of income. More than 10 million dairy management belong to 96,000 local dairy cooperatives, who sell their products to one of 170 milk producers' cooperative unions who in turn are supported by 15 state cooperative milk marketing federations.

In India dairy business has been practiced as rural cottage industry over the years. Semi-commercial dairy started with the establishment of military dairy management and co-operative milk unions throughout the country towards the end of the 19th century. Since Independence this Industry has made rapid progress. A large number of modern milk and milk product factories have since been established. The organized dairies in India have been successfully engaged in the routine commercial production of pasteurized bottled milk for Indian dairy products.

The growth of Indian Dairy Industry during the last three decades has been impressive, at more than 5% per annum; and in the 90's the country has emerged as the largest producer of milk. This is not a small achievement when we consider the fact that dairying in India is largely stringent that farmers in general keep dairy animals in proportion to their free crop and also are available for family labour with little or no purchased inputs and a minimum of marketed outputs. The existence of restrictive trade policy milk in the Dairy Industry and the emergence of Amul type cooperatives have changed the dairy management practices in the country. Farmers have gained the favorable prices for their milk and for their production which was essential a self-reliant one is which is now being transformed into a commercial proposition.

In India milk production is dominated by small and marginal land-holding farmers and also by landless labours who in aggregate own 70% of the national milch animal herd. And as the crop production on 78% of the agricultural land still depends on rain, which is prone to both drought and floods, rendering still depends on rain, which is prone to both drought and floods, rendering agricultural income is very much uncertain for most of the farmers. Dairying, as a agricultural income is very much uncertain, is real relief to most of the farmers subsidiary source of income and occupation, is real relief to most of the farmers to generate in thee society. Usually one or two millch animals enable the farmers to generate sufficient income to break the vicious subsistence agricultural-debt cycle.

The Operation Flood which is the successful Indian dairy development programmed has analyzed that how food aid can be utilized as an investment in



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(Re- Accredited at 'B+' Grade by NAAC)

A Project Report On
"IMPACT OF GOODS AND SERVICE TAX ON HOTEL
INDUSTRY"

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

MASTER OF COMMERCE

Submitted by:

Mr.SANJEEV HONNAYAKAR

M.Com IV Semester Reg No: 18C01553

Under the Guidance of:
Smt. SHOBHA KORISHETTAR

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K.L.E. Society's Shri Mrityunjaya College of Arts, Commerce, and Centre for PG Studies in Commerce, Dharwad.



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Smt. Shobha. Korishettar
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Dr. Shilpa Danappanavar Co-ordinator

Prof.V.V.Patil Principal

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1.1. Introduction:

India is known as a food loving country where each and every area has its own unique cuisine. Over the last few decades the restaurant business in India has been developing at a fast pace or somewhere in the vicinity and the development story proceeds for the following not so distant. In 2010 the growing rate of food service and restaurant business was 15-20 percent yearly with the worth of '43,000 crores. As per Indian Food service Report 2016 it is estimated that the restaurants market industry is to be worth of 3.09 Lakh Crore. In 2016 the report also stated that the food market of the country has directly employed more than 5.8 million. The key contributors of the growth of restaurants and food and service businesses in India are the middle class sector. As the few sections of the society are upgrading like the evolving way of lifestyle, rising agenda of women empowerment, high consumable income and reliable portable system accessibility, these upgrading sections are contributing in the development of most of the businesses in the country. The entry of multinational fast food chain in India has changed the restaurant market. Immense rise of the quick service restaurant (QSR) industry in India gave a clear way to the multinational fast food chains and in the past few years we have seen the establishment of number of multinational fast food chains in different regions of the country, for example, Dominos, Pizza Hut, KFC, and so forth. As the concept of quick service restaurant was booming on the other hand the eating style of consumer was also changing. Eating out was giving consumers immense pleasure and consumers were also ready to spend copious amount of money. As the cuisines of different countries is becoming of more interest and the chase for an uplifted eating knowledge drove them to high - end restaurants. Not just the change in taste or eating habits but in the past few years the restaurants industry has undergone through many changes and among them one change was in the use of technology where the concept of online food ordering services was evolved. This concept gave an opportunity to many entrepreneurs as well as to the restaurant owners of ordering and delivering the food at the doorstep of the consumers and among them Food Panda, Tasty Khana, Tiny Owl etc are in the list.

