

**“A STUDY ON PROFITABILITY ANALYSIS OF CANARIES
ORIENTAL AND MANGO PULP INDUSTRY -ANKOLA”
PROJECT REPORT SUBMITTED TO THE KARNATAK
UNIVERSITY, DHARWAD IN PARTIAL FULFILLMENT OF
REQUIREMENTS FOR THE DEGREE OF
MASTER OF COMMERCE**

BY

MS. AISHANI S NAIK

REGISTER NO. 20C011020



**UNDER THE GUIDANCE OF
MISS. SNEHAL S. REVANKAR**

Lecturer of Commerce

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

KARNATAK-581301

2022



KARNATAK UNIVERSITY

DHARWAD

CERTIFICATE

This is to certify that the project report entitled "A STUDY ON PROFITABILITY ANALYSIS OF CANARIES ORIENTAL AND MANGO PULP INDUSTRY -ANKOLA" submitted by MISS. AISHANI S. NAIK student of Commerce Karnataka University, KWT's Divekar College of Commerce and PG Centre (M.Com) KARWAR under the guidance of Miss. SNEHAL S REVANKAR 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. SNEHAL S REVANKAR

Lecturer in Dept. of Commerce

Divekar College of Commerce

& PG Centre (M.Com) Karwar

Dr. KESHAVA K. G.

PRINCIPAL
Principal

KWT's Divekar College P.G. Centre
(M.Com Course)

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



DECLARATION

I hereby declared that work presented in this project report entitled "A STUDY ON PROFITABILITY ANALYSIS OF CANARIES ORIENTAL AND MANGO PULP INDUSTRY -ANKOLA" has been carried out by me under the guidance and supervision of Miss. SNEHAL S. REVANKAR 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: 10-08-2022

Place: Karwar


MISS. ASIHANI S NAIK

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. SNEHAL S REVANKAR** Lecturer of Commerce Department of Studies and Research in Commerce **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. KESHAVA K. G. KWT's DIVEKAR COLLEGE OF COMMERCE AND PG CENTRE (M.COM) KARWAR**, his kind co-operation and encouragement.

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

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

Date: 10-08-2022

Place: Karwar


MISS. ASIHANI S NAIK

**“COMPARATIVE STUDY BETWEEN PNBMETLIFE INSURANCE
AND EXCIDE LIFE INSURANCE”**

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

BY

ANKITA N PAWAR

REGISTER NO. 20C011021



UNDER THE GUIDANCE OF

MISS. VASAVI NAIK

Lecturer of Commerce

**KWT'S DIVEKAR COLLEGE OF COMMERCE AND PG CENTRE
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KARNATAKA-581301

2022

Reg. No.: 20C011021



KARNATAK UNIVERSITY

DHARWAD

CERTIFICATE

This is to certify that the project report entitled “**COMPARATIVE STUDY BETWEEN PNBMETLIFE INSURANCE AND EXCIDE LIFE INSURANCE**” submitted by **MISS.ANKITA N PAWAR** student of Commerce Karnataka University, **KWT’S DIVEKAR COLLEGE OF COMMERCE AND PG CENTRE (M.COM) KARWAR** under the guidance of **MISS.VASAVI NAIK** 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.VASAVI NAIK
Lecturer in Dept. of Commerce
Divekar College of Commerce
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Dr. KESHAVA K. G.
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PRINCIPAL
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& PG Center (M. Com) Karwar
Divekar College Campus, Karwar



Reg. No.: 20CD11021



KARNATAK UNIVERSITY

DHARWAD

CERTIFICATE

This is to certify that the project report entitled "COMPARATIVE STUDY BETWEEN PNB METLIFE INSURANCE AND EXCIDE LIFE INSURANCE" submitted by MISS. ANKITA N PAWAR student of Commerce Karnataka University, KWT'S DIVEKAR COLLEGE OF COMMERCE AND PG CENTRE (M.COM) KARWAR under the guidance of MISS. VASAVI NAIK 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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MISS. VASAVI NAIK
Lecturer in Dept. of Commerce
Divekar College of Commerce
& PG Center (M. Com) Karwar

Dr. KESHAVA K. G.
Principal
KWT DIVEKAR COLLEGE OF COMMERCE
& PG CENTER (M. COM) KARWAR



DECLARATION

I hereby declared that work presented in this project report entitled "COMPARATIVE STUDY BETWEEN PNBMETLIFE AND EXCIDE LIFE INSURANCE" has been carried out by me under the guidance and supervision of Mr. NITIN S.N Department of Studies and Research in Commerce, KWT'S DIVEKAR COLLEGE OF COMMERCE AND PG CENTRE (M.COM), KARWAR.

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

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

Date: 11/08/2022

Apwar
MISS. ANKITA N. PAWAR

Place: Karwar

ACKNOWLEDGEMENT

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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 & PG CENTRE (M.COM) KARWAR.**, for his valuable & inspiring guidance in this endeavor.

