

**"A STUDY OF ANALYSIS OF DEPOSIT ON  
ANKOLA URBAN CO-OPERATIVE BANK LTD"**

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

**MASTER OF COMMERCE**

**BY**

**Mr. SACHIN M. NAIK**

**REGISTER NO. 17C011223**



**UNDER THE GUIDENCE OF**

**Mr. NITIN S. N.**

**Lecturer of Commerce**

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

**KARWAR**

**KARNATAKA-581301**

**2019**

**“A STUDY OF ANALYSIS OF DEPOSIT ON  
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**KWT'S DIVEKAR COLLEGE OF COMMERCE AND PG CENTRE  
(M.COM)**

**KARWAR**

**KARNATAKA-581301**

**2019**



Reg. No.: 17C011223



## CERTIFICATE

This is to certify that the project report entitled "A STUDY OF ANALYSIS OF DEPOSIT ON ANKOLA URBAN CO-OPERATIVE BANK LTD" Submitted by Mr. SACHIN M NAIK student of Commerce KWT's Divekar College of Commerce and PG Centre (M.Com) KARWAR, under the guidance of Mr. NITIN S N lecturer in commerce, Department of studies and Research in commerce, KWT's Divekar College of Commerce and PG Centre (M.Com) KARWAR, for the award of B.A. (Hons) in Commerce degree is a record of independent project work.

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

  
Mr. NITIN S. N.

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

  
Dr. B. H. NAYAK

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



ESTD : 1913



**THE ANKOLA URBAN CO-OPERATIVE BANK LTD**  
**ANKOLA (UTTARA KANNADA)**

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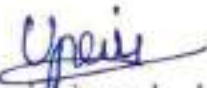
**CERTIFICATE**

**TO WHOMSOEVER IT MAY CONCERN**

This is to certify that **Mr. Sachin M Naik**, a student of M.com final year form Divekar College of commerce P.G center, Karwar, has successfully completed his **Financial analysis of deposit on ankola urban co-operative bank Ltd.**

During the Financial analysis of deposit on ankola urban co- operative bank Ltd his conduct was found to be good

**For urban co-operative Bank Limited**

  
Shri Umesh .L.Pai

(General Manager)

## DECLARATION

I hereby declared that work presented in this project report entitled "A STUDY OF ANALYSIS OF DEPOSIT ON ANKOLA URBAN CO-OPERATIVE BANK LTD" has been carried out by me under the guidance and supervision of, Mr. NITIN S. N. Department of studies and Research in commerce, KWT'S DIVEKAR COLLEGE OF COMMERCE AND PG CENTRE (M.COM) KARWAR.

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

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

Date: 6-05-2019

Place: Karwar

  
Mr. SACHIN M. NAIK

**"A FUND FLOW STATEMENT OF THE CASHEW  
INDUSTRY LIMITED"**

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

**MASTER OF COMMERCE**

**BY**

**MR. RAGHAVENDRA C. GOUDA**

**REGISTER NO. 17C011217**



**UNDER THE GUIDANCE OF**

**Mr. NITIN S. N.**

**Lecturer of Commerce**

**KWT'S DIVEKAR COLLEGE OF COMMERCE AND PG CENTRE**

**(M.COM)**

**KARWAR**

**KARNATAKA-581301**

**2019**



**“A FUND FLOW STATEMENT OF THE CASHEW  
INDUSTRY LIMITED”**

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

**BY**

**MR. RAGHAVENDRA C. GOUDA**

**REGISTER NO. 17C011217**



**UNDER THE GUIDANCE OF**

**Mr. NITIN S. N.**

**Lecturer of Commerce**

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

**KARWAR**

**KARNATAKA-581301**

**2019**



KARNATAK UNIVERSITY

DHARWAD

## CERTIFICATE

This is to certify that the project report entitled "A FUND FLOW STATEMENT OF THE CASHEW INDUSTRY LIMITED" Submitted by **Mr. RAGHAVENDRA C. GOUDA** student of Commerce **KWT's Divekar College of Commerce and PG Centre (M.Com) KARWAR**, under the guidance of **Mr. NITIN S N** lecturer in commerce, Department of studies and Research in commerce, **KWT's Divekar College of Commerce and PG Centre (M.Com) KARWAR**, for the award of M.com Degree is a record of independent project work.