After facing numerous challenges like high taxes and food cost inflation, but still restaurants industry in India is a major contributor in the growth of the country's economy where it is contributing significantly to the GDP, paying taxes, and providing employment to millions of people. After demonetization the restaurants industry has regularly been under the



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A Project Report On

"A STUDY ON NON PERFORMING ASSETS AT KARNATAK CENTRAL CO-OPERATIVE BANK LIMITED DHARWAD"

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

Submitted by:

Mr. SANTOSH NEKAR

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2018-2020



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INTRODUCTION

Finance is the lifeblood of all economic activities and plays a dominant role in the economic development of a country which is true in India, as its major activity is agriculture. Agriculture is the largest sector of economic activity and has a crucial role to play in the country's economic development by providing food, raw materials and employment to a very large population, capital for its own development, and surpluses for national economic development. Agriculture is a productive occupation, and one of the essentials of agriculture production is capital.

According to an old French proverb, "Credit supports the farmer as the hangman's rope supports the hanged."

Thus, credit injects life into lifeless agriculture, resulting in enhanced crop productivity which benefits both farmers and the country. Agricultural credit, in a practical sense, is the nucleus of the system of farm operation. It provides a flow to the system averting ruin which would have occurred due to lack of monetary capacity of a farmer. In India, agricultural credit is a two-fold problem of inadequacy and unsuitability that perennially presented. Cooperative movement dawned in India a century ago to eradicate indebtedness and to accelerate agricultural production in India.

The co-operative societies play a significant role in the economic development of the country. India is basically an agrarian economy with majority of population residing in rural areas. Agricultural sector contributes 17 per cent of the country's gross domestic product and offers employment to nearly 64 per cent of the rural labour. The two-third of the population depends on agriculture for livelihood. So, growth of agriculture and poverty alleviation is significant objective of every co-operative society and bank. Through co operative societies, it is possible to reach the last man in village. They provide finance to agrarians at low rates of interest, and thereby relieve them from the clutches of the money lender. However, the main problem is recovery management. The unrecovered loan which is termed as NPA is a great headache for the banks especially in rural areas.

The concept of non-performing assets, evolved through the Narasimham Committee Report, 1991, has a critical impact on profit ascertainment of banks. Non-performing assets, according to the Reserve Bank of India, are those loans advanced by the bank that have not yielded interest for 180 days and the amount of principal that needs to be repaid is also





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DHARWAD

(Re-Accredited at 'B+' Grade by NAAC)

A Project Report On

"A STUDY ON GOLD LOAN IN MUTHOOT FINANACE"

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

MASTER OF COMMERCE

Submitted by:

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A STUDY ON GOLD LOAN IN MUTHOOT FINANACE LIMITED.

A STUDY ON GOLD LOAN IN MUTHOOT FINANCE LIMITED

INTRODUCTION OF THE PROJECT:

Incorporated more than 125 years ago, Muthoot Group today touches the lives of people in more ways than one. The enterprise is expanding ambitiously and is aligning business priorities with social responsibility. Muthoot Finance holds the largest gold loan portfolio in the world. By making the gold loan available easily at the lowest interest rates, easy documentation processes and repayment options, enable people to meet their fund requirements even in times of exigency. It provides personal and business loans (secured by gold jewellery) primarily to individuals who have no access to formal credit for a reasonable tenure to meet their short-term working capital requirements

OBJECTIVES OF THE STUDY

- > To study the history and performance of NBFC's in India.
- > To analyse the financial performance of muthoot finance ltd.
- To understand the gold loan portfolio of muthoot finance.
- > To understand the Geographical spread of Muthoot Gold loan.

RESEARCH METHODOLOGY

The present study is based on SEONDARY data. The data required for the study has been collected from books, magazines, newspapers and RBI guidelines Annual reports.