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

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

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

**“A STUDY ON FUND FLOW STATEMENT OF ADITYA BIRLA
GRASIM INDUSTRY LTD.”**

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

BY

MS. DIVYA M NAIK

REGISTER NO. 20CO11023



UNDER THE GUIDANCE OF

MS. VASAVI NAIK

Lecturer of Commerce

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

KARNATAKA-581301

2022



KARNATAK UNIVERSITY

DHARWAD

CERTIFICATE

This is to certify that the project report entitled "A STUDY ON FUND FLOW STATEMENT OF ADITYA BIRLA GRASIM INDUSTRY LTD" Submitted by MS. DIVYA M NAIK student of Commerce Karnatak University. KWT'S DIVEKAR COLLEGE OF COMMERCE AND PG CENTRE (M.COM) KARWAR under the guidance of MS. VASAVI NAIK Lecturer in Commerce, Department of Studies and Research in Commerce. KWT'S DIVEKAR COLLEGE OF COMMERCE AND PG CENTRE (M.COM) KARWAR for the award of M.com Degree is a record of independent project work.

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



MS. VASAVI NAIK

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



Dr. KESHAVA K G

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



DECLARATION

I hereby declared that work presented in this project report entitled “**A STUDY ON FUND FLOW STATEMENT OF ADITYA BIRLA GRASIM INDUSTRY LTD**” has been carried out by me under the guidance and supervision of **MS. VASAVI NAIK** 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: 10/08/2022

Place: Karwar


Miss. DIVYA MARUTI NAIK

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, **MS. VASAVI NAIK** 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 endeavor.

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

At the outset, I would like to place on record my sincere thanks to **MR. SHUBHAM TALEKAR** and my external guide **MRS. NUTAN NAIK ANVEKAR, MR. SHAIENDRA NAIK, AND MR. ARUN NAIK** for allowing me to undertake this project work at **ADITYA BIRLA CHEMICALS LIMITED BINGA, KARWAR** and 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.



01st August, 2022

CERTIFICATE

TO WHOMSOEVER IT MAY CONCERN

This is to certify that **Ms. Divya Maruti Naik**, a student of M.Com from Divekar College, Karwar has successfully completed her Internship Project in our organization from 04/04/2022 to 04/05/2022.

During the Project her conduct was found to be good.
We wish her all success in her future endeavors.

For **Grasim Industries Limited**,
Chemical Division Karwar

MPV

Mehul Vaidya
DGM- HR

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**“AN EVALUATIVE STUDY OF EFFICIENCY ANALYSIS OF
CANARA BANK (MIRZAN BRANCH)”**

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

MASTER OF COMMERCE

BY

H.M RAJATKUMAR

REGISTER NO.20C011024



UNDER THE GUIDANCE OF

MS. VASAVI NAIK

Lecturer of commerce

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

KARWAR

KARNATAKA-581301

2022

Reg. No.: 20C011024



CERTIFICATE

This is to certify that the project report entitled “AN EVALUATIVE STUDY OF EFFICIENCY ANALYSIS OF CANARA BANK” (MIRZAN BRANCH) Submitted by **Mr. H. M RAJATKUMAR** student of Commerce Karnatak University, **KWT'S DIVEKAR COLLEGE OF COMMERCE AND PG CENTRE (M.COM) KARWAR** under the guidance of **MS. VASAVI NAIK**, lecturer in commerce, Department of studies and Research in commerce, **KWT'S DIVEKAR COLLEGE OF COMMERCE AND PG CENTRE (M.COM) KARWAR** for the award of M.com Degree is a record of independent project work.

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

Ms. VASAVI NAIK
Lecturer in Dept. of Commerce
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DECLARATION

I hereby declared that work presented in this project report entitled “**AN EVALUATIVE STUDY OF AFFICIENCY ANALYSIS OF CANARA BANK (MIRZAN BRANCH)**” has been carried out by me under the guidance and supervision of Ms VASAVI NAIK 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 : 10/08/2022


Mr. H. M. RAJATKUMAR

Place : Karwar

ACKNOWLEDGEMENT

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In the first place, I owe a very special gratitude & sincere thanks to my research guide, **MS. VASAVI NAIK**. 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 endeavor.

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At the outset, I would like to place on record, my sincere thanks to **MR. SHUBHAM TALEKAR**, 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

**“COST CONTROLLING TECHNIQUES AND OVERHEAD ANALYSIS
OF VARADA INTERNATIONAL HOTEL KUMTA (U.K.)”**

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

MASTER OF COMMERCE

BY

H. M. RANJITA

REGISTER NO. 20C011025



UNDER THE GUIDANCE OF

Miss. PRIYANKA D. NAIK

LECTURER OF COMMERCE

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

KARNATAK-581301

2022

Reg. No.: 20C011025



KARNATAK UNIVERSITY

DHARWAD

CERTIFICATE

This is to certify that the project report entitled “**COST CONTROLLING TECHNIQUES AND OVERHEAD ANALYSIS OF VARADA INTERNATIONAL HOTEL KUMTA (U.K.)**” submitted by **Miss. H M RANJITA** student of Commerce KARNATAK University, **KWT'S DIVEKAR COLLEGE OF COMMERCE AND PG CENTRE (M.COM) KARWAR** under the guidance of **Miss. PRIYANKA D. NAIK** 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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Miss. PRIYANKA D. NAIK

