

**“FINANCIAL ANALYSIS OF SHREE KSHETRA
DHARMASTHALA RURAL DEVELOPMENT PROGRAM– A
STUDY ON KARWAR TALUK”**

**PROJECT REPORT SUBMITTED TO THE KARNATAK
UNIVERSITY, DHARWAD**

**IN PARTIAL FULFILLMENT OF REQUIREMENTS FOR THE
DEGREE OF**

MASTER OF COMMERCE

BY

MISS SIFANA FATHULLA PEERZADE

REGISTER NO. 18C011325



UNDER THE GUIDANCE OF

MRS. MEGHA RAO

Lecturer of Commerce

**KWT's DIVEKAR COLLEGE OF COMMERCE AND PG
(M.COM) CENTRE, KARWAR, KARNATAK-581301**


2020



CERTIFICATE

This is to certify that the project report entitled “**FINANCIAL ANALYSIS OF SHREE KSHETRA DHARMASTHALA RURAL DEVELOPMENT PROGRAM – A STUDY ON KARWAR TALUK**” submitted by **MISS SIFANA FATHULLA PEERZADE** student of Commerce, **KWT’s Divekar College of Commerce and PG (M.Com) Centre KARWAR**, under the guidance of **MRS. MEGHA RAO** lecturer in Commerce, Department of Studies and Research in Commerce, **KWT’s Divekar College of Commerce and PG (M.Com) Centre KARWAR**, for the award of M.Com. Degree is a record of independent project work.

This project is based on the studies carried out in the Dept, and the project work or part of it has not been submitted for any other degree, diploma, associate ship, fellowship or other similar title.


MRS MEGHA RAO
 Lecturer in Dept. of Commerce
 Divekar College of Commerce
 & PG (M.Com) Centre Karwar


Dr. KESHAVA K.G
 Principal
PRINCIPAL
KWT's Divekar College P.G. Centre
 Divekar College of Commerce
 & PG (M.Com) Centre, Karwar



ACKNOWLEDGEMENT

Any project work either big or small cannot be undertaken & completed satisfactory without the co-operation, supervision & guidance of right person & at right time. It gives me immense pleasure to acknowledge the assistance extended by various individuals, institution in completion of this project.

In the first place, I owe a very special gratitude & sincere thanks to my research guide, **Mrs. MEGHA RAO** Lecturer of commerce Department of Studies and Research in Commerce **KWT's DIVEKAR COLLEGE OF COMMERCE & PG (M.COM) CENTRE KARWAR.**, for his valuable & inspiring guidance in this endeavor.

I would like to express my gratitude to **PRINCIPAL Dr. KESHAVA K.G,** **Mrs. PRIYANKA TARIKAR & Mr. SHUBHAM TALEKAR,** **KWT's DIVEKAR COLLEGE OF COMMERCE AND PG (M.COM) CENTRE KARWAR,** his kind co-operation and encouragement.

Lastly I express my gratitude to my **FAMILY** and **FRIENDS** for the encouragement and moral support.

Date: 19/10/2020

Peerzade

MISS. SIFANA FATHULLA PEERZADE

Place: Karwar

**“A STUDY ON WOMEN ENTREPRENEURS IN KARWAR
TALUK”**

**PROJECT REPORT SUBMITTED TO THE KARNATAK
UNIVERSITY, DHARWAD**

**IN PARTIAL FULFILLMENT OF REQUIREMENTS FOR THE
DEGREE OF**

MASTER OF COMMERCE

BY

MISS SNEHAL S. REVANKAR

REGISTER NO. 18C011326



UNDER THE GUIDANCE OF

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Lecturer of commerce

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2020



KARNATAK UNIVERSITY
DHARWAD

CERTIFICATE

This is to certify that the project report entitled “**A STUDY ON WOMEN ENTREPRENEURS IN KARWAR TALUK**” submitted by **MISS SNEHAL SACHIDANAND REVANKAR** student of Commerce, **KWT’s Divekar College of Commerce and PG (M.Com) Centre KARWAR**, under the guidance of **MR. SHUBHAM TALEKAR** lecturer in Commerce, Department of Studies and Research in Commerce, **KWT’s Divekar College of Commerce and PG Centre (M.Com) KARWAR**, for the award of M.Com. Degree is a record of independent project work.

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Mr. SHUBHAM TALEKAR
Lecturer in Dept. of Commerce
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Dr. KESHAVA K.G

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Divekar College Campus, Karwar**



DECLARATION

I hereby declared that work presented in this project report entitled “**A STUDY ON WOMEN ENTREPRENEURS IN KARWAR TALUK**” has been carried out by me under the guidance and supervision of **Mr. SHUBHAM TALEKAR** Department of studies and Research in commerce, **KWT’S DIVEKAR COLLEGE OF COMMERCE AND PG (M.COM) CENTRE, KARWAR.**

I am submitting this project report to **KARNATAK UNIVERSITY, DHARWAD** as the partially fulfillment of requirement for the award of M.com Degree.

I also declared that, this project report or part of it has not been previously submitted for the award of any other degree, Diploma, associate ship, fellowship or other similar title.

Date: 19-10-2020

MISS. SNEHAL.S. REVANKAR

Place: Karwar

**“A STUDY ON INVESTORS PERCEPTION TOWARDS SUKANYA
SAMRIDDHI YOJANA IN KARAWAR TALUK”**

**PROJECT REPORT SUBMITTED TO THE KARNATAK UNIVERSITY,
DHARWAD**

**IN PARTIAL FULFILLMENT OF REQUIREMENTS FOR THE DEGREE OF
MASTER OF COMMERCE**

BY

Miss. RADHA PRABHAKAR SHET KUDALKAR

REGISTER NO. 18C011319



UNDER THE GUIDANCE OF

Miss. MEGHA NAYAK

Lecturer of Commerce

KWT's DIVEKAR COLLEGE OF COMMERCE AND PG (M.COM)CENTRE

KARWAR,

KARNATAKA-581301

2020



DHARWAD

CERTIFICATE

This is to certify that the project report entitled “A STUDY ON INVESTORS PERCEPTION TOWARDS SUKANYA SAMRIDDHI YOJANA IN KARWAR TALUK” Submitted by Miss. RADHA PRABHAKAR SHET KUDALKAR student of Commerce KWT’s Divekar College of Commerce and PG (M.Com) Centre KARWAR, under the guidance of Miss. MEGHA NAYAK, Lecturer in Commerce, Department of Studies and Research in Commerce, KWT’s Divekar College of Commerce and PG (M.Com) Centre KARWAR, for the award of M.com Degree is a record of independent project work.

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Miss. MEGHA NAYAK

Lecturer in Dept. of Commerce
Divekar College of Commerce
& PG (M Com) Centre Karwar

Dr. KESHAVA K. G.

Principal
PRINCIPAL
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& PG (M. Com) Centre Karwar



ANKNOWLEDGEMENT

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I would like to express my gratitude to **PRINCIPAL Dr. KESHAVA K. G., KWT's DIVEKAR COLLEGE OF COMMERCE AND PG (M.COM) CENTRE KARWAR**, for their kind co-operation and encouragement.

At the outset, I would like to place on record, my sincere thanks to **Mrs. PRIYANKA TARIKAR** and **Mr. SHUBHAM TALEKAR** for their kind co-operation.

Lastly, I express my gratitude to my **FAMILY** and **FRIENDS** for the encouragement and moral support.

**“A STUDY ON IMPACT OF NATIONAL HIGHWAY EXPANSION ON
SOCIO-ECONOMIC CONDITIONS OF KARWAR PEOPLE”**

**PROJECT REPORT SUBMITTED TO THE KARNATAK UNIVERSITY,
DHARWAD**

**IN PARTIAL FULFILLMENT OF REQUIREMENTS FOR THE DEGREE
OF**

MASTER OF COMMERCE

BY

MS. JESSIKA J. FERNANDES

REGISTER NO. 18C011308



UNDER THE GUIDANCE OF

DR. KESHAVA K. G.

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KWT's DIVEKAR COLLEGE OF COMMERCE

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KARWAR

KARNATAKA-581301

2020

Reg. No.: 18CO11308



KARNATAK UNIVERSITY

DHARWAD

CERTIFICATE

This is to certify that the project report entitled “**STUDY ON IMPACT OF NATIONAL HIGHWAY EXPANSION ON SOCIO-ECONOMIC CONDITIONS OF KARWAR PEOPLE**” submitted by Ms. **JESSIKA J. FERNANDES** student of Commerce KWT’s Divekar College of Commerce and P.G. (M.Com) Centre Karwar, under the guidance of Dr. **Keshava K.G.** Principal, Department of Studies and Research in Commerce, KWT’s Divekar College of Commerce and P.G. (M.Com) Centre Karwar, for the award of M.com Degree is a record of independent project work.

