

**“A STUDY ON WORKING CAPITAL MANAGEMENT WITH RESPECT TO  
KONKAN RAILWAY CORPORATION LIMITED, KARWAR”**

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

**MASTER OF COMMERCE**

**BY**

**AKSHATA MOHAN NAIK**

**REGISTER NO. 19C011105**



**UNDER THE GUIDANCE OF**

**Mr. SUDHIR KADAM**

**Lecturer of commerce**

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

**KARWAR**

**KARNATAKA-581301**

**2021**

Reg. No.: 19C011105



### CERTIFICATE

This is to certify that the project report entitled "A STUDY ON WORKING CAPITAL MANAGEMENT WITH RESPECT TO KONKAN RAILWAY CORPORATION LIMITED, KARWAR" submitted by AKSHATA MOHAN NAIK student of Commerce KWT's Divekar College of Commerce and PG Centre (M. Com) KARWAR, under the guidance of SUDHIR KADAM 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. SUDHIR KADAM**  
Lecturer in Dept. of Commerce  
Divekar college of Commerce & PG centre  
(M. Com) Karwar

**Dr. KESHAVA K.G**  
Principal  
Divekar College of Commerce  
& PG centre (M. Com) Karwar

## DECLARATION

I hereby declared that work presented in this project report entitled “**A STUDY ON WORKING CAPITAL MANAGEMENT WITH RESPECT TO KONKAN RAILWAY CORPORATION LIMITED, KARWAR**” has been carried out by me under the guidance and supervision of **Mr. SUDHIR KADAM** 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: 08-09-2021

*Akshata*  
MISS. AKSHATA MOHAN NAIK

Place: Karwar

## ACKNOWLEDGEMENT

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

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

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

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

Date: 08-09-2021

*Akshata*  
MISS. AKSHATA MOHAN NAIK

Place: Karwar

**“A STUDY ON LIQUIDITY ANALYSIS OF BRITANNIA FOOD  
PROCESSING INDUSTRY IN INDIA”**

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

**MASTER OF COMMERCE**

**BY**

**Miss. AKSHATA R. HALDANKAR**

**REGISTER NO. 19C011106**



**UNDER THE GUIDANCE OF**

**Smt. PRIYANKA P TARIKAR**

**Lecturer in Dept. of Commerce**

**KWT'S DIVEKAR COLLEGE OF COMMERCE**

**KARWAR**

**KARNATAKA-581301**

**2021**



## CERTIFICATE

This is to certify that the project report entitled "A STUDY ON LIQUIDITY ANALYSIS OF BRITANNIA FOOD PROCESSING INDUSTRY IN INDIA" Submitted by Miss. AKSHATA R. HALDANKAR student of KWT's Divekar College of Commerce KARWAR, under the guidance of Smt. PRIYANKA P TARIKAR Lecturer in commerce, Department of studies and Research in commerce, KWT's Divekar College of Commerce 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.

**Smt. Priyanka P. Tarikar**  
Lecturer in Dept. of Commerce  
Divekar college of Commerce Karwar

**Dr. Keshava.K.G**  
Principal  
Divekar College of Commerce  
Karwar

## DECLARATION

I hereby declared that work presented in this project report entitled “**A STUDY ON LIQUIDITY ANALYSIS OF BRITANNIA FOOD PROCESSING INDUSTRY IN INDIA**” has been carried out by me under the guidance and supervision of, **Smt. PRIYANKA P TARIKAR**, Department of Studies and Research in commerce, **KWT'S DIVEKAR COLLEGE OF COMMERCE 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, associateship, fellowship or other similar title.

Date: 08/09/2021

  
Miss. AKSHATA R. HALDANKAR

Place: Karwar

## ACKNOWLEDGEMENT

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I would like to express my gratitude to **PRINCIPAL Dr. KESHA V.K. G. Mr. SHUBAM TALEKAR**, Lecturer in Dept. of Commerce, **Miss. NUTAN MAJALIKAR**, Lecturer in Dept. of Commerce, **Miss. VASAVI NAIK**, Lecturer in Dept. of Commerce, **SRI SURESH GUDIMANI**, Librarian & **KWT's DIVEKAR COLLEGE OF COMMERCE KARWAR** for their kind co-operation and encouragement.

Lastly, I express my gratitude to **Smt. POOJA NAIK**, Lecturer in Dept. of computer science and my **FAMILY** and **FRIENDS** for the encouragement and moral support.

Date: 08/09/2021

  
Miss. AKSHATA R. HALDANKAR

Place: Karwar



**“A STUDY ON FINANCIAL RATIO ANALYSIS OF ADITYA BIRLA  
CHEMICALS LIMITED, BINAGA”**

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

**MASTER OF COMMERCE**

**BY**

**Miss ANJALI SEETARAM NAIK**

**REGISTER NO. 19C011107**



**UNDER THE GUIDENCE OF**

**Mr. SHUBHAM TALEKAR**

**Lecturer of commerce**

**KWT'S DIVEKAR COLLEGE OF COMMERCE, KARWAR**

**KARNATAKA-581301**

**2021**



## CERTIFICATE

This is to certify that the project report entitled "A STUDY ON FINANCIAL RATIO ANALYSIS AT ADITYA BIRLA CHEMICALS LIMITED, BINAGA" Submitted by Miss. ANJALI SEETARAM NAIK student of Commerce KWT's DIVEKAR COLLEGE OF COMMERCE KARWAR, under the guidance of Mr. SHUBHAM TALEKAR lecturer in commerce, Department of studies and Research in commerce, KWT's DIVEKAR COLLEGE OF COMMERCE KARWAR, for the award of M.com Degree is a record of independent project work.

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

Mr. SHUBHAM TALEKAR

Lecturer in Dept. of Commerce

Divekar college of Commerce, Karwar

Dr. KESHAVA K.G

Principal

Divekar College of Commerce,  
Karwar

## DECLARATION

I hereby declared that work presented in this project report entitled "A STUDY ON FINANCIAL RATIO ANALYSIS OF ADITYA BIRLA CHEMICALS LIMITED, BINAGA" has been carried out by me under the guidance and supervision of, Mr. SHUBHAM TALEKAR Department of studies and Research in commerce, KWT'S DIVEKAR COLLEGE OF COMMERCE 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: 8/9/2021



Miss. ANJALI SEETARAM NAIK

Place: Karwar

## ANKNOWLEDGEMENT

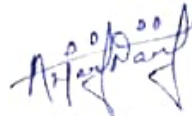
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In the first place, I owe a very special gratitude & sincere thanks to my research guide, **Mr. SHUBHAM TALEKAR** Lecturer of commerce Department of studies and Research in commerce **KWT's DIVEKAR COLLEGE OF COMMERCE, KARWAR**. For her valuable & inspiring guidance in this endeavor.

I would like to express my gratitude to **Dr. KESHAVA K.G PRINCIPAL**, **Mr. SHUBHAM TALEKAR** Lecturer in Dept. of Commerce, **Miss. NUTAN MAJALIKAR** Lecturer in Dept. of Commerce, **Mrs. PRIYANKA TARIKAR** Lecturer in Dept. of Commerce, **Mrs. POOJA NAIK**, lecturer in computer science, **Dr. HARISH KAMAT**, lecturer in computer science & **SRI SURESH GUDIMANI** Librarian, **KWT's DIVEKAR COLLEGE OF COMMERCE, KARWAR**, their kind co-operation and encouragement.

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

Date: 8/9/2021



Miss ANJALI SEETARAM NAIK

Place: Karwar

**“AN ANALYTICAL STUDY ON THE FINANCIAL PERFORMANCE  
OF AMAZON.COM USING RATIO ANALYSIS”**

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

**MASTER OF COMMERCE**

**BY**

**Miss. DIVYA. D. NAIK**

**REGISTER NO. 19C011108**



**UNDER THE GUIDENCE OF**

**Miss. NUTAN G MAJALIKAR**

**Lecturer of commerce**

**KWT'S DIVEKAR COLLEGE OF COMMERCE**

**KARWAR**

**KARNATAKA-581301**

**2020- 21**

Reg. No.: 19C011108



## CERTIFICATE

This is to certify that the project report entitled "AN ANALYTICAL STUDY ON THE FINANCIAL PERFORMANCE OF AMAZON.COM USING RATIO ANALYSIS" Submitted by Miss. DIVYA.D.NAIK student of Commerce KWT's Divekar College of Commerce, KARWAR, under the guidance of Miss. NUTAN G MAJALIKAR lecturer in commerce, Department of studies and Research in commerce, KWT's Divekar College of Commerce, 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. NUTAN G MAJALIKAR  
Lecturer in Dept. of Commerce  
KWTs Divekar college of  
Commerce, Karwar

Dr. KESHA.V.K.G  
PRINCIPAL  
KWTs Divekar College of  
Commerce, Karwar

## DECLARATION

I hereby declared that work presented in this project report entitled **“AN ANALYTICAL STUDY ON THE FINANCIAL PERFORMANCE OF AMAZON.COM USING RATIO ANALYSIS”** has been carried out by me under the guidance and supervision of, **Miss. NUTAN G MAJALIKAR** Department of studies and Research in commerce, **KWT'S DIVEKAR COLLEGE OF COMMERCE, 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: 08/09/2021



Miss. DIVYA .D. NAIK

Place: Karwar

## ACKNOWLEDGEMENT

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

In the first place, I owe a very special gratitude & sincere thanks to my research guide, **Miss. NUTAN G MAJALIKAR** Lecturer of commerce Department of studies and Research in commerce **KWT's DIVEKAR COLLEGE OF COMMERCE, KARWAR.**, for her valuable & inspiring guidance in this endeavor.

I would like to express my gratitude to **Dr. KESHAVA.K.GPRINCIPAL, Shri. Shubham Talekar** **Miss. NUTAN G MAJALIKAR** Lecturer in Dept. of Commerce, **Smt. PRIYANKA TARIKAR, Smt. POOJA NAIK,** Department of Computer Science & **SRI SURESH GUDIMANI** Librarian, **KWT's DIVEKAR COLLEGE OF COMMERCE, KARWAR,** their kind co-operation and encouragement.