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

**Mr. NITIN S. N.**

Lecturer in Dept. of Commerce

Divekar College of Commerce & PG

Centre (M.Com) Karwar

**Dr. B.H. Nayak**

Principal

Divekar College of Commerce

& PG Centre (M.Com) Karwar





CASHW INDUSTRY  
ANKOLA (UTTARA KANNADA)

**CERTIFICATE**

**TO WHOMSOEVER IT MAY CONCERN**

It is to certify that **Mr. Raghavendra C Gouda**, a student of M.com final year from Divekar College of commerce P.G center, Karwar, has successfully completed his **Fund flow statement in Cashew Industry**.

During the **Fund flow statement in Cashew Industry** his conduct was found to be good

**For Cashew Industry**



Shri Dinesh .M. Gouda

( Manager)

## DECLARATION

I hereby declared that work presented in this project report entitled "A FUND FLOW STATEMENT OF THE CASHEW INDUSTRY LIMITED" has been carried out by me under the guidance and supervision of, Mr. NITIN S. N. Department of studies and Research in commerce, KWT'S DIVEKAR COLLEGE OF COMMERCE AND PG CENTRE (M.COM) KARWAR.

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

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

Date: 06-05-2019

Place: Karwar

  
Mr. RAGHAVENDRA C. GOUDA

**"A STUDY ON FINANCIAL ANALYSES OF KARNATAKA POWER  
CORPORATION LIMITED"**

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

**MASTER OF COMMERCE**

**BY**

**Ms. ASHWINI S**

**REGISTER NO. 17C011204**



**UNDER THE GUIDENCE OF**

**Mr. NITIN S. N**

**Lecturer of commerce**

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

**KARNATAKA-581301**

**2019**



**“A STUDY ON FINANCIAL ANALYSES OF KARNATAKA POWER  
CORPORATION LIMITED”**

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

**BY**

**Ms. ASHWINI S.**

**REGISTER NO. 17C011204**



**UNDER THE GUIDENCE OF**

**Mr. NITIN.S.N**

**Lecturer of commerce**

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

**KARNATAKA-581301**

**2019**



## CERTIFICATE

This is to certify that the project report entitled "A STUDY ON FINANCIAL ANALYSES OF KARNATAKA POWER CORPORATION LIMITED" Submitted by Ms. ASHWINI, Student of Commerce KWT's Divekar College of Commerce and PG Centre (M.Com) KARWAR, under the guidance of Mr. NITIN S. N. Lecturer in Commerce, Department of Studies and Research in Commerce, KWT's Divekar College of Commerce and PG Centre (M.Com) KARWAR, for the award of M.Com. Degree is a record of independent project work.

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

**Mr. NITIN S. N.**

Lecturer in Dept. of Commerce

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

**Dr. B. H. NAYAK**

Principal

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





**KPCL**

ಕರ್ನಾಟಕ ವಿದ್ಯುತ್ ನಿಗಮ ನಿಯಮಿತ

**KARNATAKA POWER CORPORATION LTD.,**

(A premier power generating company of Government of Karnataka)

**CIN U05110KA19708GC001919**

A1 P2 B - B1 /1633.

Date : 25/01/2019

Principal,  
KWT Divekar College PG Centre,  
Divakar College Campus,  
KARWAR - 581 301

Sir/Madam,

Sub : Project Work/Internship - regarding.

-oOo-

We are pleasure to inform that Ms. Ashwini S, student of Master of Commerce is permitted to do Project work/Internship training on **Finance** in our Corporation.

The student should submit Project work/ Internship report well in advance to issue the certificate.

She may please be directed to report at :

Deputy General Manager (Finance)  
Karnataka Power Corporation Limited  
No.82, Shakthi Bhavan  
5<sup>th</sup> Floor  
Race Course Road  
Bengaluru - 560 001.