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Dr. KESHAVA K. G.

Principal
Divekar College of Commerce
& P.G. (M.Com) Centre Karwar



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I would like to express my gratitude to **SRI SURESH GUDIMANI** Librarian, KWT's **DIVEKAR COLLEGE OF COMMERCE AND P.G. (M.COM) CENTRE KARWAR**, their kind co-operation and encouragement.

Lastly I express my gratitude to **FAMILY** and **FRIENDS** for the encouragement and moral support.



Date : 19/10/2020

JESSIKA J. FERNANDES

Place : Karwar

**“A STUDY ON FINANCIAL INCLUSION THROUGH DIGITAL BANKING IN
KARWAR TALUK”**

**PROJECT REPORT SUBMITTED TO THE KARNATAK UNIVERSITY
DHARWAD**

**IN PARTIAL FULFILLMENT OF REQUIREMENTS FOR THE DEGREE OF
MASTER OF COMMERCE**

BY

Miss. ARPITA NAGARAJ BANARE

REGISTER NO. 18C011303



UNDER THE GUIDANCE OF

MR. SHUBHAM TALEKAR

Lecturer of Commerce

KWT's DIVEKAR COLLEGE OF COMMERCE AND PG (M.COM) CENTRE

KARWAR

KARNATAKA-581301

2020

Reg. No.: 18C011303



KARNATAK UNIVERSITY
DHARWAD

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This is to certify that the project report entitled “A STUDY ON FINANCIAL INCLUSION THROUGH DIGITAL BANKING IN KARWAR TALUK” Submitted by Miss. ARPITA NAGARAJ BANARE student of Commerce Karnatak University, KWT’s DIVEKAR COLLEGE OF COMMERCE AND PG (M.COM) CENTRE KARWAR under the guidance of Mr. SHUBHAM TALEKAR Lecturer in Commerce, Department of Studies and Research in Commerce, KWT’s DIVEKAR COLLEGE OF COMMERCE AND PG (M.COM) CENTRE KARWAR for the award of M.Com Degree is a record of independent project work.

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Mr. SHUBHAM TALEKAR
Lecturer in Dept. of Commerce
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I would like to express my gratitude to **PRINCIPAL DR. KESHAVA K. G., KWT's DIVEKAR COLLEGE OF COMMERCE AND PG (M.COM) CENTRE KARWAR,** for his kind co-operation and encouragement.

At the outset, I would like to place on record, my sincere thanks to **MR. KRISHNANAND MAHALE AND Miss. MEGHA NAYAK** for their kind co-operation.

Lastly I express my gratitude to my **FAMILY** and **FRIENDS** for the encouragement and moral support.

**“A STUDY ON ROLE OF ASHA WORKERS IN RURAL HEALTH, WELFARE
AND DEVELOPMENT WITH REFERENCE TO KUMTA TALUK”**

**PROJECT REPORT SUBMITTED TO THE KARNATAK UNIVERSITY,
DHARWAD**

**IN PARTIAL FULFILLMENT OF REQUIREMENTS FOR THE DEGREE OF
MASTER OF COMMERCE**

BY

MISS. ROOPASHRI S AMBIG

REGISTER NO. 18C011322



UNDER THE GUIDANCE OF

MR. SHUBHAM TALEKAR

Lecturer of Commerce

KWT's DIVEKAR COLLEGE OF COMMERCE AND P.G. (M.COM) CENTRE

KARWAR

KARNATAKA-581301

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Reg. No.: 18C011322



KARNATAK UNIVERSITY
DHARWAD

CERTIFICATE

This is to certify that the project report entitled "A STUDY ON ROLE OF ASHA WORKERS IN RURAL HEALTH, WELFARE AND DEVELOPMENT WITH REFERENCE TO KUMTA TALUK" submitted by MISS. ROOPASHRI S. AMBIG student of Commerce, KWT's Divekar College of Commerce and P.G. (M.COM) Centre KARWAR under guidance of MR. SHUBHAM TALEKAR Lecturer in Commerce, Department of Studies and Research in Commerce, KWT's Divekar College of Commerce and P.G. (M.COM) Centre KARWAR, for the award of M.Com. Degree is a record of independent project work.

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Shubham Talekar

MR. SHUBHAM TALEKAR
Lecturer in Dept. of Commerce
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Keshava K.G.

DR. KESHAVA K.G.
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PRINCIPAL
KWT's Divekar College of Commerce
& P.G. (M.COM) Centre Karwar
Divekar College of Commerce
& P.G. (M.COM) Centre Karwar



DECLARATION

I hereby declared that work presented in this project report entitled "A STUDY ON ROLE OF ASHA WORKERS IN RURAL HEALTH, WELFARE AND DEVELOPMENT WITH REFERENCE TO KUMTA TALUK" has been carried out by me under the guidance and supervision of MR. SHUBHAM TALEKAR Department of Studies and Research in Commerce, KWT'S DIVEKAR COLLEGE OF COMMERCE AND P.G. (M.COM) CENTRE KARWAR.

I am submitting this project report to KARNATAK UNIVERSITY, DHARWAD as the partially fulfillment of requirement for the award of M.com Degree.

I also declared that, this project report or part of it has not been previously submitted for the award of any other degree, Diploma, associate ship, fellowship or other similar title.

Date: 19/10/2020

Place: Karwar



MISS. ROOPASHRI S. AMBIG

**“A FIELD STUDY ON PROBLEMS AND PROSPECTS OF HIGHER
EDUCATION OF HALAKKI VOKKALIGA’S COMMUNITY WITH SPECIAL
REFERENCE TO KUMTA TALUK”**

**PROJECT REPORT SUBMITTED TO THE KARNATAK UNIVERSITY,
DHARWAD**

IN PARTIAL FULFILLMENT OF REQUIREMENTS FOR

THE DEGREE OF

MASTER OF COMMERCE

BY

Miss. NAMRATA HONNAPPA GOUDA

REGISTER NO. 18C011314



UNDER THE GUIDANCE OF

Mr. KRISHNANAND MAHALE

Lecturer of Commerce

KWT'S DIVEKAR COLLEGE OF COMMERCE AND P.G. (M.COM)

CENTRE

KARWAR

KARNATAKA-581301

2020

Reg. No.: 18C011314



KARNATAK UNIVERSITY
DHARWAD

CERTIFICATE

This is to certify that the project report entitled “**A FIELD STUDY ON PROBLEMS AND PROSPECTS OF HIGHER EDUCATION OF HALAKKI VOKKALIGA’S COMMUNITY WITH SPECIAL REFERENCE TO KUMTA TALUK**” submitted by **Miss. NAMRATA HONNAPPA GOUDA** student of Commerce, **KWT’s Divekar College of Commerce and P.G. (M.Com) Centre KARWAR** under guidance of **Mr. KRISHNANAND MAHALE** Lecturer in Commerce, Department of studies and Research in Commerce, **KWT’s Divekar College of Commerce and P.G. (M.Com) Centre KARWAR** for the award of M.Com Degree is a record of independent project work.

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Mr. KRISHNANAND MAHALE

Lecturer in Dept. of Commerce,
Divekar College of Commerce
& P.G.(M.Com) Centre Karwar



Dr. KESHAVA K.G.

Principal,
Divekar College of Commerce
& P.G. (M.Com) Centre Karwar



DECLARATION

I hereby declared that work presented in this project report entitled “**A FIELD STUDY ON PROBLEMS AND PROSPECTS OF HIGHER EDUCATION OF HALAKKI VOKKALIGA’S COMMUNITY WITH SPECIAL REFERENCE TO KUMTA TALUK**” has been carried out by me under the guidance and supervision of **Mr. KRISHNANAND MAHALE** Department of studies and Research in Commerce, **KWT’S DIVEKAR COLLEGE OF COMMERCE AND P.G. (M.COM) CENTREKARWAR.**

I am submitting this project report to **KARNATAK UNIVERSITY, DHARWAD** as the partially fulfillment of requirement for the award of **M.Com Degree.**

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Date: 19/10/2020


Miss. NAMRATA HONNAPPA GOUDA

Place: Karwar

**“STUDY ON JOB SATISFACTION OF EMPLOYEES IN
PRIVATE SECTOR BANK WITH REFERENCE TO
KARWAR TALUK”**

**PROJECT REPORT SUBMITTED TO THE KARNATAK
UNIVERSITY, DHARWAD**

**IN PARTIAL FULFILLMENT OF REQUIREMENTS FOR THE
DEGREE OF**

MASTER OF COMMERCE

BY

Miss. SANITA P. PEDNEKAR

REGISTER NO.18CO11323



UNDER THE GUIDANCE OF

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Lecturer of Commerce

KWT'S DIVEKAR COLLEGE OF COMMERCE AND

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KARWAR

KARNATAKA-581301

2020

Reg. No.: 18CO11323



KARNATAK

UNIVERSITY

DHARWAD

CERTIFICATE

This is to certify that the project report entitled "STUDY ON JOB SATISFACTION OF EMPLOYEES IN PRIVATE SECTOR BANK WITH REFERENCE TO KARWAR TALUK" submitted by Miss. SANITA P. PEDNEKAR student of Commerce KWT's Divekar College of Commerce and PG (M.Com) Centre KARWAR, under the guidance of Mr. SHUBHAM R. TALEKAR lecturer in commerce, Department of studies and Research in commerce, KWT's Divekar College of Commerce and PG (M.Com) Centre KARWAR, for the award of M.com Degree is a record of independent project work.