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

*Divya*

**Miss. DIVYA . D. NAIK**

**Date :** 08/09/2021

**Place :** Karwar



**“A COMPARATIVE STUDY ON VARIOUS SCHEMES OF  
DEPOSITS AND LOANS - SPECIAL REFERENCE IN KANARA  
DISTRICT CENTRAL COOPERATIVE BANK LTD. AND THE  
SIRSI URBAN SAHAKARI BANK LTD.AT ANKOLA TALUKA”**

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

**MASTER OF COMMERCE**

**BY**

**Mrs. GANESH J. NAIK**

**REGISTER NO. 19C011109**



**UNDER THE GUIDENCE OF**

**Miss. NUTAN MAJALIKAR**

**Lecturer in commerce**

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

**(M.COM)**

**KARWAR**

**KARNATAK- 581301**

**2021**



**KARNATAK**

**UNIVERSITY**

## **CERTIFICATE**

This is to certify that the project report entitled “**A COMPARATIVE STUDY ON VARIOUS SCHEMES OF DEPOSITS AND LOANS - SPECIAL REFERENCE IN KANARA DISTRICT CENTRAL COOPERATIVE BANK LTD. AND THE SIRSI URBAN SAHAKARI BANK LTD. AT ANKOLA TALUKA**” Submitted by **Mrs. GANESH J. NAIK** student of Divekar College of Commerce and PG Centre (M.Com) KARWAR under the guidance of **Miss. NUTAN MAJALIKAR** 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. Nutan Majalikar**

Lecturer in Dept. of commerce

Divekar college of Commerce

PG Centre (M.Com) Karwar

**Dr. Keshav Bhat**

The Principal

Divekar College of Commerce

**KWT's Divekar College P.G. Centre & PG Centre (M.Com) Karwar**

**Divekar College Campus, Karwar**



## DECLARATION

I hereby declared that work presented in this project report entitled **“A COMPARATIVE STUDY ON VARIOUS SCHEMES OF DEPOSITS AND LOANS - SPECIAL REFERENCE IN KANARA DISTRICT CENTRAL COOPERATIVE BANK LTD. AND THE SIRSI URBAN SAHAKARI BANK LTD. AT ANKOLA TALUKA”** has been carried out by me under the guidance and supervision of **Miss. NUTAN MAJALIKAR** 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 : 06/09/2021

Place : Karwar

  
Mrs. GANESH J. NAIK

## ACKNOWLEDGEMENT

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

At the outset, I would like to place on record, my sincere thanks to external guide **Miss PRIYANKA TARIKAR and Miss. POOJA M NAIK**. She also help me to complete of project repot. I would like to thank each and every person for helping me in doing my report.

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

*Preraj Nair*

**“A STUDY ON HORTICULTURE PROBLEMS & MAJOR CHALLENGES  
FACED BY FARMERS IN SIRSI TALUK.”**

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

**BY**

**Miss. TARA DODDANNA GOUDA**

**REGISTER NO. 16C011061**



**UNDER THE GUIDENCE OF  
MR. SHUBHAM R. TALEKAR**

**Lecturer of commerce**

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

**KARWAR**

**KARNATAKA- 581301**

**2018**



KARNATAK

UNIVERSITY

## CERTIFICATE

This is to certify that the project report entitled "A STUDY ON HORTICULTURE PROBLEMS FACED BY FARMERS" submitted by Miss TARA GOUDA student of Divekar College of Commerce and PG Centre (M.Com) KARWAR under the guidance of Mr. SHUBHAM TALEKAR lecturer in commerce, Department of studies and Research in commerce, KWT's Divekar College of Commerce and PG Centre (M.Com) KARWAR, for the award of M.Com. Degree is a record of independent project work.

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**Mr. Shubham R. Talekar**

Lecturer in Dept. 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

## DECLARATION

I hereby declared that work presented in this project report entitled "A STUDY ON HORTICULTURE PROBLEMS FACED BY FARMERS" has been carried out by me under the guidance and supervision of Mr. SHUBHAM R. TALEKAR 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.

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Mss. Tara Gouda

Date:

Place: Karwar

## ACKNOWLEDGEMENT

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I would like to express my gratitude to Principal **B.H.NAYAK**, **Mr. NITIN S. N.**, **Miss. NEHA KOCHAREKAR** Lecturer of commerce of Commerce Department & **SRI SURESH GUDIMANI** Librarian, **KWT's DIVEKAR COLLEGE OF COMMERCE AND PG CENTRE (M.COM) KARWAR**, their kind co-operation and encouragement.

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

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



**“FINANCIAL ANALYSIS OF SOORYA SOFT DRINKS, KUMTA”**  
**PROJECT REPORT SUBMITTED TO THE KARNATAK UNIVERSITY,**  
**DHARWAD IN PARTIAL FULFILLMENT OF REQUIREMENTS FOR**  
**THE DEGREE OF**  
**MASTER OF COMMERCE**

**BY**

**MR. KANISHKA SATISH BILIYE**

**REGISTER NO. 19C011110**



**UNDER THE GUIDENCE OF**

**Mr. SHUBAM TALEKAR**

**Lecturer of commerce**

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

**KARWAR**

**KARNATAKA-581301**

**2021**



## **CERTIFICATE**

This is to certify that the project report entitled "A STUDY ON FINANCIAL ANALYSIS OF SOORYA SOFT DRINKS, KUMTA" Submitted by **Mr. KANISHKA SATISH BILIYE** student of Commerce **KWT's Divekar College of Commerce (M.Com) KARWAR**, under the guidance of **Mr. SHUBHAM TALEKAR** lecturer in commerce, Department of studies and Research in commerce, **KWT's Divekar College of Commerce (M.Com) KARWAR**, for the award of M.com Degree is a record of independent project work.

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**Dr. Keshav K. G.**  
Principal  
Divekar College of Commerce  
(M.Com) Karwar

## ACKNOWLEDGEMENT

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

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

Date : 08/09/2021

Place : Karwar



Mr. KANISHKA SATISH BILIYE

**“A STUDY ON ROLE OF OMBUDSMAN IN GRIEVANCES  
MANAGEMENT WITH REFERENCE TO INDIAN INSURANCE  
SECTOR”**

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

**MASTER OF COMMERCE**

**BY**

**Miss. KEERTHANA B ANAND**

**REGISTER NO. 19C011111**



**UNDER THE GUIDANCE OF**

**Smt. PRIYANKA P TARIKAR  
Lecturer in Dept. of Commerce**

**KWT'S DIVEKAR COLLEGE OF COMMERCE**

**KARWAR**

**KARNATAKA-581301**

**2021**



## CERTIFICATE

This is to certify that the project report entitled "A STUDY ON ROLE OF OMBUDSMAN IN GRIEVANCES MANAGEMENT WITH REFERENCE TO INDIAN INSURANCE SECTOR" Submitted by Miss. **KEERTHANA BANAND** student of **KWT's Divekar College of Commerce KARWAR**, under the guidance of **Smt. PRIYANKA P TARIKAR** Lecturer in commerce, Department of studies and Research in commerce, **KWT's Divekar College of Commerce KARWAR**, for the award of M.com Degree is a record of independent project work.

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**Smt. Priyanka P Tarikar**  
Lecturer in Dept. of Commerce  
Divekar college of Commerce Karwar

**Dr. Keshava.K.G**  
Principal  
Divekar College of  
CommerceKarwar

## DECLARATION

I hereby declared that work presented in this project report entitled "A STUDY ON ROLE OF OMBUDSMAN IN GRIEVANCES MANAGEMENT WITH REFERENCE TO INDIAN INSURANCE SECTOR" has been carried out by me under the guidance and supervision of, Smt. PRIYANKA P TARIKAR, Department of Studies and Research in commerce, KWT'S DIVEKAR COLLEGE OF COMMERCE KARWAR.

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Date: 08/09/2021

  
Miss. KEERTHANA B ANAND

Place: Karwar

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I would like to express my gratitude to **PRINCIPAL Dr. KESHA V. K. G.**, **Mr. SHUBAM TALEKAR**, Lecturer in Dept. of Commerce, **Miss. NUTAN MAJALIKAR**, Lecturer in Dept. of Commerce, **Miss. VASAVI NAIK**, Lecturer in Dept. of Commerce, **SRI SURESH GUDIMANI**, Librarian & **KWT's DIVEKAR COLLEGE OF COMMERCE KARWAR** for their kind co-operation and encouragement.

Lastly, I express my gratitude to **Smt. Pooja Naik**, Lecturer in Dept. of computer science and my **FAMILY** and **FRIENDS** for the encouragement and moral support.

**Date:** 08/09/2021

  
**Miss. KEERTHANA BANAND**

**Place:** Karwar

**“A STUDY ON INVESTMENT PATTERN OF INVESTORS IN INSURANCE  
SECTOR”**

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

**MASTER OF COMMERCE**

**BY**

**MISS. LAVANYA ANANDU BORKAR**

**REGISTER NO. 19C011112**



**UNDER THE GUIDANCE OF**

**Smt. PRIYANKA P TARIKAR**

**Lecturer in Dept. of Commerce**

**KWT'S DIVEKAR COLLEGE OF COMMERCE**

**KARWAR**

**KARNATAKA-581301**

**2021**





## CERTIFICATE

This is to certify that the project report entitled "A STUDY ON INVESTMENT PATTERN OF INVESTORS IN INSURANCE SECTOR" Submitted by **MISS.**

**LAVANYA BORKAR** student of Commerce **KWT's Divekar College of Commerce KARWAR**, under the guidance of **Smt. PRIYANKA P TARIKAR** lecturer in commerce, Department of studies and Research in commerce, **KWT's Divekar College of Commerce 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.