Yours faithfully,  
for Karnataka Power Corporation Limited,

  
for Managing Director



## DECLARATION

I hereby declared that work presented in this project report entitled "**A STUDY ON FINANCIAL ANALYSES OF KARNATAKA POWER CORPORATION LIMITED.**" has been carried out by me under the guidance and supervision of, **Mr. NITIN S. N.** Department of studies and Research in commerce, **KWT'S DIVEKAR COLLEGE OF COMMERCE AND PG CENTRE (M.COM) KARWAR.**

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

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

Date: 10-5-2019

Place: Karwar

  
Ms. ASHWINI S.

**“ INVENTORY MANAGEMENT IN GANESH SOAPS AND  
DETERGENTS INDUSTRY, SHIRALI”**

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

**DEGREE OF  
MASTER OF COMMERCE  
BY**

**MISS. JANAKI NAIK**

**REGISTER NO. 15C011015**



**UNDER THE GUIDENCE OF**

**SHRI. NITIN S. N.**

**LECTURER OF COMMERCE**

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

**KARWAR**

**KARNATAK- 581301**

**2017**

**“ INVENTORY MANAGEMENT IN GANESH SOAPS AND  
DETERGENTS INDUSTRY, SHIRALI”**

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

**DEGREE OF  
MASTER OF COMMERCE  
BY**

**MISS. JANAKI NAIK**

**REGISTER NO. 15C011015**



**UNDER THE GUIDENCE OF**

**SHRI. NITIN S. N.**

**LECTURER OF COMMERCE**

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

**KARWAR**

**KARNATAK- 581301**

**2017**



Reg.No. : 15011015



## CERTIFICATE

This is to certify that the project report entitled "A STUDY ON INVENTORY MANAGEMENT IN GANESH SOAPS AND DETERGENTS INDUSTRY, SHIRALI" Submitted by Miss. JANAKI NAIK student of Commerce Karnataka University, P.G Centre, under of SHRI. NITIN.S.N lecturer in commerce, Department of studies and Research in commerce, KWT's Divekar College of Commerce and PG Centre (M.Com) KARWAR, for the award of M.com Degree is a record of independent project work.

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

Shri. Nitin S.N  
Lecturer  
Dept. of Commerce  
Divekar College of Commerce &  
P.G.Centre (M.Com) Karwar

Dr. B.H. Nayak  
The Principal  
Divekar College of Commerce &  
P.G. Centre (M.Com) Karwar



# GANESH SOAPS & DETERGENTS

Sy No:885,Panchavati,PHC Road,Shirali

Tin:29200030748

Phone:08385-258479

GANESH SOAPS & DETERGENTS  
"PANCHAVATI"  
SHIRALI - 581 354  
(Karnataka State)

Mobile :+91-9448797110

## CERTIFICATE

This is to Certify that Miss. Janaki Naik who is pursuing her M.COM from Divekar College of Commerce & PG Centre, Karwar, has successfully completed her in plant Project in our Industry for a period of two months commencing from 1<sup>st</sup> April 2017 to 30<sup>th</sup> May 2017. Her topic of study was "Inventory Management".

During the project her performance was satisfactory and we wish her all success in her career.

For Ganesh Soaps & Detergents

  
Mg PARTNER

Proprietor

Place: SHIRALI

Date: 12-06-2017

## DECLARATION

I hereby declared that work presented in this project report entitled "**A STUDY ON INVENTORY MANAGEMENT IN GANESH SOAPS AND DETERGENTS INDUSTRY,SHIRALI**" has been carried out by me under the guidance and supervision of, **SHRI. NITIN.S.N** Department of studies and Research in commerce, **KWT'S DIVEKAR COLLEGE OF COMMERCE AND PG CENTRE (M.COM) KARWAR.**

