







N.H. 66, Kodibag, Karwar. 581 301, Karnataka. 08382225221 kwtdcckarwar@gmail.com, www.divekarcollege.ac.in

#### APPLIED FOR 4TH CYCLE

#### **CRITERION 2**

#### **Teaching Learning and Evaluation**

2.3. Teaching-Learning Process

2.3.1 Student centric methods, such as experiential learning, participative learning and problem solving methodologies

Submitted to



THE NATIONAL ASSESSMENT AND ACCREDITATION COUNCIL



KARWAR - 581301 (UTTARA KANNADA)

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# 2.3.1 Student centric methods, such as experiential learning, participative learning and problem solving methodologies are used for enhancing learning experiences

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#### **Computer Lab**







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#### Computer LAB Time Table 2019-20

Class & Subject:

B.Com-I (II Sem) Fundamentals Of Computers

B.Com-II (IV Sem) Computer Applications-I

B.Com-III (VI Sem) Computer Applications in Business

Timing	30p.m- 30p.m  Batch-1 1 to 28 (B.Com I)  Batch-3 57to 84 1 to 25 (B.Com II)  Batch-2 29 to 56  Batch-4 Batch-1 26 to 50		Thu	Fri	Sat	
2.30p.m- 3.30p.m			1 to 25	Batch-2 51 to 75 (B.Comil)	Batch-1 1 to 24 (B.Com III)	Batch-3 49 to72 (B.Com III)
3.30p.m- 4.30p.m	29 to 56	85 to 102	26 to 50	Batch-3 76 to 93 (B.Com II)	Batch-2 25 to 48 (B.Com III)	Batch-4 73 to 82 (B.Com III)

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#### Computer LAB Time Table 2019-20

Class & Subject: B.Com-II (III Sem) Computer Applications-II

B.Com-III (V Sem) Computer Applications in Business

Timing	Batch-1 Batch-3		Wed	Thu	Fri	
2.30p.m- 3.30p.m	Batch-1 1 to 20 (B.Com-II)	Batch-3 41 to 60 (B.Com-II)	Batch-1 85 to 93 (B.Com-III)	Batch-1 1 to 21 (B.Com-III)	Batch-3 43 to 63 (B.Com-III	
3.30p.m- 4.30p.m	Batch-2 21 to 40 (B.Com II)	Batch-4 61 to 81 (B.Com II)		Batch-2 22 to 42 (B.Com III)	Batch-4 64 to 82 (B.Com III)	

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#### Computer LAB Time Table 2018-19

Class & Subject: B.Com-I (II Sem) Fundamentals Of Computers

B.Com-II (IV Sem) Computer Applications-I

**B.Com-III (VI Sem) Computer Applications in Business** 

Timing	Mon	Batch-3 Bat 46 to 68 1 to (B.Com I) (B.Com	Wed	Thu	Fri	Sat
2.30p.m- 3.30p.m	Batch-1 1 to 21 (B.Com I)	46 to 68	Batch-1 1 to 21 (B.Com II)	Batch-3 43 to 63 (B.Comll)	Batch-1 1 to 21 (B.Com III)	Batch-3 43 to 63 (B.Com II)
3.30p.m- 4.30p.m	Batch-2 22 to 45 (B.Com I)	Batch-4 69 to 91 (B.Com I)	Batch-2 22 to 42 (B.Com II)	Batch-4 64 to 84 (B.Com II)	Batch-2 22 to 42 (B.Com III)	Batch-4 64 to 83 (B.Com III)

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#### Computer LAB Time Table 2018-19

Class & Subject: B.Com-II (III Sem) Computer Applications-II

**B.Com-III (V Sem) Computer Applications in Business** 

Timing	Mon	Tue	Wed	Thu		
2.30p.m- 3.30p.m	Batch-1 Batch-3 1 to 21 43 to 63 (B.Com-II) (B.Com-II)		Batch-1 1 to 21 (B.Com-III)	Batch-3 43 to 63 (B.Com-III)		
3.30p.m- 4.30p.m	Batch-2 22 to 42 (B.Com II)	Batch-4 64 to 84 (B.Com II)	Batch-2 22 to 42 (B.Com III)	Batch-4 64 to 83 (B.Com III)		

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#### Computer LAB Time Table 2017-18

Class & Subject: B.Com-I (II Sem) Fundamentals Of Computers

B.Com-II (IV Sem) Computer Applications in Business

**B.Com-III (VI Sem) Computer Applications in Business** 

Timing	Roll No's Roll No's Roll No's		Thu	Fri	Sat		
2.30p.m- 3.30p.m  Roll No's 1 to 29 (B.Com I)  Roll No's 30 to 58 (B.Com I)  Roll No's (B.Com I)  Roll No's 1 to 23  Roll No's 24 to 47  Roll No's 48 to 71		Roll No's 1 to 27 (B.Comil)	Roll No's 28 to 55 (B.Com II)	Roll No's 56 to 83 (B.Com II)			
3.30p.m- 4.30p.m		257755255310v		Roll No's 72 to 92 (B.Com III)			

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#### Computer LAB Time Table 2017-18

Class & Subject: B.Com-II (III Sem) Computer Applications

B.Com-III (V Sem) Computer Applications in Business

Timing	Mon	Tue	Wed	Thu		
2.30p.m- 3.30p.m	Roll No's 1 to 21 (B.Com-II)	Roll No's 22 to 43 (B.Com-II)	Roll No's 44 to 65 (B.Com-II)	Roll No's 66 to 83 (B.Com-II)		
3.30p.m- 4.30p.m	Roll No's 1 to 22 (B.Com-III)	Roll No's 23 to 45 (B.Com-III)	Roll No's 46 to 68 (B.Com-III)	Roll No's 69 to 92 (B.Com-III)		

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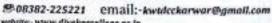
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#### Computer LAB Time Table 2016-17

Class & Subject:

B.Com-I (II Sem) Fundamentals Of Computers

B.Com-II (IV Sem) Computer Applications in Business

B.Com-III (VI Sem) Computer Applications in Business

Timing	30p.m- 30p.m Roll No's Roll No's Roll No's 29 to 57 58 to 84 (B.Com-I) (B.Com-I)  80p.m- Roll No's Roll No's Roll No's Roll No's 1 to 24 25 to 49 50 to 73		Thu	Fri	Sat	
2.30p.m- 3.30p.m			58 to 84	Roll No's 1 to 28 (B.Com-III)	Roll No's 29 to 57 (B.Com-III)	Roll No's 58 to 88 (B.Com-III)
3.30p.m- 4.30p.m	2200			Roll No's 74 to 93 (B.Com-III)	Roll No's 29 to 57 (B.Com-III)	-

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#### Computer LAB Time Table 2016-17

Class & Subject: B.Com-II (II

B.Com-II (III Sem) Computer Applications

B.Com-III (V Sem) Computer Applications in Business

Timing	Timing Mon Tue		Wed	Thu		
Roll No's Roll No's 2.30p.m- 1 to 24 25 to 48 3.30p.m (B.Com-II) (B.Com-II)		Roll No's 49 to 73 (B.Com-II)	Roll No's 74 to 93 (B.Com-II)			
3.30p.m- 4.30p.m	Roll No's 1 to 22 (B.Com-III)	Roll No's 23 to 44 (B.Com-III)	Roll No's 45 to 67 (B.Com-III)	Roll No's 68 to 88 (B.Com-III)		

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#### Computer LAB Time Table 2015-16

Class & Subject:

B.Com-I (II Sem) Fundamentals Of Computers

B.Com-II (IV Sem) Computer Applications in Business

B.Com-III (VI Sem) Computer Applications in Business

Timing	Mon	Tue	Wed	Thu	Fri	Sat		
1 to 21 22 to		Roll No's 22 to 43(B.Com-I)	44 to 65 66 to 8		Roll No's 88 to 101 (B.Com-I)	Roll No's 58 to 88(B.Com-III		
3.30p.m- 4.30p.m	Roll No's 1 to 31 (B.Com-II)	Roll No's 32 to 63 (B.Com-II)	Roll No's 64 to 93 (B.Com-II)	Roll No's 1 to 28 (B.Com-III)	Roll No's 29 to 57 (B.Com-III)	100		

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website: www.divekarcallege.ac.in



#### Computer LAB Time Table 2015-16

Class & Subject:

B.Com-II (III Sem) Computer Applications

**B.Com-III (V Sem) Computer Applications in Business** 

Timing	Mon	Tue	Wed	Thu			
3.30p.m 1 to 24		Roll No's 25 to 48 (B.Com-II)	Roll No's 49 to 73 (B.Com-II)	Roll No's 74 to 93 (B.Com-II)			
3.30p.m- 4.30p.m	Roll No's 1 to 22 (B.Com-III)	Roll No's 23 to 45 (B.Com-III)	Roll No's 46 to 68 (B.Com-III)	Roll No's 69 to 91 (B.Com-III)			

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#### DIVEKAR COLLEGE OF

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# DIVEKAR COLLEGE OF SUBJECT Mark Aug Road Angele Street An

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09	Alexandra Dias	1	15	20212253	++++	
10	Ankita-Naik	1	10	3°30 N 53	++++	
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12	Arnita Gouda	1	-3	50 30 80 50		-
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35	Maxistella F	23.	29 (5) (2)	
36	Maryam Shaikh	13	291/092/11	-
37	Megho Shetti	20	\$0 to 30 3.5	-
38	Metalb. D'Souza	e.	2N 20 (8) 13	-
39	Mld Fairan S	20	212234	1
40	Mukesh. K.	7:1	5627 3 34	-
41	Muzaflar Saya	-24	3C 5C 31 18	1
42	Navren - Roselas	10	3233445	-
43	Nidhi Hosikandra	15	55(9) 20 36	100
14	Nikhil Madwal	1.5	php6 a pt	0.04
45	Ponja Naik	22	14052624	
46	Ponja · Bant	120	00 N, 13 A3	
41	Pranati Ulgebar	25	28,60,40,33	15.00
40	Projet Shetti	1/6	17002152	
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50	Pratima Tame	96	19 39 4 4 4	
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52	Pring Bhise			13
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54	Rashmita N	18	29202342	Viels
55	Ratik - Shindles	2.0	57 56 55 66	1
36	Reena Hulswan	25	25 63 25 29	1.2
7	Regita D'Swize	22	27 20 11 20	
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59	Roshmi D	12	22 20 91 25	
90	Sabrean Mallik	29	\$5 5 1 22 3 5	1
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66	Shortika Gooda	16	15 hally be	d Marie
57	Shivam Anvekar	32	43 pt 65 pt	1.2
68	Shreenesh A	29	3033/3037	11/19

COMMERCE, KARWAR (U.K.)

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42	Rojat-Madral	62 23 3k			- 12
42	Rachmi-K	25,00,55			123
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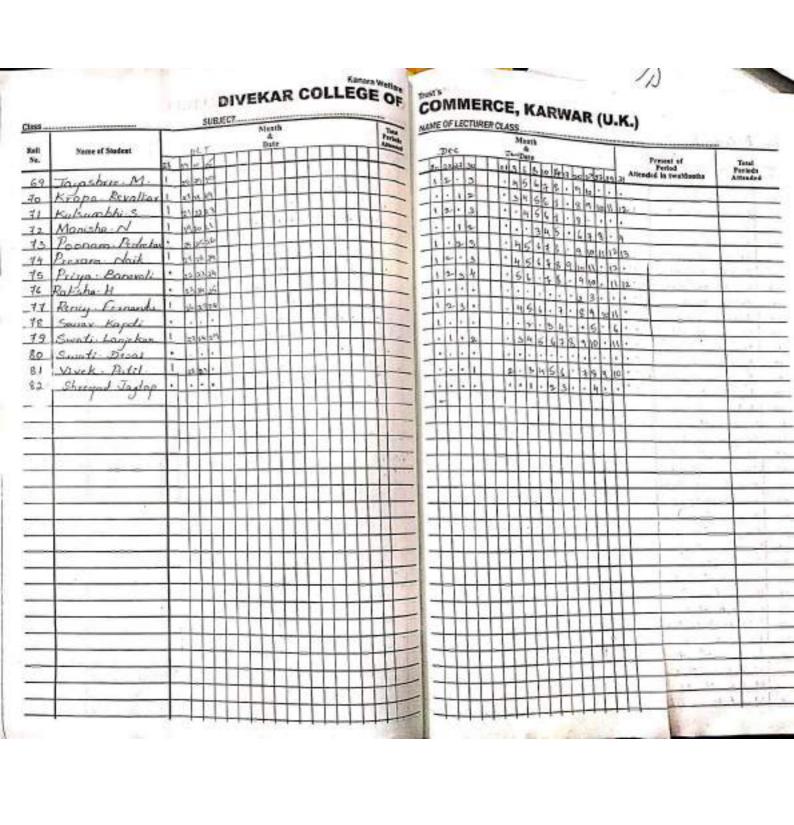
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# KANARA WELFARE TRUST PRESENTS

## **CAREER BOOT CAMP-2019**

ORIENTATION PROGRAM ON COMMERCE CAREER

on 22nd June, 2019

IN ASSOCIATION WITH



# STEP TOWARDS A SUCCESSFUL COMMERCE CAREER

- Showcase Emerging Jobs & In-Demand Skills
- Map out Available Career Opportunities
- Develop your Career
- Provide Practical Tools & Techniques
- Help to Chart out SMART Action Plan



## EMERGING JOBS & CAREER IN COMMERCE

Time: 10.30 am to 1.30 pm

For PUC, BCom, BCA, BBA & MCom Students

## CA/CS/CMA CAREER PROGRAM

Time: 2.30 pm to 5.30 pm

For PUC, BCom, BCA BBA 1st & 2nd Year Students

#### CAREER BRIDGE PROGRAM BANKING & FINANCE

Time: 2.30 pm to 5.30 pm

For BCom, BCA, BBA & MCom Final Year Students

FOR FREE REGISTRATION

9730033195/8884318331

M 9

contact@careertakeoffprime.com www.careertakeoffprime.com **VENUE** 

Divekar College Of Commerce NH 66, Kodibag, Karwar-581303



# MANARA WELFARE TRUST'S DIVEKAR COLLEGE OF COMMERCE & P. G. CENTRE (M.COM COURSE)



KARWAR - 581301, Uttar Kannada,Karnataka (NAAC Re-accredited at B-Grade.) P:08382-225221 s:kwtdcckarwar@gmail.comWebsite;www.divekarcollegekarwar.com

June 01, 2019

To, The Principal

> Sub: Career Boot Camp 2019- Orientation Program on Commerce Career on 22<sup>nd</sup> June 2019 at Karwar.

We are happy to announce that Kanara Welfare Trust is Opening Skill Lab on June 22, 2019 to provide Most in Demand skills and Build a Successful Career for Students and Professionals in the Uttar Kannada District. This is first of its kind initiative being launched in association with Career Takeoff, Bangalore. The Lab will be inaugurated by our Hon'ble Chairman, Shri, S. P. Kamat.

Under this Skill Lab, we are organizing first Career Booth Camp mainly for Students pursuing Commerce and Finance Career. A brief detail of the program is given below;

Orientation Program	Emerging Jobs and Career in Commerce	Step Towards a Successful CA/CS/CMA & Finance Career	Career Bridge Program (Job Ready Training)			
Date	22.06.2019	22.06.2019	22.06.2019			
Time	10.30 am to 1.30 PM	2.30 pm to 5.30 pm	2.30 pm to 5.30pm			
Who Can Attend	PUC, B. Com, M. COM.	PUC, B. Com I, Other PU Passed with Maths background.	- 11 mm - 111 mm - 111 - 111			
Venue	Divekar College of Co	mmerce, Kodibag. Karwai				
Registration	Free	Free	Free			
Contact	Sheetal/Raghav					
Register	SMS 9730033195 or 8 Email: contact@caree					

We kindly request you to bring it to the notice of your students so that interested can join and take the benefit of the above program. I have also attached herewith a program brochure for display.

Thank you

Yours faithfully

PRINCIPAL

## Career BOOT Camp 22<sup>nd</sup> June 2019









KARWAR - 581301 (UTTARA KANNADA)

NAAC Re-accredited- B Grade

#-08382-225221 email:-kwtdcckarwar@gmail.com webster-www.divekarcollege.ac.in



### List of students admitted for Career Takeoff (Skill Lab Courses) for the Academic Year 2019-20

Name	College	Mobile No	Course
Sonali Sawkar	Divekar College of Commerce	9483016028	CA Course
Shreyesh Anvekar	Divekar College of Commerce	9448126916	CA Course
Shreyas Birkodlikar	Divekar College of Commerce	Nil	CA Course
Faizan Shaikh	Divekar College of Commerce	8727934970	CA Course
Prathamesh Mahekar	Divekar College of Commerce	9108031858	CA Course
Divya Bant	Govt. Arts and Science College, karwar	8762308965	Banking/ PGCET
Roopa Naik	Govt. Arts and Science College, karwar	9483906450	Banking/ PGCET
Durgehwari S.M	Govt. Arts and Science College, karwar	Nil	Banking/ PGCET
Nivedita Patil	Govt. Arts and Science College, karwar	9482469429	Banking/ PGCET
Veena Tandel	Govt. Arts and Science College, karwar	7349201819	Banking/ PGCET
Perarana Naik	Govt. Arts and Science College, karwar	Nil	Banking/ PGCET
Roopesh Pednekar	Divekar College of Commerce	9448023020	Banking/ PGCET
Nikhil Madiwal	Divekar College of Commerce	9740757043	Banking/ PGCET
Shreya Revankar	Divekar College of Commerce	9481460941	Banking/PGCET
Kahkashan Quraishi	Divekar College of Commerce	9901740901	Banking/ PGCET
Sonali Bandekar	Divekar College of Commerce	9164195317	Banking/ PGCET
Aakash Kotharkar	Divekar College of Commerce	9972764722	Banking/ PGCET
Sanjana Salaskar	Divekar College of Commerce	9964700773	Banking/ PGCET
Megha Shetti	Divekar College of Commerce	9538557621	Banking/ PGCET
Flavy Pinto	Shivaji Arts and Commerce College, Baad Karwar	8147329414	Banking/ PGCET
Rasika Bandekar	Divekar College of Commerce	8277473566	Banking/ PGCET
Prajwal Naik	Divekar College of Commerce	8830812982	Banking/ PGCET
Shubham Naik	Divekar College of Commerce	9110814587	Banking/ PGCET







KARWAR - 581301 (UTTARA KANNADA)

NAAC Re-accredited- B Grade

9-08382-225221 email:-kwtdcrkorwor@gmol.com

Website-worse, direktarcollege.oc.in



#### Commerce Lab

Today, commerce and business education is the second most attractive degree course after engineering. This is due to the quick placement and attractive salary obtains by the candidates. Employers prefer commerce graduates because conceptual/theoretical knowledge of business which is useful to the organizational activities and recruitment of such commerce degree candidates reduces the cost of training.

A dedicated Commerce lab for the benefit of staff and students has been initiated in the premises to develop global competency and keep them updated with recent practices in the business world. Commerce Lab provides practical exposure of the processes and procedures followed by organizations in conducting commercial practices. The lab provides practical orientation to students by linking the subject syllabi with practical training in the lab.

The Commerce Laboratory is equipped with the latest teaching aids such as projector, video camera and Laptop. Charts, Models, Magazines prepared by students are displayed for the benefit of all. The Lab is also used for interaction with the peers from other institutes. Students also participate in group discussions,



presentations, etc. arranged here from time to time. With the commerce lab, the college aims to stress on the importance of practical application of knowledge gained through theory, among students and faculty.

#### Role and Functions of Commerce Lab

- To provide practical exposure of the process, Procedure and practices followed by the organization in conducting commercial practices/businesses and expose the students with all forms/formats/ formalities.
- To provide practical orientation to students while teaching the subjects according to the syllabus by linking it with the Lab practical.
- To improve reasoning and analytical abilities of the students
- · To create more interest among the students on the subject
- To make the students aware of availability and applicability of commerce documents for their day to day routine purposes.
- To equip the students with practical knowledge and develop entrepreneurial abilities to start own business or to get employment in the competitive job market.



#### List of Documents Displayed In Commerce Laboratory

- List of items used in the day to day banking(Forms, Formats, Challans, Vouchers and RBI guidelines)
  - Deposits Types (Forms/Challans/formats)
  - 2. Loans -Types (Forms/Challans/Formats)
  - Financial Services- Including Foreign exchange remittances of Banks, Money exchanges/Western Money/MoneyGram) and Bancassurance etc. (Forms/Formats/Challans)
  - 4. E-Banking services(Forms/Formats/Challans)
  - 5. Accounting Vouchers and Computerized accounting manuals;
- Auditing (Forms/Formats/Challans)
- Taxation (Income tax, e-tax returns, Service tax and VAT Forms/Formats/Challans)
- Insurance (Life and General both) Business related Forms/Formats/Documents.
- Sole trader related document copies.
- M.Com Projects Copies
- Business Letter, Tenders and Cash Memos
- Partnership Business related document copies.
- Joint stock Company (Formats/Certificates/Documents).
- Stock Exchange related –Forms/ formats and documents.



- Societies, Trusts related documents.
- Mutual Funds and investments related Forms/formats.
- Foreign trade (export and import documents).
- Small Business registration documents.
- Marketing and Advertising brochures/pamphlets/documents.
- Legal documents and Acts copies, including Right to Information Act.
- Annual Reports/Annual Accounts Reports of Companies.



PRINCIPAL

KANARA WELFARE TRUST'S

BIVEKAR COLLEGE OF COMMERCE

KARWAR - 501 301

## **Commerce lab**





- \* Clarity: The direct sound transmission gives step by step direction from the teacher to the heads of the students with crystal clear clarity.
- \* Software catch attention: The Lab software is more attention absorbing for the students, where they are engaged with individual systems.

- Comprehensive and analytical: The Lab increases the pace of comprehension as students coaching are purely based on the level of study.
- \*Multiple idea: The Lab enable us to regulates the language through the different thoughts and ideas created in the mind of the students.
- \* Effective learning: The lab provides to learn the foreign language practice in a focused setting that removes the feelings of self-consciousness.
- \* Emphasis on various experience: By using text, audio and video can easily be integrated with actuality in everyday situations.
- \* Group Guidance :It is easy to guide the groups by monitoring each student independently without disturbing the others students.
- \*Self evaluation process: the students can do a periodical self evaluation to calculate the progress as well as evaluate his/her language with that of the professional.
- \* Freedom of learning:access to resources beyond the timetable encourages independent learning.
- \* Caretaker for learners: It care takes the learners to become accomplished at the language that they are learning.
- \* Reduce or remove the fear: The automated learning environment removes one's fear and creates a happy learning condition.
- \* Learn the need: The lab satisfy the need of the learner that is learning the language skills in an effective way.

## Language Lab





KARWAR - 581301 (UTTARA KANNADA)

NAAC Re-accredited- B Grade #F-00382-225221

email:-hwtdcckurwar@gmail.com



Date:-18.07.2018

#### NOTICE

This is to Inform B. Com first year students that the department of English has designed a certified Add- on course titled Communicative English and interested students can enroll their names and they may take the benefit of it and Course syllabus and time table will be notified soon.

Lab Co-Ordinator

Kanara Welfare Trust's Olvekar College of Commorce KARWAR - 881 381



KARWAR - 581301 (UTTARA KANNADA) NAAC Re-accredited- B Grade

#-00302-225221 email:-kwtdcckarwar@gmail.com



DATE:-14.07.2018

#### NOTICE

This is to inform all the students of the Communicative English that, the communicative English classes will start from 27th July 2018 to 30th August 2018. Students are informed to attend classes at 2.30pm to 3.30pm.

Lab Co-Ordinator

WELFARE WELFARE COLOR OF CO. Principal
PRINCIPAL
Kanara Welfare Trust's
Divekar College of Communicate
KARWAR - 581 301

## Kanara Welfare Trust's Divekar College of Commerce, Karwar

Langauge Lab Time table

Academic Year 2018-19

Date: 24-7-2018

Timing	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
2.30-3.30 pm	C.E	C.E	C. E	C. E	C.E	C. E

Lab Co-ordinator

Principal

PRINCIPAL Kanara Welfare Trust's Divokar College of Commune KARWAR - 581 301





KARWAR - 581301 (UTTARA KANNADA) NAAC Re-accredited- B Grade

#-08382-225221 email:-kwideckarwar@gmail.com



DATE:-28.09.2018

#### NOTICE

This is to inform to all the students that, the communicative English exam will be held from 3<sup>rd</sup> September 2018 to 4<sup>th</sup> September 2018.

Lab Co-Ordinator

ALLE OF C. P.

Principal
PRINCIPAL
Kanara Welfare Trust's
Olivekar College of Commerce
KARWAR - 581 301

### Kanara Welfare Trust's Divekar College of Commerce, Karwar

## Langauge Lab Exam Time table

	Academic Year 2018-19	Date: 29-9-2018
Date	Subject	Timing
3/9/2018	Theory Exam	2:00 to 5:00 pm
4/9/2018	Viva	3:00 to 5:00 pm

Lab Co-ordinator

Principal

3:00 to 5:00 pm

PRINCIPAL

Kanara Welfare Trust's Divekar College of Comme: 14 KARWAR - 581 301

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## Kanara Welfare Trust's Divekar college of Commerce, Karwar Communicative English Result Sheet Academic Year 2018-19

SL No.	Roll. No.	Name of the Student	Marks Obtained	Max. Marks	Total Marks
1	1	AKSHAY NAIK	98	100	98
2	5	ANJALI NAIK	88	100	88
3	8	ANKITA HULSWAR	87	100	87
4	11	APEKSHA NAIK	89	100	89
5	13	ARJUN NAYAK	85	100	85
6	16	DEEPA MASKERI	78	100	78
7	17	DEEPIKA SHETTI	89	100	89
8	20	DIKSHA NAYAK	83	100	83
9	22	GOURAV SHETTI	85	100	85
10	24	HARSHITA GOUDA	78	100	78
11	26	JAYAKUMAR PATEL	96	100	96
12	28	KARTIK.S	84	100	84
13	30	MANU REVANKAR	75	100	75
14	34	MRUDULA GAURAV	78	100	78
15	37	NEETU BANAVALI	84	100	84
16	40	POONAM PEDNEKAR	84	100	84
17	43	RAHUL TALEKAR	81	100	81
18	46	RAVEENA BANDEKAR	88	100	88
19	47	RITA TELIS	85	100	85
20	55	SAMPADA BHAT	98	100	98
21	57	SANKEETA ULVEKAR	86	100	86
22	58	SARAH NORONHA	83	100	83
23	59	SATEESH NAIK	82	100	82
24	64	SHARAON BARETTO	81	100	81
25	65	SHIVANI RAIKAR	80	100	80
26	68	SNEHA RAIKAR	78	100	78
27	71	SONALI, B	74	100	74
28	73	SUVIKA NAIK	75	100	75
29	73	TANISHA TAMSE	75	100	75
30	76	VARSHS KOLI	88	100	88



PRINCIPAL Kanara Wellace Troot's KARWAR - 581 act

## **Certificate (Sample Copy)**



## KWT'S DIVEKAR COLLEGE OF COMMERCE, KARWAR (U.K)



Languagela

# DEPARTMENT OF ENGLISH COMMUNICATIVE ENGLISH COURSE

## Certificate

his is to certify that Mr./Miss.	·
has successfully complete	ed a course in communicative English
with the grade	in the year

Date: Place: Lecturer

Principal



KARWAR - 581301 (UTTARA KANNADA) NAAC Re-accredited- B Grade

\$-08382-225221 email:-kwtdcckarwar@gmail.com



Date: 15-09-2018

#### Language Lab Report -2018-2019

Divekar College of Commerce, Karwar installed digital language laboratory in 2018. Faculty members got the training of the use of the major function of language lab. During the last three years study of the placement report of Divekar College of Commerce, Karwar, it is obvious that there is a statistically significant correlation between the constant use of language lab activities and assessment.

One cannot ignore the importance of language lab in increasing the achievements and proficiency in different exams by students those who have attended language lab sessions on regular basis. The first, Second and third year students of Divekar College of Commerce were divided into several groups and introduced to the language lab. These groups were scheduled to use language lab on weekly basis. The groups were gone through the different levels of training.

The students were given training in the areas of

- \*Conversational English
- Vocabulary building
- Language skills
- \* Pronunciation
- \* Techniques to improve listening, speaking, reading and Writing.
- Soft skills and Interpersonal skills

- \* Role Plays
- \* Business communication
- \* Group discussion
- \* Pre-placement training
- \* Corporate readiness
- \* Formal and informal situation
- \* Resume preparation
- \* E-mail writing
- \* PPT Preparation and presentation
- \* Decision making skills
- \* Interview preparations and Mock interviews

There has been frequent assessment and evaluation process done by faculty members after the sessions. That helps a lot to the students to crack different exams and interview to reach the ladder of success. This Laboratory proves beneficial for the students wants to learn English Language. College is providing audio-visual training in the language lab. It aims to build confidence among students for interactions and presentations in English. The basic purpose of the lab is to provide students a platform to enhance English fanguage skills, communication skills and to practice soft skills.

The language lab is the solution and need of the hour to learn the skills of language. The quality of the language proficiency will be more when they learn it from the multimedia, digital and computerized Language Lab. There is always scope for improvement and advancement in any field and for any subject. It is high time that our teaching methods have to undergo a change. Unless the new technology is adopted in language teaching, we cannot impart language skills in our learners at the rate of growing competition. According to my view, these are a few of the whole lot of techniques those can be used to improve language skills and employability through technology in the present generation

Lab Coordinator



Principal
PRINCIPAL
Kanara Welfare Trust's
Divokar College of Commerce
(ARWAR - 581 301





KARWAR - 581301 (UTTARA KANNADA)

NAAC Re-accredited- B Grade

#-08382-225221 email:-kwtdcckorwer@gmoiLcom

Website: www.divekarcollege.ac.in



DATE: - 15-7-2019

#### NOTICE

This is to inform B. Com first year students that the department of English has designed a certified Add- on course titled Communicative English and interested students can enroll their names and they may take the benefit of it and Course syllabus and time table will be notified soon.

Lab Co-Ordinator

THE ST OF CO.

Principal
PRINCIPAL
Kanara Welfare Trust's
Divekar College of Commerce
KARWAR - 681 391





## KANARA WELFARE TRUST'S DIVEKAR COLLEGE OF COMMERCE

KARWAR - 581301 (UTTARA KANNADA)

NAAC Re-accredited- B Grade

#-08382-225221 email:-kwtdcckarwar@gmail.com

Website- www.divekarcollege.ac.in



Date:-25.07.2019

### NOTICE

This is to inform all the students of the Communicative English that, the communicative English classes will start from 1<sup>st</sup> August 2019 to 11<sup>th</sup> September 2019. Students are informed to attend classes at 2.30pm to 3.30pm.

Lab Co-Ordinator

Principal
PRINCIPAL
Kanara Welfare Trust's
Divekar College of Communication
KARWAR - 581 201

## Kanara Welfare Trust's Divekar College of Commerce, Karwar

Langauge Lab Time table

			emic Year 2019			5-7-2019
Timing	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
2.30-3.30 pm	CE	C.E	CE	CF	CE	CE
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Lab Co-ordinator

Section of the sectio

Principal
PRINCIPAL
Kanara Walfare Trust's
Throker College of Commisses
KARWAR - 581 304





## KANARA WELFARE TRUST'S DIVEKAR COLLEGE OF COMMERCE

KARWAR - 581301 (UTTARA KANNADA) NAAC Re-accredited- B Grade

\$-08382-225221 email:-kwtdtckarwer@gmail.com Webste-weredwekertallegeac.to



DATE:-14.09.2019

## NOTICE

This is to inform to all the students of communicative English that the communicative English exam will be held from 19th September 2019 to 20th September 2019.



Kanara Welfare Trust's Divokat College of Commerce KARWAR - 581 381

## Kanara Welfare Trust's Divekar College of Commerce, Karwar Langauge Lab Exam Time table

Academic Year 2019-20

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Subject	Timing
Theory Exam	2:00 to 5:00 pm
Viva	3:00 to 5:00 pm
	Theory Exam

Lab Co-ordinator

Principal

Kanara Welfare Trust's Divekar College of Comments KARWAR - 581 361



Kanara Wellare

## DIVEKAR COLLEGE, OF

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# COMMERCE, KARWAR (U.K.)

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## Kanara Welfare Trust's Divekar college of Commerce, Karwar Communicative English Result Sheet

Academic year 2019-20

Sl. No.	o. Roll. No. Name of the Student		Marks Obtained	Max. Marks	Total Marks
1	1	ABHISHEK BANGLE	88	100	88
2	4	AJAY NAIK	88	100	88
3	8	ANKITA BHAT	85	100	85
4	10	ANUSHA SHANBAGH	80	100	80
5	13	APEKSHA TANDEL	82	100	82
6	16	ALPESH BADKAR	85	100	85
7	18	CHAITALI V.M	98	100	98
8	21	SISHA HALDANKAR	78	100	78
9	23	DIVYA GOSAVI	87	100	87
10	26	GANESH NAIK	89	100	89
11	28	KRUTESH NAIK	92	100	92
12	29	LIKHITA P.	90	100	90
13	32	MAHALAXMI SHETTI	85	100	85
14	34	MAHIL.N.K.	75	100	75
15	36	MAZITA. F.	79	100	79
16	38	MEGHANA GOWDA	77	100	77
17	43	OMKAR RANE	84	100	84
18	46	PRACHITA K.	98	100	98
19	49	PRAJWAL, V.S	91	100	91
20	51	PRANAV.P	84	100	84
21	59	RAHAT SHAJKH	98	100	98
22	62	RINKI. R.P	70	100	70
23	65	SAHIL NAIK	87	100	87
24	67	SAMPREET NAIK	78	100	78
25	71	SATISJ G.	91	100	91
26	75	SHITIJA TANDEL	72	100	72
27	82	SMITA MAHALE	96	100	96
28	85	ADITI TAMSE	96	100	96
29	89	VENAY VERNEKAR	78	100	78
30	102	GAGAN RAIKAR	78	100	71



PRINCIPAL

Kanara Welfare Trust's

Divekar College of Commerce

KARWAR : 681 302

## **Certificate (Sample Copy)**







## KWT'S DIVEKAR COLLEGE OF COMMERCE, KARWAR (U.K)



## CERTIFICATE

OF APPRECIATION

This certificate is Proudly Presented to

has successfully completed	a course in Commun	icative English
with the grade	_ in the year	

Staff in-charge Principal

Date: Place:





## KANARA WELFARE TRUST'S DIVEKAR COLLEGE OF COMMERCE

KARWAR - 581301 (UTTARA KANNADA)

NAAC Re-accredited- B Grade

#-08382-225221 email:-kwtdcckorwor@pmnll.com

Withite- www.direkarcellege.or.in



Date: 30-9-2019

#### Language Lab Report -2019 - 2020

Divekar College of Commerce is one of the most prestigious colleges in Karwar and one of the foremost colleges in Uttara Kannada District. Divekar College of Commerce has been a unique institution since its inception. It was founded in June 1970 by the Kanara Welfare Trust to offer quality commerce education.

It was the first college in Karwar offering commerce education. The College was named after Dr. M. R. Divekar, a great Philanthropist who donated liberally for the establishment of the college.

The College was established according to the high standards and lofty ideals followed and set by Dr. Dinakar Desai, a great Visionary, Educationist and founder of the Kanara Welfare Trust that runs it. Ever since the college has been growing in all areas of academic excellence and in 2004 it was accredited at the 'B' level by NAAC. As per the guidelines of the I.C.T. and the peer-committee, the college has established a language lab fully equipped with all the facilities with 08 systems, one LCD projector for teaching phonetic symbols, sentences with stress and intonation, the tone of voice and the nucleus for the effectiveness of Spoken English. Internet facility is also provided for the overall development of the students in general, and specific development in soft skills and communications in particular. There are several specific CDs for communication development. The

laboratory is accessible to the students during all working hours of the college for the development of their communication skills.

Imparting of the knowledge of communication skills has been meticulously designed by the department of English, allotting specific hours to all the lecturers. The students are divided into batches monitored by the lecturer concerned; specifically explained and aided by the Computer programmer regarding the intricacies of using the system effectively and learning the language to fit into R.P.; continually taught by the teacher regarding pronunciation, intonation, stress etc., for the overall success of the students in their future endeavours.

Practical examinations are conducted with one External examiner and a lecturer of the college. The examination is conducted offline. One practical internal and one viva voce are also conducted for internal testing and guidance. Records are to be submitted by the students as per the practical classes conducted by the department. The lab manuals will be corrected after every practical class by the teacher concerned and the said material, after the completion of all the lessons, must be written in a record with diagrams relating to the pronunciation of fully open glottis, closed glottis, Organs of Speech, production of Oral and Nasal sounds, and nasalised sounds etc in the first year degree and in the II year: Diagrams showing signpost words and Pie-diagrams etc and also of the English words, must be submitted before the practical examinations for corrections and evaluation.

The internet facility is extended to all the students of the college to update their knowledge in various branches and to download important material to improve their knowledge in a multifaceted way to face interviews, to prepare effective resumes and for their personality development, general knowledge and current affairs.

Lab Coordinator



Principal AL
PRINCIPAL
Parara Welfare Trust's
Gollege of Gommerca





## KANARA WELFARE TRUST'S DIVEKAR COLLEGE OF COMMERCE

KARWAR - 581301 (UTTARA KANNADA)

NAAC Re-accredited- B Grade

#00202-225221 email:-kwedeckarwer@gmail.com



DATE: - 02.11.2020

#### NOTICE

This is to inform B. Com first year students that the department of English has designed a certified Add- on course titled Communicative English and interested students can enroll their names and they may take the benefit of it and Course syllabus and time table will be notified soon.

Lab Co-Ordinator







## KANARA WELFARE TRUST'S DIVEKAR COLLEGE OF COMMERCE

KARWAR - 581301 (UTTARA KANNADA)

NAAC Re-accredited- B Grade

8-08382-225221 email:-kwtdcckarwor@gmail.com

Wilske-www.direkarcallege.ac.in



DATE:-10.18.2020

### NOTICE

This is to inform all the students of the Communicative English that, the communicative English classes will start from 16<sup>th</sup> November 2020 to 29<sup>th</sup> December 2020. Students are informed to attend classes at 2.30pm to 3.30pm.

Lab Co-Ordinator



Principal
PRINCIPAL
Kanara Welfare Tro

## Kanara Welfare Trust's Divekar College of Commerce, Karwar

Langauge Lab Time table

Timing			demic Year 2020	-21	Date : 10	0-11-2020
.30-3.30 pm	Monday	Tuesday	Wednesday	Thursday	Friday	-
-30-3.30 pm	C.E	C.E	C.E	CE	riluay	Saturday
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Lab Co-ordinator

Principal
PRINCIPAL
Kansta Welfare Trust's
Diveker College of Commerce
KARWAR - 581 391







## KANARA WELFARE TRUST'S DIVEKAR COLLEGE OF COMMERCE

KARWAR - 581301 (UTTARA KANNADA) NAAC Re-accredited- B Grade

#-08382-225221 email:-kwtdcckerwer@gmeil.com

Website: seweral/rehercol/ego.oc.in



DATE:-25.12.2020

#### NOTICE

This is to inform to all the students that, the communicative English exam will be held from 30th December 2020 to 31th December 2020.

Lab Co-Ordinator

PRINCIPAL Kanara Welfare Trust's Bivekar College of Commerce KARWAR - 881 301

## Kanara Welfare Trust's Divekar College of Commerce, Karwar Langauge Lab Exam Time table

Academic Year 2020-21

	The real soci	Dore . 15
Date	Subject	Timing
30/12/2020	Theory Exam	2:00 to 5:00 pm
31/12/2020		
-	Viva	3:00 to 5:00 pm

Lab Co-ordinator

Kanara Welfare Trust's "Nyckar College of Commrn" KARWAR - 581 301



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COMMERCE, KARWAR (U.K.)

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## Kanara Welfare Trust's Divekar college of Commerce, Karwar Communicative English Result Sheet Academic Year 2020-21

SL No.	Roll. No.	Name of the Student	Marks Obtained	Max. Marks	Total Marks
1	1	AAFAM SHAIKH	98	100	98
2	3	ADITYA NAGEKAR	88	100	88
3	5	AKSHATA GOVEKAR	98	100	98
4	7	ANITA MARATI.	89	100	89
5	9	ANUSHA TALEKAR	86	100	86
6	- 11	ARPITA P.	85	100	85
7	12	ARSHIYA SHAIKH	87	100	87
8	14	ARYAN VERNEKAR	88	100	88
9	16	CIYA GAJINKAR	87	100	87
10	18	DEEPIKA BHOVI	82	100	82
11	20	DEEPTI.S	98	100	98
12	22	FARDEEN SAYED	85	100	85
13	23	FIZA SHAIKH	89	100	89
14	26	GOUTAMI NILAVAR	98	100	98
15	29	JESSILDA LOPIS	83	100	83
16	52	PARVATI POWAR	82	100	82
17	58	PRATAM NAIK	85	100	85
18	61	RAHUL SOLANKI	85	100	85
19	81	SHUBHAM NAIK	84	100	84
20	88	VAIBHAV VERNEKAR	98	100	98
21	94	VISHAL NAIK	81	100	81
22	102	RATIKA JOSHI	86	100	86
23	105	SONI AMBIG	91	100	91
24	108	VILMA DSILVA	85	100	85
25	109	MOHAMMED SIDDIQUI	75	100	75
26	110	ANISH SHET	84	100	84
27	11	NITHIN K.S	88	100	88
28	113	SHASHANK KUMAR	98	100	98
29	115	FATIYA SHAIKH	85	100	85
30	91	VILAS	98	100	98



Kanata Welfare Trust's Diveksi College of Bommerch KARWAR 1 881 361

## **Certificate (Sample Copy)**







## KANARA WELFARE TRUST'S DIVEKAR COLLEGE OF COMMERCE

KARWAR - 581301 (UTTARA KANNADA)

NAAC Re-accredited- B Grade

₱-68382-225221 email:-kwtdcckarwor@gmail.com

Website-work.divekarcollege.ac.in



Date: 5-1-2021

### Language Lab Report - 2020-2021

Language lab was established in the department of English in the year 2018-19. It was established for the students of the department of English from the first year to the final year of B.Com. The college administration and the principal supported for the establishment of the language lab. Principal Dr. Keshava K, G supported for the establishment of the lab. The Chairman of the institution Dr. S.P. Kamat supported wholeheartedly for the establishment of the Language lab

The object behind the establishment of the language lab was to facilitate language skills for the students of English Department. The language lab is helpful to the students of the English department for the development of communication skills and communication and written English. The software of the lab has included the Language skills and world famous biographies, average knowledge of Mathematics, General knowledge and average knowledge of natural sciences. Language lab runs with the regular schedule in college hours.

Timetable of the Language Lab is displayed on the notice board of the department. Practical examinations are conducted with one External examiner and a lecturer of the college. The examination is conducted online. One practical internal and one viva voce are also conducted for internal testing and guidance. The faculty of the department is allotted the responsibility for the engagement of the lab. Students attendance is taken of every session. Eight computers are available for the students and one computer is available for the teacher as the master computer. In addition to that the department has one T. V. and library facility also. It is helpful for the students of the department for the improvement of English Language.

Q)\_\_ Lab Coordinator

Principal
PRINCIPAL
Kanara Welfare frust's
Sivekar College of Commerce
KARWAR - 661 301



## KWT's Divekar College of Commerce, Karwar

B.Com Students Project List

Name of the Topic	B.Com Students Pro Name of the Students	Course	Guide Name	Year
	Anjali N. Jondaei	B,Com III		
(771 10 17	Arpita Nagaraj Banare	B.Com III		
STUDY ON JOB	Bibi Balquis Maqbool Chakkihare	B.Com III		
SATISFACTION OF	Darshan D. Borkar	B.Com III		
EMPLOYEES IN	Divya S. Raikar	B.Com III	Dr. Keshava	2016-17
PRIVATE BANK WITH REFERENCE	Kiran Subhash Kurdekar	B.Com III	K.G.	1000000
TO KARWAR	Pratiksha P. Bandekar	B.Com III		
TALUK	Praveen Chandra L. Rathod	B.Com III		
MOOK	Princy Sylvester Continho	B.Com III		
	Pritesh Pramod Bandekar	B.Com III		
	Reema.Anthony.Naronha	B.Com III		
	Richa, Raghoba, Pednekar	B.Com III		
	Rohit.Deepak.Shirodkar	B.Com III		
SOLIDE WASTE	Royston Paulu.Kutino	B.Com III		
MANAGEMENT IN	Sabrin Salamuddin Shaikh	B.Com III		
KARWAR	Samreen.Saleem.Sayed.	B.Com III		
itali i i i i i i i i i i i i i i i i i i	Sana.Imtiyaz.Shaikh	B.Com III		Į.
	Sanjog.Bhikaji.Pawar.	B.Com III		
	Sathark.ShaShikant.Padwalkar	B.Com III	Ms. Megha	i establishmen
	SayedaBegum.Jainuddin Sayed	B.Com III	Nayak	2017-18
THE STUDY ON	Aishwarya, Arvind, Raikar	B.Com III		
MOTIVATIONAL	Aishwarya.Naresh.Pednekar	B.Com III		
AND	Akshata Ashok.Patil	B.Com III		
FACILITATING	Akshata.Sudhir.Gajinkar	B.Com III		į.
FACTORS THAT	Alex Albert, Cutinho	B.Com III	Dr. B.H. Nayak	
MOTIVATED	Deepa Anand Manjrekar	B.Com III	4	Ñ
NEW	Diksha.Shanta.Naik	B.Com III	-	į.
ENTREPRENEUR	Girish Mahesh. Agragone.	B.Com III	-	1
S IN KARWAR	Gurram.Ajay.	B.Com III	-	2017-18
TALLES	Gurram. Vijay	B.Com III		2017-18
	ROSHAN RAJAN CHINCHANKAR	B.Com III	_	
	SACHIN DAYANAND NAIK	B.Com III		
A STUDY ON	SAHANA SURESH GAONKAR	B.Com III		
FINANCIAL	SAMANT YATISH MANGARSI	B.Com III		
INCLUSION	SAMPADA NAGARAJ BHAT	B.Com III	Dr. Keshava	2017-18
THROUGH DIGITAL BANKING	SANTOSHI SHASHIKANT	B.Com III	K.G.	2017-10
	SARAH ACCESTINE NOROWIN	B.Com III	_	
IN KARWAR TALUK	SATEESH NAGESH NAIK	B.Com III	-	
	SHADAB MURAD HUSSAIN KAHN	B.Com III		



Mark I	Mahesh Vinayak Shetti	B.Com III	1	1
IMPACT OF	Manoj.Beellu Naik	B.Com III		
UNI INTE	Michell.Shimav.Monteiro	B.Com III	7	
MARKETING ON	Misba, Shahnawaz Khan	B.Com III	-	
STORES- A	Mohit.Amratlal.Patel	1 2 3 7 1 3 1 3 1 3 1	Dr. Keshava	2017.10
STUDY II		B.Com III	K.G.	2017-18
STUDY IN	Nagaraj Mahabaleshwar Bhat	B.Com III	-	
KARWAR	Narayan Vishwamber NaikRane	B.Com III		
	Niedha Anjum.Umar.Shaikh Nilesh Umesh Shetti	B.Com III	-	
	Nisarga, Jagadish, Fandel	B.Com III B.Com III	-	
		B,Com III	-	
	Divya Bhati	B.Com III		
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	vivek patil	B.Com III		
	sandeep nayak	B.Com III	_	
	swati desai	B.Com III		
	RAJAT ANIL MADIWAL	B.Com III		
	RAKSHA S HARIKANTRA	B.Com III		
	RASHMI YALLAPPA KALAKAPUR	B.Com III		
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KANARA WELFARE TRUST'S BIVEKAR COLLEGE OF COMMERCE KARWAR - 581 301

## KWT'S DIVEKAR COLLEGE OF COMMERCE, KARWAR

# Project Report On STUDY ON JOB SATISFACTION OF EMPLOYEES IN PRIVATE BANK WITH REFERENCE TO KARWAR TALUK

## Submitted By B.Com final year students

(2016 - 17)

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# "STUDY ON JOB SATISFACTION OF EMPLOYEES IN PRIVATE BANK WITH REFERENCE TO KARWAR TALUK

## INTRODUCTION

Human Resource is an important asset of any organization. In this era of competitive world, success of any organization depends on its human resource. Banks are no exception to this. The employees of the bank are valuable assets to the organization. If they are highly satisfied with the job they produce more which is profitable for the organization. So in this competitive environment, the essential thing is to know the views of employees toward their job and to measure the level of satisfaction with various aspect of job satisfaction. Efficient human resource management and maintaining higher job satisfaction level in bank but affect the growth and performance of the entire economy. So, for the success of banking to manage human resource effectively and to find whether its employees are satisfied is not every important, only if they are satisfied, they will work with commitment and project a positive image of the organization. Job satisfaction is an integral component for the environment of organization and an important element for the relationship between management and employees. The term 'job satisfaction' means individual emotional relation to job. It is a positive emotional state that occurs when a person's job seem to fulfil important job values provided.

The objectives of our study is to measure the level of satisfaction of employees in banking sector. There are different methods of measuring the job satisfaction of employees such as surveys, interviewing employees and monitoring performance targets. Surveys are a common method of measuring job satisfaction. A survey can assess satisfaction in the areas of pay, promotion, supervision, tasks and co-workers; interview of the employees as a method of measuring job satisfaction is mostly useful in organization that have positive relationship with employees and believe the problem is to sophisticated to be understood with a survey. If employees do not trust the organization or interviewer, however, responses may not be entirely honest. Business with low job satisfaction or employees with low job satisfaction or employees who fear it being let go may find the employees reluctant to discuss the situation. Since they may fear it could negativity affect them in the future.



## REVIEW OF LITERATURE

- 1) Dr. M. G. Varshney and Sangeeta Malpani (Feb 2014). In their article "Job satisfaction of SBI employees and public sector bank employees (A Case Study of Udaipur and Rajsamand District SBI). In their research they have studied the satisfaction level of public banks and also identify the factors responsible for satisfaction or dissatisfaction of the bank employees. They found that degree of job satisfaction of Udaipar and Rajsamand districts are not uniform. Finally they have concluded that in Udaipur and Rajsamand district job satisfaction is one of the most extensively research concepts in work and there is no single dimension.
- Obulesu Varikunta (July 2019) in his article the level of employees job satisfaction in public sector Bank with special reference to SBI banks in Rayalaseema Division. He has identified factors that determines, influence level of job satisfaction among the employees of public sector Banking industries in Rayalaseema. He has suggested that the public sector banks can provide opportunity training and educational program to learn New Skills and New updated technology to the employees. In his research he has concluded that the weakness existing in contents of welfare of the public sector banks can easily overcome them through improvement measures in banking sectors. Finally he found that the employees in Rayalaseema Division are satisfied with their job.

#### > NEEDS OF THE STUDY

The study aimed to analyse the various factors which positively impact the job satisfaction of employees.

## OBJECTIVES OF THE STUDY

- To study the level of job satisfaction of employees in relation to working condition.
- To study the factors influencing the job satisfaction among the private bank employees.

#### > SCOPE OF THE STUDY

This study is restricted to Karwar area only.

#### RESEARCH METHODOLOGY

## 1. Primary Data

Primary Data are collected through questionnaire by 50 respondents with the help of simple random sampling method.

## 2. Secondary Data

Secondary data are collected from Magazines, journals and internet.



## DATA ANALYSIS AND INTERPRETATIONS

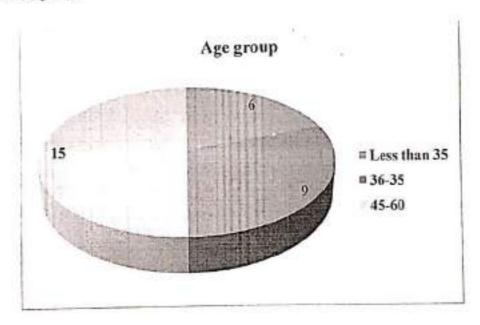
## Analysis and Interpretation of Data

This chapter throws the light on the analysis of the data collected from field survey. The purpose of this chapter is to study the impact of on job satisfaction of the employees in the banking sector.

Table No. 4.1: Classification of Age Group

Age Group	No. of Respondent	Percentage
Less than 35	6	20 percent
36-35	9	30 percent
45-60	15	50 percent
Total	30	100 percent

Source: Primary Data



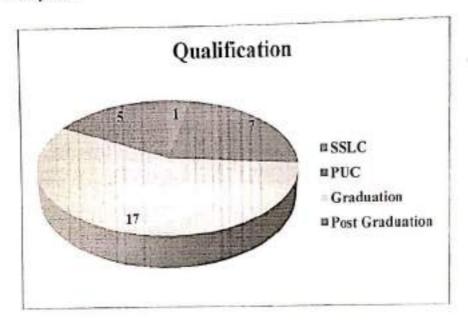
#### Interpretation:

From the above Table 4.1, out of 30 respondents i.e., 50 percent of respondent in between 45-60 age group and 20 percent of respondents are of less than 35 age group.



Table No. 4.2: Classification of Qualification of Employees

O PR No	No. of Respondent	Percentage
Qualification	No. or response	3.33 percent
SSLC		
PUC	7	23.33 percent
Graduation	17	56.67 percent
ost Graduation	5	16.67 percent
Total	30	100 percent



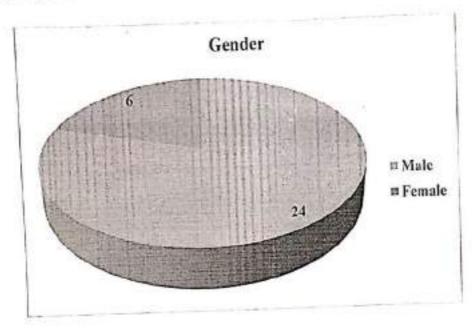
## Interpretation:

From the above table 4.2 it shows that 56.67 percent of employees are graduates and 3.33 percent employees are having a qualification of SSLC.



Table No. 4.3 : Classification of Gend 'r

Gender	No. of Respondent	Percentage
Male	24	80 percent
Female	6	20 pc reent
Total	30	100 percent



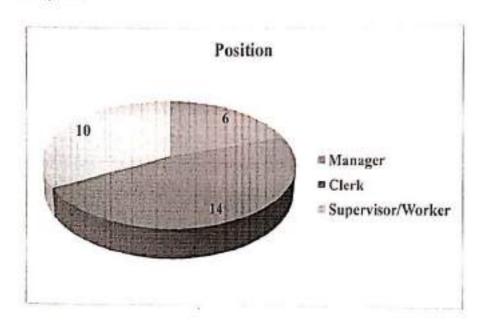
## Interpretation:

According to the table 4.3 from 30 no. of respondents, 80 percent of respondents are male and only 20 percent of respondents are female.



Table No. 4.4: Classification of Position of Employees

Position	No. of Respondent	Percentage
Officer		· ·
Manager	6	20 percent
Clerk	14	46.67 percent
Supervisor/Worker	10	33.33 percent
Total	30	100 percent



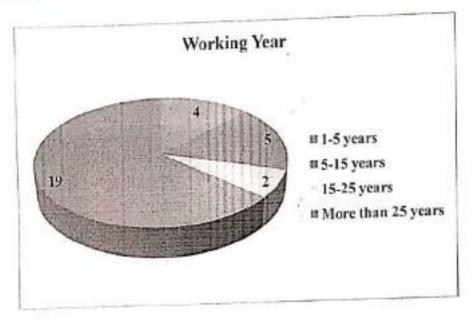
## Interpretation:

From the above table 4.4 explain no. of respondents of position of employees. Here 46.67 percent were clerk, whereas 20 percent are manager and 33.33 percent are supervisor/workers and there are no officers.



Table No. 4.5: Classification on Working year

Working Year	No. of Respondent	Percentage
1-5 years	4	13.33 percent
5-15 years	5	16.67 percent
15-25 years	2	6.67 percent
More than 25 years	19	63.33 percent
Total	30	100 percent



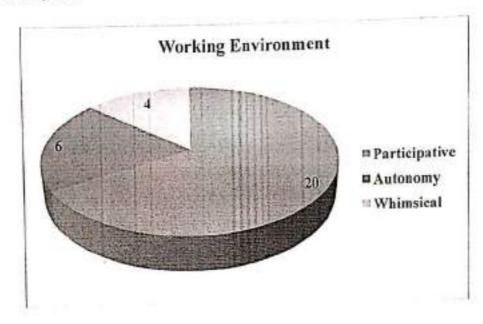
## Interpretation:

From the above table 4.5 represents that out of 30 respondents 63.33 percent of respondents were belonged to more than 25 years and 16.67 percent of respondents belongs to 5-15 years, 13.33 percent of respondents belongs to 1-5 years whereas 6.67 percent belongs to 15-25 years in the study area.



Table No. 4.6: Classification on Working Environment

Working Environment	No. of Respondent	Percentage
Participative	20	66.67 percent
Autonomy	6	20 percent
Whimsical	4	13.33 percent
Total	30	100 percent



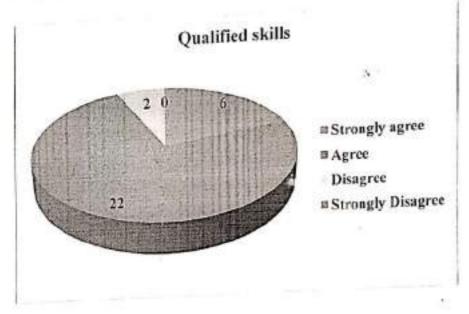
## Interpretation:

Table 4.6 explain the working environment of the respondents. Out of 30 respondents 66.67 percent of respondents belongs to participative, whereas 13.33 percent of respondents belongs to whimsical and 20 percent of respondent belongs to autonomy.