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


Dr. KESHAVA K. G

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



DECLARATION

I hereby declared that work presented in this project report entitled "**COST CONTROLLING TECHNIQUES AND OVERHEAD ANALYSIS OF VARADA INTERNATIONAL HOTEL KUMTA (U.K.)**" has been carried out by me under the guidance and supervision of **Miss. PRIYANKA D. NAIK** Department of studies and Research in commerce, **KWT'S DIVEKAR COLLEGE OF COMMERCE AND PG CENTRE (M.COM) KARWAR.**

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Date : 11/08/2022

Place : Karwar


Miss. H. M. RANJITA

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At the outset, I would like to place on record, my sincere thanks to **MR. SHUBHAM TALEKAR, MR.SUDHEER KADAM, Miss. SNEHAL REVANKAR AND MISS.VASAVI NAIK** and all my friends. I would like to thank each and every person for helping me in doing my report.

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

**“A STUDY ON CONSUMER BUYING BEHAVIOR OF SUZUKI
MOTORS IN KARWAR ”**

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

MASTER OF COMMERCE

BY

Miss. JYOTI KRISHNANAND NAIK

REGISTER NO. 20C011026



UNDER THE GUIDANCE OF

Miss. PRIYANKA D NAIK

LECTURER OF COMMERCE

**KWT'S DIVEKAR COLLEGE OF COMMERCE AND PG CENTRE
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KARNATAKA-581301

2022

Reg. No.: 20C011026




KARNATAK UNIVERSITY


DHARWAD

CERTIFICATE

This is to certify that the project report entitled "A STUDY ON CONSUMER BUYING BEHAVIOR OF SUZUKI MOTORS IN KARWAR" submitted by Miss. JYOTI KRISHNANAND NAIK student of Commerce Karnatak University, KWT'S DIVEKAR COLLEGE OF COMMERCE AND PG CENTRE (M.COM) KARWAR under the guidance of Miss. PRIYANKA D. NAIK 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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Miss. PRIYANKA D NAIK
Lecturer in Dept. of Commerce
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& PG Center (M.Com) Karwar


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



DECLARATION

I hereby declared that work presented in this project report entitled “**A STUDY ON CONSUMER BUYING BEHAVIOR OF SUZUKI MOTORS IN KARWAR** ” has been carried out by me under the guidance and supervision of **Miss. PRIYANKA D. NAIK** 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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Date : 10-08-2022

Place : Karwar


Miss. JYOTI KRISHNANAND NAIK

Reg No. 20C011026

ACKNOWLEDGEMENT

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

At the outset, I would like to place on record, my sincere thanks to **MR. SHUBHAM TALEKAR, MR. SUDHEER KABAM, Miss. SNEHAL REVANKAR AND Miss. VASAVI NAIK** and all my friends. I would like to thank each and every person for helping me in doing my report.

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

Date : 10-08-2022

Place : Karwar


Miss. JYOTI KRISHNANAND NAIK

Reg No. 20C011026

**“A STUDY ON FUNCTIONING OF JAI SHRI AMBE DURGAMATA
CREDIT SOUHARDA CO-OPERATIVE LIMITED, SADASHIVGAD
KARWAR”**

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

MASTER OF COMMERCE

BY

Miss. MALLIKA SURENDRA NAIK

REGISTER NO. 20C011027



UNDER THE GUIDANCE OF

MR. SUDHEER KADAM

Lecturer of Commerce

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

KARWAR

KARNATAKA-581301

2022

Reg. No: 20C011027



KARNATAK

UNIVERSITY

DHARWAD

CERTIFICATE

This is to certify that the project report entitled "A STUDY ON FUNCTIONING OF JAI SHRI AMBE DURGAMATA CREDIT SOUHARDA CO-OPERATIVE LIMITED, SADASHIVGAD KARWAR" submitted by Miss. MALLIKA SURENDRA NAIK student of Commerce Karnatak University, KWT's Divekar College of Commerce and PG Centre (M.Com) Karwar under the guidance of Mr. SUDHEER 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. SUDHEER KADAM

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

Dr. KESHAVA K. G.

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



DECLARATION

I hereby declared that work presented in this project report entitled “**A STUDY ON FUNCTIONING OF JAI SHRI AMBE DURGAMATA CREDIT SOUHARDA CO-OPERATIVE LIMITED, SADASHIVGAD KARWAR**” 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 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: 08/08/2022

Place: Karwar


Miss. Mallika Surendra Naik

ACKNOWLEDGEMENT

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In the first place, I owe a very special gratitude & sincere thanks to my research guide, **Mr. SUDHEER 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 endeavor.