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Mr. SHUBHAM R. TALEKAR

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Dr. KESHAVA K. G.

Principal
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Divekar College Campus, Karwar
& PG (M.Com) Centre Karwar



DECLARATION

I hereby declared that work presented in this project report entitled “**STUDY ON JOB SATISFACTION OF EMPLOYEES IN PRIVATE SECTOR BANK WITH REFERENCE TO KARWAR TALUK**” has been carried out by me under the guidance and supervision of **Mr. SHUBAHM R. TALEKAR** Department of Studies and Research in Commerce, **KWT’s DIVEKAR COLLEGE OF COMMERCE AND PG (M.COM) CENTRE KARWAR.**

I am submitting this project report to **KARNATAK UNIVERSITY, DHARWAD** as the partially fulfilment of requirement for the award of M.Com Degree.

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Date: 19/10/2020

Place: Karwar

Pednekar
Miss. SANITA P. PEDNEKAR

**“A STUDY ON CONSUMER ATTITUDE TOWARDS RELIANCE
TRENDS IN KARWAR TALUK”**

**PROJECT REPORT SUBMITTED TO THE KARNATAK UNIVERSITY,
DHARWAD**

**IN PARTIAL FULFILLMENT OF REQUIREMENTS FOR THE DEGREE
OF**

MASTER OF COMMERCE

BY

Miss. ANKITA K PAWASKAR

REGISTER NO.18CO11302



UNDER THE GUIDANCE OF

Mrs. MEGHA RAO

Lecturer of Commerce

KWT'S DIVEKAR COLLEGE OF COMMERCE AND

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KARWAR

KARNATAKA-581301

2020

Reg. No.: 18C011302



KARNATAKA UNIVERSITY

DHARWAD

CERTIFICATE

This is to certify that the project report entitled “A STUDY ON CONSUMER ATTITUDE TOWARDS RELIANCE TRENDS IN KARWAR TALUK” submitted by Miss. ANKITA K. PAWASKAR student of Commerce KWT’s Divekar College of Commerce and PG (M.Com) Centre KARWAR, under the guidance of Mrs. MEGHA RAO Lecturer in Commerce, Department of Studies and Research in Commerce, KWT’s Divekar College of Commerce and PG Centre (M.Com) KARWAR for the award of M.Com Degree is a record of independent project work.

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Mrs. Megha Rao

Lecturer in Dept. of Commerce
Divekar College of Commerce
& PG (M.Com) Centre Karwar


Dr. KESHAVA K G

Principal
PRINCIPAL
KWT's Divekar College P.G. Centre
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Divekar College Campus, Karwar
& PG (M.Com) Centre Karwar



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At the outset, I would like to place on record, my sincere thanks to **MR. KRISHNANAND MAHALE AND MR. SHUBHAM TALEKAR** and **all my friends.**

Lastly I express my gratitude to my **FAMILY** and **FRIENDS** for the encouragement and moral support.

Date: 19/10/2020

Place: Karwar


Miss. ANKITA K. PAWASKAR

**“PERFORMANCE OF NUTRITION FOOD PROCESSING
INDUSTRY MAHILA SUPPLEMENTARY FOOD PRODUCTION IN
KARWAR TALUK”**

PROJECT REPORT SUBMITTED TO THE

KARNATAK UNIVERSITY, DHARWAD

**IN PARTIAL FULFILLMENT OF REQUIREMENTS FOR THE DEGREE
OF**

MASTER OF COMMERCE

BY

Miss. POOJA S PADUVALEKAR

REGISTER NO. 18CO11316



UNDER THE GUIDANCE OF

Mrs. MEGHA RAO

Lecturer of Commerce

KWT's DIVEKAR COLLEGE OF COMMERCE

AND PG (M.COM) CENTRE

KARWAR

KARNATAKA-581301

2020

Reg. No.: 18C011316



KARNATAK UNIVERSITY
DHARWAD

CERTIFICATE

This is to certify that the project report entitled “**PERFORMANCE OF NUTRITION FOOD PROCESSING INDUSTRY MAHILA SUPPLEMENTARY FOOD PRODUCTION IN KARWAR TALUK**” submitted by **Miss. POOJA S PADUVALEKAR** student of Commerce **KWT's Divekar College of Commerce and PG Centre (M.Com) KARWAR**, under the guidance of **Mrs. Megha Rao** Lecturer in Commerce, Department of Studies and Research in Commerce, **KWT's Divekar College of Commerce and PG (M.Com) Centre KARWAR**, for the award of M.com Degree is a record of independent project work.

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Mrs. MEGHA RAO
Lecturer in Dept. of Commerce
Divekar College of Commerce
& PG Centre (M.Com) Karwar

Dr. K. PRAKASH G.
Principal
KWT's Divekar College P.G. Centre
(M.Com Course)
Divekar College Campus, Karwar
Divekar College of Commerce
& PG Centre (M.Com) Karwar



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Lastly I express my gratitude to my **FAMILY** and **FRIENDS** for the encouragement and moral support.

Date: 19/10/2020

Place: Karwar


Miss. POOJA S. PADUVALEKAR

**“STUDY ON FISHERMEN’S COOPERATIVE SOCIETY
WITH SPECIAL REFERENCE TO MUDAGA AREA”**

**PROJECT REPORT SUBMITTED TO THE KARNATAK
UNIVERSITY, DHARWAD**

IN PARTIAL FULFILLMENT OF REQUIREMENTS FO THE

**DEGREE OF
MASTER OF COMMERCE**

BY

MS. NISHA DIGAMBAR DURGEKAR

REGISTER NO. 13CO11315



UNDER THE GUIDANCE OF

MR. KRISHNAND MAHALE

Lecturer of Commerce

KWT'S DIVEKAR COLLEGE OF COMMERCE AND PG (M.COM)

CENTRE

KARWAR

KARNATAK-581301

Reg. No.: 18C011315



KARNATAK UNIVERSITY
DHARWAD

CERTIFICATE

This is to certify that the project report entitled “**STUDY ON FISHERMEN’S COOPERATIVE SOCIETY WITH SPECIAL REFERENCE TO MUDAGA AREA**” submitted by **MISS. NISHA DIGAMBAR DURGEKAR** student of Commerce Karnatak University, **KWT’s Divekar College of Commerce and PG (M.Com) Centre KARWAR** under the guidance of **MR KRISHNAND MAHALE** Lecturer in Commerce, Department of Studies and Research in Commerce, **KWT’s Divekar College of Commerce and PG (M.Com) Centre KARWAR**, for the award of M.Com Degree is a record of independent project work.

This project is based on the studies carried out in the Dept., and the project Work or part of it has not been submitted for any other degree, diploma, and associate ship, fellowship or other similar title.

MR KRISHNANAND MAHALE
Lecturer in Dept. of Commerce
Divekar College of Commerce
& PG Centre (M.Com) Karwar

Dr. KESHAVA K. G.
Principal
PRINCIPAL
KWT's Divekar College P.G. Centre
(M.Com Course)
& PG Centre (M.Com) Karwar



DECLARATION

I hereby declared that work presented in this project report entitled **“STUDY ON FISHERMEN’S COOPERATIVE SOCIETY WITH SPECIAL REFERENCE TO MUDAGA AREA”** has been carried out by me under the guidance and supervision of **MR. KRISHNANAND MAHALE** Department of Studies and Research in Commerce, **KWT’S DIVEKAR COLLEGE OF COMMERCE AND PG (M.COM) CENTRE KARWAR.**

I am submitting this project report to **KARNATAK UNIVERSITY, Dharwad** the partially fulfillment of requirement for the award of M.Com Degree.