Table No. 4.7 : Classification on Work according to Qualified skills

Table No. 4.7		Percentage
Qualified skills	No. of Respondent	20 percent
Strongly agree	6	73.33 percent
	22	
Agree	2	6.67 percent
Disagree		-
Strongly Disagree		100 percent
Total	30	100 percent



## Interpretation:

According to table 4.7 examine the classification on work according to qualification and skills, 20 percent are strongly agreed, 73.33 percent are agreed, 6.67 percent are disagreed, whereas none of respondents are strongly disagree.



Table No. 4.8: Classification on working hour at Bank

Table 140. 4.		Percentage
Working Hours	No. of Respondent	10 percent
Strongly agree	3	
0.000.0000	25	83.33 percent
Agree		
Disagree	-	6.67 percent
Strongly Disagree	2	100 percent
Total	30	100 percent
Lutai		

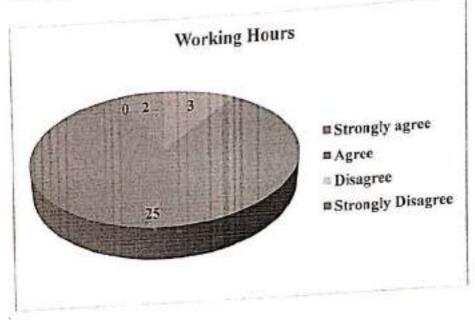
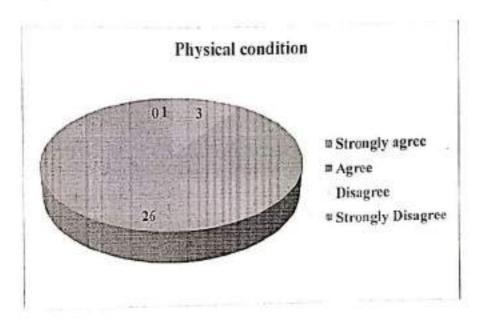


Table 4.8 examine classification on working hours at Bank were 83.33 percent are agree, whereas | Interpretation: percent are strongly agree and none of them are disagree.



Table No. 4.9: Classification on Physical condition of an employee

Physical condition	No. of Respondent	Percentage
Strongly agree	3	10 percent
Agree	26	86.67 percent
Disagree		
Strongly Disagree	1	3.33 percent
Total	30	100 percent



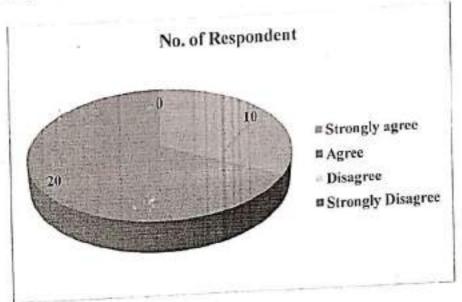
## Interpretation:

From the above table 4.9 shows that 10 percent of respondents are strongly agree, whereas 86.67 percent are agree and none of them are disagree, whereas 3.33 percent are strongly agree.



Table No. 4.10: Classification on top management involving management decision

Management	No. of Respondent	Percentage
decision		33.33 percent
Strongly agree	10	
Agree	20	66.67 percent
Disagree		-
rongly Disagree		
Total	30	100 percent



## Interpretation:

Table 4.10 examine the top management involving management decision is able of 66.67 percent agree, whereas 33.33 percent are strongly agree and none of them are disagree and strongly disagree.

## Conclusion

success of banking to manage human resource effectively and to find whether its employees are satisfied is not every important, only if they are satisfied, they will work with commitment and project a positive image of the organization. Job satisfaction is an integral component for the environment of organization and an important element for the relationship between management and employees.



## KWT'S DIVEKAR COLLEGE OF COMMERCE, KARWAR

# Project Report On THE STUDY ON MOTIVATIONAL AND FACILITATING FACTORS THAT MOTIVATED NEW ENTREPRENEURS IN KARWAR TALUK

## Submitted By B.Com final year students

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## THE STUDY ON MOTIVATIONAL AND FACILITATING FACTORS THAT MOTIVATED NEW ENTREPRENEURS IN KARWAR TALUK

#### Introduction

Entrepreneurship is the process of designing, launching and running a new business, which is often initially a small business. Entrepreneurship has been described as the capacity and willingness to develop, organize and manage a business venture along with any of its risks in order to make a profit.

An entrepreneur is a person who organize a venture to benefit from an opportunity, rather than working as an employee. Entrepreneur play an key role in any economy. These are the people who have the skills and initiative necessary to anticipate current and future needs and bring good new ideas to market.

#### Objectives of the study

- To know the motivational factors that motivated new entrepreneurs.
- To find the problems faced by new entrepreneurs.

#### Data and Analysis

The primary data is been collected from the interview method with structured questionnaire. The population is selected in Karwar Taluk, in Uttar Kannada district with simple random sample size of 30 respondents. Secondary data is collected from various journals, books. Collected data analyzed with the help of related statistical methods and tools.

#### Analysis and Interpretation of data

Table no: 1.1

Classification on the Bases of geographical area of business

Area	No. of respondents	Percentage to total
Rural	06	20



Urban	24	80
Total	30	100

Source : primary data

Table no 1.1 states that 80 percent of the respondents are having their business in urban area and remaining 20 percent in rural area.

Table no: 1.2
Classification on the Bases of initial capital invested

No. of recognitions	Percentage to total
No. 01 respondents	20
06	
06	20
06	20
ųa.	40
12	
30	100
	06 06 12

Source: primary data

Table no 1.2 states that 40 percent of the respondents invested initial capital of Rs 5 lakh or above, 20 percent of respondents invested 0-1 lakh, 20 percent of respondents invested 1-3 lakh, and rest 20 percent of respondents invested 3-5 lakh in their business.

Table no: 1.3
Classification on the Bases of no of workers employed

No of workers	No of respondents	Percentage to tota
1-2	24	80
3-5	06	20
6-10	Nil	Nil
The state of the s	Nil	Nil
Above 10	30	100
Total	30	

Source; primary data



Table no 1.3 states that 80 percent of the respondents employed 1 to 2 workers and rest 20 percent of the respondents employed 3-5 workers in their business.

Table no: 1.4 Classification on the Bases of sales at initial stage

ed PA	No of respondents	Percentage to total
Sales amount (in Rs)		60
0-1 lakh	18	
2-3 lakh	Nil	Nil
	Nil	Nil
4-5 lakh	NII	40
Above 5 lakh	12	
	30	100
Total	30	

Source: primary data

Table no 1.4 states that 60 percent of the respondents made a sales of Rs 0-1 lakh, rest 40 percent of the respondents made a sales of Rs above 5 lakh at initial stage.

Table no: 1.5

Classification on the Bases of line of activity of enterprise

	No. of respondents	Percentage to tota
Line of activity		Nil
Manufacturing	Nil	
	24	80
Trading	06	20
Services	06	
Total	30	100
Total	AV-	

Source : primary data

Table no 1.5 states that 80 percent of the respondents have trading business and rest 20 percent of the respondents have service business.

Table no: 1.6

Classification on the Bases of form of organization



		Percentage to total
Form of organization	No of respondents	80
	24	Nil
Sole proprietor	Nil	20
Joint family	06	Nil
Partnership	Nil	
Private ltd	Nil	Nil
Co operative	30	100
Total		

Source: primary data

Table no 1.6 states that 80 percent of the respondents are sole proprietor their business, and rest 20 percent of the respondents are in partnership business.

Table no: 1.7 Classification on the Bases of source of capital

2 26-1	No of respondents	Percentage to total
Source of capital		60
Own investment	18	2002
Friends & relatives	Nil	Nil
	Nil	Nil
Govt. support	NII	10
All the above	12	40
	30	100
Total	30	

Source: primary data

Table no 1.7 states that 60 percent of the respondents are used their own investment as capital and rest 40 percent of the respondents used own investment, loan from banks, financial help from their friends for capital purpose.

Table no: 1.8 Classification on the Bases of motivators in sterting the enterprise

Motivators	No of respondents	Percentage to total
Husband/wife	Nil	Nil
Pamily members	30	100
Friends	Nil	Nil



Govt. agencies	Nil	Nil
Total	30	100

Source: primary data

Table no 1.8 states that 100 percent of the respondents are motivated by their family members for starting the enterprise.

Table no: 1.9

Classification on the Bases of reason for starting the enterprise

Reasons	No of respondents	Percentage to total
Un employment	06	20
Dissatisfying from jobs	12	40
Use of ideal funds	06	20
Use of technical skill	06	20
Total	30	100

Source: primary data

Table no 1.9 states that 40 percent of the respondents given a reason for starting the enterprise is dissatisfying from jobs, 20 percent of the respondents given a reason for starting the enterprise is un employment, 20 percent of the respondents given a reason for starting the enterprise is use of ideal funds, and rest 20 percent of the respondents given a reason for starting the enterprise is use of technical skill.

Table no: 1:10

Classification on the Bases of reason for choice of present line of activity

Reasons	No of respondents	Percentage to total
Easy to enter	12	40
Higher margin of profit	06	20
No competition	12	40
Family business	Nil	Nil
Total	30	100

Source: primary data

Table no 1.10 states that 40 percent of the respondents given a reason for choice of present line of activity is easy to enter, 40 percent of the respondents given a reason for choice of present line of activity is no



competition and rest 20 percent of the respondents given a reason for choice of present line of activity is higher

silvaglic algram

"fer Tableno: 1.11 Classification on the Bases of facilitating factors for choice of present line of activity

Facilitating factors	No of respondents	Percentage to total
Govt. promotional measures	Nil	Nil
Financial institution support	Nil	Nil
Self motivation	30	100
Others	Nil	Nil
Total	30	100

Source: primary data

Table no 1.11 states that 100 percent of the respondents chosen a self-motivation as a facilitating factor for choice of present line of activity.

Table no: 1.12 Classification on the Bases of reasons for locating business in karwar

Donates	No of respondents	Percentage to total
Reasons	The state of the s	80
Existence of family	24	(200
Infrastructure facility	Nil	Nil
THE COLOR OF THE PARTY OF THE P	Nil	Nil
Demand for product	140	20
Other	06	20
	30	100
Total	30	

Source: primary data

Table no 1.12 states that 80 percent of the respondents located their business in karwar because existence of their family in karwar, and rest 20 percent of the respondents given other reasons for locating their business in karwar.

Table no: 1.13 Classification on the Bases of entrepreneur development program attended



Valid	No of respondents	Percentage to tota
	06	20
Yes	24	80
No		100
Total	30	

Source: primary data

Table no 1.13 states that 80 percent of the respondents have not attended any entrepreneur development program and rest 20 percent of the respondents have attended entrepreneur development program.

Table no: 1.14 Classification on the Bases of kind of problem faced

Problems	No of respondents	Percentage
Problems		60
ash flow management	18	- CARC
Time management	12	40
	30	001
Marketing strategy	33000	40
Hiring employees	12	
Choosing what to sell	12	40
Capital	24	80
Cagniai		20
Labour turnover	06	20

Source: primary data

Table no 1.14 states that 100 percent of the respondents faced a problem of marketing strategy, 80 percent of the respondents faced a problem of source of capital, 60 percent of the respondents faced a problem of cash flow management, 40 percent of the respondents faced a problem of time management, hiring employees, choosing what to sell, and 20 percent of the respondents faced a problem of labour turnover.

## Major findings

- 80 percent of the respondents are having their business in urban area.
- 40 percent of the respondents invested initial capital of Rs 5 lakh or above for their business.
- 80 percent of the respondents employed 1 to 2 workers in their enterprise.
- 60 percent of the respondents made a sales of Rs 0-1 lakh P.A. in their business.
- 5) 80 percent of the respondents have trading business.
- 80 percent of the respondents are sole proprietor for their business.
- 60 percent of the respondents are used their own investment as capital for their business.



- 100 percent of the respondents are motivated by their family members for starting the enterprise.
- 40 percent of the respondents given a reason for starting the enterprise is dissatisfying from jobs.
- 10) 40 percent of the respondents given a reason for choice of present line of activity is easy to enter and no competition.
- 11) 100 percent of the respondents chosen a self motivation as a facilitating factor for choice of present line of activity.
- 12) 80 percent of the respondents located their business in karwar because existence of their family in karwar.
- 13) 80 percent of the respondents have not attended any entrepreneur development program.
- 14) 100 percent of the respondents faced a problem of marketing strategy, 80 percent of the respondents faced a problem of source of capital, 60 percent of the respondents faced a problem of cash flow management
- 15) 40 percent of the respondents faced a problem of time management, hiring employees, choosing what to sell, and 20 percent of the respondents faced a problem of labour tumover

#### Suggestions

- Establishment of training and educational centers in rural and semi urban areas.
- More support from governmental institutions, NGOs and private institutions that take care of young person's to become entrepreneurs through right education from universities and colleges.
- Metivational factors of young entrepreneurs needed to be over looked into in designing the curriculum and course structure.
- Continuous research to be made to analyze the motivational factors of young generation.
- Government and entrepreneurship development board has to take care of problem faced by new entrepreneur, and try to give solution for them.
- 6) The new entrepreneurs has to take better advantage of all the skims which are available for their development.

#### Conclusion

An entrepreneur is one who plays significant role in the economic development of the country. Basically an entrepreneur can be regarded as a person who has the initiative, skill and motivation to set up a business or an enterprise of his own and who always looks for high achievement. Most of the entrepreneurs are motivated by their



# KWT'S DIVEKAR COLLEGE OF COMMERCE, KARWAR

## Project Report On

"A STUDY ON FINANCIAL INCLUSION THROUGH DIGITAL BANKING IN KARWAR TALUK"

## Submitted By

B.Com final year students

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Submitted To

Dr. Keshava K.G.

Assistant Professor in Commerce

Date: 15-2-2018

Guide Signature

## "A STUDY ON FINANCIAL INCLUSION THROUGH DIGITAL BANKING IN KARWAR TALUK" INTRODUCTION

## Financial Inclusion

Financial inclusion is where individuals and businesses have access to useful and affordable financial products and services that meet their needs that are delivered in a responsible and sustainable way. Financial inclusion is defined as the availability and equality of opportunities to access financial services. The availability of financial services that meet the specific needs of users without discrimination is key objective of Financial inclusion.

## Digital Banking

Digital banking is part of the broader context for the move to online banking, where banking services are delivered over the internet. The shift from traditional to digital banking has been gradual and remains ongoing, and is constituted by differing degrees of banking services digitalization. Digital banking involves high level of process automation and web-based services and may include API's enabling cross international services composition to deliver banking products and provide transactions. It provides the ability for users to access financial data through desktop, mobile and ATM services.

Banking services in India are increasingly being accessed by customers by downloading mobile-banking apps to their smart phones. These internet-based services include fund transfers, hills and credit card payments, account and loan statements, request for cheque books, filing of complaints, and management of complaints, and management of insurance policy or portfolios, among others.

In this research we will study the role of digital banking in bringing financial inclusion. Digital banking nowadays is playing a vital role in making India a Digital economy. In this study we will discuss the impact or the effect of digital banking services on the rural people. We will discuss how these digital banking services are helping. the rural people. Banks nowadays are providing no. of digital banking services to the public. It is benefiting most of the people. It saves the time of the people and also they are not visiting banks for their banking activities. This study provides a complete detail about digital financial services provided by banks, its uses and how it is benefiting the rural people. It also provides details regarding the effect/impact of digital banking services on rural people.

#### REVIEW OF LITERATURE

- 1. Dr. Tabitha Durai and Stella (2019)-"Digital finance and its impact on financial inclusion". The researcher intends to identify the impact of digital finance in bringing about financial inclusion among people. The aim of this analysis is to identify the impact of digital finance on financial inclusion. She reveals that digital finance has a positive impact on all the banking services on financial inclusion. She found that the usability convenience, accurate timing and easy interbank account facility has positive impact on mobile banking. She concludes that the digital finance (internet banking, mobile banking, mobile wallets), credit card and debit card has a significant impact on financial inclusion.
- 2. Ms. Priyanka Tanwar (2017) "A stepping stone towards Digital Economy and Financial Inclusion through Digital India". This research is based on digital empowerment of people and government steps and services towards digital economy and financial inclusion through Digital India and how technologies and innovative ideas accomplish the vision of a Digital India in a reality. Researcher also focused on demonetization and also discussed about government initiatives to make India cashless and also suggested ways to go cashless. She Digital India is the outcome of many innovations and technological advancements. He suggested that to go global India has to look upon the inclusive growth and financial inclusion is the key for inclusive growth.



 Gurpreet Kaur (2015) - "Financial inclusion and Digital India". This research paper is based on concept of financial inclusion. financial inclusion and Digital India and also to examine the impact of Digital India initiative on financial inclusion. St. inclusion. She reveals there is increase in use of mobile banking which will accomplish the goals of financial inclusion and Digital India is providing an easy way to fulfill the objectives of financial inclusion. In this research she revealed about digital finance, its benefits, digital financial inclusion and some issues related to digital finance. related to digital finance and financial inclusion like positive relationships, negative effects etc.

## OBJECTIVES OF THE STUDY

To know whether rural people are aware of digital banking services.

To know whether the rural people are using digital banking services provided by banks.

## RESEARCH METHODOLOGY AND DESIGN

1. Sampling Frame

2. Total rural people across India are selected in Untar Kannada district, Karwar Taluk served as the sampling frame for the purpose of the study.

3. Sampling Technique and Sample Size

 Simple random sampling method was used for collecting the data. Total number of respondents representing the study are 50 respondents.

5. Tools and Techniques of Data Collection

6. The primary data is been collected from the personal interview method with structured questionnaire. Secondary data is collected from various journals, magazines, websites & books. Collected data analyzed with the help of related statistical methods and tools.

## DATA ANALYSIS AND INTERPRETATION

#### Analysis and interpretation of data

This chapter throws the light on the analysis of data collected from field survey. The purpose of this chapter is to study about financial inclusion through digital banking. This Chapter covers social profile of rural people of Karwar taluk.

#### 1. Classification of respondents on the basis of Gender

Respondents are distributed on the basis of gender i.e. survey includes both Male and Female Respondents.

#### TABLE NO. 4.1

#### GENDER

Gender	No. of Respondents	Percentage
Maic	25	50
Female	25	. 50
Total	50	100%

Source: Primary Data



## INTERPRETATION:

Table No. 4.1 reveals that 50% of the respondents are Male and remaining 50% of the respondents are Fernale.

## 2. Classification of respondents on the basis of Qualification

Respondents are distributed on the basis of their education level i.e. Primary Level, Secondary Level, Degree and Others.

TABLE NO. 4.2 QUALIFICATION

Qualification	No. of Respondents	Percentage
Primary Level	1	2
Secondary Level	2	4
Degree	34	68
Others	13	26
Total	50	100

Source: Primary Data

#### INTERPRETATION:

Table No. 4.2 explains that out of 50 respondents 68% of the respondents have Degree qualification, 26% of the respondents have pursued other courses like ITI, Diploma etc. 4% of the respondents have completed their secondary level education and remaining 2% of the respondents have completed primary level education.

## 3. Classification of respondents on the basis of Age

Respondents are distributed on the basis of their age group i.e. Below 25 years, 25 to 35 years, 35 to 45 years and 45 years and above.

#### TABLE NO. 4.3

#### AGE

Age group	No. of Respondents	Percentage
	A STATE OF THE PARTY OF THE PAR	



		72
Below 25	,16	14
25 – 35	7	10
35 - 45	3	4
45 and above	2	100
Total	50	

Source: Primary Data

#### INTERPRETATION:

Table No.4.3 states that out of 50 respondents 72% of the respondents are of below 25 years age group, 14% of a respondents are in the sea group between 35. the respondents are in the age group between 25-35 years, 10% of the respondents are in the age group between 35-45 years and providents. 45 years and remaining 4% of the respondents are of age group 45 years and above.

## 4. Classification of respondents on the basis of Occupation

Respondents are distributed on the basis of their Occupation i.e. Agriculture, Business, Self Employed, Government or Private Employee, Student.

TABLE NO. 4.4 OCCUPATION

Occupation	No. of Respondents	Percentage
Agriculture	2	
Business	2	4
Self Employed	3	6
Government/Private employee	21	42
Student	24	48
Total	50	100

Source: Primary Data

#### INTERPRETATION:



Table No. 4.4 reveals that out of 50 respondents 48% of the respondents are Students, 42% of the respondents are Government or Private employee, 6% of the respondents are Self Employed, 4% of the respondents have their own Business and none of the respondents are in Agricultural Field.

## 5. Classification of respondents on the basis of type of bank

Respondents are distributed on the basis of type of bank i.e. Nationalized bank and Private bank.

TABLE NO. 4.5 TYPE OF BANK

Type of Bank	No. of Respondents	Percentage
Nationalized	37	74
Private	13	26
Total	50	100

Source: Primary Data

## INTERPRETATION:

Table No. 4.5 states that out of 50 respondents 74% of the respondents have their account in nationalized bank and 26% of the respondents have their account in Private Bank.

## Classification of respondents on the basis of type of bank account

Respondents are distributed on the basis of type of account i.e. Savings account, Current account and Joint account.

TABLE NO. 4.6

TYPE OF BANK ACCOUNT

Account Type	No. of Respondents	Percentage
Savings	49	98
TO ETHER DESIGNATION OF THE PERSON OF THE PE		•
Current	100 100	2
Joint		



		100	
Total	50		
Source D.			

arce: Primary Data

## INTERPRETATION:

Table No. 4.6 states that out of 50 respondents 98% of the respondents have Savings account in bank and ning 2% of the respondents have Current account in bank remaining 2% of the respondents have Joint account in bank, none of the respondents have Current account in bank.

## 7. Classification of respondents on the basis of reason for opening bank account

Respondents are distributed on the basis reason for opening bank account.

TABLE NO. 4.7 REASON FOR OPENING BANK ACCOUNT

Reasons	Rank	No. of Respondents	Percentage 56
Saving money	01	28	30
Taking Ioan	3.5	03	6
Making payments	8	01	2
Receiving payments	6	02	4
Debit card and Credit card facility	6	02	4
Taking government schemes	3.5	03	6
Using Digital Banking Services	6	02	4
As a reason of Demonetization	2	09	18

Source: Primary Data

#### INTERPRETATION:

Table No. 4.7 states that out of 50 respondents 56% of the respondents selected saving money as a reason for opening bank account and it got 1st rank, 18% of the respondents selected as a reason of demonetization as a reason for opening bank account and it got 2nd rank, 6% of the respondents selected taking loan as a reason for opening bank account and it got 3.5th rank, 6% of the respondents selected taking government schemes as a reason for opening bank account and it got 3.5th rank, 4% of the respondents selected receiving payment as a reason for opening bank account and it got 6th rank, 4% of the respondents selected Debit card and Credit card facility as a reason for opening bank account and it got 6th rank, 4% of the respondents selected Using Digital Banking Services as a reason for opening bank account and it got 6th rank and remaining 2% of the respondents selected making payments as a reason for opening bank account and it got 8th rank.

## 8. Classification of respondents on the basis of awareness of digital banking services

Respondents are distributed on the basis of awareness of digital banking services.



TABLE NO. 4.8 AWARENESS OF DIGITAL BANKING SERVICES

Awareness	No. of Respondents	Percenta
Yes	47	94
No	3	6
Total	50	100

Source: Primary Data

## INTERPRETATION:

Table No. 4.8 reveals that out of 50 respondents 94% of the respondents are aware of digital banking services and remaining 6% of the respondents are not aware of digital banking services provided by banks.

## 9. Classification of respondents on the basis of their preference to banking services

Respondents are distributed on the basis of their preferences to banking services.

TABLE NO. 4.9 PREFERENCES ON BANKING SERVICES

Banking services	No. of Respondents	Percentage
	35	70
Debit Card/ATM Card	6	12
Credit Card	9	18
Cheque Book	27	74
Online/Mobile Banking	37	34
внім	17	
SMS BANKING	6	12

Source: Primary Data

## INTERPRETATION:



Table No. 4.9 reveals that out of 50 respondents 74% of the respondents prefer Online/Mobile banking facility, 70% of the respondents prefer Debit Card/ATM Card facility, 34% of the respondents prefer Card facility and 18% of the respondents prefer Cheque book facility, 12% of the respondents prefer Credit Card facility and remaining 12% of the respondents prefer SMS banking facility.

## 10. Classification of respondents on the basis of their trust on digital banking services

Respondents are distributed on the basis of their trust on digital banking services.

TABLE NO. 4.10
TRUST ON DIGITAL BANKING SERVICES

Trust of People	No. of Respondents	Percentage
Yes	47	94%
		6%
No	3	100
Total	50	100

Source: Primary Data

#### INTERPRETATION:

Table No. 4.10 reveals that out of 50 respondents 94% of the respondents trust in Digital Banking Services and remaining 6% of the respondents do not trust in Digital Banking Services.

## 11. Classification of respondents on the basis of their convenience in using digital banking services

Respondents are distributed on the basis of their convenience in using digital banking services.

TABLE NO. 4.11 CONVENIENCE

Convenience	No. of Respondents	Percentage
Yes	46	92
No	- 4	8
Total	50	100

Source: Primary Data



Table No. 4.11 reveals that out of 50 respondents 92% of the respondents are convenient in using Digital INTERPRETATION: Banking Services and remaining 8% respondents are not convenient in using Digital Banking Services.

## 12. Classification of respondents on the basis of use of digital banking services

Respondents are distributed on the basis of use of digital banking services.

**TABLE NO. 4.12** USE OF DIGITAL BANKING SERVICES

	No. of Respondents	Percentage
Valid	No. 61 Respondents	88
	44	90
Yes		12
44	6	
No		100

Source: Primary Data

## INTERPRETATION:

Table No. 4.12 explains that out of 50 respondents 88% of the respondents are using Digital Banking Services and remaining 12% of the respondents are not using Digital Banking Services provided by banks.

# 13. Classification of respondents on the basis of services used by people through digital banking services.

Respondents are distributed on the basis of services used by them through digital banking services.

**TABLE NO. 4.13** SERVICES USED BY PEOPLE

100	No. of Respondents	Percentage
Services	No. of Respondence	70
	35	70
Electricity Bill Payment	21	42
Telephone Bill Payment	21	
	13	26
redit Card Bill Payment	10	20
Loan Payment	10	
	43	86
DTH/Mobile recharge	1.000	12
Municipal Tax Payment	6	- 32
	14	28
LIC/insurance Payment		



Source: Primary Data

## INTERPRETATION:

Table No. 4.13 reveals that out of 50 respondents 86% of the respondents use Digital Banking Services for king DTH/Mobile reshause. 22% of the making DTH/Mobile recharge, 70% of the respondents use for making Electricity Bill Payment, 42% of the respondents use for making Electricity Bill Payment, 42% of the respondents use for making LIC/Insurance respondents use for making Telephone Bill Payment, 28% of the respondents use for making LIC/Insurance Payment, 26% of the respondents use for making Payment, 26% of the respondents use for making Credit Card Bill Payment, 26% of the respondents use for making LPG Gas Booking, 2004, of the respondents use Digital LPG Gas Booking, 20% of the respondents use for making Credit Card Bill Payment, 26% of the respondents use Digital Banking Services for making Loan Payment, 12% of the respondents use for making Loan Payment, 12% of the respondents Banking Services for making Municipal Tax Payment.

## 14. Classification of respondents on the basis impact digital banking services

Respondents are distributed on the basis of impact of digital banking services on their day to day activities.

TABLE NO. 4.14 IMPACT OF DIGITAL BANKING SERVICES

IMPACT	No. of Respondents	Percentage
Yes	36	72
No	14	28
Total	50	100

Source: Primary Data

## INTERPRETATION:

Table No. 4,14 states that out of 50 respondents 72% respondents said that Digital Banking Services affect on their day to activities and remaining 28% of the respondents said that Digital Banking Services do not affect on their day to day activities.

#### MAJOR FINDINGS OF THE STUDY:

- 1. As per the survey out of 50 respondents nearly 50% of the respondents are Male and remaining 50% of the respondents are Female.
- 2. Most of the respondents i.e. nearly 68% of the respondents have Degree qualification, 26% of the respondents have pursued other courses like diploma, ITI etc, 4% of the respondents have completed their secondary level education and remaining 2% of the respondents have completed primary level education. That means the education level is very high in rural area.



- Out of 50 respondents 72% of the respondents are of below 25 years age group, 14% of the
  respondents are in the age group between 25-35 years, 10% of the respondents are in the age group
  between 35-45 years and remaining 4% of the respondents are of age group 45 years and above.
- Around 48% of the respondents are Students, 42% of the respondents are Government or private employee and none of the respondents are in Agricultural Field.
- Out of 50 respondents 74% of the respondents have their account in nationalized bank and 26% of the respondents have their account in Private Bank.
- Most of the respondents i.e. nearly 98% of the respondents have Savings account in bank, only 2%
  of the respondents have Joint account in bank and none of the respondents have Current account in
  bank, which means people are maintaining their own bank account.
- 7. Majority of the respondents i.e. 56% of the respondents selected saving money as a reason for opening bank account and it got 1st rank, 18% of the respondents selected as a reason of demonstization as a reason for opening bank account and it got 2st rank and only 2% of the respondents selected making payments as a reason for opening bank account and it got 8th rank.
- 8. Most of the respondents i.e. nearly 94% of the respondents are aware of digital banking services and remaining 6% of the respondents are not aware of digital banking services provided by banks, which means most of the people are aware of digital banking services.
- Around 74% of the respondents prefer Online/Mobile banking facility, 70% of the respondents
  prefer Debit Card/ATM Card facility and 12% of the respondents prefer SMS Banking facility,
  which means most of the respondents are using the services provided by banks.
- 10. Most of the respondents i.e. nearly 94% of the respondents trust in Digital Banking Services and remaining 6% of the respondents do not trust in Digital Banking Services, which means most of the people trust in digital banking services.
- 11. Majority of the respondents i.e. 92% of the respondents are convenient in using Digital Banking Services and remaining 8% respondents are not convenient in using Digital Banking Services, which means majority of the people are convenient in using the digital banking services.
- Around 88% of the respondents are using Digital Banking Services and remaining 12% of the respondents are not using Digital Banking Services provided by banks, that means majority of the people are using digital banking services.
- 13. Majority of the respondents i.e. 86% of the respondents use Digital Banking Services for making DTH/Mobile recharge, 70% of the respondents use Digital Banking Services for making Electricity Bill Payment, and 12% of the respondents use Digital Banking Services for making Municipal Tax Payment, that means most of the people are using digital banking services provided by banks for the day to day transactions.
- 14. Around 72% respondents said that Digital Banking Services affect on their day to activities and remaining 28% of the respondents said that Digital Banking Services do not affect on their day to day activities.



## SUGGESTIONS:

Though the present study reveals that the tural people are aware of digital banking services and they are using the Vices provided by banks. someth the present study reveals that the tural people are aware of digital banking services provided by banks, on the basis of field survey findings observation an also experience the following suggestions are offered

- 1. Danks should organize for awareness programmes that must reach the rural people, 2. Banks should provide the details regarding digital banking services to the customers
- Banks employees should help the customers in using digital banking services. Instead of the customers to the customers to the customers to the customers to the customers. depositing withdrawing money from bank they should teach the customers to use ATM eards or ATM machines for withdrawing or depositing money.
- Banks should set-up ATM machines in every village for the convenience of the
- 5. Banks should provide digital banking services in state languages i.e. for example Karnataka - Kannada language.
- Customers must be updated regarding the latest developments in banking.
- Banks should take prompt and timely actions to ensure the smooth functioning of the ATM's.
- 8. Bank employee must be friendly, co-operative and must be capable of understanding the problems of the customers.
- Customers should adopt to new services which will save their time and energy.
- 10. Bank employees should provide complete knowledge regarding various government schemes launched by government.
- 11. Bank employees must ensure the customers regarding the security of their accounts,
- 12. Bank employees must create trust in the minds of customers towards security of their accounts.
- 13. Older generation will find it difficult with the technologies used. So they should be convinced that digital banking is nothing but mobile banking which includes debit/credit cards, UPI, Online money transferring etc.

#### CONCLUSION

In rural area some people are unaware of digital banking services and most of the people are facing difficulty in using digital banking services either it may be due to lack of trust on digital banking services or it may be because they feel that visiting banks is more safe. So if the bank employees co-operate with the customers and help them to use digital banking services then it would be very beneficial for the customers. And banks must create awareness programmes so that all the rural people will come to know about the banking services that they can receive.

After the introduction of digital banking services people were more convenient with the new services. It saved their time. Waiting in queue in the banks would take longer time than using digital banking services. People are attracted towards the new services provided by banks. People feel using digital banking services is safe and easy



one. People are using digital banking services for making any kind of bill payments, tax payments, LIC payments, Mobile DTII recharge etc.

People are using banking services like ATM/Debit ends, Credit eards, Mobile banking, Online banking, BHIM application, Cheque book etc and they have stopped visiting banks because they feel that using digital banking services is convenient and easy way for dealing with day to day transactions.

OHI	$\mathbf{est}$	102	Trans.	IRE:

1	. Name of the respondent
2.	Gender
	a) Male b) Female
3.	Education Qualification
	a) Primary b) Secondary c ther Secondary
	d) Degree e) Others
4.	Age Group
	a) Below 25 (b) 25 - 35
	c) 35 - 45 ) 45 and above
5.	Occupation
	a) Agriculture Business of employed
	d) Govt. or Private Employee udent
6,	In which type of bank you have your account  a) Nationalized b) Private
7.	Which type of account you have in bank  a) Savings a/c Current a/c int a/c
8.	Rank the reason for opening the bank account  a) For saving money b) For taking loans
	c) For making payments d) receiving payments
	e) For Debit card & Credit card facility
	f) For government schemes g) Digital banking services
	h) As a reason of Demonetization
9.	Aware of Digital Banking Services
	a) Yes b) No
10.	Which facility you prefer the most
	a) Debit card/ ATM card
	b) Credit card
	c) Cheque book
	ZE KADO S-1

# KWT'S DIVEKAR COLLEGE OF COMMERCE, KARWAR

# Project Report On "IMPACT OF ONLINE MARKETING ON STORES- A STUDY IN KARWAR"

## Submitted By B.Com final year students

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Guide Signature

## "IMPACT OF ONLINE MARKETING ON STORES- A STUDY IN KARWAR"

## INTRODUCTION

Online Marketing first began in the early 1990s as simple, text based websites that offered product information. Over time internet marketing evolved in to more than just selling, advertising space, software programs, business models and many other products and services. The Bristol-Myers Squibb was the first company that officially launched an Online Marketing campaign. A US based drug company. The Bristol-Myers Squibb launched the use of Online Marketing to basically develop the public awareness in using certain drug called "Excedrin".

Online Marketing is also referred to as Web marketing, Internet Marketing or E-Marketing, it is the marketing of the products and services on the internet platform. Some of the leading online stores currently in India are, Amazon, Myntra, Snapdeal, Homeshop 18, etc. online marketing today has become an integral part of people's lives. When Internet was first introduced not a single business house recognized the huge potential it had in store as a marketing tool.

Online Marketing is the art and science of selling products and services over digital networks, such as the internet and cellular phone networks. The art of online marketing involves mix of strategies that appeals to target market and will actually translate into sales. The science of online marketing is the research and analysis that goes into both choosing the online marketing strategies to use and measuring the success of those strategies.

Online Marketing connects organizations with qualified potential customers and takes business development to a much higher level than traditional marketing. Online marketing synergistically combines the internet creative and technical tools, including design, developments, sales and advertising, while focusing on the primary business models.

## Review of Literature

- 1) Alavi, Shirin., Customer relationship management and customer experience management using Business online communities (2012). This study reviews that the relationship experience becomes one of the greatest competitive aspects for a business survival management approach that enables organizations to identify, attract and increase retention of profitable customers by managing relationship with them. Here it found that the Online communities can be required for better campaign management and customer content analysis. Increasing the level of interactivity between organization and consumers and to solving consumers queries will work in favor of organization.
- Vachani, Nishant Vallabhbhai., A study to measure the impact of Electric (Digital) Marketing among the Gujarat based customers and Firms (2013). This study reviews that Local Businesses can be easily

converted in to global by just developing and hosting website in to the web server. Here it found that Many small businesses work hard to attract clients and customers or market the business. Hence, The internet can help advertise and market goods and services. Comparing traditional and online marketing, online marketing is more economical and faster way to reach out directly to the buyer.

- 3) Faldu, Rajesh B., Does E-Trust matter? , Study of risk perceptions in Internet Shopping(2013), This study examines that the sale or purchase transaction is completed electronically and interactively in real time. Where, some problems that shoppers potentially face includes identity theft, faulty products. It reveals that initial level of trust of customers matter a lot in influencing internet shopping which depends upon perceived reputation of internet merchants. Over all this study draws attention to consumer perception of risk and trust in internet shopping.
- 4) Baskaran V, A study of consumer buying behavior and market approach towards Online Retail Trading in Madhurai District(2013). This study reviews that Online Marketing changing the way of consumers shop and buy goods and services, rapidly evolving in to a global phenomenon. Here it found that the relationship with buying behavior towards online trading namely age, gender, educational qualification, religion, occupation, income earned per month etc. How far these variables influence consumers buying behavior of this study have to been analyzed. It is an initial attempt to build and test conceptual framework for consumer behavior towards online retail trading.
- 5) Kapoor, Sandeep., An Empirical study of Online Marketing in India perspectives and Challenges(2010). This study reviews that the firm success was measured totally in terms of production. Thus firm assumed that consumers would resist buying goods and services. To overcome this consumer resistance seller had to employ creative advertising and skillful personal selling in order to get consumers to buy. Online marketing requires good strategy for attract and build customer relationship to keep the long term customers.

#### Objectives of the Study:

- To study the present scenario of Online and Offline marketing approach of customers.
- To know the drawbacks of Online transactions from the Online consumers.

## Methodology of the study:

The data for the study have been collected from primary sources. Primary data have been collected through Direct Personal Interview took place with the owners of different local stores in Karwar city. For the study a sample of 30 local stores has been on the basis of convenient sampling method for the purpose of the research.



For the study convenient sampling techiques method has been applied on the basis of suitability for the available information and which has a substantial share in the market so as to give more accurate picture of the impact of online marketing.

## Scope of The Study:

- This study is very much relevant to present times as this will make awareness about the impact of E-stores
- This study wants to present the real scenario and look in to the threat that looms over the various local stores.

## Limitations of The Study:

- The study is only limited to Karwar city only.
- ♣ Data pertaining to the study has been collected for a period of only 3 years.
- Time is also a limiting factor as the study is conducted in a very short period of time.

Table No 4.1 

	No of Respondents	Percentage
Gender	23	76.67
Male	7	23.33
Female	30	100
Total		

Source: Primary Data

Chart No 4.1 Shows the Classification of Gender 140 120 100 80 60 40 20 ■ Percentage No of Respondents Total Female Male

Table No 4.1 and chart no 4.1 explains the classification of gender of respondents. Here 76.57per cent of respondents are Male and 23,33per cent of respondents are Female.

↓ Table No 4.2 4 Classification of Age Group

20.11	No of Respondents	Total
30-40	11	36.67
40-50 50-60	13	43.33
Total	6	20
ource: Primary Data	30	100

Source: Primary Data

Chart No 4.2 Showing the Classification of Age Group

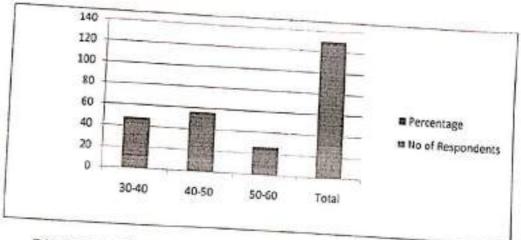


Table No 4.2 and Chart No 4.2 depicts that Classification of age group of the

- Respondents. Here, 36.67 percent of age of respondents between 30 to 40. 43.33
- Percent of age of respondents between 40 to 50 and 20 percent of age of respondents
- are Between 50 to 60.

Table No 4.3

 ← Classification on the basis of Qualification



Qualification	No of Respondents	Percentage
Secondary	10	33.33
Graduation	12	40
Others	8	26.67
Total	30	100

Source: Primary Data

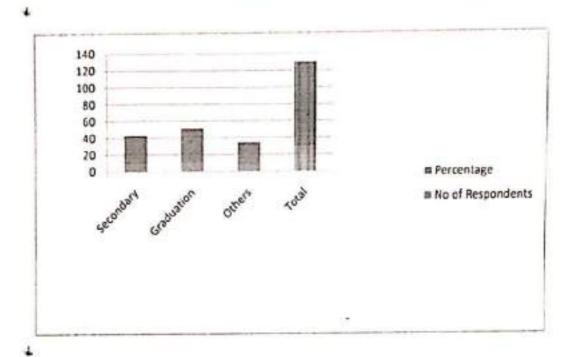


Table No 4.3 and Chart No 4.4 represents the Classification on the basis of Qualification. Here 33.33per cent of respondents are studied secondary education. 40per cent of Respondents are studied graduation and 26.67per cent respondents are studied other Educational qualification. Majority of highest percentage of qualification of Respondents are Graduation that is 40 percentage.

Table no 4.4

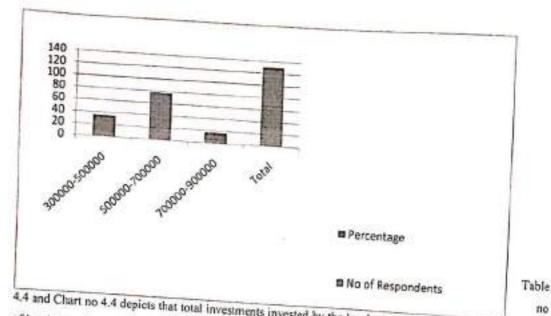
Classification on the basis Total Investments

Investments	No of Respondents	Percentage	
Control of the Contro	The state of the s	The common terms	_



300000-500000 500000-700000	8	26.67
700000-900000	18	60
Total	4	13.33
Source: Primary Data	30	100

Chart No 4.4 shows the Classification on the basis Total Investme



4.4 and Chart no 4.4 depicts that total investments invested by the local stores owners. Here, 26.67per cent of local stores invested money between 3 to 5 lakhs. 60per cent of local stores invested money between 5 to 7 lakhs.

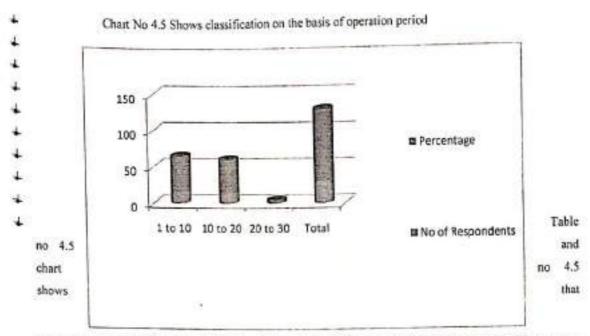
↓ -41Table No 4.5

 ↓ Classification On the basis of Operation period

Years	No of Respondents	Percentage
1 10 10	15	
10 to 20		50
	14	46.67
0 to 30		- 00000
otal		3.33
Source: Primary	30	100



+



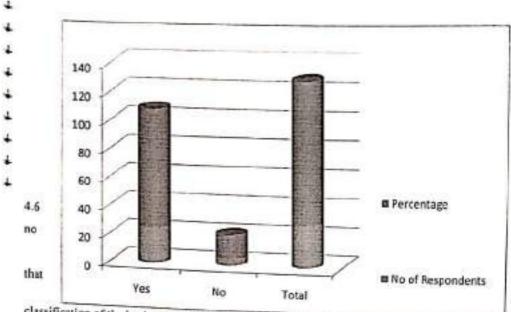
classification of operation period of the local stores. Here, 50per cent of the operation period of local stores are between 1 to 10 years. 46.67per cent of the operation period of local stores is between 20 to 30 years. Here, most of the local stores owners are started business between below 10 year that is 46.67per cent

option	No of Respondents	Percentage
Yes	25	83.33
No	5	16.67
Total	30	100

Source: Primary data

Chart No 4.6 shows classification of business plan





classification of the business plans. Here, the most of the local stores started with the proper business plans.

83.33per cent of the local stores owners made business plan while they newly started business and 16.67per cent of the owners made business without any business plans.

Option	No of Respondents	Percentage
Yes	20	
No	30	100
Total	30	100

140
120
100
80
40
40
20
0
1 2 3 

\*\*Option

4.7 Shows
Classification on
the basis business
plan is important

Table no

and graph

examines

4.6

the



Table no 4.7 and Chart no 4.7 explains that the business plan is important. Here all the local stores owners thinks that business plan is very essential for the starting the new business. 100per cent of the local store owners are accepted that business plan is very essential and important aspects for every business activities.

No of customers	No of Respondents	Percentage
	- 5	16.67
10 to 20	10	33.33
20 to 30	12	40
30 to 40	3	10
40 above		100
Total	30	100

Source: Primary Data

Chart no 4.3 shows the classification on the basis of Average customers

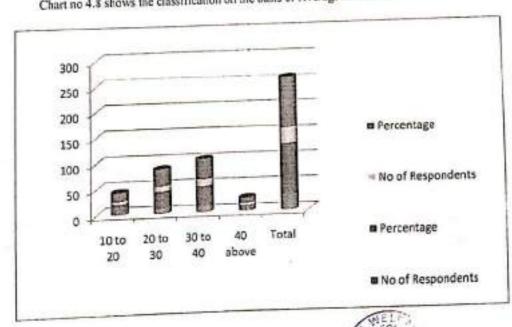




Table to 1.8 and 1 hart no 4.8 depicts that how much average contonners caters local stores daily. Here, 16.67per cent of average customers are between 10 to 20. 33.13per cent average customers between 20 to 30.40per cent of average customers are between 40 to 50. The majority of highest customers are between 30 to 40. That is 40per cent average customers are catching local stores daily because of quality maintenance and trout worthings.

4 -45-

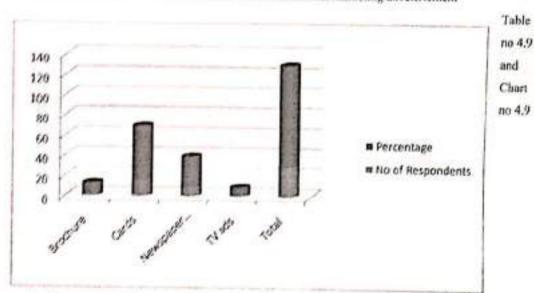
#### Inhle Su 47

#### · Classification on the basis of Traditional Marketing Advertisement

Options	No of Respondents	Percentage
Brichars	3	10
Cards	16	53,33
Newspaper Ads	9	30
1 V ada	2	6.67
Tetal	30	100

Source: Primary Data

Chart No. 4.9 shows classification on the basis of traditional marketing advertisement



examines that usage of offline advertisement techniques like brochures, eards, newspaper ads and television ads etc. here, 10per cent of the local stores owners are using brochures. 53.33per cent of the local stores owners are using eards for the advertisements. 30per cent of the local store owners are using news paper for the advertisements and 6.67per cent of owners are using local TV ads.

Table No 4.10
Classification on the busis of Business Profits



No of Respondents	Percentage
19	63.33
11	36.67
30	100
	19

Source: Primary Data

Chart No 4.10 shows Classification of business profits

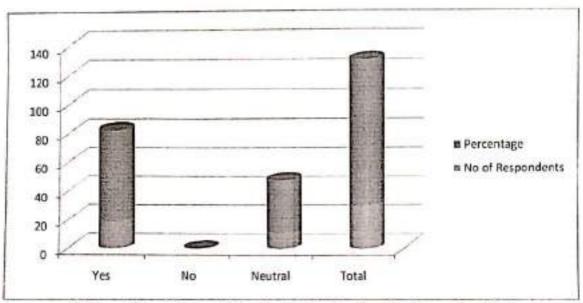


Table no 4.10 and Chart no 4.10 depicts that Classification of business profits of the local stores. In this survey 63.33per cent of the local stores owner earnings the profits. No one under loss and 36.67per cent of local store owners are neutral.

#### CONCLUSION

The present study of impact of online marketing in Karwar (Uttar Kannada) to analysis to know the impact of online marketing on different local stores

The study shows that the online marketing does not impact the local stores. Here the local stores real competitors are other similar local stores, most of the Karwar peoples buying products in local stores only because they can inspect quality of products and trust worthiness among the store keeper. Most of the Local stores owners are maintaining the good relationship with the customers. At present scenario online marketing will impact the urban people lives because most of the urban people purchasing products through online because of time consumption in the offline marketing. In online marketing they are getting varieties of products compare to offline marketing. This study states that there is a chance of impacting the online marketing in next generation people.



# QUESTIONNAIRES

1. Name:		
2. Gender:		
Male	Female	
3. Age;		
Qualification:     Secondary	duation	Othe
5. Total investments:		
No of years in an operation:     Below 10 years     20-30 years	10-20 years Above 30 years	
<ol><li>Did you have a business plan when</li></ol>	you first started this business?	
Yes		
<ol><li>Do you think a business plan is imperent the control of th</li></ol>	ortant for the success of a business?	
es	Nd	+11
<ol><li>How many average customers do y</li></ol>	ou cater daily?	
10-30	30-60 90 above	
10. Which of the following means do you would like to use in the future?	ou currently use for your traditional m	arketing or
Brochure Cards	Magazine Ads News paper Ads	
11. Is there your business profitable?	The paper year	
□s	No Neutral	
	-63-	



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## KWT'S DIVEKAR COLLEGE OF COMMERCE, KARWAR

## Project Report On SOLIDE WASTE MANAGEMENT IN KARWAR

# Submitted By B.Com final year students

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## SOLIDE WASTE MANAGEMENT IN KARWAR

#### INTRODUCTION

"Solid waste" refers to the refuse, the solid and semi solid waste matters of a community except the night soil. Solid waste 1.1 PRELUDE contains organic as well as inorganic matters. Solid waste management includes the entire process of dealing with solid waste, starting from the collection from the primary source to ultimately disposing off it hygienically, so that it may not be create any harmful effect on nearby community. The solid waste management involves, management at waste generation level, storage at the source of generation, primary collection, street cleansing, temporary storage at locality level, regular and periodic transportation of this temporarily collected waste to disposing sites and treatment plants.

The solid waste management approach in Karwar is extremely inefficient, using old and obsolete system, technology for storage collection processing, treatment and disposal. There is no formal organized system of segregation of biodegradable and non biodegradable solid waste. The recovery and recycling of waste is only done by scavengers and scrap dealers which is highly hazardous to those which are involved in this job.

Solid materials produced by human activities and disposed once they become worthless are called solid waste. Majority of the solid waste such as plastic, paper and electronic products are non-biodegradable. When these wastes gather, they pose a health hazard to cople and the decaying of wastes also draw household pests and end in urban areas attracting unhealthy and dirty places to reside in. rimarily, it leads to the affects the terrestrial organisms and reduces the uses of land for purposes that are more productive.

A solid material that is discarded as useless or unwanted by the society is called solid waste. The wants and needs raised by the increasing population have led to the quick surge in production and consumption. Urban civilization discards and produces solid material regularly, which leads to a considerable rise in the capacity of waste produced from numerous bases. Solid waste policy in India stipulates the duties and responsibilities for hygienic waste management for cities and people of India.

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The waste materials generated by an organism or a natural process are used by another organism or processes as a raw material. The production and decomposition of materials have to be balanced and the nutrient must support the other cycles of production, as the recycling is predominant. This natural cycle is a scheme linked to ensure reliable and sustainable natural system. Whereas, the anthropogenic systems emphasis on the economic worthiness of materials and energy and considers the manufacture and usage as the foremost economic activities. These systems leads to heavy damages to the environment due to their massive utilization of natural resources and energy and returns the obsolete materials to the nature in a haphazard manner degrading the environment. This system requires higher quantity of natural capital to be spent for its functioning. The increasing generation of solid waste is an indicator of excessive consumption of materials and its inefficient utilization. This is casually dipping the Earth's capacity to provide fresh raw materials in the upcoming years. The ability of the natural environment in engaging and processing these resources is also under pressure. Precious materials in the form of substance and energy are vanished during waste discarding and a greater burden is required to be placed on the ecosystems to provide these. In every community, people generate waste. At the most basic level, these comprise of food waste, animal manure, ashes, useless tools, broken utensils and old clothing. In an agricultural society this waste is readily captivated in the natural cycle. Nevertheless urbanization and industrial development have rapidly improved the diversity as well as the quantity of wastes. With the advancement of society, the generation of solid waste has become a more complex nature. Every household produces waste materials every day. Objects that are not needed by them or do not have further usage are thrown away. Management of solid waste in a proper scientific method and in an environmental friendly manner has become significant. The solid waste are mainly classified into three types based on the source of generation. They can be generally classified into the following:

- i. Municipal Solid waste (Household waste)
- ii. Hazardous waste (Industrial waste and Electronic waste)
- iii. Bio-medical waste (Infectious waste)

MUNICIPAL SOLID WASTE



The management of municipal solid wastes includes activities from the generation to the disposal that are classified into six elements, namely, generation of waste; sorting, handling, storing and processing at source; collection; segregation, processing and composting;

Hazardous wastes include the toxic wastes from the industries, chemical waste from hospitals and Electronic waste from residential, companies and factories. Suitable care in the disposal of these wastes is vital to the environment and the safety of people. Hazardous waste materials from the remaining trash need to be sorted out. Materials, which are toxic, poisonous and corrosive, have to be kept inaccessible, as there are probabilities that they can lead to serious trouble at landfill sites, Materials like the broken thermometers that contain mercury or paint cars, chemicals and batteries from the households cannot be simply sent to the dump yards or landfill sites. Improper disposal of pesticides and other hazardous contaminants can pose additional threats to the environment.

Although there is no standard and uniformly accepted definition of hospital waste, it is generally recognized as biomedical waste generated in diagnosis, treatment or immunization of human beings, in research pertaining there to or in the generation or testing of biological. Further categorization of biomedical waste has been done under eight different heads in the Biomedical Draft Waste

The mode of disposal specified is dependent on the type of waste, and various methods of disposal are used such as incineration, microwaving, autoclaving, disinfecting and deep burial. This, therefore, make biomedical waste treatment different from other types of waste pollution, as each establishment requires different expertise and resources to handle the waste generated. The Biomedical Waste Management Rules were notified in 1998 in India.

The review of Literature is an important exercise of any research work. It is a source from where research ideas are drawn Ac 1.2 REVIEW OF LITERATURE and developed into concept and finally theories. It also provides the researcher a bird's eye view about the research done in that area ca so far. Depending on what is observed in the literature survey, all primary, secondary and tertiary sources of information were researched.

The Literature Review plays a very important role in the research process. It an essential component of the present investigation, which gives necessary input to the researcher to gain the research study on a selected topic. The present chapter begins with an overview of previous researches carried out pertaining to the present study.

Municipal Solid Waste Management in India: Present practices and future challenge

Sunit Kumar (2005) He find that . Due to a urbanization and uncontrolled growth rate of population, municipal solid waste management has become acute in India. Lack of financial resources, Institutional weakness, improper choice of technology and public apathy towards MSW have made this service far from satisfaction. The current practices of the uncontrolled dumping of waste on the outskirts of towns/cities have created a serious environmental and public health problem.

Existing situation of SWMS, problems associated with the system and also highlights some best practices and lessons by An approach for design of sustainable SWMS compatible to Indian situations is also detailed. Problems Associated with the system are Inadequate Resources Inappropriate Technology. Disproportionately High Cost of Manpower etc. explaining about design of Appropriate Waste management System in that collection of Waste, Transportation of waste, disposal of Waste, Recycling of Waste, financial structure.

Management in India Sustainable Solid Waste

Ranjith kharvel Annepu (2012) He find that the present status of waste management in India, its effects on public health and the environment, and the prospects of introducing improved means of disposing municipal solid waste in India. The systems un techniques discussed are informal and formal Recycling, Aerobic Compositing and Mechanical Biological Treatment, Small Scal biomethanation, Refuse derived fuel, And landfill mining.

The main objectives, to find ways in which the enormous quantity of solid waste currently disposed off on land can be reduced by recovering materials and energy from wastes, in a cost effective and environmental friendly manner.

Municipal Solid Waste Management in India: A Critical Review, Journal of environment. Science and engineering.

Sudha Goel (2008) she find that solid waste management is one of the most neglected aspects of India's environment and the rece Municipal Solid Waste Rules 2000 have made it mandatory for the administrative authority of any area to undertake responsibility f all activities relating to municipal solid waste management.

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Objectives: A survey of MSWM practices in Indian urban local bodies and the literature suggest that major problems in MSWM in India are: underestimation of generation rates and therefore, underestimation of resource requirements, lack of technical and managerial inputs, and lack of reliable and updated information to the public and practitioners in the field.

Problems of Solid Waste Management in Indian Cities.

Vijay kumara. Dr. R.K. Pandit (2013) As per this report be said that lack of financial resources, inefficient institutional arrangement, inappropriate technology, weak legislative measures and unawareness in public towards solid waste management has made the service most unsatisfactory and inefficient. The solid waste management approach in India is extremely inefficient, using made the service most unsatisfactory and inefficient. The solid waste management approach in India is extremely inefficient, using old and obsolete system, technology for storage collection processing, treatment and disposal. There is no formal organized system of segregation of biodegradable solid waste.

Objectives: Types of solid management, generation of solid waste, quantity of generation of wastes in Indian cities, and problems of storage of solid waste at the source of generation, cases of mega cities.

## The Solid waste management sector in India;

Amiya kumar Sahu (2011) they highlights solid waste generation in India is about 115,000 tons per day with yearly increase of about 5%. Commonly practiced waste disposal/ waste management processes in India include composting, biomethanation and incineration of refuse Derived Fuel pellets for power generation. Solid waste management include legal drivers, regional and international drivers, received fuel pellets for power generation. Solid waste management include legal drivers, regional and international drivers, technology development and institutional drivers. They try to explain key challenges for the Growth of Solid Waste Management in India, Solution for the problem, Companies in the solid waste management Sector.