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

At the outset, I would like to place on record, my sincere thanks to **all the staff members of "JAI SHRI AMBE DURGAMATA CREDIT SOUHARDHA CO-OPERATIVE LIMITED"** for their kind co-operation and support. 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

Certificate of Internship

To whomsoever it may concern

This is to certify that **MISS. MALLIKA SURENDRA NAIK (REGISTER NO. 20CO11027)**, as a part of her M.Com programme has successfully done her research project on case study On Functioning of Jai Shree Ambe Durgamata Credit Souhardha Co-op Ltd.,(i.e. from **April 4 2022 till, May 4 2022**) in our institution at **Jai Shree Ambe Durgamata Credit Souhardha Co-operative Ltd., Sadashivgad, Karwar. Br. Sadashivgad.**

During this period **MISS. MALLIKA SURENDRA NAIK** worked as a researcher assisting our Function she demonstrated good skills and a self motivated attitude to learn new things. She was found to be hardworking, diligent & loyal bearing a good moral conduct.

Therefore we wish her all the success in future endeavors.

Thanking you



Managing Director

**“ A STUDY ON WORKING CAPITAL MANAGEMENT OF M N
CHEMICALS PVT LTD KUMTA”**

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

MASTER OF COMMERCE

BY

Ms. MAMATA BHAT

REGISTER NO. 20C011028



UNDER THE GUIDANCE OF

MR. SUDHEER KADAM

Lecturer of commerce

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

KARWAR

KARNATAKA-581301

2022



KARNATAK

UNIVERSITY

DHARWAD

CERTIFICATE

This is to certify that the project report entitled "A STUDY ON WORKING CAPITAL MANAGEMENT OF M N CHEMICALS PVT LTD KUMTA" submitted by MS. MAMATA BHAT student of Commerce Karnatak University, KWT's DIVEKAR COLLEGE OF COMMERCE AND PG CENTRE (M.COM) KARWAR under the guidance of Mr. SUDHEER 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.

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

WZ
Dr. KESHAVA K.G.
 Principal
PRINCIPAL
 KWT's Divekar College P. & Centre
 (M.Com Course)
 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 OF M N CHEMICALS PVT. LTD." 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 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 : 10-08-2022


Ms. MAMATA BHAT

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. SUDHEER 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 endeavor.

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

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

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

**“A STUDY ON EMPLOYEES AWARENESS AND UTILISATION
TOWARDS EMPLOYEES STATE INSURANCE SCHEME WITH
SPECIAL REFERENCE TO KARWAR CITY”**

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

MASTER OF COMMERCE

BY

MISS. PRATIKSHA V BANDEKAR

REGISTER NO. 20C011029



UNDER THE GUIDANCE OF

MISS. SNEHAL REVANKAR

Lecturer of commerce

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

KARNATAKA-581301

2022

Reg. No.: 20C011029



KARNATAK UNIVERSITY

DHARWAD

CERTIFICATE

This is to certify that the project report entitled "A STUDY ON EMPLOYEES AWARENESS AND UTILISATION TOWARDS EMPLOYEES STATE INSURANCE SCHEME WITH SPECIAL REFERENCE TO KARWAR CITY" Submitted by **MISS.PRATIKSHA V BANDEKAR** student of Commerce Karnataka University, **KWT'S DIVEKAR COLLEGE OF COMMERCE AND PG CENTRE (M.COM) KARWAR** under the guidance of **MISS. SNEHAL REVANKAR** 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. SNEHAL REVANKAR

Lecturer in Dept. of Commerce

Divekar College of Commerce

& PG Centre (M.Com) Karwar

Dr. KESHAVA K.G

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



DECLARATION

I hereby declared that work presented in this project report entitled "A STUDY ON EMPLOYEES AWARENESS AND UTILISATION TOWARDS EMPLOYEES STATE INSURANCE SCHEME WITH SPECIAL REFERENCE TO KARWAR CITY" has been carried out by me under the guidance and supervision of MISS. SNEHAL REVANKAR 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: 08/08/2022


MISS. PRATIKSHA V BANDEKAR

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. SNEHAL REVANKAR** Lecturer of commerce Department of studies and Research in commerce **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 KESHAVA K.G, KWT's DIVEKAR COLLEGE OF COMMERCE AND PG CENTRE (M.COM) KARWAR**, his kind co-operation and encouragement.

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

Date: 08/08/2022


MISS. PRATI KSHA V BANDEKAR

Place: Karwar

**“A STUDY ON LIQUIDITY ANALYSIS OF SHRI RAMANATH RICE
INDUSTRY, MANKI HONNAVAR”**

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

MASTER OF COMMERCE

BY

MISS. PRIYANKA NAIK

REGISTER NO. 20C011030



UNDER THE GUIDANCE OF

MR. SUDHEER KADAM

Lecturer of Commerce

KWT'S DIVEKAR COLLEGE OF COMMERCE AND PG CENTRE

(M.COM)

KARWAR

KARNATAKA-581301

2022

Reg. No.: 20C011030




KARNATAK UNIVERSITY
DHARWAD

CERTIFICATE

This is to certify that the project report entitled "A STUDY ON LIQUIDITY ANALYSIS OF SHRI RAMANATH RICE INDUSTRY, MANKI HONNAVAR" submitted by Miss. PRIYANKA NAIK student of Commerce Karnataka University, KWT'S DIVEKAR COLLEGE OF COMMERCE AND PG CENTRE (M.COM) KARWAR under the guidance of Mr. SUDHEER 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. SUDHEER KADAM
Lecturer in Dept. of Commerce
Divekar College of Commerce
& PG centre (M.Com) Karwar




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

DECLARATION

I hereby declared that work presented in this project report entitled “**A STUDY ON LIQUIDITY ANALYSIS OF SHRI RAMANATH RICE INDUSTRY, MANKI HONNAVAR**” has been carried out by me under the guidance and supervision of **Mr. SUDEER KADAM** Lecturer Department of Studies and Research in Commerce **KWT’S DIVEKAR COLLEGE OF COMMERCE AND PG CENTRE (M.COM) KARWAR**.

