



**KARNATAK UNIVERSITY, DHARWAD  
POSTGRADUATE COURSE (COMMERCE)**



**S.A.V.V.P.Samiti's**

**SHREE ANNDANESHWAR ARTS, SCIENCE, COMMERCE COLLEGE  
AND P.G. CENTER, NAREGAL - 582119.**

**A PROJECT REPORT ON :**

**A STUDY AS ON TAX PLANNING TOWARDS PROFESSIONALS  
WITH SPECIAL REFERENCE TO GADAG CITY**

Submitted in partial fulfillment of the  
requirements for the award of

**MASTER DEGREE IN COMMERCE**

by Karnatak University Dharwad  
during the academic year 2021-22

Submitted by:

**Miss. KUSHALATA B. BINJADAGI**

Reg. No. 20C011080

Under the Guidance of :

**Dr. Ravi. C.S.** M.Com., M.Phil., Ph.D

Assistant Prof. Co-ordinator,  
Department of P G studies in commerce.



**KARNATAK UNIVERSITY, DHARWAD**  
**POST GRADUATE COURSE (COMMERCE)**



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**SUBMITTED BY**

**Miss. KUSHALATA B BINJADAGI,**

**Reg No: 20C011080.**

**Under the Guidance of**

**Dr.Ravi.C.S.** M.Com., M.Phil., Ph.D

**Assistant Prof. Co-ordinator,**

**Department of P G studies in commerce.**

# CERTIFICATE

*This is to certify that*

**Miss. KUSHALATA .B. BINJADAGI**

*has successfully completed the Project Work on*

**"A STUDY AS ON  
TAX PLANNING TOWARDS PROFESSIONALS  
WITH SPECIAL REFERENCE TO GADAG CITY"**

*for the partial fulfillment of the requirement for the award of*

**MASTER OF COMMERCE (M.com)**

*by Karnataka University Dharwad*

*for the Academic year 2021-2022.*



**Dr. Ravi .C. S.**

**Project Guide &  
Co-ordinator**



**Dr. Shri S. G. Keshannavar**

**Principal**

# **DECLARATION**

I **MISS. KUSHALATA .B. BINJADAGI** a Student of M.com IV semester of S. A. College & P.G Center, Naregal hereby declare that this is "**A STUDY AS ON TAX PLANNING TOWARDS PROFESSIONALS WITH SPECIAL REFERENCE TO GADAG CITY**" is submitted to Karnataka University, Dharwad, in the year 2021-22 in partial fulfillment for the requirement for the award of the Degree in Master of Commerce. This project is abona-fide work prepared by me under the Guidance of **Dr. Ravi .C. S** lecturer in commerce S. A. College Naregal.

To the best of my knowledge and belief, the matter presented in this report has not been submitted previously in part or full to any university for the award of any degree.

**Date:**

**MISS. KUSHALATA .B. BINJADAGI**

**Place: Naregal**

# ACKNOWLEDGEMENT

I sincerely acknowledge the help I have received from various persons and sources in collecting data and information in completing this project work satisfactorily. I am very much grateful and thankful to my project guide and coordinator **Dr. Ravi .C. S** of S. A. College & PG Center Naregal.

I would like to convey my sincere thanks to Librarian, Library Staff and Staff Members of S. A. College & PG Center Naregal for providing the necessary information for this study and for their valuable suggestion .

I also conveyance to my friends for their help and encouragement during the two years of study and project work.

I am very much grateful and thanks to my parents for their unconditional love and support throughout my academic life.

KUSHALATA .B. BINJADAGI

Reg. No -20C011080

M. COM IV SEM

KARNATAK UNIVERSITY, DHARWAD  
POST GRADUATE COURSE (COMMERCE)





**KARNATAK UNIVERSITY, DHARWAD  
POST GRADUATE COURSE (COMMERCE)**



**S.A.V.V.P.Samiti's**

**SHREE ANNDANESHWAR ARTS, SCIENCE, COMMERCE COLLEGE  
AND P.G. CENTER, NAREGAL - 582119.**

**A PROJECT REPORT ON :**

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**A STUDY AS ON FINANCIAL PERFORMANSC OF SPANDANA  
SPOORTY FINANCIAL LIMITED**

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Submitted in partial fulfillment of the  
requirements for the award of

**MASTER DEGREE IN COMMERCE**

by Karnatak University Dharwad  
during the academic year 2021-22

Submitted by:

**Miss. VANISHREE GONDALE**

Reg. No. 20C011088

Under the Guidance of :

**Dr. Ravi. C.S.** M.Com., M.Phil., Ph.D

Assistant Prof. Co-ordinator,  
Department of P G studies in commerce.