According to Weitz, K. A. et al., (2002) "selecting a criteria for collection, transportation, recycling, treatment, and disposal systems can determine the number of recycling bins needed, the day people must place their garbage at the curb, the truck routes through residential streets, and the cost of waste services to households." Hence, managing these wastes is an important factor for the municipal corporations. "Solid waste is the term used to describe non-liquid waste materials arising.

(Palaitkar, S. 2002). Human beings have been generating waste from the very beginning. These wastes became more complex in nature with the advancement in civilization. The rise of industrial revolution in the world of consumers was evident from the end of nineteenth century. The generation of solid waste, especially the no biodegradable categories, not only polluted the air but also polluted the Earth as a whole. With the speedy industrialization and the increasing population, the eminence of our environment is mortifying day by day.

According to Jamshidi et al. (2011) the existing waste collection and disposal systems will not be able to meet the needs of sustainable waste management. Applying technology without knowledge of the waste materials and adaptation to local factors is not worthwhile. In other words, when proposing a proper waste management plan it is necessary to identify the current situation of the area and the appropriate method

According to Montservat et al. (2004) the present production systems usually do not take into account the need to protect the environment versus simple economic benefits. This fact produces normally an exertion against environment, certain difficulties to guarantee food quality, and specially the generation of a huge volume of wastes which must be treated. European Union prepared and is preparing different instruments to reduce the amount of waste and especially in the case of organic one to undergo an adequate treatment management to achieve a maximum recycling and to avoid problems and wasting by landfill or incineration.

#### 1.3 Methodology

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Primary data collection method

 Interviews- Especially by using this method I have opportunity to ask questions adapted to the interview and collect different thoughts, anitudes, and concerns about solid waste management in the Karwar.

Non Participation observation (NPO)- In this way collect much information regarding waste disposal, waste collecting systems, waste management systems, and participations of the local community.

#### > Secondary data.

Secondary data to be collect from written and recorded documents. Especially, government reports, municipal council reports and documents, academic papers regarding waste management impacts on the environment, internet resources and many other documents from different organization were collected.

#### 1.4 Objectives

- To know waste reduction measures.
- To know recycling of material and composting
- To know disposal cost.
- Fo know the quantum and nature of the solid waste.
- To know the reasons for inadequacy and inefficiency in services.

#### 1.5 Limitations:

- The responses to the questionnaire reflect only the perception of the individuals who have filled the questionnaire and
- The study is the limited understanding of the psyche of the people impacted by a scheme of solid waste management. cannot be generalized.

#### L6 Scope

The scope of the study is confined to (CMC) City Municipal Corporation Kurwar.

#### · Chapter -4 DATA ANALYSIS AND INTERPRETATION.

- In this chapter an attempt has been made to interpret and analyse the "Solid waste management in Kurwur: A study covered some selected karwar city and its surrounding area. The primary objective of to know the waste reduction measures, recycling of materials and composting, know the disposal cost, quantum and nature of the solid waste, and to know the reasons for inadequacy and inefficiency in services.
- A well designed Questionnaires were distributed among 30 People of selected area in Karwar and they were asked to go through each set of questions and the people were expected to answer each and every question along with their opinion towards the Solid waste management. Likewise, among the total of 30 people responded and returned the dually completed questionnaires. The general questions asked were about the background information of respondents regarding the name, occupation etc.
- The total number of Questionnaires distributed is 30 peoples to selected rural peoples. 10 municipality workforces are to be selected for analyzing their job satisfaction level, salary, training and remuneration. When concerting the municipality Chairman and asked some framed questions towards the solid waste management like methods to dispose, cost of waste, earnings, co-operation of society etc. Resident's response towards solid waste management, Municipality workforce experience, and overall solid waste management and Municipality data given by municipality officer is systematically analyzed and presented in the successive paragraphs.
  - (1-Residents)
  - Table No: 4.1.
  - Classification of effective media
  - Promoting cleanness by being the face of Swachh Bhharath Abhiyan, Pucking up the broom to clean the dirt, Prime Minister Narendra Modi, in his mouthly radio address 'Mann Ki Bant' and also TV commercials and posters it

Media	No of respondents	Percentage to total
Over TV & Radio	24	80
News paper	5	16.67
Over Postal	1	3.33
All Markey	0	0.00
By Rally Total	30	100

Source: primary data



#### No of respondents 25 15 a No of respondents 10 5 By Rally Over Over TV & News **Posters** papers Radio

Table no.4.1 reveal that classification of effective media is considering the over TV And Radio, the number of respondents 24 and percentage is 80. 16.67% of the respondents are get the solid waste management information through media of News paper and 3.35% of the respondents are get the information of solid waste management through Over postal. In Karwar no one get information about solid waste management through a rally.

#### Table Number: 4, 2

Classification of solid waste produce

Solid waste is mainly classified into different types depending on their source. In this classification generation of solid waste by day today activities in home, that is Food waste, plastic, Glass, and others ( leaves, waste conton etc.).

5.No	Types of waste	No of respondents	Percentage
	m 1	8	26.67
a	Food waste	10	33.33
ь	Plastic	1	3.33
c	Glass		36.67
d	Other	- 11	100
	Total	30	130

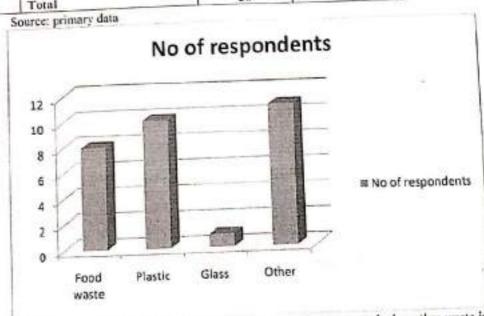


Chart number 4.2 Table number 4.2 shows that, most of the respondents are producing other waste in a home. That is 36.67% of the respondents are generate the other waste, like dry leaves, waste cotton etc. 33.33% of the respondents are produce Plastic waste in home, 26.67% of the respondents are produce food waste in home and 3,33% of the respondents are Glass waste produce in home.



### Table Number: 4.3

Participation of recycling scheme

Recycling is the process of converting waste materials into new materials. The composting or other reuse of biodegradable waste- such as food or garden waste is also considered recycling. As we shall outline below, relatively little is known about people who do not participate in recycling schemes.

S.No	Recycling Scheme	No of respondents	Percentage
5.110			26.67
8	Participating	8	73.33
b	Not participating	22	200
	Total	30	100

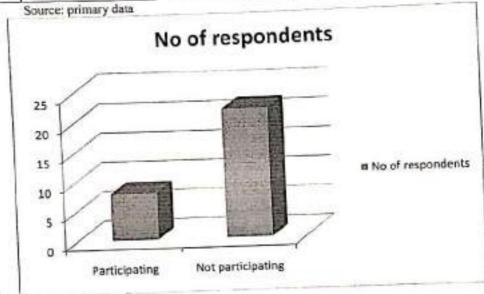


Table Number 3 states that 73.33% of the respondents are not participating in recycling scheme. Recycling schemimplementation is the one of the best method of reducing the solid waste but only 26.67% of the respondents ar participating in recycling scheme.



## Earning from recycle scheme

Recycling is great for the planet, saves resources and basically help clean up. Using of recycle scheme to earn recycling is great for the politics, as that earning and not earning from recycle scheme.

No Recycle Scheme	No of respondents	Percentage
No Recycle Scheme		25
a Earning		75
ing	6	100
Total	8	

Source: primary data No of respondents No of respondents 3 Not earning Earning

Table Number 4.4 states that 75% of the respondents are not earning from recycle scheme 25% of the respondents are earning from recycle scheme. Less people are participating in recycle scheme, in that earning from recycling scheme is very less. Recycle scheme is applied earning by produce composting and selling of waste papers, plastics etc.

#### Table Number: 4.5

Classification own composting bin Composting is a key ingredient in organic farming. Own composting bin is helpful to reduce the waste. Using of solid waste (leaves, food waste) and waiting for the materials to break down into humus after a period of weeks or months, compost is ready to use. On that basis below table showing about using and non using of own composting

S.No	Using Bin	No of respondents	Percentage
		3	10
	Using composting bin	-	90
b	Not using composting bin	27	100
	Total	30	11/0

Source: primary data



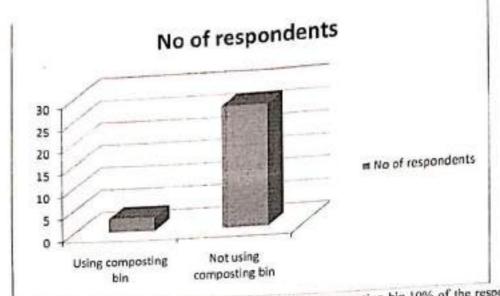


Table Number 4.5 states that 90% of the respondents are not using composting bin.10% of the respondents are using own composting bin, Place and plan is very needed to using of composting bin. It clears that less respondents are using there own composting bin.

#### Number-4.6 Table

## Classification of differentiation of waste

Waste comes in many different forms and may be categorized in a variety of ways. Like Glass, Food waste etc. This classification shows the differentiate or not differentiate the waste.

S.No	Waste	No of respondents	Percentage
	202000000	8	26.67
Λ	Differentiated	22	73.33
В	Not differentiated		100
	Total	30	2000

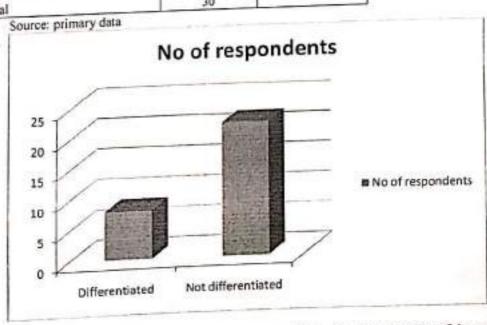


Table Number 4.6 shows that 73.33% of the respondents are not differentiated waste. Most of the respondents a not differentiate the waste like Glass, food waste etc. Rest of 2657% of the respondents are Differentiated the waste like glass, paper, food waste etc,

Table Number: 4.7

Method adopt to dispose at waste

Waste management or disposal is all the activities and actions required to manage waste from its inception to its final disposal. Various dispose method is there but this classification is considering Bio- Processing, public bin, Sanitary land fill and CMC vehicle.

S.No	Method	No of respondents	Percentage
A	Bio-Processing		
ь	Public dustbin	10	33.33
c	Sanitary land fill		
d	CMC Vehicle	20	66.67
	Total	30	100

Source: primary data

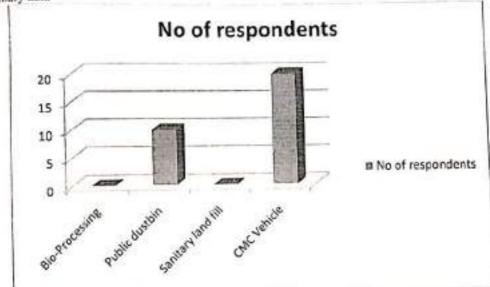


Table number 4.7 states that most of 66.67% of the respondents are adopt to dispose at waste by CMC vehicle, 33.33% of the respondents are adopt to dispose at waste by public dustbin. Method of bio-processing and sanitary land fill method are no one is adopted.

#### Table Number: 4.8

Days of container get clear

In the survey it came to know the people who well aware about cleaning waste material it may be solid, plastic and other materials in every day for their house respectively.

S.No	Days	No of respondents	Percentage
Λ	Onna n day	20	66.67
	Once a day	6	20
С	Once a week	0	0
	Once in three days		13.33
D	Once in two days		100
	Total	30	ALE I

Source: primary data

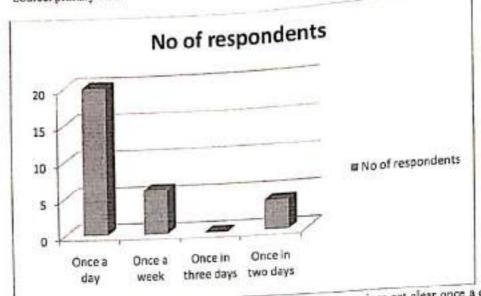


 Table Number 4.8 states that most of 66.67% of the respondents, waste container get clear once a day, 20% of the respondents, waste container get clear once a week, 13.33% of the respondents, waste container get clear once in a two days.

Table Number: 4. 9
 Information about waste management center

Waste management center is a unique collection of advanced waste processing and research facilities. In Karwar only one waste management center to dispose the waste.

S.No	Waste Management Centre	No of respondents	Percentage
		7	23.33
a	Yes		76.67
b	No	23	100
	Total	30	100

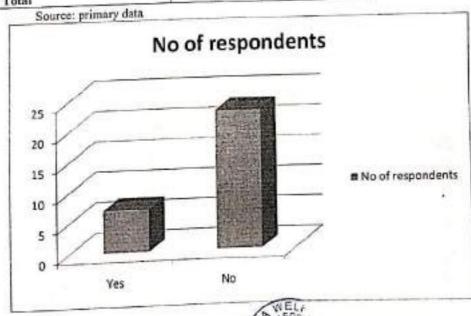


Table Number 4.9 states that, 76.67% of the respondents are not know the information about waste management center. 23.33% of the respondents are get the information about waste management center in karwar that is in the place of Shirwad.

#### Table Number: 4. 10 Support for Swach Bharath Abhiyan

- "Swachh Bhharath Abhiyan", Packing up the broom to clean the dirt, it is popular today.
- Every one like to clean the area and maintaining sostainable development.

S.No	Swaecha Bharat Abbiyana	No of respondents	Percentage
a	Yes	30	100
b	No		
	Total	30	100

No of respondents

No of respondents

Wes No of respondents

Table No.4.10 table states that out of out respondents are support to the Swach Bharath Abhiyan. They are
participating in public cleaning, street cleaning, and other awareness programs. 30 respondents are positively
responded.

#### Findings of the study

The study arrived at the followings findings based on the results from the analysis of the data gathered.

1. Majority of the peoples (24) are heard about solid waste management over TV and Radio.

Majority of the public (10) using plastics.

3. 73.33% of the peoples are not participating in recycling scheme.

Maximum respondents (75%) are not using recycling bin.

27 respondents are not using own composting bin.

73.33% respondents are not differentiate the waste.
 Maximum respondents (20) are adopt using method of CMC vehicle to dispose the waste.

66.67% of the respondents are responded day today there container get clear.

Maximum respondents (76.67%) are not know the solid waste management center in Karwar.

10. Cent percentage of respondents are support to the Swach Bhatath Abhayan.

#### 5.2 Suggestions:

Based on the findings of the present study, followed suggestions have been made for the proper solid waste management and waste reduction measures of various places in Karwar distict.

The proper solid waste management method create friendly environment.

Encourage the people to reduce the waste by implementing recycling method, using of paper bags, alternate use of waste (plastic).

Differentiation of waste like Glass, Paper, Plastic, Food in every house very important. It helps we can produce compost, Encourage the people to maintain their own composting bin. 3.

Improvement in work of CMC vehicle like time management, visiting each street is needed. 4.

If possible, in every week People are participating in some awareness program to clean the area, Street composting bin etc. 5. 6.

Encourage the people to participate in Swach Bharath Abhiyaan.

Support to the workers family and satisfactory remaneration plan implementation is very important. 7

Training and development programs are needed to the municipality workers.

Adopting modern technology, methods to dispose the waste.

11. Recycling of materials and increase the earnings from waste management.

#### 5.3 CONCLUSION:

Finally I conclude that, It is the dream of every person living in this world, to live in a cleaner, greener, sustainable and hygienic conditions. Environmental issues are currently the most contemporary concerns as most of the people in Karwar who would inevitably come to depend on cities for education, health, livelihood, Job and entertainment. Garbage and its management have led to an obstinate problem due to the absence of serious efforts by town/city authorities. management for cities and people of

Solid waste policy in Karwar stipulates the duties and responsibilities for hygienic waste Karwar. Selecting a criteria for collection, transportation, recycling, treatment, and disposal systems can determine the number of recycling bins needed, the day people must place their garbage at the curb, the truck routes through residential streets, and the cost of

Hence, managing wastes is an important factor for the municipal corporations. The generation of solid waste, especially the no biodegradable categories, not only polluted the air but also polluted the Earth. Our environment is mortifying day by day. As the constraints of urbanization are outspreading to far-flung areas in Karwar, the problem of Solid waste management is posing a great trepidation to our environment. Toxic and hazardous wastes are usually mixed with the municipal solid wastes that are being disposed in an unscientific and unsafe dumping yards without proper treatment in majority cases due to ignorance. A severe threat to the health of the people and the environment can occur from the hazardous wastes that are not properly treated.

Wastes Management is a major challenge these days for the administrators, engineers and planners. The enormous amount of solid wastes is generated and need to be followed scientific and environmental friendly disposal methods. The enormous generation of solid waste and unscientific disposal of solid waste can affect the environment and human health. To protect the environment and public health, disposal of solid waste in scientifically designed engineered landfill sites is one of the solutions.



## KWT'S DIVEKAR COLLEGE OF COMMERCE, KARWAR

# Project Report On A STUDY ON WOMEN ENTREPRENEURSHIP IN KARWAR TALUK

## Submitted By

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## A STUDY ON WOMEN ENTREPRENEURSHIP IN KARWAR TALUK

#### INTRODUCTION

Since the 21st century, the status of women in India has been changing as a result to growing. Industrialization and urbanization, spasmodic mobility and social legislation. Over the years more and more women are going in for higher education, technical and professional education and their proportion in the workforce has also been increased. With the spread of education and awareness, women have shifted from the kitchen, handicrafts and traditional cottage industries to non-traditional higher levels of activities. Even the government has laid special emphasis on the need for conducting special entrepreneurial training programs for women to enable them to start their own ventures. Financial institutions and banks have also set up special cells to assist women entrepreneurs, this has boomerang the women entrepreneurs on the economic scene in the recent year. Although many women's entrepreneurship enterprises are still remained a much neglected field. However, for women there are several handicaps to enter into and manage business ownership due to deeply embedded traditional mindset and stringent values of the Indian society.

Women entrepreneurship is a recent phenomenon in India which came into prominence in late 1970's. Now we see that more and more women are venturing as entrepreneurs in all kinds of business and economic activities. Though at the initial stage, women entrepreneurship developed only at urban areas, in recent times, it has extended its wings to rural and semi-urban areas too.

In the seventies, women concentrated much on traditional activities only. But due to the spread of education and favourable government policies towards development of women entrepreneurship, women now, have changed their attitudes and diverted towards non-traditional activities too. They show favourable response to changing situations and get adjusted to them and have improved their position. The Government and Non-government organizations are giving more prominence in promoting self-employment among tomen and building up women entrepreneurship. Special financial assistance is provided and training programmes are organized for women to stan their ventures.

India is a land of village, "four - fifth of India's population lives in villages, and is socially and economically backward in comparison with the urban population. Ignorance, poverty and helpless resignation to a hostile environment have retarded rural progress. After independence, the development of rural community became the primary concern of our national government. Ministry of Community Development and Co-operation, government of India led to the birth of such developmental programme, National Extension Services, Panchayati Raj etc.

Initially emphasis was on agriculture in this developmental schemes. But gradually the scope these schemes was extended to other fields. However in the initial stages no serious attempts were made to bring the women folk in the villages into the fold of these programmes. But, later on, it was realized that the success of the programme often depended on the co-operation of the women in the rural community. Through this realization, the idea of employing women for eliciting co-operation of rural women folk in the task of nation building was mooted out.

As a part of the developmental schemes schools were opened, nutrition programmes were started, family planning schemes were undertaken, family and child welfare programmes were planned, health schemes were introduced by the government in the villages. The introduction of these schemes created various kinds of employment opportunities for women. Many needy women sought these opportunities and took up the jobs as primary and secondary school teachers, gramsevikas of various categories, and started up their own business and also involved in various other fields.

### BACKGROUND OF THE STUDY

Entrepreneurship offers tremendous opportunities for women across the world by opening doors to greater self sufficiency, self esteem, education and growth not only for the women themselves, but also for their families and their employees. Women are changing the face of business ownership internationally, one-quarter and one-third of the world's business are owned by women. As their numbers grow and as their business prosper, they will change the way the world does business.

Entrepreneurship has been one of the major aspects responsible for poverty alleviation. A slow economic growth combined with increasing level of poverty forces the people to move towards self employment. Thus a substantial contribution of women entrepreneurs leads towards creation of employment opportunities, enhancing the GDP growth along with the positive contribution towards improving exports.

Recognizing the importance of individual liberty, risk taking and innovation, the women entrepreneurs initiates, promotes and continuously maintains the level of economic activities in order to secure equitable distribution of income and wealth.

### REVIEW AND LITERATURE

LALL AND SAHAI (2008) have conducted a comparative assessment of multi-dimensional issues and challenges of women entrepreneurship and family business. This study found that though there has been considerable growth in number of women opting to

work in family owned business, they still have lower status and face more operational challenges in running business. He has identified the lack of interaction with successful entrepreneurship, social unacceptance family responsibility, gender discrimination, missing network and low priority given by banker to provide the loans are the major obstacles in the growth of women entrepreneurs.

MANDLEKAR (2005) conducted a research to study the role of rural women in managing small livestock units at home .It was undertaken keeping in mind the role of rural women in family affairs particularly rearing and maintaining livestock. The study was conducted in fifty villages within the radius of 25 km around Nagpur city. Families having five milk animals and four hectares of land were considered 300 families were selected for the interview. The result indicated that 100% home makers took decisions independently in respect of calf rearing, preparing milk products and preserving them. Activities that could be done at home and required time to be devoted at home were shacked by rural women where as activities that required time, labour and marketing were

POONAM SINLIA (2003) studied motivation, social support and constraints among women entrepreneurship in the north east INDIA .This study found that the main motivating factor to start an enterprise was to earn money by both men and women entrepreneurs. The units set up by them were mostly micro enterprise. Activities undertaken by them were handicrafts and handloom still predominated the type of activities undertaken by the women entreprenurs. Majority of women entrepreneurs managed finance through their own sources. This study concludes that women of the region have enough potential to take up entrepreneurship as a career. But difficulties faced by them was financial .Therefore various schemes and policies were adopted by the entrepreneurs to overcome those difficulties

HEDE,SMITA GOVIND (2017) has conducted a study on women entrepreneurship in Goa a study of micro enterprises. This study ounds the problem, human resource demands proper management and adequate utilization and under utilization of other resources. In urban areas, women vibrantly operate many business where as women in the rural areas, recent yrs have seen moving out of shell due to the functioning of self help group. Entrepreneurship among women reflects higher level of creativity, a strong drive, an innovative spirit and the need for achievement. The study concludes that appear more than 95% of women, as the first generation entrepreneurs, with the profile showing their willingness to take risk, having high level of energy with good skill of communication, But with a lower ESQ. The managerial knowledge and skill was found to be limited with less knowledge about computer usage. No linkage was observed between the social factors examined.

JEYA ANI (2012) has conducted a study on rural women entrepreneurship in Tirunelveli district. This study finds the various schemes available to rural women entrepreneurs and also the institutions support given to them and also identifies the factors influencing rural women entrepreneurs. She is suggesting that women entrepreneurs face the problem of capital, so the policy makers should take into account this need and frame the polices. The NGO's should support more to women entrepreneurs and Rural Women Entrepreneurship Development Programs (RWEDP) should be designed. This study concludes that the increased participation of women in the labour force is a perquisite for improving the position of women in society and self employed women. She is suggesting that there is need of knowledge regarding accessibility to loans, various funding agencies procedure regarding certification, awareness on government welfare programs, technical skill and support from family.

A present study is limited to the awareness about schemes and problems of rural women entrepreneurs who are working in Karwar SCOPE: Taluka in Uttar Kannda District.

#### OBJECTIVES:

- To study the problems faced by rural women entrepreneurs.
- To study the awareness of rural women entrepreneurs regarding financial schemes available to them.

## RESEARCH METHODOLOGY

Primary data are collected from rural women entrepreneurs through questionnaire by 30 respondents with the help of simple random sampling method.

Secondary data are collected from journals, government reports and internet. 2. Secondary data



#### DATA AND ANALYSIS

Table Not I Scheme Accessible For Women Entrepreneur

Schemes Dharatiya Mahila Barik	No. of Respondents	Percentage to Total
Annaporna Schense	16	53.33
	20	16.67
Stree Shokii Package Lox Women Listrepreneurs	18	60
Cent Kulyani Scheme Mudui Yojana Scheme	13	43.33
Mahila Udyam Nidhi Scheme	24	80
Dera Shakti Scheme	28	73.33
Orient Mobile Vil. V	15	50
Orient Mobila Vikas Yojum Scheme	22	73.33
Bharatiya Mahila Bank Business Loan	20	66.67
Khadi And Village Industries Commission	18	60
Prime Ministers Employment Generation Programme	25	83.33
Self Help Group	30	100

Table no: I states that 100% of the women entrepreneurs are aware about self-help groups, 93.33% of women entrepreneurs are acquainted with the Mahila Udyam Nhidi scheme and 83.33% of women entrepreneurs are aware of Prime Ministers Employment Generation Programme, 80% of women entrepreneurs are conscious of Mudra Yojana Scheme, 73.33%, of women entrepreneurs are aware about Orient Mahila Vikas Yojana Scheme, 66.67% Bhartiya Mahila Bank Business Lum and Annapuma Scheme, 60% of women entrepreneurs are also ware of the Stree Shakti Package for Women Entrepreneurs and Khadi and Village Industries Commission Schemes, 53.33% of women entrepreneurs are aware about Bharatiya Mahila Bank and 50% of women entrepreneurs are aware about Dena Shakti Scheme.

Table No: 2 Challenges Faced By Women Entrepreneurs

Challenges	No of respondents	Percentage to total
Lack of family support	22	73.33
Gender gap in workplace	14	46.66
Heavy household responsibilities	16	53.33
Lack of technical knowledge	2(1	66.67
Lack of finance	28	93.33
Lack of management skills	18	60
Lack of confidence and faith	20	66,67
Lack of marketing knowledge	23	76.67
Mobility	21	70

Table no2: states that 93.33% women entrepreneur face problem of lack of finanace.76.67% of women entrepreneurs deals with the problem of lack of marketing knowledge, 70% of women entrepreneurs confront the problem of mobility and 66.67% lack of confidence, faith and lack of technical knowledge. 60% of women entrepreneurs meet the challenges of lack of management skills, 53.33% heavy household responsibility and gender gap in work place respectively. 40% of women entrepreneurs have the problem of lack of family support.

#### FINDINGS:

- 100 percent of women entrepreneurs aware about Self Help Group and most of them have taken the financial help from self help group to startup their business.
- 93.33 percent of women entrepreneurs are aware about Mahila Udyam Nidhi Scheme.
- 83.33 percent of women entrepreneurs are conscious about Prime Ministers Employment Generation Program scheme.
- 80 percent of women entrepreneurs are familiar with Mudra Yojana Scheme.
- Women entrepreneurs are most probably not aware about various other schemes which are implemented by the
  government to help them financially to startup their business.
- It is observed that the women entrepreneurs in the study area are motivated to start their own business by both push and pull factors.
- The most important factors for starting a business are the need for mobility, the need of confidence and faith and
  the need for flexible work schedules.
- The majority of the women entrepreneurs are faced the problem of family pressure, lack of self-confidence, lack of finance, lack of marketing knowledge and management skills.



- The study clearly indicates that women entrepreneurs in study area lack knowledge about organization and the various financial schemes made available for them.
- In addition, women entrepreneurs have specific needs such as training and skill development, financial support and assessed to tools and equipment and machinery.

#### SUGGESTIONS:

The findings of the study enabled to suggest some measures with respect to women entrepreneurs.

- Government shall play active role in providing loan to needy women entrepreneurs through nationalized and cooperative banks.
- Bank loan procedure shall be less complicated and less time consuming. All the required documentation should be in regional language. So that, even, illiterate women will feel that it is appropriate and trusted source of getting
- NGO's and government should come forward with awareness programmes exclusively for young women, and may efforts to defuse information on prospects of entrepreneurship among the less educated women.
- House wives as a potential source of entrepreneurship should be targeted by government and other agencies. Efforts should be made to locate entrepreneurial potentialities amongst house wives and opportunities should be provided to them.
- Most of the women entrepreneurs were supported by their husband / father for taking up entrepreneurship. Once their family members get convinced about significance of women entrepreneurship than their attitude will change, their roles and expectations will change and they will provide moral support, necessary guidance and help as needed.

### CONCLUSION:

Due to education and awareness, the concept is slowly changing and now the women are also running hand in hand together with the men. She plays the role of financial advisor, the role of a decision maker and the right person in time management and so on. Women entrepreneurship must be molded properly with entrepreneurial traits and skills to meet the changes in trends, challenges global market and also are competent enough to sustain and strive for excellence in the entrepreneurial arena. Along with all these initiative, the government should also take steps to motivate women entrepreneurship and much awareness regarding the facilities should be made available.

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## KWT'S DIVEKAR COLLEGE OF COMMERCE, KARWAR

## Project Report On

A STUDY OF WOMEN EMPOWERMENT THROUGH SELF HELP GROUP

A CASE STUDY IN ANKOLA

## Submitted By B.Com final year students

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## A STUDY OF WOMEN EMPOWERMENT THROUGH SELFHELP GROUP A CASE STUDY IN ANKOLA

#### INTRODUCTION:

Women empowerment means giving women the ability to fully and genuinely participate economically, socially and politically. A self help group is a voluntary association of men or women in similar economic conditions. The member of group make small saving for a duration of time until they have enough capital in the group to start their own leading process. SHG are popular and famous in India and South – East Asian countries, In Bangladesh, Muhammad yunus developed this concept ( along with those of micro- credit and micro finance ) for the poorest of the poor, Who were ignored and shunned by Banks when it came to lending tiny sums of money. In India, SHGs first emerged within the Mysore resettlement and development agency in 1985, the women empowerment through SHGs would lead to benefits not only to the individual women, but also for the family and community as a whole through collective action for development.

## REVIEW OF LITERATURE:

MAHENDRA (2011): "Women empowerment through self help group a case study" In
his study he found that most of them joined the SHGs to avail themselves of loan to meet
their financial needs. The economic empowerment of women has increased significantly
after joining the SHGs in respect of all the selected economic variables expect for the



- variable possession of livestock. The SHG model plays a pivotal role for the economic empowerment of women.
- 2. V.V.DESAI (2011): "Women empowerment through self help group" In his study he found that the study results proved that positive impact on women empowerment through SHGs, in terms of increase in social awareness and participation, savings, habits, income level, self employment, improvement in decision making skills and improve nutrition level at their household.
  - 3. Dr.G.SUDARSHAN REDDY (2010): In his study on "women empowerment through self help groups" he found that various aspects of micro finance which shows that positive correlation between self help groups bank linkage program and women empowerment micro finance is variety of financial services offered to the below middle income people.
  - 4. Mr.B.VIJAYACHANDRA PILLAI, V.HARIKUMAR (2006): In his study on "Women empowerment through self help group" he found that SHGs is highly relevant to make the people of below poverty line hopeful and self reliant. SHGs enable to increase their income improve their standard of living and status in society to the main stream ultimately, the nation reaps the advantages of socialism.
    - 5. VASUDEVA RAO (2003): In his study on "self help groups and social changes" he study also founded that improved status and quality of life of poor women and children in rural areas and the involvement of community planning. It observed that the that the self interest and self motivation would go a long way for the sustenance of the group.

## OBJECTIVES:

To study the socio- economic background of the women beneficiaries.

- · To analysis the income, expenditure and saving pattern of the self help group members.
- To analysis the economic gains derived by the members after joining the SHGs.

#### SCOPE OF THE STUDY:

The study confined to Ankola area.

#### RESEARCH METHODOLOGY:

- Primary data: Primary data collected with the help of well structure questionnaire from 30 respondent.
- Secondary data: Secondary data collected from journals, newspaper, magazines, website.

#### LIMITATION OF STUDY:

- Study is restricted to Ankola.
- Lack of time for research study.
- Non responsive respondents.

#### ANALYSIS AND INTERPRETATION OF DATA

#### Analysis and Interpretation of Data

This chapter throws the light on the analysis of the data collected from field survey. The purpose of this chapter is to study of women empowerment through self help group on rural area. This chapter covers social profile of rural people of Ankola taluk.

#### 1. Age of rural people.

Table no 4.1 shows the distribution of rural people across age.

Table no: 4.1



## Age wise classification

	Age wise classification	Percentage to total
Age group	No. of respondents	20
Below 21 year	0	27
21-30	8	10
31-40	3	20
41-50	6	23
50- above	7	100
Total	30	

Sources: Primary Data

Table no 4.1 states that 27 percent of the respondents are in the age group ranging from 21-30 years, 23.33percent of the respondents are in the age of above 50 years.

## 2. Classification on the basis of place of resident.

Table no: 4.2 Place of resident

	r	Percentage of total
Area	No. of respondent	100
	30	100
Rural		0
Semi urban	0	
	0	0
Urban		100
	30	100
Total		

Source: Primary Data

Table no 4.2 states that 100 percent of the respondents reside in rural area.

## 3. Classification on the basis of their literacy level.

Table no: 4.3

## Qualification

	No. of respondents	Percentage of tota
Qualification	10	33.33



	6	20
Primary		23,33
Matriculates	7	W
	1	23.34
Collegiate	20	100
Total	30	1000

Table 4.3 shows that 33.33percent respondents are illiterate, 23.33percent of respondents are educated up to matriculates, 23.33percent of respondents are educated up to collegiate and rest 20percent respondents are educated up to primary level. It show that most of the women respondent have illiterate.

## 4. Classification on the basis of marital status.

Table no: 4.4 Marital status

Marital status	No. of respondent	Percentage of total
Marital status	**************************************	50
Married	15	30
Unmarried	7	23.33
Unmarried		23.33
Divorcee	,	
Widow	1	3.34
	20	100
Total	30	1.00

Source: Primary Data

Table no 4.4 states that 50percent of the respondents are married, 23.33percent of the respondents are unmarried, 23.33percent of the respondents are divorced and rest 3percent of the respondent are widowed.

## 5. Classification on the basis of reason for forming SHG.



Table no: 4.5
Reason for forming SHG

	Reason for forming or	Percentage of total
Reasons	No. of respondent	13
Improves social status	5	17
Improve economic status	16	53
Promote saving habits	5	17
Obtain financial status	30	100
Total	30	

Table no 4.5 states that 53percent of the respondents are forming SHG for promoting saving habits, 17percent of the respondents are forming SHG to obtain financial status, 17percent of the respondents are forming SHG to improve their economic status and rest 13percent of the respondents are forming SHG to improve their social status.

## Classification of respondent on the basis of their annual income.

Table no: 4.6
Annual income

	Annual income	
	No. of respondent	Percentage of total
Annual income	14	47
Below 15000	17	27
15000-25000	8	20
25000-35000	6	20
Above 35000	2	7
	30	100
Total		

Source: Primary Deta



		0
Fortnightly	0	1.
	-	3
Monthly		
110000000	10	100
Total	30	1,000

Table no 4.8 states that 87percent of respondents are attending SHG related meeting for once in week, 10percent of respondents attending SHG related meeting for no specific interval and rest 3percent of respondents attending SHG related meeting for monthly.

## Classification of member on the basis of their regularity of attending SHG related meeting.

Table no: 4.9

Regularity of attending SHG related meeting

Regularity of attending SHG related meeting	No. of respondent	Percentage of total
50%	9	30
50-60%	6	20
61-75%	5	17
Above 75%	10	33
Total	30	100

Source: Primary Data

Table no 4.9 states that 33percent of respondents are attending self help group related meeting for above 75%, 30percent of respondents are attending SHG related meeting for 50%, 20percent of respondents are attending SHG related meeting for 50-60% and rest 17percent of respondents are attending SHG related meeting for 61-75%.

Table no 4.6 shows that 47percent respondents have annual income below 15000 Rs, 27percent respondents have annual income between 15000-25000Rs. 20percent of the respondents have annual annual income between 25000-35000Rs, and rest 7percent of the respondents have annual income above 35000Rs.

## 7. Classification of respondent their occupation.

Table no: 4.7
Occupation

	S47-11	Percentage of total
Occupation	No. of respondent	
Agricultural	8	27
	5	17
Livestock, forestry	2	6
Household industry	4	50
Household work	15	
Total	30	100

Source: Primary Data

Table no 4.9 shows that 50 percent of the respondents are household work. 27percent of the respondents are agricultural labors, 17percent of the respondents are livestock, forestry and 6percent of the respondents are household industry.

## 8. Classification on the basis of attending SHG related meeting.

Table no: 4.8
Attending SHG related meeting

Attending SHG related meeting	No. of respondent	Percentage of total
No specific interval	3	10
Once in week	26	87



## Classification of respondent on the basis steps taken to selected group leader.

Table no: 4.10 Steps taken to selected group leader

Selected group leader	No. of respondent	Percentage of total
Nominated member	2	7
By election	8	27
Rotating system	14	46
Nominated by official	6	20
Total	30	100

Source: Primary Data

Table no 4.10 states that 46percent of respondents are selecting the group leader by rotating system, 27percent of respondents are selecting group leader for by election method, 20percent of respondents are saying that group leader is selected by official person, and rest 7percent of respondents are saying that group leader is selected by nominated member.

## Classification of respondent on the basis of asset brought after joining SHG.

Table no: 4.11
Asset brought after joining SHG

Assets	No. of respondents	Percentage of total
Land	2	6.66
Jewellery	10	33.33
Home appliances	15	50



		10
	T 3	100
Vehicle	30	
Total		

Table no 4.11 states that 50percent of respondents have brought home appliances after joining SHG, 33.33percent of respondents have brought jewellery, 10percent of respondents have brought vehicle, and rest 6.66percent of respondents have brought land.

# 12. Classification of respondents on the basis of participation in social awareness programmes.

Table no: 4.12

Table no. 4.12	Chata
No. of respondents	Percentage of total
	66.66
20	20
6	
4	13.33
20	100
30	
	No. of respondents

Source: Primary Data

Table no 4.12 states that 66.66percent of respondents admitted that they always participate in all programs organized by the group, 20percent of respondents that their participate were irregular, and rest 13.33percent of respondents admitted that they hardly participate in these programs.

## 13. Classification of respondent on the basis economic activity of SHG.

Table no: 4.13
Economic activity of SHG

Economic activity	No. of respondent	Percentage of tota
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Total	30	100
Agriculture and allied activity	12	40
Petty business	8	27
Home needs production	10	33

Table no 4.13 states that 40 percent of the respondents are doing agriculture and allied activity through SHG, 33percent of the respondents are doing home needs production activity through SHG, and rest 27percent of the respondents are petty business activity through SHG.

### 14. Classification of respondent on the basis of their purpose of saving.

Table no: 4.14 Purpose of saving

Purpose of saving	No. of respondent	Percentage of total
To meet future requirement	12	40
To get economic stability	6	20
To repayment of loan	12	40
Total	30	100

Source: Primary Data

Table no 4.15 states that 40percent of respondents are doing saving to meet future requirement, 40percent of the respondents are doing saving to repayment of their loan, and rest 20percent of respondents are doing saving to get economic stability.

## 15. Classification of respondent on the basis purpose of taking the loan.



Table no: 4.15

	Purpose of taking loan	Percentage of total
Purpose of taking loan	No. of respondent	10
Group activity	12	13
Repay old debt Individual economic activity	4	37
Personal consumption		100
Total	30	

Table no 4.15 states that 40 percent of the respondents are taking loan to repay old debt, 37 percent of the respondents are taking loan for the purpose of personal consumption, 13 percent of the respondents are taking loan for the purpose of individual economic activity, and rest 10 percent of the respondents are taking loan for the purpose of group activity.

# 16. Classification of respondent on the basis of their regularity in repaying loan.

Table no: 4.16 Regularity in repaying loan

	Regularity in repaying	Percentage of total
Valid	No. of respondent	reteninge
vanu		67
Yes	20	33
NI.	10	33
No		100
Total	30	100

Source: Primary Data

Table no 4.16 states that 67percent of the respondents have regularity in repaying loan, and remaining 33percent of the respondents has not regularity in repaying loan.



## 17. Classification of respondent on the basis of SHG given loan.

Table no: 4.17

Loan

	land	Percentage of total
Loan	No. of respondent	40
Group representative	12	40
Through group meeting	12	20
Bank staff	0	100
Total	30	

Source: Primary Data

Table no 4.17 states that 40 percent of the respondents are getting the loan through group meeting, 40 percent of the respondents are getting the loan from group representative, and rest 20percent of the respondents are getting the loan from bank staff.

## 18. Classification of respondent on the basis of their status recent loan.

Table no: 4.18

## Status of recent loan

	No. of respondent	Percentage of total
Recent loan	Title or trap	33.33
Fully repaid	10	33.33
	13	43.33
Repayment on scheduled	1,5	22.22
Repayment in arrears	7	23.33
	30	100
Total		1000

Source: Primary Data



Table no 4.18 states that 43.33 percent of the respondents their status of recent loan for fully repayment on scheduled, 33.33 percent of the respondents their status of recent loan for repayment in repaid, and rest 23.33 percent of the respondents their status of recent loan for repayment in arrears.

# 19. Classification of respondent on the basis of their maintaining their records in their SHG.

Table no: 4.19

Maintaining their records in their SHG

Maintaining then reco		Percentage of total
Maintaining their records in their SHG	No. of respondent	Telecons
		0
Minutes book	0	40
Attendance register	12	40
		13.33
Loan ledger	4	
Bank passbook	7	23.33
	2	23.33
Repayment particularly	,	50,500,000
Total	30	100

Source: Primary Data

Table no 4.19 states that 40percent of the respondents are maintaining their records through attending register, 23.33percent of the respondents are maintaining their records through bank passbook, 23.33percent of the respondents are maintaining their records through repayment particularly, and rest 13.33percent of the respondents are maintaining their records through loan ledger.

## 20. Classification of respondent on the basis of loan taken from financial institution before joining SHG.

Table no: 4.20



#### Loan taken from financial institution before joining SHG

Financial institution before joining SHG	No. of respondent	Percentage of total
Yes	6	20
No	- 24	80
Total	30	100

Source: Primary Data

Table no 4.20 states that 80 percent of the respondents have not loan taken from financial institution before joining SHG, and rest 20 percent of the respondents have loan taken from financial institution before joining SHG.

## FINDINGS, SUGGESTIONS AND CONCLUTION

#### FINDINGS

- Majority of the respondent of the self help group members are belonging to age group of 21-30 years.
- 2. The respondents are belongs to rural area.
- 3. Majority of the respondents are illiterate in self help groups.
- 4. Most of the respondents are married.
- 5. Most of respondents have joined SHGs to promote saving habit.
- Out of the respondents have income below ₹ 15000
- Majority of the respondents are house maker.
- 8. Out of respondents are attending self help group related meeting for once in week.



- Most of respondents are attending self help group related meeting.
- Majority of respondents are selecting the group leader by rotating system.
- 11. Most of respondents have brought home appliances after joining self help group.
- 12. Majority of respondents admitted that they always participate in all programs organized
- Out of the respondents are doing agriculture and allied activity through self help group.
- Majority of respondents are doing saving to meet future requirement.
- Majority of sample respondents are taking loan to repay old debt.
- Majority of the respondents have regularity in repaying loan.
- Majority of respondents are getting the loan through group meeting.
- Out of sample respondents their status of recent loan for repayment on scheduled.
- 19. Majority of respondents are maintain their records through attending register.
- Majority of respondents have not taken loan from financial institution before joining self help group.

## SUGGESTION

- 1. The group members should be made insight that self help group are not only means of taking easy loan or credit rather it provide the opportunity improve their socio- economic condition.
- 2. Self help group should extend the area of their business and try to reach to local markets for their home making products.
- 3. It is essential to literate the illiterate members in a minimum time frame. So that those members can take part more effectively in the working of SHGs.



- Training programs should be conducted from time to time not only for the group leader but also for the group member. To enhance the participation of all the members, exclusive membership education programs need to be conduct.
- Encourage women's organizations working among tribal people and ensure the formation, stabilization and bank linkages of SHGs to promote viable micro economic activity with substantial support in items of credit and market.
- Self help group create awareness government schemes.
- Self help group should work towards improvement of standard of living.
- The bank need to give training development program to create women enterprises.
- The self help group member should do programs to improve their economical standard.

## CONCLUSTION

The present research is an attempt to study the empowerment of rural women through self help groups in Ankola Taluk. It can be clear that of the women self help groups are more vital in eradication of poverty for the BPL family. The sample beneficiaries, are gaining employment by adopting own personal skills and home based activity, the micro finance system is playing a significant role in empowering women through SHGs by the source of NABARD, the overall analysis of this variable establish that women empowerment of the block was above average and the hypothesis set that the rural credit helps members of women SHGs to start new business. It is found that majority of women SHGs have taken loan for various economic activity, such as, Cattie farming, poultry farming, fishery, textiles and handlooms works, weaving and embroidery, food processing agriculture etc. it is clear



that by involving voluntary organizations in social mobilization and creating an enabling policy environment, micro finance can achieve a vast scale and can become a rational movement. The self help group is important in re-strengthening and bringing together of the human race, we may concluded that the economic activities of self help group are quite successful. In this way self help group in Ankola Taluk the very successful develop women empowerment and rural areas.

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## QUESTIONNAIRE on

# A STUDY OF WOMEN EMPOWERMENT THROUGH SELFHELP GROUP A CASE STUDY IN ANKOLA

1.	I. Age:	
2.	malant 71 tweet Land no	d) 41-50 e) 50 shove
3)		g) 31-40 d) 41-50 e) 59 anove
3.	All I her i	
a) 4.	at a Considerate	
a)	0-1 ( ) 100 ( )	s) Urban ( )
5.	Literacy level of the respondent	
a)	a) Illiterate ( ) b) primary ( )	e) high school ( )
b)	b) d) others ( )	
6.		c) Divorced ( )
3)	a) Married ( ) b) Unmarried ( )	e) Divorced
	d) Widowed ( )	
7.	7. Reason for forming SHG:	to determ ( )
a)	a) Improves social status ( ) b) Im	proves economic status ( )
	c) Promote saving habit ( )	d) Obtain financial support ( )
	8. Annual income of the SHG members?	
	a) Rs 15000 ( )	b) 15001-25000 ( )
		ks 35000 ( )
	<b>()</b>	
	<ol><li>Current occupation of members?</li></ol>	
	<ul> <li>a) Agriculture and Related activities (</li> </ul>	( ) b) Live stock, forestry ( )
	c) House hold industry	( ) d) House hold work ( )
	10. How the member attend the SHG or ar	ny other SHG related meeting?
		b) Once in a week ( )
	<ul> <li>a) No specific interval ( )</li> </ul>	b) once in a meet
	c) rollinging	i) monthly ( )
	11. Regularity of attend the SHG or any other	her SHG related meeting by members?
	a) < 50% ( )	b) 50 - 60 % ( )
	c) 61 -75% ( )	d) >75% ( )
	12. How you selected group leader?	



	( )	
	b) By election ( )	
a) Nominated by members ( )	b) By election d) Nominated by official	
n setting system	( )	
13. Asset brought after joining 5110 ( )	b) Jewellery  d) Vehicle	
a) Land	5007	
c) Home appliances	) b) Participate irregularly ( )	
Home appliances     Awareness program     participation in Social Awareness programmes (	) b) Participate	
A toward participate in an p		
c) Hardly participate	oing through your SHG 7	
a) Always participate  c) Hardly participate  15. Is yes, What type of economic activity do  to production  ( )	b) petty business ( )	
theme needs product	) 55.	
a) Home needs     and allied activities     (     agriculture and allied activities		
the same of saving .	) b) To get economic stability ( )	
16. What is the purpose of	) b) 10 get 65	
a) To meet future requirements (		
c) To repayment of loan	( )	
17. What is the purpose of loan?	1 1/4 /10/04	
Group ectivities	b) Repay the old deep d) Personal consumption / other activities ( ) d) Personal consumption / other activities ( )	
> Individual economic activities ( )		
18.Do you repayit. loan regularly?	b) No ( )	1
		1
- lacer 15 10	be given toan .	
a) Group representative ( ) b	Through group meeting ( )	
a) Group representation (	)	
c) Bank staff / Govt officials (		
20. What is the status of recent loan?	b) Repayment on schedule ( )	
a) Fully repaid ( )		
	ande in your SIVG?	
c) Repayment in arrears  21. Are you maintaining the following r	b) /.tte idance register ( )	
a) minutes book . ( )	b) /.tte idance register	
VII	LEA	
/ h : =	7.0	



# KWT'S DIVEKAR COLLEGE OF COMMERCE, KARWAR

# Project Report On

# "CORPORATE SOCIAL RESPONSIBILITY ON HOTEL INDUSTRY IN KARWAR" Submitted By

# B.Com final year students

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Date: 10-03-2020

**Guide Signature** 

### INTRODUCTION

Corporate social responsibility(CSR) is a management strategy in which companies voluntarily take into account the Corporate social responsibility(CSR) is a triangle their activity. The basic idea of CSR is efficial and responsible social and environmental aspects and consequences of their activity. The basic idea of CSR is efficial and responsible social and environmental aspects and consequences are environment at the same time. Initially, the idea of corporate social conduct towards all stakeholders while respecting the environment at the same time. Initially, the idea of corporate social conduct towards all stakeholders while respecting the CSR becomes appealing not only to corporations and managements responsibility was particularly interesting ones. Currently CSR becomes appealing not only to corporations and managements responsibility was particularly interesting ones. Companies. This, therefore clearly establishes the state of business theorists, but also to small and medium sized companies this, therefore clearly establishes the state of business. organizations in good health and wellbeing of a society of which it is an integral part.

ns in good health and welloeing of a seed of hotels is widely accepted because hotel has to provide memorable Corporate social responsibility in case of hotels is widely accepted because hotel has to provide memorable Corporate social responsibility in case of local bave to change their policy to adopt sustainability principles on experience to their guests. To maintain this experience hotel have to change their policy to adopt sustainability principles on experience to their guests. To maintain this experience most part of gas, providing clean and hygienic environment by less every aspect whether preparing food by less use of electricity or gas, providing clean and hygienic environment by less every aspect whether preparing tood by less use of electricity of good cally. Hotel should also provide transport facility, affected chemical. For this purpose, hotels have to train its manpower periodically. Hotel should also provide transport facility, affected chemical. For this purpose, note is have to train its image and hygienic environment not only to guest but also to accommodation to their employees, reasonable cost of food, clean and hygienic environment not only to guest but also to accommodation to their employees, reasonable cost of tood, clean the hyperbolic firms. To develop this culture hotel need to their employees so that their morality will remain with hotel over the period of time. To develop this culture hotel need to adopt CSR in a practical sense so that every hotel employees has to follow the work culture of hotel.

CSR strategies encourage the company to make a positive impact on the environment and stakeholders—that is, all of the parties who have a stake in the performance and output of the corporation. Stakeholders include the company's employees, unions, the parties who have a stake in the performance and output of the corporation that may be affected by corporate activities such as investors, suppliers, consumers, local and national governments, and communities that may be affected by corporate activities such as investors, suppliers, consumers, local and national governments, and commandaturing their products in a way that doesn't harm construction, manufacturing, and pollution. For some companies, CSR means manufacturing their products in a way that doesn't harm the environment and protects the consumer from potentially hazardous materials. One such company that has staked it reputation on ethical manufacturing is LUSH Cosmetics.

### REVIEW OF LITERATURE

# Dr. Aras Kumar (2016) ISSN NO:24549916, VOLUME-2

He has analyzed the concept of corporate social responsibility and described the issues and challenges faced by corporate social responsibility through SWOC analysis i.e. Strength, weakness, opportunities and challenges. It also focused on optimizing operational efficiency in primarily 3areas: energy, water, waste.

### Dr. Rajesh Raged (2015)

Have developed a study based on the attitudes and perceptions of managers. He has shown the scales for measuring attitudes and perceptions towards CSR and perceived the importance of CSR in hotel His study shows the positive attitudes towards CSR. He suggests that hoteliers should take initiative for the maintenance of heritage monuments through government scheme such as clean India campaign. It also recommended that hotel companies must have strong code of ethics for their employees for creating good environment which would lead better implementation of CSR policies and practices.

# Rajiv Kumar and Suman Sharma (2014) ISSN NO: 2321-8819, VOLUME-2

Have explored to convey that CSR is the overall relationship of the corporation with all its stakeholders. It is very important that every product should be acceptable in society in mass to maintain this CSR. The study enhances the adoption of green investment to reduce the environmental degradation. He explained by considering top 10 hotels which explains the best for CSR that can be implemented in lodging operations.

# Noraini aminudin(2013)ISSN NO: 0975-6477, VOLUME-6

Has given a clear picture on CSR and employee retention of green hotels. This study investigates the turnover intention among hotel employees and to recommend for the reduction in turnover intention among hotel employees. It also stated factors that influence the level of employee turnover. It also recommends reducing the uncertainty.

### Marcie Abram (2016)-ISSN NO: 2416-2140

In his study, he describes the fundamental aspects of the concept of CSR. The goal is to present the activities or good practices that hotels may take up and which are involved in the Idea of CSR. The good practices are describe with the example of top hotel group. He outlines possible benefits resulting from the implementation of CSR practices into hotel strategy.



# OBJECTIVES OF THE STUDY

- To know the social responsibility of the hotels.
- To know the customer attitudes towards hotel activities.

The study is related to corporate social responsibility in hetel industry. The study confined to Karwar taluk only. SCOPE OF THE STUDY

# RESEARCH METHODOLOGY

Primary data are collected from hoteliers through questionnaire by 30 respondents with the help of simple random sampling method.

2. Secondary data:

Secondary data are collected from magazines, journals, government reports and internet.

However we tried our level best in collecting the relevant information for our research report, yet there are always some problems faced by the researcher. The prime difficulties which we faced in collection of information are discussed below.

- Improper response from selected respondents.
- 2. Time constraints.
- Area limited or fewer respondents.

# DATA ANALYSIS AND INTERPRETATION

# 4.1 Classification on the basis of Gender of the Respondents

4. The table 4.1 shows the gender of the hotel owners for the purpose of the study, people with different gender have been interviewed. Table 4.1

Gender

Gender	No. of respondents	Percentage to Total
Male	18	60
female	12	40
Total	30	100

Source: Primary Data

Interpretations:



As per the classification of the gender concern regarding male and female, it shows 60 percent are male respondents and 40

### 4.2 Classification On The Basis Of Age Of The People

The table 4.2 shows the age of different hetel owners for the purpose of the study. People with different age group have been

Table 4.2 Age

Age	No. of respondents	Percentage to Tota
18-35	8	26.66
36-50	5	16.66
Above 50	17	56.66
Total	30	100

Source: primary data

#### Interpretation:

Table 4.2 shows the data of the age group of respondents. In the above table 56.66 percent of respondents are of above 50 age group, 26.66 percent are between 18-35 age and 16.66 percent of respondents are between 36-50.

4.3 Qualification Wise Distribution of the Owner

The table 4.2 shows the qualification of hotel owners. For the purpose of the study, people with different educational background have been interviewed.

Table 4.2 Qualification of the Owner

Education	No. of respondents	Percentage To Tota
Primary	1	3.33
SSLC	5	16.66
PUC	4	13.33
Graduate	12	40.00
P.G	2	6.66



Technical course	6	19.99
Total	30	190

Source: Primary Data

Table 4.3 depicts that, out of 30 respondents, 40 percent of respondents are qualified with graduate and only 3.33 percent of respondents are having primary qualification.

4.4 Distribution on the Basis of Work Experience of the Respondents

Table 4.3 show the work experience of the hotel owners. For the purpose of study, people with different work experience have been interviewed.

Table 4.4

Work experience

Experience	No. of respondents	Percentage To Tota
0-5	2	6.66
5-10	10	33.33
10-15	15	50
15-20	3	10
Total	30	100

Source: Primary Data

The table 4.4 explains the work experience of the hotel owners, which shows out of 30 respondents, 50 percent of persons have 10-15 years of experience and very less persons have 0-5 years of experience.

### 4.5 Categorization of Hotel on the Basis of Ownership

Table 4.5 shows the forms of the organisation. The forms of organisation have been stated in 3 different categories.

Table 4.5 Ownership

Organisation	No. of respondents	Percentage To Tota
Sole trading	17	56.66
Partnership	9	30
Company	4	13.33
Total	30	100

Source: Primary Data



Interpretation:

Interpretation:

Table no. 4.5 conveys about the ownership of organisation, 17 respondents are having sole trading organisation with 56.66 Table no. 4.5 conveys about the ownership of organisation percenting to 30% and 4 respondents have company as organisation percent, 9 respondents having partnership organisation

4.6 Distribution of Respondents on the Basis of Respondents Awareness about CSR as a terminology The table 4.6 contains awareness within the organisation in relation to above CSR issues for the survey. Organisation need to be aware of their CSR terminologies.

Table 4.6 Awareness of CSR

Valid	No. of respondents	Percentage To Tota
Yes	13	43.33
No	17	36.66
Total	30	100

Source: Primary Data

Interpretation:

The table 4.6 depicts the awareness of CSR as terminology in an organisation. Out of 30 respondents, 56.66 percent of people are aware of CSR and 43.33 percent are not aware about CSR.

4.7 Classification of Respondents on the Basis of Respondents Analysis on Relationship between profitability and CSR

The table shows the relationship between profitability and CSR for the research study. For the study, different people have been interviewed to know whether there is relationship or not.

Table 4.7

Relationship Between profitability and CSR

Valid	No. Of respondents	Percentage To Total
Yes	17	56.66
No	13	43.33
Total	30	100

Source: Primary Data

Interpretation:

The table 4.7 depicts the relationship between the profitability and the CSR. Out of 30 respondents 56.66 percent of respondents think that there is a relation between profitability and CSR and 43.33 percent of respondents say that there is no relationship between profitability and CSR.

4.8 Distribution on the Basis of Strategy adopted for CSR implementation in the organisation The table 4.8 contains the information of strategy the people have for CSR implementation in the organisation. Strategy is an important part that every organisation should adopt.