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

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

Date : 10/08/2022


Ms. PRIYANKA 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. SUDHEER 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 endeavor.

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

At the outset, I would like to place on record, my sincere thanks to my Lecturer **MR. SHUBHAM TALEKAR, MISS. SNEHAL REVENKAR, MISS. VASAVI NAIK AND MISS. PRIYANKA NAIK** and all my friends. I would like to thank each and every person for helping me in doing my report.

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

Date :


Ms. PRIYANKA NAIK

Place : Karwar

**“A STUDY ON MAINTAINING OF ACCOUNTING SYSTEM BY
CASHEW INDUSTRIES IN KUMTA TALUK”**

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

MASTER OF COMMERCE

BY

REKHA NAIK

REGISTER NO. 20C011031



**UNDER THE GUIDANCE OF
MISS. SNEHAL REVANKAR**

Lecturer of Commerce

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

KARWAR

KARNATAKA-581301

2022

Reg. No.: 20C011031



KARNATAK

UNIVERSITY

DHARWAD

CERTIFICATE

This is to certify that the project report entitled "A STUDY ON MAINTAINING OF ACCOUNTING SYSTEM BY CASHEW INDUSTRIES IN KUMTA TALUK" submitted by Miss. REKHA NAIK student of Commerce Karnataka University, KWT'S DIVEKAR COLLEGE OF COMMERCE AND PG CENTRE (M.COM) KARWAR under the guidance of MISS. SNEHAL REVANKAR 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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MISS. SNEHAL REVANKAR

Lecturer in Dept. of Commerce

Divekar College of Commerce

& PG Centre (M.Com) Karwar

Dr KESHAVA K. G.

Principal **PRINCIPAL**
KWT's Divekar College P.G. Centre

Divekar College of Commerce
(M.Com Course)

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



DECLARATION

I hereby declared that work presented in this project report entitled "A STUDY ON MAINTAINING OF ACCOUNTING SYSTEM BY CASHEW INDUSTRIES IN KUMTA TALUK" has been carried out by me under the guidance and supervision of **MISS. SNEHAL REVANKAR** Lecturer 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, associateship, fellowship or other similar title.

Date : 10-08-2022


Ms. REKHA 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.SNEHAL REVANKAR** Lecturer of commerce Department of studies and Research in commerce **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. KESHAVA K. G.**, **KWT's DIVEKAR COLLEGE OF COMMERCE AND PG CENTRE (M.COM) KARWAR**, his kind co-operation and encouragement.

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

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

Date : 16-08-2022


Ms. **REKHA NAIK**

Place : Karwar

**"AN ANALYTICAL STUDY ON THE FINANCIAL PERFORMANCE OF
SELECTED FERTILIZER COMPANY IN INDIA 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 RESHMA G. MHALSEKAR

REGISTER NO. 20C011032



UNDER THE GUIDANCE OF

MISS. SNEHAL S. REVANKAR

Lecturer of Commerce

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

KARWAR

KARNATAKA-581301

2022

Reg. No.: 20C011032



KARNATAK

UNIVERSITY

DHARWAD

CERTIFICATE

This is to certify that the project report entitled "AN ANALYTICAL STUDY ON THE FINANCIAL PERFORMANCE OF SELECTED FERTILIZER COMPANY IN INDIA USING RATIO ANALYSIS" submitted by MISS. RESHMA G. MHALSEKAR student of Commerce Karnatak University, KWT'S DIVEKAR COLLEGE OF COMMERCE AND PG CENTRE (M.COM) KARWAR under the guidance of MISS. SNEHAL S. REVANKAR 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. SNEHAL S. REVANKAR

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

Dr. KESHAVA K. G.

Principal
KWT'S Divekar College P.G. Centre
(M.Com Course)
Divekar College of Commerce
& PG Center (M. Com) Karwar



DECLARATION

I hereby declared that work presented in this project report entitled "AN ANALYTICAL STUDY ON THE FINANCIAL PERFORMANCE OF SELECTED FERTILIZER COMPANY IN INDIA USING RATIO ANALYSIS" has been carried out by me under the guidance and supervision of MISS SNEHAL S. REVANKAR, 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, associateship, fellowship or other similar title.