**KARNATAK UNIVERSITY, DHARWAD**  
**POST GRADUATE COURSE (COMMERCE)**



**S.A.V.V.P. Samiti's**  
**SHREE ANNDANESHWAR ARTS, SCIENCE, COMMERCE COLLEGE**  
**AND P.G. CENTER, NAREGAL - 582119.**

**A PROJECT REPORT ON:**

---

**A STUDY AS ON FINANCIAL PERFORMANSCE OF SPANDANA**  
**SPOORTY FINANCIAL LIMITED.**

---

submitted in partial fulfillment of the  
requirements for the award of

**MASTER DEGREE IN COMMERCE**

by Karnatak University Dharwad  
during the academic year 2021-2022.

**SUBMITTED BY**  
**VANISHREE GONDALE ,**

Reg No: 20C011088.

**Under the Guidance of**

**Dr.Ravi.C.S.** M.Com., M.Phil., Ph.D

Assistant Prof. Co-ordinator,

Department of P G studies in commerce.



# CERTIFICATE

*This is to certify that*

**VANISHREE GONDALE .**

*has successfully completed the Project Work on*

**“A STUDY AS ON FINANCIAL PERFORMANSCE OF SPANDANA  
SPOORTY FINANCIAL LIMITED “**

*for the partial fulfillment of the requirement for the award of*

**MASTER OF COMMERCE (M.com)**

*by Karnataka University Dharwad*

*for the Academic year 2021-2022.*



**Dr. Ravi C. S.**

Project Guide &  
Co-ordinator



**Dr. Shri S. G. Keshannavar**

Principal

# DECLARATION

I AM **VANISHREE GONDALE** a Student of M.com IV semester of S. A. College & P.G Center, Naregal hereby declare that this is "A STUDY AS ON FINANCIAL PERFORMANSCE OF SPANDANA SPOORTY FINANCIAL LIMITED. " is submitted to Karnataka University, Dharwad, in the year 2021-22 in partial fulfillment for the requirement for the award of the Degree in Master of Commerce. This project is abona-fide work prepared by me under the Guidance of **Dr. Ravi .C. S** lecturer in commerce S. A. College Naregal.

To the best of my knowledge and belief, the matter presented in this report has not been submitted previously in part or full to any university for the award of any degree.

**Date:**

**VANISHREE GONDALE**

**Place: Naregal**

# ACKNOWLEDGEMENT

I sincerely acknowledge the help I have received from various persons and sources in collecting data and information in completing this project work satisfactorily. I am very much grateful and thankful to my project guide and coordinator **Dr. Ravi .C. S** of S. A. College & PG Center Naregal.

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I am very much grateful and thanks to my parents for their unconditional love and support throughout my academic life.

**VANISHREE GONDALE**

Reg. No -20C011088

M. COM IV SEM

**KARNATAK UNIVERSITY, DHARWAD  
POST GRADUATE COURSE (COMMERCE)**





KARNATAKA UNIVERSITY, DHARWAD  
POST GRADUATE COURSE (COMMERCE)



S.A.V.V.P.Samiti's

SHREE ANNDANESHWAR ARTS, SCIENCE, COMMERCE COLLEGE  
AND P.G. CENTER, NAREGAL - 582119.



A PROJECT REPORT ON :

---

**PERFORMANCE ANALYSIS OF SBI LIFE AND ICICI PRUDENTIAL  
INSURANCE IN INDIA : ACOMPARATIVE STUDY**

---

Submitted in partial fulfillment of the  
requirements for the award of

**MASTER DEGREE IN COMMERCE**

by Karnatak University Dharwad  
during the academic year 2021-22

Submitted by:

**Mr. MANJUNATH PAMANAKELLOR**

Reg. No. 20C011090

Under the Guidance of :

**Dr. R. R. Patil**

Assistant Prof. Department of P G commerce,  
S. A. Degree College, Naregal.