Table 4.8 Strategy Adopted for CSR Implementation

Strategy	No. of respondents	Percentage To Total
Separate department	7	23,66
Line department		36.66
Foundation trust	12	40
NCO	0	0
Total	30	100

Source: Primary Data

Interpretation:

The table 4.8 gives the detailed information about the strategy adopted by respondents for CSR implementation in the organisation. Out of 30 respondents, 40 percent of people have the strategy of foundation trust and none of them have NCO.

# 4.9 Classification of Respondents on the Basis of Separate Allocation of Funds for CSR Implementation in the Organisation

Table 4.9 shows the allocation of funds for CSR implementation. The organisation may have separate allocation of funds for CSR implementation. The people with different response have been interviewed for the study.

Table 4.9

#### Allocation of funds

Valid	No. Of respondents	Percentage To Tota
Yes	16	53.33
No	14	46.66
Total	30	100

Source: Primary Data

Interpretation:

The table 4.9 conveys, out of 30 respondents, 53.33 percent of respondents have separate allocation of funds for CSR implementation and 46.66 percent of respondents do not have separate allocation of funds in their organisation.

### 4.10 Distribution Of Respondents On The Basis Of Types Of Resources

The Table 4.10 shows the types of resources, the organisation provides. Every organisation has different types of resources.

Table 4.10

Types Of Resources

Resources	No. Of respondents	Percentage To Total
Money	20	66.66
In kind	6	20
Volunteers	1	3.33
Loans	3	10
Total	30	100

Source: Primary Data

Interpretation:

The table 4.10 consists of types of resources which are taken for the study. Out of 30 respondents, 66.66 percent of people provide money, 20 percent of people provide in kind, 3.33 percent provide volunteers and 10 percent of respondents provide

### SUMMARY OF FINDINGS, SUGGESTIONS AND CONCLUSIONS

### FINDINGS:

The study on corporate social responsibility is done to understand the overall responsibility of the hotel industry. The analysis of primary data is collected. The major findings of the study are as follows:

- The hotel industry in karwar is able to attract more graduates so that they get more knowledge.
- 2. Half of the hotel owners has experience of 10-15 years. Hence they become well trained.
- 3. 56.66% of respondents continued the sole trading form of organisation and 30% of respondents continued the partnership of
- 4. Majority of hotel owners i.e 56.66% are not aware of CSR as a terminology.
- 5. Out of 30 respondents, 56.66% of hotel owners think that there is a relationship between profitability and CSR and 43.33% thinks there is no relationship between profitability and CSR.
- 6. Majority of knewar hotels with 40% have the strategy of foundation trust and none of them has NCO.
- 7. Out of 30 respondents, majority of hotel owners have separate allocation of funds for CSR implementation in their organisation.
- 8. 66.66% of respondents get the resource of money from the organisation and 3.33% of respondents get the resource of
- Majority of hotel industry in karwar which has 86.66% evaluate the CSR activities.

#### Suggestions:

This chapter presents suggestions to promote better CSR activities and relationship between various services. Corporate social responsibility can be classified as those policies, activities, or behaviour undertaken by organization. The following are the

- CSR should be introducing as a compulsory for creating awareness among future managers.
- > Hotel industry should focus more on the community development, skill development centres for youth and women, recruiting locals in hotels, promotion of culture, heritage and art.
- Hotel industry should take initiative for the maintenance of culture.
- > Hotel industry must have a strong code of ethics for their employees for creating a good ethical environment which lead to better implementation of CSR policies and practices.
- Organisation should integrate social entrepreneurship into their core culture by channelizing their research and development capabilities in the direction of socially innovative products and services.
- Hotel industry should properly look for corporate social responsibility practices and organisations performance.
- It should also focus on identifying and comparing the perception of line managers, staff managers, and employees on corporate social responsibility practices of organisation

#### Conclusions:

Corporate social responsibility means different things to different people. The underlying themes regarding CSR are that it is good and necessary, activities within which hotel industry participate should not be viewed or undertaken lightly, but rather, serious consideration must be given to how best CSR should be implemented.

The study and overall analysis reveals that concept of corporate social responsibility is well known from all avenues in karwar city. Contrary to the general awareness of the term, many of the owners of the organisation in karwar are not fully aware of CSR and also not aware of CSR practices.

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CSR in hotel industry: environmental implications. ISSN:2416-2140



# KWT'S DIVEKAR COLLEGE OF COMMERCE, KARWAR

# Project Report On STUDY ON APPROACHES OF PEOPLE TOWARDS NET BANKING IN ANKOLA

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### STUDY ON APPROACHES OF PEOPLE TOWARDS NET BANKING IN ANKOLA

#### CHAPTER-1 INTRODUCTION

There is a paratic system in a banking system where bank as shifted in manual to computerize banking to provide good services to customer digital banking and net banking one of the services provided bank to customer. Net banking allows for customers of financial institution to perform transactions online through a website interface. First introduced in 1994 by Stanford Federal credit union in 1994, net banking is now available across the spectrum of the financial industry, from traditional institutions to banks that exist only online. The precursor for the modern home loan banking services were the distance banking services over electronic media from the early 1980's. The term 'online' became popular in the late 1980's and referred to the use of a terminal, keyboard and TV to access the banking system using upon phone line. Online services started in New York in 1981 when for of the city's major banks (Citibank, chase menhattan, chemical and manufacturers honover) offered home banking services. Additionally, it has to be noted that the bank operations does not transfer physical currencies instead it transfer the information about the value for currencies. I-banks enable transfer of information more swiftly online. In services organizations like banks, information flows more than physical items. In the commercial world, especially in most advanced societies today, money is rather carried in information storage medium such as cheques, credit card and electronic means that in its pure cashform.customers have started perceiving the services of bank through internet as prime attractive features than any other prime product features of the bank. Customers have started evaluating the banks based on the convenience and comforts it provides to them. Bankers have started developing various product features and services using internet applications.

### REVIEW OF LITERATURE:

Dr. uday singh rajput in the study, "customer perception on net banking services" (2015) focused on appraising the customer perception about net banking services. It was discovered that customers adapting net banking services very leisurely such as ATM, home banking, use of payment cards to mention but a few. As per study only 75% people are aware about net banking services. 89% people are using the net banking services regularly.

Shilpanvyan, "impact of net banking on traditional banking services" (2008) saysnet banking is a borderless entity permitting anytime, anywhere and any how banking this facilitates us with all the functions and many advantages as compared to traditional banking services. During this step of the process, controls that could mitigate or eliminate the identified risks, as appropriate to

the organization operations, are provided.

Divya singhal and v. padhmanabhan they are concluding, "A study on customer perception towards net banking". Factor analyses result indicate that 'utility request', 'security', 'utility transaction', 'ticket booking' and 'fund transfer' and major factors. Out of the total respondents more then 50% agreed that net banking is convenient and flexible ways of banking and it also have various transaction related benefits. Thus, providing internet banking is in creasingly becoming a "need to have" then a "nice to have" services.

V. vimala in she's study on internet banking security among selected Indian bank customers (2016) in addition, the bank should provide enhanced, new and improved hi-tech security measures such as internet scam protection, hacking detector and anti-virus protections, etc... this upgrade can provide better discretion to both existing and prospective internet banking customers.

5. Nagaraj in his study on psychology of an Indian customer towards net banking (2012) with rapid advances in telecommunication systems and digital technology. Net banking has become a strategic weapon for banks to remain profitable. It has been transformed beyond what anyone could have foreseen 25 years ago.

### NEED OF THE STUDY:

The main purpose of this study is to know the response of the customer towards net banking this is era of digitalization and centralization. There is a vast scope net banking. It is essential to know benefits and hard less of net banking to the customer.

### OBJECTIVE OF THE STUDY:

- To study the perception of the customers towards payment services.
- To study about impact of net banking on customers and bankers.
- To understand to problems faced by customers while using net banking services.

### SCOPE OF THE STUDY:

Scope of the study confined to Ankola.

33 percentage ther reason for



## RESEARCH METHODOLOGY:

### 1. PRIMARY DATA:

Primary data with the help of well structure questioner by collecting 30 respondent.

### 2. SECONDARY DATA:

Secondary data are collected from journals, news paper, magazines, website.

## LIMITATION OF THE STUDY:

- Study is restricted to Ankola.
- Lack of time for research study,
- Only 30 respondents.

# ANALYSIS AND INTERPRETATION OF DATA

The data collected is analyzed as below:

# 1. Gender wise distribution of respondent

Table No. 4.1

	Table No. Gender	
Gender	No. of respondents	Percentage to to
Male	10	67
Female	20	100
Total	30	
TOM		and 33 percent are n

Source: Primary Data.

Table no. 4.1 states that out of 30 respondent 67 percent are female and 33 percent are male.

# 2. Classification of respondents on the basis of their age

Table No. 4.2

	No. of respondent	Percentage of tota
Age group	No. of respondent	0
Below 21 Years	0	60
	18	
21-30	7	23
31-40		17
41-50		
Above 50 Years		100
Total	30	.,,

Table no. 4.2 states that 60 percent of respondent are in the age 21-30, 23 percent of the respondent are in the age 31-40; and of the respondent are in the age 41-50. Source: Primary Data. 17 percent of the respondent are in the age 41-50.



## 3. Classification of respondent on the basis of their qualification

Table No. 4.3 Qualification

	Qualification	Percentage of total
Kinds	No .of respondent	Percentage
Primary	0	0
	11	37
Secondary		26
Undergraduate Level	•	37
Master Level	- 11	0
Doctoral Level	0	100
Total	30	100

Source: Primary Data.

Table no.4.3 states that 37 percent of the respondents possess education qualification of secondary education, 37 percent of the respondents possess education qualification of master levels, 26 percent of the respondent possess education qualification of undergraduate levels.

# Classification on respondents on the basis of their visiting the bank

Table No.4.4 Visiting the Bank

	Visiting the Bank	
	No .of Respondent	Percentage of total
Visit	No. or Response	3
Less Than 1 Time		30
2-5 Times	9	30
6-10 Times	9	0
11 -15 Times	0	
	11	37
Over 16 Times	30	100
Total	30	

Source: Primary Data.

Table no. 4.4 reveals that 37 percent of the respondent visiting the bank over 16 times, 30 percent of the respondent visiting the bank 2-5 times and 30 percent of the respondent visiting the 6-10 times and 3 percent of the respondent visiting the bank less than I times.

# 5. Classification on respondent on the basis of reason for visiting the bank

Table No. 4.5 on for Visiting the Bank

Reason for Visiting the Bank		
Reasons	No. of respondent	Percentage of total
To Make A Deposit	i	3
To Get Advice For	0	,0
To Inquire About	0	0
and the same of th	10	33
To Withdrawn Cash	19	64
Others	30	100
Total	30	100

Source: Primary Data.

Table no. 4.5 states that 64 percentage of the respondent reveal various other reasons for visiting the bank like, 33 percentage of the respondents reveal various other reasons withdrawn cash, 3 percentage of the respondent reveal various other reason for visiting the bank between to make a deposit.

### nondent on use of internet banking

Table No. 4.6

Use of Internet Banking

Use of Internet Ba	
No. of respondent	Percentage of total
30	100
0	0
30	100

aute no. 4.6 states that 100 percent of the respondents are using the internet banking.

### 2. Classification on the basis of tenure for using internet banking

Table No. 4.7

Tenure for Using Internet Banking Percentage of total No. of respondent Duration 1 Less Than 1 Year 3 1 Between 1-3 Year 94 28 More Than 3 Year 100 Total

Source: Primary Data.

Table no. 4.7 states that 94 percent of the respondents are in the tenure of more than 3 years for using internet banking, 3 percent of the respondents are in the tenure of 1-3 years, 3 percent of the respondents are in the tenure of less than 1.

# 3. Classification on respondent on the basis of usage of internet banking services

	Usage of Internet Ba	Percentage of tota
Frequency of usage	No. of respondent	3
Daily	1	30
Weekly	9	67
Monthly	20	0
Rarely	0	100
Total	30	

Table no. 4.8 reveals that out of 67 percent of the respondents are in the use of internet banking monthly, 30 percent of the Source: Primary Data. respondents are in the use of internet banking weekly, 3 percent of the respondents are in the use of internet banking daily basis.

# 4. Classification on respondent on the bases of ease of using interact banking

Ease of Using Internet Banking

	Ease of Using Internet Banking	
	No. of respondent	Percentage of tota
Factor	1	3
It Is Easy To Use		0
It Is Cost Effective	U	17
It Is Convenience	5	80
It Is Useful	24	
	30	100
Total		

Source: Primary Data.

Table no. 4.9 states that 80 percent of the respondents suggest it is useful to use internet banking, 17 percent of the respondents suggest it is convenience, 3 percent of the respondents suggest it is easy to use

### 5. Classification on respondent on the basis of types of account holders in the bank Table No. 4.10

Types of account holder in the bank



Types of account	No. of respondent	Percentage of total
Saving Account	25	84
Salary Account	1	3
Current Account	0	0
Other Account	4	13
Total	30	100

Source: Primary Duta.

Table no. 4.10 states that out of 84 percent of the respondents are in the types of account holding savings account, 13 percent of the respondents are in the types of account holding other account, 3 percent of the respondents are in the types of account holding salary account.

# 6. Classification on respondent on the basis of reasons for choosing a particular bank as their pattern for transaction. Table no.4.11

Reason for choosing a particular banking

	Avenue in the contract of particles	
Reason	No .Of Respondent	Percentage Of Total
I Have A Traditional Bank Account With The Same Bank	11	37
The Brand Name Of The Bank	0	0
The Excellent	19	63
Total	30	100

Source: Primary Data.

Table no 4.11 states that 63 percent of respondent choose the reason for opting a particular internet banking service is because of excellence, 37 percent of respondents choose the reason of having a traditional bank account with same bank.

#### FINDINGS, SUGGESTIONS AND CONCLUSION

#### FINDINGS

- This study concentrated on female.
- majority of respondents are in the age between 21-30.
- 3. Majority of the respondents possess education qualification of secondary education and masters levels.
- most of the respondents regularly do visit the bank.
- Majority of the respondents reveal various other reasons for visiting the bank like to make a deposit, to withdrawn cash
  etc...
- Majorityof all respondents are using the internet banking.
- 7. Most of the respondents are using internet banking since three years
- Most of the respondents are in the use of internet banking monthly.
- Majority of the respondents suggest it is useful to use internet banking.

#### UGGESTIONS

- Fair dealing with the customers. More contribution from the employees of the bank. The staff should be co-operative, friendly
  and must be capable of understanding the problems of the customers.
- 2. Create a trust in mind of customer towards security of their of accounts.
- Net banking better option so it should use instead of traditional banking because traditional banking system is wastage of time and incomplete process.
- For net banking English is necessary so everybody should have basic knowledge.
- Bank should take prompt and timely action to ensure the smooth functioning of ATMs. Customer should be relived from their
  apprehensions and made them feel comfortable while using ATMs.
- The bank should establish banking correspondence in rural area.
- 7. The bank should do internet banking awareness program.
- 8. The bank should educate customer regarding internet frauds.
- Customer should aware of every possible frauds.
- Bank should give clear information about charges e banking.
- 11. Bank should provide POS(point of sale) machine to rural area.
- 12. The should be a special offer for pos-
- 13. Bank should provide internet banking in state language like kannada.



The main aim of net banking is to making transactions through online posses and make customer beneficial the strategy of bank is to provide value added services and products to the customer, utilizing the internet extensively. The study reveals that users of banking delivery channels have strong positive perception towards technology used in banking various technology driven banking net-banking delivery channels have strong positive perception towards technology used in using various technology driven banking and usage of the same whereas non users clearly exhibited their disinterest and ignorance in using various technology accepting and usage of the same whereas non users clearly exhibited their disinterest and ignorance to their customer, including accepting channel. The study also identifies four perceptual factor such as convenience, perceived risk, speed of operation and accessibility which influences the adoption of ATMs where in convenience. Net bank offer many services to their customer traditional banking which influences the adoption of ATMs where in convenience. Net bank offer many services the internet deliver traditional banking which influences the adoption of ATMs where in conveniences and making loans to individual and companies. Compared customer money deposit, providing various banking services customers and making loans to individual and companies. Compared customer money deposit, providing various banking services customers and making loans to individual and companies. Compared customer money deposit, providing various banking services customers and making loans to individual and companies. Compared customer money deposit, providing various banking services customers and making loans to individual and companies. Compared customer money deposit, providing various banking services customers and making loans to individual and companies. Compared customer money deposit, providing various banking services customers and making loans to their deposition to the customer.

### QUESTIONNAIRE on APPROACHES OF PEOPLE TOWARDS NET BANKING IN ANKOLA

•	161
1) NAME:	
2) Gender a) Male  b) Female	
3) Age a) Below 21 years d) 41-50 e) Above 50 years	
a) Primary     d) Masters level     b) Secondary     e) Doctoral level     c) Undergraduate level	
a) Less than I time b) 2-5 times c) 6 to 10 times  Dver 16 times  Dver 16 times	
d) 11 to 15 times  Dver 16 times  6) What is the main reason of your bank visit?  a) To make a deposit  b) To get advice for investment options  c) To inquire about a balar  d) To with dram cash  e) other	
7) Do you use internet banking?  a) Yes	
a) Less than one year b) Between one year and three years c) More than three years  9) How often do you use internet banking services	
a) Daily b) Monthly c) Monthly d) Rarely 10) How do you perceive mese factors in relation to internet banking.	THE WAY THE THE THE THE THE THE THE THE THE THE

a) It is easy to use

b) It is cost effective

c) It is convenient

d) it is useful



## KWT'S DIVEKAR COLLEGE OF COMMERCE, KARWAR

# Project Report On Study on awareness about banking services in degree students

# Submitted By B.Com final year students

Divya Bhati	Prathviraj Vernekar
Preanali Salunke	Shyam Mehta
Sanjana Saluskar	Vivek Patil
Dania Shelkh	Sandeep Nayak
Disha Naik	Swati Desai

Submitted To Shri. Sudheer Kadam Lecturer in Commerce

Date: 14-1-2020

Guide Signature

### Study on awareness about banking services in degree students

### Introduction:

Indian banking regulation Act, 1949 defines the term 'banking' as' accepting , for the purpose of lending or investment , of deposits of money from the public repayable on demand or otherwise , and withdrawable by cheque , draft , order or otherwise".

The term banker defines "one who, in the ordinary course of his business honors cheques, drawn up to him by persons from and for whom he received money on current account".

"A customer is one who has an account with a banker or for whom a banker habitually undertakes to act as such"

### Saving Bank Account:

"A saving account is a deposit account held at a retail bank that pays interest but cannot be used directly as money in the narrow sense of medium of exchange"

#### Current account:

"it is an account with a bank or building society from which money may be withdrawn without notice ,typically an active account catering for frequent deposits and withdrawals by cheque.

### Fixed deposite account:

"A fixed deposit is a financial instrument provided by banks Or NBFC'S which provides investors a higher rate of interest than a regular savings account, until the given maturity date. It may or may not require the creation of a separate account".

#### Cheque:

"It is an order to a bank to pay a stated sum to a drawers account, written on a specially printed form".

### NEFT:

"National electronic fund transfer (NEFT) is a nation - wide payment system under this scheme, individuals can electronically transfer funds from any bank to any individual having an account with any other bank branch in the country participating in the scheme".

### RTGS:

"Real time gross settlement (RTGS) is the continuous process of settling payments on an individual order basis without netting debits with credits across the books of central bank".



### Promissory Notes:

"It is a sign document containing a written promise to pay a stated sum to a specified person or the bearer at a specified date or on demand".

### KYC FORM:

"Know your customer (KYC) is the process of a business verifying the identity of its clients. The term is also used to refer to the bank regulations which governs these activities bill of exchange,

#### Bill of exchange:

"It is a written ,un conditional order by one party (the drawer)to another (the drawee)to pay a certain sum ,either immediately (a sight bill)or on fixed date(a term bill), for payment of goods and or services received .... (3) the name of the person who is to pay (drawee)".

### Objectives of the study

- To study the level of understanding possessed by degree students about banking services.
- To create awareness of banking service among degree students.

### Sources of Data Collection

The primary data is collected from the interview method with structured questionnaire. Population is selected from Shivaji Arts, Commerce & BCA College in Karwar taluk, in Uttar Kannada district with simple random sample size of 20 respondents. Secondary data is collected from various journals, books, RBI etc. Collected data is analyzed with the help of related statistical methods and tools.

### Analysis and interpretation of data

Table no: 1.1



### Age wise classification

Age group	No of respondents	Percentage to total
Below 18	0	0
18-21	20	100
Above 21	0	0
Total	20	100

Source: primary data

Table no 1.1 states that 100 percent of the respondents are in the age group of 18-21 years.

Table no: 1.2 Classification on the basis of gender

Gender	No of respondents	Percentage to tota
Male	6	30
Female	14	70
Total	20	100

Source: primary data

Table no 1.2 states that 70 percent of the respondents are female and rest 30 percent are male.

Table no: 1.3

Classification on the basis of course

Course	No of the respondents	Percentage to tota
B.Com	6	30
		4.0



BCA	9	43
BA	5	25
Total	20	100

Source: primary data

Table no 1.3 states that 45 percent of the respondents are from BCA course, 30 percent from B.COM course and rest 25 percent from BA course.

Table no: 1.4

Classification on the basis of bank account

Bank account	No. Of respondents	Percentage to total
Yes	16	80
No	04	20
Total	20	100

Source: primary data

Table no 1.4 states that only 50 percent of the respondents are having bank accounts.

Table no 1.5

Classification on the basis of knowledge about banking charges

Valid	No of respondents	Percentage to total
Know	10	50



Don't know	10	50)
Total	20	100

Source: primary data

Table no 1.5 states that 50 percent of the respondents are know about banking charges.

Table no 1.6

Classification on the basis of KYC Form

Valid	No of respondents	Percentage to total
Know it	17	85
Den't know	3	15
Total	20	100

Source: primary data

Table no 1.6 states that 85 percent of the respondents are know about KYC form.

Table no 1.7

Classification on the basis of filling deposit slip

No of respondent	Percentage to total
. 20	100
* 100	



		100
Total	20	
		GII the deposit slip with th

Table no 1.7 states that all the respondents while depositing their money fill the deposit slip with their own.

Distribution on the basis of knowledge regarding difference between SB account and current Table no 1.8

	No of respondent	Percentage to total
Valid	No of respon	90
Yes	18	10
No	2	100
Total	20	

Table no 1.8 states that 90 percent of the respondents know the difference between SB Account and current account.

Table no 1.9 Distribution on the basis of knowledge regarding difference between open cheque and crossed

		Percentage of tota
Valid	No of respondent	
		90
Yes	18	
**************************************		10
No		
	20	100
Total		The state of the s

Source: primary data



Table no 1.9 states that 90 percent of the respondents know the difference between open cheque and crossed cheque.

Table no 1,10 Distribution on basis of banking services

	(Maximum)		Don't know	Total
Banking services	Used it	Only know about it	#67757.5 (21V.500.1)	
				20
Saving bank account	16		-	20
AIM	11	9		20
NEFT		17		20
		20	*	7,67-1
RIGS	- ž	13	5	20
OD	WES			20
Cheque book	20	(•)		20
Internet banking	9	- 11	•5	20
Credit card	11	9	•	20
12-12-12	5	15		20
Loan facility		18		20
Locker facility	2	0.10		-

Source: primary data

Table no 1.10 states that out of 20 respondents, 16 have used saving bank account, 11 respondents have used ATM service, 17 respondents have only know about NEFT service available in banks, all the respondents only know about RTGS service, 13 respondents have only know about DD service, all the respondents are used cheque book, 11 respondents have only know about internet banking service, 11 respondents have used credit card facility, 15 respondents are only having knowledge about loan facility and 18 of the respondents know about locker facility available in bank.

### Findings, suggestions and conclusion

### **Findings**

- All the respondents are in the age group of 18-21 years.
- Majority of the respondents are female.



- 3. 45% of the respondents are from BCA course and 30% of the respondents are from BCA course.
- Majority of the students are having bank accounts.
- Only half of the respondents know about banking charges.
- 6. Majority of the respondents are having knowledge about KYC form. 7. All the respondents while depositing their money fill the deposit slip on their own.

  8. Majority of the deposition of the deposit slip on their own. 8. Majority of the respondents know the difference between SB Account and current account.

  9. Majority of the respondents know the difference between SB account and crossed characters.
- 9. Majority of the respondents know the difference between open cheque and crossed cheque.

  10. Majority of the respondents know the difference between open cheque and crossed cheque.
- Majority of the respondents are having SB Account.
- 11. Most of the respondents are using ATM service.
- 12. Most of the respondents know about NEFT and RTGS service.
- Majority of the respondents only known about DD service.
- 14. 100% respondents are using cheque book facility.
- Only half of the respondents know about internet banking.
- Half of the respondents are using credit card facility.
- 17. Majority of the respondents know about loan and locker service.

### Suggestions

- Government and banks should conduct extensive awareness programs in colleges.
- Banks must provide some basic knowledge regarding various banking service facilities to the
- Banks and colleges must motivate the students for using internet banking.
- 4. Colleges must focus on providing practical knowledge with theoretical knowledge about
- College students need to take more information regarding banking service available.

### Conclusion

Today's Youths are the strength of our nation so they need to be upgraded one regarding banking services. So they need to take more information about banking services and use all the services available for them.



# Swachata Abhiyan Rally 22-08-2015



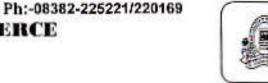




### KANARA WELFARE TRUST'S DIVEKAR COLLEGE OF COMMERCE

KARWAR-581301 (Karnataka) NAAC REACCREDITED AT 'B' GRADE

Email-kwtdcckarwar@gmail.com



Date:- 03-09-2016

Time:- 11.00 a.m.

# "Workshop on Water Conservation"

Venue: Divekar College Conference Hall.

### AGENDA

1. Invocation Song

: Arpita and Team

2. Welcome & Introduction : Dr. Keshava K.G

3. Chief Guest

: Jintendra Tanna, Alumnus.

4. President

:Dr. B.H.Nayak

Principal, Divekar College of Commerce

5. Vote of Thanks

: Shri. S.N.Dafedar



### KANARA WELFARE TREST'S Ph:-08382-225221/220169 IVEKAR COLLEGE OF COMMERCE

KARWAR-581301 (Karnataka) NAAC BEACCHEDITED AT 'B' GRADE Email-kwtdcckarwar@gmail.com



# "Workshop On Water Conservation"

REPORT

Workshop On Water Conservationas held on 03-09-2016in College Campus.

- > Dr keshava.K.G welcome the function and highlighted the importance of the occasion, and subsequently introduced chief Guest .
- Students of B.Com, M.COM attended the celebration programme.
- > Chief Guest the entrepreneur Jintendra Tanna, Alumnus Karwar addressed the gathering. He spoke on importance of water prevention, plantation effects of deforestation on living being. He also Enlighted students with different methods of water prevention, and importance of rain harvesting
- Principal B.H.Nayak. addressed the presidential remarks.
- Shri. S.N.Dafedar proposed the vote of thanks.

KANARA WELFARE TRUST'S DIVEKAR COLLEGE OF COMMERCE

KARWAR - 581 301

# Workshop on Water Conservation on 3-09-2016







M

PRINCIPAL

KANARA WELFARE TRUST'S

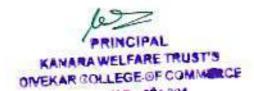
DIVEXAS COLLEGE OF COMMERCE

### Karwar Beach Cleaning

02-10-2015







### Sadbhavana Diwas

20-08-2016





BRINCIPAL

# **Market Mela on 24-09-2016**





### KANARA WELFARE TREST'S DIVEKAR COLLEGE OF COMMERCE

Ph:-08382-225221/220169

RWAR-581301 (Karnataka)

CREDITED AT 'B' GRADE

Email-kwtdeckarwar@gmail.com

Date: 04/02/2020



### Debate Competition the topic of

"Cashless Economy: Is Society ready for transformation?"

### REPORT

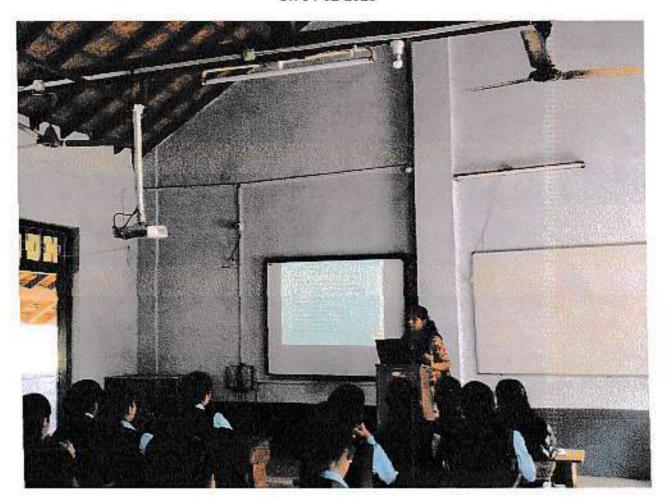
Debate competition was conducted for M.Com students on 04-02-2020 in College Conference Hall.

- > All the M.Com students were present.
- > All the teaching and non teaching staff members were present.
- > Eight M.com students participated in the competition namely Snehal Revankar, Conception D'Costa, Arpita Banare, Radha Shet, Suvidha Mahalsekar, Sreetu R, Roopa Dharwad and Ganesh.
- > Out of the six students three students presented their views for the topic and remaining three against the topic.
- > Snehal Revankar secured first Place, Radha Shet secured second place and Sreetu R secured the third place.
- > Principal Dr. Keshava K.G. given detail information on Cashless Economy and its importance in the Economy.

Kanara Welfare Trust's Divekar College of Commerce KARWAR - 581 801

Debate competition on the topic of "cashless economy: Is society ready for transformation?"

On 04-02-2020







# KANARA WELFARE THUST'S Ph:-08382-225221/220169 DIVEKAR COLLEGE OF COMMERCE



KARWAR- 581301 (Karnataka)

NAAC REACCHEDITED AT 'B' GRADE

Email-kwtdeckarwar@gmail.com

Date: 31/08/2017

# Debate Competition the topic of "Demonetization – Success or Failures"

# REPORT

Debate competition was conducted for M.Com students on 31-08-2017 in College Conference Hall.

- ➤ All the M.Com students were present.
- All the teaching and non teaching staff members were present.
- Six M.com students participated in the competition namely Praveen hipkar, Deepa Pagi, Ranjana Kamat, Chetana Gouda, Pooja Bhise, Divya Anvekar.
- Out of the six students three students presented their views for the topic and remaining three against the topic.
- Deepa Pagi secured first Place, Ranjana Kamat second place and Praveen Chipkar secured the third place.
- Mr. Nitin S.N. given detail information on demonetization its merits and demerits.

S. N. N. ho Coordinator PRINCIPAL
Kanara Welfare Trust's
Divekar College of Commerce
KARWAR - 582 302

# Debate competition on the topic of demonetization – success or failures

On 31/08/2017



# "P.S.KAMAT MEMORIAL IX CLUSTER LEVEL DEBATE COMPETITION" ON 07-01-2020 at CONFERENCE HALL.















# P.S.KAMAT MEMORIAL Ninth District Level Inter-Collegiate Debate Competition 2019-2020

(sponsored by Shri Devadatt Kamat, Advocate, Supreme Court, New Delhi)



Topic: NUCLEAR ENERGY ALONE CAN SOLVE INDIA'S POWER PROBLEMS

Jointly organized by



&

DIVEKAR COLLEGE OF COMMERCE, KARWAR

A REPORT

# P.S.KAMAT MEMORIAL EIGHTH DISTRICT LEVEL INTER - COLLEGIATE DEBATE COMPETITION



Kanara Welfare Trust, pioneer Institution of Uttar Kannada District has been working for the cause of education and social upliftment since the last six decades. Its main concern has been the emancipation of the poor and downtrodden people of the district.

As a part of the campaign for alerting the youths to the social, economic and political problems of our country and for developing leadership quality among them, Inter-Collegiate Debate Competitions and Lecture Series are being organized on an annual basis.

Devadatt Kamat has been sponsoring this District Level Inter-Collegiate Debate Competition in memory of his grandfather, Late P.S.Kamat.

Late P.S.Kamat shared the vision of KWT's founder, Dr. Dinkar Desai and was associated with Divekar College of Commerce and the Trust. He was a Gandhian and actively participated in the freedom struggle losing his Law Sanad which was restored later under Gandhi-Irwin Pact. He was an eminent Sanskrit scholar, freedom fighter, a legal luminary and an inspiring orator. He was an educationist who



headed the Academy of General Education which established the first full-fledged College in Karwar which is presently known as Govt. Arts & Science College. He worked for the unification of the then Mysore State, subsequently named Karnataka State. He was Member of Legislative Council in Bombay Province between 1951 and 1957.

An attempt is made to realize his dreams of making the youth better leaders and creative personalities by organizing a District Level Inter-Collegiate Debate Competition open to students of all Pre-University and Degree Colleges, Technical Institutions and Engineering Colleges of Uttar Kannada.

Devadatt Kamat is a fourth generation lawyer, practicing in the Supreme Court of India. He has recently been elevated to the position of Additional Advocate General of Karnataka representing the state in the Supreme Court. He has a deeper interest in philanthropic initiatives and actively participates in the programmes aimed at poverty alleviation, rural health, youth empowerment, education for the children from backward classes & areas and the like.



He has instituted this debate competition in 2011-2012 and since then many competitions have been conducted over the years by Kanara Welfare Trust and its flagship Colleges. The main aim is to make the youth and people of the region aware of the prevailing social, economic and political issues of the country.



# P.S.KAMAT MEMORIAL DEBATE COMPETITION OVER THE YEARS

Year & Date	Topic for the Annual Debate	1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	Chief Guests at the Main Event
		Final Event	
18 <sup>th</sup> Feb. 2012	The Proposed Anti-Corruption Laws / Enactments will Eliminate Corruption in India	Divekar College of Commerce, Karwar	Shri Vivek Tankha, Additional Solicitor General of India New Delhi
8 <sup>th</sup> & 9 <sup>th</sup> Jan. 2013	Indian Parliamentary Democracy is a Success Story	Gokhale Centenary College, Ankola	Prof. G.V.Bhat, Trustee, Kanara Welfare Trust
4 <sup>th</sup> & 5 <sup>th</sup> Jan. 2014	Indian Culture and Law have ensured Liberty, Equality, Safety and Dignity of Women	Divekar College of Commerce, Karwar	Smt. Indira Jaising, Additional Solicitor General of India New Delhi
23 <sup>rd</sup> & 24 <sup>th</sup> Jan. 2015	In the present context in India, Reservation in Education and Employment requires to be done away with	Gokhale Centenary College, Ankola	H.E. Mr. Idriss Raoua OUEDRAOGO Ambassador Extraordinary and Plenipotentiary of Burkina Faso, Burkinese Embassy, New Delhi
13 <sup>th</sup> & 14 <sup>th</sup> Feb. 2016	World Peace is an achievable reality and not an illusion	Divekar College of Commerce, Karwar	Mr. Christian Kruger, Chairman, Krüger Holding AG and Krüger & Co. AG., Switzerland Ms. Lee Jihyun Julianne, Founder & CEO of JulianneLee & Co., South Korea
27 <sup>th</sup> & 28 <sup>th</sup> Jan. 2017	Solution to Kashmir problem lies in integrating POK [Pakistan Occupied Kashmir] with rest of India	Gokhale Centenary College, Ankola	Shri Maneesh Chhibber, Chief of Bureau & Legal Editor, The Indian Express, New Delhi
1 <sup>st</sup> & 2 <sup>nd</sup> Dec. 2017	Demonetization helped to curb the black money	Divekar College of Commerce, Karwar	Shri Prashant Bhushan Renowned Lawyer & Social Activist New Delhi
14 <sup>th</sup> & 15 <sup>th</sup> Dec. 2018	Social media is ruining the life of students	Gokhale Centenary College, Ankola	Shri Ramanand B Nayak Former President, Zilla Parishat, Uttar Kannada
25 <sup>th</sup> Jan. 2020	India's power problems	Divekar College of Commerce, Karwar	Shri Suresh Heblikar Film-Maker & Environmentalist Bangalore

The present event is organized jointly by Kanara Welfare Trust and Divekar College of Commerce, Karwar. Around 164 colleges [52 Degree Colleges, 87 PU Colleges and 25 other Colleges] across the district were invited to participate in the competition. The competition was



conducted at 3 stages - College Level, Cluster Level & District Level. More than 400 students from around 80 colleges participated in the first round.

The following were the Cluster Level Centres.

Karwar & Joida	KWT's Divekar College of Commerce, Karwar
Ankola & Kumta	KWT's Gokhale Centenary College, Ankola
Honnavar & Bhatkal	KWT's Janata Vidyalaya PU College, Shirali
Yellapur, Mundgod, Haliyal & Dandeli	KWT's Janata Vidyalaya PU College, Dandeli
Sirsi & Siddapur	M.E.S. Commerce College, Sirsi

# CLUSTER LEVEL STATISTICS

CENTRE	PARTICIPATION		COLLEGE LEVEL WINNERS				
	STUDENTS	COLLEGES	DEGREE		P.U.		
			Male	Female	Male	Female	
Karwar & Joida	24	12	4	11	2	7	
Ankola & Kumta	28	14	5	7	8	8	
Honnavar & Bhatkal	25	13	3	10	1	11	
Sirsi & Siddapur	21	11	4	10	3	4	
Yellapur, Mundgod, Haliyal & Dandeli	21	12	0	0	6	15	
TOTAL	119	62	16	38	20	45	

Taluka Level	
Participation - 119	

Male Total - 36	
Female Total - 83	

Total Degree Students – 54	
Total PU Students – 65	

As was the trend in the earlier events, in the initial stages, girl participants outnumbered boys. Out of 119 students who participated at the cluster level, 83 were girls and 36 were boys. After the cluster level competitions were conducted, the male / female ratio of finalists who made it to the district level was majorly in favour of girls again. Out of 15 candidates shortlisted for the final event, 14 are girls.

## WINNERS AT THE CLUSTER LEVEL

Cluster Centre	Name of the Participant	Name of the College	Class
	Ms. Gagandeep Kaur	Divekar College of Commerce, Karwar	BCom I
Karwar & Joida	Ms. Namrata C Bandekar	Shivaji College of Education, Karwar	B.Ed. I
	Ms. Swasthi S Hegde	Govt. PU College, Karwar	PU I Sci
	Ms. Snehal V Naik	Gokhale Centenary College, Ankola	BSc II
Ankola & Kumta	Ms. Sangeeta Shetty	Kamala Baliga College of Education, Kumta	BEd
	Ms. Ranjita R Nayak	Gokhale Centenary College, Ankola	BSc II
	Ms. Hajira Aifa	Anjuman PU College for Women, Bhatkal	PU I
Honnavar & Bhatkal	Ms. Sumangala	Jnaneshwari B.Ed. College, Bhatkal	B.Ed.
	Ms. Medha S Bhat	SDM PU College, Honnavar	PU I
	Mr. Gajanan Hegde	MES College of Commerce, Sirsi	BCom II
Sirsi & Siddapur	Ms. Bhavya Bhat	MM Arts & Science College, Sirsi	BA II
	Ms. Deepti Bhat	MES College of Commerce, Sirsi	BCom II
Yellapur,	Ms. Sahana C Naik	YTSS PU College, Yellapur	PUI
Mundgod, Haliyal	Ms. Shaziya A Shaikh	Touheed PU College, Dandeli	PU I
& Dandeli	Ms. Sana Kutbuddin Sambrani	Touheed PU College, Dandeli	PU II

The district level final event was held on 25th January 2020 at Divekar College of Commerce, Karwar. Renowned film-maker and environmentalist, Shri Sureh Heblikar, Bangalore, was the chief guest.



The following dignitaries were present on the dais.

- Shri S P Kamat, Chairman, Kanara Welfare Trust
- Shri Suresh Heblikar, Film-maker and Environmentalist, Bangalore
- Shri Devadatt Kamat, Advocate, Supreme Court. New Delhi
- Shri K V Shetti, Trustee-Secretary, Kanara Welfare Trust
- Shri Vishnu Naik, Trustee, Kanara Welfare Trust
- Dr. Keshava K G, Principal, Divekar College of Commerce, Karwar
- Ms. Poojan Naik, Debate Coordinator, P.S.Kamat Memorial Ninth Debate Competition

The inauguration ceremony commenced with an invocation by the students of Dinkar Kalaniketan Music School, Karwar. **Dr. Keshava K G,** Principal, Divekar College of Commerce, Karwar, welcomed the dignitaries and the audience. Garlands and bouquets were offered to the guests and the judges of the competition.

The event formally commenced with the lighting of the lamp by the dignitaries on the dais.





Shri Devadatt Kamat, Advocate, Supreme Court, New Delhi, who has sponsored the P.S.Kamat Memorial District Level Inter-Collegiate Debate Competition, spoke on "Why this Event?" He commenced by narrating the preamble of the Indian Constitution which provides equality to all its citizens irrespective of religion, caste, creed and gender. The youth of today should know the constitution and what it entails. He stated that generating awareness of various issues in the country among the youth is the main purpose behind organizing this competition. More than 600 students participate every year in this competition at various levels. Along with them, their parents, teachers and friends are also exposed to the prevalent issues in the country which are raised in the debates. The youth should be able to form their opinions and communicate the same to others which will surely help in nation building.

The final level of the debate commenced with the final competitors speaking for and against the proposition.



Shri Suresh Heblikar, Film-maker and Environmentalist, Bangalore, spoke on this occasion. He expressed his concern over the drastic change in the environment of the once pristine Western Ghats. He also shared his experiences connected with ecological aspects from India and abroad. He congratulated Shri Devadatt Kamat and the organizers for conducting this competition on a vast scale in the district of Uttar Kannada.





**Shri S.P.Kamat**, Chairman, Kanara Welfare Trust, delivered the presidential address. He congratulated all the participants of the competition for presenting their views so eloquently.





Shri Ashok Shanbhag, Managing Director, Electronic Automation Pvt. Ltd., Bangalore, Dr. Ishwar Hegde, Managing Director, SUNFAL Energy Pvt. Ltd., Bangalore and Smt. Anjali Mane, Principal, Balmandir High School, Karwar, were the three judges for the final competition. They made observations on the overall performance of the participants and announced the final results.

Cluster level cash prizes of Rs.2000/- along with certificates were presented to all the finalists by the dignitaries. The special incentive gift pack consisting of a backpack bag, an autobiography of Shri APJ Abdul Kalam, an umbrella, tiifin box, water bottle and a padlock, sponsored by Electronic Automation Pvt. Ltd. [EAPL] Group, Bangalore, was presented to each participant.





This was followed by the most interesting part of the event - announcement of the names of the prize winners at this district level competition & distribution of prizes. 90% of the first, second and third prizes would go to the individual winner and 10% shall be shared with their concerned College. The prizes were distributed by the dignitaries.





# FINAL WINNERS OF THE INTER-COLLEGIATE DEBATE COMPETITION





Ms. Snehal V Naik Gokhale Centenary College, Ankola

#### Second Prize of Rs.30,000/



Mr. Gajanan Hegde MES College of Commerce, Sirsi

## Third Prize of Rs.20,000/-



Ms. Medha S Bhat SDM PU College, Honnavar

# 2 Consolation Prizes of Rs.5,000/- each



Ms. Sahana C Naik YTSS PU College, Yeliapur



Ms. Sangeeta Shetty Kamala Baliga College of Education, Kumta

Towards the conclusion of the program, mementoes were given to each of the guests and judges. Vote of thanks was proposed by **Shri K.V.Shetti**, *Trustee-Secretary*, *Kanara Welfare Trust*. The program was anchored by **Ms. Reevon Rebello**. The National Anthem was recited respectfully at the closure of the program.

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KANARA WELFARE TRUST'S DIVEKAR COLLEGE OF COMMERCE KARWAR - 581 301

# P.S.KAMAT MEMORIAL Seventh District Level Inter-Collegiate Debate Competition 2017-2018

(sponsored by Shri Devadatt Kamat, Advocate, Supreme Court, New Delhi)



Topic: DEMONETIZATION HELPED TO CURB THE BLACK MONEY

Jointly organized by



&

DIVEKAR COLLEGE OF COMMERCE, KARWAR

A REPORT

# P.S.KAMAT MEMORIAL DEBATE COMPETITION OVER THE YEARS

Year & Date	Topic for the Annual Debate	Place of Final Event	Chief Guests at the Main Event
18 <sup>th</sup> Feb. 2012	The Proposed Anti-Corruption Laws / Enactments will Eliminate Corruption in India	Divekar College of Commerce, Karwar	Shri Vivek Tankha, Additional Solicitor General of India, New Delhi
8 <sup>th</sup> & 9 <sup>th</sup> Jan. 2013	Indian Parliamentary Democracy is a Success Story	Gokhale Centenary College, Ankola	Prof. G.V.Bhat, Trustee, Kanara Welfare Trust
4 <sup>th</sup> & 5 <sup>th</sup> Jan. 2014	Indian Culture and Law have ensured Liberty, Equality, Safety and Dignity of Women	Divekar College of Commerce, Karwar	Smt. Indira Jaising, Additional Solicitor General of India, New Delhi
23 <sup>rd</sup> & 24 <sup>th</sup> Jan. 2015	In the present context in India, Reservation in Education and Employment requires to be done away with	Gokhale Centenary College, Ankola	H.E. Mr. Idriss Raoua OUEDRAOGO, Ambassador Extraordinary and Plenipotentiary of Burkina Faso, Burkinese Embassy, New Delhi
13 <sup>th</sup> & 14 <sup>th</sup> Feb. 2016	World Peace is an achievable reality and not an illusion	Divekar College of Commerce, Karwar	Mr. Christian Kruger, Chairman, Krüger Holding AG and Krüger & Co. AG., Switzerland Ms. Lee Jihyun Julianne, Founder & CEO of JulianneLee & Co., South Korea
27 <sup>th</sup> & 28 <sup>th</sup> Jan. 2017	Solution to Kashmir problem lies in integrating POK [Pakistan Occupied Kashmir] with rest of India	Gokhale Centenary College, Ankola	Shri Maneesh Chhibber, Chief of Bureau & Legal Editor, The Indian Express, New Delhi
1 <sup>st</sup> & 2 <sup>nd</sup> Dec. 2017	Demonetization helped to curb the black money	Divekar College of Commerce, Karwar	Shri Prashant Bhushan Renowned Lawyer & Social Activist New Delhi

The present event is organized jointly by Kanara Welfare Trust and Divekar College of Commerce, Karwar. Around 164 colleges [52 Degree Colleges, 87 PU Colleges and 25 other Colleges) across the district were invited to participate in the competition. The competition was conducted at 3 stages — College Level, Taluka Level & District Level. More than 800 students from around 90 colleges participated in the first round.



The following were the Taluka Level Centres.

Ankola	KWT's Gokhale Centenary College, Ankola
Bhatkal	KWT's Janata Vidyalaya, Shirali
Haliyal & Joida	KWT's Janata Vidyalaya, Dandeli
Honnavar	S.D.M. College, Honnavar
Karwar	KWT's Divekar College of Commerce, Karwar
Kumta	Saraswati PU College, Vidyagiri, Kalbag, Kumta
Siddapur	M.G.C. College, Siddapur
Sirsi	M.E.S. Commerce College, Sirsi
Yellapur & Mundgod	Y.T.S.S. Junior College, Yellapur

# TALUKA LEVEL STATISTICS

CENTRE	PARTICIPATION		COLLEGE LEVEL WINNERS			
	STUDENTS	COLLEGES	DEGREE		P.U.	
	The state of the s		Male	Female	Male	Female
Ankola	12	06		01	-	01
Bhatkal	25	16	-		02	01
Haliyal & Joida	25	13	-	02		01
Honnavar	14	07	01	01		-
Karwar	23	13	01	01	01	
Kumta	15	09	**		01	01
Siddapur	13	08	02			
Sirsi	23	13	01	02		-
Yellapur & Mundgod	10	05		01		01
TOTAL	160	90	05	08	04	05

Participation

Total Male – 09 Total Female – 13 Total Degree students – 13

Total PU students – 09

# MALE - FEMALE RATIO OF PARTICIPANTS AT THE TALUKA LEVEL



†††

== **\*\***\*



Degree Section

PU Section

Degree Section

PU Section



As was the trend in the earlier events, in the initial stages, girl participants outnumbered boys. Out of 160 students who participated at the taluka level, 103 were girls and 57 were boys. After the taluka level competitions were conducted, the male / female ratio of finalists who made it to the district level was in favour of girls again. Out of 22 candidates selected for the final event, 13 are girls and 9 are boys.

# MALE - FEMALE RATIO OF FINALISTS AT THE TALUKA LEVEL



Pre-University Level - 4 boys



Pre-University Level - 5 girls





Degree Level - 8 girls

9 boys + 13 girls = 22 participants at the District Level

# WINNERS AT THE TALUKA LEVEL

Centre	Winners / Class / College	Photo
Ankola	Ms. Ranjita Ramesh Nayak PU II Sci Gokhale Centenary PU College, Ankola	
	Ms. Vinanti Naik BSc III Gokhale Centenary College, Ankola	
Bhatkal	Mr. Prajwal P Naik PU II Sci RNS PU College, Murdeshwar	
	Ms. Aysha Patel Anjuman College for Women, Bhatkal	
	Mr. Bharath Hegde III yr. Diploma RNS Rural Polytechnic, Murdeshwar	9



Haliyal & Joida	Ms. Rifath Dawood Khadar V Semester V R Deshpande Memorial Engineering College, Haliyal	2
105	Ms. Farath Dawood Khadar V Semester V R Deshpande Memorial Engineering College, Haliyal	9
	Ms. Tasmiya Abdulsamad Zunjwad PU II Arts Tauheed PU College, Dandeli	
Honnavar	Mr. Nitesh Suresh Hegde BCom III SDM Degree College, Honnavar	9
	Ms. Rama Narayan Naik BSc III Govt. First Grade College, Honnavar	
Karwar	Mr. Abhishek Kalas BSc I Govt. Arts & Science College, Karwar	9
	Mr. Shivam Naik PU II Sci Govt. PU College, Karwar	0
	Ms. Sahana Suresh Gaonkar BCom II Divekar College of Commerce, Karwar	
Kumta	Mr. Shrivar N Nayak PU I Govt. PU College, Hiregutti	9
	Ms. Sneha S Dixit PU I Hanumant Benne Govt. PU College, Nellikeri, Kumta	



Siddapur	Mr. Shivaram R Bhat BCom III Govt. First Grade College, Siddapur	
	Mr. Sharat J Gouda BCom I MGC Arts, Commerce & GHD Science College, Siddapur	
Sirsi	Ms. Bhagya N Bhat BBA III Govt. First Grade College, Sirsi	
	Ms. Sahana Hegde BCom III MES Commerce College, Sirsi	
	Mr. Ajit S Nadig BCom III MES Commerce College, Sirsi	
Yellapur & Mundgod	Ms. Aishwarya Acharya PU II Sci YTSS PU College, Yellapur	
	Ms. Jyothi Nandi BCom III Govt. First Grade College, Yellapur	

The district level final event was held on  $1^{st}$  and  $2^{nd}$  December 2017 at Divekar College of Commerce, Karwar.

The final event was spread over two days. The first day saw the finalists at the taluka level competing for the top 6 slots. The final competition was held on the next day.

The chief guest for the first day was Shri Gangadhar Hiregutti who is the founder-editor of 'Karavali Munjavu', a daily newspaper, mainly covering Uttar Kannada district of Karnataka.

The chief guest for the main event was Shri **Prashant Bhushan**, who is a well-known lawyer and social activist from New Delhi.



# P.S.KAMAT MEMORIAL SEVENTH DISTRICT LEVEL INTER - COLLEGIATE DEBATE COMPETITION

P.S.Kamat Memorial Seventh District Level Inter - Collegiate Debate Competition was held at KWT's Divekar College of Commerce, Karwar, on 1<sup>st</sup> & 2<sup>nd</sup> December 2017.

21 taluka level winners participated in the competition. The preliminary competition to select the best six finalists among all the 21 participants from the taluka level was held on 1st December 2017.

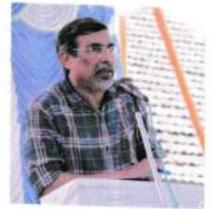
# DAY ONE - 01 DECEMBER 2017

The following dignitaries were present on the dais.

- Shri S P Kamat, Chairman, Kanara Welfare Trust
- Shri Gangadhar Hiregutti, Founder-Editor, Karavali Munjavu newspaper, Karwar
- Shri K V Shetti, Administrative Officer, Kanara Welfare Trust
- Dr. B H Nayak, Principal, Divekar College of Commerce, Karwar
- Dr. Keshav K G, Project Coordinator, P.S.Kamat Memorial Seventh Debate Competition

The inauguration ceremony commenced with an invocation by Ms. Vinuta Ambekar, student of Dinkar Kalaniketan, Karwar. Dr. B H Nayak, Principal, Gokhale Centenary College, welcomed the dignitaries and the audience.





Shri Gangadhar Hiregutti, Founder-Editor, Karavali Munjavu newspaper, Karwar, the chief guest at the event, inaugurated the first day's program by lighting the traditional lamp. In his inaugural speech, he called upon the youths to involve in nation building activities and urged them to inculcate good habits. He congratulated the taluka level winners and wished them good luck in the final competition.

**Dr. Keshav K G,** *Project Coordinator, P.S.Kamat Memorial Debate Competition,* elaborated on the levels conducted so far and explained the rules of the debate to the participants and also introduced the Chief Guest and three Judges.



The debate competition commenced with all 21 participants speaking either for the proposition or against the proposition, based on lots which were drawn one hour prior to the competition. The order of speaking was decided as per the code numbers given to the participants.



Dr. Heggannavar, Department of Political Science, KLE's SVS Bellubbe College, Soudatti, Dr. S V Hegadal, HOD in Commerce, CSI College, Dharwad, and Dr. Stany Pinto, Principal, St. Joseph PU College, Karwar, were the three judges of the debate competition. Based on the overall performance assessment of the 21 participants, the judges selected the best six speakers. Entire process of consolidation of marks and declaration of results were done by the judges themselves. Each of the judges made their observations and announced the results. The best six debaters selected were;

MES Commerce College, Sirsi
Court First Condo College First
Govt. First Grade College, Sirsi
MES Commerce College, Sirsi
Govt. First Grade College, Siddapur
Govt. PU College, Hiregutti
Gokhale Centenary College, Ankola







In his presidential remarks, KWT Chairman Shri S P Kamat explained the importance of conducting this mega debate competition. He stated that this competition is organized as a campaign for alerting the youth to the social, economic and political problems of our country and for developing leadership quality among them.

Shri K V Shetti, Administrative Officer, Kanara Welfare Trust, proposed vote of thanks. Prof. S N Dafedar, Divekar College of Commerce, Karwar, anchored the program. Outstation participants were provided with accommodation at Karwar. There was again a draw of lots for the six finalists who were to present their views on the subject on the next day.

# DAY TWO - 02 DECEMBER 2017

The final competition for the six finalists was held on December 02, 2017. The following dignitaries were present on the dais.

- Shri S P Kamat, Chairman, Kanara Welfare Trust
- Shri Prashant Bhushan, Renowned Lawyer and Social Activist, New Delhi
- Shri Devadatt Kamat, Advocate, Supreme Court. New Delhi
- Shri K V Shetti, Administrative Officer, Kanara Welfare Trust
- Dr. B H Nayak, Principal, Divekar College of Commerce, Karwar
- Dr. Keshav K G, Project Coordinator, P.S.Kamat Memorial Seventh Debate Competition

The inauguration ceremony commenced with an invocation by Smt. Bharati Hegde, Asst. Teacher, Janata Vidyalaya, Mirjan-Kodkani. Dr. B H Nayak, Principal, Divekar College of Commerce, Karwar, welcomed the dignitaries and the audience. Garlands and bouquets were offered to the guests and the judges of the competition.

The event formally commenced with the lighting of the lamp by the dignitaries on the dais.







Shri Devadatt Kamat, Advocate, Supreme Court, New Delhi, who has sponsored the P.S.Kamat Memorial District Level Inter-Collegiate Debate Competition, spoke on 'Why this Event?' He stated that generating awareness of various issues in the country among the youth is the main purpose behind organizing this competition. More than 800 students participate every year in this competition at various levels. Along with them, their parents, teachers and friends are also exposed to the prevalent issues in the country which are raised in the debates. The youth should be able to form their opinions and communicate the same to others which will surely help in nation building.

The final level of the debate commenced with six competitors speaking for and against the proposition.

**Shri Prashant Bhushan,** Renowned Lawyer and Social Activist, New Delhi, spoke on this occasion. The Senior Lawyer expressed his concern regarding environmental problems which are being created in the name of development. He stressed the need for revamping of our education system. He stated that the entire system in the country should be overhauled to keep it corruption free and people friendly. He also called on the Government to be more transparent and to be pro-farmers.







Shri S.P.Kamat, Chairman, Kanara Welfare Trust, delivered the presidential address. He congratulated all the participants of the competition for presenting their views so eloquently. He mentioned that the competition was being held in the memory of Late P S Kamat, Gandhian and actively participated in the freedom struggle losing his Law Sanad which was restored later under Gandhi-Irwin Pact. He said that the competition was a small, but sincere attempt to realize the dreams of the Late P S Kamat of making the youth better leader and responsible and creative personalities.





Dr. Hemanth Kamat, Medical Practitioner (Cardologist), Karwar, Shri Deepak Kumar Shenoy, Reporter, Times of India, Karwar, and Shri Nagaraj Nayak, Advocate, Karwar, were the three judges for the final competition. They made observations on the overall performance of the participants and announced the final results.















The taluka level cash prizes of Rs.2000/- to all the Taluka level finalists along with a certificate and complimentary gift were given to the participants by the dignitaries. The special incentive gift pack consisting of a Casio Scientific Calculator, a Parker pen-set and a 32 GB Sandisk pendrive sponsored by *Electronic Automation Pvt. Ltd. [EAPL] Group, Bangalore*, was presented to each participant.