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(Re - Accredited at 'B' Grade by NAAC)

A Project Report on A STUDY ON FINANCIAL ANALYSIS OF TATA MOTORS

Submitted to the Karnatak University, Dharwad in partial fulfillment of the Degree of

MASTER OF COMMERCE

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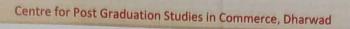
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INTRODUCTION:

The project report on "FINANCIAL ANALYSIS" had undertaken at TATA MOTORS DHARWAD. It is done with an objective to analyze the financial statement of last 5 years and to study the financial performance of the organization. Financial statements provide summarized view of the financial position and operation of the company. Analysis of financial statements predict the future performance and trends of the company, and the financial stability of the concern.

Financial analysis is to evaluate the financial condition and performance of a business concern. It facilitates comparative analysis of the performance. The report also contains the overview of TATA MOTORS DHARWAD division and it's functional departments. The methodology of the study includes interaction with the departmental heads the financial information has been collected through the financial statements.

Financial analysis is the process of identifying the financial strength and weakness of the firm and establishing relationship between the items of the balance sheet and profit and loss account. This study aims at analyzing the over all financial study of the TATA MOTORS DHARWAD by using various financial tools. The study covers a period of 2015-16 to 2019-20, for analyzing the financial statements such as profit and loss account and balance sheet, the data of five years are taken into account for the study. The collected data is analyze through tables and graph and are interpreted.

Tata motors have the quite history under their belt ,starting with the company's foundation in 1945 as a locomotive producer. Tata motors is just one part of the business group Tata. The other venture of Tata group include Tata Steel, Tata Consultancy Service, Tata Technologies, Tata Tea, Titan Industries ,Tata Power, Taj Hotels and so on.

MEANING OF FINANCIAL ANALYSIS:

Financial statement analysis defined as the process of identifying financial strength and weakness of the firm by properly establishing relationship between the items of the balance sheet and profit and loss account.





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COMMERCE, DHARWAD

(Re-Accredited at 'B+' Grade by NAAC)

A Project Report On
"A STUDY ON CSR PRACTICES IN INFOSYS LTD."

SUBMITTED TO

KARNATAKA UNIVERSITY, DHARWAD
IN PARTIAL FULFILLMENT OF THE DEGREE OF

MASTER OF COMMERCE

SUBMITTED BY:

MS. SHABINA JAMADAR

M.Com IV SEMESTER REG, No: 18C01557

UNDER THE GUIDANCE OF:

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Dr.(Smt) S.M.Danappanavar Project Guide Dr. Shilpa Danappanavar Co-ordinator Prof. V.V.Patil

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INTRODUCTION:

CSR refers to Corporate Social Responsibility. CSR is a concept whereby organizations consider the interest of society by taking responsibility for the impact of their activities on customers, employees, shareholders, communities and the environment in all aspect of their operations. This obligation is seen to extend beyond the statutory obligation to comply with legislation and sees organization voluntarily taking further steps to improve the quality of life for employees and their families as well as for the local community and society at large.

With the rapidly changing corporate environment and more functional autonomy, many organizations have set up separate CSR wings as a strategic tool for sustainable growth. CSR has come a long way in India. From responsive activities to sustainable initiatives, corporate entities have clearly exhibited their ability to make a significant difference to the society and improve the overall quality of life. CSR is about how companies manage the business processes to produce an overall impact on society.

"Corporate Social Responsibility is the continuing commitment by the business to behave ethically and contribute to economic development, while improving the quality of life of the workforce and their families as well as of the local community and society at large." "Corporate Social Responsibility is about capacity building for sustainable livelihoods. It respects cultural differences and finds the business opportunities in building the skills of employees, the community and the Government."

The impact of business in society has been widely discussed and debated. 'Corporate Social Responsibility' (CSR) is generally understood to the extent of work undertaken by business to society. Further, we find that business has given more preference to owners and its shareholders which needs to be extended to all its stakeholders. The concept has been discussed throughout the twentieth century. In 1953, Howard Bowen Reasoned in his book 'Social Responsibilities of Business' business must assume all-purpose social and economic needs that would accrue to the society if business valued broader social goals in its decisions.

An organization influences the society in which it exists positively through corporate social responsibility activities. It could be healthcare initiatives, preservation of cultural heritage, volunteer assistance programmers, community relationship, social education / training programmer and scholarships, and beautification of cities. The basic tenet is to give back to the society, what business has taken from it in it's from its pursuit of profits.