**2021-22**



**KARNATAK UNIVERSITY, DHARWAD**



**S.A.V.V.P. Samiti's  
SHREE ANNDANESHWAR ARTS, SCIENCE, COMMERCE  
COLLEGE AND P.G. CENTER NAREGAL -582119.**

**DEPARTMENT OF PG STUDIES IN COMMERCE**

**A Project Report On**

**PERFORMANCE ANALYSIS OF SBI LIFE AND ICICI  
PRUDENTIAL INSURANCE IN INDIA : ACOMPARATIVE STUDY**

Submitted in partial fulfillment of requirements  
for the award of

**Master Degree in Commerce**  
**Project Associate**

**Mr, Manjunath Pamanakelloor**

**Reg No: 20C011090.**

Under the Guidance of  
**Dr.R.R. Patil**  
Assistant prof, Department of P G commerce,  
S A Degree College Naregal.  
2021-2022.



**KARNATAK UNIVERSITY, DHARWAD**




**S.A.V.V.P. Samiti's**

**SHREE ANNDANESHWAR. ARTS, SCIENCE, COMMERCE COLLEGE  
AND P.G. CENTER NAREGAL -582119.**

**Certificate**

**For Approval of Project Work**

This is Certify that **Mr,Manjunath pamanakelloor Reg No: 20C011090**, have satisfactorily completed Project Work entitled **"PERFORMANCE ANALYSIS OF SBI LIFE AND ICICI PRUDETIAL INSURANCE IN INDIA : A COMPARATIVE STUDY"** for the partial fulfillment of the Degree in **MASTER OF COMMERCE (M.com)** by Karnataka University Dharwad, during for the Academic year **2021-2022.**

  
**Dr.R.R. Patil**  
Project Guid

  
**Dr.Ravi.C.S**  
Co-ordinator

  
**Shri S. G. Keshannavar**  
Principal

**Examiners:**

1)

2)

## DECLARATION

I, Mr Manjunath Pamanakelloor a Student of M.COM IV<sup>th</sup> semesters, S.A. COLLEGE & P.G.CENTER, NAREGALI hereby declare that, the project work reported in this dissertation entitled **"PERFORMANCE ANALYSIS OF SBI LIFE AND ICICI PRUDENTIAL INSURANCE IN INDIA : A COMPARATIVE STUDY"** is submitted to Karnataka University Dharwad in the year 2021-2022 in partial fulfillment for the requirement for the award Degree in Master of commerce. Original work and is carried out by me under the Guidance of **Dr. Ratna R. Patil** Department of Commerce, Shree Annadaneshwar Arts, Science, Commerce College & P. G. Center, Naregal. I further declares that this has not been previously presented for the award of any degree.

The findings and suggestion of this project report are based on **ANNUAL REPORTS OF THE COMPANY .**

Candidate Name

Mr.Manjunath Pamanakelloor,

Register No.

20C011090.

  
Signature

Date:

Place:Naregal



## ACKNOWLEDGEMENT

I sincerely express my deep sense of gratitude and heartfelt thanks to whom I received impetus motivation and valuable help during the course of my project work.

I express my thanks to my project guide **Dr.R.R. Patil** **Department of Commerce, Shree Annadaneshwara Arts, Science, Commerce, College and P.G. Center, Naregal**. I do express my gratitude to able guidance and constant encouragement throughout my project work. I thank her for her personal concern and affinity.