This was followed by the most interesting part of the event - announcement of the names of the prize winners at this district level competition & distribution of prizes. 90% of the first, second and third prizes would go to the individual winner and 10% shall be shared with their concerned College. The prizes were distributed by the dignitaries.









# FINAL WINNERS OF THE INTER-COLLEGIATE DEBATE COMPETITION

#### First Prize of Rs.50,000/-



Mr. Shrivar N Nayak Govt. PU College, Hiregutti

## Second Prize of Rs.30,000/



Ms. Sahana Hegde MES Commerce College, Sirsi

## Third Prize of Rs 20 000/-



Mr. Shivaram R Bhat Govt. College, Siddapur

# 3 Consolation Prizes of Rs.5,000/- each



Ms. Bhagya N Bhat Govt. First Grade College, Sirsi



Ms. Vinanti Naik G. C. College, Ankola



Mr. Ajit S Nadig MES Commerce College, Sirsi

At the conclusion of the program, mementoes were given to each of the guests and judges. Vote of thanks was proposed by **Dr. Keshav K G**. The program was anchored by **Prof. S N Dafedar**. The National Anthem was recited respectfully at the closure of the program. Breakfast and lunch was arranged on both days of the event.

PRINCIPAL KANARAWELFARE TRUST'S DIVEKAR COLLEGE OF COMMERCE KARWAR - 581 301

# P.S.KAMAT MEMORIAL Fifth District Level Inter-Collegiate Debate Competition 2015-2016

(sponsored by Kruger Foundation for Child Aid, Karwar, and Shri Devadatt Kamat, Advocate, Supreme Court, New Delhi)



Topic: WORLD PEACE IS AN ACHIEVABLE REALITY AND NOT AN ILLUSION

Jointly organized by



&

& P.G. (M.COM.) CENTRE, KARWAR

A REPORT

# P.S.KAMAT MEMORIAL FIFTH DISTRICT LEVEL INTER - COLLEGIATE DEBATE COMPETITION



Kanara Welfare Trust, pioneer Institution of Uttar Kannada District has been working for the cause of education and social upliftment for the last six decades. Its main concern has been the emancipation of the poor and downtrodden people of the district.

As a part of the campaign for alerting the youths to the social, economic and political problems of our country and for developing leadership quality among them, Inter-Collegiate Debate Competitions and Lecture Series are being organized on an annual basis.

Devadatt Kamat is co-sponsoring this District Level Inter-Collegiate Debate Competition along with Kruger Foundation for Child Aid, in memory of his grandfather, Late P.S.Kamat.

Late P.S.Kamat shared the vision of KWT's founder, Dr. Dinkar Desai and was associated with Divekar College of Commerce and the Trust. He was a Gandhian and actively participated in the freedom struggle losing his Law Sanad which was restored later under Gandhi-Irwin Pact. He was an eminent Sanskrit scholar, freedom fighter, a legal luminary and an inspiring orator. He was an educationist who headed



the Academy of General Education which established the first full-fledged College in Karwar which is presently known as Govt. Arts & Science College. He worked for the unification of the then Mysore State, subsequently named Karnataka State. He was Member of Legislative Council in Bombay Province between 1951 and 1957.

An attempt is made to realize his dreams of making the youth better leaders and creative personalities by organizing a District Level Inter-Collegiate Debate Competition open to students of all Pre-University and Degree Colleges, Technical Institutions and Engineering Colleges of Uttar Kannada.

Kruger Foundation for Child Aid, based in Karwar, on the West Coast of India, envisages a role for itself in helping children in distress and need. The role of the Foundation transcends beyond the help to the children and encompasses several other activities aimed at bringing a positive change in the social structure of the society. The areas such as health care, education, village sanitation, village



restructuring, supporting people in distress in general and the young children in particular are the focused targets of the Foundation.

Devadatt Kamat is a fourth generation lawyer, practicing in the Supreme Court of India. He has recently been elevated to the position of Additional Advocate General of Karnataka representing the state in the Supreme Court. He has a deeper interest in philanthropic initiatives and actively participates in the programmes aimed at poverty alleviation, rural health, youth empowerment, education for the children from backward classes & areas and the like.





The event was organized jointly by Kanara Welfare Trust and Divekar College of Commerce, Karwar. Around 162 colleges [50 Degree Colleges, 87 PU Colleges and 25 other Colleges] across the district were invited to participate in the competition. The competition was conducted at 3 stages — College Level, Taluka Level & District Level. More than 600 students from around 75 colleges participated in the first round. The following were the Taluka Level Centres.

Ankola	KWT's Gokhale Centenary College, Ankola	
Bhatkal	KWT's Janata Vidyalaya, Shirali	
Haliyal & Joida	KWT's Janata Vidyalaya, Dandeli	
Honnavar	S.D.M. College, Honnavar	
Karwar	KWT's Divekar College of Commerce, Karwar	
Kumta	Saraswati PU College, Vidyagiri, Kalbag, Kumta	
Siddapur	M.G.C. College, Siddapur	
Sirsi	M.E.S. Commerce College, Sirsi	
Yellapur & Mundgod	Y.T.S.S. Junior College, Yellapur	

# TALUKA LEVEL STATISTICS

CENTRE	PARTICIPATION		COLLEGE LEVEL WINNERS			
	STUDENTS	COLLEGES	DEGREE		P.U.	
			Male	Female	Male	Female
Ankola	10	5	2	2	1	5
Bhatkal	26	13	3	7	7	9
Haliyal & Joida	24	12	-	2	7	15
Honnavar	9	5	-	3	2	4
Karwar	17	9	3	6	3	5
Kumta	13	7	1	3	3	6
Siddapur	10	6	1	5	1	3
Sirsi	29	15	2	8	8	11
Yellapur & Mundgod	5	3	-	2	1	2
TOTAL	143	75	12	38	33	60

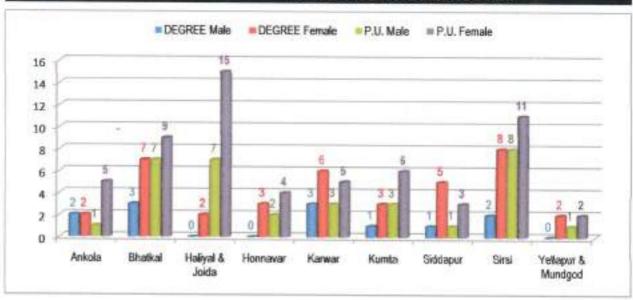
Participation Total Male – 45 Total Degree students – 50

Total Female – 98 Total PU students – 93

# MALE - FEMALE RATIO OF PARTICIPANTS AT THE TALUKA LEVEL B B B Degree Section PU Section PU Section

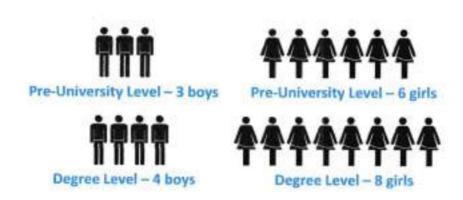






As was the trend in the earlier events, in the initial stages girl participants outnumbered boys in the ratio 2:1. Out of 143 students who participated at the taluka level, 98 were girls and 45 were boys. After the taluka level competitions were conducted, the male/female ratio of finalists who made it to the district level changed in favour of girls again. Out of 21 candidates selected for the final event, 14 were girls and 7 were boys.

# MALE - FEMALE RATIO OF FINALISTS AT THE TALUKA LEVEL



7 boys + 14 girls = 21 participants at the District Level

With two-thirds of the participants being girls, the district level event has been scheduled for 13<sup>th</sup> and 14<sup>th</sup> February 2016 at Divekar College of Commerce, Karwar.

The final event is spread over two days. The first day will see the finalists at the taluka level competing for the top 6 slots. The final competition will be held on the next day.



# WINNERS AT THE TALUKA LEVEL

Centre	Winners / Class / College	Photo
Ankola	Ms. Vinanti S Naik	
	BSc II	
	G.C.Degree College, Ankola	-d b
	Mr. Vijay M Shenvi	
	PU I Sci	2.0
	G.C.PU College, Ankola	1
Bhatkal	Ms. Gouri K Balse	0
	BE I	
	Anjuman Engineering College, Bhatkal	
	Ms. Sabeera Suweba Mohd. Saleem Tamburi	-
	PUTSci	<b>a</b>
	Anjuman Women's PU College, Bhatkal	
	Mr. Anoop Acharya	
	BCom III	6.0
	Guru Sudheendra College, Bhatkal	alle Pri
Haliyal &	Ms. Afreen M Thahashildar	IIII A
loida	BSc III	
	Bangurnagar College, Dandeli	
	Ms. Aishwarya B Naik	
	PU II Sci	0.0
	Bangurnagar College, Dandeli	
	Ms. Rachana N Patil	Series British
	PU I Com	
	Bangurnagar College, Dandeli	
Honnavar	Ms. Vidya G Bhat	^
	BSc II	(2 0
	SDM Degree College, Honnavar	
	Ms. Rama N Naik	
	PU II Sci	(3 c)
	SDM PU College, Honnavar	and the last



Carwar	Ms. Kshama Hegde	
	BCom III	
	Divekar College, Karwar	
t	Ms. Ganapati M Hegde	
1	BCom III	
1.5	Govt. Arts & Science College, Karwar	
Kumta	Mr. Chinmay R Nayak	
4	PU I Sci	
	Saraswati PU College, Kumta	
	Mr. Shreeganesh Hegde	
	BSc II	
	Dr. A.V.Baliga College, Kumta	Control of the last
Siddapur	Ms. Rashmi S Devadiga	
	BSc III	
	MGC College, Siddapur	
	Mr. Shivaram R Bhat	
	BCom I	
	Govt. First Grade College, Siddapur	
Sirsi	Ms. Bhagya N Bhat	
	BBAI	
	Govt. First Grade College, Sirsi	
	Mr. Parashar R Hegde	
	BCom II	
	MES College of Commerce, Sirsi	
	Ms. Vijeta Bhat	(4)
	PU I Sci	
	MES Chaitanya PU College, Sirsi	
Yellapur &	Ms. Shruti Hegde	
Mundgod	PU II Sci	
	YTSS PU College, Yellapur	
	Mr. Anup Kotharkar	
	PU II Sci	
	YTSS PU College, Yellapur	



# P.S.KAMAT MEMORIAL FIFTH DISTRICT LEVEL INTER - COLLEGIATE DEBATE COMPETITION

P.S.Kamat Memorial Fifth District Level Inter - Collegiate Debate Competition was held at KWT's Divekar College of Commerce, Karwar, on 13<sup>th</sup> & 14<sup>th</sup> February 2016.

All 21 taluka level winners participated in the competition. The preliminary competition to select the best six finalists among all the 21 winners from the taluka level was held on 13<sup>th</sup> February 2016.

# DAY ONE - 13 FEBRUARY 2016

The following dignitaries were present on the dais.

- Shri S.P.Kamat, Chairman, Kanara Welfare Trust
- Shri Muralidhar Prabhu, Industrialist and President, Konkan Education Society, Kumta
- Shri Devadatt Kamat, Advocate, Supreme Court. New Delhi
- Shri K.V.Shetti, Administrative Officer, Kanara Welfare Trust
- Dr. M.H.Naik, Principal, Divekar College of Commerce & P.G. (M.Com) Centre, Karwar
- Dr. Keshav K.G., Project Coordinator, P.S.Kamat Memorial Debate Competition

The inauguration ceremony commenced with an invocation by the students of Dinkar Kalaniketan, Karwar. **Dr. M.H.Naik**, *Principal*, *Divekar Coilege of Commerce*, welcomed the dignitaries and the audience.



Shri Muralidhar Prabhu, Industrialist and President, Konkan Education Society, Kumta, the chief guest at the event, inaugurated the first day's program by lighting the traditional lamp. In his inaugural speech, he commended the youth-centered activities being conducted by the Kanara Welfare Trust for the empowerment of students of the district. He appreciated the involvement of

Shri Devadatt Kamat, Advocate, Supreme Court, New Delhi, in the numerous projects being undertaken for the social good. In this age of digital technology, it has become very easy to obtain information from various media. Also, the amount of information accessible now has been growing and multiplying at a rapid rate. The students of this generation are fortunate that they have access to technology and media to harness this ocean of information. However, it is imperative that the information be converted to knowledge and in turn the knowledge should lead to wisdom. This should be the ultimate goal of the knowledge seeker.

Dr. Keshav K.G., Project Coordinator, P.S.Kamat Memorial Debate Competition, elaborated on the levels conducted so far and explained the rules of the debate to the participants.



The debate competition commenced with all 21 participants speaking either for the proposition or against the proposition, based on lots which were drawn one hour prior to the competition. The order of speaking was decided as per the code numbers given to the participants.







Shri Arunachal Hegde, Advocate, Sirsi, Shri G U Bhat, Journalist, Honnavar, and Prof. Prajna Mattihalli, Govt. First Grade College, Dharwad, were the three judges of the debate competition. Based on the overall performance assessment of the 21 participants, the judges selected the best six speakers. Entire process of consolidation of marks and declaration of results were done by the judges themselves. Each of the judges made their observations and announced the results. The best six debaters selected were;

SI.	Name of the Student	Name of the Institution
01	Ms. Bhagya N Bhat	Govt. First Grade College, Sirsi
02	Ms. Vinanti S Naik	G.C.Degree College, Ankola
03	Mr. Parashar R Hegde	MES College of Commerce, Sirsi
04	Ms. Vijeta Bhat	MES Chaitanya PU College, Sirsi
05	Ms. Sabeera Suweba Mohd. Saleem Tamburi	Anjuman Women's PU College, Bhatkal
06	Ms. Shruti Hegde	YTSS PU College, Yellapur



Shri K.V.Shetti, Administrative Officr, Kanara Welfare Trust, Ankola, proposed vote of thanks.
Prof. Mohan V. Bhat, Divekar College of Commerce, anchored the programme. Snacks and tea were served to all after the competition. Outstation participants were provided with accommodation at Karwar. Refreshments and meals were also arranged for them.



# DAY TWO - 14 FEBRUARY 2016

The final competition for the six finalists was held on February 14, 2016. The following dignitaries were present on the dais.

- · Shri S.P.Kamat, Chairman, Kanara Welfare Trust
- Mr. Christian Kruger, Chairman, Krüger Holding AG and Krüger & Co. AG., Switzerland
- . Ms. Lee Jihyun Julianne, Founder & CEO of JulianneLee & Co., South Korea
- · Shri Devadatt Kamat, Advocate, Supreme Court. New Delhi
- Shri K.V.Shetti, Administrative Officer, Kanara Welfare Trust
- Dr. M.H.Naik, Principal, Divekar College of Commerce & P.G. (M.Com) Centre, Karwar
- Dr. Keshav K.G., Project Coordinator, P.S.Kamat Memorial Debate Competition

The inauguration ceremony commenced with an invocation by students of Dinkar Kalaniketan, Karwar. Naada-Geete was recited by the students of Divekar College. Dr. M.H.Naik welcomed the dignitaries and the audience. The students of the College introduced the dignitaries on the dais. Garlands and bouquets were offered to the guests and to the judges of the competition.







Shri Devadatt Kamat, Advocate, Supreme Court, New Delhi, who has sponsored the P.S.Kamat Memorial District Level Inter-Collegiate Debate Competition, spoke on 'Why this Event?' He stated that generating awareness of various issues in the country among the youth is the main purpose behind organizing this competition. More than 600 students participate every year in this competition at various levels. Along with them, their parents, teachers and friends are also exposed to the prevalent issues in the country which are raised in the debates. The youth should be able to form their opinions and communicate the same to others which will surely help in nation building.

The event formally commenced with the lighting the lamp by the dignitaries - Ms. Lee Jihyun Julianne, Founder & CEO of JulianneLee & Co., South Korea, Mr. Christian Kruger, Chairman, Krüger Holding AG and Krüger & Co. AG., Switzerland and others on the dais.

The final level of the debate commenced with six competitors speaking for and against the proposition.





Mr. Christian Kruger, Chairman, Krüger Holding AG and Krüger & Co. AG., Switzerland, spoke on this occasion. Asking the audience to close their eyes for two minutes, he asked them later whether the thoughts they had during that period were pleasant or turbulent. Peace should come from within; we don't have to search for it elsewhere. Indian values and culture have

enriched the entire world. The epics, Vedas, Upanishads, Yaga and sermons of sages throughout the history of India have stressed the need to cultivate oneness and inner peace. India can play a greater role in guiding other countries to maintain peace and harmony.



Shri S.P.Kamat, Chairman, Kanara Welfare Trust, delivered the presidential address. He congratulated all the participants of the competition for presenting their views so eloquently. Recalling the words of the chief guest of the previous day - Shri Muralidhar Prabhu, he said that improving one's knowledge is the key factor towards gaining wisdom. Organizing such events and exposing the students of this district to new ideas is a step towards this direction. He informed the participants that

Shri Madhav Kamat, MD of Electronic Automation Pvt. Ltd., Bangalore, has been sponsoring special incentive prizes for all the finalists. This year also, each of the debating candidates will get a thousand books on various topics loaded in a brand new Tablet PC. He asked the recipients to make judicious use of the gift presented by EAPL Ltd.

# 

Shri Vinayak M Bhat, Engineer, Zilla Panchayat, Sirsi, were the three judges for the final competition. They made observations on the overall performance of the participants and announced the final results.







The taluka level cash prizes of Rs.2000/- to all the Taluka level finalists along with a certificate and complimentary gift were given to the participants by Ms. Lee Jihyun Julianne. The special gift of a Tablet PC to each participant was sponsored by Shri Madhav Kamat, Managing Director, EAPL Group, Bangalore.



This was followed by the most interesting part of the event - announcement of the names of the prize winners at this district level competition & distribution of prizes. 90% of the first, second and third prizes would go to the individual winner and 10% shall be for the concerned College. The prizes were distributed by the dignitaries.



# FINAL WINNERS OF THE INTER-COLLEGIATE DEBATE COMPETITION

#### First Prize of Rs.50,000/-



Ms. Bhagya N Bhat Govt. First Grade College, Sirsi

# Second Prize of Rs.30,000/-



Ms. Vinanti S Naik G.C.Degree College, Ankola

## Third Prize of Rs.20,000/-



Mr. Parashar R Hegde MES College of Commerce, Sirsi

## 3 Consolation Prizes of Rs.5,000/- each



Ms. Vijeta Bhat MES Chaitanya PU College, Sirsi



Ms. Sabeera Suweba Tamburi Anjuman PU College, Bhatkal



Ms. Shruti Hegde YTSS PU College, Yellapur

At the conclusion of the program, mementoes were given to each of the guests and judges. Vote of thanks was proposed by **Dr. Keshav K G**, *Divekar College of Commerce, Karwar*. Master of Ceremony was **Prof. Mohan V Bhat**. The National Anthem was sung respectfully at the closure of the program. A sumptuous lunch was arranged for all after the event.





# KANARA WELFARE TRUST'S DIVEKAR COLLEGE OF COMMERCE KARWAR

Date: - 22-1-2016

Time: - 11.00 a.m.

# Taluka Level PSK Memorial Debate competition

#### AGENDA

1. Welcome

: Prof.C.D.Bhat

2. Chief Guest

: Shri. George Fernandes,

Managing Director,

St. Milagres Credit Souhardha

Co-operative Ltd., Karwar

3. President

: Dr.M.H.Naik

Principal,

Divekar college of Commerce, Karwar

4. Vote of Thanks

: Prof. Mohan. Bhat

Anchor: Dr.Keshava K.G

# DIVEKAR COLLEGE OF COMMERCE, KARWAR

# TALUKA LEVEL PSK MEMORIAL DEBATE COMPETITION REPORT

Taluka level PSK memorial debate competition report was held on January 22<sup>nd</sup> 2016 at the Divekar college of commerce, karwar.

- Master of ceremony was done by Dr. Keshava K.G
- > Prof. C. D. Bhat welcomed all the guests present in the function.
- Chief guest Shri. George Fernandes spoke about the benefits of debate competition. He said debate helps to improve critical thinking skills, Helps to acquire better poise, speech delivery, and public speaking skills.
- Principal Dr. B. H Nayak welcomed the delegates and participants.
- Prof. Mohan Bhat delivered the vote of thanks.

PRINCIPAL

KANARA WELFARE TRUST'S

DIVEKAR COLLEGE OF COMMERCE

KARWAR - 531 301

# Taluka Level P.S.Kamat Memorial Debate Competition 22-01-2016



WZ

PRINCIPAL

KANARA WELFARE TRUST'S

DIVEKAR COLLEGE OF COMMERCE

KARWAR - 581 391



# KANARA WELFARE TRUST'S Ph:-08382-225221/220169 DIVEKAR COLLEGE OF COMMERCE

KARWAR-581301 (Karnataka)

NAAC REACCREDITED AT 'B' GRADE

Email-kwtdcekarwar@gmail.com

Date: 24/02/2020



# Group Discussion on the topic of "UNION BUDGET- 2020 Highlights"

#### REPORT

Group Discussion was conducted for M.Com students on 24-02-2020 in M.Com class room.

- All the M.Com students were present.
- All the teaching and non teaching staff members were present.
- 4 groups has been made consisting of 13 members each.
- One group on Tax structure, second group on Infrastructure and inclusive development, third group on agriculture and forth group on Physical and financial capital.
- From every group one person selected as group leader.
- All the groups have come with the various information's regarding their topic, and the same information has been discussed.
- Mr. Krishnanand Mahale given detail information on Budget 2020 and explained the importance of it to the commerce students.

K. Makell Coordinator PRINCIPAL
Kanara Welfare Trust's
Divelor College of Commerce

# Group discussion on the topic of UNION BUDGET – 2020 Highlights ON 24-02-2020.







# DIVEKAR COLLEGE OF COMMERCE

Ph:-08382-225221/220169



KARWAR-581301 (Karnataka)

Email-kwtdcckarwar@gmail.com

Date: 12/02/2018



# Group Discussion on the topic of

# "UNION BUDGET- 2018"

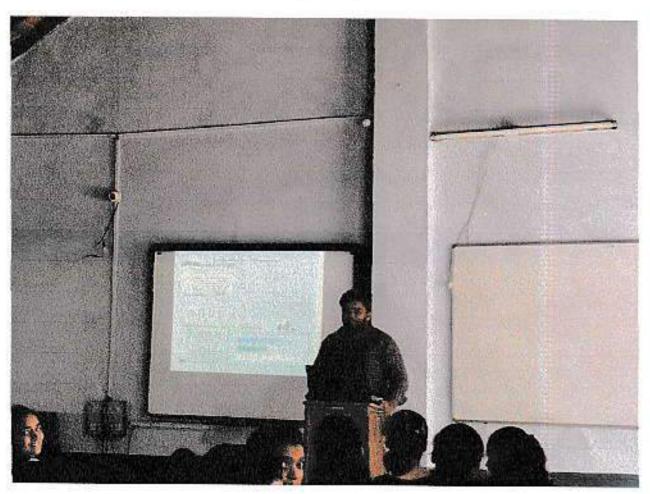
#### REPORT

Group Discussion was conducted for M.Com students on 12-02-2018 in College class room.

- > All the M.Com students were present.
- All the teaching and non teaching staff members were present.
- 4 groups has been made consisting of 10 members each.
- One group on Tax structure, second group on Infrastructure and inclusive development, third group on agriculture and forth group on Physical and financial capital.
- > From every group one person selected as group leader.
- ➤ All the groups have come with the various information's regarding their topic, and the same information has been discussed.
- Mr. Nitin S.N. given detail information on Budget 2018 and explained the importance of it to the commerce students.



Group discussion on the topic of UNION BUDGET -2018
12-02-2018







# KANARA WELFARE TRUST'S Ph:-08382-225221/220169 DIVEKAR COLLEGE OF COMMERCE

KARWAR-581301 (Karnataka)

NAAC REACCREDITED AT 'B' GRADE

Email-kwtdcckarwar@gmail.com

Date: 04/03/2019



# Group Discussion on the topic of "UNION BUDGET- 2019 Highlights"

REPORT

Group Discussion was conducted for M.Com students on 04-03-2019 in M.Com class room.

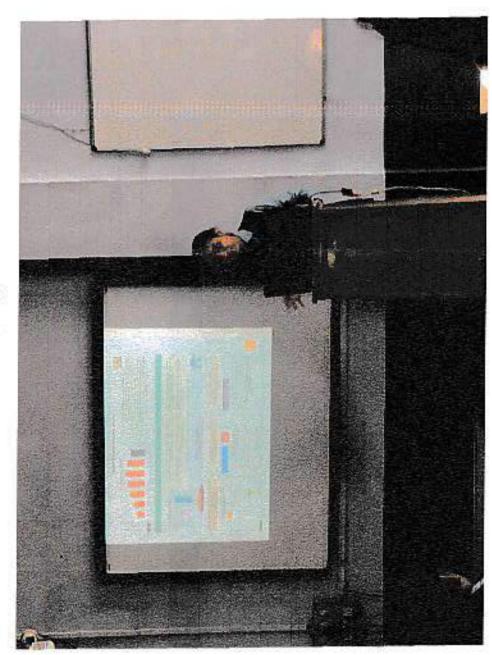
- All the M.Com students were present.
- All the teaching and non teaching staff members were present.
- > 4 groups has been made consisting of 12 members each.
- One group on Tax structure, second group on Infrastructure and inclusive development, third group on agriculture and forth group on Physical and financial capital.
- From every group one person selected as group leader.
- All the groups have come with the various information's regarding their topic, and the same information has been discussed.
- ➤ Mr. Nitin S.N. given detail information on Budget 2019 and explained the importance of it to the commerce students.

2.N. N.Ho Coordinator



# Group discussion on the topic of UNION BUDGET -2019 Highlights

# On 04-03-2019









# KANARA WELFARE TRUST'S DIVEKAR COLLEGE OF COMMERCE

KARWAR - 581301 (UTTARA KANNADA)

NAAC Re-accredited- B Grade

₱-08382-225221 email:-kwtdcckarwar@gmail.com

Website: - www.divekorcollege.ac.in



#### REPORT ON

# **COVID-19 AWARENESS QUIZ**

(Online Quiz)

Conducted by

Dept. of Library and Information Centre

8

Internal Quality Assurance Cell

15th June 2020









# COVID -19 AWARENESS QUIZ

Questions

Responses 104

Total points: 100

# 104 responses



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Not accepting responses



# Message for respondents

This form is no longer accepting responses

Summary

Question

Individual

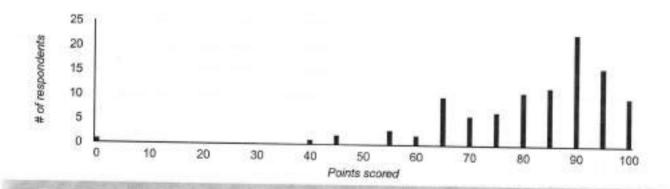
# Insights

Average 81.73 / 100 points

Median 85 / 100 points

Range 0 - 100 points

## Total points distribution



Scores

Release scores

Sci 7

95

90

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Email omkarvernekar789@gmail.com	
chhandasapanigrahy@gmail.com	
oranjalipednekar4321@gmail.com	
manishagaonkar7788@gmail.com	
khushibelavatti21@gmail.com	
ananyachaitanya8@gmail.com	
divyanaik247@gmail.com	

#### **FULL NAME**

104 responses

Sourav swar

Shruti S Naik

Namrata Honnappa Gouda

Shahin Taj t

Fardeen sayed

Satish gounder

Abdulrehman Munshi

LAXMIKANTA ANANTA GOUDA

Disha Santosh Naik

#### WhatsApp MOBILE NO

104 responses

8693979001

7892321127

7996617838

8073211574

9972763849

8050429214

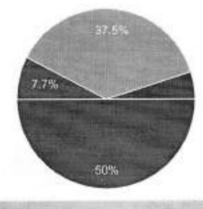
9980080868

8105520593

8277447815

#### NAME OF THE COLLEGE

104 responses



- DIVEKAR COLLEGE OF COMMERCE, KARWAR
- DIVEKAR P.G. (M.Com) CENTRE, KARWAR
- KWT's DIVEKAR BCA COLLEGE, KARWAR
- DIVEKAR PU COMMERCE COLLEGE KARWAR

## UNIVERSITY SEAT NO/REGISTRATION NO

104 responses

12

36

771669

1730378

16

1830169

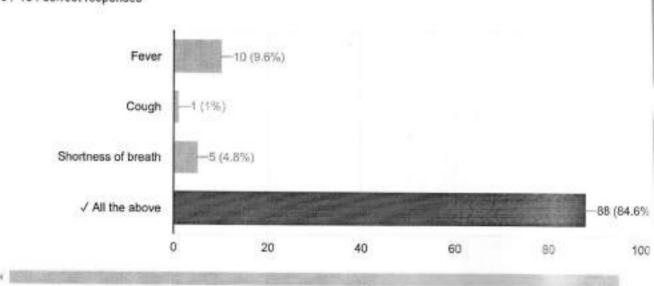
30120

72

1730303

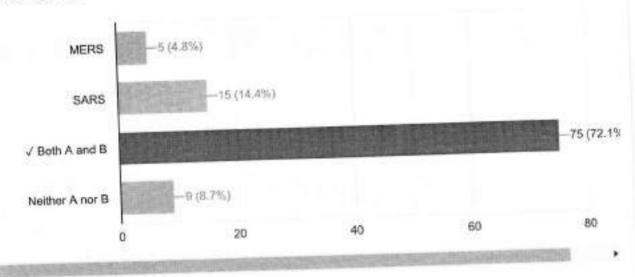
# 1. Mild Symptoms of Novel coronavirus are

88 / 104 correct responses



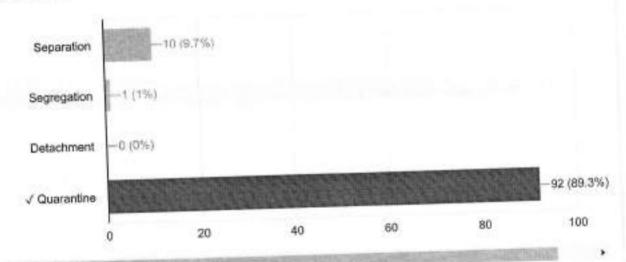
# Which of the following diseases are related to coronavirus?

104 correct responses



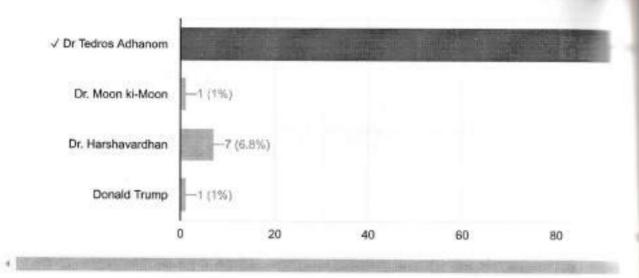
# The term for isolating the Corona patient is ?

103 correct responses



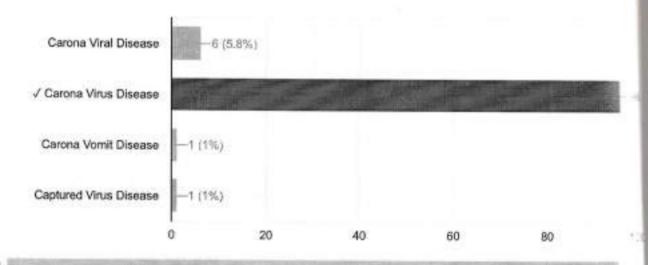
#### 4. Director General of WHO?

94 / 103 correct responses

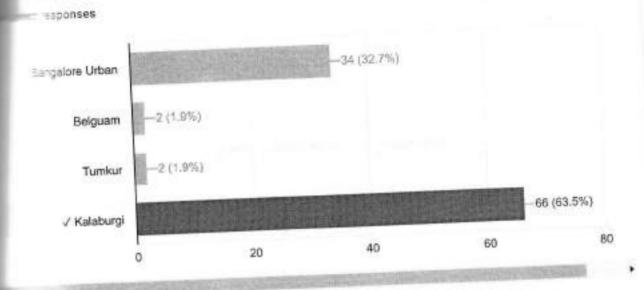


# 5. Expand COVID

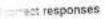
96 / 104 correct responses

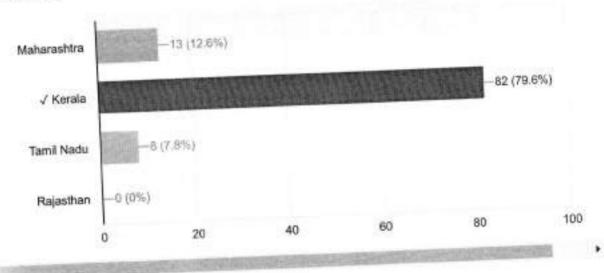


# adstrict the first death case on coronavirus reported in Karnataka?



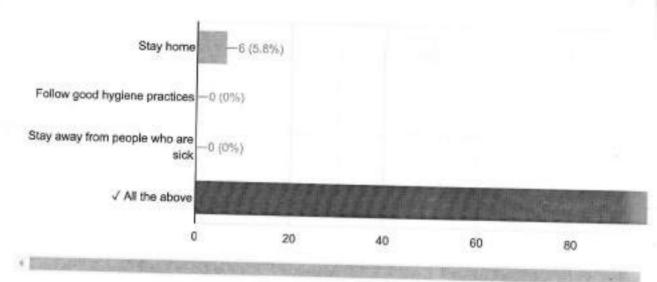
# state the first coronavirus case reported in India?





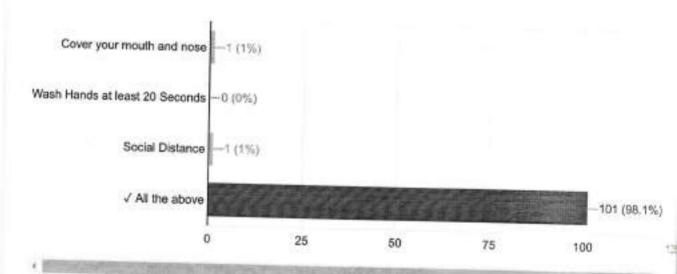
# 8. Ways to prevent the spread of coronavirus include?

97 / 103 correct responses



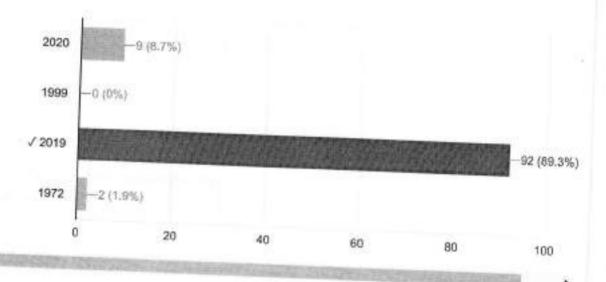
# 9. What are the precautions should be taken to protect from coronavirus?

101 / 103 correct responses



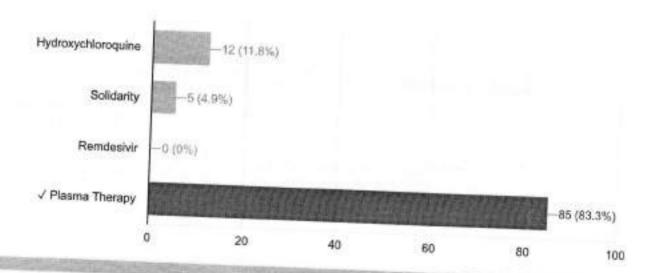
# When coronavirus first identified in China?

# 33 correct responses



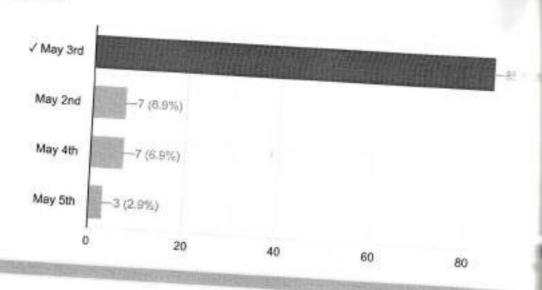
# Name a clinical trial in which blood is transfused from recovered COVID-19 patients a corona virus patient who is in critical condition?

# 11 / 102 correct responses



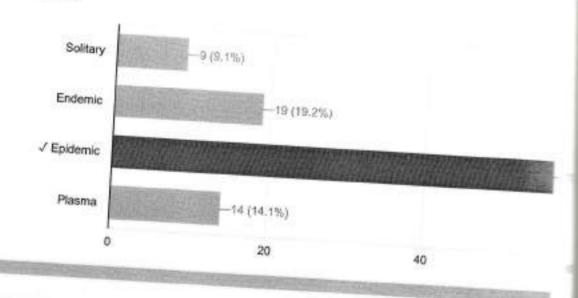
# 12. India has declared lockdown 2.0 till .......... 2020

# 85 / 102 correct responses

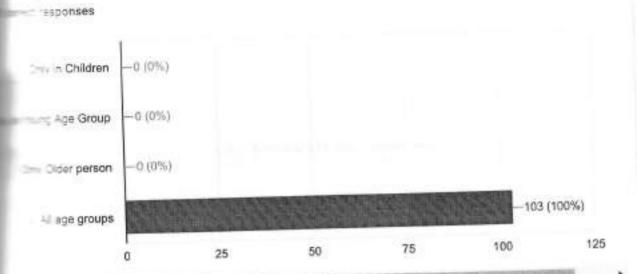


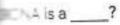
# 13. Corona is a \_\_\_ disease ?

# 57 / 99 correct responses

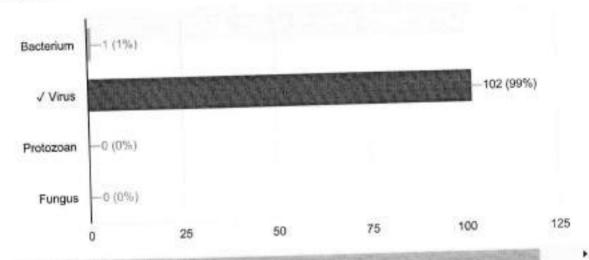








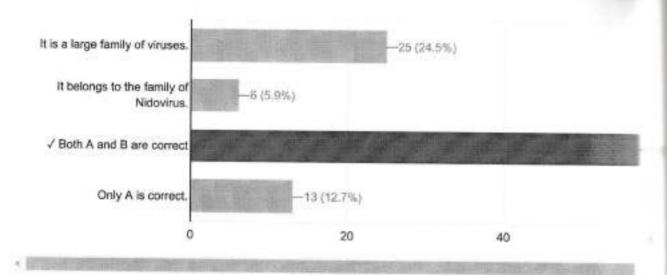
#### ect responses



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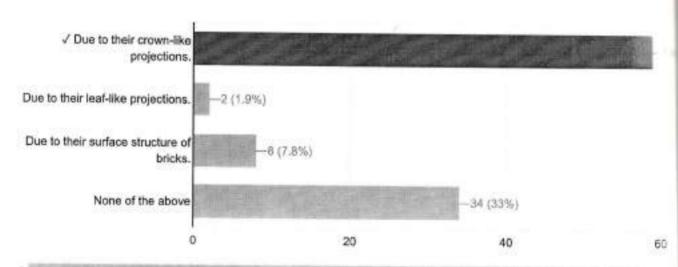
## 16. What is Coronavirus?

58 / 102 correct responses



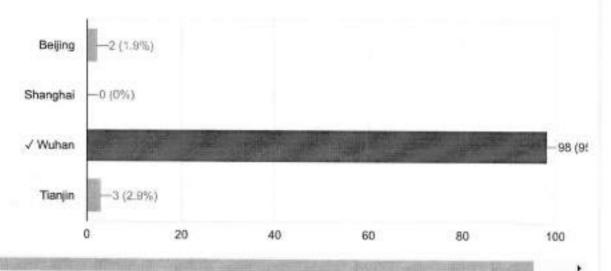
# 17. From where coronavirus got its name?

59 / 103 correct responses



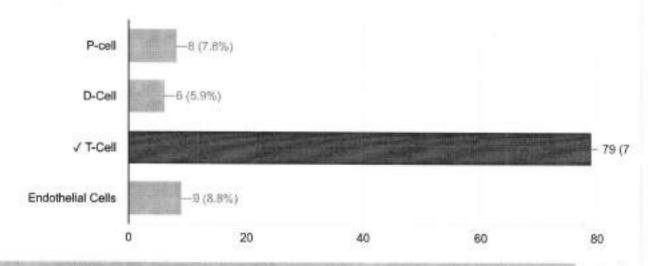
he first case of novel coronavirus was identified in \_\_\_\_?

Gorrect responses



In a study, which cells are found in COVID-19 patients 'bode well' for long term immunity?

102 correct responses





# D-19 AWARENESS QUIZ

rections Responses 104

Total points: 100

# COVID -19 AWARENESS QUIZ

COVID 17 AVVAILENTEOU GOIL							
≡ ≝gainst Corona"							
Quality Assurance Cell (IQAC) and Library & Information Centre of KANARA WELFARE TRUST'S College Karwar, is conducting QUIZ for B.Com, M.Com, BCA and PUC.							
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Suresh B. Gudimani – Librarian & Coordinator IQAC							
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# DIVEKAR COLLEGE OF COMMERCE, KARWAR

- DIVEKAR P.G. (M.Com) CENTRE, KARWAR
- KWT's DIVEKAR BCA COLLEGE, KARWAR
- DIVEKAR PU COMMERCE COLLEGE KARWAR

# UNIVERSITY SEAT NO/REGISTRATION NO

(Seat no provided by University or PU board)

Short answer text

- 1. Mild Symptoms of Novel coronavirus are
- Fever
- O Cough
- Shortness of breath
- All the above
- 2. Which of the following diseases are related to coronavirus?
- MERS
- O SARS
- Both A and B
- Neither A nor B





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7. In which state the first coronavirus case reported in India?
Maharashtra
○ Kerala
○ Tamil Nadu
Rajasthan
Ways to prevent the spread of coronavirus include ?
Stay home
Follow good hygiene practices
Stay away from people who are sick
All the above
9. What are the precautions should be taken to protect from coronavirus?
Over your mouth and nose
Wash Hands at least 20 Seconds
O Social Distance
All the above
10. When coronavirus first identified in China?
2020

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972					
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ame a clinical tri	al in which bloc	od is transfused	d from recovere	d COVID-19 pati	ents to a
na virus patient	who is in critic	al conditions			
Hydroxychloroquin	ie				
Solidarity					
Remdesivir					
Plasma Therapy					
India has declare	ed lockdown 2.	0 till 202	0		
May 3rd					
May 2nd					
May 4th					
May 5th					
may 5th					
	200				
3. Corona is a	disease ?				
Solitary					
Endemic					
Epidemic					
Plasma					
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Only in C	hildren			-174
Only in Y	oung Age Group			
Only Olde	er person			
All age gr	roups			
15. CORONA	isa ?			
Bacterium				
O Virus				
Protozoan	1			
O Fungus				
16. What is Co	oronavirus?			
◯ It is a large	family of viruses.	S		
It belongs to	to the family of Nic	dovirus.		
Both A and	B are correct			
Only A is co	orrect.			
17. From where	e coronavirus go	t its name?		
Oue to their	crown-like project	ions,		
Oue to their	leaf-like projection	ns.		
Oue to their	surface structure	of bricks.		
<b>⊕</b>	Ð	Ττ	Þ	B

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Divekar College of Commerce, & P.G. (M.Com.) Centre, Karwa CERTIFICATE OF PARTICIPATION



# PROUDLY PRESENTED TO

Miss. Swikrati Mahesh Revankar

cell (IQAC) and Library & Information Centre held on 15th "COVID-19 QUIZ" organized by Internal Quality Assurance This certificate is awarded for his/her participation in June, 2020.



COORDINATOR, IQAC.

Dr. Keshava K.G. PRINCIPAL



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Compose

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Drafts

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New meeting

Join a meeting

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DIVEKAR

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COVID-19 CERTIFICATES

Inbox ×



DCC Library E-Service <dcclibrarykwr@gmail.com> to souravss1722, shrutisharadnaik, namratagouda1998, shahintajt31,

Dear Students find the Certificates

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4	shrutisharadnaik@gmail.com				
5	namratagouda1998@gmail.com				
6	shahintajt31@gmail.com				
7	fardeenmsayed@gmail.com				
8	homebuddys88@gmail.com				
9	fardeenmunshi08@gmail.com				
10	goudalaxmikant97@gmail.com				

Suresh B Gudimani

Sr. Librarian

Divekar College of Commerce

& P.G (M.Com) Centre Karwar-581301(KA)

sureshgudimani@gmail.com

09964401960

08382-220169

Q Attachmente



Q in:sent

#### Compose

Inbox

Starred

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Important

Sent

Drafts

3

Meet

New meeting

Join a meeting

Hangouts



DIVEKAR

4



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# **COVID-19 CERTIFICATES**



DCC Library E-Service <dcclibrarykwr@gmail.com> to poojabaadkar34, yasmeenshalkh058, swikratirevankar

Dear students please find the attached certificates

31	POOJA ULHAS BAADKAR			
32	Yasmeen A Shaikh			
33				
34	34 Kavita Hanumant Tandel			
35				
36	Abhishek Gaonkar			
37	Jagrati Jeevan Bhat			
38	Muskaan, M. Sayed			
39	AShitosh R Revankar			
40	Akshay kotharkar			
41	Trupti Mahajan			
42	Sonali Bandekar			
43	GAURAV SHIVANAND PHAL			
44	CHETAN MOHANDAS KAMAT			
45	PRAJWAL P NAIK			
46	Omkar vernekar			
47	Chhandasa panigrahy			
10	Draniali nadnokar			

# KANARA WELFARE TRUST'S DIVEKAR COLLEGE OF COMMERCE,

KARWAR. - 581301 (Uttara Kannada) (NAAC Re-accredited at B Grade 08382-225221

# REPORT ON

# GENERAL KNOWLEDGE TEST 2019

MULTIPLE CHOICE QUESTIONS

02-04-2019

Conducted by DEPT. of LIBRARY & INFORMATION CENTRE.



# KANARA WELFARE TRUST'S Ph:-08382-225221 DIVEKAR COLLEGE OF COMMERCE

KARWAR - 581301 (Karnataka)

NAAC REACCREDITED - 'II' GRADI

Website-www.divekarcollegekarwar.com Email-dcclibrarykwr@gmail.com



Date: 27-03-2019

# LIBRARY GK TEST 2019

All the students of our college B.Com & M.Com are hereby informed that General Knowledge Test of multiple choice question will be conducted on 2<sup>nd</sup> April 2019 at 11-00 am to 12-00 pm (Tuesday).

Interested students should give their names to Shri. Suresh Gudimani, Librarian on or before 1st April 2019.

LIBRARIAN

PRINCIPAL
PRINCIPAL
KANARAWELFARE TRUCT'S
IIVEKAR COLLEGE OF COMMERCE
KARWAR - 581 Jul 1

# **GENERAL KNOWLEDGE TEST 2019**

# INSTRUCTIONS TO CANDIDATES

- 1. Paper consists of 50 multiple-choice types of questions.
- Calculator & electronic device not allowed in exam hall.
- No negative marks in the test.
- Question paper will be provided in the A B C D series format.
- If candidates scored same marks in GK test prize will be shared as equally.
- TIME 11.00 am to 12.00 pm
- Use only blue or black pen, pencil work will not allow.
- Question paper contains History, Political Science, Current events, English, General Science, computer, Arithmetic &Logic reasoning, Commerce, Sports and General knowledge. Current Affairs.

On 04th April, 2019.

-DEPT. OF LIBRARY & INFORMATION CENTRE.

# **GENERAL KNOWLEDGE TEST 2019**

# **BLOCK ARRANGEMENT & INVIGILATOR ARRANGEMENT**

DATE:02-04-2019

TIME:11.00 am To 12.00 pm

SL NO	Blocks	NAME OF INVIGILATOR'S	TOTAL	ROOM Numbers	SIGNATURE
1	1	Shri. G H Charodi	40	1	2
2	2	Smt. Pooja Naik	40	2	n Bot
3	3	Shri. Shubham Talekar	42	3	8 Jahren
		TOTAL	122		

Librarian

Principal



# KANARA WELFARE TRUST'S Ph:-08382-225221 DIVEKAR COLLEGE OF COMMERCE

KARWAR - 581301 (Karnataka)

NAAC REACCREDITED - B' GRADE



E ...

Date: 08-04-2019

# LIBRARY GK TEST 2019

The department of library & information centre have conducted General Knowledge test on 02-04-2019 for B.Com & M.Com students combined, the list of GK test winners have received respective cash prizes.

PLACE	NAME OF THE STUDENTS	CLASS	CASH PRIZE	SIGNATURE
FIRST PLACE	CHETAN KAMAT	B.COM I YEAR	300.00	110
SECOND PLACE	ANUSHA WAINGANKAR	B.COM III YEAR	250.00	And
THIRD PLACE	SWAPNIL REVANKAR	B.COM III YEAR	200.00	1
- TOACE	AYESHA SHAIKH	B.COM II YEAR	200.00	Mula

950.00

(Nine Hundred Fifty rupees only)

LIBRARIAN

PRINCIPAL PRINCIPAL KANARA WELFARE TRUST'S OIVEKAR COLLEGE OF COMMERCE KARWAR - 581 JUL

# GENERAL KNOWLEDGE TEST 2019 LIST OF ABSENTEES NUMBERS & RESPONSE

S NO	STODENTS NAIVIE	ROLL NO	SERIES	ABSENT
1	THAISEEN SAYED	107	С	ABSENT
2	DIVYA RAIKAR	108	Ď	ABSENT
3	SHAHIN TAZ	109	A	ABSENT
4	AYESHA SHAIKH	117	A	ABSENT
5	KIRAN GUNAGI	121	A	ABSENT
6	MUKHESH KOCHAREKAR	122	B	
7	AKSHAY KOLAMBAKAR	124	D	ABSENT
8	DANIYA SHAIKH	133	Ā	ABSENT
9	DIVYA: BHATI	134	B .	ABSENT
10	SHRADDA PALKAR	148	D	ABSENT
11	DEEPA MASKERI	158	В	ABSENT
12	ANKITA MANJREKAR	159	C	ABSENT
13	SAMPADA KAMAT	172	D	ABSENT
14	SACHIN NAIK	177		ABSENT
15	ROOPA AMBIG	181	A	ABSENT
16	NAMRATA GOUDA		A	ABSENT
17	SUSHMA NAIK	182	В	ABSENT
18	AYESHA BANDEKAR	183	С	ABSENT
	NIKITA FERNANDES	207	С	ABSENT
		208	D	ABSENT
-	RAGHAVENDRA GOUDA	211	C	ABSENT
	SACHIN NAIK	212	D	ABSENT
	DIVYA BANDEKAR	215	С	ABSENT
3 /	ANANT SHETTI	216	D	ABSENT

BLOCKS	INVISILATORS	CANDIDATES	PRESENT	ADCENT
1	Shri. G.H Charodi	40	31	ABSENTS
II	Smt. Pooja Naik	40	35	5
III	III Shri. Shubham Talekar	42	33	9
		122	99	23

81.14% Response

LIBRARIAN

PRINCIPAL

		RESULT		
S NO	, STUDENTS NAME	ROLL NO	SERIES	MARKS
1	SHREYA REVANKAR	101	Α	38
2	SABREEN MALLIK	102	В	32
3	RASHMI SHETTI	103	С	42
4	SMITA GAONKAR	104	D	44
5	SHRUTI NAYAR	105	Α	46
6	PRAGATI ULVEKAR	106	В	40
7	THAISEEN SAYED	107	С	ABSENT
8	DIVYA RAIKAR	108	D	ABSENT
9	SHAHIN TAZ	109	Α	ABSENT
10	CHANDRAKALA GOVEKAR	110	В	36
11	RASHMITA NAGEKAR	111	·C	34
12	SAHANA LUMAJI	112	D	24
13	MANJALI KOTHARKAR	113	Α	28
14	PRATHAMESH MAHEKAR	114	В	50
15	CHETAN KAMAT	115	С	66
16	AKASH BANAVALI	116	D	52
17	AYESHA SHAIKH	117	Α	ABSENT
18	KRUPALI MALSEKAR	118	В	54
19	ABHISHEK GAJINKAR	119	С	44
20	GAGAN BHOMKAR	120	D	46
21	KIRAN GUNAGI	121	Α	ABSENT
2	MUKHESH KOCHAREKAR	122	В	ABSENT
3	FARDEEN SAYED	123	С	36
4	AKSHAY KOLAMBAKAR	124	D	ABSENT
5	MEGHA SHETTI	125	Α	36
6	AVANTIKA HALDIPUR	126	В	34
7	SWATI GAONKAR	127	С	30
8	RASHMI TENDULKAR	128	D	32
9	AYESHA SHAIKH	129	Α	60
0 /	AKSHATA TALEKAR	130	В	32

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II

32	PRERANA NAIK	132	D	56
33	DANIYA SHAIKH	133	Α	ABSENT
34	DIVYA BHATI	134	В	ABSENT
35	DISHA NAIK	135	С	48
36	SWATI LANJEKAR	136	D	38
37	PAVAN GUNAGI	137	Α	42
38	SURESH BHANDARI	138	В	32
39	SONALI BANDEKAR	139	С	42
40	PRAŅALI SALUNKE	140	.D	40
41	SANJANA SALASKAR	141	Α	38
42	TEJAL NAYAK	142	В	44
43	VIBHA NAYAK	143	С	42
44	DIVYA M NAIK	144	D	34
45	ALPITA A KADAM	145	Α	40
46	ABDULREHMAN MUNSHI	146	В	46
47	ANOOP SHANBHAG	147	С	36
48	SHRADDA PALKAR	148	D	ABSENT
49	AMOGH SHET	149	Α	52
50	FRANKLIN RUZARIO	150	В	46
51	SOURAV KAPDI	151	·C	46
52	GIRISH DIVATAR	152	D	26
53	AKSHATA A BHANGLE	153	Α	46
54	NILESH KOLAMBAKAR	154	В	48
55	AKSHAY NAIK	155	С	42
56	SURAJ ANVEKAR	156	D	42
57	ANUSHA WAINGANKAR	157	Α	62
58	DEEPA MASKERI	158	В	ABSENT
59	ANKITA MANJREKAR	159	С	ABSENT
60	NAMITA ULVEKAR	160	D	44
61	ANISH ULVEKAR	161	Α	54
62	MOÓSA SIDDIQUI	162	В	48
63	RAKESH BHATI	163	С	38
64	ARJUN NAYAK	164	D	54
2000	KAMALESH SHARMA	165	A	42
65	SWAPNIL REVANKAR	166	В	60
66	GANESH SHET	167	C	56

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68	DEEPIKA SHETTI	168	D	48
69	SANKEETA ULVEKAR	169	Α	38
70	SONALI KUVALEKAR	170	В	32
71	SANDHYA M	171	С	42
72	SAMPADA KAMAT	172	D	ABSENT
73	SNEHA S RAIKAR	173	Α	36
74	NEETU V BANAVALI	174	В	52
75	SHADAB M KHAN	175	С	32
76	SAMANTH Y M	176	D	38
77	SACHIN NAIK	177	Α	ABSENT
78	ARPITA BANARE	178	В	44
79	RADHA SHET	179	С	58
80	DIPTHI NAYAK	180	D	44
81	ROOPA AMBIG	181	Α	ABSENT
82	NAMRATA GOUDA	182	В	ABSENT
83	SUSHMA NAIK	183	С	ABSENT
84	AKASH VITTALKAR	184	D	40
85	RAHUL CHIPKAR	185	Α	54
86	SIFANA PEERAZADE	186	В	42
87	PRAGATI SHETTI	187	С	42
88	MANGESH DESAI	188	D	52
89	LAKSHIMIKANT GOUDA	189	Α	52
90	DEEPTI SARANG	190	В	36
91	AISHWARYA CHOPADEKAR	191	. С	28
92	RICHA PEDNEKAR	192	D	36
93	ANJALI NAIK	193	Α	36
94	SUCHITRA KODARKAR	194	В	44
95	ROJA KENIKAR	195	С	32
	KARTIKA MORJE	196	D	44
96	RAVINA NAIK	197	Α	40
97	SHILPA NAYAK	198	В	40
98	CHETANA GOUDA	199	С	34
99		200	D	36
100	PRATIMA NAIK	201	Α	38
101	AKSHATA TARIKAR	202	. В	44
102	PRÁTIKSHA BAADKAR	203	С	34

104	RASHMI TARI	204	D	34
105	ANNAPOORNA H N	205	A	48
106	SHIVANI VERNEKAR	206	В	38
107	AYESHA BANDEKAR	207	С	ABSENT
108	NIKITA FERNANDES	208	D	ABSENT
109	KARISHMA POWAR	209	Α	42
110	ASHISH SHETTI	210	В	34
111	RAGHAVENDRA GOUDA	211	С	ABSENT
112	SACHIN NAIK	212	D	ABSENT
113	VIDYASHREE KOLAMBAKAR	213	Α	32
114	RASHMI KINDALKAR	214	В	32
115	DIVYA BANDEKAR	215	С	ABSENT
116	ANANT SHETTI	216	D	ABSENT
117	AMAR NAIK	217	Α	48
118	KRUPA WAINGANKAR	218	В	40
119	SHUSHMITA TAMSE	219	С	34
120	TAUFIQ SHAIKH	220	D	48
121	RASHIKA BANDEKAR	221	· A	38
122	GOURESH SAWANT	222	В	48

PLACE	NAME OF THE STUDENTS	CLASS	Seat No	MARKS
I PLACE	CHETAN KAMAT	B.COM I	115	66
II PLACE	ANUSHA WAINGANKAR	B.COM III	157	62
	SWAPNIL REVANKAR	B.COM III	166	60
III PLACE	AYESHA SHAIKH	B.COM II	129	60

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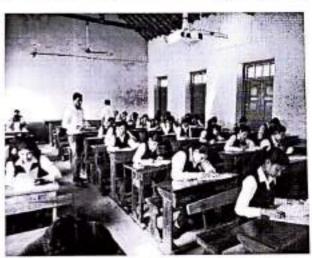
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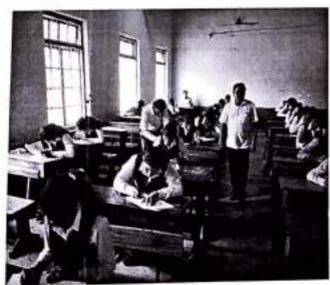
# PHOTOS AND BLOCK ALLOTMENT OF GENERAL KNOWLEDGE TEST ON 04<sup>TH</sup> APRIL 2019.