I also declared that, this project report or part of it has not been previously submitted for the award of any other degree, Diploma, associate ship, Fellowship or other similar title.

Date: 19/10/2020

Place: Karwar


Miss. Nisha D. Durgekar

**“A STUDY ON THE PERFORMANCE, PROBLEMS, AND
PROSPECT OF FLORICULTURE IN KARWAR”**

**PROJECT REPORT SUBMITTED TO THE KARNATAK
UNIVERSITY, DHARWAD**

**IN PARTIAL FULFILLMENT OF REQUIREMENTS FOR THE
DEGREE OF**

MASTER OF COMMERCE

BY

Miss. PRADAKSHANA HIRANAYAK

REGISTER NO. 18CO11317



UNDER THE GUIDENCE OF

Mr. SHUBHAM TALEKAR

Lecturer of Commerce

**KWT'S DIVEKAR COLLEGE OF COMMERCE AND PG (M.COM)
CENTRE, KARWAR**

KARNATAKA-581301

2020

Reg. No.: 18CO11317



KARNATAK UNIVERSITY

DHARWAD

CERTIFICATE

This is to certify that the project report entitled “A STUDY ON THE PERFORMANCE, PROBLEMS AND PROSPECT OF FLORICULTURE IN KARWAR” submitted by Miss. PRADAKSHANA HIRANAYAK student of Commerce Karnatak University, KWT’s Divekar College of Commerce and PG (M.Com) Centre KARWAR under the guidance of Mr. SHUBHAM TALEKAR, Lecturer in Commerce, Department of Studies and Research in Commerce, KWT’s Divekar College of Commerce and PG (M.Com) Centre KARWAR for the award of M.Com Degree is a record of independent project work.

This project is based on the studies carried out in the Dept, and the project work or part of it has not been submitted for any other degree, diploma, associate ship, fellowship or other similar title.

Mr. SHUBHAM TALEKAR

Lecturer in Dept. of Commerce
Divekar College of Commerce
& PG (M.Com) Centre Karwar

Dr. KESHAVA K. G

Principal
PRINCIPAL
KWT's Divekar College P.G. Centre
Divekar College of Commerce
& PG (M.Com) Centre Karwar



ACKNOWLEDGEMENT

Any project work either big or small cannot be undertaken & completed satisfactory without the co-operation, supervision & guidance of right person & at right time. It gives me immense pleasure to acknowledge the assistance extended by various individuals, institution in completion of this project.

In the first place, I owe a very special gratitude & sincere thanks to my research guide, **Mr. SHUBHAM TALEKAR** Lecturer of Commerce Department of Studies and Research in Commerce **KWT's DIVEKAR COLLEGE OF COMMERCE & PG (M.COM) CENTRE KARWAR.**, for his valuable & inspiring guidance in this endeavor.

I would like to express my gratitude to **Dr. KESHAVA K.G** PRINCIPAL **KWT's DIVEKAR COLLEGE OF COMMERCE AND PG (M.COM) CENTRE KARWAR**, his kind co-operation and encouragement.

Lastly, I express my gratitude to my **FAMILY** and **FRIENDS** for the encouragement and moral support.

Date: 19/10/2020

Place: Karwar



Miss. PRADKSHANA HIRANAYAK

Reg No: 18C011317

**“A STUDY ON PERFORMANCE OF IT SECTOR IN KARWAR TALUKA
WITH SPECIAL REFERENCE TO DOLPHIN SOFT’S IT SOLUTION”**

**PROJECT REPORT SUBMITTED TO THE KARNATAK UNIVERSITY,
DHARWAD
IN PARTIAL FULFILLMENT OF REQUIREMENTS FOR THE DEGREE OF
MASTER OF COMMERCE**

BY

**Miss. PRAGATI P. SHETTI
REGISTER NO. 18C011318**



UNDER THE GUIDANCE OF

Mrs. NUSRAT H. KHAN

Lecturer of Commerce

KWT'S DIVEKAR COLLEGE OF COMMERCE AND PG (M. COM)

CENTRE

KARWAR

KARNATAK- 581301

2020

Reg. No. 18C011318



KARNATAK

UNIVERSITY

DHARWAD

CERTIFICATE

This is to certify that the project report entitled "A STUDY ON PERFORMANCE OF IT SECTOR IN KARWAR TALUKA WITH SPECIAL REFERENCE TO DOLPHIN SOFT'S IT SOLUTION" Submitted by **Miss. PRAGATI P. SHETTI** student of Divekar College of Commerce and PG Centre (M.Com) KARWAR under the guidance of **Mrs. NUSRAT H. KHAN** Lecturer in Commerce, Department of Studies and Research in Commerce, **KWT's Divekar College of Commerce and PG (M. Com) Centre KARWAR**, for the award of M.Com Degree is a record of independent project work.

This project is based on the studies carried out in the Dept, and the project work or part of it has not been submitted for any other degree, diploma, associate ship, fellowship or other similar title.

Mrs. NUSRAT H. KHAN
Lecturer in Dept. of Commerce
Divekar college of Commerce
& PG (M.Com) Centre Karwar

Dr. KESHAVA K. G.
The **PRINCIPAL**
KWT's Divekar College of Commerce
& PG (M.Com) Centre Karwar



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I would like to express my gratitude to **PRINCIPAL Dr. KESHAVA K. G. Shri. KRISHNANAND MAHALE** & **Mr. SHUBHAM TALEKAR** Lecturer of Commerce of Commerce Department & **SRI SURESH GUDIMANI** Librarian, **KWT's DIVEKAR COLLEGE OF COMMERCE AND PG (M.COM) CENTRE KARWAR**, their kind co-operation and encouragement.

At the outset, I would like to place on record, my sincere thanks to **Mr. Mohammad Akbar Shaikh**. They explained me for my questions in spite of their busy schedule. I would like to thank each and every person for helping me in doing my report.

Lastly I express my gratitude to my **FAMILY** and **FRIENDS** for the encouragement and moral support

Date : 19-10-2020

Place : Karwar


Miss. PRAGATI P. SHETTI

**“A STUDY ON PROBLEMS EXPERIENCED BY
ARECANUT GROWERS OR BETEL NUT PROCESING
INDUSTRY IN YELLAPUR TALUK“**

**PROJECT REPORT SUBMITTED TO THE KARNATAK
UNIVERSITY DHARWAD**

IN PARTIAL FULFILLMENT OF REQUIREMENTS FOR

THE DEGREE OF

MASTER OF COMMERCE

BY

Miss. LATASHREE VENKATRAMAN GOUDA

REGISTER NO. 18C011309



UNDER THE GUIDANCE OF

Miss. MEGHA RAO

Lecturer of commerce

**KWT's DIVEKAR COLLEGE OF COMMERCE PG (M.COM)
CENTRE**

KARWAR

KARNATAKA – 581301

2020

Reg. No.: 18C011309



KARNATAK UNIVERSITY

DHARWAD

CERTIFICATE

This is to certify that the project report entitled “A STUDY ON PROBLEMS EXPERIENCED BY ARECA NUT GROWERS OR BETEL NUT PROCESSING INDUSTRY IN YELLAPUR TALUK” submitted by Miss. LATASHREE VENKATRAMAN GOUDA student of Commerce, KWT’s Divekar College of Commerce and P.G. (M.COM) Centre Karwar under guidance of Miss. MEGHA RAO Lecturer in Commerce, Department of Studies and Research in Commerce, KWT’S Divekar College of Commerce and P.G (M.COM) centre Karwar for the award of M.Com Degree is a record of independent project work.

This project is based on the studies carried out in the Dept and the project work or part of it has not been submitted for any other degree, diploma, associate ship, fellowship or other similar title.

Miss. MEGHA RAO
Lecturer in Dept. of Commerce
Divekar College of Commerce
PG (M.com) Centre Karwar

Dr. KESHAVA K. G.
Principal
PRINCIPAL
KWT's Divekar College of Commerce
& PG (M.com) Centre Karwar
Divekar College Campus, Karwar



ACKNOWLEDGEMENT

Any project work either big or small cannot be undertaken and completed satisfactory without co operation, supervision and guidance of right5 person and at right time. It gives me immense pleasure to acknowledge the assistance extended by various individuals, institution in completion of this project.


In the first place, I owe a very special gratitude and sincere thanks to my research guide, **Miss. MEGHA RAO** Lecturer of commerce department of studies and Research in commerce **KWT's DIVEKAR COLLEGE OF COMMERCE PG (M.COM) CENTRE KARWAR**, for his valuable and inspiring guidance in this endeavour.