Date: 10/08/2022


MISS RESHMA G. MHALSEKAR

Place: Karwar

ACKNOWLEDGEMENT

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

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

**“A STUDY ON INVESTORS PERCEPTION TOWARDS INITIAL
PUBLIC OFFER – A STUDY IN KARWAR”**

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

MASTER OF COMMERCE

BY

Miss. ROSHANI R.GURAV

REGISTER NO. 20C011034



UNDER THE GUIDANCE OF

MR. SHUBHAM RAJARAM TALEKAR

Lecturer of commerce

KWT'S DIVEKAR COLLEGE OF COMMERCE AND PG CENTRE

(M.COM)

KARWAR

KARNATAK-581301

2022

Reg. No.: 20C011034



KARNATAK


UNIVERSITY


DHARWAD

CERTIFICATE

This is to certify that the project report entitled "A STUDY ON INVESTOR PERCEPTION TOWARDS INITIAL PUBLIC OFFER" Submitted by **MISS. ROSHANI R. GURAV** student of Commerce Karnatak University, **KWT'S DIVEKAR COLLEGE OF COMMERCE AND PG CENTRE (M.COM) KARWAR** under the guidance of **Mr. SHUBHAM R. TALEKAR** Lecturer in Commerce, Department of Studies and Research in Commerce, **KWT'S DIVEKAR COLLEGE OF COMMERCE AND PG 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. KESHAVA K. G.
PRINCIPAL
Principal
KWT'S DIVEKAR COLLEGE P.G. CENTRE
(M. Com Course)
Divekar College of Commerce
& PG centre(M.Com) Karwar



DECLARATION

I hereby declared that work presented in this project report entitled "A STUDY ON INVESTORS ATTITUDE TOWARDS INITIAL PUBLIC OFFER" 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.

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

Date : 10-08-2022



MISS. ROSHANI R. GURAV

Place : Karwar

ACKNOWLEDGEMENT

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At the outset, I would like to place on record, my sincere thanks to my lecturers **MR. SUDHEER KADAM, MISS. VASAVI NAIK AND SMT. POOJA NAIK** and all my friends. I would like to thank each and every person for helping me in doing my report.

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

Date : 10-02-2022

Roshani
MISS. ROSHANI R. GURAV

Place : Karwar

**“A STUDY ON IMPACT OF COVID-19 ON SMALL BUSINESSES
WITH SPECIAL REFERENCE TO KARWAR TALUK”**

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

MASTER OF COMMERCE

BY

Miss. SAMIDA LAXMAN NAIK

REGISTER NO. 20C011035



UNDER THE GUIDANCE OF

MR. SHUBHAM RAJARAM TALEKAR

Lecturer of Commerce

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

KARNATAKA-581301

2022



CERTIFICATE

This is to certify that the project report entitled "A STUDY ON IMPACT OF COVID-19 ON SMALL BUSINESSES WITH SPECIAL REFERENCE TO KARWAR TALUK" Submitted by Miss. SAMIDA LAXMAN NAIK student of Commerce Karnataka University, KWT'S DIVEKAR COLLEGE OF COMMERCE AND PG CENTRE (M.COM) KARWAR under the guidance of Mr. SHUBHAM RAJARAM TALEKAR Lecturer in Commerce, Department of Studies and Research in Commerce, KWT'S DIVEKAR COLLEGE OF COMMERCE AND PG CENTRE (M.COM) KARWAR for the award of M.Com. Degree is a record of independent project work.

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

Dr. KESHAVA K.G.

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



DECLARATION

I hereby declared that work presented in this project report entitled "A STUDY ON IMPACT OF COVID-19 ON SMALL BUSINESSES WITH SPECIAL REFERENCE TO KARWAR TALUK" has been carried out by me under the guidance and supervision of Mr. SHUBHAM RAJARAM TALEKAR Department of Studies and Research in Commerce, KWT'S DIVEKAR COLLEGE OF COMMERCE AND PG 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 : 10-08-2022

Snait
Miss. SAMIDA LAXMAN NAIK

Place: Karwar

ACKNOWLEDGEMENT

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

Date : 10-08-2022

S. Naik
Miss. SAMIDA LAXMAN NAIK

Place: Karwar

**“A STUDY ON PERFORMANCE EVALUATION OF SARASWAT
CO-OPERATIVE BANK LIMITED”**

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

MASTER OF COMMERCE

BY

MISS. SHIVANI U PEDNEKAR

REGISTER NO. 20C011036



UNDER THE GUIDANCE OF

MISS. PRIYANKA D. NAIK

Lecturer of Commerce

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

KARWAR

KARNATAKA-581301

2022

Reg. No. : 20C011036



KARNATAK

UNIVERSITY

DHARWAD

CERTIFICATE

This is to certify that the project report entitled "A STUDY ON PERFORMANCE EVALUATION OF SARASWAT CO-OPERATIVE BANK LIMITED" submitted by MISS. SHIVANI U. PEDNEKAR student of Commerce Karnatak University, KWT's Divekar College of Commerce and PG Centre (M.Com), Karwar under the guidance of MISS. PRIYANKA D NAIK 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, associateship, fellowship or other similar title.

Priyanka

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

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



DECLARATION

I hereby declared that work presented in this project report entitled “**A STUDY ON PERFORMANCE EVALUATION OF SARASWAT CO-OPERATIVE BANK LIMITED**” has been carried out by me under the guidance and supervision of **MISS. PRIYANKA D. NAIK** 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, associateship, fellowship or other similar title.

Date : 10-08-2022

Place: Karwar


MISS. SHIVANI U. PEDNEKAR

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. PRIYANKA D. NAIK** 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 endeavor.