  
**Smt. PRIYANKA P TARIKAR**

Lecturer in Dept. of Commerce

Divekar college of Commerce Karwar

**Dr. KESHAVA K.G**

Principal

Divekar College of Commerce

Karwar

## DECLARATION

I hereby declared that work presented in this project report entitled "**A STUDY ON INVESTMENT PATTERN OF INVESTORS IN INSURANCE SECTOR**" has been carried out by me under the guidance and supervision of **Smt. PRIYANKA P TARIKAR** Department of studies and Research in commerce, **KWT'S DIVEKAR COLLEGE OF COMMERCE, 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: 08/9/2021

*Lavanya*

Miss .LAVANYA ANANDU BORKAR

Place: Karwar

## ACKNOWLEDGEMENT

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

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

I would like to express my gratitude to **PRINCIPAL Dr. KESHAVA.K.G, Mr. SHUBHAM TALEKAR** Lecturer in Dept. of Commerce, **Miss. NUTAN MAJALIKAR** Lecturer in Dept. of Commerce, **Miss. VASAVI NAIK**, Lecturer in Dept. of Commerce & **SRI SURESH GUDIMANI** Librarian, **KWT's DIVEKAR COLLEGE OF COMMERCE KARWAR** for their kind co-operation and encouragement.

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

Date: 02/9/2021

*Lavanya*  
Miss. **LAVANYA ANANDU BORKAR**

Place: Karwar

**“A STUDY ON MICROFINANCE OF CREDIT ACCESS GRAMEEN  
LIMITED KARWAR TALUK”**

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

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

**BY**

**MISS. NAYANA N NAIK**

**REGISTER NO. 19C011113**



**UNDER THE GUIDANCE OF**

**MISS. NUTAN MAJALIKAR**

**LECTURER OF COMMERCE**

**KWT'S DIVEKAR COLLEGE OF COMMERCE, KARWAR**

**KARNATAKA-581301**

**2021**

Reg. No.: 19C011113



## **CERTIFICATE**

This is to certify that the project report entitled "A STUDY ON MICROFINANCES CREDIT ACCESS GRAMEEN LIMITED OF COMPANY IN KARWAR TALUK" submitted by MISS. NAYANA NAIK student of Commerce Karnataka university, **KWT's Divekar College of Commerce, KARWAR** under the guidance of Miss. NUTAN MAJALIKAR Lecture in Commerce, Department of Studies and Research in Commerce, **KWT's Divekar College of Commerce, 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.NUTAN MAJALIKAR**  
Lecturer in Dept. of Commerce  
Divekar College of Commerce,  
Karwar

**Dr. KESHAVA K.G.**  
Principal  
Divekar College of Commerce,  
Karwar

## DECLARATION

I hereby declared that work presented in this project report entitled “**A STUDY ON CREDITACCESS GRAMEEN LIMITED IN KARWAR TALUK**” has been carried out by me under the guidance and supervision of **Miss. NUTAN MAJALIKAR** Department of Studies and Research in Commerce, **KWT's DIVEKAR COLLEGE OF COMMERCE, 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:** 08/09/2021

  
**Miss. NAYANA NAIK**

**Place:** Karwar

## ACKNOWLEDGEMENT

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

In the first place, I owe a very special gratitude & sincere thanks to my research guide **Miss. NUTAN MAJALIKAR** Lecturer of Commerce Department of Studies and Research in Commerce **KWT's DIVEKAR COLLEGE OF COMMERCE, KARWAR** for her valuable & inspiring guidance in this endeavor.

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

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

**Date:** 08/09/2021

  
**Miss. NAYANA NAIK**

**Place:** Karwar

**“A STUDY ON FUNDAMENTAL ANALYSIS OF SELECTED IT COMPANIES”**

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

**DEGREE OF**

**MASTER OF COMMERCE**

**BY**

**Miss. PRIYA PRALHAD KUMTEKAR**

**REGISTER NO. 19C011114**



**UNDER THE GUIDENCE OF**

**MR. SHUBHAM RAJARAM TALEKAR**

**Lecturer of commerce**

**KWT'S DIVEKAR COLLEGE OF COMMERCE**

**KARWAR**

**KARNATAKA-581301**

**2021**

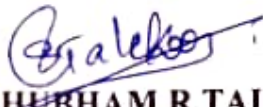




## CERTIFICATE

This is to certify that the project report titled "A STUDY ON FUNDAMENTAL ANALYSIS OF SELECTED IT COMPANIES" submitted by **MISS. PRIYA PRALHAD KUMTEKAR** student of Commerce **KWT's DIVEKAR COLLEGE OF COMMERCE KARWAR**, under the guidance of **MR. SHUBHAM RAJARAM TALEKAR** lecturer in commerce, Department of studies and Research in commerce, **KWT's DIVEKAR COLLEGE OF COMMERCE KARWAR**, for the award of M.com Degree is a record of independent project work.

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

  
**Mr. SHUBHAM.R.TALEKAR**

Lecturer in Dept. of Commerce

Divekar college of Commerce Karwar

**Dr. KESHAVA. K. G**

Principal

Divekar College of Commerce

Karwar

## DECLARATION

I hereby declared that work presented in this project report entitled “**A STUDY ON FUNDAMENTAL ANALYSIS OF SELECTED IT COMPANIES**” has been carried out by me under the guidance and supervision of **MR.SHUBHAM RAJARAM TALEKAR** Department of studies and Research in commerce, **KWT'S DIVEKAR COLLEGE OF COMMERCE 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:** 08-09-2021

**Place:** Karwar

*Ppkumtekar*  
**Miss. PRIYA PRALHAD KUMTEKAR**

## ACKNOWLEDGEMENT

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

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

I would like to express my gratitude to **PRINCIPAL .Dr. KESHAVA K.G.** **Mrs. PRIYANKA TARIKAR** Lecturer in Dept. of Commerce, **Miss. NUTAN MAJALIKAR** Lecturer in Dept. of Commerce, **Mrs. POOJA NAIK** Lecturer in Dept. of Commerce & **SRI SURESH GUDIMANI** Librarian, **KWT's DIVEKAR COLLEGE OF COMMERCE, KARWAR,** their kind co-operation and encouragement.

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

**Date:** 08-09-2021

**Place:** Karwar

**Miss. PRIYA PRALHAD KUMTEKAR**

*Pkumtekar*

**“A STUDY ON E-BANKING PRACTICES AND CUSTOMERS SATISFACTION  
WITH REFERENCE TO KARWAR TALUK”**

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

**MASTER OF COMMERCE**

**BY**

**Miss. PRIYANKA S MAHALE**

**REGISTER NO. 19C011115**



**UNDER THE GUIDENCE OF**

**Smt. PRIYANKA P TARIKAR  
Lecturer in Dept. of Commerce**

**KWT'S DIVEKAR COLLEGE OF COMMERCE**

**KARWAR**

**KARNATAKA-581301**

**2021**


Reg. No.: 19C011115



## CERTIFICATE

This is to certify that the project report entitled “**A STUDY ON E-BANKING PRACTICES AND CUSTOMER SATISFACTION WITH REFERNECE TO KARWAR TALUK**” Submitted by **MISS. PRIYANKA MAHALE** student of **KWT’s Divekar College of Commerce Karwar** under the guidance of **Smt. PRIYANKA P TARIKAR** Lecturer in commerce, Department of studies and Research in commerce, **KWT’s Divekar College of Commerce and 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.

  
**Smt. PRIYANKA P TARIKAR**  
Lecturer in Dept. of Commerce  
Divekar college of Commerce  
Karwar

**Dr. KESHAVA .K.G**  
Principal  
Divekar College of Commerce  
Karwar

## DECLARATION

I hereby declared that work presented in this project report entitled "**A STUDY ON E-BANKING PRACTIES AND CUSTOMER SATISFACTION WITH REFERENCE TO KARWAR TALUK**" has been carried out by me under the guidance and supervision of, **Smt. PRIYANKA P TARIKAR**, Department of Studies and Research in commerce, **KWT'S DIVEKAR COLLEGE OF COMMERCE AND 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, associateship, fellowship or other similar title.

Date: 8/9/2021

Place: Karwar



Miss. **PRIYANKA MAHALE**

## ACKNOWLEDGEMENT

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In the first place, I owe a very special gratitude & sincere thanks to my research guide, **Smt. PRIYANKA P TARIKAR** Lecturer in Department of Studies and Research in commerce, **KWT's DIVEKAR COLLEGE OF COMMERCE** for her valuable & inspiring guidance in this endeavor.

I would like to express my gratitude to **PRINCIPAL Dr. KESHAVA.K.G,** **Mr. SHUBAM TALEKAR,** Lecturer Dept. of Commerce, **Miss. NUTAN MAJALIKAR,** Lecturer in Dept. of Commerce, **Miss. VASAVI NAIK,** Lecturer in Dept. of Commerce, **SRI SURESH GUDIMANI,** Librarian & **KWT's DIVEKAR COLLEGE OF COMMERCE KARWAR** for their kind co-operation and encouragement.