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

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

**Date :**

*Janet*  
**MISS. JANAKI NAIK**

**Place : Karwar**

**M.COM. IV SEMESTER**



**"FINANCIAL ANALYSIS - A STUDY ON THE TOTGARS'  
CO-OPERATIVE SALE SOCIETY LTD. SIRSI"**

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

**DEGREE OF  
MASTER OF COMMERCE**

**BY  
MISS. MEGHA HEGDE**

**REGISTER NO. 15C011022**



**UNDER THE GUIDENCE OF**

**Miss. ARPITHA GUNGA**

**Lecturer of commerce**

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

**KARWAR**

**KARNATAK- 581301**

**2017**

**“FINANCIAL ANALYSIS - A STUDY ON THE TOTGARS’  
CO-OPERATIVE SALE SOCIETY LTD. SIRSI”**

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

**DEGREE OF  
MASTER OF COMMERCE**

**BY  
MISS. MEGHA HEGDE**

**REGISTER NO. 15C011022**



**UNDER THE GUIDENCE OF  
Miss. ARPITHA GUNGA**

**Lecturer of commerce**

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

**KARWAR**

**KARNATAK- 581301**

**2017**

Reg.No.:15C011022



KARNATAK

UNIVERSITY

## CERTIFICATE

This is to certify that the project report entitled "FINANCIAL ANALYSIS - A STUDY ON THE TOTGARS' CO-OPERATIVE SALE SOCIETY Ltd. Sirsi Submitted by MISS. MEGHA HEGDE student of Commerce Karnataka University, P.G Centre, under of MISS. ARPITA GUNGA lecturer in commerce, Department of studies and Research in commerce, KWT's Divekar College of Commerce and PG Centre (M.Com) KARWAR, for the award of M.com Degree is a record of independent project work.

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

Miss. Arpita Gunaga

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

Dr. B.H. Nayak  
**PRINCIPAL**

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





# The Totgars' Co-operative Sale Society Ltd.,



SIRSI - 581 402 (Uttara Kannada) Karnataka State

(ISO-9001:2008 certified Co-operative)



☎ (08384) 236371, 236007

Fax: 236579

website: www.tssindia.in

e-mail: tss@tssindia.in

Ref. No. 3565/10/2016 17

Date: 11-02-2017

PRINCIPAL,  
DIVEKAR COLLEGE OF COMMERCE  
& P.G (M.COM.) CENTRE, KARWAR

Sir,

As per your letter dated 10-02-2017 we are pleased to permit your Student Miss. Megha Shridhar Hegde M. COM. (USN-15c011022) 4 semester to undergo project on "ORGANISATION" from 2 months in our organization. She may take necessary information about our organization for preparing her project report & we will issue the certificate for the same.

Thank you.

Yours faithfully,

Raveesh A. Hegde  
General Manager



## DECLARATION

I hereby declared that work presented in this project report entitled **"FINANCIAL ANALYSIS - A STUDY ON THE TOTGARS' CO-OPERATIVE SALE SOCIETY Ltd. Sirsi** has been carried out by me under the guidance and supervision of, **Miss. ARPIT GUNGA** Department of studies and Research in commerce, **KWT'S DIVEKAR COLLEGE OF COMMERCE AND PG CENTRE (M.COM) KARWAR.**

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

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

Date : 31/05/2017

Place : Karwar



MISS. MEGHA HEGDE

MCOM IV SEMESTER

**"PERFORMANCE ANALYSIS OF THE KARWAR URBAN  
COOPERATIVE BANK LIMITED, KARWAR (U.K)"**

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

**BY**

**Miss. NAGRATNA .B. MAHALE**

**M.Com IV Semester**

**REGISTER NO. 14C01924**



**UNDER THE GUIDENCE OF**

**Shri. ANJAN .A. KAIKINI**

**Lecture of Commerce**

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

**KARWAR**

**KARNATAKA-581301**

**2016**



**“PERFORMANCE ANALYSIS OF THE KARWAR URBAN  
COOPERATIVE BANK LIMITED, KARWAR (U.K)”**

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

**MASTER OF COMMERCE**

**BY**

**MISS. NAGRATNA .B. MAHALE**

**M.Com IV Semester**

**REGISTER NO. 14C01924**



**UNDER THE GUIDENCE OF**

**SHRI LANJAN .A. KAIKINI**

**Lecture of Commerce**

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

**KARWAR**

**KARNATAKA-581301**

**2016**


Reg No: 14C01924




## **CERTIFICATE**

This is to certify that the project report entitled "**Performance Analysis Of The Karwar Urban Cooperative Bank Limited, Karwar (U.K)**" Submitted by **Miss. Nagratna .B. Mahale** student of **KWT'S Divekar College of Commerce and PG Centre (M.Com) Karwar** under the guidance of **Shri. Anjan .A. Kaikini**, Assistant Professor, Department of studies and Research in commerce, **Divekar College Of Commerce And Pg Centre (M.Com) Karwar**, for the award of M.com Degree is a record of independent project work.