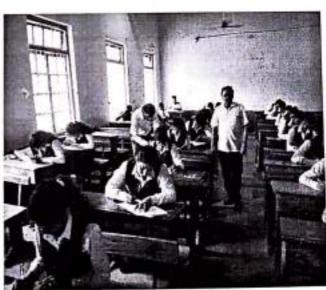












		ERS ALLOTME	NI	
S NO		REG NO	SERIES	SIGNATURE
1	SHREYA REVANKAR	101	A	Revantar
2	SABREEN MALLIK	102	В	Mallik
3	RASHMI SHETTI	103	C	Bath
4	SMITA GAONKAR	104	D	Gamboo
5	SHRUTI NAYAR	105	A	Shorati
6	PRAGATI ULVEKAR	106	В	G.
7	THAISEEN SAYED	107		A
8	DIVYA RAIKAR	108		A
9	SHAHIN TAZ	109		A
10	CHANDRAKALA GOVEKAR	110	В	Gordson
11	RASHMITA NAGEKAR	111	C	Palet
12	SAHANA LUMAJI	112	D	Firmoji
13	MANJALI KOTHARKAR	113	A	Manjale
14	PRATHAMESH MAHEKAR	114	В	Porathameen
15	CHETAN KAMAT	115	C	ers
16	AKASH BANAVALI	116	0	short.
17	AYESHA SHAIKH\	117	(E))	A.
18	KRUPALI MALSEKAR	118	3	Stroli
19	KIRAN GUNAGI BRZW	11972	News	ABSENT
20	ABHISHEK GAJINKAR	120 119	VC	ALLEN
1	GAGAN BHOMKAR	1280~	D	cochender.
2	MUKHESH KOCHAREKAR	12 € €	4	Ane
3	FARDEEN SAYED	123	`C	Fan
4	AKSHAY KOLAMBAKAR	124		F-
	MEGHA SHETTI	125	· A	mag-
	AVANTIKA HALDIPUR	126	В	aus
-	SWATI GAONKAR	127	(	Que,
-	RASHMI TENDULKAR	128	D	Rasho
-	AYESHA SHAIKH	129	A	Anil
-	AKSHATA TALEKAR	130		Ratchas
-		131	8	Ci
	PRERANA NAIK	132	C D	Ruik

12/ 0/27

33	DANIYA SHAIKH	133		A
34	DIVYA BHATI	134		A
35	DİSHA NAIK	135	· C	Brie
36	SWATI LANJEKAR	136	0	Suzali
37	PAVAN GUNAGI	137	A	Tro.
38	SURESH BHANDARI	138	B	Sandre
39	SONALI BANDEKAR	139	C	Jan .
40	PRANALI SALUNKE	140	D	Blunks.

PRESENT	31	
ABSENT	9	

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INVIGILATOR SIGN & DATE

	GENERAL KNOV			A STATE OF THE STA
		CK NO II	12.14.1	
S NO	STUDENTS NAME	ROLL NO	SERIS	SIGNATURE
1	SANJANA SALASKAR	141	A	Salaskar.
2	TEJAL NAYAK	142	8	Coeyee
3	VIBHA NAYAK	143	c	polale.
4	DJVYA M NAIK	144	·D	Rojus
5	ALPITA A KADAM	145	A	Alelta
6	ABDULREHMAN MUNSHI	146	B	<b>A</b>
7	ANOOP SHANBHAG	147	C	-
8	SHRADDA PALKAR	148	-	ABSENT
9	AMOGH SHET	149	A	Artob
10	FRANKLIN RUZARIO	150	В	gow.
11	SOURAV KAPDI	151	C	Maps.
12	GIRISH DIVATAR	152	2	cond
13	AKSHATA A BHANGLE	153	A	Morade
14	NILESH KOLAMBAKAR	154	B	Nach
15	AKSHAY NAIK	155	· C	Merchany
16	SURAJ ANVEKAR	156	0	1
17	ANUSHA WAINGANKAR	157	A	MYN
18	DEEPA MASKERI	158	-	ABSENT
19	ANKITA MANJREKAR	159	-	ABSENT
20	NAMITA ULVEKAR	160	D	Aramita
21	ANISH ULVEKAR	161	A	<del>-</del>
22	MOOSA SIDDIQUI	162	B	die
23	RAKESH BHATI	163	C	( Bank)
24	ARJUN NAYAK	164	D	Do
25	KAMALESH SHARMA	165	A	Family
26	SWAPNIL REVANKAR	166	B	-SE
27	GANESH SHET	167	FC	Girslat
28	DEEPIKA SHETTI	168	1	Shah
29	SANKEETA ULVEKAR	169	A	Coules.
30	SONALI KUVALEKAR	170	В	100
31	SANDHYA M	171	C.	& dy "
32	SAMPADA KAMAT	172	-	ABSENT

174 175 176		Ab -oshs
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176		
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177	-	AGCCUT
178		Bours
179		THE .
180		Dir
	177 178 179	177 — 178 179

PRESENT	35	
ABSENT	05	

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INVIGILATOR SIGN & DATE

H		GENERAL KNO SEAT NUME	BERS ALLOT		,	
H		ACCOUNT OF THE PARTY OF THE PAR	OCK NO III			
5	S NO	STUDENTS NAME	ROLL NO	SERIS	SIGNATURE	
	1 ROOPA AMBIG 2 NAMRATA GOUDA		181			
			182	1		
	3	SUSHMA NAIK	183			
	4	AKASH VITTALKAR	184	D	phar	
	5	RAHUL CHIPKAR	185	·A	Jahr Coron	
1	6	SIFANA PEERAZADE	186	В	Markade	
	7	PRAGATI SHETTI	187	C	<del>C</del> 78	
1	8	MANGESH DESAI	188	D	Mangest	
9	9	LAKSHIMIKANT GOUDA	189	A	(OBB)	
10	0	DEEPTI SARANG	190	B	DIB.	
1:	1	AISHWARYA CHOPADEKAR	191	C	- Jacob	
12	2	RICHA PEDNEKAR	192	D	Reductor	
13	3 /	ANJALI NAIK	193	A	ANT	
14	S	SUCHITRA KODARKAR	194	В	Budhilia	
15	R	OJA KENIKAR	195	C	Kola	
16	K	ARTIKA MORJE	196	D	Ro	
17	R	AVINA NAIK	197	A	2	
18	SI	HILPA NAYAK	198	B	HULP	
19	CI	HETANA GOUDA	199	C	@al_	
20	PF	RATIMA NAIK	200	Ð	Part_	
21	AK	SHATA TARIKAR	201	A	Dolo.	
22	PR	ATIKSHA BAADKAR	202	13	Badtichha	
23	-	HWINI S	203	C	جتلط	
24	_	SHMI TARI	204	D	Rant:	
25	-	NAPOORNA H N	205	A	Soil	
6		VANI VERNEKAR	206	. B	da	
7	1	SHA BANDEKAR	207		-0	
-	+	ITA FERNANDES	208		_	
8	-	VERLANDER CONTRACTOR	209	A	SPEC	
9		ISHMA POWAR		100011		
)	1	ISH SHETTI	210	В	Jan Jan Jan Jan Jan Jan Jan Jan Jan Jan	
	RAG	HAVENDRA GOUDA	211			
	SACH	HIN NAIK	212		- T	

33	VIDYASHREE KOLAMBAKAR	213	1	June
34	RASHMI KINDALKAR	214	B	ASK-
35	DIVYA BANDEKAR	215		
36	ANANT SHETTI	216	82	-
37	AMAR NAIK	217	A	duges
38	KRUPA WAINGANKAR	218	В	弘
39	SHUSHMITA TAMSE	219	C	Lusborgh
40	Taufia Shaikh	230	D	1

PRESENT	33	
ABSENT	09	
-1.1	1.0	

10tal = 42

INVIGILATOR SIGN & DATE

41 Rasika Bardekar 221 A B 42 govresh Sowent 222 B S

#### KANARA WELFARE TRUST'S

# DIVEKAR COLLEGE OF COMMERCE & M.Com (PG) CENTRE, KARWAR DEPARTMENT OF LIBRARY & INFORMATION CENTRE.

	GENERAL KIN	OWLEDGE	E31 2017	_
	E-11.00 AM To 12.00 PM E-02-04-2019	100 MARKS	SERIES	I
DAI	INSTRUCTIONS	TOWN THE T		
1	Write your Seat number in the space pro			
2	This paper consists of fifty multiple-choice		ers	
3	Rough Work is to be done in the end of the	his booklet.		
4	Use only Blue/Black Ball point Pen.			
5	Use of any calculator or electronic device	4.11	ited.	
6	There is no negative marks for incorrect		*	
7	Pencil work not valid in marked answers			
8	Question papers provided in the ABCD Ser	2 / A 10 / A 2 / A		
1	Which one of the following was the capital o		N 1	
	A) Sravasti	0,000	Shuktimati	
133	C) Kaushambi	ו נט	ndraprastha	
2	Who is the excavator of Harappa site?	D)	Dakhal dae Bannerii	
	A) Daya ram sahni		Rakhal das Bannerji 3.K. Thapar	
	C) Mackey	330 SE SE	o.K. Hapai	
3	Which among the following is the oldest of A) Kushan	uynasty:	Gupta	
	C) Maurya		Kanva	
4	The granary discovered at Harappa was I			
57.	A) citadel at Mohenjodaro	B) i	n the "Lower town'	
	C) near the river Ravi	D) b	eside the western gate	
5	Who is the author of Vikramakacharita?			
	A) Ravi Kirti	B) N	Mangalesa	
	C) Bana		Bilhana	
6	The first woman judge to be appointed to Supri	eme Court was	200	
	A) Rani Jethmalani		Inna George Malhotra	
	C) M. Fathima Beevi	D) L	eila Seth	
7	Quo warranto is		2000000	
	A) Writ	20.00	tatute	
	C) Treaty	D) A	ict	
8	Who presides over the joint sitting of the		ice President	
	A) President	0.500	hief Justice	
1720	C) Speaker	D) C	mer justice	
9	The Governor of a state is a	R) R	eal head	
	A) Constitutional head	0.53	ominated head	
	C) Hereditary head		ommacca noaa	
10	The Constitution of India was adopted on		6th January 1950	
	A) 26th January 1947	13713		
	C) 26th November 1949	16	6th June 1948	
11	The theme for World Consumers day 2019	9 15;		
	A) Building a digital world consumers can trust	2250	rusted Smart Products	
	<ul> <li>C) Making Digital Marketplaces Fairer</li> </ul>	D) C	onsumer Justice Now!	
12	Special Olympics World Games 2019 is he	ld at		
1	A) Abu Dhabi		ondon	
	C) Beiling	D) T	okyo	

C) Beijing

13	Which team won the Syed Mushtaq A	li Trophy 2019 in Indore?
	A) Maharashtra	B) Karnataka
	C) Punjab	D) Rajasthan
14	Which bank launched 'YONO cash', ca	rdless withdrawal of cash?
	A) Axis	B) ICICI
	C) HDFC	D) SBI
15	Who launched a 'Main Bhi Chowkidan	
	A) Mamata Banerjee	B) Arvind Kejriwal
	C) Yogi Adityanath	D) Narendra Modi
16	Who is the father of English Poetry?	
	A) Milton	B) Wordsworth
	C) Chaucer	D) Charles Dickens
17	Who wrote 'War and Peace'?	
	A) Leo Tolstoy	B) Mahatma Gandhi
	C) Charles Dickens	D) Kipling
18	Fill in the blanks "Please don't tell _	
	A) She,I	B) She,Me
	C) Her,I	D) Her,Me
19	Who is the author of the book 'My Ex	100 PM 100 PM 100 PM 100 PM
-	A) Mahatma Gandhi	B) Michael Anderson
	C) Winston Churchill	D) Jarnes Morris
20	Who wrote the line: ' A thing of beaut	
20	A) John Keats	B) Robert Browing
	C) P.B.Shelley	D) William Wordsworth
21	Chemical formula for water is	b) william wordsword
41		D) H O
	A) NaAlO <sub>2</sub>	B) H <sub>2</sub> O
	C) Al <sub>2</sub> O <sub>3</sub>	D) CaSiO <sub>3</sub>
22	The hardest substance available on ea	
	A) Gold	B) Iron
5.0	C) Diamond	D) Platinum
23	Non stick cooking utensils are coated	B) PVC
	A) Teflon	
24	C) black paint	D) polystyrene
24	The most important ore of aluminium	B) Calamine
	A) Galena	D) Bauxite
	C) Galcite	D) bauxite
25	What is laughing gas?	D) Carbon manarida
	A) Nitrous Oxide	B) Carbon monoxide
	C) Sulphur dioxide	D) Hydrogen peroxide
26	Which is the main memory of comput	
	A) CD	B) DVD
	C) Internal hard drive	D) RAM
27	Which is referred to the brain of comp	
	A) Processor	B) RAM
	C) ROM	D) Hard drive
28	The physical components of a comput	B) Hardware
	A) Software	D) CPU
	C) ALU	D) Gl O
29	MICR stands for A) Magnetic Ink Character Recognition	n B) Magnetic Ink Code Reader
		D) None
	C) Magnetic Ink Cases Reader	Dy mone
30	DOS stands for A) Digital Operating System	B) Disk operating session
	C) Disk Operating System	D) Digital Open system
21	It was Sunday on Jan 1, 2006. What wa	
31		B Saturday
	A) Sunday	D Wednesday
	C) Friday	D. Hountagerj

3	2 Multiply the figure 1397 x 1397 = ?	
	A) 1981709	B) 1951609
	C) 1836261	D) 2031719
3	3 What number should come next 22, 21, 23,	
	A) 22	B) 24
	C) 25	D) 26
3	4 A's mother is the only daughter of B's father.	How is B's husband related to A?
	A) Uncle	B) Brother
	C) Father	D) Grandfather
35	A sum of money at simple interest amounts to	to Rs. 815 in 3 years and to Rs. 854 in 4 years. The sum is:
	A) Rs. 650	B) Rs. 690
	C) Rs. 698	D) Rs. 700
36	Who was the 1st ODI captain for India?	Self-Moderations
	A) Nawab Pataudi	B) Bishen Singh Bedi
	C) Ajit Wadekar	. D) Vinoo Mankad
37	Who has scored the most runs in a single Tes	st Crickét innings?
	A) Hanif Mohammad	B) Brian Lara
	C) Sir Donald Bradman	D) Sachin Tendulkar
38	The 'Dronacharya Award' is given to?	Con Control of the Control of Con
	A) Sportsmen	B) Coaches
	C) Umpires	D) Sports Editors
39	그 지사가 시크리하다 (1) 어머니까지 얼굴하다 그 동안하는 그런 이렇지 않는데	year.
	A) May 1st	B) June 5th
	C) Oct 24th	D) Dec 1st
40	The creator of 'Sherlock Holmes' was	7.000
	A) Arthur Conan Doyle	B) Ian Fleming
	C) Dr.Watson	D) William Shakespeare
41	Complete the series ROAD: URDG:: SWAN:	1 - 1 - 1 - 1 - 1 - 1 - 1 - 1 - 1 - 1 -
100	A) AXDQ	B) VZDQ
	C) VZCP	D) UXDQ
42	If TOM= 48 and DICK=27 find the value of CA	
3.64	A) 52	B) 65
	C) 61	D) 55
43	RTGS stands for.?	D) 55
43	A) Right Time Gross Settlement	B) Real Time Gross Settlement
	C) Real Time Group Support	D) Right Time Guaranty System
44	Match the Following College library Detail	
44		
	1 Database	a 20
	2 Journals	b N-LIST
	3 Magazine	c 46
	4 DVD's	d 14
	A) 1-d 2-a 3-b 4-c	B) 1-c 2-b 3-d 4-a
	C) 1-b 2-a 3-d 4-c	D) 1-d 2-a 3-b 4-c
45	Kanara Welfare Trust Day is celebrates on ?	2
	A) October 12 <sup>th</sup>	B) September 10 <sup>th</sup>
	C) November 12 <sup>th</sup>	D) December 12 <sup>th</sup>
46	Expand PUBG	
	A) Public Unit Battle Grounds	B) Player Unknown's Battle Grounds
	C) Personal User Batch Game	D) Private Universal Battle Game
47	The headquarters of the UNESCO is at	
1.6	A) Rome	B) Geneva
	C) New York	D) Paris
40		D) ratis
48	Who is the current speaker of Rajya Sabha?	DV Complete Malacian
	A) Arun Jetley	B) Sumitra Mahajan
	C) Venkaiah Naidu	D) Puyush Goyel
49	Which among the following is a qualitative too	
	A) Bank Rate	B) Credit Ceiling
	C) Credit rationing	D) Cash Reserve Ratio
50	Which among the following is the oldest Public	c Sector Bank of India?
250	A) Punjab National Bank	B) Imperial Bank of India
	C) Allahabad Bank	D) Central Bank of India

# DIVEKAR COLLEGE OF COMMERCE & P.G (M.COM) CENTRE, KARWAR.

# DEPT OF LIBRARY & INFORAMATION CENTRE, GENERAL KNOWLEDGE TEST 02-04-2019

NAME OF THE CANDIDATE			
REGISTRATION NUMBER		SERIES	
SUBJECT FOR TEST	GENERAL KNOWLE	DGE	
CLASS			

_	1 0 0 0 - 1	-
1	0000	26 (a) (b) (c) (c)
2	0000	27 (A) (6) (6)
3	0000	28 🔊 💿 🕝 💿
4	0000	29 (2) (6) (6)
5	0000	30 (2) (6) (6)
6	0000	31 (A) (6) (6)
7	0 0 0 0	32 (A) (6) (6) (6)
8	0000	33 (A) (6) (C) (D)
9	0000	34 (A) (B) (C) (D)
10	0000	35 (A) (6) (6) (6)
11	0000	36 🔊 6 6
12	0000	37 A 0 C 0
13	0 0 0 0	38 (A) (6) (6)
14	0000	39 A 9 C 6
15	0000	40 (A) (B) (C) (G)
16	0000	41 (A) (B) (C) (D)
17	0000	42 (A) (B) (C) (D)
18	0000	43 (A) (a) (C) (b)
19	0 0 0	44 (A) (B) (C) (D)
20	0000	45 A B C O
21	0000	46 A B C D
22	0000	47 (A) (B) (C) (D)
23	0000	48 A 6 C 6
24	0 0 0 0	49 (A) (B) (C) (D)
25	0000	50 (A) (B) (C) (D)

CANDIDATE SIGNATURE

INVIGILATOR SIGNATURE

# **G K TEST 2019 KEY ANSWERS**

# A SERIES ANSWERS

			Α	SERIES	SANSW	ERS	174		
1	Α	11	В	21	В	31	С	41	С
2	Α	12	Α	22	С	32	В	42	С
3	С	13	В	23	Α	33	С	43	В
4	С	14	D	24	D	34	С	44	С
5	D	15	D	25	Α	35	В	45	В
6	С	16	С	26	С	36	С	46	В
7	Α	17	Α	27	Α	37	В	47	D
8	С	18	D	28	В	38	В	48	С
9	Α	19	Α	29	Α	39	D	49	D
10	В	20	Α	30	С	40	Α	50	С
			В	SERIES	ANSW	ERS		(r - 20	
1	В	11	В	21	Α	31	С	41	С
2	C	12	Α	22	A	32	С	42	В
3	Α -	13	В	23	С	33	В	43	С
4	D	14	D	24	С	34	С	44	С
5	Α	15	D	25	D	35	В	45	В
6	С	16	С	26	С	36	В	46	С
7	Α	17	Α	27	Α	37	D	47	В
8	В	18	D	28	С	38	С	48	В
9	Α	19	Α	29	Α	39	D	49	D
10	C	20	Α	30	В	40	С	50	Α
			C	SERIES	ANSW	ERS			
1	С	11	С	21	A	31	В	41	В
2	В	12	С	22	Α	32	Α	42	С
3	С	13	В	23	С	33	В	43	Α
4	С	14	С	24	С	34	D	44	D
5	В	15	В	25	D	35	D	45	Α
6	C 1	16	В	26	С	36	c	46	С
7	В	17	D	27	Α	37	Α	47	Α
8	В	18	С	28	С	38	D	48	В
9	D	19	D	29	Α	39	Α	49	Α
10	Α	20	С	30	В	40	Α	50	С
			D	SERIES	ANSW	ERS			
1	С	11	С	21	В	31	В	41	Α
2	c ·	12	В	22	С	32	Α	42	Α
3	В	13	С	23	Α	33	В	43	С
4	c	14	С	24	D	34	D	44	С
5	В	15	В	25	Α	35	D	45	D
6	В	16	С	26	С	36	С	46	С
7	D	17	В	27	A	37	Α	47	Α
8	c	18	В	28	В	38	D	48	С
9	D :	19	D	29	A	39	A	49	Α
10	С.	20	A	30	C	40	A	50	В





# KANARA WELFARE TRUST'S DIVEKAR COLLEGE OF COMMERCE,

KARWAR. - 581301 (Uttara Kannada) (NAAC Re-accredited at B Grade 08382-225221

# REPORT ON

# GENERAL KNOWLEDGE TEST 2018

MULTIPLE CHOICE QUESTIONS

16-03-2018

Conducted by DEPT. of LIBRARY & INFORMATION CENTRE



# KANARA WELFARE TRUST'S Ph:-08382-225221 DIVEKAR COLLEGE OF COMMERCE

KARWAR - 581301 (Karnataka)

NAAC REACCREDITED - 'B' GRADE

Website-www.divekarcollegekarwar.com Email-declibrarykwr@gmail.com



Date: 08-03-2018

### LIBRARY GK TEST 2018

The department of library & information centre will conduct General Knowledge test for B.Com & M.Com students combined, which is having multiple choice answers. The test is on 16th March 2018 at 03-00pm to 4-00 pm.

Interested students should give their names to Shri. Suresh Gudimani, Librarian on or before 14th March 2018.

LIBRARIAN

PRINCIPAL PRINCIPAL KANARA WELFARE TRUST'S DIVEKAR COLLEGE OF COMMERCE KARWAR - 581 301

# **GENERAL KNOWLEDGE TEST 2018**

# INSTRUCTIONS TO CANDIDATES

- 1. Paper consists of 50 multiple-choice types of questions.
- Calculator & electronic device not allowed in exam hall.
- No negative marks in the test.
- Question paper will be provided in the A B C D series format.
- If candidates scored same marks in GK test prize will be shared as equally.
- 6. TIME 3-30 pm to 04-30 pm
- Use only blue or black pen, pencil work will not allow.
- Question paper contains History, Political Science, Current events, English, General Science computer, Arithmetic & Logic reasoning, Commerce, Sports and General knowledge.

On 16th March, 2018

-DEPT. OF LIBRARY & INFORMATION CENTRE.

# GENERAL KNOWLEDGE TEST 2018

# **BLOCK ARRANGEMENT & INVIGILATOR ARRANGEMENT**

DATE:16-03-2018

TIME:3-30 TO 4-30

SL Block NO	NAME OF INVIGILATOR'S	TOTAL	ROOM	SIGNATURE
	Dr.B.R.TOLE	44	7	REC
	Shri. NITIN S N	99	9	So call
	Shri.JYOTIBA CHINCHANKAR	40	2	(Spelalle)
	Smt.POOJA NAIK	40	4	120
	Miss. REEVONA F REBELLO	24	3	自
1	TOTAL	204		114

Dept.of Library Scine Information Centre





## KANARA WELFARE TRUST'S Ph:-08382- 225221 DIVEKAR COLLEGE OF COMMERCE

KARWAR - 581301 (Karnataka)

NAAC REACCREDITED - 'B' GRADE

Website-www.divekarcollegekarwar.com Email-dcclibrarykwr@gmail.com



Date: 31-03-2018

# LIBRARY GK TEST 2018

The department of library & information centre have conducted General Knowledge test on 16-03-2018 for B.Com & M.Com students combined, the list of GK test winners have received respective cash prizes.

PLACE	NAME OF THE STUDENTS	CLASS	CASH PRIZE	SIGNATURE
	SWAPNIL REVANKAR	B.COM II YEAR	300/-	d
FIRST	SHASHANK NAIRY	B.COM III YEAR	300/-	By.
	PRATIKSHA SHETTI	B.COM III YEAR	300/-	Penlee
	ANUSHA WAINGNKAR	B.COM II YEAR	250/-	Aman
SECOND	MOHIT PATEL	B.COM III YEAR	250/-	mary
PLACE	ABHISH KAMAT	B.COM III YEAR	250/	Su
	ANANT R SHETTI	B.Com II YEAR	250/-	de
THIRD PLACE	KARISHMA POWAR	M.COM I YEAR	200/-	Karal

Total

2100/-

(Two Thousand One Hundred only)

LIBRARIAN

PRINCIPAL
PRINCIPAL
KANARAWELFARE TRUST'S
DIVEKAR COLLEGE OF COMMERCE
KARWAR - 581 JUL

# **GENERAL KNOWLEDGE TEST 2018**

#### INSTRUCTIONS OF GENERAL KNOWLEDGE TEST:

- 1. PAPER CONSIST OF 50 MULTIPLE-CHOICE TYPE OF QUESTIONS
- 2. NO NEGETIVE MARKS IN THIS PAPER
- 3. QUESTION PAPER PROVIDED IN THE A B C D SERIES FORMAT
- 4. QUESTION PAPER CONTAIN HISTORY, POLITICAL SCIENCE, CURRENT EVENTS, ENGLISH,
  PHYSICS, CHEMISTRY, BIOLOGY COMPUTER SCIENCE, ARITHMATIC/LOGIC/REASONING
  COMMERCE, SPORTS AND GENERAL KNOWLEDGE.
- 5. TIME 3-30PM TO 4-30 PM on 16-03-2018
- 6. PARTICIPATED B.COM, BCA. AND M.COM STUDENTS.
- 7. TOTAL BLOCKS-5

#### STUDENTS APPEARED FOR TEST:

BLOCKS	STUDENTS	PRESENT	ABSENT	INVISILATOR	SIGN
BLOCK-I	44	23	21	DR. B R TOLE	
BLOCK-II	56	40	16	SHRI. NITIN S N	
BLOCK-II	40	09	31	SHRI. JYOTIBHA C	
BLOCK-IV	40	06	34	SMT. POOJA NAIK	
BLOCK-V	24	. 05	19	MISS REEVONA REBELLO	
TOTAL	204	83	121		

#### **FINAL RESULT**

1	SWAPNIL REVANKAR	B.COM-II	I PLACE	1022	60 MARKS
2	SHASHANK NAIRY	B.COM-III	I PLACE	1049	60 MARKS
3	PRATIKSHA SHETTI	B.COM-III	I PLACE	1064	60 MARKS
4	ANUSHA WAINGNKAR	B.COM-II	II PLACE	1047	58 MARKS
5	MOHIT PATEL	B.COM-III	II PLACE	1052	58 MARKS
6	ABHISH KAMAT	B.COM-III	II PLACE	1068	58 MARKS
7	ANANT R SHETTI	BCA-II	II PLACE	1140	58 MARKS
8	KARISHMA POWAR	M.COM-I	III PLACE	1089	56 MARKS

LIBRARIAN

Kanma W. Tust's

Divekar College of Commerce & P.G.

(M.Com) Centre, NACUAR-581301

PRINCEPAL

KANARA WELFARE TRUST'S

DIVEKAR COLLEGE OF COMMERCF

KARWAR - 581 301

	MARKS SECURE	OWLEDGE TES	DIDATES	
	ATTITION NAME	ROLL NO	SERIES	Telletitie
5 NO	SOURAV M KAPDI	1001	Α	ABSENT
2	FRANKILN ROZARIO	1002	В	ABSENT
3	AMOGH SHET	1003	С	ABSENT
4	HARSHIT VAJANDAR	1004	D	ABSENT
5	FRANCIS L DIAS	1005	Α	ABSENT
6	SURESH BHANDARI	1006	В	ABSENT
7	PAVAN GUNAGI	1007	С	ABSENT
8	ASHWIN SHETTI	1008	D	ABSENT
9	SAMAD SHAIKH	1009	Α	ABSENT
10	ARPITA NAIK	1010	В	ABSENT
11	SAMRA K SHAIKH	1011	С	ABSENT
12	SANJOG PAWAR	1012	D	ABSENT
13	SARTAK PADWALKAR	1013	Α	ABSENT
14	ANOOP SHANBHAG	1014	В	ABSENT
15	SANDESH R NAYAK	1015	С	ABSENT
16	ABDUL REHMAN MUSHI	1016	D	ABSENT
17	DIVYA M NAIK	1017	Α	ABSENT
18	PRERANA N NAIK	1018	В	ABSENT
19	SAMANTH Y M	1019	С	ABSENT
20	TAUFIQ SHAIKH	1020	D	28
21	SACHIN NAIK	1021	Α	34
22	SWAPNIL REVANKAR	1022	В	60
23	RITU DWIVEDI	1023	С	30
24	SAMPADA BHAT	1024	D	44
25	SONALI KUVALEKAR	1025	Α	40
6	SHIVANI RAIKAR	1026	В	38
7	MOHAMMED MOOSA SIDDIQUE	1027	С	40
8	NISHIGANDHA KOCHAREKAR	1028	D	32
9	SAHANA GAONKAR	1029	Α	52
0	DEEPA MASKERI	1030	В	36
1	HARSHITA GOUDA	1031	С	26
2 [	DEEPIKA SHETTI	1032	D	N.C.S.U
3 /	ANKITA MANJREKAR	1033	A	40
1 1	NEETU BANAVALI	1034	B	50
A	NUJA WAINGANKAR	1035	C	48 26

I

		1026	T D	38
36	SONALI WARKAR	1036	A	32
37	ROOPASHRI N H	1037	В	24
38	NILESH KOLAMBKAR	1038	C	ABSENT
39	JAIKUMAR VERNEKAR	1039	D	34
40	SHIVARATAN KINDALKAR	1040	A	ABSENT
41	AKSHAYA KUDTALKAR	1041	В	54
42	SOURABH MOURYA	1042	C	42
43	RAHUL ANVEKAR	1043	D	42
44	GOURAVA SHETTI	1044	A	44
45	KARTIK YAJI	1045	В	40
46	SURAJ ANVEKAR	1046		58
47	ANUSHA WAINGNKAR I	1047	С	34
48	PRIYA DEVADA	1048	D	60
49	SHASHANK NAIRY I	1049	A	ABSENT
50	PRAHLAD BHATI	1050	В	48
51	NISARGA TANDEL	1051	С	58
52	MOHIT PATEL I	1052	D	
53	RATNARAY VERNEKAR	1053	A	ABSENT
54	AJAY GURRAM	1054	В	36
55	VIJAY GURRAM	1055	С	38
56	MANOJ NAIK	1056	D	28
57	MAHESH SHETTI	1057	Α	44
58	NILESH SHETTI	1058	В	ABSENT
59	ADITYA SAILKAR	1059	С	46
60	SUJIT HARIKANTRA	1060	D	30
61	ANANYA NAYAK	1061	Α	.40
62	SHWETA KUDTARKAR	1062	В	42
63	SAYDA SAYED	1063	С	ABSENT
64	PRATIKSHA SHETTI I	1064	D	60
55 5	SHUBHANGI BHAT	1065	Α	48
56	TASKEEN SHAIKH	1066	В	38
57 1	NAGARAJ BHAT	1067	С	ABSENT
8 4	ABHISH KAMAT II	1068	D	58
i9 A	ABTAB SHAIKH	1069	Α	50
0 5	UMANTH BHOVI	1070	В	ABSENT
1 A	KSHATA PATIL	1071	С	ABSENT
2 A	LMAS MONIM	1072	D	ABSENT

1	PRATIKSHA REVANKAR	1073	Λ	F4
7	74 ANUP K NAIK	1073	B	54
7	'S ROYSTON KUTINO	1075	C	32
7	SUCHITRA KODARKAR	1076		ABSENT
7	7 RAVINA NAIK	1077	D	44
7	8 PRATIMA NAIK	1078	A	38
7	9 ROJA KENIKAR	1079	В	42
8	CHETANA GOUDA	1080	C	38
8:	1 AKSHATA TARIKAR	1081	D	44
82	RASHMI TARI	1082	A	48
83	POOJA BHISE	1083	В	46
84	KARTIKA MORJE	1083	C	ABSENT
85	ANNAPOORNA H N		D	46
86		1085	A	ABSENT
87		1086	В	40
88	The Control of the State of the	1087	С	42
89	The second secon	1088	D	ABSENT
90	SWATI HARIKANTRA	1089	Α	56
91	POOJA R NAIK	1090	В	36
92	PAVITRA NAIK	1091	С	52
93	SHWEETA U GHADI	1092	D	40
94	SAVITRI PATGAR	1093	Α	38
95	BHAVYA M GOUDA	1094	В	ABSENT
96	TARA GOUDA	1095	С	32
97	DIVYA ANVEKAR	1096	D	ABSENT
98	HEMA NAIK	1097	Α	ABSENT
99		1098	В	38
100	VIGNESH HANUMATTELDAR	1099	С	36
101	AADESH SHIVANAND GAONKAR	1100	D	ABSENT
102	AISHWARYA NANDAN KALGUTKAR	1101	Α	ABSENT
103	AKSHAY KOTHARKAR	1102	В	ABSENT
.04	AKSHAY VIVEKANAND TALEKAR	1103	// C	ABSENT
	ASHITOSH R REVANKAR	1104	D	ABSENT
05	DEEPAK KAJUGAR	1105	Α .	ABSENT
06	DHANYA RAMESH NAIK	1106	В	ABSENT
07	GOURISH PARASHURAM NAIK	1107	С	ABSENT
80	GURUPRASAD JANARDHAN NAIK	1108	D	ABSENT
09	HEENA NOORMOHMAD SHAIKH	1109	Α	32

110	KARTHIK BHAT	1110	В	ABSENT
111	KAVITA HANUMANT TANDEL	1111	С	26
112	KRUPA WAINGANKAR	1112	D	30
113	MANDAR VILAS NAIK	1113	Α	ABSENT
114	MANISHA MONAPPA GAONKAR	1114	В	34
115	MANU G M	1115	С	ABSENT
116	NAVEEN VITTAL SRIRAM	1116	D	ABSENT
117	NIDA A SHAIKH	1117	Α	ABSENT
118	OMKAR SANTOSH VERNEKAR	1118	В	ABSENT
119	POOJA SADANAND BHAT	1119	С	ABSENT
120	POOJA ULHAS BAADKAR	1120	D	42
121	PRAJWAL P NAIK	1121	Α	ABSENT
122	SAGAR SATISH KIRTANI	1122	В	ABSENT
123	SANDESH S DURGEKAR	1123	С	ABSENT
124	SHASHANK GUNAGA	1124	D	ABSENT
125	SHIFALI SATISH TANDEL	1125	Α	ABSENT
126	SHRADDHA JAWKAR	1126	В	ABSENT
127	SHUBHAM ANANDU NAIK	1127	С	ABSENT
128	SHWETA GOKHALE	1128	D	ABSENT
129	SINCHANA P MALNAD	1129	Α	ABSENT
130	SONALI R PHAYDE	1130	В	ABSENT
131	SONAM BAADKAR	1131	С	42
132	SOURAV ANIL NAIK	1132	D	ABSENT
133	SUSHMITA DILEEP TAMSE	1133	Α	28
134	SWATI S REVALKAR	1134	В	ABSENT
135	SWIKRATI MAHESH REVANKAR	1135	С	ABSENT
136	TRUPTI T MAHAJAN	1136	D	ABSENT
137	VIGNESH SHASHIKUMAR NAIK	1137	Α	ABSENT
138	VINAY DURGEKAR	1138	В	ABSENT
139	YASMEEN BANU ALISAB SHAIKH	1139	С	42
140	ANANT R SHETTI	1140	D	- 58
141	CHETANA PATAGAR	1141	Α	ABSENT
142	DARSHAN S NETALKAR	1142	В	ABSENT
143	GANVKAR SHREYAS SHISHIR	1143	С	ABSENT
144	JEEVANSON M DSOUZA	1144	D	ABSENT
145	MINCHITA MARUTI NAIK	1145	Α	ABSENT
146	MOHIT M KENI	1146	В	ABSENT

147	NIKITA KUNDAN KOLAMKAR	1147	С	44
148	NIVEDITA RAMACHANDRA BANGARI	1148	D	ABSENT
149	PALLAVI ACHARI	1149	Α	ABSENT
150	PATKAR ANKITA	1150	В	ABSENT
151	PAVAN PALANKAR	1151	С	ABSENT
152	PAVITRA V KALAS	1152	D	40
153	PRASANNA PANDURANG TALEKAR	1153	Α	ABSENT
154	RATESH RAGHOBA TAKKAR	1154	В	ABSENT
155	REHAN ADAM MOHAMMED K SHAIKH	1155	С	ABSENT
156	RESHMI V DESAI	1156	D	ABSENT
157	RITIKA SUNIL GAYAK	1157	Α	ABSENT
158	SHAKILA IBRAHIM SHAIKH	1158	В	ABSENT
159	SHOAIB SIRAJ SHAIKH	1159	С	50
160	SWATI VISHNU HARIKANT	1160	D	ABSENT
161	SWETA DEEPAK TODURKAR	1161	Α	ABSENT
162	VINUTAN RAIKAR	1162	В	ABSENT
163	YOGESH R REVANKAR	1163	С	ABSENT
164	DIVYALAXMI G BHANGLE	1164	D	ABSENT
165	SAAZIYA FAIYAZ SHAIKH	1165	Α	ABSENT
166	AKANKSHA M GAJINKAR	1166	В	ABSENT
167	AKSHAY R NAIIK	1167	С	ABSENT
168	ANJALI ASHOK JUVATKAR	1168	D	ABSENT
169	ANKIT M NAIK	1169	Α	ABSENT
170	ANKITA ARUN MAHALE .	1170	В	ABSENT
171	ANUSHRI M SHETTI	1171	С	ABSENT
172	ASHWINI MOHAN RAKSHE	1172	D	ABSENT
173	ASHWINI SUDHAKAR MAJALIKAR	1173	Α	34
174	ASHWITA EKNATH GIRAP	1174	В	42
175	BHAKTI B DESAI	1175	С	ABSENT
176	DEEPTI SHRIKANT KOCHAREKAR	1176	D	ABSENT
	DIVYA V NAIK	1177	Α	ABSENT
	IBTISAM AZIZULLA KHAN	1178	В	ABSENT
	KARISHMA KHARVI	1179	С	ABSENT
	KAVYA MANJUNATH MADIVAL	1180	D	40
	KRISHNA S NAIK	1181	A	ABSENT
	MEGHA DEEPAK GAONKAR	1182	В	ABSENT
	NAIK VIJAY VINOD	1183	С	ABSENT

184	PRASANNA P SAWANT	1184	D	ABSENT
185	RAGHAVENDRA ARUN NAIK	1185	Α	ABSENT
186	RAMACHANDRA MAHALE	1186	В	ABSENT
187	RATIKA R RAO	1187	С	ABSENT
188	RITIKA ANIL RAIKAR	1188	D	22
189	ROHAN CHANDAN ANVEKAR	1189	Α	ABSENT
190	ROSHAN RAVINDRA NAIK	1190	В	ABSENT
191	SACHCHIDANAND NARAYAN NAYAK	1191	С	ABSENT
192	SANCHITA TARI	1192	D	ABSENT
193	SHIVANI NAGENDRA GOUDA	1193	Α	ABSENT
194	SHUBHAM SHASHIKANT CHODANAKAR	1194	В	ABSENT
195	SIDDHARTH S ACHARI	1195	С	ABSENT
196	SNEHA S RAIKAR	1196	D	ABSENT
197	SONIYA S NAIK	1197	Α	ABSENT
198	STEFY SURAJ VEGAS	1198	В	54
199	SWEETY ANIL KOLAMKAR	1199	С	ABSENT
200	TALEKAR VINAY UDAY	1200	D	ABSENT
201	VISHNU M KAPDI	1201	Α	ABSENT
202	AYESH M SHAIKH	1202	В	44
03	M SANDHYA	1203	С	40
04	GAGANDEEP KAUR	1204	D	54

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KANARA WELFARE TRUST'S

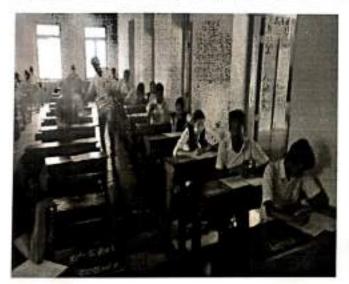
DIVEKAR COLLEGE OF COMMERCE

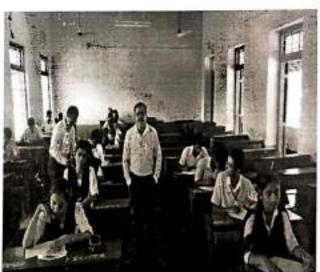
KARWAR - 581 301

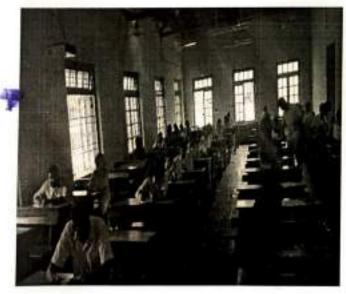
# PHOTOS AND BLOCK ALLOTMENT OF GENERAL KNOWLEDGE TEST ON 16TH MARCH 2018,













	GENERAL KNOV SEAT NUMBI			
		CK NO I		
S NO	STUDENTS NAME	ROLL NO	SERIS	SIGNATURE
1	SOURAV M KAPDI	1001	Ð	Db.
2	FRANKILN ROZARIO	1002	В	AL .
3	AMOGH SHET	1003	C	06
4	HARSHIT VAJANDAR	1004	D	45
5	FRANCIS L DIAS	1005	A	4b
6	SURESH BHANDARI	1.006	B	Ab
7	PAVAN GUNAGI	1007	c	45
8	ASHWIN SHETTI	1008	D	A-5
9	SAMAD SHAIKH	1009	A	· Hb
10	ARPITA NAIK	1010	ß	46
11	SAMRA K SHAIKH	1011	C	06
12	SANJOG PAWAR	1012	i D	06
13	SARTAK PADWALKAR	1013	4	Ab
14	ANOOP SHANBHAG	1014	В	Ð5
15	SANDESH R NAYAK	1015	C	#5
16	ABDUL REHMAN MUSHI	1016	D	#6
17	DIVYA M NAIK	1017	A	€b
18	PRERANA N NAIK	1018	B	A15
19	SAMANTH Y M	1019	C	0
20	TAUFIQ SHAIKH	1020	D	Jauthon
21	SACHIN NAIK	1021	A	Species
22	SWAPNIL REVANKAR	1022	B	8
23	RITU DWIVEDI	1023	C	at :
24	SAMPADA BHAT	1024	D	Bayout_
25	SONALI KUVALEKAR	1025	A	Se
26	SHIVANI RAIKAR	1026	B	30
27	MOHAMMED MOOSA SIDDIQUE	1027	C	Enla
28	NISHIGANDHA KOCHAREKAR	1028	D	Madwellay
29	SAHANA GAONKAR	1029	Α	Shop,
30	DEEPA MASKERI	1030	B	Annasbi

% :

1.0

31	HARSHITA GOUDA	1031	C	Dougl
32	DEEPIKA SHETTI	1032	D	Shirt.
33	ANKITA MANJREKAR	1033	A	Bulut
34	NEETU BANAVALI	1034	B	DB-
35	ANUJA WAINGANKAR	1035	C	ALL ST
36	SONALI WARKAR	1036	$\mathcal{L}$	elis
37	ROOPASHRI N H	1037	A	all.
38	NILESH KOLAMBKAR	1038	B	(Notobel
39	JAIKUMAR VERNEKAR	1039	-	1 15
40	SHIVARATAN KINDALKAR	1040	0	buts
41	AKSHAYA KUDTALKAR	1041	4)	115
42	SOURABH MOURYA	1042	3	deurbetes
43	RAHUL ANVEKAR	1043	C	St. Asi
44	GOURAVA SHETTI	1044	2	SWOTE .

PRESENT	23	
ABSENT	21	£25%
TOTAL	44	

INVIGILATOR SIGN & DATE

_	GENERAL KNO	ERS ALLOT		8
		OCK NO II	ALCIN I	
S NO	STUDENTS NAME	ROLL NO	SERIS	SIGNATURE
1	KARTIK YAJI	1045	A	B.
2	SURAJ ANVEKAR	1046	B	33
3	ANUSHA WAINGNKAR:	1047	С	Servis.
4	PRIYA DEVADA	1048	D	Wilder
5	SHASHANK NAIRY	1049	A	357
6	PRAHLAD BHATI	1050	R	000
7	NISARGA TANDEL	1051	C	A\$ 1
8	MOHIT PATEL	1052	D	Mery
9	RATNARAY VERNEKAR	1053	4	DAL.
10	AJAY GURRAM	1054	R	4
11	VIJAY GURRAM	1055	C	gh
12	MANOJ NAIK	1056	#D	(3)
13	MAHESH SHETTI	1057	BA	who
14	NILESH SHETTI	1058	-8	96 Ab
15	ADITYA SAILKAR	1059	C	April
16	SUJIT HARIKANTRA	1060	D	Bust
17	ANANYA NAYAK	1061	A	-Buck
18	SHWETA KUDTARKAR	1062	B.	Bloud
19	SAYDA SAYED	1063	e	-Also
20	PRATIKSHA SHETTI	1064	D.	Relete -
21	SHUBHANGI BHAT	1065	A	(Bhathubhang)
22	TASKEEN SHAIKH	1066	B	Take
23	NAGARAJ BHAT	1067	-	Oh -
24	ABHISH KAMAT	1068	D	cal
25	ABTAB SHAIKH	1069	A	A
26	SUMANTH BHOVI	1070	B	005
27	AKSHATA PATIL	1071	e	DA -
8	ALMAS MONIM	1072	5	OJ AL
9	PRATIKSHA REVANKAR	1073	A	Contr.
0	ANUP K NAIK	1074	В	Ang.
1	ROYSTON KUTINO	1075		DEAL
2 9	SUCHITRA KODARKAR	1076	D	Suchette

33	RAVINA NAIK	1077	A	Gauss.
34	PRATIMA NAIK	1078	B	Par Par
35	ROJA KENIKAR	1079	C	Rese
36	CHETANA GOUDA	1080	J	Qu/
37	AKSHATA TARIKAR	1081	A	Delpe.
38	RASHMI TARI	1082	B	-Pass
39	POOJA BHISE	1083	( ==	045
40	KARTIKA MORJE	1084	D	Bro.
41	ANNAPOORNA H N	1085	A	Mes
42	PRATIKSHA BAADKAR	1086	6	Rational .
43	SHILPA NAYAK	1087	C	Fills
44	SACHIN M NAIK	1088	D	PA
45	KARISHMA POWAR	1089	A	Kassa
46	SWATI HARIKANTRA	1090	B	away.
47	POOJA R NAIK	1091	C	Post
48		1092	D	33
49	SHWEETA U GHADI	1093	A	thurs!
50		1094	-8	CANON O
51	BHAVYA M GOUDA	1095	C	Kanale
52	TARA GOUDA	1096	9	PAG
53	DIVYA ANVEKAR	1097	A-	DAS_
54	HEMA NAIK	1098	B	130r
55	VIGNESH HANUMATTELDAR	1099	C	441
- 56	AADESH SHIVANAND GAONKAR	1100	$\mathcal{D}$	-0ah

PRESENT	40	
ABSENT	18	*(*)
TOTAL	(6	90

INVIGILATOR SIGN & DATE

	GENERAL KNOV	VLEDGE TES	ST 2018	3
	SEAT NUMBE		1ENT	
	BLO	CK NO III		
S NO	STUDENTS NAME	ROLL NO	SERIS	SIGNATURE

<b>GENERAL</b>	KNOWLEDGE	<b>TEST 2018</b>
CHAMA	TIMEDEDO ATT	OWNERNIE

	SEAT NUMBE	RS ALLOTI	MENT	
	BLOC	K NO III		
S NO	STUDENTS NAME	ROLL NO	SERIS	SIGNATURE
1	1 AISHWARYA NANDAN KALGUTKAR 11		-A	A6
2	AKSHAY KOTHARKAR	AKSHAY KOTHARKAR 1102	B	Al
3	AKSHAY VIVEKANAND TALEKAR	1103	0	Ab
4	ASHITOSH R REVANKAR	1104	D	Ab
5	DEEPAK KAJUGAR	1105	4	Ah
6	DHANYA RAMESH NAIK	1106	R	ab
7	GOURISH PARASHURAM NAIK	1107	C	Ab.
8	GURUPRASAD JANARDHAN NAIK	1108	D	ab
9	HEENA NOORMOHMAD SHAIKH	1109	A ·	Islain
10	KARTHIK BHAT	1110	В	Ab
11	KAVITA HANUMANT TANDEL	1111	C	Daultott D
. 12	KRUPA WAINGANKAR	1112	D	\$
13	MANDAR VILAS NAIK	1113	A	Ab
14	MANISHA MONAPPA GAONKAR	1114	В	Quen
15	MANU G M	1115	C	Ab
16	NAVEEN VITTAL SRIRAM	1116	D	Al
17	NIDA A SHAIKH	1117	-#)	Ab
18	OMKAR SANTOSH VERNEKAR	1118	B	Ab
19	POOJA SADANAND BHAT	1119	(	Ab
20	POOJA ULHAS BAADKAR	1120	D	THE ASP.
21	PRAJWAL P NAIK	1121	4	Ab
22	SAGAR SATISH KIRTANI	1122	B	Ab
23	SANDESH S DURGEKAR	1123	0	26
24	SHASHANK GUNAGA	1124	0	Ab.
25	SHIFALI SATISH TANDEL	1125	4	-Ab
26	SHRADDHA IAWKAR	1126	D	-1/-

2 NO	STUDENTS NAME	ROLL NO	SERIS	SIGNATURE
1	AISHWARYA NANDAN KALGUTKAR	1101	4	Ab
2	AKSHAY KOTHARKAR	1102	B	A)
3	AKSHAY VIVEKANAND TALEKAR	1103	0	26
4	ASHITOSH R REVANKAR	1104	D	Ab
5	DEEPAK KAJUGAR	1105	-	Ab
6	DHANYA RAMESH NAIK	1106	R	Ab
7	GOURISH PARASHURAM NAIK	1107	С	Ab.
8	GURUPRASAD JANARDHAN NAIK	1108	D	alb
9	HEENA NOORMOHMAD SHAIKH	1109	A ·	Slain
10	KARTHIK BHAT	1110	B	Ab
11	KAVITA HANUMANT TANDEL	1111	C	Daultott D
12	KRUPA WAINGANKAR	1112	D	\$2
13	MANDAR VILAS NAIK	1113	A	Ab
14	MANISHA MONAPPA GAONKAR	1114	В	Auni
15	MANU G M	1115	C	Ab
16	NAVEEN VITTAL SRIRAM	1116	D	Al
17	NIDA A SHAIKH	1117	-#	A6
18	OMKAR SANTOSH VERNEKAR	1118	B	Ab
19	POOJA SADANAND BHAT	1119	(	ab
20	POOJA ULHAS BAADKAR	1120	D	TEAST.
21	PRAJWAL P NAIK	1121	4	Ab
22	SAGAR SATISH KIRTANI	1122	B	Ab
23	SANDESH S DURGEKAR	1123	0	ah
24	SHASHANK GUNAGA	1124	0	A h
25	SHIFALI SATISH TANDEL	1125	A	-Ab
26	SHRADDHA JAWKAR	1126	B	Ab
27	SHUBHAM ANANDU NAIK	1127	С	Ab
28	SHWETA GOKHALE	1128	D	96.
29	SINCHANA P MALNAD	1129	A	26
30	SONALI R PHAYDE	1130	B	NI
31	SONAM BAADKAR	1131	C	Gulle Guller
32	SOURAV ANIL NAIK	1132	D	#16

33	SUSHMITA DILEEP TAMSE	1122		
34	Court is a second control of the con	1133	A	Sextonita
0.201	SWATI S REVALKAR	1134	R	Ab
35	SWIKRATI MAHESH REVANKAR	1135	C	Ab
36	TRUPTI T MAHAJAN	1136	0	Ab
37	VIGNESH SHASHIKUMAR NAIK	1137	4	Ab
38	VINAY DURGEKAR	1138	B	Ab.
39	YASMEEN BANU ALISAB SHAIKH	1139	C	That
40	ANANT R SHETTI	1140	D	A

PRESENT	09	
ABSENT	31	
TOTAL	40	

INVIGILATOR SIGN & DATE

_	GENERAL KNOW	the state of the s		В			
SEAT NUMBERS ALLOTMENT BLOCK NO IV							
S NO STUDENTS NAME ROLL NO SERIS SIGNATUR							
1	CHETANA PATAGAR	1141	A	ABSENT			
2	DARSHAN S NETALKAR	1142	-B	A-13			
3	GANVKAR SHREYAS SHISHIR	1143	€	A+3			
4	JEEVANSON M DSOUZA	1144	P	<b>₩</b> 5			
5	MINCHITA MARUTI NAIK	1145	₹A	Ch .			
6	MOHIT M KENI	1146	B	2%			
7	NIKITA KUNDAN KOLAMKAR	1147	C	Bolonikas			
8	NIVEDITA RAMACHANDRA BANGARI	1148	D	ABSCHI			
9	PALLAVI ACHARI	1149	#	11h			
10	PATKAR ANKITA	1150	B	. Ath			
11	PAVAN PALANKAR	1151		41,			
12	PAVITRA V KALAS	1152	D	(D)			
13	PRASANNA PANDURANG TALEKAR	1153	#	ABSENT			
14	RATESH RAGHOBA TAKKAR	1154	B	4%			
15	REHAN ADAM MOHAMMED K SHAIKI	1155	7	<b>6</b> %			
16	RESHMI V DESAI	1156	D	-A35			
17	RITIKA SUNIL GAYAK	1157	#	46			
18	SHAKILA IBRAHIM: SHAIKH	1158	В	t Aus			
19	SHOAIB SIRAJ SHAIKH	1159	C	West by			
20	SWATI VISHNU HARIKANT	1160	D	ABSONT			
21	SWETA DEEPAK TODURKAR	1161	₩	· 35			
22	VINUTAN RAIKAR	1162	78	Dh			
23	YOGESH R REVANKAR	1163	0	*15			
24	DIVYALAXMI G BHANGLE	1164	a	.05			
25	SAAZIYA FAIYAZ SHAIKH	1165	4	科片			
26	AKANKSHA M GAJINKAR	1166	B	286			
27	AKSHAY R NAIIK	1167	7	<b>12</b> F			
28	ANJALI ASHOK JUVATKAR	1168	4.	#3			
29	ANKIT M NAIK	1169	4	#35			
30	ANKITA ARUN MAHALE	1170	В	#3			
31	ANUSHRI M SHETTI	1171	₹.	Ab			

32	ASHWINI MOHAN RAKSHE	1172	D	ABSENT
33	ASHWINI SUDHAKAR MAJALIKAR	1173	A	AN
34	ASHWITA EKNATH GIRAP	1174	B	Ba
35	BHAKTI B DESAI	1175	e	RESENT
36	DEEPTI SHRIKANT KOCHAREKAR	1176	D	46
37	DIVYA V NAIK	1177	- <del>(f)</del>	All
38	IBTISAM AZIZULLA KHAN	1178	B	#5
39	KARISHMA KHARVI	1179	€	± 10€5
40		1180	D	Sil

PRESENT	06	400	
ABSENT	34	\$	
TOTAL	40		

JR . 16/03/2018

INVIGILATOR SIGN & DATE

	GENERAL KNOWL					
	SEAT NUMBERS ALLOTMENT BLOCK NO V					
S NO	STUDENTS NAME	ROLL NO	SERIS	SIGNATURE		
1	KRISHNA S NAIK	1181	A	AB .		
2	MEGHA DEEPAK GAONKAR	1182	B	A&		
3	NAIK VIJAY VINOD	1183	C	Aß		
4	PRASANNA P SAWANT	1184	D	Aß		
5	RAGHAVENDRA ARUN NAIK	1185	A	Aß		
6	RAMACHANDRA MAHALE	1186	R	AB		
7	RATIKA R RAO	1187	C	AO		
8	RITIKA ANIL RAIKAR	1188	D	Xuike		
9	ROHAN CHANDAN ANVEKAR	1189	4	AB		
10	ROSHAN RAVINDRA NAIK	1190	B	AB		
11	SACHCHIDANAND NARAYAN NAYAK	1191	C	AB		
12	SANCHITA TARI	1192	D	AB		
13	SHIVANI NAGENDRA GOUDA	1193	4	AS		
14	SHUBHAM SHASHIKANT CHODANAKA	1194	B	Aß		
15	SIDDHARTH S ACHARI	1195	C	A.B		
16	SNEHA S RAIKAR	1196	0	AB		
17	SONIYA S NAIK	1197	1	AB		
18	STEFY SURAJ VEGAS	1198	В	Outr		
19	SWEETY ANIL KOLAMKAR	1199	C	· AB		
20	TALEKAR VINAY UDAY	1200	0	AB		
21	VISHNU M KAPDI	1201	A			
22	AYESH M SHAIKH	1202	В	And		
23	M SANDHYA	1203	C	8-Phi		
24	GAGANDEEP KAUR	1204	D	90		

PRESENT	05	
ABSENT	19	
TOTAL	24	

INVIGILATOR SIGN & DATE Halls

## DIVEKAR COLLEGE OF COMMERCE & M.COM CENTRE, KARWAR.

## DEPT OF LIBRARY & INFORAMATION CENTRE,

GENERAL KNOWLEDGE TEST 16TH MARCH, 2018.