I would like to express my gratitude to **Dr. KESHAVA K. G. PRINCIPAL KWT's DIVEKAR COLLEGE OF COMMERCE PG (M.COM) CENTRE KARWAR** for his kind co operation and encouragement.

Lastly, I express my gratitude to my **Family** and **Friends** for the encouragement and moral support.

Date: 19/10/2020

Place: Karwar



Miss: Latashree Venkatraman Gouda

Reg no: 18C011309

**“A COMPARATIVE ANALYSIS ON GOLD LOAN BORROWERS
OF SBI AND MUTHOOT FINANCE WITH REFERENCE TO
KARWAR TALUK”**

**PROJECT REPORT SUBMITTED TO THE KARNATAK
UNIVERSITY, DHARWAD**

**IN PARTIAL FULFILLMENT OF REQUIREMENTS FOR THE
DEGREE OF**

MASTER OF COMMERCE

BY

MISS. RICHA R. PEDNEKAR

REGISTER NO. 18C011321



UNDER THE GUIDANCE OF

MISS. MEGHA NAYAK

Lecturer of Commerce

**KWT'S DIVEKAR COLLEGE OF COMMERCE AND PG
(M.COM) CENTRE, KARWAR**

KARNATAK-581301

2020



KARNATAK UNIVERSITY

DHARWAD

CERTIFICATE

This is to certify that the project report entitled “A **COMPARATIVE ANALYSIS ON GOLD LOAN BORROWERS OF SBI AND MUTHOOT FINANCE WITH REFERENCE TO KARWAR TALUK**” submitted by **MISS. RICHA RAGHOBA PEDNEKAR** student of Commerce, **KWT’s Divekar College of Commerce and PG (M.Com) Centre KARWAR**, under the guidance of **MISS. MEGHA NAYAK** Lecturer in Commerce, Department of Studies and Research in Commerce, **KWT’s Divekar College of Commerce and P.G. (M.Com) Centre KARWAR**, for the award of M.Com. Degree is a record of independent project work.

This project is based on the studies carried out in the Dept, and the project work or part of it has not been submitted for any other degree, diploma, associate ship, fellowship or other similar title.

MISS MEGHA NAYAK
Lecturer in Dept. of Commerce
Divekar College of Commerce
& P.G (M.Com) Centre Karwar

Dr. KESHAVA K.G
Principal
PRINCIPAL
KWT's Divekar College P.G. Centre
Divekar College of Commerce
& P.G. (M.Com) Centre Karwar
Divekar College of Commerce



ANKNOWLEDGEMENT

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I would like to express my gratitude to **PRINCIPAL DR. KESHAVA K.G., KWT's DIVEKAR COLLEGE OF COMMERCE AND P.G. (M.COM) CENTRE KARWAR,** his kind co-operation and encouragement.

Lastly I express my gratitude to my **FAMILY** and **FRIENDS** for the encouragement and moral support

Date: 19/10/2020

RPednekar

MISS. RICHA R. PEDNEKAR

Place: Karwar

**“A STUDY ON CHALLENGES FACED BY TAX CONSULTANTS DUE
TO NEW TAXATION POLICIES IN KARWAR TALUK”**

**PROJECT REPORT SUBMITTED TO THE KARNATAK UNIVERSITY,
DHARWAD**

**IN PARTIAL FULFILLMENT OF REQUIREMENTS FOR THE DEGREE
OF
MASTER OF COMMERCE**

BY

MS. DIPTHI NARAYAN NAYAK

REGISTER NO. 18C011306



UNDER THE GUIDANCE OF

Dr. KESHAVA K. G.

Principal

KWT's DIVEKAR COLLEGE OF COMMERCE

AND PG (M.COM.) CENTRE

KARWAR

KARNATAKA-581301

2020

Reg. No.: 18CO11306



KARNATAK UNIVERSITY
DHARWAD

CERTIFICATE

This is to certify that the project report entitled "A STUDY ON CHALLENGES FACED BY TAX CONSULTANTS DUE TO NEW TAXATION POLICIES IN KARWAR TALUK" submitted by Ms. DIPTHI NARAYAN NAYAK student of Commerce KWT's Divekar College of Commerce and PG (M.Com) Centre KARWAR under the guidance of Dr. KESHAVA K. G. Principal, Department of Studies and Research in Commerce, KWT's Divekar College of Commerce and PG (M.Com) Centre KARWAR, for the award of M.Com Degree is a record of independent project work.

This project is based on the studies carried out in the Dept, and the project work or part of it has not been submitted for any other degree, diploma, associate ship, fellowship or other similar title.




Dr. Keshava KG
PRINCIPAL
KWT's Divekar College P.G. Centre
Divekar College of Commerce
& PG (M. Com) Centre
Divekar College Campus, Karwar
Karwar

ACKNOWLEDGEMENT

Any project work either big or small cannot be undertaken & completed satisfactory without the co-operation, supervision & guidance of right person & at right time. It gives me immense pleasure to acknowledge the assistance extended by various individuals, institution in completion of this project.

In the first place, I owe a very special gratitude & sincere thanks to my research guide **Dr. KESHAVA K.G**, Principal of commerce Department of studies and Research in commerce **KWT's DIVEKAR COLLEGE OF COMMERCE & PG CENTRE (M.COM) KARWAR** for his valuable & inspiring guidance in this endeavor.

I would like to express my gratitude to **Mr. SHUBHAM TALEKAR** Lecturer in Dept. of Commerce & **SRI SURESH GUDIMANI** Librarian, **KWT's DIVEKAR COLLEGE OF COMMERCE AND PG (M.COM) CENTRE KARWAR** for their kind co-operation and encouragement.

Lastly I express my gratitude to **FAMILY** and **FRIENDS** for the encouragement and moral support.

Date: 19.10.2020

Place: Karwar



Ms. DIPTHI NARAYAN NAYAK

**“A STUDY ON INVESTORS PERCEPTION TOWARDS ATAL
PENSION YOJANA IN KARWAR TALUK”**

**PROJECT REPORT SUBMITTED TO THE KARNATAK
UNIVERSITY, DHARWAD**

**IN PARTIAL FULFILLMENT OF REQUIREMENTS FOR THE
DEGREE OF**

MASTER OF COMMERCE

BY

MR. MANGESH MARUTHI DESAI

REGISTER NO. 18CO11312



UNDER THE GUIDANCE OF

MRS. MEGHA NAYAK

Lecturer of Commerce

KWT's DIVEKAR COLLEGE OF COMMERCE AND

PG (M.COM) CENTRE

KARWAR

KARNATAKA-581301

2020

Reg. No.: 18CO11312



KARNATAK UNIVERSITY
DHARWAD

CERTIFICATE

This is to certify that the project report entitled “A STUDY ON INVESTORS PERCEPTION TOWARDS ATAL PENSION YOJANA IN KARWAR TALUK” submitted by Mr. MANGESH MARUTHI DESAI student of Commerce Karnatak University, KWT’s Divekar College of Commerce and PG (M.Com) Centre KARWAR under the guidance of Mrs. MEGHA NAYAK Lecturer in Commerce, Department of Studies and Research in Commerce, KWT’s Divekar College of Commerce and PG (M.Com) Centre KARWAR, for the award of M.com Degree is a record of independent project work.

This project is based on the studies carried out in the Dept. and the project work or part of it has not been submitted for any other degree, diploma, associate ship, fellowship or other similar title.


Mrs. Megha Nayak

Lecturer in Dept. of Commerce
Divekar college of Commerce
& PG (M.Com) Centre Karwar


Dr. Keshava K. G.

PRINCIPAL
Principal
KWT's Divekar College P.G. Centre
(M.Com Course)
Divekar College Campus, Karwar
& PG (M.Com) Centre Karwar



DECLARATION

I hereby declared that work presented in this project report entitled “**A STUDY ON INVESTORS PERCEPTION TOWARDS ATAL PENSION YOJANA IN KARWAR TALUK** ” has been carried out by me under the guidance and supervision of **Mrs. MEGHA NAYAK** Department of Studies and Research in Commerce, **KWT’s DIVEKAR COLLEGE OF COMMERCE AND PG (M.COM) CENTRE KARWAR.**

I am submitting this project report to **KARNATAK UNIVERSITY, DHARWAD** as the partially fulfilment of requirement for the award of M.Com Degree.

I also declared that, this project report or part of it has not been previously submitted for the award of any other degree, Diploma, associate ship, fellowship or other similar title.