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

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

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

**“A STUDY ON CONSUMER PERCEPTION TOWARDS MOBILE
WALLET IN ANKOLA CITY”**

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

MASTER OF COMMERCE

BY

**MISS. SHREYA R. NAIK
REGISTER NO. 20C011037**



**UNDER THE GUIDANCE OF
MR. SHUBHAM TALEKAR**

Lecturer of Commerce

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

2022

Reg. No.: 20C011037



KARNATAK

UNIVERSITY

DHARWAD

CERTIFICATE

This is to certify that the project report entitled "A STUDY ON CONSUMER PERCEPTION TOWARDS MOBILE WALLET IN ANKOLA CITY" submitted by Ms. SHREYA R NAIK student of Commerce Karnatak University, KWT'S 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.

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

Mr. SHUBHAM TALEKAR
Lecturer in Dept. of Commerce
Divekar College of Commerce
& PG centre (M.Com)Karwar

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



DECLARATION

I hereby declared that work presented in this project report entitled “**A STUDY ON CONSUMER PERCEPTION TOWARDS MOBILE WALLET**” has been carried out by me under the guidance and supervision of **Mr. SHUBHAM TALEKAR** Lecturer Department of Studies and Research in Commerce, **KWT’S DIVEKAR COLLEGE OF COMMERCE AND PG CENTRE (M.COM), KARWAR.**

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

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

Date : 10-08-2022

Shreya R Naik
MISS. SHREYA R 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. SHUBHAM TALEKAR** 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 **PRINCIPAL KESHAV K.G,** **KWT's DIVEKAR COLLEGE OF COMMERCE AND PG CENTRE (M.COM) KARWAR,** his kind co-operation and encouragement.

At the outset, I would like to place on record, my sincere thanks to my lecturer **MR. SUDHEER KADAM** and all my friends. I would like to thank each and every person for helping me in doing my report

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

Date : 10-08-2022


MISS. SHREYA R NAIK

Place : Karwar

**“A STUDY ON INVENTORY MANAGEMENT WITH REFERENCE
TO SUVARNA LATEX, SUVARNAGADDE, KUMTA”**

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

MASTER OF COMMERCE

BY

MS. SNEHA ANKOLEKAR

REGISTER NO. 20C011039



UNDER THE GUIDANCE OF

MS. VASAVI NAIK

Lecturer of commerce

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

KARWAR

KARNATAKA-581301

2022



KARNATAK UNIVERSITY

DHARWAD

CERTIFICATE

This is to certify that the project report entitled “ A STUDY ON INVENTORY MANAGEMENT WITH REFERENCE TO SUVARNA LATEX, SUVARNAGADDE, KUMTA” submitted by Ms. SNEHA ANKOLEKAR student of Commerce Karnatak University, KWT’S DIVEKAR COLLEGE OF COMMERCE AND PG CENTRE (M.COM) KARWAR under the guidance of Ms. VASAVI NAIK lecturer in Commerce, Department of Studies and Research in Commerce, KWT’S DIVEKAR COLLEGE OF COMMERCE AND PG CENTRE (M.COM) KARWAR, for the award of M.com Degree is a record of independent project work.

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

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

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



DECLARATION

I hereby declared that work presented in this project report entitled “A STUDY ON INVENTORY MANAGEMENT WITH REFERENCE TO SUVARNA LATEX, SUVARNAGADDE, KUMTA” has been carried out by me under the guidance and supervision of Ms. VASAVI NAIK, Lecturer, 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 : 10-08-2022


Ms. SNEHA ANKOLEKAR

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, **Ms. Vasavi Naik** 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 endeavor.

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

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

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

Date : 10-08-2022


Ms. SNEHA ANKOLEKAR

Place : Karwar

Date 04-08-2022

CERTIFICATE OF INTERNSHIP

To Whomsoever it may concern.

This letter is to certify that **Miss Sneha Ankolekar (Reg. No.-20C011039)** as a part of her M. Com. Programme has successfully completed her research project a study on **Inventory Management** with reference to Swarna Latex, Suvarnagadde, Kumta from April 4, 2022 to May 4, 2022

During the tenure Miss Sneha Ankolekar worked as research assistant in our organization and demonstrated good skills and has self-motivated attitude to learn new things. She was found to be hard-working, diligent, and loyal bearing a good moral conduct.

We wish her all the success in her future endeavors.