NAME OF THE CANDIDATE	
REGISTRATION NUMBER	SERIES
SUBJECT FOR TEST	
CLASS	91

1	0000		26	0000
2	AAX	-	27	0000
3	0000	-		0000
4	8888	-	28	0000
-	8 9 9 9		29	0000
5	0000	+0	30	0000
6	0000		31	0000
7	0000		32	0000
8	0 0 0 0		33	0000
9	0000		34	0000
10	0000		35.	0000
11	0000	. [	36	0000
12	0000		37	0000
13	0000		38	0000
14	0000		39	0000
15	0000		40	0000
16	0000		41	0000
17	0000		42	0000
18	0000		43	0000
19	0000		44	0000
20	0000		45	0 0 0 0
21	0000		46	0000
22	0000		47	0000
23	0000	-	48	0000
24	0000	-	49	0000
25	0 0 0 0	-	50	0 0 0 0

CANDIDATE SIGNATURE

INVIGILATOR SIGNATURE

## KANARA WELFARE TRUST'S

# DIVEKAR COLLEGE OF COMMERCE & M.Com (PG) CENTRE, KARWAR

# DEPARTMENT OF LIBRARY & INFORMATION CENTRE. GENERAL KNOWLEDGE TEST

11M)	E-3-30 PM To 4-30 PM 3-2018	. DATE-	50 MARKS	SERIES	A
,	INSTRUCTIONS	•			
2	Write your Seat number in t	the space prov	ided		
3	This paper consists of fifty n	nultiple-choice	e type of ansv	vers	
4	Rough Work is to be done in Use only Blue/Black Ball po	the end of thi	s booklet.		
5	Use of any calculator or elec	tronic device	ata is world	the d	
6	There is no negative marks	for incorrect a	etc., is pronit	orted.	
7	Pencil work not valid in mar	rked answers	nawers.		
8	Question papers provided in t				
1	The Kargil war of 1999 was				
	A) Operation Thunder		B)	Operation Blue star	
	C) Operation Vijay			None of these.	
2	Capital of Harshavardhan's	was?			
	A) Kanuj		B)	Vaishali	
	C) Prayag		1.7535	Pataliputra	
3	Who was the founder of Khi	ilji dynasty ?		*	
	A) Balban		B)	Jalaluddin Khilji	
	C) Alauddin Khilji		D)	Aurangajebh	
4	The first General elections t	o lok sabha w	ere hald in the	e year ?	
	A) 1950			1951	
5	C) 1953		D)	1956	
5	Who became the prime min	ister of India i		MADELLA SERVICIO SERVICIO SERVICIO SE	
	A) V.P. Singh		10.22	Chandrashekar	
6	C) H.D. Devegowda			I.K Gujral	
6	India conducts its first expe A) 1972	rimental nucle		45-000-000 To 1000-000	
			1773-74	1973	
7				1975	
/	Tropical derserts are rich in	r	esources!		
	A) Mineral		B)	Agricultural	
	C) Soil			Animal	
8	World Environmental day is	s celebrated or	every	year.	
	A) May 1st	Đ!	B)	June 5th	
102010	C) Oct 24th		D)	Dec 25th	
9	The world's largest reserves	s of petroleum	are located is	n	*0
	A) USA		1,000	Russia	0.240
	C) Soudi Arebia	2 2 102000		Kuwaith	
10	Aanchal Thakur has become from which state?	the first India	n to win an i	nternational medal i	n skiing, She hail:
	A) Punjab		B)	Kerala	
	C) Himachal Pradesh	1.0		Odisha	

20	Expand IGST		
	A) Integrated Good & Service	Tax B) International Good & Service	Tax
	C) Income Good & Service Ta		
27		Dy merma dood a Service 18	
	A) Sole Trader	B) Partnership Firms	
	C) Joint Stock Companies	D) All of the above	
28	Nuclear sizes are expressed in a		
	A) Fermi	B) Angstrom	
	C) Newton	D) Telsa	
29	Light year is a unit of	D) Telsa	
	A) Time	B) Distance	
	C) Light	중인계에 하나 아이들이 아니라 아이들이 아니다.	
30	The most commonly used bleach	D) Intensity of light	
	A) alcohol		
	C) chlorine	B) carbon dioxide	
31	The most malleable metal is	D) sodium chlorine	
-	[ [ [ [ ] ] ] ] [ ] [ ] [ ] [ ] [ ] [ ]	± 000 € 000	
	A) platinum	B silver	
22	C) iron	D gold	
34	Plants receive their nutrients ma	inly from	
	A) chlorophyll	B) atmosphere	
22	C) light	D) soil	
33	Most highly intelligent mammals	are	
	A) whales	B) dolphins	
24	C) elephants	D) kangaroos	
34	Which one of the following is not	an input device?	
	A) Keyboard	B) Joystick	
22	C) Printer	<ul> <li>D) Optical Character Reader</li> </ul>	
35			
	A) Cobol	B) Fortran	
20020	C) Assembler	D) Pascal	
36	What is Apache?		
	A) web server	B) browser	
	C) cache	<ul> <li>D) operating system</li> </ul>	
37	What is whatsApp?		
	A) Game	B) Open Network	
	C) Messenger	D) Group Network	
38	One nibble is equal to how many		
	A) 4 bits	B) 8 bits	
	C) 12 bits	D) 16 bits	
39	Which supercomputer is developed		
257270	A) Param	B) Super 301	
	C) Compaq Presario	D) CRAY YMP	
40	지하다면서 하다 나에 사람들이 가게 빼 하는 것이 하는 것이 하는데 살을 때 때 그리고 하는데 하는데 하는데 하는데 하는데 하는데 하는데 하는데 하는데 하는데	27, 27, What number should come next?	
	A) 12	B) 14	
	C) 27		
41		D) 53	
41	A) 14	1, 13, 21, What number should come next?	
	110000000000000000000000000000000000000	B) 15	
	C) 21	D) 23	

	17	How are the son of the only son of my mother." How
42	Pointing to a photograph of a boy Sure is Suresh related to that boy?	sh said, "He is the son of the only son of my mother." How
	A) Brother	B) Uncle
		D) Father
42	Amit said "This girl is the wife of the gra	ndson of my mother". How is Amit related to the girl?
45		D) di sili
	A) Brother	D) Father-in-law
0.909	C) Husband	ada poet Dattatreya Ramachandra Bendre?
44	What is the pen-name of famous reason	B) Kuvempu
	A) Ambikatanayadatta	D) A. Na. Kru.
	C) Ta.Raa.Su.	
45	Who is the writer of the Novel Tale Da	B) Girish Karnad
	A) Siddalingayya	D) V K Gokak
00202	C) Da. Ra. Bendre	
46	What is the term length of the Vidhan	B) 4 years
	A) 5 Years	D) 3 Years
	C) 6 Years	COLOR MANAGEM
47	The World Population's Day is celebra	B) July 11th
	A) April 7th	D) June 16th
	C) August 6th	b) June 10th
48	The birthday of which of the leader in	B) S.Radhakrishnan
	A) Mahatma Gandhi	b) S.Radiiust Istitus
	C) Rajiv Gandhi	D) Jawaharlal Nehru
49	India won its first Olympic hockey go	ld in?
	A) 1928	В) 1934
	C) 1936	D) 1948
50	What is the middle name of Sourav G	anguly?
30	A) Chandidas	B) Mohandas
	**************************************	D) Tarwadi
	C) Chandradas	
		20

## **G K TEST 2018 KEY ANSWERS**

			A	SERIE	S ANSW	/ERS			
1	С	11	В	21	D	31	D	41	В
2	A	12	В	22	В	32	2	42	D
3	В	13	C	23	Α	33	В	43	D
4	В	14	Α	24	D	34	c	44	A
5	С	15	D	25	С	35	c	45	В
6	C	16	Α	26	Α	36	A	46	c
7	Α	17	Α	27	С	37	c	47	В
8	В	18	D	28	A	38	A	48	
9	С	19	В	29	В	39	A	49	D
10	С	20	В	30	c	40	В	50	Α.
			В		_			50	Α_
1	В	11	С	21	D	31	D		-
2	D	12	A	22	D	32		41	B
3	D	13	В	23		32	B	42	В

#### 43 A 14 D 24 C 34 D A 44 5 B 15 C 25 C 35 c 45 D 6 C 16 C 26 A 36 A 46 A 7 В 17 A 27 C 37 C 47 A 8 D 18 В 28 A 38 A 48 D A 19 C 29 A 39 В 49 B 10 A -20 C 30 40 C 50 B

## C SERIES ANSWERS

1	В	11	-	1 . 1	2211011	LING			
-		11	D	21	С	31	В	41	D
2	В	12	D	22	A	32	D		
3	C	13	В	23	В			42	В
4	A	14	•			33	D	43	A
5	D		-	24	D	34	Α	44	D
_	_	15	С	25	C	35	В	45	
6	A	16	Α	26	С	36			С
7	Α	17	С	27			С	46	A
8	D	18			_ A	37	В	47	C
9	В	-	A	28	В	38	D	48	А
_		19	Α	29	C	39	Α	49	
10	В	20	В	30	C	40		_	B
					-	1 40	A	50	C

### D SERIES ANSWERS

1	D	11	D		THIS	ENS			
2	В		В	21	В	31	D	41	С
_		12	В	22	D	32	D		
3	Α	13	C	23	D			42	A
4	D	14	Α	24		33	В	43	В
5	С	15	D		Α	34	C	44	D
6	A			25	В	35	С	45	С
7		16	Α'	26	C	36	A	46	
-	С	17	Α	27	В	37		_	C
8	Α	18	D	28	D		С	47	_ A
9	В	19	В	-		38	Α	48	В
10	С	20		29	A	39	A	49	С
	_	20	В	30	A	40	В	50	C



#### Ph:-08382-225221/220169 KANARA WELFARE TRUST'S VEKAR COLLEGE OF COMMERCE

KARWAR - 581301 (Karnataka)

NAAC REACCREDITED AT 'B' GRADE

website-www.divekarcollege.ac.in Email-kwtdcckarwar@gmail.com



Day & Date:- Thursday, 26-09-2019

Time:- 10.00 a.m.

## "55th A.D. Shiroff Memorial Elocution Competition"

Venue: Divekar College Conference Hall.

### **AGENDA**

1. Invocation Song

: Ms. Rashmi Shetti & Tejal Nayak

2. Welcome & Introduction : Dr. B.R. Tole

3. Chief Guest

: Shri. SANIAY KEKARE

Teacher & Alumnus, Karwar

4. President

: Prin. Dr. Keshava K.G.

Senior Advocate & Alumnus, Karwar

Vote of Thanks

: Ms. Daniya Shaikh

Anchor: Ms. Reevon F. Rebello



### KANARA WELFARE TRUST'S Ph:-08382-225221/220169 DIVEKAR COLLEGE OF COMMERCE

KARWAR - 581301 (Karnataka)

NAAC REACCREDITED AT 'IP GRADE

website-www.divekarcollege.ac.in Email-kwtdeckarwar@gmail.com



## "55th A.D. Shiroff Memorial Elocution Competition"

### REPORT

55th A.D. Shiroff Memorial Elocution competition was held on 26-09-2019 in Conference Hall.

- Students of B.Com participated in the elocution competition.
- In total there were 20 participants. 12 participants spoke on "Role of Model citizen in Indian Democracy", 5 participants spoke on "Health for all: Reforming National Health Policy" and 3 participants spoke on the topic "Quest towards Inclusive Growth in India".
- Miss. Reevon F Rebello briefed about the rules of the competition.
- ➤ Chief guest Shri. Sanjay Kekare addressed the gathering by encouraging the students to participate in such competitions
- > Prin. Dr. Keshava K.G. addressed the presidential remarks.
- > Ms. Daniya Shaikh student of B.Com-III proposed the vote of thanks.

Coordinator

PRINCIPAL
PRINCIPAL
KANARA WELFARE TRUST'S
DIVEKAR COLLEGE OF COMMERCE
KARWAR - 581 361

# "55th A.D. Shroff Memorial Elocution Competition" On 26-09-2019 in Conference Hall













PRINCIPAL





1st July 2019

The Principal-Divekar College of Commerce KARWAR 581 301 (KARNATAKA)

Dear Respected Principal:

# The 55th A.D. Shroff Memorial Elocution Competition for College Students (2019-20)

We have pleasure in announcing the above Competition to be held during 2019-20 and will be happy if your college choses to conduct the same for your own students.

Till date around 4900 Competitions have been held in which over 55,000 students have participated.

Details of the Competition to be held during 2019-20 are given in the enclosure. A note for use of the Professor-in-Charge for the Competition, is also enclosed.

You are free to conduct the Competition for your students pursuing a degree course on or before 15th November 2019. Once you finalise the time and date of the Competition, please inform us, by email, to enable us to send the prize amount and the certificates.

Thanking you,

Yours faithfully,

Swati Kapadia

Chief Executive Officer

Encl:

Job Poda Naik

Sont Poda Naik

John Poda Naik

John 19

John 10 19

Jiveker College of Comment

Karwar (U.K.) 581 301

Date 29-7-19

Inward No. 1 p.6

Particular A.D. Competilo- 2019

Section

Received 11/04/2019

Peninsula House, 2rd Floor, 235 Dr. D. N. Road, Mumbai 400 001. India

Telefax : 22614253 • Email: forumfe1956@gmail.com • Website : http://www.forumindia.org

Twitter: @FFEconnect . YouTube: Forum of Free Enterprise

# THE 55<sup>TH</sup> A.D. SHROFF MEMORIAL ELOCUTION COMPETITION FOR COLLEGE STUDENTS OUTSIDE MUMBAI (2019-20)

### Objects, rules, regulations, subjects, prizes etc.

- This Competition is being conducted since 1965 in memory of the late Mr. A.D. Shroff with the object of encouraging college students to think and speak on economic and other subjects, besides enabling them to display their oratory skills.
- The Competition is open to degree course students only (11th and 12th standard students are not eligible). Participants may speak in English, Hindi or the regional language on ANY ONE of the following subjects:
  - A. QUEST TOWARDS INCLUSIVE GROWTH IN INDIA;
  - B. HEALTH FOR ALL: Reforming National Health Policy;
  - C. ROLE OF A MODEL CITIZEN IN INDIAN DEMOCRACY.
- 3. Each participant will be allowed to speak for FIVE MINUTES. The participant will state his/her subject before starting to speak. A warning bell will be sounded at end of the fourth minute followed by another at end of the fifth minute. Participants are free to express any views they desire. They may refer to notes for quoting statistics, if any, but should not read from a written text.
- A panel of judges, appointed by the college, will select the three best speakers on the basis of Contents (60 Marks); Presentation and Elocution (40 Marks). The panel's decision will be final.
- 5. Prizes: First Rs.2,500/-; Second Rs.1,500/-; Third Rs.1,000/-.
- 6. Certificates will be given to the best five speakers.
- For any clarifications, please contact:

Mr. Krishna Devadiga / Mrs. Sujata Chauhan Forum of Free Enterprise Tel: 022 – 2261 4253 Email: forumfe1956@gmail.com

### ಕನರಾ ವೆಲ್ಫರ್ ಬ್ರಸ್ಟ್

ದಿವೇಶರ ವಾಣಿಜ್ಜ ಮಹಾವಿದ್ಯಾಲಯ ಮತ್ತು ಸ್ಥಾತಶೋತ್ತರ (ಎಂ.ಕಾಂ.) ಶೇಂದ್ರ ಶಾರವಾರ–581301 DIVEKAR COLLEGE OF COMMERCE & P.G. (M.Com.) CENTRE, KARWAR

NAAC Re-accredited with B-Grade

C: 08382-225221

( : kwtdcckarwar@gmail.com

: www.divekarcollege.ac.in

19th September, 2019

Mrs. Swati Kapadia Chief Excutive Officer Forum of Free Enterprise & M.R. Pai Foundation Peninsula House, 2nd Floor 235, Dr. D.N. Road MUMBAI- 400 001

Dear Madam,

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

We are pleased to inform you that we have decided to conduct 55th A.D. shroff memorial elocution competition for our college students on 26th of September, 2019.

We are very much thankful to you for providing us the opportunity to conduct the elocution competition for our students. We request to send the prize amount and certificates of the same.

Looking forward to your continued patronage.

With thanks.

Yours faithfully,

Dr. Keshav K. G PRINCIPAL



# KANARA WELFARE TRUST'S DIVEKAR COLLEGE OF COMMERCE & P.G. (M.COM) CENTRE, KARWAR – 581301 (Uttara Kannada)

Date: 18-07-2019

### NOTICE

The 55th A.D. Shroff Memorial Elocution Competition will be held for the students of our college in fourth week of August 2019 for B.Com students. The following are the topics

- A. QUEST TOWARDS INCLUSIVE GROWTH IN INDIA;
- B. HEALTH FOR ALL: Reforming National Health Policy;
- C. ROLE OF A MODEL CITIZEN IN Indian democracy.

Students who are desirous to participate in the competition should give their names to Ms. Reevon Frederick Rebello. Each student will be allowed to speak for five minutes. Participants may speak in English or Hindi & can speak on only one of the topics. There are three cash prizes first prize Rs. 2,500/-, second prize Rs. 1,500/- & third prize Rs. 1000/-.

PRINCIPAL.

### THE 55<sup>TH</sup> A.D. SHROFF MEMORIAL ELOCUTION COMPETITION FOR COLLEGE STUDENTS (2019-20)

## Note to Professor-in-Charge of the Competition

- Please announce the Competition and notify the rules and regulations on your college notice board for the benefit of your interested students.
- The number of participants may be restricted to eight or nine. In case more students are interested, it is suggested that a preliminary round be held.
- You are free to hold the Competition for your own students on or before 15<sup>th</sup> November 2019. When the time and date are finalized, please inform us, by email, to enable us to send you the prize amount, certificates etc.
- 4. Please appoint your own panel of judges.
- Kindly brief the participants about the rules and regulations.
- 6. For any clarifications, please contact:

Mr. Krishna Devadiga/ Mrs. Sujata Chauhan Forum of Free Enterprise Tel: 022 - 2261 4253

E-mail: forumfe1956@gmail.com

# THE 55TH A.D. SHROFF MEMORIAL ELOCUTION COMPETITION FOR COLLEGE STUDENTS OUTSIDE MUMBAI (2019-20)

### Objects, rules, regulations, subjects, prizes etc.

- This Competition is being conducted since 1965 in memory of the late Mr. A.D. Shroff with the object of encouraging college students to think and speak on economic and other subjects, besides enabling them to display their oratory skills.
- The Competition is open to degree course students only (11th and 12th standard students are not eligible). Participants may speak in English, Hindi or the regional language on ANY ONE of the following subjects:
  - A. QUEST TOWARDS INCLUSIVE GROWTH IN INDIA;
  - B. HEALTH FOR ALL: Reforming National Health Policy:
  - C. ROLE OF A MODEL CITIZEN IN INDIAN DEMOCRACY.
  - Each participant will be allowed to speak for FIVE MINUTES. The participant will state his/her subject before starting to speak. A warning bell will be sounded at end of the fourth minute followed by another at end of the fifth minute. Participants are free to express any views they desire. They may refer to notes for quoting statistics, if any, but should not read from a written text.
  - A panel of judges, appointed by the college, will select the three best speakers on the basis of Contents (60 Marks); Presentation and Elocution (40 Marks). The panel's decision will be final.
  - Prizes: First Rs.2,500/-; Second Rs.1,500/-; Third Rs.1,000/-.
  - Certificates will be given to the best five speakers.
  - 7. For any clarifications, please contact:

Mr. Krishna Devadiga / Mrs. Sujata Chauhan Forum of Free Enterprise

Tel: 022 - 2261 4253

Email: forumfe1956@gmail.com

# DIVEKAR COLLEGE OF COMMERCE AND P. G. CENTRE,

KARWAR - 581301 (UTTARA KANNADA)

# 55th A. D. SHROFF MEMORIAL ELOCUTION COMPETITION (SPONSORED BY FORUM OF FREE ENTERPRISES, MUMBAI)

Day & Date: Thursday, 26th September, 2019

Time: 10.00 a.m.

Chief Guest:- SHRI SANJAY KEKARE Teacher & Alumnus, Karwar.

AGENDA

1. Invocation

: Rashmi Shetti & Group

Welcome & Introduction of the Chief Guest

: Prin. Dr. Keshava K.G.

Bouquet to the Chief Guest

: Dr. B. R. Tole

4. Rules of the Competition

: Ms. Reevon F. Rebello

Chairman, Debating Union.

5. Competition

Address by the Chief Guest

SHRI SANJAY KEKARE

Teacher & Alumnus,

Karwar

 Presentation of Memento to the Chief Guest

: Prin. Dr. Keshava K.G.

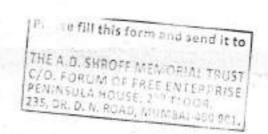
Announcement of the results

: Ms. Reevon F. Rebello

8. Vote of Thanks

: Ms. Daniya Shaikh,

Anchoring: Reevon F. Rebello



### THE 55TH A.D. SHROFF MEMORIAL ELOCUTION COMPETITION FOR COLLEGE STUDENTS

THE 55 <sup>th</sup> A.D. SHROFF MEMORIAL ELOCUTION COM (2019-20) Name of the College: Divekor College of Convers	
Participants' names and residential addresses:	
Address Devalinada Baad,	E-Mail: lochanshirodkar@gwail.
Me/Miss Nadiya Shaikh Address Gilani Manzil High Church Koad Karuman	E-Mall: shaibhnadin 17 a @gnail: a
Address Padanhabha Nagar Address Padanhabha Nagar Aurumath Baad Karurar	E-Mail: Sapnavernekar 71@gmail co
Mr.Miss Rahat Shaikh Address Maladorwad Chittakula Sadashivagad Korwan	E-Mail: gell25shaibh@guail:com
Mr./Miss Pranav Parashtekar Address Near Shojjeshwar Temple Shejavad Karwan	E-Mall: pransupar ashtekar@guail.
Mr./Miss Priya Shetti Address Opp Maladevi Ground Karwer	E-Mail: peoja 123 shetti@gnail (m
Mr./Miss Tejal Nayak Address Mas Sundar Narayan Temple	E-Mail: postuagnail.com
Mr. AMies Pavan Shetti Address 986 Mahalas Krupa	E-Mail: pavanshettilli @gruail:com
Near Sringeri Shankar M Mr. <del>Miso</del> Kiran Gunagi Address Kaigawada Mallapur Konwan	lath, Karwar. E-Mail: kirangunagi Os@gmail:com
Mr./Miss Akhata Talekar Address & No-2880 Padmanalha Nugan	E-Mail: akuhota talekar 999 agnail

Please fill this form and send it to.

THE A.D. SHROFF MEMORIAL TRUST C/O. FORUM OF FREE ENTERPRISE PENINSULA HOUSE, 2<sup>ND</sup> FLOOR, 235, DR. D. N. ROAD, MUMBAI-400 001.

# THE 55<sup>TH</sup> A.D. SHROFF MEMORIAL ELOCUTION COMPETITION FOR COLLEGE STUDENTS (2019-20)

Name of the College Divekan College of Commerce, Karwar.
Date of Competition: 26-09-2019 Total Audience (Approx.) 145
Name of Principal: Mr./Miss/Mrs./Prof./Dr. Keshawa K. G.
Name & Address of Person-in-Charge: Mr./ Miss/Mrs./Prof/ Dr. Reeven Frederick Robello H. No. & 13/11/14, Pinge word, Kajulag, Karwar.
Subjects: No. of Speakers
A. QUEST TOWARDS INCLUSIVE GROWTH IN INDIA;  B. HEALTH FOR ALL: Reforming National Health Policy;  C. ROLE OF A MODEL CITIZEN IN INDIAN DEMOCRACY.
Judges & their Addresses:
1.Mr./Miss/Mrs/Dr./Prof. Sont. Sandhya Kadan, Sankriwada, Baad
Karuzar
2.Mr./Miss/Mrs./Dr./Prot. Shri Rajesh Girap. Near Sangdevi Temple.
Joshiwada, Karwar.
3.Mr./Miss/Mrs./Dr./Prof. Snot. Megha Rao, Near St. Josephy Church,
Padrilag, Karwan.
Results:
FIRST PRIZE Mr.Ms. Lagandup Kaur Class: Blom III Mobile no. +91 910047205
SECOND PRIZE Mr. Mrs. Kishan Dariya Class BCA I Mobile no. +91 7977484
THIRD PRIZE HT.Ms. Tejal Nayak Class Blow II Mobile no. +91 9148622016

(Signature of the Principal or Prof-in-Charge)
PRINCIPAL
KANARA WELFARE TRUST'S
DIVEKAR COLLEGE OF COMMERCE

KARCOLLEGE OF COMMENT

Please for the form and send it to THE A.D. SEPOFF MEMORIA! TRUST C/G. FORUM OF FREE ENTER PRISE PENINSULA HOUSE, 2°F FLOOR, 735, UR. D. N. 4040, MUMBAI-400 001.

### THE 55TH A.D. SHROFF MEMORIAL ELOCUTION COMPETITION FOR COLLEGE STUDENTS

THE 55 A.D. SHROFF MEMORIAL ELOCOTION COM	PETITION ON GOLDENS
Name of the College: Direktor (allege of Concuerce	Date of Competition: 26 09 2019
Participants' names and residential addresses:	
Mr/Miss Sonali Bardekar Address Tollraka Sadashivgad	E-Mail: <u>Asnali bandekar 2000 @g</u> nail (8
Mr./Miss Pronana Naik Address Near Ice Factory Kajulag Karwan	E-Mail: naik prezana ld@gmail.com
Mr./Miss Ayesha Shaikh Address Offa Jub Post Knowling Khawar	E-Mail: ayeshashaikhkozwar@gmail:
Address Gagandee Kaur Address B1203 Naval Base, Arga Karwar	E-Mail: gagandepkaurgill08agwil
Mr. Miss Andesh harnkar Address harnkarwal tre factory	E-Mail: ga onkarandesh 1234@gmail
Mr. Address Joshiwada Nandanagadda  Kanwan	E-Mail: souran naik 0805@gnail 18
Mr. Mise Kishankuman Dahiya  Address At Jo - Kini  Askala	E-Mail: kkd 999-kn@grusil.com
Mr./Miss Shruja Vaik. Address Betnhiawada sadashivgad Karwan	E-Mail: Shreyarrik 217@gnail com
Mr.Miss Proétikumari Sharma Address Kaigawad Mallapur Kansar	E-Mail: pt 309630@gnail-1074
Address Khushi Belavatti Address Carmeshwan	E-Mail: Khushilzlavotti agnoil com
1,1100.00	



## DIVEKAR COLLEGE OF COMMERCE

& P.G. (M.Com.) CENTRE, KARWAR - 581301

NAAC Re-accredited- B Grade, CGPA-2.76

#68382-225221 email:-kwtdcckarwar@gmail.com webate- www.divekarcollegekarwar.com

Ref/DCC/ F.49 /2019-20/

18th October, 2019

Mrs. Swati Kapadia Deputy Director, Forum of Free Enterprise, Peninsula House, 2nd Floor, 235, Dr. D.N. Road, MUMBAI- 400 001

Dear Ma'am,

Subject: Information on 55th A.D. Shroff Memorial Elocution Competition, conducted in the college

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

We are pleased to send the information regarding the results of 55th A.D.

Shroff Memorial Elocution Competition held in our college on 26th

September, 2019

We are also sending photos of the Elocution Competition.

With thanks.

Yours faithfully,

PRINCIPAL PRINCIPAL KANARA WELFARE TRUST'S DIVEKAR COLLEGE OF COMMERCE KARWAR - 581 301





### RECEIPT

Received from A.D. Shroff Memorial Trust, Mumbai, a sum of Rs. 5,000/(Rupees FiveThousand only) being the prize amount to be distributed at the 55th A.D. Shroff Memorial Elocution Competition arranged in this college on 26-09-2019.

Signature (In-charge)

Name of the College

: Kanara Welfare Trust'ş, Divekar College of Commerce & P.G. (M.Com) Centre, Karwar

College Seal



Address

: N.H. 66, Kodibag, Karwar

Tel. No. 08382-225221

Fax No. ---

Email: kwtdcckarwar@gmail.com

### The 55th A.D. Shroff Memorial Elocution Competition for College Students (2019-20)

Name of the College: Kanara Welfare Trust's,

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

Date of Competition: 26th September, 2019 Total Audience (Approx) 145

Name of Principal: Dr. Keshava K. G.

Name & Address of Person-in-charge: Prof. Reevon F. Rebello,

Pinge Road, Kajubag Karwar-581 303

### Subjects:

### No. of Speaker

A. QUEST TOWARDS INCLUSIVE GROWTH IN INDIA;	03
B. HEALTH FOR ALL: Reforming National Health Policy;	05
C. ROLE OF A MODEL CITIZEN IN Indian Democracy.	12

### Judges & their Addresses:

- Smt. Sandhya Kadam
   Sankriwada Baad Karwar
- Shri. Rajesh Girap Near Samadevi Temple Joshiwada, Karwar
- Smt. Megha Rao
   Near St. Joseph's Church
   Padribag Karwar

### Results:

FIRST PRIZE Miss. Gagandeep	Kaur – B.Com. III	Year	Tel: 9100472051
SECOND PRIZE Mr. Kishan Dahiy	/a - BCA II	Year	Tel: 7977484702
THIRD PRIZE Miss. Tejal Nayak	k – B.Com II	Year	Tel: 9148622016

(Signature of the Principal)
PRINCIPAL
KANARA WELFARE TRUST'S
DWEKAR COLLEGE OF COMMERCE
KARWAR - 581 301

### NAMES OF THE PRIZE WINNERS

1. Miss. Gagandeep Kaur

- B.Com V Sem.

- 1st Prize

2. Mr. Kishan Dahiya

- BCA III Sem.

-2<sup>nd</sup> Prize

3. Miss. Tejal Nayak

- B.Com III Sem.

- 3<sup>rd</sup> prize

(Signature of the Principal)

PRINCIPAL

MANARA WELFARE TRUST'S DIVEKAR COLLEGE OF COMMERCE KARWAR - 581 301 RANKING MODEL

9	S. Participant	1	ndge I		NG M	Total Contract of the Contract				
	Vo.	Mark		Marks	dge II Ranks		rdge III	Mark	Final	
	LOCHAN SHIRODKAR	71	3	83	3	70	4	Marks 224	Ranks 7	Prizes
	NADIYA SHAIKH	68	4	77	5	90	2	235	5	5 <sup>th</sup> Consolation
100	BHAGYA GAONKAR	50	7	67	9	50	6 .	167	14	*
4	RAHAT SHAIKH	'71	3	86	1	100	1	257	4	4 <sup>th</sup>
5	PRANAV PARASHTEKAR	10	18	44	14	30	7	84	20	Consolation
6	PRIYA SHETTI	24	15	65	10	70	4	159	15	
7	TEJAL NAYAK	72	2	86	2	100	.1	258	3	3 <sup>rd</sup>
8	PAWAN SHETTI	61	5	77	5	80	, 3	218	8	
9	KIRAN GUNAGI	16	16	47	13	30	7	93	19	7.0
10	SONALI BANDEKAR	48	8	78	4	80	3	206	9	-
11	AKSHATA TALEKAR	31	14	78	13	30	7	139	17	
12	PRERANA NAIK	40	11:	69	8	90	2	197	11	
13	AYESHA SHAIKH	47	9	75	7.	80	3	202	10	-
14	GAGANDEEP KAUR	74	1	87	1	100	1	261	1	1st
15	AADESH GAONKAR	52	6	76	6	100	1	228	6	
16	SOURAV NAIK	11	17	60	12	60	5	131	18	
17	KISHAN DAHIYA	72	3	87	1	100		259	2	2 <sup>nd</sup>
1.8	SHREYA NAIK	35	13	62	11	50		147		100
19	PREETIKUMARI SHARMA	41	1000	60	12	80	552	181	16	2
20.	KHUSHI BELAVATTI	39	12	62	11"	90		191	12	

# The 55th A.D. Shroff Memorial Elocution Competition for College students (2019-20)

Name of the College: Kanara Welfare Trust's Date of contest: 26th September, 2019
Divekar College of Commerce
& P.G. (M.Com) Centre, Karwar

## Participants name and Residential Addresses:

1. Miss Lochan Shirodkar

E-Mail: lochanshirodkar3201@gmail.com

Devaliwada Baad

Karwar

2. Miss Nadiya Shaikh

E-Mail: shaikhnadia172@gmail.com

Gilani Manzil, \*
High Church Road Karwar

Miss Bhagya Gaonkar

E-Mail: sapnavernekar71@gmail.com

Padmanabha Nagar

Gurumath Baad Karwar

Miss. Rahat Shaikh

E-Mail: gul25shaikh@gmail.com

Maladarwad Chittakula

Sadashivagad, Karwar

Mr. Pranav Parashtekar

E-Mail: pranavparashtekar465@gmail.com

Near Shejjeshwar Temple

Shejawad, Karwar

Miss Priya Shetti

E-Mail: pooja123shetti@gmail.com

Opp. Maladevi Ground

Karwar

Miss Tejal Nayak

E-Mail: pmstuv@gmail.com

Near Sundar Narayan Temple

Ankola

8. Mr. Pavan Shetti

E-Mail: pavanshetti111@gmail.com

986 Mahalas Krupa

Near Sringeri Shankar Math

Karwar

9. Mr. Kiran Gunagi

E-Mail: kirangunagi02@gmail.com

Kaigawada

Mallapur, Karwar

10. Miss Sonali Bandekar

E-Mail; sonalibandekar2000@gmail.com

Tollnaka Sadashivgad

11. Miss Akshata Talekar	E-Mail: akshata.talekar999@gmail.com
HNo-2880	
Padmanabha Nagar	
7th cross Karwar	
12. Miss. Prerana Naik	E-Mail: naikuprerana12@gmail.com
Near Ice Factory	
Kajubag Karwar	
13. Miss. Ayesha Shaikh	E-Mail: ayeshashaikhkarwar@gmail.com
Opp. Sub Post Kodibag +	
Karwar	
14. Miss Gagandeep Kaur	E-Mail: gagandeepkaurgill08@gmail.com
B/203, Naval Base Arga	
Karwar	
15. Mr. Aadesh Gaonkar	E-Mail: gaonkaraadesh1234@gmail.com
Gaonkarwad Ice Factory	
Chendia, Karwar	
16. Mr. Sourav Naik	E-Mail: souravnaik0805@gmail.com
Joshiwada Nandanagadda	
Karwar	
17. Mr. Kishankumar Dahiya	E-Mail: kkd999.kn@gmail.com
At/Po-Keni	
Ankola	
18. Miss Shreya Naik	E-Mail: shreyanaik217@gmail.com
Betnaiwada Sadashivgad	
Karwar	
19. Miss. Preetikumari Sharma	E-Mail: pt309630@gmail.com
Kaigawad Mallapur	
Karwar	

20. Miss. Khushi Belavatti

Laxmeshwar

Ankola.

PRINCIPAL

KANARA WELFARE TRUST'S

DIVEKAR COLLEGE OF COMMERCE

KARWAR - 581 301

E-Mail: khushibelavatti@gmail.com

### KANARA WELFARE TRUST'S DIVEKAR COLLEGE OF COMMERCE KARWAR

Date: - 28-09-2015

Time: - 11.00 a.m.

## 51st A.D.Shroff Memorial Elocution Competition

### AGENDA

1. Welcome

: Prof. Mohan. Bhat

2. Chief Guest

: Shri. Manjuanth Bhat,

Branch Manager,

Indian Overseas Bank,

Karwar

3. President

: Dr. M.H.Naik,

Principal,

Divekar College of Commerce, karwar

4. Vote of Thanks

: Prof.C.D.Bhat

Anchor: Dr. Keshava K.G



## KANARA WELFARE TRUST'S Ph:-08382-225221/220169 DIVEKAR COLLEGE OF COMMERCE

KARWAR - 581301 (Karnataka) NAAC REACCREDITED AT 'B' GRADE Email-kwtdeckarwar@gmail.com



## "51st A.D. Shroff Memorial Elocution Competition"

### REPORT

55th A.D. Shroff Memorial Elocution competition held on 28-09-2015 in Conference Hall.

- > Students of B.Com participated in the elocution competition.
- > Initiative of entire programme was handled by Dr. Keshava. K. G.
- Welcome was presented by Prof. Mohan Bhat.
- ➤ Chief guest Shri. Manjunath Bhat addressed the gathering by encouraging the students to participate in such competitions
- > Prin. Dr. M. H. Naik addressed the presidential remarks.
- Prof. .C. D. Bhat proposed the vote of thanks.

Coordinator

PRINCIPAL

PRINCIPAL KANARA WELFARE TRUST'S DIVEKAR COLLEGE OF COMMERCE

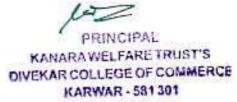
KARWAR - 581 301

## 51st A.D.Shiroff Memorial Elocution Competition

### 28-09-2015







14/08/2017

Celebration of 75th year of Quit India



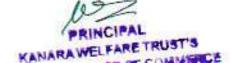
M. lom students: Praveen Chipken, Prashenth Manjrehan, Deepa Pagi, Ranjana Kamat, Chetana Gouda, Pooja Bhise presented on the eve Of Quit India Movement.

### A Lecture on Retail Marketing

20-7-2015









#### KANARA WELFARE TRUST'S Ph:-08382-225221 DIVEKAR COLLEGE OF COMMERCE KARWAR – 581301 (Karnataka)

NAAC REACCREDITED AT 'B' GRADE

Email-kwtdeckarwar@gmail.com



#### REPORT

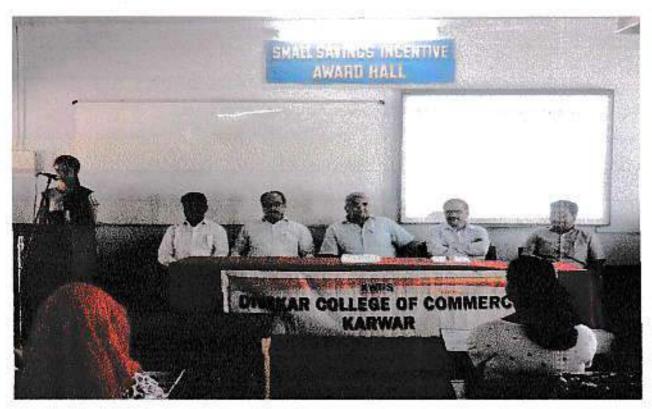
#### A special lecture on "Depository Services and Mutual Funds" On 23-9-2018 in College Campus

- ➤ The programme was started with invocation song by Miss. Vinuta Bhat.
- Dr. Keshava K.G. welcome and introduces the guest for the programme.
- ➤ All the B.Com and M.Com students attended the programme.
- Chief Guest Shri. Pavan Kamat stock market expert addressed the gathering and shared his knowledge regarding the various stocks which are available for trade.
- Dr. B.R. Tole Physical Director, proposed the vote of thanks for the programme.

Coordinator

PRINCIPAL

PRINCIPAL KANARAVIELFARE TRUST'S DIVEKAR COLLEGE OF COMMERCE KARWAR - 581 301 September 23, 2018 – A special lecture on "Depository Services and Mutual Funds" was arranged. Shri Pavan Kamat, Stock Market Expert, Karwar was the chief guest.



PRINCIPAL

KANARA VIELFARE TRUST'S

OIVEKAR COLLEGE OF COMMERCE

KARWAR - 581 301



#### KANARA WELFARE TRUST'S Ph:-08382-225221 DIVEKAR COLLEGE OF COMMERCE KARWAR - 581301 (Karnataka)

NAAC REACCREDITED AT 'B' GRADE Email-kwtdcckarwar@gmail.com





Date: - 23-09-2018

Time:-11.00 a.m.

#### A special lecture on

"Depository Services and Mutual Funds"

Venue: Divekar College

#### AGENDA

1. Welcome & Introduction

: Dr. Keshava K.G.

Assistant Professor

Inaugurator & Chief Guest

: Shri. Pavan Kamat

Stock market expert

3. President

: Dr.B.H.Nayak

Principal,

Divekar College of Commerce

4. Vote of Thanks

:Dr. B.R. Tole

Physical Director

Anchor:

Shri.S.N.Dafedar IQAC co-ordinator



#### KANARA WELFARE TRUST'S Ph:-08382-225221 DIVEKAR COLLEGE OF COMMERCE KARWAR – 581301 (Karnataka)



NAAC REACCREDITED AT 'B' GRADE Email-kwtdeckarwar@gmail.com

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Coordinator

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KANARA WELFARE TRUST'S
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KARWAR - 581 301

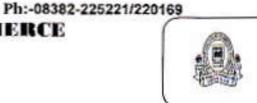


#### KANARA WELFARE TRUST'S Ph:-0838 DIVEKAR COLLEGE OF COMMERCE

KARWAR- 581301 (Karnataka)

NAAC REACCREDITED AT 'B' GRADE

Email-kwtdcckarwar@gmail.com



#### "Talk on Foreign Direct Investment"

Date: February 06, 2017 Time:- 10:00 am

ORGANIZER : Dr. Keshava . K.G

Shri S.N. Dafedar

CHIEF GUEST : Prof A.G.Kelkar

Planning forum

PRESIDENT : Dr B H Nayak, Principal

Divekar College of Commerce.

#### **AGENDA**

Welcome & Introduction : Dr. Keshava . K.G

Chief Guest : Prof A.G.Kelkar

3. Presidential Remarks: Dr B H Nayak

4. Vote of Thanks: Shri S.N. Dafedar



### KANARA WELFARE TRUST'S Ph:-08382-225221/220169 DIVEKAR COLLEGE OF COMMERCE

KARWAR- 581301 (Karnataka) NAAC REACCREDITED AT 'IF GRADE Email-kwtdcckarwar@gmail.com



#### Talk on Foreign Direct Investment"

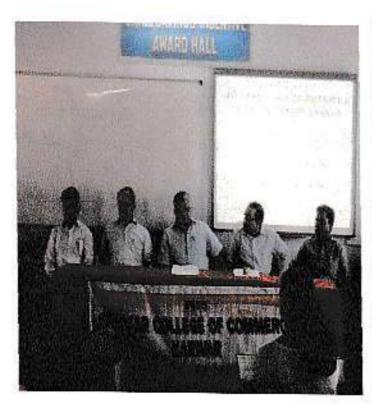
#### REPORT

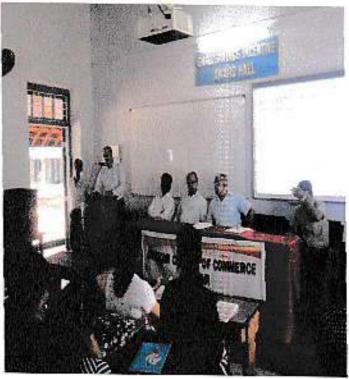
- Talk on Foreign Direct Investment" was held on February 06,2017 in College Conference Hall.
- ➤ Students of B.Com and teaching staff of college attended the leadership training camp.
- Prof Dr keshava KG welcome the camp and introduced chief Guest A.G.Kelkar
- ➤ Miss Anjali and Saba shaikh B.com students welcome the gathering with spiritual invocation song
- ➤ Chief guest Prof A.G.Kelkar addressed the gathering by encouraging the students narrating the significance of Foreign investment and depth of investment in various sectors. And different route highlighted that FDI a major monetary source for economic development in India
- Principal B.H.Nayak. addressed the presidential remarks.
- Shri Suresh Gudimani assistant librarian proposed the vote of thanks.

Coordinator

PRINCIPAL

### A lecturer on Depository Services and Mutual Fund 23-09-2017











# "PERSONALITY DEVELOPMENT PROGRAMME" On 25-09-2019 VENUE: CONFERENCE HALL.















## Two Day Leadership Training Camp 9<sup>th</sup> And 10<sup>th</sup> August 2016







#### Two Day Leadership Training Camp 03-08-2015







### DIVEKAR COLLEGE OF COMMERCE AND P.G (M.COM) CENTRE, KARWAR

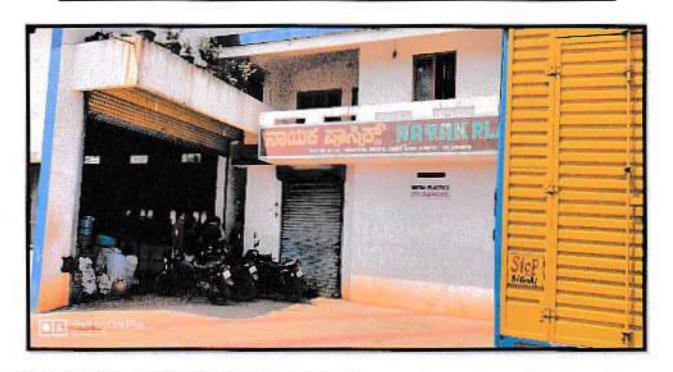
### A REPORT ON INDUSTRIAL VISIT TO:

- PLASTIC INDUSTRY(NAYAK PLASTICS)
- SOHAM RUBBER INDUSTRY
- AVIGHNA COCONUT BYPRODUCT
- KUMTA HANDICRAFTS INDUSTRY
- GARMENTS INDUSTRY
- SFURTI COIR CLUSTER KUMTA

### > PREPARED BY:GROUP B

ANJALI NAIK
SHREENANDA BHAT
LAVANYA BORKAR
SHIVANI PEDNEKAR
RAJAT NAYAK

### NAYAKA PLASTICS



GENERAL INFORMATION: Location: Nayak plastics, Kumta town, Kumta-581343 near Industrial Estate.

STARTED IN: 2008

OWNER :Venkatesh Nayak

**PRODUCTS**:Matsya Butti, Bucket, Mug, Dustbin (white, blue, orange, red color) and 53 more items.

At statrting they started with only 33 products.

FORM OF BUSINESS: partnership firm (HUF)

When it was started there were only 4 companies, now there are 18 plus industries in entire Karnataka.

MACHINES: Injection Molding Machines N60, N80(raw materials mixing) OMEGA FERROMATIK MILACRON 200W,

250W and 300W. Machine was purchased from AHMEDABAD in GUJARAT.

Totally they have 3 machines.

Cost of the machine is rupees 7800000.

Cost of mold 7-8 lakhs.

The time taken to produce one product is nearly 33-34 sec depending upon the type of product.

104 to 120 products are produced in 1 hour.



#### STEPS OF PROCESSING:

Labbotek hopper material



Heater



RAW MATERIALS USED: PPC, HDPE bought from AHMEDABAD in GUJARAT.

FINISHED PRODUCTS are exported to GOA, KERALA, and MAHARASHTRA

The WASTAGE IS REUSED FOR MAKING OTHER plastic PRODUCTS.

MODE OF TRANSPORTATION USED: VRL (3 vehicles)

**EXPORT-3000000(in Rs)** 

**LABOUR WORKING HOURS:8hrs** 

LABOURS:14 (All male workers)

ELECTRICITY CONSUMED: 100000 for 1 month.

**COMPETITORS**: Sharika plastics

AVERAGE SALARY:14000+PF

**GODOWN LOCATION:**Muroor

**GOVERNMENT REGULATION**:Control pollution, sales tax (GST 18%)

Chemical inspections are done in laboratory.

**GOVERNMENT SCHEME:**Subsidiary

SUPPORT: Bank support (overcome losses)

At initial stage company incurred loss for 8-9 months they got bank's support and own funds to recover the loss.

ADVERTISING: No advertisement.

**ACTION TAKEN PANDEMIC SITUATION:**No working

during lockdown due to covid-19.SOURCE OF

INFORMATION: GANESHSHANBHAG (Diploma in

electronics) supervisor in factory (7 years' experience)

### SOHAM RUBBER INDUSTRY



SOHAM RUBBER TECH

#### GENERAL INFORMATION:

LOCATION: R52 Industrial Estate hegde road, Kumta

EMAIL ID: sales@sohrubbertech.com

WEBSITE:www.sohrubbertech.com

STARTED IN: 1985

FOUNDER: MJ Hegde

OWNER: Shaila Hegde

MANAGING DIRECTOR: Dinesh Hegde

PRODUCTS: Cricket Tennis ball

PRODUCT BRAND: Olympic cricket tennis ball

RAW MATERIAL: natural rubber (bought from Udupi,

Baindur, and Sagar)

Petrol, and some chemicals, No harmful chemicals

Machines: worth rupees 15 to 20 lakhs

**ACHIEVEMENTS:** Karnataka's first tennis ball producing industry

WORKERS: 10 both men and women

WORKING HOURS: 8 hours

BENEFITS FOR WORKERS: Employee State Insurance (ESI),

Bonus

TYPES OF PRODUCTS: heavy ball, hard ball (red), ultralight ball (yellow)

ULTRA LIGHT BALLS-60 grams, medium balls-75 grams,

**HEAVY BALLS-125grams** 

LIGHT BALLS- gives high revenue

**HARD BALLS** – more popular in demand

PROMOTIONS: social media, whatsapp groups and videos

MANUFACTURING SEASONS: March to may

GOVERNMENT SCHEME: subsidy

COMPETITORS: Vicky, montex, guru, Hedley

MANUFACTURING: 17 process to produce 1 ball

SIDE PRODUCT: rubber sheet (floor cleaning blades)

WASTAGE: not reused

EXPORT: Maharashtra, Kerala, Goa, USA

Uniqueness of product: traditional processing quality checked by hands

PANDEMIC SITUATIONS: 3 months shut down due to covid-19

Losses during Covid 2 lakhs per month

PERFORMANCE: good checked by national players

Arjun bosle, Raviraj, Rajaram

COUNTER SALE: minimum 1 dozen

Per ball Rs 55

Per dozen Rs 660

### **AVIGHNA COCONUT BYPRODUCT**



#### INTRODUCTION:

AVIGHNA coconut byproduct was started in 2018, there are 10 workers working under this industry. It is very popular industry in which manufacturing the oil in Karnataka. The main head office is at KUMTA, KARNATAKA. Since 2018 they are matching up with the never ending necessities of the customers. It was launched with the promise and motive to deliver untouched pure organic coconut product to their valued customers all around the globe with no compromise with the quality.

AVIGHNA is a home for the fresh and high quality extra virgin coconut oil, coconut chips and coconut cookies and more the oil preserves the fresh aroma flavor, texture and nutrients from organic coconut the all product which currently produce with production rate.

#### INFRASTRUCTURE:

They are authoritative in manufacturing the qualitative products and well integrated work set up is there

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key to growth. There infrastructure is scattered over a large area and features adequate expansion potential. There in house manufacturing units are parted into highly advanced divisions for R&D, product testing, packaging and distribution activities that are headed by trained professionals.

#### OTHER INFORMATION:

NATURE OF BUSINESS: Exporter and Manufacturer.

**COMPANY CEO:** Nayana Vasanth Shet

REGISTERED ADDRESS: SM, Manaki, Industrial area,

Hegde Road, Uttarakannada, KUMTA, KARNATAKA.

YEAR OF ESTABLISHMENT: 2018

LEGAL STATUS OF FIRM: Individual - proprietor

ANNUAL TURNOVER: Rs 50 lakh- 1 crore

SHIPMENT MODE: By road.

NO.OF WORKERS: 10

#### PRODUCT PRODUCED:

100% coconut oil, 89% of coconut powder, 79% coconut flakes and 61% of coconut chips for each production they use different machine for producing the product. They produce the product with the name of ARJUN OIL which is very popular in KUMTA.

#### PRODUCTS:

1] AVIGHNA pure cold processed virgin coconut oil



2] AVIGHNA low fat desiccated coconut powder



3] AVIGHNA coconut flakes



4]AVIGHNA pure cold pressed coconut oil



5]AVIGHNA pure high fat desiccated coconut powder



6] 2nd grade oil



7] AVIGHNA crushed coconut shell



8] AVIGHNA coconut chips



MACHINERIES USED:

For complishing the product from raw material to finished goods they use eight types of machines for processing each product they are cutting machine, washing tank, oven, tabular centrifuge, cooling freshers, rotary dryer, milk extractor machine, boiler.

#### USES OF THE MACHINES:

Washing machines- was used for cleaning the coconut.

Cutting machine-was used for making cutting the coconut.

Tabular centrifuge-was helpful for making oil.

Milk extractor-was helpful for separating the coconut powder and oil.

Oven or electric dry oven- used for drying the powder and for cookies & making chips.

#### **MACHINES EXPORTED:**

All the machines was exported from Mariya Engineering works Rathinapuri P.O Coimbatore.

#### RAW MATERIAL:

Mostly they prefer the local coconut from sea coast sides because in that oil content is more.

#### **COMPETITORS:**

There are no competitors in KUMTA and in Karnataka only one competitors is there.

#### PRODUCT PRODUCED:

Normal production 50 to 60ltrs per day. And they produce according to the order.

TAX PAYED: 5% with GST

#### **EMPLOYEES BENEFIT:**

They give Employee State Insurance, medical benefits, bonus, and no provident fund.

#### PRODUCT EXPORTING:

Exporting is mainly done by 3<sup>rd</sup> party they export to Maharashtra, Kerala, and Goa. And by company they export to Indonesia and Nepal.

### INDUSTRY UNDER COVID SITUATION HOW THEY OVERCOME IT:

In this situation there industry was shut down for 3 months and after opening also it didn't worked for 2 to 3 months and from January 2021 they started to work normally. They had a loss of Rs 20 lakhs and till now not recovered still trying to recover the losses.

### KUMTA HANDICRAFT

#### INTRODUCTION:

KUMTA handicraft is established in 1986. The founder is **HARISH SHETTY** and the work are inherited by forfathers KUMTA handicraft is a famously known for making of and Karnataka is one of the leading sellers of listed products:-

#### PRODUCT:

- ❖wooden pooja mantapa
- \*temple chariots
- palki
- craving doors and furniture
- Other temple works etc.

#### RAW MATERIALS USED [WOOD]:

They use DANDELI teak wood, rose wood, shavani wood etc. shavani wood is very useful for making, carving, hand carving and also in machines they use computerized craving design for making carving the machine was CNC rooter machine.

#### LOCATION OF INDUSTRY:

The factory was located at industrial estate KUMTA, UTTAR KANNADA, KARNATAKA. The handicraft product showroom is located opposite to the KSRTC bus stand college road KUMTA KARNATAKA.

#### OTHER INFORMATIONS:

The factory consist of well latest machine equipment's with more than 22 workers and the company always take care of customer tastes and creative works. It is a small industry and the works are done as per orders. 95% of the works are done as per orders only.

#### **WORKING TIME:**

It starts at 8:15 am to 1:00 pm afternoon at 3:30 pm to 6:30 pm.

### G. B. GARMENT



This garment is started in recently means before 2 months ago. The owner of this garment is shri Manjunath Nayak. They use cutting machines. The machines price was □ 40000. There are total 28sewing machines. They bought machines from Bangalore. There are 35 members working in that garment. 10 males and 25 females. 5200 to 5400 salary will pay for them. They work 9 am to 5 30 pm.they stich 400 pieces per day. All types of clothing will cutting in that machine.







It is partnership business. They supply their products over all. There is no advertisement and no competition. They stiches as per order. Profitable company. District industry center will gives training. They also used waste material to make pillow n etc. The government will give loan under PMCG □25lakh.

# SFURTI COIR CLUSTER KUMTA



**LOCATION**: Heravatta, Kumata

**PRODUCTION**: Jute mats, road constructing mats

RAW Materials: coir (locally available)

Owned by Government of Karnataka

MACHINES: cleaning machine, decorticator machine, blending machine, fiber cleaning machine, filter machine, double headed spinning machine (imported from Arasikere, Tipturu)

**WORKING HOURS:**8hrs

**WORKERS** :45

**WAGES**: based on number of mats produced









#### KANARA WELFARE TRUST'S

#### **DIVEKAR COLLEGE OF COMMERCE**

NAAC REACCRIDITED - 'B' GRADE, CGPA - 2.76 KARWAR

#### ASSIGNMENT WORK BOOK

Name: Chardenakala R. Bowkee.  Class: B.com 11 yea			
		Roll No.: 45	
		Subject: Low and paractice	of banking
	13		
	Topics		
Assignment 1	A)		
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Assignment 1	A)		
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for nountaining minimum balance. Bankeer courset honour the dreque at the courter of the Account pouper caused duque in passented food Danker cannot exercise a sught of their in this is souther and customen is exclosivering is Boiles and Boiles. real establisher in tops ear stand a feature of the customer? I top thouse a succession of the customer? 2011 - Cose study 1- 1000 gou deal in the following coses it dive deal in the following coses. T-frawabissy

give billed the

Chambarl Britanians

as security face getting loan.

Banker was not a dealer are seller of goods, so he cannot take a security to a loan face his was house. 2015 - Case Study: 
2] As a Manager of the Bank, How do you deal in the following situations? a) d cheque dated 1-1-2014 powented fair payment on 215-2014.

It is a state cheque. Banker cannot honour the cheque, because ut is more than 3 1) of cheque dated 1-4-2015 is powerented favor payment -> It is a post dated cheque. Banker cannot honour the cheque befave the date. in spencil.

It is not valid. According to the outso the cheque should be woutten as per an any cannot honouse the cheque.

3] As a banker how do you deal in following situations?