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

  
**Shri. ANJAN A. KAIKINI**  
Lecturer  
Department. of Commerce  
Divekar college of Commerce & P.G  
centre (M.Com)  
Karwar

  
**Dr.B.H. NAYAK**  
The Principal  
Divekar college of Commerce & P.G  
centre (M.Com)  
Karwar



**THE KARWAR URBAN CO-OP. BANK LTD.**

RADHAKRISHNA TEMPLE ROAD, KARWAR - 581 301

No. PT-7/2015-16

Date: 15-06-16

**CERTIFICATE**

This is to Certify that Miss. Nagratna. B. Mahale who is pursuing her M.COM from Divekar College of Commerce & PG Centre, Karwar, has successfully completed her in plant Project in our Bank for a period of two months commencing from 1<sup>st</sup> March 2016 to 30<sup>th</sup> April 2016. Her topic of study was "Performance Appraisal".

During the project her performance was satisfactory and we wish her all success in her career.



For The Karwar Urban Co-op Bank Ltd.

  
General Manager



## DECLARATION

I hereby declared that work presented in this project report entitled "**Performance Analysis Of The Karwar Urban Cooperative Bank Limited, Karwar (U.K)**" has been carried out by me under the guidance and supervision of **Shri. Anjan .A. Kaikini**, Department of studies and Research in commerce, KWT'S Divekar College of Commerce and PG Centre (M.Com) Karwar

I am submitting this project report to Karnataka University, Dharwad as the partially fulfillment of requirement for the award of M.com Degree.

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

**Date:** 15-06-16

**Place:** Karwar



**Miss. Nagratna B Mahale**

**"A STUDY ON FINANCIAL RATIO ANALYSIS OF DESAI ENTERPRISE"**  
**PROJECT REPORT SUBMITTED TO THE KARNATAK UNIVERSITY,**  
**DHARWAD.IN PARTIAL FULFILLMENT OF REQUIRMENTS FOR THE**  
**DEGREE OF**

**MASTER OF COMMERCE**

**BY**

**Miss. SHRUTLU.KADAM**

**M.Com IV Semester**

**REGISTER NO. 14C01932**



**UNDER THE GUIDENCE OF**

**Miss. NEHA D. KOCHAREKAR**

**Lecturer of commerce**

**KWT'S DIVEKAR COLLEGE OF COMMERCE AND PG CENTRE**

**(M.COM)**

**KARWAR**

**KARNATAKA- 581301**

**2016**

**“A STUDY ON FINANCIAL RATIO ANALYSIS OF DESAI  
ENTERPRISE”**

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

**MASTER OF COMMERCE**

**BY**

**Miss. SHRUTLU.KADAM**

**REGISTER NO. 14C01932**



**UNDER THE GUIDENCE OF**

**Miss. NEHA D. KOCHAREKAR**

**Lecturer of commerce**

**KWT'S DIVEKAR COLLEGE OF COMMERCE AND PG CENTRE**

**(M.COM)**

**KARWAR**

**KARNATAK- 581301**

**2016**





## CERTIFICATE

This is to certify that the project report entitled **"A STUDY ON FINANCIAL RATIO ANALYSIS OF DESAI ENTERPRISE"** Submitted by **Miss. SHRUTLU. KADAM** student of Commerce Karnatak University, P.G Centre, Karwar under of **Miss. NEHA KOCHAREKAR** lecturer in commerce, Department of studies and Research in commerce, **KWT's Divekar College of Commerce and PG Centre (M.Com) Karwar**, for the award of M.com Degree is a record of independent project work.


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

  
**Miss. NEHA KOCHAREKAR**

Lecturer

Department. of Commerce

Divekar college of Commerce & PG centre  
(M.Com) Karwar

  
**Dr. B H Nayak**

**The Principal**

**Divekar College of Commerce**

**& PG centre(M.Com) Karwar**



Tin No: - 29550033708

## **DESAI ENTERPRISES**

Civil Court Road, Shop No.6,  
KARWAR-581 301.