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

Date: 8/9/21

Place: Karwar



Miss. PRIYANK MAHALE

**“A STUDY ON FUNCTIONING OF SURYA CREDIT CO OPERATIVE  
SOCIETY, ANKOLA”**

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

**BY**

**MR. RAJAT AIGAL**

**REGISTER NO. 19C011116**



**UNDER THE GUIDENCE OF**

**Miss. NUTAN MAJALIKAR**

**Lecturer of commerce**

**KWT'S DIVEKAR COLLEGE OF COMMERCE, KARWAR**

**KARNATAKA-581301**

**2021**





## CERTIFICATE

This is to certify that the project report entitled “A STUDY ON FUNCTIONING OF SURYA CREDIT CO OPERATIVE SOCIETY, ANKOLA” Submitted by Mr. RAJAT AIGAL student of Commerce KWT’s Divekar College of Commerce, KARWAR, under the guidance of Miss. NUTAN MAJALIKAR lecturer in commerce, Department of studies and Research in commerce, KWT’s Divekar College of Commerce, 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. NUTAN MAJALIKAR**

Lecturer in Dept. of Commerce

Divekar college of Commerce, Karwar

**Dr. KESHAVA K.G.**

Principal

Divekar College of Commerce,

Karwar

## DECLARATION

I hereby declared that work presented in this project report entitled “**A STUDY ON FUNCTIONING OF SURYA CREDIT CO OPERATIVE SOCIETY, ANKOLA**” has been carried out by me under the guidance and supervision of **Miss. NUTAN MAJALIKAR** Department of studies and Research in commerce, **KWT'S DIVEKAR COLLEGE OF COMMERCE, 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:** 8/9/2021

**Place:** Karwar

  
**Mr. RAJAT AIGAL**

## ACKNOWLEDGEMENT

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

I would like to express my gratitude to **Dr. KESHAVA K.G. PRINCIPAL,** **Mr. SHUBHAM TALEKAR** Lecturer in Dept. of Commerce, **SMT. PRIYANKA P TARIKAR** Lecturer in Dept. of Commerce, **SMT. POOJA NAIK** Lecturer in Dept. of computer Science, & **SRI SURESH GUDIMANI** Librarian, **KWT's DIVEKAR COLLEGE OF COMMERCE, KARWAR,** their kind co-operation and encouragement.

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

**Date:** 8/9/2021

**Place:** Karwar

  
**Mr. RAJAT AIGAL**

**“A STUDY OF CREDIT RISK MANAGEMENT ON  
KARWAR 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**

**Miss. RESHMA R NAIK**

**REGISTER NO. 19C011117**



**UNDER THE GUIDANCE OF**

**Smt. PRIYANKA P TARIKAR**

**Lecturer in Dept. of Commerce**

**KWT'S DIVEKAR COLLEGE OF COMMERCE**

**KARWAR**

**2021**



**CERTIFICATE**

This is to certify that the project report entitled "A STUDY ON CREDIT RISK MANAGEMENT OF KARWAR URBAN CO-OPERATIVE BANK LTD" submitted by Miss. RESHMA R NAIK student of Commerce KWT's Divekar College of Commerce and PG Centre (M.Com) KARWAR, under the guidance of Smt. PRIYANKA P TARIKAR lecturer in commerce, Department of studies and Research in commerce, KWT's Divekar College of Commerce 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.

**Smt. Priyanka P Tarikar**  
Lecturer in Dept. of Commerce  
Divekar College of Commerce,  
Karwar

**Dr. Keshava K.G**  
Principal  
Divekar College of Commerce,  
Karwar

## DECLARATION

I hereby declared that work presented in this project report entitled "A STUDY ON CREDIT RISK MANAGEMENT OF KARWAR URBAN CO-OPERATIVE BANK" has been carried out by me under the guidance and supervision of **Smt. PRIYANKA P TARIKAR** Department of studies and Research in commerce, **KWT'S DIVEKAR COLLEGE OF COMMERCE 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: 08/09/2021



Miss. RESHMA R NAIK

Place: Karwar

## ACKNOWLEDGEMENT

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In the first place, I owe a very special gratitude & sincere thanks to my research guide, **Smt. PRIYANKA P TARIKAR** Lecturer in Department of Studies and Research in commerce, **KWT's DIVEKAR COLLEGE OF COMMERCE KARWAR**, for her valuable & inspiring guidance in this endeavor.

I would like to express my gratitude to **Principal Dr. KESHAVA K.G.**, **Mr. SHUBAM TALEKAR**, Lecturer in Dept. of Commerce, **Miss. NUTAN MAJALIKAR**, Lecturer in Dept. of Commerce, **Miss. VASAVI NAIK**, Lecturer in Dept. of Commerce, **SRI SURESH GUDIMANI**, Librarian & **KWT's DIVEKAR COLLEGE OF COMMERCE KARWAR** for their kind co-operation and encouragement.

Lastly, I express my gratitude to **Smt. Pooja Naik**, Lecturer in Dept. of computer science and my **FAMILY** and **FRIENDS** for the encouragement and moral support.

Date: 09/09/2021



Miss. RESHMA R NAIK

Place: Karwar

**“A STUDY ON FINANCIAL INCLUSION AND FINANCIAL LITERACY OF  
RURAL AREA OF KARWAR TALUK”**

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

**MASTER OF COMMERCE**

**BY**

**MISS. ROJA CHANDRAKANT GUNAGI**

**REGISTER NO. 19C011118**



**UNDER THE GUIDENCE OF**

**MR. SHUBHAM TALEKAR**

**Lecturer of commerce**

**KWT'S DIVEKAR COLLEGE OF COMMERCE**

**KARWAR**

**KARNATAKA-581301**

**2021**




Reg. No.: 19C011118



## CERTIFICATE

This is to certify that the project report entitled "A STUDY ON FINANCIAL INCLUSION AND FINANCIAL LITERACY OF RURAL AREA OF KARWAR TALUK" Submitted by MISS. ROJA CHANDRAKANT GUNAGI. student of Commerce KWT's DIVEKAR COLLEGE OF COMMERCE KARWAR, under the guidance of MR. SHUBHAM TALEKAR lecturer in commerce, Department of studies and Research in commerce, KWT's DIVEKAR COLLEGE OF COMMERCE KARWAR, for the award of M.com Degree is a record of independent project work.

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

  
**MR. SHUBHAM TALEKAR**  
Lecturer in Dept. of Commerce  
Divekar college of Commerce  
Karwar

**Dr. KESHAVA K. G**  
Principal  
Divekar College of Commerce  
Karwar

## DECLARATION

I hereby declared that work presented in this project report entitled “**A STUDY ON FINANCIAL INCLUSION AND FINACIAL LITERACY OF RURAL AREA OF KARWAR TALUK**” has been carried out by me under the guidance and supervision of, **MR. SHUBHAM TALEKAR** Department of studies and Research in commerce, **KWT’S DIVEKAR COLLEGE OF COMMERCE 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:** 08/09/2021

**Place:** Karwar



**MISS. ROJA CHANDRAKANT GUNAGI**

## ACKNOWLEDGEMENT

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

I would like to express my gratitude to **PRINCIPAL Dr. KESHAVA K.G, MISS NUTAN MAJALIKAR**, Lecturer in Dept. of Commerce, **AND Mrs. PRIYANKA TARIKAR** Lecturer in Dept. of Commerce, **KWT's DIVEKAR COLLEGE OF COMMERCE KARWAR**, their kind co-operation and encouragement.

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

**Date:** 08/09/2021

**Place:** Karwar



**MISS. ROJA CHANDRAKANT GUNAGI**

**“PERFORMANCE ANALYSES OF SELECTED MICROFINANCE INSTITUTION  
IN INDIA”**

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

**MASTER OF COMMERCE**

**BY**

**Miss. ROOPA B DHARWAD**

**REGISTER NO. 19C011119**



**UNDER THE GUIDENCE OF**

**Mr. SHUBHAM TALEKAR**

**Lecturer of commerce**

**KWT'S DIVEKAR COLLEGE OF COMMERCE**

**KARWAR**

**KARNATAKA-581301**

**2021**

Reg. No.: 19C011119



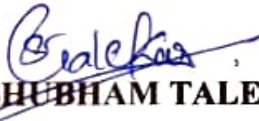
KARNATAK UNIVERSITY

DHARWAD

## CERTIFICATE

This is to certify that the project report entitled “**PERFORMANCE ANALYSES OF SELECTED MICROFINANCE INSTITUTION IN INDIA**” Submitted by **Miss. ROOPA B DHARWAD** student of Commerce **KWT's DIVEKAR COLLEGE OF COMMERCE KARWAR**, under the guidance of **Mr. SHUBHAM TALEKAR** lecturer in commerce, Department of studies and Research in commerce, **KWT'S DIVEKAR COLLEGE OF COMMERCE KARWAR**, for the award of M.com Degree is a record of independent project work.

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

  
**Mr. SHUBHAM TALEKAR**  
Lecturer in Dept. of Commerce  
Divekar college of Commerce  
Karwar

**Dr. KESHAVA K.G.**  
The Principal  
Divekar College of Commerce  
Karwar

## DECLARATION

I hereby declared that work presented in this project report entitled **“PERFORMANCE ANALYSES OF SELECTED MICROFINANCE INSTITUTION IN INDIA”** has been carried out by me under the guidance and supervision of, **Mr. SHUBHAM TALEKAR** Department of studies and Research in commerce, **KWT’S DIVEKAR COLLEGE OF COMMERCE 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:** 8/9/2021

*R.B. Dharwad*  
**Miss. ROOPA B DHARWAD**

**Place: Karwar**

## ANKNOWLEDGEMENT

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

In the first place, I owe a very special gratitude & sincere thanks to my research guide, **Mr. SHUBHAM TALEKAR** Lecturer of commerce Department of studies and Research in commerce **KWT's DIVEKAR COLLEGE OF COMMERCE KARWAR.**, for her valuable & inspiring guidance in this endeavour.

I would like to express my gratitude to **Dr. KESHAVA K.G. PRINCIPAL**, **Miss. NUTAN MAJALIKAR** Lecturer in Dept. of Commerce, **Mrs. PRIYANKA TARIKAR**, Lecturer in Dept. of Commerce, **Mrs. POOJA NAIK**, Lecturer in Computer Science, **Dr. HARISH KAMAT**, Lecturer in Computer Science & **SRI SURESH GUDIMANI** Librarian, **KWT's DIVEKAR COLLEGE OF COMMERCE KARWAR**, their kind co-operation and encouragement.