THE WASHINGTON WITH CHARLE SECURISE not get - any - Legal physician, 221 1- 15 The makes may many the fire sugar state Suprantist Chugues programmed. 14' secure be material unpoid mills it should not be hermound on the limber. # 24 us a past datal chapte and franctices on Ende May 2517. " is a chance decire and Noy Est in powerful not be pounded win due mount popinament out for all some countries in some compression of the standard of the standard of the sound of the The diagram is pourented four poughouts the superior is a conjunction that poughouse. it is mutilated chaque is possioned for mutilated to chaque is wildle the first of the first of the first of the possing of chaque is wildle the possing of chaque is then chaque in not be usible than chaque in land. It chaque is then chaque in land. and direction in woods and figures of a chaque of a chaque of the powerstall from any powers of the powers of the powers of the powers of the chamone of the powers of the

### Assignment-2

1) As a banker how do you deal with the following give successors.

a] of cheque dated Jan 2nd 2017 is presented on spoil 5th 2017.

> \* It is a outdotted cheque and theorphore it should not be paid.

\* It must be vietured unpaid with vienariks cheque outdated.

\* If he makes payment of this cheque, helshe not get any legal postection, as it is not a payment in deve course.

by A cheque dated 30rd May 2017 is powerented on 2nd May 2017.

-> \* It is a post dated cheque and theorefood it should not be honoused by the banker.

\* It must be withoused unpoid with our acids cheque postdated.

\* If he makes payment of this cheque, helshe not get any legal postertion, as it is not a payment in due course.

Solution of the change of the change of the location of the district of the change of · mbnyo uona E) An Account tourse coussed chappe is possented from possent in countrer.

From possent in chapter is countrer.

Country be she chapter as the bounk countries. ton by the obline to the customes to the customes not to the object of the chapter in pencil. It is on the chapter to the boulessed to pencilish percelled percelled annound the chapter. min bourd in ruthing in transfued seet betievened superb to the those in seed as separas nowboard in makes \* cour eyey their only rober he out as a borderer. \* and should and aton is stone blueds and \* Ed customer of a bank has been his valuables of the valuables of surface a surface of the most of the module foot the overdue debt of the customer.

Along payose for bacomes a bailer of the custody the bailer of the custody of the such sailer of the custody of the such such the such sailer of the customer of the such such the such sailer of the customer of the such such the such such the such such the such such the such such the such such the such such the such such the such such the such such the such such such the such such the such such the such such the such such the such such the such such the such such the such

\* Thus banker should not make payment of a a courseal cheque over the courter. 2018 - Case Study: -2) As a banker, how do you deal with the following? Give occasions. a) A cheque dated 28-03-2018 is possented foor payment on 20-03-2018. -> If is a pose-dated cheque. Bankou cannot honour the cheque befasie the date. by of mutilated cheque of Ps. 5,000 is powerted face payment.

If the passing of cheque is rusible than the cheque should be dishonoused and if the passing of cheque is not be rusible then cheque can be honoused up good faith. Ruper fine thousand in woods in powerented fair payment. -> The cheque should be dishonoused. the country of the bank. -> Cousseel cheque should be paid though bank. First cheque amount should be deposited in the Centomer's bank account. Later on seperate cheque should be succived form customer face making the payment.

1 d cheque dated 28-12-2017 is possented for payment on 30-03-2018. > It is a state cheque Banker cannot honouse the cheque is not deposited before 3 months. 2019- Case study:
As a banker, how you deal in the following cases? Give verasons. a) I customer of a bank how kept his valuables fare safe custody, can you exercise a night of lien on the valuables fare the overdue debt of the customer? > \* When banken accept valuables four safe custody purpose, he becomes a bailee do pen law a bailee, he cannot exercise his night of him ought of him \* One should make a note here that the bounker can enjoy lien only when he art as a banker. \* When his position changes, he loses his sight of lien. In account payee coussed cheque is powented four payment own the counter.

> \* When the cheque is coussed its payment cannot be made at the bank counter.

- \* Instead the powereds of the cheque are condited to the automoris account and later he will be allowed to withdraw cash by using his own cheque.
  - \* Thus banker should not make payment of a courseed cheque orien the counteer.
- A customer offers stock as goods stood in the wavehouse as security face getting ban.

  Banker was not a dealer for seller of goods so he cannot take a security to a loon face his wavehouse.
- d) of cheque is powerented foor payment but the customer has countermanded foor payment the payment.

  Nohen the customer has counter manded the payment then the bank obey his conders and how to stop payment.
- e Amount wouther in woods and figure of a cheque differs and powerted for payment.

  The cheque should be dishonowed.

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#### KANARA WELFARE TRUST'S

### **DIVEKAR COLLEGE OF COMMERCE**

NAAC REACCRIDITED - 'B' GRADE, CGPA - 2.76 KARWAR

## ASSIGNMENT WORK BOOK

Academic Year 2019 - 2000

oll No.: 04 Subject: Computer Applicati	in in Rusinoss.
	Topics
Assignment 1	A)
	Topics
ssignment 1	A)
_C,	
Signature of Lecturer	Principal

DIENT TO MAINTENNIL ASSES LOW TO WHAT IN A VENET A ASSIGNMENT-( the matter below stores

2 Masks:

Expand

DBMS - Data Base Management System.

RDBMS - Relational Data Base M. O. I.

ROBMS - Relational Data Base Management System.

2 What is SIGL?

Standwood guery language is a data base Computer language designed for pretoriual and management of data in Robbins It is a Etandand indentative perparament language to guerying, modifying and managing data bases. The first or initial vension is Cause as Sequel which was developed in 1970's at PBM.

sacus seas and in a special sect of agriculture of my nothingle of Mention the different data types in SQL?

The different datatypes in Sgr are:

1) Chas. 3) Variations 5) Raw. 1) Long.

2) Number 4) Date data type 6) Bong Raw.

्राच्या संस्था है। विहास

Define Line book broadwallen?

teleforesides organic della middle della della sectional administration administration and a section of the section and the se Mention the users of DBMs?

The users of DBMs are:

D Naive Users 3) Application programme

2) Online users. 4) 30 phisticated users.

What is ER Model ?

The information of a Complete database designed Can be repres - ented diggrammatically using Entity grelationship model. E-R model

	is based on facts of great world. Objects, Called entities, and the great	elibros ameng these entities
7	Define Data base Normalization ?	School States
	Osider to imposers of snemouing such	udant data from your tables in data integrity & scalability.
1	<u>5-Mastes:</u> Difference between Obons and Rob	ames 8
1	DBMs.	RDBMS.
1.	The paresent.	Mosmalization beseers will be
2.	4 was induced in 1960's	et 1000 introduced in 1970's.
3.	Data redundancy is Common in this model.	Keys & indeac are used in tables to avoid redudancy.
4.	DBMS is used to Simple business application.	ROBINS is used for Complex business application.
5	Relationships among tables is not mantained in DBMS.	Relationship among latters is mantained in Rooms.
6	In DBMB Client Server Concept a	In ROBINS Client Servior
		Plaket is te Model 9
	the state statement of the best of the	the Internation of a Cont
	The state of the s	THE THEORY OF THE PROPERTY OF THE

2. Write a Shoot note on Relational data model with example?

Relational model is a stoudward in DBMB which describes an entity. Entity is floother described with attributes or charasterists. The velational model is in the form of a table made up of ever and Columns. The source is data base are Called as Alphos The Column headen are Called as attributes of the entered data within a Columns is known as domain and an entity with all its attributes is known as solutional Schana

m = 969	Stud	lent Studient	L'Anie	(9) shabadi an
Attaibutes <		Class fees	Subject	Relational Schema.
Pubble !	12	49 Velandicale	Paralo I	S) a condactor sign
Table 11-	南	Labella and		lative du gaultes v

The Stanuature Can be Consided in DBMB OF ROBINS with the help of guerry language to the most Common belonging to the most Common languages used for Consider of idata bases which is further classified as DDL, DML and DCL

The different operation are dependent on the Commands of the above mentioned languages. The explanation of oritinual or establishing links between the different takes in data bases is done by keys. Different types of keys are \$2 primary key, foreign key, Suber key.

Values (117K30385', "Sneha", "Kaerwan");

where you have

H-THEIMIN PERSON Insert into Student moston (Eccam no, Stud-name, Address) Values (117030984', 'Soniya', 'Antola'); mil toll Special Caret Strates Strates Voncile 1 1111 d Prosent into Student masks (Exam no, class, Marks) minutes 33 (1) Values ('IU30986', 'B-Com V Sem', Ankolo'); Insert into Student manks. (Ecam-no), dass, mastes)

Values (180308), B.Com 1 Sem, 608); Select \* from Student Moster; obs area and Select \* from Student Marika; (in 340) meaning of accounts (500 minus) + sanser ( resumer to Consumer ( core) (9.97) zament of montand grandy and such to be 183 Prince A Squeened (FOR) ( Style henrich of the time city General I I I wante & (general)

Atom Purince & Country

( comment ) ( promove (CD)

### 5- Masks:

Expand

a) RTG3: Real Time Geness Bettlement.

b) NEFT: National Electronic Lund Jonannes.

O EDI: Electronic Data Interchange.

d) ECS: Electronic Cleaning Service

e) ERP: Entemposisso Resource Planning

2. Defina & Communica ? Explain its Oypes?

It is described as buying, Selling and exchange of breducts. Services and information using Computer network i.e., Internation the bread defination of E-Commerce is not just buying & Selling but also promising services to Customors, Collaboration with business partners etc.

Oypes:-

1. Business to Business (B2B)

2. Business to Consumer (B2C)

3. Consumer to Consumer (C2C)

4. Consumer to Business. (C2B).

Extended types:

5. Business to Government (B2G)

6. Consumes to Government (C26)

7. Government to Business. (G to B)

8. Government to Consumer. (G2 c)

9' Government to Government (G2G).

10. Intra Bustness E-Commerce.

E-Shop: An e-shop sometimes oregened to as an e-store or Commen Bac e-bushoss medels include E-sheps and E-mails. distributions priliature a is communitared kno econicad regulate essured Distress to Consumers: The exchange of pereducts information of Supposed by 828 models: All the month of the month of the month of the models plabice is rebined string brink to the results by realisted employed prigged & atab provided, etab priggids botogogo pribulari, atab at cesson eviling estitute ceentierd mounted neutramagni so essimos to each other over the internet ite. The eachenge of poseductor Prilled bus most pright aminare to business business of earniard.

E-Mails: An e-mail Censists of a number of e-shape. An e-mail e-enetailer. These Online store sell and Support Variety of products

offeror of 6-84660. may be generalised on specialized depending on pereducts

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Censidered as junk orbitis which are generally greated by the ado à raire liam betaileant et le : pritetream liam pereil (\* dian le bertatogia relation art pd bertainout naitamagni art quesent tambared a po escense amassed parts exects executioned at Arias reitasinummas sof bacu area caupalatas cent ne partestram go abantem herteitates use att go ano is ti buo pritestram 8 Explain different Lechniques of Diaract manhating 8

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Company's generally based on the mails to be sent to the Consu

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Soils products & Services. -es the automan for buying decisions at is supported by a parusans etaubosy att po nautostansmon. Densens V.T no erramoteu) \* Tele Bhothing: The markedon displays the Ereduck to the

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\* Debit land: Do Card facility is exposed to ace herdens to Be estimated represently used to transfer solutions of son I meet parenglenost withouth is bruit with making with response : 173 \* deposit ele. no, if the Code no is Covered mochine would keepend by accepture when to show to have a plastic and in machine of possible a Code Do. MITA no see of ensiteranost sal exercet of eventions. To use on ATM, al at any time is 94 has a day. ATM is a device which is used by betasop as no Hitch dained terminal caries as the MITA (\* Parellain Services perevided by E Danking 8. To The Services perevided by E Danking one:

Landen tout the standard sight in estaliated someted Helder to truems att all alrembed exam at arabient ( Debit and: Debit land floidity is offered to the account birea att no agod daar a tale as a toet page est estate so b) Hyperlink: Coloured as underlined least or grouping that Curions as by atab wit pasiv bayin o Top et amaros atlairant elpris a o et connes atab even-@ Data Integration : It is a Descress of Combining haterage @ Define the foll desmo :has not as congruent moral questioners year come questioners is rething but a mathamatical Calculations estion gives the routes a plain lext message though hash tindy a enuse tait integrality pooblems to Coasts a digital Signature a Sendan 2 nationity Aug Cappopolyy to some outhertication ? Outherticates sendens identify caret is difficult to tooge. It is Pigital Signature: Electoranic Equivalent la waitten Signatura wie de l'assister equivalent la maitten si de l'assister de desperaire et in l'institute et in l'assister de l'assister d 519 en not mont, booweed earl comm wearlis Atto Villabi amound a parimed is eguen to pretect authertication and integrity of data. Autherticalier bade and nontenenting to Centilated its and maitementing rated a technique of protecting & securing the imposter Dosite a note en Cayptegraphy & dugital Bynatura ?

a) Coredit Cord: It orders to a Cord which permits overdrap facility to the client depending upon the credit coorthiness. I is an impostant type of Suppost Service provided by bank e) Point of Sale: It is a Computer terminal that is linked online to Computerized Customer into that is barticularly files in a bank, magnetic Coded plastic transactions Card identifies the Customer to Computer.

#### KANARA WELFARE TRUST'S

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## ASSIGNMENT WORK BOOK

Academic Year 2019 - 2020

Nayak Yx (5# Sem)
4x (5# 50m)
onvices.
Topics
A)
B)
Topics
A)
B)

Principal

Signature of Lecturer

1. Explain the development Stage of Mutual Fur and Venture Capital Financing? Ansir Development of Multial Funds: Mutual Junds was first Stanted in England in 19th Can. Then Stanted in U.S. dwing 1900. In India, the frost mutual fund Stor in 1964 by UTI with Objective of mobilis investment. These schemes Often safe, regulators and cap apprication on the Schemes. Banking regulation Act in 1987 and permitted the commercial Bank to launch the mutus funds in India in 1987. Canava Bonk found CAN Bank mutual fund for the purp of vaising the money for housing investme They started two close ended schemes the to raise ISOCV. The objective is to sew

regular income and growth. The Scheme

has given minimum into vate of 12.5%

Indian tax estb. mutual funds in and floted schemes like Swarma flush, Indigoti and swarmagyoth; and assure minimum return of 12.5%.

GTIC has set up mutual funds in the contract of the cont

It has launched the Schemes like GIC and assured a return of 13 to 140, 1 a period of ten years

Start M.F. India allowed Private Sector to Start M.F. Industries on 14th Feb 1992 The mutual yunds needed to be setup by money marked m.f. under SEBI regal act in 1996 and there by provide guide for rigistration, management, wonstitution a undertaking the schemes of Mofo in Inc Dwing 2011-12 (up to 30th Nev 11) M.F. ma 1,300,30 cx from market indicating income out of this UTI has mobilise \$ 5323 Public Sectors 7 3,035 ( and private sec 731980 (8 ( Sowice: SEBI and evenoming Survey 2011-12).

Development Stage of Venture Capital:

Venture cap assist and make investing in the sectors like Bio-Technology, medical Services, communication Services, clectoric composite health care retailing and Business Software Nenture capital Financing was First State of USA dwing 1950 in later lowere it was

In USA dwing 1960. In later lower it we started in Iwrope, U.k., Japan, dwing the year 1960-70, it was Started in India by IFCI (Industrial finance and co-operation of India) in 1975 by estb. Risk (apital Foundation (RCF).

In 1976 govt (reated technical dev. Fun 9 n the ministry of Industry with the assistance of world Bank. The main intension was provide BCF for the modernisation of industry. In 1986 the govt of India set wenture Cap. Fund to encourage the enterpoisesed on indigineous technology and the updradation of existing technology.

SBI and Canara Bank have ent into the Bus. of Vertwee Cap. by capture the Cap. market. They have invested in the capity Shares of new companies.

The ICICI have also entered the field of venture capital by estb. venture cap. Jund for assisting Small and medium enterpoise by providing initial equity apital Thus the venture capital and its provide in India can be divided in to the Yollowing Categories specialised financial institution and their financing Scheme. Ex : IFCI, IDBI, ICICI, etc. 2. Funds Promoted by State level institutions Ex:- KSFC, APIDC, GIVFC. 3. Funds promoted by public Sector banks Exº .- Canara Bank, SBI venture Capital fine 4. Private agencies l'île Credit Capital vente fund, Indian Investment find etc. 5. Oversea Venture Cap. fund. Ex: ILEFC, Nikko Sewrities etc.

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2. Explain Connomic reasons responsible for development of Unancial Services.

Ani- Financial Sector development in

developing countries and emerging markets is part of put sector development strategy to estimate exemperic growth & Reduce povorty.

The financial Sector is the set of institution, instruments and markets. It also includes the legal & segulatory transmork the permit transaction to be made through the extention of credit.

This process of reducing cost of acquiring inso, enforcing contracts and evening transaction result in the configuration of financial contract, intermediavies and market

The 5 key funt 28 of Financial Sys are investment and cap allocation.

The excessive of corporate government and capital allecation of the trading diversificate and management of risk

iv. mobilisation and pooling of Savings. V. Promoting the exchange of goods and som when if nancial Sector development takes pla intermediaries work together to reduce the Cost of info. cuforiement & transaction. what are the fund based Financial Son These Services are those which directly or indirectly. b. What is Cross-border lease? Ans:- avoid perment where lessor and lessee are Cooss-borden lease is a leasing Intented in different countries of This includes generally export leasing. what is Rematerialization? It is process of converting the Securities help in physical form to an equivalent number in electronic form d What do you mean by "Close ended Scheme of It means any shame of Mifin which the period of materity of the

e. What is online trading? Att Online trading is out of placing buying and Selling orders For Linancial Securities Covernies with use of a intermet. what is Non- Recowse Factoring? It is type of factoring where in the factor protects his cleents finn against the risk of Bad Debts as he himself bears the less artaling from Bad Debts. g. What Ps boan Syndication? It is process of involving a group of lenders to fund various postion of a loan for a Single boosswer. he what is differences between leasing & Installment

Ans: Leasing rental a It is sale

a. It is type of rental. a It is sale b. It has to transfer the b. councilip transfer to asset to lessor the user. Avor It is sowice to Francing against receivable like efactoring. It is a new Ted employed against the goods exported on medium term of fend bases.

J. What is depository participant : Asit It is an agent of the depository. The and the investors. K. What is Portfolio Management: Ansit It is the out of selecting orght investment policy for the individuals in terms of minimum risk & wax returns. State any 2 degulations of FS? Ast i. Indian Companies ii. MRTP Act 1969 III. BEBI Act 1992 2018 2 marks a. Define Financial Sources: Ansi- The Services which facilitate financial transaction of individual and institutional Investors resulting in their resource allocate b. What we find based Activities? Ansi- Fund board cultivities care those which Capital directly or indirectly c. what is meant by boar syndication? Anit Process of involving group of lender to Sound various partions of loan for a

d. what is meant by mutual fund? Arris A fund estb. in form of trust by a sponsor to raise money by the toustee, through sale of units to public. An: NSDL -> National Securities Depository Hd

CDSL -> Contral Depository Sewrities Utd. P. Define operating loose: Under this System, factor performs almost all Services of collection of receivables, cocdet collection & insweame. g. what is mean by depository Services? Ans: It is Service where Seconities of Share holder one held in the electronic form. These Sorvices are sendered by D.P. is Online trading? (written) h. What i. What is factor?

It is agent as a banking or insuran Company engaged in financing operation of Contain companies or wholesales or retailers

P.T.O.

1. What is Gredit dating? It is analysis of condit risk associated a financial instrument or a ifinancial entity. It is roting given to an extent to which financial statu Of entity are sound, in terms of borrower has been done in past. Contract Con Marian astronomy what patents

of the solution of a sales and a sa t provide profinction put towns of the the terms with a second terms was the wife as the same making many and become and control sent control hadron france france maller of dedice 144 4 warming and the property of the same of th and the first of the second of the forest the second To be del mineral to separate and the

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## ASSIGNMENT WORK BOOK

Academic )	(ear 20 - 20
Name : Akash V. Bas	savali
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Roll No.:	
Subject: Indian Funas	ncial system
	Topics
Assignment 1	A)
Di Contra de Contra Con	В)
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Assignment 1	В)
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Signature of Lecturer	Principal

2015 case study

Jip Jop do Ital issued 5,00,000 equity share of € 00 each at Price Land of € 120 to € 140 company has received application for 6,00,000 shares fits has alloted 5,00000 shares fits has alloted 5,00000 shares

a) Whither the company has issued at discount a

of the lip top Itol issud Premum at \$120

b) What is the method of ion

-o When the existing company discred to increase the share capital for the purpose a pressure of fourth share to its excisting share holders in Peroportion to the number of shares held by them.

C) state the floor Poin ( Cap Price & cut off Price Floor Price = ₹ 120 cap Price = ₹ 140 cut Price = ₹ 130

120-130

The Company make \$ 10 Pur share Profit

Francisco at

2016 Nase study m/s Mikhil of co Ital is disted on regional stock exchange it manufaction smart Phone it has a autoroused capital of \$125 corors of \$75 bor It wants to raise funds to meet the working dapetal requirements of \$25 larores give you Opinion to the following issue.

a) What are the option can be raising capital? - O Premory market is a market for new user ar new financial claims or new securities it is also called New usen Market. It is a market for reasing new capit in the form of shares 4 debentives which have be ussue to the Public for the first time by new companies 4 theorfor, this market facilities capit

There are there ways by which a new company rais

- 1) Public ussur
- 2) Right usin
- 3) Privati issu

The most common method of rasing capital by a r company is through Public assur through issue its share/detentions to the Public for subscription the first time. but if any existing company an old a any wants to says additional capital if well first. A constitution Manufalation A. O.

I Flatest for endern contration in the strategic of the plant of many to the state of the state of 400) CONTRACTOR MELLET LANCED by licket are different at manifestary of so severed funding for the second williams S) To cuchasin became total any objections Executing stransholders as have seested intrest 3) To desire gat between have of supple though on () Which option at the following do you ruconmained Employees having weeted in the conformy Reword Rlaument Excepting shows holder as having vested in the expery B) which often can be used during receiver and why boon such an issue is ralled the sught in

by higher we residented the office mattering of a will

2) FMCG and LEBERT BOSTER 18.

5) FMC G industrus ofteted , the y) Peace is restored in the distributed area 3) Respect for undern unwany in international 2) deeploby of mony to terrorecto declined es) revenificon ereduncial b) what are afferts of amonatesation? 6) To Anoud funding for terresust actuation 5) To achur soire reenony affectures 4) To during people under tase hat 3) To bridge got between hom a harder not noutherness 4 nowborn town at le at the Remove March money a fake menetes a) Why these notes were lanned ar demonstraed? to answer to the following: longer tender in the woundlance you are veguer highly ralle not 3 500 p. 200 & making them as ano on 8th revender 2016 Cout of India has danned the SOLT Last study FLOS

Vinay co. Itd is listed in stock market exchange I Phone, having an authorised capital of \$ 300 % It usuale & Paid up capital of \$ 100 les It wants & house funds to mut the working capital requirement 7 100 crs give your option to the following use a) what are the options of rusing capital b) which option can be used during capital c) which option of the following do gresommend at or 1) Rights issur 2) Public issue 3) Roth -0a) Premary market is a market ar new issue at new financial claims or new securities, it is also callected new issue market it is a market for rasing new rapital in the form of shares & de debentures which h been ussued in the Public for the first Hm dy new companies & therefore, this market facilitatis capital formation. There are 3 quays by which a new company relation capital in a primary man 1) Public 2) Right & 3) Private b) Right useur - Existing shareholder as having useful Private Placement: Emplayees having usefull in the c) Right issur - Existing shareholders & howing

aseful entrest.

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# ASSIGNMENT WORK BOOK

Academic Year 2019 - 2020

A)	Topics
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to nexusual whether only from one superior and Showing of command of common of washer is suguented there temps if many business Contenn. team work is quit. Essential for the Success of any Principle train work is evaluad in the Endopoise. Such Espeart De Caps Means union is strangth. by this Hrs. o sayed and wearing of Especial De corps, o 103 ins unity of disortion. philippenoital and the philippenoitality (i) Similarion of work work thouse of moising Marrie any four principles of management? and Management specialists. burnan effests which employs the scientific rettind What is scientific manuagement. 10 a task of Blanning, Co-extinating, Hetivating and Controlling. Alcoholing to james lundy "Management is principally -१५म Define Management? same that Managhanah 2 Moodes Questions. Ensitemed ashoom C 3 the ex deli much thereauthered -5) year as the different intels of the common in

BAS.

6> What are the different levels of Management. Ans or Jop Well Management. by Middle level Management. Cy Lower level Management. To brive the Meaning of administration

Administration pleans the overall determination of the Major Policies and abjectives. Administration is Conserred with the top Management. 8) What is lower lived Management? The lower level Management Consists of Superiors.
This, foreman, Superintendents. who looks after the work I lower level staff. at What do you Man by division of work? Division of work Mans when the total work Considered essential for the achievement of organisational objectives is divided into activities and functions. What is Planning?

Planning is the important function of action management it refors to deciding the course of action in advance, it is said Planning is todays disign in advance, it is said Planning is todays disign in advance. Ans. for tomorrows action we make a blue print about What is delegation of authority?

The outhority mans, distributing 117 Aire the authority to the lower level people to take any.

cluision sugarding their work

12) What is Staffing? Ans. It means selecting the candidates for doing the work of the organisation. Selecting Suitable Persons for Suitable work to achieve Common objectives of the organisation. 137 What do you mean by decision Making? Ans. Decision Making Means deciding what to do and how to do and when to do the things that is Called Decision Making. What is informal organisation? -14) Arus -It refers to the relationship between People in the organisation based not on Broledwes and negulations laid down in the organisation but on Personal attitudes, emotions, Psujudicus likes and dislikes etc. 15) What is planning Premises? my. All plans are based on Certain assumptions which are known as planning premises. These Bremises form the foundation stones on which Plans are based. (6) What is Centralization of authority? It means the authority flows in line from top lacenting to the bottom luce workers. Every inclinidual is given some authority to get the

the motion to submittee from the time town halful in Conficiention of Fallowing from the formatties within a many thank the goldwhich are brown desired friends, the strain to the format of the same of the second of the same the choun of superious brom the highest to the to the particulation of authority at the . Sul Miked is scaled chain? Lealin? 100 to a opply for jels in an organisation. Sources of Prespective Conclidates and attracting them It means, finding out and developing the .Smy 5 trumlimence si trolly [d] with deligated authorning. and the duties are thanky defined and charged is formed as a food of the augustion structured definite from in the enguerisation. It is one under A formal to is one which has its. What is formal organisation? SIH The state of the s 187 Executioning on the Past of Manners. is known as specific Planning. which suguisus Any plen for a Particular Ruspers on ebjective · BUH What is specific planning? are missioned as while LLI

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## Case Study

MN Company in Bangloose is incurving huge less of Francisco the last fine years due to high cost of Francisco and adaministration. In the face of Several Confession the Company has to cut down the Cost for its Survival. They are reflecting the Matter to you. Advise the company on the Contocolling Measure to be adopted for overcoming the above Problems.

M, N Company of Mangalore incurring huge lossed due to cost of Broduction and administration

To control the costs the following important Measures to be taken they are as follows:

Determine the Standard Cost for each item.
Ascertainment of actual Cost and Standard Cost
Determine the Variations of the actual Cost and
Standard Cost.

Analysis of these variations in orders to determine the responsibility and causes and cost of each variance.

Jaking necessary actions to ensure that actual cost conforms to standard cost for each item in future.

The important production Controls like Routing, scheduling, despatching and follow up techniques Can be applied in Broduction department.

In the famous Readymade garment Co., there are More than 600 preparation employees are engaged in the preparation and marketing of Readymade garmonts. Even though susonable salaries and wages are faid to them but employees are not warking satisfactorily and happily. This moral is very low . Its a Rosennel Manager what different actions you will take to improve the Situation? Examplain.

Action to be baken by the personnel Manager to improve the employee Morae.

Non-monetary benefits are to be provided to the employus.

Efficient employees are to be thomsted.

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Employees agre to 61 thealed in a good manner.

Adequate and Ropes training is to be provided.

it applied in Rodertine city astronomic

Ensuring good human helations

Managers should tries to identify

Effective division of labour.

The Industries in Barngalore is supering under loss due to high labour Gost. In order to control the labour lost and to avoid loss, the Company seeks your adult. State the Controlling measures to be taken to reduce labour cost and increase Profil.

The following one the Gest reduction Messaces. sinst, we have to reduction specially in Material cost and then labour cost and also reduce overhead cost. Through which we can easin profit by reducing the 

The important Cost recution relatures are follows. · Determination of last standard. Ascertainment of accusal cost Finding deliations on variations Analysis of these variations. A Chiefent a Charles Jaking action to control color, etc

These are the about cost Control Measures to be taken to maximise own profit by reducing the costs.

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are not westeing with happiness and satisfaction.

This nesteing beau low. As a personal manager what is negligible to the marking to the ball of the solution. . printial to applying cos soog sinottiels p nottudicted Is a contrubard in the in the production and

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#### KANARA WELFARE TRUST'S

#### DIVEKAR COLLEGE OF COMMERCE

NAAC REACCRIDITED - 'B' GRADE, CGPA - 2.76 KARWAR

## ASSIGNMENT WORK BOOK

Academic Year 2019 - 2020

	Shat
Subject: Principle of	marketing
Assignment 1	Topics A) B)
Assignment 1	Topics A) B)
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Principal

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Ragline: "Humara Bojaj; Distinctly Africal"







Tata.
Extablished: 1868, Mumbai
Tagline: "Connecting
Axpirations"





Extablished: October, 1909.

(agline: "Way of cife"!



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# ASSIGNMENT-Z

is what is Hanket?

Au :- Market refers to an area over which buyou and seller are in such close touch with one another either directly or through dealers that the prices of the same goods tend to equality, early and quickly.

25 what is concentration?

en :- Concentration is the activity in which goods for how from many producers toward a central point of market. It consists of one or more of much functions as longing, assembling, grading, standarisation, storage, transport of financing.

3) what is market segmentation?

the? - The process of classifying customers into groups with different needs, characteristics or behaviour is called market sequentation.

4) What is Niche marketing?

the: Niche marketing is the sub segment of market regment. It is a highly specialized market acuring to survive among the competitors from the numerous super companies.

5) What is Product life by cle?

AN: Product life cycle means progression of an item through the four stages of its time on the market The four life sycle are: Introduction, growth, Mat--usity and Decline. Every product has a life cycle of time spent at each stage differs from product to

of What is Packaging? Ans: Parkaging is the general group of activities is-- hich concentrate in formulating the design of a package of producing an appropriate of attractive constainer a unapper for the perduct

7) What is re-marketing?

Ans: - Re-marketing refer to a marketing technique of finding or creating hier were or were for envirting

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## **KWT'S**

## DIVEKAR COLLEGE OF COMMERCE AND P.G (MCOM)CENTRE KARWR

ASSIGNMENT ON:

KTM COMPANY

SUBJECT:

MARKETING MANAGEMENT

SUBMITED BY:

PRIYANKA S MAHALE

M. COM 1" YEAR

SUBMITED TO:

KRISHNANAND MAHALE

H.O.D. IN M.COM DEPARMENT

STUDENT SIGNATURE

LECTURER SIGNATURE

DATE: 6/10/2019

#### INTRODUCTION

#### 1.1 INTRODUCTION

#### Consumer Response

Efficient Consumer Response (ECR) is a joint trade and industry body working towards making the grocery sector as a whole more responsive to consumer demand and promote the removal of unnecessary costs from the supply chain.

There are four focus areas under ECR: demand management, supply management, enablers and integrators, which are intended to be addressed as an integrated set. These form the basis of the ECR Global Scorecard.

#### **ECR Europe**

ECR Europe was launched in 1994. With its headquarters in Brussels, the organization works in co-operation with national ECR initiatives in most European countries. Participation in projects at European and national levels is open to companies in the grocery and Fast Moving Consumer Goods sectors – inc=luding retailers, wholesalers, manufacturers, suppliers, brokers and third-party service providers such as logistics operators.

Every year ECR Europe organizes projects where companies from Europe explore new areas of working together. The results of these projects are published and there is an annual ECR Europe conference.

Consumer-Response Marketing (CRM) is a full service Canadian Marketing Fulfillment Company that delivers a wide variety of services for business-to-business (B2B) and Business-to-Consumer (B2C) direct response programs.

From our contact centre through order processing, rebate cheque issuance to our Pick 'n Pac and distribution systems, CRM provides the expertise, experience, discipline and flexibility to help your company grow.

## 1.3 OBJECTIVES OF THE STUDY

- To know about the factors influencing the customer decisions of purchasing KTM bike.
- The main objective of the study is to find out to what extent the customers are responded.
- To know about the services rendered by the dealer.
- To know about the company's after Sales and Services.
- To know the respondents problems towards KTM vehicles.

### 2.0. ORGANIZATION PROFILE



#### Early years



KTM Headquarters in Mattighofen

In 1934, an Austrian engineer Johann (Hans) Trunkenpolzset up a fitter's and car repair shop in Mattighofen. In 1937, he started selling DKW motorcycles, and Opel cars the following year. His shop was known as Kraftfahrzeug Trunkenpolz Mattighofen, but the name was unregistered. During the Second World War, his wife took care of the business which was thriving mainly on account of diesel engine repairs.

After the war, demand for repair works fell sharply and Trunkenpolz started thinking about producing his own motorcycles. The prototype of his first motorcycle, the R100, was built in 1951. The components of the motorcycle were produced in house, except for the Rotax engines which were made by Fichtel & Sachs. Serial production of the R100 started in 1953. With just 20 employees, motorcycles were built at the rate of three per day.

#### KTM 1953-1991

In 1953, businessman Ernst Kronreif became a sizable shareholder of the company which was renamed and registered as Kronreif & Trunkenpolz Mattighofen. In 1954, the R125 Tourist was introduced followed by the Grand Tourist and the scooter Mirabell in 1955. The company secured its first racing title in the 1954 Austrian 125cc national championship. In 1956, KTM made its appearance at the International Six Days Trials where Egon Dornauer won a gold medal on a KTM machine.

In 1957, KTM built the Trophy 125cc first sports motorcycle. KTM's first moped, called Mecky, was launched in 1957, followed by Ponny Iin 1960 and Ponny II in 1962 and Comet in 1963. The 1960s also saw the beginning of the bicycle production in Mattighofen. Ernst Kronreif died in 1960. Two years later in 1962, Hans Trunkenpolz also died of a heart attack. His son Erich Trunkenpolz took charge of the company's management.

As the company continued to expand, the workforce totaled 400 in 1971, and forty years after it was founded, KTM was offering 42 different models. Besides, KTM was able to produce motorcycles for the racing industry. During the 1970s and 80s, KTM also started to develop

and produce motors and radiators. Radiators sold to European car manufacturers constituted a sizable part of the company's business in the 1980s.

In 1978, US subsidiary KTM North America Inc. was founded in Lorain, Ohio.

In 1980, the company was renamed KTM Motor-Fahrzeugbau KG. One year later.

KTM had about 700 employees and a turnover of 750m. Schilling (about 54.5m. Euro).

International business then amounted to 76 % of the company turnover.

However, scooter and moped turnover sank rapidly, and production had to be halted in 1988. Erich Trunkenpolz died in 1989. Takeover of a 51 % interest in the company by the Austrian investment trust GIT Trust Holding controlled by Austrian politician Josef Taus in 1989 was followed by unsuccessful attempts to turn the indebted company around, and in 1991, KTM management was transferred to a consortium of creditor banks.

#### KTM after 1991

In 1992, the company was split into four new entities: KTM Sportmotorcycle GmbH (motorcycles division), KTM Fahrrad GmbH (bicycles division), KTM Kühler GmbH (radiators division) and KTM Werkzeugbau GmbH (tooling division).

Now owned by KTM Motorradholding GmbH, which was formed by Cross Holding (a Cross Industries daughter), and other investors, KTM Sportmotorcycle GmbH started operation in 1992 and later took over the sibling tooling division KTM Werkzeugbau. In the following years, while steadily increasing production and turnover, investing in new production and R & D facilities, introducing new models and successfully sponsoring and taking part in various race sport events, the company underwent a series of restructurings and stakeholder changes guided by KTM's managing director and Cross Industries owner Stefan Pierer. In 1994, KTM started production of the Duke series of road motorcycles, in 1996, KTM motocross machines were first decked out in KTM's signature orange color, and 1997 saw the introduction of LC4 Supermoto and Adventure motorcycles. In 2007, the company debuted the KTM X-Bow sports car.

In 1995, KTM Motorradholding GmbH acquired Swedish motorcycle maker Husaberg AB and took control of the Dutch company White Power Suspension.

In 2007, Indian motorcycle manufacturer Bajaj Auto bought a 14.5% stake in KTM Power Sports AG. By 2013, Bajaj Auto held a 47.97% interest in the company.

In 2013, KTM acquired the formerly Swedish motorcycle maker Husqvarna Motorcycles from its prior owner BMW Motorrad AG. The same year, KTM re-integrated the brand Husaberg into Husqvarna Motorcycles from which it had spun off in the 1990s when Husqvarna was sold to the Italian company Cagiva.

As the final result of the restructuring process, KTM Motorradholding GmbH had become KTM AG in 2012. In 2015, KTM generated a turnover of over 1 billion Euro and employed 2515 people by the end of that year. Of the four separate companies left after the 1992 split, three were now again part of the KTM Group: KTM Sportmotorcycle GmbH, KTM Werkzeugbau GmbH and KTM Kühler GmbH (today WP Radiators). KTM Fahrrad GmbH (KTM Bike Industries) remained an independent company and is owned by Chinese investors. KTM-Group today contains the brands KTM and Husqvarna Motorcycles.

#### Management 2.1.

#### Ownership

KTM AG is presently owned by CROSS KraftFahrZeug Holding GmbH (51,28 %) and Bajaj Auto Limited International Holdings B.V. (47,99 %). CROSS KraftFahrZeug Holding GmbH is a subsidiary of KTM Industries AG (prior to 2016 CROSS Industries AG), founded by KTM AG's current CEO Stefan Pierer. KTM Industries AG is owned by Pierer Industrie AG (74,89 %).

#### Subsidiaries

As of 2017, KTM AG has the following subsidiaries:

- KTM-Racing AG (Switzerland, 100 %)
- KTM-Sportmotorcycle India Private Ltd. (India, 100 %)
- KTM Sportmotorcycle GmbH (100 %, distribution of motorcycles and parts)
- Husqvarna Motorcycles GmbH (100 %, distribution of motorcycles and parts)
- KTM Sportcar GmbH (100 %, production and distribution of the KTM X-Bow)
- KTM Technologies GmbH (74 %, R&D services)
- KTM Immobilien GmbH (99 %, owner of all property and buildings of the KTM Group)



#### About RC200

The 2017 model year of the KTM RC200 doesn't have mechanical updates, other than the fact that the engine is now

BS4 compliant. A couple of changes have been made to its appearance – there are orange wheels, a white/orange paint scheme which has been introduced for 2017. Nothing else changes though, not even the price. That makes it a little more value for money, and as far as entry-level crotch rockets go, you can't get much better than the RC200. There's still no ABS, even as an option, and just like its elder sibling, it retains the scalpel-sharp handling that made us like it so much. If you're looking for an all-new RC200, though, you'll have to wait until the end of 2017 or beyond. There isn't any real competition for the RC200 - the only other product that is as committed is the KTM YZF-R15, and that sits a segment below the RC200. The bike is priced at Rs 1,74,797 (ex-showroom,Delhi)



#### **KTM RC 390**

The 2017 edition of the KTM RC 390 was recently launched in January, 2017. The new KTM RC 390 gets cosmetic updates and new features. It now gets a black and orange colour scheme, but with fresh graphic design in white. The body of the bike have orange-coloured panels which were previously used only for

the trellis frame and alloy wheels. The 2017 KTM RC 390 has been priced at Rs 2.25 lakh, ex-showroom. Delhi. The new graphics make the KTM motorcycle look sporty and more appealing and another visual distinguish between the new bike and the old bike is the exhaust

muffler. Unlike the old RC 390 which has an underbelly exhaust system, the new KTM RC 390 sports a side-mounted exhaust. On the mechanical front, the bike now gets ride-by-wire system which improves the throttle response of the bike and the RC 390 is the only bike in its segment to feature it. Power is derived from the same 373.3cc single-cylinder liquid-cooled mill which is now BS-IV compliant and continues to produce the same power output of 43.5PS at 9000rpm while max torque has been bumped up 1Nm to 36Nm at 7000rpm. The bike gets new adjustable clutch and brake levers. It also gets bigger rear view mirrors, which should make them more usable with a better field of view. The front disc is also a larger 320mm dia unit while ABS remains standard. Suspension and frame of the bike remain unchanged. The BS-IV version of the KTM RC390 weighs 163.5kg which is a massive gain of 15kg in comparison to



#### KTM 200 Duke

February 23, 2017: KTM has launched the updated BS-IV version of the 200 Duke in India. The 200 Duke was KTM's first offering for India. The bike found many admirers as it came with a good combination of performance, features and decent pricing.

The 200 Duke misses out on the new 2017 Duke design language that the 390 Duke and 250 Duke get. Nevertheless, the old

design including the sculpted fuel tank, underbelly exhaust, exposed trellis frame and minimal bodywork made the 200 Duke stand apart from its rivals. As part of its 2017 updates, the new bike gets new graphics and will come in three new colours. The bike now features orange wheels instead of black on the previous iteration. Features include a comprehensive all-digital instrument console. The bike gets high spec suspension in the form of 43m WP upside down forks upfront and a WP monoshock at the rear.

Powering the bike is a 199.5cc displacement motor that puts out 26PS and 19.2Nm of torque. Performance is among the highlights of the KTM 200 Duke as the 130kg kerb weight endows it with an impressive power-to-weight ratio. The powerplant is mated to a 6-speed gearbox.

## kwT's

DIVEKAR COLLEGE OF COMMERCE & P.G CM.GM)
Centure, Kanwan

## Assignment on

vision, mission, objectives & goals

## Subject.

Strategic management.

## Submited by

Roja.c. Gunagi m. wm Ist year

## Submited to

Shubham talekan lecturar in commence.

Student signiture. Dare: - 25/09/2019

lecturer signiture

## BISLERI

## Vision

our vision is to be the dominant players in the boranded water business. we must expand and be a leadern in the prumburn beverage category.

## mission

we must have would class quality, at the lowest purduction and disturbution cost. This will make us an unbeatable leader and we will have satisfied loyal customens.

## objectives:

- \* To know why and when consumers make their purchase decisions. with sugards to mineral waters.
- \* To study the openion of the consumers whether mineral water is good on not forom health point of view.

\* To know the consumous broand preference

\* To know the factours that influence the Consumers to purchase mineral water.

\* To study the consumer attitude magard.
-ing. Puice, parking and purity of
mineral water

## Goals

besieve international, our mission is to Ensure access to sofe devinking water four every indian, we also make a conscious effort to keep our Environment sate and healthy. it is our endeavour to give back to the Environment & the community at large. Biseless believes in integrity, reamwork, cooperation, availy, possion openness and transparency.

History &

Beselve International was formed in 1969 and solls bottled water, Biselve has had a stand and solls bottled water, Biselve has had a standard presence in india, with 13x operation and plants (13 owned) and a distribution intwoked to 3,000 distributions, and owns turely across india, be neigh bouring water warming india, be neigh because india.

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## NWT'S DIVEKAR COLLEGE OF COMMERCE

## PG (M.COM) CENTRE

## KARWAR

\* Assignment on : \_

Vision, Mission, objectives & goals of Lakme Company

Strategic Management.

Name: Roopa. B. Rhanwad M.Com I year.

Shubham Talekan

Assistant professon.

\* Professor Signature:

Student Signature: -

Date: 25-9-19.

## KWT's

Divekay College of Commerce & P.G. (mcom) lentre, Kanwar.

> Assignment On: Vission, Mission, Objectives & goals of Fastrack Company.

Subject: Stratergie Management.

Submitted By: Ummi Anisa . A. Shaikh M. com. Ist year.

> Submitted TO: Shubham Talekar. Lecturer in Commerce.

Student Signature

Lecturer Signature

Date: 12/11/19

I Vision Statement:

To be a world class, Innovative and progressive organisation and to build India's most desirable brands.

Mission Statement:

To breate Wealth for all the Stakeholders by building highly Successful businesses based on a bustomer lentric approach, and to boutribute to the Community.

3 Objectives:

- 1. Moderate pricing.
- 2] Achieve 55% gross margin.
- 3] Achieving 20% market share in major lities.
- 4 To lendeustand about the lustomer satisfaction for fastrack products.

4) The Croals:

1. Develop relationship and alliance with key

If provide values to the Rustomer effectively and effeciently.

3 Achieve both Rost advantages and Rustomer Sotislaction.

satisfaction.

5] History:

Faitrack was laurehed in 1998 and become on Independent whom youth brand in 2005 it has larved a niche for itself with wateres and slinglasses that are both fashionable and affordable. Fastrack extended its footbrint into accessories in 2009 with a large of bags, belts and Wallets. Fastrack retails across the nation through 158. exclusive fastrack stores in over 19 cities. as well as authorized multi brand allthets and Orline (www.fastrack.in). Fastrack is Sub-brand of Titas lowpony.

6 Founder Member:

Abdul Marin (mm's) in United Stated.

\* S Rani Kant" is a CEO of fastrack.

8] luvrent Situation:

After Selling half a million of its Reflex Smoot bonds in andia. fastrack, a youth brand from the Titan Company, is gearing up to become the NO. I player in the smoot wearables segment in the Country smoot wearables market is estimated to touch \$21. billion with 200 million units by 2001.

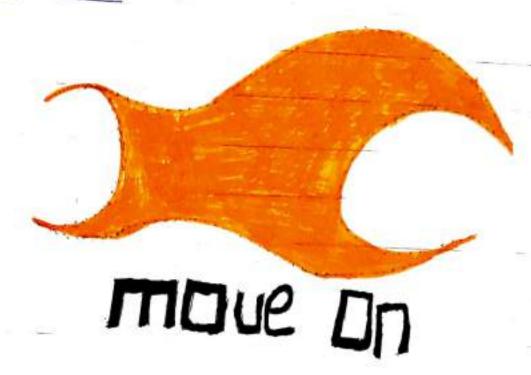
9] major puoducts: "Waterer" are the major bus

"Wateres" are the major products of

10] Advertising Slogan:

" move on" is the Adventising Slogarn

of fastrack company.



12] Competitors:

Below are the top of Fastrack competition:

- 1. Swotch
- 2. Lasino
- 3. Timex
- 4. Titan
- 5. Diesel
- 6. litizen.

13] Any Competitive Advantage:"Peroduct Differentiation"

1. Fastrack matches are developed in Such a way so as to enhance quality and features to Increase buyer value.

2. This is a perfect example of differentiation through technological leadership and product technological change.

Fastrack breates competitive Advantage through differentiation.

14] target lustomers!

Youth's of India are the tayet eustomer, below 30 years.

# KWT'S

DIVEKAR COLLEGE OF COMMERCE &

P.G (MCOM) KARWAR.

Assignment On Infosys & its Goals

Organisational Behaviour.

Submitted by:Steethu. R
M. com I year
Roll No: 25

Submitted to:-.
Megha Nayak Mann Mcom lectures.

Student sign:

Date: 23/11/19

Lecture sign:

# Infosys

Introduction: Infosys limited is an Indian multinational corporation that provides business consulting information technology and outsouring sexuires. It has its headquarters in Banglore, Karnataka, India.

Infosys & the second-largest Indian IT company after Tata consultancy services by 2017 revenue and 596th largest public company in the world based on revenue. On March 29,2019. its market capitalisation was \$46.52 billion. The credit rating of the company is A.

Infosys was established by 7 Engineers in Pune, Maharastra, India with an initial capital of JUSO in 1981. It was registered as Infosys consultants private limited on & July 1981. In 1983 it relocated its office to Bangalore, Karnataka, India.

The company changed its name in April to Infosys technologies private limited 1992 & to Injosys technologies limited when it becomes a public limited company in June 1992. It was later renamed to Injosy's Cimited in June 2011.

Vission"To be a globally respected corporation business solutions that provides best of - build business solutions, leveraging technology, delivered by best-inclass people."

MissionTo authene our objectives in an Environ-- ment of fairness, honesty and courtery towards our Wents, Eneployees, vendous and society at large".

Company profile:

Type: Public company

Industry: IT service & consulting

Hounders: M.R. Narayana Muthy, N. S. Raghavas, k Dineh, s. biopalakaishnan.

Stock Exchange listing: BSE, NSE and NYSE

Major competitox: TATA, WIPRO, HCL, ORACLE

Head quarters: Bangalore, Karnataka . India.

Founded: 7 July 1981, 38 years ago.

No. of Employees: 228,123 (2019).

Goals:-

- To Ensure that Every student is given .
  Opportunity to develop his I her potential without regard to race, color, creed, national oxigin, gender, Economic status or disability.
- · To provide opportunities for students to acquire contemporary morkplace skills such as communicating, organizing & analyzing information, Solving problems, using technology, initiating & completing assignments, acting Ethically & Professionally, interacting with other.
- To provide counselling and assistance to students concerning social issues, Employments and Educational opportunities & vocational orientection.
- · To pracide programe and activities which contribute to health & well being a safe Encironment, a sense of belonging, & respect for suf & other.
- · To promote cultural understanding within a diverse population.
- · To prouide continuing adult Education with a focus on developing technical skills.

### Values of Infosys Company:

- I <u>Customer delight</u>: To surpass customer Expectation consistently.
- Leadership by Example: To set standards in one business and transactions and be an Exemplas for the industry and oneselves.
- Sincre and open in all our transaction.
- and thereby Earn trust of respect.
- Constantly improve ourselves, our teams, our service of products to become the best.

### Attitudes / Behavious of Infosys company:

- I keep founed on the business vision, the goals and the strategy that they have set for the business & its financial performance.
- I Look for business opportunities at all times.
- ill communicate Effectively with Euryone they deal
- 1 Take manageable Risk in the business
- I show respect to all the different people they deal with including their conspetitoes.
- vil Belieue in themselves & their business.
- viil Create positive Envisorment, so that the It helps to acheive goals & carrer succes.
- and other.
- Player, cut back on mart and become more loyal.
- I 9/ then is possitive attitude then it will it will in walk inchease the productivity, Inchease profit, reduce stress, Foster better relationship with Employer, Employer & withours.

#### Motivational factor:

Motivating Employees is a proposetul challenge that requires more than an annual rusew of a promise of incredible perh.

Various studies have shown that manager see motivation in terms of the size of the compensation.

- A reward programme creater positivism and Encourages other to Emulate the best performen.
- · Inforgs & that recognition of Excellence is a far greater motivator than intentive.
- Excellence is one of the core values at Injosys, and therefore, great work and Even contributions made to the company outside the scope of one's prescribed role.
- uchen à team is remarded for a before target
  Project completion, there is a serve of shared
  achievement & celebration that builds team
  spirit.
- · It is best to audid Individual incentive and build them around subginising team performance.
- · They provide tree medical aid, Establishment of welfare Department, Personal Development program, Motivational programs.

Employee motivation program:

=> Treat people fairly; with respect, & honestly

=) understanding & addressing suployee medi

-> Have a remarch system based on Job Performance.

## Financial trend of Last 5 years:

Particulau	2019	March 2018	Maus 2017	Maus	Males
Total share capital	2178	1092	1148	1148	574
Equity Share capital	2178	1092	1148	1148	514
Share Application money	0.00	0.00	0.00	0.00	0.00
Profeence Share capital	0.00	0.00	0.00	0.00	000
Reserves	60533	62410	66869	59934	47294
Revaluation revenues	0.00	0.00	0.00	0.00	0.00
Met worth	6271	63502		61082	48068
Seured Loans	Service of the last	ENGINEER CO.	0.00	100000000000000000000000000000000000000	100
unsecured loans	0.00	0.00		0.00	0.00
Potal debt	0.00	0.00	0.W	0.00	0.00
	0.00	0.00	0.00	0.00	0.00
Potal liabilities	62711	63502	6.8014	P1087	48068
617033 block	20578	18079	16210	14409	12827
less: depuilation	10081	8922	7605	6461	5480
Net block	10497	9157	8605	€248	7347
capital mork in progress	1212	1442	1247	934	769
gnuestments '	18139	17899	24977	11078	F283
9nuutories	0.00	0.00	0.00	0.00	0.00
Sundry debtors	13370	12151	10960	9798	8627
Cash & bank balance	12221	16770	19153	29176	27.722
Total current assets	28291	28291	30113	38974	36349
loans & advances	20161	18458	14943	13498	10491
current liabilities	15214	11939	11518	11214	5700
Net current Assets	32863	35004	33188	40822	33095
Potal Assets	62711	63502	68017	61082	48068
contingent l'abilitées	4617	6068	4727	1483	1461
Book value (Rs)	143.96	290.74	296.12	265.93	418.54

## Types of strus:-

- I Acute obtress: Acute obtress is the most common form of obtress. This type of stress arises immediately with a change in the day to day authrities of a person.
- of Eury stress. Congnitive thinking is affected by Mental stress. A person who is affected by mental stress cannot think property of cannot gain attention towards anything.
- of mental tension and mental pressure, when the mind of a person becomes conjused he automatically becomes irritated and Shot tempered.
- Effects the physical aspects of a perion. This type of stress is affected to the body language of a perion.
- Job stress: Job stress arises when the requirements of the Job does not match the capabilities revoluces, or needs of the morkey. Job stress can lead to poor health both mental of physical stress also.
  - · high work loads
  - · Poor nearking relations
  - · Insufficient training
  - · Poos Enjormation system.

# Measures I Analysis to overcome the stress:

applied to manage stress in this fleed:

- Meditation, set, exercise, developing positive seldom associate death with stress, on the previous a healthy diet can also be wed for Itsus silest in their company.

has certain strategies they are as follows;

- a) Adopt a healthy life style: The best alternative to a stress is to maintain the healthy lifestyle. Some of the practices for a maintain a good heath are:
  - · Meditating of practicing yoga.
  - · Exercising
  - · long walk with frends
  - · Avoiding smoking & drinking
  - · listening to music.

b) bliving proper training to the EmployeerBy providing proper training to the EmployeerEmployeer in the rompany they will get to know what most should be done at what time & they will be stress feer.

# LAKMÉ COMPANY

#### \* Intologuetion -

-> The name 'Lakme' is bosonowed from Lakshmi, the name of the privertess. (2018)

-> The state is high in the skin-core segment as comparted to colows cosmetics.

-> The Skin-come Segment, parice and valume played on equal mole in value.

-> Lakme has a stange of beauty postoducts to offer to it's consumers.

#### \* Vision & mission -

Vision is to provide the ability

g means but any one who chooses to make their

own products that are just sight for them or

their business. "To expand own knowledge in natural

skin care, create exceptional product, educate and

give back to the Community would wide".

#### **★** objectives -

The objective is to e-valuate the financial health of the Company.

The analyst opinion and stock performance help anyone in evaluating the performance of the Company beam an investor's viewpoint.

Cosmetics and beauty Company.

- -> To study the marketing strategics of lakme Cosmentics.
- -> To analyze the stepon for Lakme's initial strategy in India.

- \* Objectives To stydy the 4p's of Marketing.
- ◆ Goals -

hakme has set itself the mission of offering men & women would wide the best commetics innovation in terms of quality; efficacy & safety it purses this goal by infinite diversity of beauty needs and depixes all over the would.

#### - yeoteit \*

- -> Lakme founded in 1973 is an Indian bosand of Cosmetics, owned by Hindustan Uniterer.
- -> Lahme started as a 100% subsidary of tata group.
- -> Tata's entered in to 50-50 joint venture with Hinduptan Lever limited in 1995.
- -> In 1998 tata Sold off their Stakes in lakme Lever to HLL, For I 200 CHONE.

#### \* Founders -

- 1) Simone tata.
- J.R.D tata.

#### \* Members -

#### Govoup members of lakme company -

- 1) Nitish Negi
- 2) Rakesh mulchandani
- 3) Shipora
- 4) Stephy Joseph
- 5) Visharad Saxena
- 6) Vivek chaklasia

## \* cwosent CEO Pushkaraj Shenai

#### # Slogan -

hair care.

#### \* Totade Mark -

Hindustan Unilever Limited.

- \* Competitoxs of Lakme Company -
  - 1) MAC Cosmetics
  - 2) L'oneal
  - 3) Covergial
  - 4) Colomban
  - 5) Revion
  - 6) Avon products
  - 7) NYX professional
- 8) clinique.
- # Competitive Advantages -
  - 1) Marketing Strategy
- Lakme company how to target the customers 
  Competitive advantage in the marketing strategy of

  LAKME

#### \* Target the cuptomer -

The bostand started its journey as a 100%. Subsidiary of the Tata oils mills (Tomco) in 1952 C Tomco had many flogship bostands like Hamam, moti, joy soaps) which was later sold to Hinduptan Unilever 1td in 1994.

#### \* Lakene Cosmetics -

\_products - Cosmetics, Beauty products, & salon Services.

#### \* Ambassados1 -

kawiena kapoosi Ananya pandey

Both are ambassador of the lake Company.

\* Head Quarter - India.

#### \* Lakme products are as follows -

- 1) Lakme eyeconic kajal.
- a) hakme insta liner eyeliner.
- 3) Lakme eyeconic curling masterna.
- 4) Lakme significance Complexion Compact.
- 5) Lakme absolute argan oil serum.
- 6) Lakme absolute organ oil lif colour.
- 7) Lakme errich Satin lip-Stick.
- 8) Lakme whitening Rose, powder with Sun Exteen.
- 9) Lakme 925 9 to 5 Naturale aloe aqua gel.
- 10) Lakme lip love chapstick.
- 11) Lakme Black eyebsow percil.
- 12) Lakene kajal
- 13) Lakme foundation.
- 14) Lakene face wash.
- 15) Lakme 9 405 pariment + matte lip colown.

#### \* Conclusion -

Beauty, especially in women nemains one of the most theasured assets from them. The Consemetic industries are moving at a very fast pace to active their business goals of objectives. Lakme is making use of the expertise and Considering the coursent town in the Cosmetic world to drive the Cosmetic industry to a better tomorrow.