Phone: (08382) 220963 Cell: 9449548180

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### **CERTIFICATE**

This is to certify that Ms. Shruti U Kadam, MCOM student of KWT Divekar college of commerce & PG Centre (mcom), Karwar has done her project work successfully in our

Enterprise on the topic "A Study on Financial Ratio Analysis" at DESAI Enterprise, Karwar from the date 15-3-2016 to 13-6-2016 (A Dissertation to submit to the Karnataka university, Dharwad

TIN: 29550033708  
**DESAI ENTERPRISES**  
Court Road, KARWAR, 581 301.  
Ph.: (Res.) 220963, (Shop) 220963  
Mob.: 94495 48180

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Dealers in: All types of paints, Asian Paints & Berger Paints Colour World,  
Snowcem India, PVC, G.I. Brass Fittings &  
Other Building Materials

## DECLARATION

I hereby declared that work presented in this project report entitled "A STUDY ON FINANCIAL RATIO ANALYSIS OF DESAI ENTERPRISE" has been carried out by me under the guidance and supervision of, Miss. NEHA D. KOCHAREKAR Department of studies and Research in commerce, KWT'S DIVEKAR COLLEGE OF COMMERCE AND PG CENTRE (M.COM) KARWAR.

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

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

Date : 15-06-2016

Place : Karwar



Miss. Shruti. Kadam



**"CONSUMER'S ATTITUDE TOWARDS THE PREFERENCE OF  
U.K PICKLES - A STUDY ON KARWAR CITY"**

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

**MASTER OF COMMERCE**

**BY**

**Miss. KAJAL .U. KAMBAR**

**M.Com IV Semester**

**REGISTER NO. 14C01920**



**UNDER THE GUIDENCE OF**

**Miss. NEHA D. KOCHAREKAR**

**Lecturer of commerce**

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

**KARWAR**

**KARNATAKA-581301**

**2016**

**"CONSUMER'S ATTITUDE TOWARDS THE PREFERENCE OF  
U.K PICKLES - A STUDY ON KARWAR CITY"**

**PROJECT REPORT SUBMITTED TO THE KARNATAK  
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**Lecturer of commerce**

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

**KARWAR**

**KARNATAKA-581301**

**2016**


Reg. No.14C01920


**KARNATAK UNIVERSITY**  
**DHARWAD**

**CERTIFICATE**

This is to certify that the project report entitled "CONSUMER'S ATTITUDE TOWARDS THE PREFERENCE OF U.K. PICKLES- A STUDY ON KARWAR CITY" Submitted by Miss. KAJAL U. KAMBAR student of KWT's Divekar College Of Commerce & P.G Centre (M.Com) Karwar under of Miss. NEHA D. KOCHAREKAR Lecturer of commerce, Department of studies and Research in commerce, KWT's Divekar College Of Commerce & P.G Centre (M.Com) Karwar, for the award of M.com Degree is a record of independent project work.

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

  
**Miss. NEHA .D. KOCHAREKAR**  
Lecturer  
Department of Commerce  
Divekar college of Commerce & P.G centre  
(M.Com)  
Karwar

  
**Dr. B.H. NAYAK**  
The Principal  
Divekar College of Commerce &  
P.G centre (M.Com)  
Karwar





Phone : 225292, 225892  
Mob : 09845370971

**U.K. PICKLES**  
STATE LEVEL AWARD FOR THE YEAR 93-94

Manufacturers of : MANGO LEMON MIXED PICKLES, MASALA POWDER AND PAPAD.

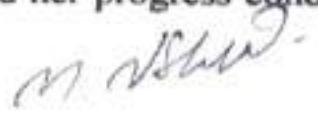
Ref. No. \_\_\_\_\_

Date : 15/05/2016

**CERTIFICATE**

This is to certify that **KAJAL U KAMBAR** a M.Com student of **KWT's Divekar College of Commerce & P.G. Centre (M.Com), Karwar** has successfully completed her project in our organization U.K. Pickle with effect from date 15-02-2016 to 13-05-2016.