Thanking You,

For Swarna Latex
Suvarnagadde, Kumta



For SWARNA LATEX
Authorised Signatory
Authorized Signatory

**“A STUDY ON THE FINANCIAL PERFORMANCE
OF NESTLE COMPANY IN INDIA”**

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

MASTER OF COMMERCE

BY

MISS. SONIYA. S. MALVEKAR

REGISTER NO: 20C011040



UNDER THE GUIDANCE OF

MISS. PRIYANKA NAIK

Lecturer of Commerce

KWT'S DIVEKAR COLLEGE OF COMMERCE AND PG CENTRE

(M.COM)

KARWAR

KARNATAKA-581301

2022

Reg. No.: 20C011040



CERTIFICATE

This is to certify that the project report entitled "A STUDY ON THE FINANCIAL PERFORMANCE OF NESTLE COMPANY IN INDIA" submitted by Ms. **SONIYA S. MALVEKAR** student of Commerce Karnataka University, **KWT'S DIVEKAR COLLEGE OF COMMERCE AND PG CENTRE (M.COM) KARWAR** under the guidance of **MISS. PRIYANKA D. NAIK**, 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. PRIYANKA D. NAIK

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




Dr. KESHAVA K G

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

DECLARATION

I hereby declared that work presented in this project report entitled "A STUDY ON THE FINANCIAL PERFORMANCE OF NESTLE COMPANY IN INDIA" has been carried out by me under the guidance and supervision of MISS. PRIYANKA NAIK, Lecturer 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 : 10/08/22


Miss. Soniya S. Malvekar

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. Priyanka Naik** 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 endeavor.

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

At the outset, I would like to place on record, my sincere thanks to my lecturers **Mr. SUDHEER KADAM, Miss. VASAVI NAIK AND Miss. SNEHAL REVANKAR** and all my friends. I would like to thank each and every person for helping me in doing my report.

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

**“ A STUDY ON FACTORS AFFECTING EMPLOYEE JOB SATISFACTION IN
PRIVATE SECTOR BANK WITH REFERENCE TO KARWAR TALUK”**

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

MASTER OF COMMERCE

BY

MR. VIVEK TUKARAM PATIL

REGISTER NO. 20C011041



UNDER THE GUIDENCE OF

MR. SUDHEER KADAM

Lecturer of commerce

KWT'S DIVEKAR COLLEGE OF COMMERCE AND PG CENTRE

(M.COM)

KARWAR

KARNATAK-581301

2022

Reg. No.: 20C011041



CERTIFICATE

This is to certify that the project report entitled "A STUDY ON FACTORS AFFECTING EMPLOYEE JOB SATISFACTION IN PRIVATE SECTOR BANK WITH REFERENCE TO KARWAR TALUK" Submitted by Mr. VIVEK TUKARAM PATIL student of Commerce Karnatak University, KWT'S DIVEKAR COLLEGE OF COMMERCE AND PG CENTRE (M.COM)KARWAR under the guidance of Mr. SUDHEER 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. SUDHEER KADAM

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


Dr. KESHAVA K. G.

PRINCIPAL
Principal
KWT'S DIVEKAR COLLEGE P.G. CENTRE
(M.COM) KARWAR
& PG centre(M.Com)Karwar



DECLARATION

I hereby declared that work presented in this project report entitled "A STUDY ON FACTORS AFFECTING EMPLOYEE JOB SATISFACTION IN PRIVATE SECTOR BANK WITH REFERENCE TO KARWAR 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 & 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 : 10/08/2022


Mr. VIVEK TUKARAM PATIL

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. SUDHEER 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 endeavor.

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

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

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

**“A COMPREHENSIVE STUDY ON “PERFORMANCE ANALYSIS OF
KARWAR TALUK GOVERNMENT, AIDED & RETIRED EMPLOYEES
HOUSING CO-OPERATIVE SOCIETY (LTD), KARWAR BY USING
TREND RATIO ANALYSIS”**

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

MASTER OF COMMERCE

BY

MS. SHRILAKSHMI G PATIL

REGISTER NO. 20C011038



UNDER THE GUIDANCE OF

MR. SHUBHAM R TALEKAR

Lecturer of Commerce

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

KARWAR

KARNATAKA-581301

2022

Reg. No.: 20C011038



KARNATAK UNIVERSITY

DHARWAD

CERTIFICATE

This is to certify that the project report entitled "A COMPREHENSIVE STUDY ON "PERFORMANCE ANALYSIS OF KARWAR TALUK GOVERNMENT, AIDED & RETIRED EMPLOYEES HOUSING CO-OPERATIVE SOCIETY (LTD), KARWAR BY USING TREND RATIO ANALYSIS" submitted by Ms. SHRILAKSHMI G. PATIL student of Commerce Karnataka University, KWT'S DIVEKAR COLLEGE OF COMMERCE AND PG CENTRE (M.COM) KARWAR under the guidance of Mr. SHUBHAM R TALEKAR Lecturer in Commerce, Department of Studies and Research in Commerce KWT'S DIVEKAR COLLEGE OF COMMERCE AND PG 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. KESHAVA K. G.

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



DECLARATION

I hereby declared that work presented in this project report entitled "A COMPREHENSIVE STUDY ON "PERFORMANCE ANALYSIS OF KARWAR TALUK GOVERNMENT, AIDED & RETIRED EMPLOYEES HOUSING CO-OPERATIVE SOCIETY (LTD), KARWAR BY USING TREND RATIO ANALYSIS" has been carried out by me under the guidance and supervision of Mr. SHUBHAM R TALEKAR, Lecturer 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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Date : 10-08-2022


Ms. SHRILAKSHMI G. PATIL

Place : Karwar

ACKNOWLEDGEMENT

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

Date : 10-08-2022


Ms. SHRILAKSHMI G. PATIL

Place : Karwar