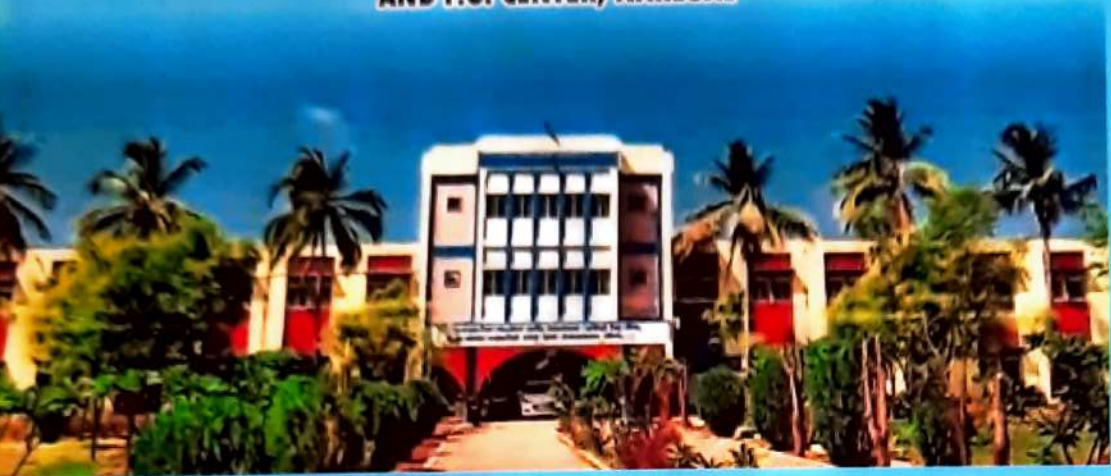
I express sincere thanks to our **Principal, Prof.S.G.Keshannavara; Dr. Ravi C.S, Prof: D.A.Mallangoudar, Prof: Nabi.T.M.** for their continuous encouragement and co-operation in this course of study.

I also thankful to the **Teaching and Non Teaching Staffs** of S. A. College, Naregal.

I would like to render my deep sense of gratefulness for my beloved **Parents and Friends** for their help throughout my Course .

**Manjunath Pamanakellor**  
**Reg. No – 20C011090**

**SHREE ANNDANESHWAR ARTS, SCIENCE, COMMERCE COLLEGE  
AND P.G. CENTER, NAREGAL**



**KARNATAKA UNIVERSITY, DHARWAD**





KARNATAKA UNIVERSITY, DHARWAD  
POST GRADUATE COURSE (COMMERCE)



S.A.V.V.P.Samiti's



SHREE ANNDANESHWAR ARTS, SCIENCE, COMMERCE COLLEGE  
AND P.G. CENTER, NAREGAL - 582119.



A PROJECT REPORT ON :

---

**DRIVERS AND BARRIERS FOR SUCCESS IN  
ARBITRAGEURS IN GADAG DISTRICT**

---

Submitted in partial fulfillment of the  
requirements for the award of

**MASTER DEGREE IN COMMERCE**

by Karnatak University Dharwad  
during the academic year 2021-22

Submitted by:

**Mr. GIREESH V. HIREWADEYAR**

Reg. No. 20C011092

Under the Guidance of :

**Dr. R. R. Patil**

Assistant Prof. Department of P G commerce,  
S. A. Degree College, Naregal.

**2021-22**



**KARNATAK UNIVERSITY, DHARWAD**



**S.A.V.V.P. Samiti's  
SHREE ANNDANESHWAR ARTS, SCIENCE, COMMERCE  
COLLEGE AND P.G. CENTER NAREGAL -582119.**

**DEPARTMENT OF P.G. STUDIES IN COMMERCE**

A Project Report On

**Drivers and Barriers for Success in Arbitrageurs in Gadag District**

Submitted in partial fulfillment of requirements for the award of

**Master Degree in Commerce  
Project Associate**

***Mr. Gireesh V. Hirewadeyar***

***Reg No: 20C011092***

Under the Guidance of  
**Dr. R. R. Patil**  
Assistant prof, Department of P G commerce,  
S. A. Degree College, Naregal.  
2021-2022



# KARNATAK UNIVERSITY, DHARWAD



S.A.V.V.P. Samiti's  
SHREE ANNDANESHWAR. ARTS, SCIENCE, COMMERCE COLLEGE  
AND P.G. CENTER NAREGAL -582119.

Certificate

## For Approval of Project Work

This is Certify that **Mr. Gireesha V. Hirewadeyar** Reg No: **20C011092** have satisfactorily completed Project Work entitled "**Drivers and Barriers for Success in Agripreneurs in Gadag District**" for the partial fulfillment of the Degree in MASTER OF COMMERCE (M.com) by Karnataka University Dharwad, during for the Academic year **2021-2022**.