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

Date : 8/9/2021

Place : Karwar

*R. B. Dharwad.*  
Miss. ROOPA B DHARWAD

**“A STUDY ON BUSINESS ANALYSIS OF SELECTED FMCG  
COMPANIES IN INDIA”**

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

**MASTER OF COMMERCE**

**BY**

**MISS SANA IMTIYAZ SHAIKH**

**REGISTER NO. 19C011121**



**UNDER THE GUIDENCE OF**

**Dr. KESHAV K.G**

**Principal**

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

**KARWAR**

**KARNATAKA-581301**

**2021**



Reg. No.: 19C011121



## **CERTIFICATE**

This is to certify that the project report entitled "**A STUDY ON BUSINESS ANALYSIS OF SELECTED FMCG COMPANIES IN INDIA**" Submitted by **MISS. SANAIMTIYAZ SHAIKH** student of Commerce, **KWT's Divekar College of Commerce and PG Centre (M.Com) KARWAR**, under the guidance of **Dr. KESHAV K.G Principal of 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.

**Dr. KESHAV K. G**

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

**Dr. KESHAV K.G**

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

## DECLARATION

I hereby declared that work presented in this project report entitled "**A STUDY ON BUSINESS ANALYSIS OF SELECTED FMCG COMPANIES IN INDIA**" has been carried out by me under the guidance and supervision of **Dr. KESHAV K.G Principal of 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:** 08/09/2021

**Place:** Karwar

  
**MISS. SANA IMTIYAZ SHAIKH**

## ANKNOWLEDGEMENT

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

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

I would like to express my gratitude to **PRINCIPAL Dr. KESHAV K.G, MR. SHUBHAM R TALEKAR**, Lecturer in Dept. of Commerce, **AND Dr. HARISH KAMAT** HOD in Dept. of BCA, **KWT's DIVEKAR COLLEGE OF COMMERCE AND PG CENTRE (M.COM) KARWAR**, their kind co-operation and encouragement.

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

Date : 08/09/2021

  
MISS. SANA IMTIYAZ SHAIKH

Place : Karwar

**“FINANCIAL EXCLUSION IN SIRSI TALUK”**

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

**MASTER OF COMMERCE**

**BY**

**Mr. SAMANTH Y MANGARSI**

**REGISTER NO. 19C011120**



**UNDER THE GUIDENCE OF**

**Mr. SUDHEER KADAM**

**Lecturer of commerce**

**KWT'S DIVEKAR COLLEGE OF COMMERCE**

**KARWAR**

**KARNATAKA-581301**

**2021**



DHARWAD

## CERTIFICATE

This is to certify that the project report entitled “**FINANCIAL EXCLUSION IN SIRSI TALUK**” Submitted by **Mr. SAMANTH Y MANGARSI** student of Commerce **KWT's DIVEKAR COLLEGE OF COMMERCE KARWAR**, under the guidance of **Mr. SUDHEER KADAM** lecturer in commerce, Department of studies and Research in commerce, **KWT'S DIVEKAR COLLEGE OF COMMERCE 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. SUDHEER KADAM**

Lecturer in Dept. of Commerce  
Divekar college of Commerce  
Karwar

  
**Dr. KESHAVA K.G.**

The Principal  
Divekar College of Commerce  
Karwar

## DECLARATION

I hereby declared that work presented in this project report entitled **“FINANCIAL EXCLUSION IN SIRSI TALUK”** has been carried out by me under the guidance and supervision of, **Mr. SUDHEER KADAM** Department of studies and Research in commerce, **KWT'S DIVEKAR COLLEGE OF COMMERCE 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: 08/09/2021

Place: Karwar

  
Mr. SAMANTH Y MANGARSI

## ANKNOWLEDGEMENT

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I would like to express my gratitude to **Dr. KESHAVA K.G. PRINCIPAL, Mr. SHUBHAM TALEKAR** Lecturer of commerce Department of studies and Research in commerce **Miss. NUTAN MAJALIKAR** Lecturer in Dept. of Commerce, **Mrs. PRIYANKA TARIKAR**, Lecturer in Dept. of Commerce, **Mrs. POOJA NAIK**, Lecturer in Computer Science, **Dr. HARISH KAMAT**, Lecturer in Computer Science & **SRI SURESH GUDIMANI** Librarian, **KWT's DIVEKAR COLLEGE OF COMMERCE KARWAR**, their kind co-operation and encouragement.

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

Date : 08/09/2021

Place : Karwar

  
Mr. SAMANTH Y MANGARSI

**“A STUDY ON INVESTMENT PATTERN AMONG WORKING WOMEN IN  
KARWAR TALUK”**

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

**DEGREE OF  
MASTER OF COMMERCE**

**BY**

**MISS. SANA N. SHAIKH**

**REGISTER NO.19C011122**



**UNDER THE GUIDENCE OF**

**SHUBHAM TALEKAR**

**Lecturer of commerce**

**KWT'S DIVEKAR COLLEGE OF COMMERCE**

**KARWAR**

**KARNATAKA-581301**

**2021**



Reg. No.:  
19C011122



KARNATAKA UNIVERSITY

DHARWAD

## CERTIFICATE

This to certify that the project report entitled "A STUDY ON INVESTMENT PATTERN AMONG WORKING WOMEN IN KARWAR TALUK" Submitted by MISS. SANA N. SHAIKH student of Commerce KWT's DIVEKAR COLLEGE OF COMMERCE KARWAR, under the guidance of MR. SHUBHAM TALEKAR lecturer in commerce, Department of studies and Research in commerce, KWT's DIVEKAR COLLEGE OF COMMERCE KARWAR, for the award of M.com Degree is a record of independent project work.

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

MR. SHUBHAM TALEKAR

Lecturer in Dept. of Commerce

Divekar college of Commerce Karwar

Dr. KESHAVA K.G.

Principal

Divekar College of Commerce

Karwar

## DECLARATION

I hereby declared that work presented in this project report entitled "A STUDY ON INVESTMENT PATTERN AMONG WORKING WOMEN IN KARWAR TALUK" has been carried out by me under the guidance and supervision of, MR. SHUBHAM TALEKAR Department of studies and Research in commerce, KWT'S DIVEKAR COLLEGE OF COMMERCE 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.

*Sana N. Shaikh*

MISS. SANA N. SHAIKH

Date: 12-09-2021

Place: Karwar

## ANKNOWLEDGEMENT

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

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I would like to express my gratitude to **Dr. KESHAVA K.G. PRINCIPAL, Miss. NUTAN MAJALIKAR** Lecturer in Dept. of Commerce, **Mrs. PRIYANKA TARIKAR** Lecturer in Dept. of Commerce & **SRI SURESH GUDIMANI** Librarian, **KWT's DIVEKAR COLLEGE OF COMMERCE KARWAR.** their kind co-operation and encouragement.

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

**Date :** 12-09-2021

**Place :** Karwar

  
**Miss. SANA N. SHAIKH**

**“A STUDY ON THE CHALLENGES FACED BY ENTREPRENEURSA  
SPECIAL REFERANCE TO KARWAR TALUK”**

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

**MASTER OF COMMERCE**

**BY**

**MISS. SAVITA D. SINGANNAVAR**

**REGISTER NO. 19C011123**



**UNDER THE GUIDENCE OF**

**MR. SHUBHAM TALEKAR**

**Lecturer of commerce**

**KWT'S DIVEKAR COLLEGE OF COMMERCE**

**KARWAR**

**KARNATAKA-581301**

**2021**



## CERTIFICATE

This is to certify that the project report entitled "A STUDY ON THE CHALLENGES FACED BY ENTREPRENEURS A SPECIAL REFERENCE TO KARWAR TALUK" Submitted by MISS. SAVITA DEVAPPA SINGANAVAR student of Commerce KWT's Divekar College of Commerce KARWAR, under the guidance of MR. SHUBHAM TALEKAR lecturer in commerce, Department of studies and Research in commerce, KWT's Divekar College of Commerce KARWAR, for the award of M.com Degree is a record of independent project work.

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

**Mr. SHUBHAM TALEKAR**  
Lecturer in Dept. of Commerce  
Divekar college of Commerce  
Karwar

**Dr. KESHAVA K.G**  
Principal  
Divekar College of Commerce  
Karwar

## ACKNOWLEDGEMENT

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In the first place, I owe a very special gratitude & sincere thanks to my research guide, **Mr. SHUBHAM TALEKAR** Lecturer of commerce Department of studies and Research in commerce **KWT's DIVEKAR COLLEGE OF COMMERCE KARWAR.**, for her valuable & inspiring guidance in this endeavour.

I would like to express my gratitude to **PRINCIPAL DR. KESHAVA K.G.** **Miss. NUTAN MAJALIKAR** Lecturer in Dept. of Commerce, **Mrs. PRIYANKA P TARIKAR** Lecturer in Dept. of Commerce, **Mrs. POOJA NAIK** Lecturer in Dept. of computer science & **SRI SURESH GUDIMANI** Librarian, **KWT's DIVEKAR COLLEGE OF COMMERCE KARWAR**, their kind co-operation and encouragement.