She has taken keen interest in her project work and her progress conduct was good during the period.

  
**MALAPPA. N. SHETTI**  
Prop; U. K. PICKLES  
BAAD, KARWAR

## DECLARATION

I hereby declared that work presented in this project report entitled **"CONSUMER'S ATTITUDE TOWARDS THE PREFERENCE OF U.K PICKLES -A STUDY ON KARWAR CITY"** has been carried out by me under the guidance and supervision of **Miss. NEHA D. KOCHAREKAR**, Department of studies and Research in commerce, **KWT's Divekar College of Commerce & P.G Centre (M.Com), Karwar.**

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

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

Date: 15-06-2016

Place: Karwar



Miss. Kajal .U. Kambar



**"CUSTOMER PERCEPTION TOWARDS TWO WHEELER BIKE -  
A CASE STUDY OF YAMAHA MOTOR BIKE IN KARWAR  
BRANCH (UK) DISTRICT"**

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

**MASTER OF COMMERCE**

**BY**

**Mr. VINOD S NAIK**

**M.Com IV Semester**

**REGISTRATION NO.-14C01937**



**UNDER THE GUIDANCE OF**

**Shri. NITIN S N**

**LECTURER OF COMMERCE**

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

**KARNATAKA-581301**

**2016**



**"CUSTOMER PERCEPTION TOWARDS TWO WHEELER BIKE -  
A CASE STUDY OF YAMAHA MOTOR BIKE IN KARWAR  
BRANCH (UK) DISTRICT"**

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

**BY**

**Mr. VINOD S NAIK**

**M.COM IV SEMISTER**

**REGISTRATION NO.-14C01937**



**UNDER THE GUIDENCE OF**

**Shri. NITIN S N**

**LECTURER OF COMMERCE**

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

**KARNATAKA-581301**

**2016**

Reg. No: 14C01937

**KARNATAK UNIVERSITY**  
**DHARWAD**

**CERTIFICATE**

This is to certify that the project report entitled "CUSTOMER PERCEPTION TOWORS TWO WHEELER BIKE – A CASE STUDY OF YAMAHA MOTOR BIKE IN KARWAR BRANCH (UK) DISRICT" Submitted by **Mr. Vinod S Naik** student of **KWT's Diveker College Of Commerce and P.G Centre (M.Com) Karwar** under of **Shri. Nitin S N** Teaching Lecturer Of Commerce, Department of studies and Research in commerce, **KWT's Diveker College Of Commerce & P.G Centre (M.Com) Karwar**, for the award of M.com Degree is a record of independent project work.

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



**Shri. NITIN S N**

Lecturer

Department of Commerce

Divekar college of Commerce & PG centre (M.COM)

(M.Com)

Karwar



**Dr. B. H. NAYAK**

The principal

KWT Divekar college of Commerce & PG

centre (M.COM)

Karwar





# ASCENT YAMAHA

## CERTIFICATE

This is to certify that Mr. VINOD.S. NAIK, Reg.No.14C01937 of M.com IV semester student from KWT's Divekar College of Commerce & P.G. (M.Com) Centre Karwar, have under gone internship of Major Concurrent Project (MCP) during the academic year 2016-17 at KARNATAK UNIVERSITY DHARWAD, entitled "CUSTOMER PERCEPTION TOWARDS TWO WHEELER BIKES - A CASE STUDY OF YAMAHA MOTOR BIKES & SCOOTERS IN KARWAR, UTTAR KANNADA DISTRICT" at ASCENT YAMAHA, Karwar from February-2016 to April-2016.

A copy of this report has been submitted to us. During this period, we found Mr Vinod S. Naik very dedicated and sincere towards his work and his behaviour was also good. We wish him all the best for his future endeavors.