Social responsibility is important for every business. Economic criteria alone cannot justify the existence of business organization. Social, moral and ethical aspects of business decisions are as important as economic aspects to judge the success of a business. A socially responsible firm not only meets the needs of the society but also creates long-term and sustainable market for its products



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(Re - Accredited at 'B' Grade by NAAC)

A Project Report on

A STUDY ON FINANCIAL ANALYSIS OF APOLLO HOSPITAL

Submitted to the Karnatak University, Dharwad in partial fulfillment of the Degree of

MASTER OF COMMERCE

Submitted by:

Mr. SHANKRAPPA KARIKATTI

M.COM IV

Semester Reg. No.:

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Dr. Shilpa Danappanavar

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1.1 INTRODUCTION

Financial statements are key indicators of the health of your business at specific points in the company's accounting year and on an ongoing basis. Your company's fundamental success is dependent on a complete understanding of financial statements. These are prepared and presented for external users of accounting information. After preparation of the financial statements, may be interested in knowing the position of an enterprise from different points of view. This can be done by analyzing the financial statement with the help of different tools of analysis such as, ratio analysis, fund flow analysis, cash flow analysis, comparative statements analysis, etc.

The firm involves many interested parties or stake holders like the owners, management, personnel, customers, suppliers, competitors, regulatory agencies and academics, each having their views in applying financial statement analysis in their evaluations. Practitioners use financial ratios for instance to forecast the future success of companies.

1.2 NEED FOR THE STUDY

We know that the analysis of financial statement helps the analyst to know the financial information from the financial data contained in the financial statements and to assess the financial health (i.e. strength or weakness) of a hospital. It also helps to make a forecast for the future which helps us to prepare budgets and estimates. In short, analysis of financial statements helps us to take various decisions at various places of a hospital.

1.3 OBJECTIVES OF STUDY

Following are the objectives of the study:

- To find the operating efficiency and the present profit-earning capacity of the Apollo hospital
- To study both the short-term and long-term liquidity position of Apollohospital.
- To offer suggestion based on findings of the study





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DHARWAD

(Re- Accredited at 'B+' Grade by NAAC)

A Project Report On
"A STUDY ON BOARD COMMITTEES IN TECH MAHINDRA
LIMITED"

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

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Mr. Nandan.B.G. Project Guide Dr. (Smt)Shilpa M.Danappanavar Co-ordinator Prof. V.V.Patil

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Introduction

Corporate Governance is a process that aims to allocate corporate resources in a manner that maximizes value for all stakeholders - investors, employees, customers, suppliers, environmental and the community at large and holds those at the helps to account by evaluating their decisions on transparency, inclusivity, equity and responsibility. The concept of corporate governance is gaining momentum because of various factors as well as the changing business environment. The EEC, GATT and WTO regulations have also contributed to the rising awareness and are compelling us to think in terms of adhering to the good governance practices.

Corporate governance is the set of processes, customs, policies, laws and institutions affecting the way a corporation (or company) is directed, administered or controlled. Corporate governance also includes the relationships among the many stakeholders involved and the goals for which the corporation is governed.

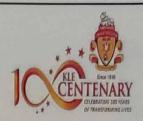
A corporation should be fair and transparent to its stakeholders in all its transactions. This has become imperative in today's globalised business world where corporations need to access global pools of capital need to attract and retain the best human capital from various parts of the world, need to partner with vendors on mega collaborations and to live in harmony with the community. Unless a corporation embraces and demonstrates ethical conduct, it will not be able to succeed.

Corporate Governance is about ethical conduct in business. Ethics is concerned with the code of values and principles that enables a person to choose between right and wrong, and therefore, select from alternative courses of actions. Further, ethical dilemmas arise from conflicting interests of the parties involved in this regard, managers make decisions based on asset of principles influenced by the values, context and culture of the organization. Ethical leadership is good for business as the organization is seen to conduct its business in line with the expectations of all stakeholders.

Corporate governance is beyond the realm of law. It stems from the cultural and mindset of management, and cannot be regulated by legislation alone. Corporate governance deals with conducting affairs of a company such that there is fairness to all stakeholders and that its actions benefit the greatest number of stakeholders. It is about openness, actions and accountability. What legislation can and should do. Is to



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A Project Report on

A STUDY ON AGRICULTURAL FINANCE IN CANARA BANK.