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

Date: 08/09/2021

Place: Karwar

  
**MISS. SAVITA D. SINGANNAVAR**

## DECLARATION

I hereby declared that work presented in this project report entitled “**A STUDY ON THE CHALLENGES FACED BYENTRPRENEURS A SPECIAL REFERANCE TO KARWAR TALUK**” has been carried out by me under the guidance and supervision of **Mr. SHUBHAM TALEKAR** Department of studies and Research in commerce, **KWT'S DIVEKAR COLLEGE OF COMMERCE 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: 08/09/2021

  
MISS. SAVITA D. SINGANNAVAR

Place: Karwar

**“A STUDY ON COMPARATIVE ANALYSIS OF BOMBAY STOCK  
EXCHANGE (BSE) & NATIONAL STOCK EXCHANGE (NSE)”**  
**PROJECT REPORT SUBMITTED TO THE KARNATAK UNIVERSITY,  
DHARWAD IN PARTIAL FULFILLMENT OF REQUIREMENTS FOR  
THE DEGREE OF  
MASTER OF COMMERCE**

**BY**

**Miss. SHIVANI. MOUNESH. RAIKAR**

**REGISTER NO. 19C011124**



**UNDER THE GUIDENCE OF**

**Miss. VASAVI. NAIK**

**Lecturer of commerce**

**KWT'S DIVEKAR COLLEGE OF COMMERCE**

**KARWAR**

**KARNATAKA-581301**

**2020-2021**





## CERTIFICATE

This is to certify that the project report entitled "A STUDY ON COMPARATIVE ANALYSIS OF BOMBAY STOCK EXCHANGE & NATIONAL STOCK EXCHANGE " Submitted by Miss. SHIVANI. M. RAIKAR student of Commerce KWT's Divekar College of Commerce KARWAR, under the guidance of Miss. VASAVI. NAIK lecturer in commerce, Department of studies and Research in commerce, KWT's Divekar College of Commerce, 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. VASAVI. NAIK**  
Lecturer in Dept. of Commerce  
Divekar college of Commerce,  
Karwar

**Dr. KESHAVA. K. G**  
Principal  
Divekar College of Commerce,  
Karwar

## DECLARATION

I hereby declared that work presented in this project report entitled **“A STUDY ON COMPARATIVE ANALYSIS OF BOMBAY STOCK EXCHANGE & NATIONAL STOCK EXCHANGE”** has been carried out by me under the guidance and supervision of, **Miss.VASAVI. NAIK** Department of studies and Research in commerce, **KWT'S DIVEKAR COLLEGE OF COMMERCE, 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: 8/9/2021

Place: Karwar

  
MISS. SHIVANI M. RAIKAR

## ACKNOWLEDGEMENT

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I would like to express my gratitude to **Dr. KESHAVA. K.G** **PRINCIPAL, Shri . SHUBHAM TALEKAR, Miss. NUTAN G MAJALIKAR** **Smt. PRIYANKA . TARIKAR, Lecturer in Department of Commerce, Smt . POOJA . NAIK , Department of Computer Science & SRI SURESH GUDIMANI Librarian, KWT's DIVEKAR COLLEGE OF COMMERCE, KARWAR**, their kind co-operation and encouragement.

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

Date : 8/9/2021

Place : Karwar

  
Miss . **SHIVANI M. RAIKAR**

**“A STUDY ON FINANCIAL RATIO ANALYSIS OF HANGYO ICE  
CREAM PVT LTD”**

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

**MASTER OF COMMERCE**

**BY**

**MISS. SHREENANDA BHAT**

**REGISTER NO. 19C011125**



**UNDER THE GUIDENCE OF**

**Smt. PRIYANKAP TARIKAR**

**Lecturer in commerce Dept.**

**KWT'S DIVEKAR COLLEGE OF COMMERCE**

**KARWAR**

**KARNATAKA-581301**


**2021**



## CERTIFICATE

This is to certify that the project report entitled "A STUDY ON FINANCIAL RATIO ANALYSIS OF HANGYO ICE CREAM PVT LTD" Submitted by MISS. SHREENANDA BHAT student of Commerce KWT's Divekar College of Commerce KARWAR, under the guidance of Smt. PRIYANKA P TARIKAR .Lecturer in commerce, Department of studies and Research in commerce, KWT's Divekar College of Commerce 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.

  
**Smt. PRIYANKA P TARIKAR**  
Lecturer in Dept. of Commerce  
Divekar college of Commerce Karwar.

**Dr. KESHAVA K.G**  
Principal  
Divekar College of Commerce  
Karwar

## ACKNOWLEDGEMENT

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I would like to express my gratitude to **PRINCIPAL Dr. KESHAVA K.G,** **Mr. SHUBHAM TALEKAR** Lecturer in Dept. of Commerce, **Smt. POOJA NAIK** Lecturer in Dept. of Computer Science, **Miss. NUTAN MAJALIKAR,** Lecturer in Dept. of Commerce & **SRI SURESH GUDIMANI** Librarian, **KWT's DIVEKAR COLLEGE OF COMMERCE KARWAR** for their kind co-operation and encouragement.

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

Date : 08/09/2021

  
Miss. **SHREENANDA BHAT**

Place : Karwar

## DECLARATION

I hereby declared that work presented in this project report entitled "A STUDY ON FINANCAIL RATIO ANALYSIS OF HANGYO ICE CREAM PVT LTD" has been carried out by me under the guidance and supervision of ,Smt. PRIYANKA P TARIKAR Department of studies and Research in commerce, KWT'S DIVEKAR COLLEGE OF COMMERCE 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: 08/09/2021

Place: Karwar

  
MISS. SHREENANDA BHAT

**“A STUDY ON SIX PILLARS OF PRADHAN MANTRI JAN DHAN  
YOJANA”**

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

**BY**

**MR. SHUBHAM RAMDAS NAIK**

**REGISTER NO. 19C011126**



**UNDER THE GUIDENCE OF**

**Miss. NUTAN MAJALIKAR**

**Lecturer of commerce**

**KWT'S DIVEKAR COLLEGE OF COMMERCE, KARWAR**

**KARNATAKA-581301**

**2021**





## CERTIFICATE

This is to certify that the project report entitled "A STUDY ON SIX PILLARS OF PRADHAN MANTRI JAN DHAN YOJANA" Submitted by **Mr. SHUBHAM RAMDAS NAIK** student of Commerce **KWT's Divekar College of Commerce, KARWAR**, under the guidance of **Miss. NUTAN MAJALIKAR** lecturer in commerce, Department of studies and Research in commerce, **KWT's Divekar College of Commerce, 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. NUTAN MAJALIKAR**  
Lecturer in Dept. of Commerce  
Divekar college of Commerce, Karwar

**Dr. KESHAVA K.G.**  
Principal  
Divekar College of Commerce,  
Karwar

## DECLARATION

I hereby declared that work presented in this project report entitled “**A STUDY ON SIX PILLARS OF PRADHAN MANTRI JAN DHAN YOJANA**” has been carried out by me under the guidance and supervision of, **Miss. NUTAN MAJALIKAR** Department of studies and Research in commerce, **KWT’S DIVEKAR COLLEGE OF COMMERCE, KARWAR.**

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

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Date: 8/9/2021

Place: Karwar

  
Mr. SHUBHAM RAMDAS NAIK

## ACKNOWLEDGEMENT

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I would like to express my gratitude to **Dr. KESHAVA K.G. PRINCIPAL,** **Mr. SHUBHAM TALEKAR** Lecturer in Dept. of Commerce, **SMT. PRIYANKA P TARIKAR** Lecturer in Dept. of Commerce, **SMT. POOJA NAIK** Lecturer in Dept. of computer Science, & **SRI SURESH GUDIMANI** Librarian, **KWT's DIVEKAR COLLEGE OF COMMERCE, KARWAR,** their kind co-operation and encouragement.

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

**Date:** 8/9/2021

  
**Mr. SHUBHAM RAMDAS NAIK**

**Place:** Karwar

**“A STUDY ON WOMEN EMPOWERMENT THROUGH STREE SHAKTI  
PROGRAMME IN KARWAR TALUK”**

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

**MASTER OF COMMERCE**

**BY**

**MISS SMITA UDAY NAIK**

**REGISTER NO. 19C011127**



**UNDER THE GUIDENCE OF**

**Mr. SHUBHAM R TALEKAR**

**Lecturer of commerce**

**KWT'S DIVEKAR COLLEGE OF COMMERCE**

**KARWAR**

**KARNATAKA-581301**


**2021**



## CERTIFICATE

This is to certify that the project report entitled “A STUDY ON WOMEN EMPOWERMENT THROUGH STREE SHAKTI PROGRAMME IN KARWAR TALUK” Submitted by MISS. SMITA UDAY NAIK student of Commerce, KWT’S DIVEKAR COLLEGE OF COMMERCE KARWAR, under the guidance of MR. SHUBHAM TALEKAR lecturer in commerce, Department of studies and Research in commerce, KWT’S DIVEKAR COLLEGE OF COMMERCE KARWAR, for the award of M.com Degree is a record of independent project work.

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Mr. SHUBHAM TALEKAR  
Lecturer in Dept. of Commerce  
Divekar college of Commerce  
Karwar

Dr. KESHAVA K.G  
The Principal  
Divekar college of commerce  
Karwar

## DECLARATION


I hereby declared that work presented in this project report entitled “**A STUDY ON WOMEN EMPOWERMENT THROUGH STREE SHAKTI PROGRAMME IN KARWAR TALUK**” has been carried out by me under the guidance and supervision of, **Mr. SHUBHAM R TALEKAR** Department of studies and Research in commerce, **KWT'S DIVEKAR COLLEGE OF COMMERCE 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:** 08/09/2021

**Place:** Karwar

  
**MISS. SMITA UDAY NAIK**

## ANKNOWLEDGEMENT

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

In the first place, I owe a very special gratitude & sincere thanks to my research guide, **MR. SHUBHAM R TALEKAR** Lecturer of commerce Department of studies and Research in commerce **KWT'S DIVEKAR COLLEGE OF COMMERCE KARWAR.**, for his valuable & inspiring guidance in this endeavor.

I would like to express my gratitude to **PRINCIPAL Dr. KESHAVA K.G,** **MISS NUTAN MAJALIKAR,** Lecturer in Dept. of Commerce, **AND Mrs. PRIYANKA TARIKAR** Lecturer in Dept.of commerce, **Dr. HARISH KAMAT,** Lecturer in computer science, **KWT'S DIVEKAR COLLEGE OF COMMERCE KARWAR,** their kind co-operation and encouragement.