Date : 19/10/2020

Mr. MANGESH MARUTHI DESAI

Place : Karwar

**“A STUDY ON FINANCIAL STATEMENT ANALYSIS OF NKGSB
BANK IN KARWAR TALUK”**

**PROJECT REPORT SUBMITTED TO THE KARNATAK
UNIVERSITY, DHARWAD**

**IN PARTIAL FULFILLMENT OF REQUIREMENTS FOR THE
DEGREE OF**

MASTER OF COMMERCE

BY

Miss. LAXMI PAI

REGISTER NO. 18CO11310



UNDER THE GUIDANCE OF

Mr. KRISHNANANDA MAHALE

Lecturer of Commerce

**KWT'S DIVEKAR COLLEGE OF COMMERCE AND PG (MCOM)
CENTRE, KARWAR**

KARNATAK-581301

2020



KARNATAK UNIVERSITY

DHARWAD

CERTIFICATE

This is to certify that the project report entitled "A STUDY ON FINANCIAL STATEMENT ANALYSIS OF NKGSB BANK IN KARWAR" Submitted by Miss. LAXMI PAI student of Commerce Karnataka University, KWT's Divekar College of Commerce and PG (M.Com) Centre KARWAR under the guidance of Mr. KRISHNANAND MAHALE Lecturer in Commerce, Department of Studies and Research in Commerce, KWT's Divekar College of Commerce and PG (M.com) Centre KARWAR, for the award of M.com Degree is a record of independent project work.

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Mr. KRISHNANAND MAHALE

Lecturer in Dept. of Commerce
Divekar College of Commerce
PG (M.com) Centre Karwar

Dr. KESHAVA K. G.

Principal
Divekar College of Commerce
& PG (M.com) Centre Karwar



PRINCIPAL
KWT's Divekar College P.G. Centre
(M.Com Course)
Divekar College Campus, Karwar

DECLARATION

I hereby declared that work presented in this project report entitled “**STUDY ON FINANCIAL STATEMENT ANALYSIS OF NKGSB BANK IN KARWAR**” has been carried out by me under the guidance and supervision of **Mr. KRISHNANAND MAHALE** Department of studies and Research in commerce, **KWT’S DIVEKAR COLLEGE OF COMMERCE AND PG (M.COM) CENTRE KARWAR.**

I am submitting this project report to **KARNATAK UNIVERSITY, DHARWAD** as the partially fulfillment of requirement for the award of M.com Degree.

I also declared that, this project report or part of it has not been previously submitted for the award of any other degree, Diploma, associate ship, fellowship or other similar title.

Date : 19/10/2020


Miss. LAXMI PAI

Place : Karwar

**“A COMPARATIVE FINANCIAL PERFORMANCE OF DEPOSITS
AND LOANS OF CO-OPERATIVE BANKS”**

**PROJECT REPORT SUBMITTED TO THE KARNATAK UNIVERSITY,
DHARWAD. IN PARTIAL FULFILLMENT OF REQUIREMENTS FOR
THE DEGREE OF**

MASTER OF COMMERCE

BY

Miss. SOUJANYA J. NAIK

REGISTER NO. 18C011327



UNDER THE GUIDENCE OF

Miss. NUSARAT KHAN

Lecturer of Commerce

KWT'S DIVEKAR COLLEGE OF COMMERCE AND PG CENTRE

(M.COM)

KARWAR

KARNATAK- 581301

2020



KARNATAK

UNIVERSITY

CERTIFICATE

This is to certify that the project report entitled “A COMPARATIVE FINANCIAL PERFORMANCE OF DEPOSITS AND LOANS OF CO-OPERATIVE BANKS” Submitted by Miss. SOUJANYA J. NAIK student of Divekar College of Commerce and PG Centre (M.Com) KARWAR under the guidance of Miss. NUSARAT KHAN Lecturer in Commerce, Department of Studies and Research in Commerce, KWT’s Divekar College of Commerce and PG Centre (M.Com) KARWAR, for the award of M.Com Degree is a record of independent project work.

This project is based on the studies carried out in the Dept, and the project work or part of it has not been submitted for any other degree, diploma, associate ship, fellowship or other similar title.

Miss. NUSARAT KHAN

Lecturer in Dept. of Commerce
Divekar college of Commerce &
PG Centre (M.Com) Karwar

Dr. KESHAV BHAT

PRINCIPAL
The Principal
KWT's Divekar College P.G. Centre
M.Com Centre of Commerce
Divekar College Campus, Karwar
& PG Centre(M.Com) Karwar



DECLARATION

I hereby declared that work presented in this project report entitled **“A COMPARATIVE FINANCIAL PERFORMANCE OF DEPOSITS AND LOANS OF CO-OPERATIVE BANKS”** has been carried out by me under the guidance and supervision of **Miss. NUSARAT KHAN** Department of Studies and Research in Commerce, **KWT'S DIVEKAR COLLEGE OF COMMERCE AND PG CENTRE (M.COM) KARWAR.**

I am submitting this project report to **KARNATAK UNIVERSITY, DHARWAD** as the partially fulfillment of requirement for the award of M.Com Degree.

I also declared that, this project report or part of it has not been previously submitted for the award of any other degree, Diploma, associate ship, fellowship or other similar title.

Date : 19/10/2020

Soujanya
Miss. SOUJANYA J. NAIK

Place : Karwar

**“A STUDY ON WELFARE MEASURES IN KRCL WITH SPECIAL
REFERENCE TO KARWAR TALUK”**

**PROJECT REPORT SUBMITTED TO THE KARNATAK UNIVERSITY,
DHARWAD**

**IN PARTIAL FULFILLMENT OF REQUIREMENTS FOR THE DEGREE
OF**

MASTER OF COMMERCE

BY

MISS. MEGHANA R. AMBIG

REGISTER NO. 18C011313



UNDER THE GUIDANCE OF

MR. KRISHNANAND MAHALE

Lecturer of Commerce

KWT'S DIVEKAR COLLEGE OF COMMERCE AND P.G. (M.COM)

CENTRE

KARWAR

KARNATAKA-581301

2020

Reg. No.: 18C011313



KARNATAK UNIVERSITY

DHARWAD

CERTIFICATE

This is to certify that the project report entitled "A STUDY ON WELFARE MEASURES IN KRCL WITH SPECIAL REFERENCE TO KARWAR TALUK" submitted by MISS. MEGHANA R. AMBIG student of Commerce Karnataka University, Dharwad, KWT's Divekar College of Commerce and P.G. (M.Com) Centre KARWAR under the guidance of Mr. KRISHNANAND MAHALE Lecturer in Commerce, Department of Studies and Research in Commerce, KWT's Divekar College of Commerce and P.G.(M.Com)Centre KARWAR for the award of M.Com. Degree is a record of independent project work.

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Mr. KRISHNANAND MAHALE

Lecturer in Dept. of Commerce
Divekar College of Commerce &
P.G.(M.Com) Centre Karwar

Dr. KESHAVA K. G.

Principal **PRINCIPAL**
KWT's Divekar College P.G. Centre
Divekar College of Commerce
& P.G.(M.Com) Centre Karwar



DECLARATION

I hereby declared that work presented in this project report entitled “**A STUDY ON WELFARE MEASURES IN KRCL WITH SPECIAL REFERENCE TO KARWAR TALUK**” has been carried out by me under the guidance and supervision of **Mr. KRISHNANAND MAHALE** Department of studies and Research in commerce, **KWT’S DIVEKAR COLLEGE OF COMMERCE AND P.G.(M.COM)CENTREKARWAR.**

I am submitting this project report to **KARNATAK UNIVERSITY, DHARWAD** as the partially fulfillment of requirement for the award of M.com Degree.

I also declared that, this project report or part of it has not been previously submitted for the award of any other degree, Diploma, associate ship, fellowship or other similar title.