DATE : 13/06/2016

PLACE: Karwar



  
GENERAL MANAGER  
ASCENT YAMAHA



## DECLARATION

I hereby declared that work presented in this project report entitled "CUSTOMER PERCEPTION TOWARDS TWO WHEELER BIKE – A CASE STUDY OF YAMAHA MOTOR BIKE IN KARWAR BRANCH " has been carried out by me under the guidance and supervision of **Shri. NITIN S .N.** Department of studies and Research in commerce, **KWT's Divekar College of Commerce & P. G (M.Com) Centre, Karwar.**

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

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

Date: 15/06/2011

Place: Karwar



Mr. Vinod S Naik

Reg. no: 14C01937

**A PROJECT REPORT ON**  
**"TRAINING AND DEVELOPMENT OF ADITYA BIRLA**  
**CHEMICALS COMPANY"**  
**-A CASE STUDY OF THE GRASIM INDUSTRIES, KARWAR.**

**SUBMITTED BY**  
**ANKITA A. KINDALKAR**

**M.Com IV Semester**

**Contact Details: D/o Anil G. Kindalkar**  
**Plot No. LIG 543,544 C8 Road**  
**New K.H.B Colony Habbuwada Karwar**  
**Mob: 8197936272**

**Email Id – kindalkarankita04@gmail.com**

**Under The Guidance of**  
**Miss. Neha D. Kocharekar**  
**KWT's Divekar College of Commerce &**  
**PG. Centre Karwar**

**Submitted in partial fulfillment of the requirement**  
**for the award of the degree of**  
**Master of Commerce**

**Submitted to**



**DEPARTMENT OF P.G. STUDIES IN COMMERCE**  
**KWT'S DIVEKAR COLLEGE OF COMMERCE &**  
**P.G. CENTRE, KARWAR.**  
**2015-2016**



**“TRAINING AND DEVELOPMENT OF ADITYA BIRLA  
CHEMICALS COMPANY”**

**-A CASE STUDY OF THE GRASIM INDUSTRIES, KARWAR.**

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

**MASTER OF COMMERCE**

**BY**

**Miss. ANKITA A. KINDALKAR**

**REGISTER NO. 14C01917**



**UNDER THE GUIDENCE OF**

**Miss. NEHA D. KOCHAREKAR**

**Lecturer of Commerce**

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

**KARNATAK-581303**

**2016**





## CERTIFICATE

This is to certify that the project report entitled **"TRAINING AND DEVELOPMENT OF ADITYA BIRLA CHEMICALS COMPANY - A CASE STUDY OF THE GRASIM INDUSTRIES, KARWAR"** Submitted by **Miss. ANKITA A KINDALKAR** student of **KWT's Divekar College of Commerce And P.G. Centre (M.Com) Karwar** under the guidance of **Miss. NEHA D. KOCHAREKAR** Lecturer of commerce, KWT's DCCPGC, Karwar, for the award of M.com Degree is a record of independent project work.

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

**Miss. NEHA D. KOCHAREKAR**  
Lecturer  
Dept. of Commerce  
Divekar college of Commerce & PG centre (M.Com)  
Karwar

**Dr. B. H. NAYAK**  
The **PRINCIPAL**  
KWT's Divekar College of Commerce & PG Centre  
Karwar  
Divekar College, Karwar



14<sup>th</sup> March, 2016**CERTIFICATE****TO WHOMSOEVER IT MAY CONCERN**

This is to certify that **Ms. Ankita A Kindalkar**, a student of M.Com Final Year from Divekar College of Commerce P G Center, Karwar, has successfully completed her **IN PLANT TRAINING** from 02-05-16 to 12-05-2016.

During the In plant training her conduct was found to be good.

We wish her all success in her future endeavors.

**For Grasim Industries Limited,**

  
+ [ **S.K. Bhat** ]  
Head HR

## DECLARATION

I hereby declared that work presented in this project report entitled **“TRAINING AND DEVELOPMENT OF ADITYA BIRLA CHEMICALS COPMANY” -A CASE STUDY OF THE GRASIM INDUSTRIES, KARWAR.** has been carried out by me under the guidance and supervision of **MISS NEHA D. KOCHAREKAR,** Department of KWT's DCCPGC, Karwar.

I am submitting this project report to Karnataka University, Dharwad as the partially fulfillment of requirement for the award of M.com Degree.

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

**Date: 15 -06-2015**

**Place: Karwar**

*Ankita*  
**Miss Ankita A. Kindalkar**