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

Date: 08/09/2021

  
**MISS. SMITA UDAY NAIK**

Place: Karwar

**“A STUDY ON CREDIT MANAGEMENT ANALYSIS OF NKGSB  
BANK IN KARWAR TALUK”**

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

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

**BY**

**MISS. SOUMYA ANVEKAR**

**REGISTER NO. 19C011128**



**UNDER THE GUIDANCE OF  
MISS. NUTAN MAJALIKAR  
LECTURER OF COMMERCE**

**KWT'S DIVEKAR COLLEGE OF COMMERCE, KARWAR**

**KARNATAKA-581301**

**2021**



Reg. No.: 19C011128



KARNATAK UNIVERSITY

DHARWAD

## CERTIFICATE

This is to certify that the project report entitled "A STUDY ON CREDIT MANAGEMENT ANALYSIS OF NKSGB BANK IN KARWAR TALUK" submitted by **MISS.SOUMYA ANVEKAR** student of Commerce Karnataka university, **KWT's Divekar College of Commerce, KARWAR** under the guidance of **Miss. NUTAN MAJALIKAR** Lecturer in Commerce, Department of Studies and Research in Commerce, **KWT's Divekar College of Commerce, 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.NUTAN MAJALIKAR**  
Lecturer in Dept. of Commerce  
Divekar College of Commerce,  
Karwar

**Dr. KESHAVA K.G.**  
Principal  
Divekar College of Commerce,  
Karwar


## DECLARATION

I hereby declared that work presented in this project report entitled “**A STUDY ON CREDIT MANAGEMENT ANALYSIS OF NKGSB BANK IN KARWAR TALUK**” has been carried out by me under the guidance and supervision of **Miss. NUTAN MAJALIKAR** Department of Studies and Research in Commerce, **KWT's DIVEKAR COLLEGE OF COMMERCE, 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:** 08/09/2021

  
**Miss. SOUMYA ANVEKAR**

**Place:** Karwar

## ACKNOWLEDGEMENT

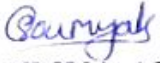
Any project work either big or small cannot be undertaken & completed satisfactory without the co-operation, supervision & guidance of right person & at right time. It gives me immense pleasure to acknowledge the assistance extended by various individuals, institution in completion of this project.

In the first place, I owe a very special gratitude & sincere thanks to my research guide **Miss. NUTAN MAJALIKAR** Lecturer of Commerce Department of Studies and Research in Commerce **KWT's DIVEKAR COLLEGE OF COMMERCE, KARWAR** for her valuable & inspiring guidance in this endeavor.

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

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

Date: 08/09/2021

  
Miss. SOUMYA ANVEKAR

Place: Karwar

**“A STUDY ON INVESTOR’S PERCEPTION TOWARDS MUTUAL FUND  
IN THE CITY OF KARWAR”**

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

**MASTER OF COMMERCE**

**BY**

**Miss. SOUMYA NAGESH NAIK**

**REGISTER NO. 19C011129**



**UNDER THE GUIDENCE OF**

**Dr. KASHAVA K.G**

**PRINCIPAL**

**KWT'S DIVEKAR COLLEGE OF COMMERCE**

**KARWAR**

**KARNATAKA-581301**

**2021**



## **CERTIFICATE**

This is to certify that the project report entitled “**A STUDY ON INVESTOR’S PERCEPTION TOWARDS THE MUTUAL FUND IN THE CITY OF KARWAR**” Submitted by **Miss. SOUMYA NAGESH NAIK** student of Commerce **KWT’s Divekar College of Commerce KARWAR**, under the guidance of **Dr. KESHAVA K.G. PRINCIPAL, KWT’s Divekar College of Commerce KARWAR**, for the award of M.com Degree is a record of independent project work.

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

**Dr, KESHAVA KG**

Principal

Divekar College of Commerce

Karwar

## DECLARATION

I hereby declared that work presented in this project report entitled “**A STUDY ON INVESTOR PERCEPTION’S TOWARDS THE MUTUAL FUND IN THE CITY OF KARWAR**” has been carried out by me under the guidance and supervision of, Dr. KESHAVA K.G Department of studies and Research in commerce, **KWT’S DIVEKAR COLLEGE OF COMMERCE 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:** 08/09/2021

**MISS. SOUMYA NAGESH NAIK**

**Place : KARWAR**

## ANKNOWLEDGEMENT


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

In the first place, I owe a very special gratitude & sincere thanks to my research guide, **Dr, KESHAVA K.G principal** of commerce Department of studies and Research in commerce **KWT's DIVEKAR COLLEGE OF COMMERCE KARWAR.**, for her valuable & inspiring guidance in this endeavour

. I would like to express my gratitude to **Dr. KESHAV K.G PRINCIPAL, Mr. SHUBHAM TALEKAR** Lecturer in Dept. of Commerce, **Miss. NUTAN MAJALIKAR** Lecturer in Dept. of Commerce, **Mrs. PRIYANKA TARIKAR** Lecturer in Dept. of Commerce, **KWT's DIVEKAR COLLEGE OF COMMERCE, KARWAR**, their kind co-operation and encouragement.

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

Date : 08/09/2021

  
Miss. SOUMYA NAGESH NAIK

**“A STUDY ON RATIO ANALYSIS OF NUCLEAR POWER CORPORATION OF  
KAIGA LTD”**

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

**MASTER OF COMMERCE**

**BY**

**Miss. SREETHU.R**

**REGISTER NO. 19C011130**



**UNDER THE GUIDENCE OF**

**Miss. NUTAN MAJALIKAR**

**Lecturer in dept. of commerce**

**KWT'S DIVEKAR COLLEGE OF COMMERCE**

**KARWAR**

**KARNATAKA-581301**

**2021**





**CERTIFICATE**

This is to certify that the project report entitled "A STUDY ON RATIO ANALYSIS OF NUCLEAR POWER CORPORATION OF KAIGA LTD" Submitted by Miss. SREETHU.R student of Commerce KWT's Divekar College of Commerce and PG Centre (M.Com) KARWAR, under the guidance of Miss. NUTAN MAJALIKAR lecturer in commerce, Department of studies and Research in commerce, KWT's Divekar College of Commerce 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. NUTAN MAJALIKAR**  
Lecturer in Dept. of Commerce  
KWT's Divekar college of Commerce  
Karwar

**Dr. KESHAVA.K.G**  
Principal  
KWT's Divekar College of Commerce  
Karwar

## DECLARATION

I hereby declared that work presented in this project report entitled “**A STUDY ON RATIO ANALYSIS OF NUCLEAR POWER CORPORATION OF KAIGA LTD**” has been carried out by me under the guidance and supervision of, **Miss. NUTAN MAJALIKAR** Department of studies and Research in commerce, **KWT'S DIVEKAR COLLEGE 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: 09/09/2021

  
Miss. SREETHU.R

Place: Karwar

## ANKNOWLEDGEMENT

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

In the first place, I owe a very special gratitude & sincere thanks to my research guide, **Miss. NUTAN MAJALIKAR** Lecturer of commerce Department of studies and Research in commerce **KWT's DIVEKAR COLLEGE OF COMMERCE KARWAR.**, for her valuable & inspiring guidance in this endeavor.

I would like to express my gratitude to **Dr. KESHAVA.K.G PRINCIPAL, Mr. SHUBAM TALEKAR** Lecturer in Dept. of Commerce, **Smt. PRIYANKA TALIKAR** Lecturer in Dept. of Commerce, **Miss. VASAVI NAIK** Lecturer in Dept. of Commerce & **SRI SURESH GUDIMANI** Librarian, **KWT's DIVEKAR COLLEGE OF COMMERCE KARWAR**, their kind co-operation and encouragement.

Lastly I express my gratitude to **Smt. POOJA NAIK**, Lecturer in dept. of computer science and my **FAMILY** and **FRIENDS** for the encouragement and moral support.

Date : 08/09/2021

  
Miss. SREETHU.R

Place : Karwar

**“A STUDY ON CREDIT FLOW OF DIVYA JYOTHI SOUHARDA  
CREDIT CO-OPERATIVE SOCIETY LTD WITH REFERENCE TO  
KARWAR TALUK”**

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

**BY**

**Miss. SRUTHI M NAIR**

**REGISTER NO. 19C011131**



**UNDER THE GUIDENCE OF**

**Smt. PRIYANKA P TARIKAR  
Lecturer in Dept. of Commerce**

**KWT'S DIVEKAR COLLEGE OF COMMERCE**

**KARWAR**

**KARNATAKA-581301**


**2021**



## CERTIFICATE

This is to certify that the project report entitled "A STUDY ON CREDIT FLOW OF DIVYA JYOTHI SOUHARDA CREDIT CO-OPERATIVE SOCIETY LTD WITH REFERENCE TO KARWAR TALUK" Submitted by Miss. SRUTHI M NAIR student of KWT's Divekar College of Commerce KARWAR, under the guidance of Smt. PRIYANKA P TARIKAR Lecturer in commerce, Department of studies and Research in commerce, KWT's Divekar College of Commerce 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.

  
**Smt. Priyanka P Tarikar**  
Lecturer in Dept. of Commerce  
Divekar college of Commerce  
Karwar

**Dr. Keshava.K.G**  
Principal  
Divekar College of Commerce  
Karwar

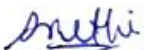
## DECLARATION

I hereby declared that work presented in this project report entitled "A STUDY ON CREDIT FLOW OF DIVYA JYOTHI SOUHARDA CREDIT CO-OPERATIVE SOCIETY LTD WITH REFERENCE TO KARWAR TALUK" has been carried out by me under the guidance and supervision of, Smt. PRIYANKA P TARIKAR, Department of Studies and Research in commerce, KWT'S DIVEKAR COLLEGE OF COMMERCE 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, associateship, fellowship or other similar title.

Date: 08/09/2021

  
Miss. SRUTHI M NAIR

Place: Karwar

## ANKNOWLEDGEMENT

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In the first place, I owe a very special gratitude & sincere thanks to my research guide, **Smt. PRIYANKA P TARIKAR** Lecturer in Department of Studies and Research in commerce, **KWT's DIVEKAR COLLEGE OF COMMERCE KARWAR**, for her valuable & inspiring guidance in this endeavor.

I would like to express my gratitude to **PRINCIPAL Dr. KESHAVA.K.G,** **Mr. SHUBAM TALEKAR**, Lecturer in Dept. of Commerce, **Miss. NUTAN MAJALIKAR**, Lecturer in Dept. of Commerce, **Miss. VASAVI NAIK**, Lecturer in Dept. of Commerce, **SRI SURESH GUDIMANI**, Librarian & **KWT's DIVEKAR COLLEGE OF COMMERCE KARWAR** for their kind co-operation and encouragement.