**Dr. R. R. Patil**  
Project Guide

**Dr. Ravi.C.S**  
Co-Ordinator

**Sri S. G. Keshannavar**  
Principal

Examiners:

- 1.
- 2.

# Declaration

I, Mr. Gireesha Virupaxayya Hirewadeyar a Student of M.com IV<sup>th</sup> semester  
S.A. COLLEGE & P.G. CENTER, NAREGAL.I hereby declare that, the  
project work reported in this dissertation entitled **Drivers and Barriers for  
Success in Agripreneours in Gadag District.** is submitted to Karnataka  
University Dharwad in the year 2021-2022 in partial fulfillment for the  
requirement for the award Degree in Master of commerce. Original work and is  
carried out by me under the Guidance of Dr. R. R. Patil Department of  
Commerce, Shree Annadaneshwar Arts, Science, Commerce College & P. G.  
Center, Naregal. I further declare that this has not been previously presented for  
the award of any degree.

The findings and suggestion of this project report are based on

**Candidate Name**  
**Mr. Gireesha V. H.**

**Register No.**  
**20C011092**

  
**Signature**

**Date:**

**Place: Naregal.**

## ACKNOWLEDGEMENT

I sincerely express my deep sense of gratitude and heartfelt thanks to whom I received impetus motivation and valuable help during my project work.

I express my thanks to my project guide **Dr. R. R. Patil** Department of Commerce, Shree Annadaneshwara Arts, Science, Commerce, College and P.G. Center, Naregal. I do express my gratitude to able guidance and constant encouragement throughout my project work. I thank her for her personal concern and affinity.

I express sincere thanks to our **Principal, Prof. S. G. Keshannavara / Dr. Ravi C. S. Prof: D. A. Mallangoudar, / Prof: Nabi. T. M.** for their continuous encouragement and co-operation in this course of study.

I also thankful to the **Teaching and Non-Teaching Staffs** of S. A. College, Naregal.

I would like to render my deep sense of gratefulness for my beloved **Parents and Friends** for their help throughout my Course.

**GIREESHA V. HIREWADEYAR**  
Reg. No – 20C011092

**SHREE ANNDANESHWAR ARTS, SCIENCE, COMMERCE COLLEGE  
AND P.G. CENTER, NAREGAL**



**KARNATAKA UNIVERSITY, DHARWAD**







**KARNATAK UNIVERSITY, DHARWAD  
POST GRADUATE COURSE (COMMERCE)**



**S.A.V.V.P.Samiti's**

**SHREE ANNDANESHWAR ARTS, SCIENCE, COMMERCE COLLEGE  
AND P.G. CENTER, NAREGAL - 582119.**

**A PROJECT REPORT ON :**

**IMPACT OF CORPORATE GOVERNANCE ON  
TOP INDIAN COMPANIES**

**Submitted in partial fulfillment of the  
requirements for the award of**

**MASTER DEGREE IN COMMERCE**

**by Karnatak University Dharwad  
during the academic year 2021-22**

Submitted by:

**Miss. MEENAKSHI BHOJAPPA MALOTTAR**

Reg. No. 20C011078

Under the Guidance of :

**Dr. Ravi. C.S.** M.Com., M.Phil., Ph.D

Assistant Prof. Co-ordinator,  
Department of P G studies in commerce.



**KARNATAK UNIVERSITY, DHARWAD**  
**POST GRADUATE COURSE (COMMERCE)**



**S.A.V.V.P. Samiti's**  
**SHREE ANNDANESHWAR ARTS, SCIENCE, COMMERCE COLLEGE**  
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**A PROJECT REPORT ON:**

**IMPACT OF CORPORATE GOVERNANCE ON TOP INDIAN  
COMPANIES**

submitted in partial fulfillment of the  
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**MASTER DEGREE IN COMMERCE**

by Karnatak University Dharwad  
during the academic year 2021-2022.