Submitted to the Karnataka university, Dharwad

In partial fulfilment of degree of

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Dr. Shilpa Danappanavar

Co-Ordinator

N Patil

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CHAPTER:01 INTRODUCTION OF THE PROJECT:

Agriculture plays a dominant role in the Indian economy. By traditional agricultural country. Which is endowed with abundant natural resources. Agricultural development is very important in india.it is kingpin of Indian economy and prosperity of India is dependent on agriculture.

Canara bank providing many loans for agriculture. Agriculture plays a significant role in Indian economic development. Agriculture is the source of livelihood for 70% of population in country.to meet requirements of the growing population.in India agriculture has growing very fast and technologically and modernize.it is need for high requirements like large quantities of fertilizers, plant-protection chemicals, modernized equipment's and machineries. Rural agricultural sectors of the economy is labour abundant and land and capital scare.so it is very difficult to get benefits of modernization of agriculture without adequate and suitable supply of agro credit (loans)to farmer's.

In India many commercial banks are providing loans and credit to farmers for developing agriculture.in India first time in 1967 to provide finance to agricultural sectors, then after nationalization of 14 major commercial banks in July 1969.again in 1980, six more commercial banks were nationalized and these banks providing credit to farmers.

Agricultural credit should be reached the farmers (agriculturists)at the right time, at the right quantity and at favourable terms.

Canara bank has providing agricultural credits to farmers very honestly and bank having all the agricultural schemes.

NEED FOR THE STUDY:

Finance is required by farmers not only for the production and also other agricultural allied activities and marketing of crops but also finance provide for agriculture farmers and to keep a stagnant agricultural economy alive.





KARNATAK UNIVERSITY DHARWAD

K.L.E. Society's

SHRI MRITYUNJAYA COLLEGE OF ARTS, COMMERCE &

CENTRE FOR POST GRADUATION STUDIES IN COMMERCE,

DHARWAD

(Re- Accredited at 'B+' Grade by NAAC)

A Project Report On

"WORKING CAPITAL MANAGEMENT AT JINAGOUDRA MACHINES TOOLS PVT LTD DHARWAD"

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

MASTER OF COMMERCE

Submitted by:

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K.L.E. Society' Shri Mrityunjaya College of Arts, Commerce, and Centre Post Graduation Studies in Commerce, Dharwad.



CERTIFICATE

This is to certify that Mr. VINAYAK MADIWALAR with Register No. 18C01562 has successfully completed the Project Report entitled "WORKING CAPITAL MANAGEMENT AT JINAGOUDRA MACHINES TOOLS PVT LTD DHARWAD" is partial fulfillment of requirement for the completion of Master of Commerce (M.Com) course as prescribed by the Karnataka University Dharwad for the academic year 2018-2020.

Smt.Shwetha Hiremath Project Guide

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1.1 INTRODUCTION

Every business whether big, medium or small, needs finance to carry on its operations and to achieve its target. Infact, finance is so indispensable today that its rightly said to be the lifeblood of an enterprise. Without adequate finance, no enterprise can possibly accomplish its objectives. So this chapter deals with studying various aspects of working capital management that is necessary to carry out the day-today operations. The term working capital refers to that part of firm's capital which is required for financing short term or current assets such as cash, marketable securities, debtors and inventories funds invested in current assets keep revolving fast and are being constantly converted in to cash and this cash flows out again in exchange for other current assets. Hence it is known as revolving or circulating capital. On the whole, Working Capital Management performs a key function and is of top priority for every finance manager. All managers must, however, keep in mind that and their pursuit to liquidity, they should not lose sight of there basic goal of profitability. They should be able to attain a judicious mix of liquidity and profitability while managing their working capital.

Working capital management deals with the most dynamic fields in finance, which needs constant interaction between finance and other functional managers. The finance manager acting alone cannot improve the working capital situation.

In recent times a few case studies regarding management of working capital in selected companies have been in order to make in-depth analysis of the several experts of working capital management, the finding of such studies not only throws new lights on the technical loopholes of management activities of the concerned companies, but also helps the scholars and researchers to develop new ideas, techniques and methods for effective management of working capital.