Lastly, I express my gratitude to **Smt. Pooja Naik**, Lecturer in Dept. of computer science and my **FAMILY** and **FRIENDS** for the encouragement and moral support.

Date: 08/09/2021

  
Miss. SRUTHI M NAIR

Place: Karwar

**“A STUDY ON SOCIO-ECONOMIC DEVELOPMENT OF FARMERS  
THROUGH PRIMARY CO-OPERATIVE AGRICULTURE AND RURAL  
DEVELOPMENT BANK WITH REFERENCE TO KARWAR TALUK”**

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

**MASTER OF COMMERCE**

**BY**

**Miss. SUVIDHA SANTOSH MHALSEKAR**

**REGISTER NO. 19C011132**



**UNDER THE GUIDENCE OF**

**Mr. SHUBHAM TALEKAR**

**Lecturer of commerce**

**KWT'S DIVEKAR COLLEGE OF COMMERCE**

**KARWAR**

**KARNATAKA-581301**

**2021**






## **CERTIFICATE**

This is to certify that the project report entitled “**A STUDY ON SOCIO-ECONOMIC DEVELOPMENT OF FARMERS THROUGH PRIMARY CO-OPERATIVE AGRICULTURE AND RURAL DEVELOPMENT BANK WITH REFERENCE TO KARWAR TALUK**” Submitted by **Miss. SUVIDHA SANTOSH MHALSEKAR** student of Commerce **KWT’s DIVEKAR COLLEGE OF COMMERCE KARWAR**, under the guidance of **Mr. SHUBHAM TALEKAR** lecturer in commerce, Department of studies and Research in commerce, **KWT’S DIVEKAR COLLEGE OF COMMERCE KARWAR**, for the award of M.com Degree is a record of independent project work.

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

  
**Mr. SHUBHAM TALEKAR**  
Lecturer in Dept. of Commerce  
Divekar college of Commerce  
Karwar

**Dr. KESHAVA K.G.**  
The Principal  
Divekar College of Commerce  
Karwar

## DECLARATION

I hereby declared that work presented in this project report entitled **“A STUDY ON SOCIO-ECONOMIC DEVELOPMENT OF FARMERS THROUGH PRIMARY CO-OPERATIVE AGRICULTURE AND RURAL DEVELOPMENT BANK WITH REFERENCE TO KARWAR TALUK”** has been carried out by me under the guidance and supervision of, **Mr. SHUBHAM TALEKAR** Department of studies and Research in commerce, **KWT'S DIVEKAR COLLEGE OF COMMERCE 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: 08/09/2021

  
Miss. SUVIDHA S MHALSEKAR

Place: Karwar

## ANKNOWLEDGEMENT

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I would like to express my gratitude to **Dr. KESHAVA K.G. PRINCIPAL**, **Miss. NUTAN MAJALIKAR** Lecturer in Dept. of Commerce, **Mrs. PRIYANKA TARIKAR**, Lecturer in Dept. of Commerce, **Mrs. POOJA NAIK**, Lecturer in Computer Science, **Dr. HARISH KAMAT**, Lecturer in Computer Science & **SRI SURESH GUDIMANI** Librarian, **KWT's DIVEKAR COLLEGE OF COMMERCE KARWAR**, their kind co-operation and encouragement.

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

Date : 08/09/2021

  
Miss. SUVIDHA S MHALSEKAR

Place : Karwar

**“A STUDY ON KARWAR PURSE-SEINE BOAT FISHERMEN  
CO-OPERATIVE SOCIETY LTD ON THE BASIS OF TREND  
ANALYSIS”**

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

**FOR THE DEGREE OF  
MASTER OF COMMERCE**

**BY**

**MISS. TEJASHWARI S HARIKANTRA**

**REGISTER NO.19C011133**



**UNDER THE GUIDANCE OF**

**Miss. VASAVI NAIK**

**LECTURER OF COMMERCE**

**KWT'S DIVEKAR COLLEGE OF COMMERCE**

**KARWAR**

**KARNATAKA-581301**

**2021**

  
**KARNATAK UNIVERSITY**  
**DHARWAD**  
**CERTIFICATE**

This is the certify that the project report entitled “A STUDY ON KARWAR PURSE-SEINE BOAT FISHERMEN CO-OPERATIVE SOCIETY LTD ON THE BASIS OF TREND ANALYSIS” Submitted By Miss. TEJASHWARI S HARIKANTRA student of Commerce KWT’s Divekar College of Commerce KARWAR Under the guidance of Miss. VASAVI NAIK Lecturer In Commerce, Department of Studies And Research in Commerce, KWT’s Divekar College of Commerce 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 project work or part of it has not been submitted for any other degree, diploma, associate ship, fellowship or other similar title.



**Miss. VASAVI NAIK**  
Lecture in Dept. of Commerce  
Divekar College of Commerce  
Karwar

**Dr. KESHAVA. K. G**  
Principal  
Divekar College of Commerce  
Karwar



ಕಾರವಾರ ಪರ್ಸೆನ ಬೋಟ ಮೀನುಗಾರರ ಸಹಕಾರಿ ಸಂಘ ನಿಯಮಿತ

ಬೈತಖೋಲ, ಕಾರವಾರ (ಉ.ಕ.)

**Karwar Purse-Seine Boat Meenugarara Sahakari Sangh Niyamita**  
Baithkol, Karwar (U.K.)

ರ.ನಂ. ಕ್ರ.ಸಂ-19 : ರ : ಎ.ಕೆ. : 24154 : 2002-03 : ದಿನಾಂಕ: 12-11-2002

Ref.:

Date: 12-09-2021

**CERTIFICATE**

This is to certify that Miss. TEJASHWARI S HARIKANTRA M.com student of Karnatak University post graduate center Karwar. Has completed the study project on "A STUDY ON KARWAR PURSE-SEINE BOAT FISHERMEN CO-OPERATIVE SOCIETY LTD ON THE BASIS OF TREND ANALYSIS" in finance group at Karwar site from 9<sup>th</sup> July 2021 to 02<sup>nd</sup> Sept 2021.

During the above training period she was punctual, co-operative and disciplined.

We wish her all success.

DATE: 12-09-2021

PLACE: KARWAR

  
**SECRETARY**  
Karwar Purse-Seine Boat Meenugarara  
Sahakari Sangh Niyamit, Baithkol,  
Karwar (U.K.)

## DECLARATION

I hereby declared that work presented in this project report entitled "**A STUDY ON KARWAR PURSE-SEINE BOAT FISHERMEN CO-OPERATIVE SOCIETY LTD ON THE BASIS OF TREND ANALYSIS**" has been carried out by me under the guidance and supervision of **Miss. VASAVI NAIK** Department of Studies and Research in Commerce, **KWT'S DIVEKAR COLLEGE OF COMMERCE 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: 12-09-2021

PLACE: KARWAR

  
Miss. TEJASHWARI S HARIKANTRA

## ACKNOWLEDGEMENT

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

In the first place, I owe a very special gratitude & sincere thanks to my research guide **Miss. VASAVI NAIK** Lecturer of commerce Department of Studies and Research in Commerce **KWT'S DIVEKAR COLLEGE OF COMMERCE KARWAR**, for her valuable & inspiring guidance in this endeavor.

I would like to express my gratitude to **PRINCIPAL Dr. KESHAVA. K. G.**, **Miss. NUTAN MAJALIKAR** Lecture in Dept. of Commerce and **Mrs. PRIYANKA TARIKAR** Lecture in Dept of Commerce and **Sri. SURESH GUDIMANI** Librarian **KWT'S DIVEKAR COLLEGE OF COMMERCE KARWAR**, his kind co-operation and encouragement.

At the outset, I would like to place on record, my sincere thanks to **Mr. SANJEEV L. DURGEKAR** was co-operative to me for doing my project work. They explained me for my questions in spite of their busy schedule. I would like to thank each and every person for helping me doing my report.

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

  
**Miss. TEJASHWARI S HARIKANTRA**



**“A STUDY ON TAX SAVING INVESTMENT OF EXIDE LIFE  
INSURANCE WITH REFERENCE TO KARWAR TALUK”**

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

**MASTER OF COMMERCE**

**BY**

**Miss. UMMI ANISA SHAIKH**

**REGISTER NO. 19C011134**



**UNDER THE GUIDENCE OF**

**MISS. NUTAN MAJALIKAR  
Lecturer in Dept. of Commerce**

**KWT'S DIVEKAR COLLEGE OF COMMERCE**

**KARWAR**

**KARNATAKA-581301**

**2021**



## CERTIFICATE

This is to certify that the project report entitled "A STUDY ON TAX SAVING INVESTMENT OF EXIDE LIFE INSURANCE WITH REFERENCE TO KARWAR TALUK" Submitted by Miss. . UMMI ANISA SHAIKH student of KWT's Divekar College of Commerce KARWAR, under the guidance of MISS. NUTAN MAJALIKAR Lecturer in commerce, Department of studies and Research in commerce, KWT's Divekar College of Commerce 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. NUTAN MAJALIKAR**  
Lecturer in Dept. of Commerce  
Divekar college of Commerce Karwar

**Dr. Keshava.K.G**  
Principal  
Divekar College of  
Commerce Karwar

## DECLARATION

I hereby declared that work presented in this project report entitled “**A STUDY ON TAX SAVING INVESTMENT OF EXIDE LIFE INSURANCE WITH REFERENCE TO KARWAR TALUK**” has been carried out by me under the guidance and supervision of, **MISS. NUTAN MAJALIKAR**, Department of Studies and Research in commerce, **KWT'S DIVEKAR COLLEGE OF COMMERCE 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, associateship, fellowship or other similar title.

Date: 08/09/2021

  
Miss. UMMI ANISA SHAIKH

Place: Karwar

## ANKNOWLEDGEMENT

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

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