Date : 19-10-2020


MISS. MEGHANA R. AMBIG

Place : Karwar

**"A STUDY ON INTERNAL CONTROL SYSTEM ADOPTED
BY ORGANIZED RETAIL SECTOR AND CONVENTIONAL
RETAIL STORES IN KARWAR TALUK"**



**PROJECT REPORT SUBMITTED TO THE KARNATAK UNIVERSITY,
DHARWAD IN PARTIAL FULFILLMENT OF REQUIREMENTS
FOR THE DEGREE OF**

MASTER OF COMMERCE

BY

MR. AKASH VENKATESH VITTALKAR
REGISTER NO. 18C011300

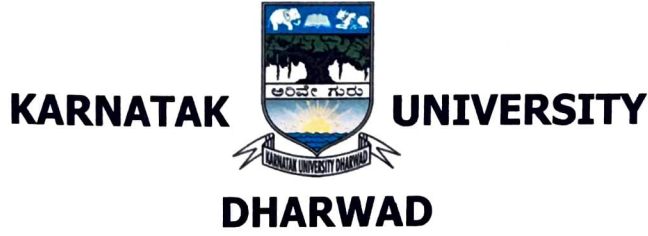
UNDER THE GUIDANCE OF

Ms. MEGHA NAYAK
Lecturer of Commerce

**KWT'S DIVEKAR COLLEGE OF COMMERCE AND
P.G. CENTRE (M.COM)
KARWAR, KARNATAKA-581301**

2020

Reg. No.: 18C011300



Certificate

This is to certify that the project report entitled “A STUDY ON INTERNAL CONTROL SYSTEM ADOPTED BY ORGANIZED RETAIL SECTOR AND CONVENTIONAL RETAIL STORES IN KARWAR TALUK” Submitted by MR. AKASH VENKATESH VITTALKAR student of Commerce Karnatak University, KWT’s Divekar College of Commerce and PG Centre (M.Com) KARWAR under the guidance of Ms. MEGHA NAYAK lecturer in commerce, Department of studies and Research in commerce, KWT’s Divekar College of Commerce and PG Centre (M.Com)KARWAR, for the award of M.com Degree is a record of independent project work.

This project is based on the studies carried out in the Dept, and the project work or part of it has not been submitted for any other degree, diploma, associate ship, fellowship or other similar title.



Ms. MEGHA NAYAK
Lecturer in Dept. of Commerce
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& PG centre(M.Com)Karwar



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KWT's Divekar College P.G. Centre
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DECLARATION

I hereby declared that work presented in this project report entitled “**A STUDY ON INTERNAL CONTROL SYSTEM ADOPTED BY ORGANIZED RETAIL SECTOR AND CONVENTIONAL RETAIL STORES IN KARWAR TALUK**” has been carried out by me under the guidance and supervision of Ms. **MEGHA NAYAK** Department of studies and Research in commerce, **KWT'S DIVEKAR COLLEGE OF COMMERCE AND PG CENTRE(M.COM) KARWAR**.

I am submitting this project report to **KARNATAK UNIVERSITY, DHARWAD** as the partially fulfillment of requirement for the award of M.com Degree.

I also declared that, this project report or part of it has not been previously submitted for the award of any other degree, Diploma, associate ship, fellowship or other similar title.

Date: 19-10-2020
Place: Karwar


Mr. AKASH VENKATESH VITTALKAR

**“AN EVALUATIVE STUDY OF POST MATRIC SCHOLARSHIP
SCHEME FOR MINORITY STUDENTS OF KARWAR TALUK”**

**“PROJECT REPORT SUBMITTED TO THE KARNATAK UNIVERSITY,
DHARWAD**

**IN PARTIAL FULFILLMENT OF REQUIREMENTS FOR THE DEGREE
OF**

MASTER OF COMMERCE

BY

Miss. GEORGINA JOSEPH COUTINHO

REGISTER NO. 18C011307



UNDER THE GUIDANCE OF

MR. SHUBHAM RAJARAM TALEKAR

Lecturer of Commerce

KWT'S DIVEKAR COLLEGE OF COMMERCE AND PG (M.COM)

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KARWAR

KARNATAKA-581301

2020

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CERTIFICATE

This is to certify that the project report entitled “AN EVALUATIVE STUDY OF POST MATRIC SCHOLARSHIP SCHEME FOR MINORITY STUDENTS OF KARWAR TALUK” submitted by Miss. GEORGINA JOSEPH COUTINHO student of Commerce KWT’s Divekar College of Commerce and PG (M.COM) Centre KARWAR, under the guidance of Mr. SHUBHAM RAJARAM TALEKAR Lecturer in Commerce, Department of Studies and Research in Commerce, KWT’s Divekar College of Commerce and PG (M.COM) Centre KARWAR, for the award of M.Com Degree is a record of independent project work.

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DECLARATION

I hereby declared that work presented in this project report "AN EVALUATIVE STUDY OF POST MATRIC SCHOLARSHIP SCHEME FOR MINORITY STUDENTS OF KARWAR TALUK" has been carried out by me under the guidance and supervision of Mr. SHUBHAM RAJARAM TALEKAR Department of Studies and Research in Commerce, KWT'S DIVEKAR COLLEGE OF COMMERCE AND PG (M.COM) CENTRE KARWAR.

I am submitting this project report to KARNATAK UNIVERSITY, DHARWAD as the partially fulfillment of requirement for the award of M.Com Degree.

I also declared that, this project report or part of it has not been previously submitted for the award of any other degree, Diploma, associate ship, fellowship or other similar title.

Date: 19-10-2020



Miss. GEORGINA JOSEPH COUTINHO

Place: Karwar

**“A STUDY ON FINANCIAL PLANNING FOR SALARIED
EMPLOYEE & STRATERGIES FOR TAX SAVINGS – A STUDY IN
KARWAR.”**

**PROJECT REPORT SUBMITTED TO THE KARNATAK UNIVERSITY,
DHARWAD**

**IN PARTIAL FULFILLMENT OF REQUIREMENTS FOR THE DEGREE
OF**

MASTER OF COMMERCE

BY

MS. DEEPTI DATTA SARANG

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KARNATAK UNIVERSITY
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CERTIFICATE

This is to certify that the project report entitled "A ON STUDY ON FINANCIAL PLANNING FOR SALARIED EMPLOYE&STRATERGIES FOR TAX SAVINGS - A STUDY IN KARWAR" submitted by **MISS DEEPTI DATTA SARANG** student of Commerce Karnataka University, **KWT's Divekar College of Commerce and PG (M.Com) CENTRE KARWAR** under the guidance of **Mr. SHUBHAM TALEKAR** Lecture in Commerce, Department of Studies and Research in Commerce, **KWT's Divekar College of Commerce and PG Centre (M.Com) KARWAR** for the award of M.Com Degree is a record of independent project work.

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& PG (M.Com) Center, Karwar

Dr. KESHAVA K.G
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PRINCIPAL
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& PG (M.Com) Centre, Karwar



DECLARATION

I hereby declared that work presented in this project report entitled "A STUDY ON FINANCIAL PLANNING FOR SALARIED EMPLOYEE & STRATERGIES FOR TAX SAVING – A STUDY IN KARWAR" has been carried out by me under the guidance and supervision of MR. SHUBHAM TALEKAR Department of Studies and Research in Commerce, KWT'S DIVEKAR COLLEGE OF COMMERCE AND PG (M.COM) CENTRE KARWAR.

I am submitting this project report to KARNATAK UNIVERSITY, DHARWAD as the partially fulfillment of requirement for the award of M.com Degree.

I also declared that, this project report or part of it has not been previously submitted for the award of any other degree, Diploma, associate ship, fellowship or other similar title.

Date: 19/10/2020


MS. DEEPTI D. SARANG

Place: Karwar

**“CUSTOMER SATISFACTION TOWARDS UNITED INDIA
INSURANCE COMPANY LIMITED IN KARWAR TALUK”**

**PROJECT REPORT SUBMITTED TO THE
KARNATAK UNIVERSITY, DHARWAD
IN PARTIAL FULFILLMENT OF REQUIREMENTS FOR THE
DEGREE OF**

MASTER OF COMMERCE

BY

MR. RAHUL CHIPKAR

REGISTER NO. 18C011320



**UNDER THE GUIDANCE OF
MR. KRISHNANAND MAHALE**

Lecturer of Commerce

KWT'S DIVEKAR COLLEGE OF COMMERCE AND

PG (M.COM) CENTRE

KARWAR

KARNATAKA-581301

2020


Reg. No.: 18CO11320




CERTIFICATE

This is to certify that the project report entitled “CUSTOMER SATISFACTION TOWARDS UNITED INDIA INSURANCE COMPANY LIMITED IN KARWAR TALUK” submitted by Mr. RAHUL CHIPKAR student of Commerce KWT's Divekar College of Commerce and PG (M.Com) Centre KARWAR, under the guidance of MR. KRISHNANAND MAHALE Lecturer in Commerce, Department of Studies and Research in Commerce, KWT's Divekar College of Commerce and PG (M.Com) Centre KARWAR for the award of M.Com Degree is a record of independent project work.

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MR. KRISHNANAND MAHALE
Lecturer in Dept. of Commerce
Divekar College of Commerce
& PG (M.Com) Centre Karwar




Mr. KESHAVA K. G.
Principal
PRINCIPAL
KWT's Divekar College P.G. Centre
Divekar College of Commerce
& PG (M.Com) Centre Karwar

ACKNOWLEDGEMENT

Any project work either big or small cannot be undertaken & completed satisfactory without the co-operation, supervision & guidance of right person & at right time. It gives me immense pleasure to acknowledge the assistance extended by various individuals, institution in completion of this project.

In the first place, I owe a very special gratitude & sincere thanks to my research guide, **MR. KRISHNANAND MAHALE** Lecturer of commerce Department of studies and Research in commerce **KWT's DIVEKAR COLLEGE OF COMMERCE & PG (M.COM) CENTRE KARWAR** for her valuable & inspiring guidance in this endeavour.

I would like to express my gratitude to **PRINCIPAL KESHAVA K. G., KWT's DIVEKAR COLLEGE OF COMMERCE AND PG (M.COM) CENTRE KARWAR**, his kind co-operation and encouragement.

At the outset, I would like to place on record, my sincere thanks to **MR. SHUBHAM TALEKAR, MRS. MEGHA NAYAK** and **all my friends**. I would like to thank each and every person for helping me in doing my report.

Lastly I express my gratitude to my **FAMILY** and **FRIENDS** for the encouragement and moral support.

Date : 19-10-2020.

Place : Karwar


Mr. RAHUL CHIPKAR

**“A STUDY ON ISSUES AND CHALLENGES FACED BY CO-OPERATIVE
SOCIETIES IN KARWAR TALUK”**

**PROJECT REPORT SUBMITTED TO THE KARNATAK UNIVERSITY,
DHARWAD**

**IN PARTIAL FULFILLMENT OF REQUIREMENTS FOR THE DEGREE
OF**

MASTER OF COMMERCE

BY

Miss. CONCEPTION J. DCOSTA

REGISTER NO. 18C011304



UNDER THE GUIDANCE OF

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This is to certify that the project report entitled "A STUDY ON ISSUES AND CHALLENGES FACED BY CO-OPERATIVE SOCIETIES IN KARWAR TALUK" submitted by Miss. CONCEPTION J. DCOSTA student of Commerce KWT's Divekar College of Commerce and PG (M.COM) Centre KARWAR, under the guidance of Mr. SHUBHAM RAJARAM TALEKAR Lecturer in Commerce, Department of Studies and Research in Commerce, KWT's Divekar College of Commerce and PG (M.COM.) Centre KARWAR, for the award of M.Com Degree is a record of independent project work.

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I would like to express my gratitude to **Dr. KESHAVA K. G., PRINCIPAL, KWT's DIVEKAR COLLEGE OF COMMERCE AND PG (M.COM) KARWAR**, their kind co-operation and encouragement.

Lastly I express my gratitude to my **FAMILY** and **FRIENDS** for the encouragement and moral support.

Date : 19-10-2020


Miss. CONCEPTION J. DCOSTA

Place : Karwar

**“AFIELD STUDY ON INSURANCE PRODUCTS (SERVICES) OF LIC
WITH SPECIAL REFERANCE TO KARWAR TALUK”**

**PROJECT REPORT SUBMITTED TO THE KARNATAK UNIVERSITY,
DHARWAD**

**IN PARTIAL FULFILLMENT OF REQUIREMENTS FOR THE DEGREE OF
MASTER OF COMMERCE**

BY

Miss. AISHWARYA SURESH CHOPDEKAR

REGISTER NO. 18C011299



UNDER THE GUIDANCE OF

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CERTIFICATE

This is to certify that the project report entitled “A FIELD STUDY ON INSURANCE PRODUCTS (SERVICES) PROVIDED BY LIC WITH SPECIAL REFERENCE TO KARWAR TALUK” SUBMITTED BY MISS. AISHWARYA. SURESH. CHOPDEKAR student of Commerce Karnataka university, KWT’s Divekar College of Commerce and PG (M.Com) Centre KARWAR under the guidance of Mr. KRISHNANAND MAHALE Lecture in Commerce, Department of Studies and Research in Commerce, KWT’s Divekar College of Commerce and PG (M.Com) Centre KARWAR, for the award of M.Com Degree is a record of independent project work.

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Mr. KRISHNANAND MAHALE
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Dr. KESHAVA K. G.
Principal
KWT Divekar College of Commerce
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DECLARATION

I hereby declared that work presented in this project report entitled "A FIELD STUDY ON INSURANCE PRODUCT (SERVICES) PROVIDED BY LIC WITH SPECIAL REFERENCE TO KARWAR TALUKA" has been carried out by me under the guidance and supervision of **MR. KRISHNANAND MAHALE** Department of Studies and Research in Commerce, **KWT's DIVEKAR COLLEGE OF COMMERCE AND PG (M.Com) CENTER KARWAR.**

I am submitting this project report to **KARNATAK UNIVERSITY, DHARWAD** as the partially fulfillment of requirement for the award of M.com Degree.

I also declared that, this project report or part of it has not been previously submitted for the award of any other degree, Diploma, associate ship, fellowship or other similar title.

Date: 19/10/2020


Miss. AISHWARYA S. CHOPDEKAR

Place: Karwar

**“PROBLEMS AND PROSPECTS OF SMALL SCALE INDUSTRIES IN
UTTARA KANNADA - A STUDY ON KUMTA TALUK”**

**PROJECT REPORT SUBMITTED TO THE KARNATAK UNIVERSITY,
DHARWAD**

IN PARTIAL FULFILLMENT OF REQUIREMENTS FOR

THE DEGREE OF

MASTER OF COMMERCE

BY

MR. LAXMIKANTA ANANTA GOUDA

REGISTER NO. 18CO11311



UNDER THE GUIDANCE OF

MR. KRISHNANAND MAHALE

Lecturer of Commerce

KWT's DIVEKAR COLLEGE OF COMMERCE AND

PG (M.COM) CENTRE

KARWAR

KARNATAKA-581301

2020

Reg. No.: 18CO11311



KARNATAK UNIVERSITY

DHARWAD

CERTIFICATE

This is to certify that the project report entitled “PROBLEMS AND PROSPECTS OF SMALL SCALE INDUSTRIES IN UTTARA KANNADA – A STUDY ON KUMTA TALUK” submitted by Mr. LAXMIKANTA ANANTA GOUDA student of Commerce Karnatak University, KWT’s Divekar College of Commerce and PG (M.Com) Centre KARWAR under the guidance of Mr. KRISHNANAND MAHALE Lecturer in Commerce, Department of Studies and Research in Commerce, KWT’s Divekar College of Commerce and PG (M.Com) Centre KARWAR for the award of M.Com Degree is a record of independent project work.

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Mr. KRISHNANAND MAHALE

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DECLARATION

I hereby declared that work presented in this project report entitled “**PROBLEMS AND PROSPECTS OF SMALL SCALE INDUSTRIES IN UTTARA KANNADA – A STUDY ON KUMTA TALUK**” has been carried out by me under the guidance and supervision of **Mr. KRISHNANAND MAHALE** Department of Studies and Research in Commerce, **KWT’s DIVEKAR COLLEGE OF COMMERCE AND PG (M.COM) CENTRE KARWAR.**

I am submitting this project report to **KARNATAK UNIVERSITY, DHARWAD** as the partially fulfillment of requirement for the award of M.Com Degree.

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Date : 19/10/2020



Mr. LAXMIKANTA ANANTA GOUDA

Place : Karwar

**“A COMPARATIVE STUDY OF CHILD INSURANCE PLANS IN
PRIVATE SECTOR INSURANCE COMPANIES WITH REFERENCE TO
KARWAR TALUK”**

**PROJECT REPORT SUBMITTED TO THE KARNATAK UNIVERSITY,
DHARWAD**

**IN PARTIAL FULFILLMENT OF REQUIREMENTS FOR THE
DEGREE OF**

MASTER OF COMMERCE

BY

Miss. ANJALI N. NAIK

REGISTER NO. 18C011301



UNDER THE GUIDANCE OF

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KARNATAK

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CERTIFICATE

This is to certify that the project report entitled “A COMPARATIVE STUDY OF CHILD INSURANCE PLANS IN PRIVATE SECTOR INSURANCE COMPANIES WITH REFERENCE TO KARWAR TALUK” submitted by Miss ANJALI N. NAIK student of Divekar College of Commerce and PG (M.Com) Centre KARWAR under the guidance of Miss NUSRAT H. KHAN, Lecturer in Commerce, Department of Studies and Research in Commerce, KWT's Divekar College of Commerce and PG (M.Com) Centre KARWAR, for the award of M.Com Degree is a record of independent project work.

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MISS NURAT H. KHAN
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The Principal
PRINCIPAL
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Divekar College Campus, Karwar



ACKNOWLEDGEMENT

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Lastly I express my gratitude to my **FAMILY** and **FRIENDS** for the encouragement and moral support

Date: 19/10/2020

Place: Karwar


MISS ANJALI N. NAIK