**SUBMITTED BY**

**Miss. MEENAKSHI BHOJAPPA MALOTTAR,**

**Reg No: 20C011078.**

**Under the Guidance of**

**Dr.Ravi.C.S. M.Com., M.Phil., Ph.D**

**Assistant Prof. Co-ordinator,**

**Department of P G studies in commerce.**

# CERTIFICATE

*This is to certify that*

**Miss. MEENAKSHI BHOJAPPA MALOTTAR**

*has successfully completed the Project Work on*

**"IMPACT OF CORPORATE GOVERNANCE ON TOP INDIAN COMPANIES"**

*for the partial fulfillment of the requirement for the award of*

**MASTER OF COMMERCE (M.com)**

*by Karnataka University Dharwad*

*for the Academic year 2021-2022.*

  
Dr. Ravi C. S.

Project Guide &

Co-ordinator

Dr. Shri S. G. Keshannavar  
  
Principal

# DECLARATION

I **MISS MEENAKSHI B. MALOTTAR** a Student of M.com IV semester of S. A. College & P.G. Center, Naregal hereby declare that this is "IMPACT OF CORPORATE GOVERNANCE ON TOP INDIAN COMPANIES" is submitted to Karnataka University, Dharwad, in the year 2021-22 in partial fulfillment for the requirement for the award of the Degree in Master of Commerce. This project is abona fide work prepared by me under the Guidance of **Dr. Ravi .C. S** lecturer in commerce S. A. College Naregal.

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**Date:**

**Place: Naregal**

**MISS. MEENAKSHI.B. MALOTTAR**

# ACKNOWLEDGEMENT

I sincerely acknowledge the help I have received from various persons and sources in collecting data and information in completing this project work satisfactorily. I am very much grateful and thankful to my project guide and coordinator **Dr. Ravi .C. S** of S. A. College & PG Center Naregal.

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I am very much grateful and thanks to my parents for their unconditional love and support throughout my academic life.

Meenakshi. B. Malottar

Reg. No -20C011078

M. COM IV SEM

**KARNATAK UNIVERSITY, DHARWAD  
POST GRADUATE COURSE (COMMERCE)**





KARNATAKA UNIVERSITY, DHARWAD  
POST GRADUATE COURSE (COMMERCE)



S.A.V.V.P.Samiti's

SHREE ANNDANESHWAR ARTS, SCIENCE, COMMERCE COLLEGE  
AND P.G. CENTER, NAREGAL - 582119.



**A PROJECT REPORT ON :**

---

**A STUDY ON WARKING CAPITAL MANAGEMENT AT BELLAD  
AND COMPANY, HUBLI.**

---

Submitted in partial fulfillment of the  
requirements for the award of

**MASTER DEGREE IN COMMERCE**

by Karnatak University Dharwad  
during the academic year 2021-22

Submitted by:

**Mr. ANANDA G. MELASAKKARI**

Reg. No. 20C011086

Under the Guidance of :

**Dr. R. R. Patil**

Assistant Prof. Department of P G commerce,  
S. A. Degree College, Naregal.

**2021-22**



**KARNATAK UNIVERSITY, DHARWAD**



**S.A.V.V.P. Samiti's**

**SHREE ANNDANESHWAR ARTS, SCIENCE, COMMERCE  
COLLEGE AND P.G. CENTER NAREGAL -582119.**

**DEPARTMENT OF PG STUDIES IN COMMERCE**

A Project Report On

**A Study on Working Capital Management at Bellad and Company, Hubli .**

Submitted in partial fulfillment of requirements for the award of

**Project Associate**

***Mr. Ananda G Melasakkari***

***Reg No: 20C011086***

Under the Guidance of

**Dr. R. R. Patil**

**Assistant prof, Department of P G commerce,**

**S. A. Degree College, Naregal.**

**2021-2022**





# KARNATAK UNIVERSITY, DHARWAD



S.A.V.V.P. Samiti's  
SHREE ANNDANESHWAR.ARTS, SCIENCE, COMMERCE COLLEGE  
AND P.G. CENTER NAREGAL -582119.

## Certificate

### For Approval of Project Work

This is Certify that **Mr. Ananda G Melasakkari** Reg No: **20C011086** have satisfactorily completed Project Work entitled "**A Study on Working Capital Management at Bellad and Company, Hubli .**" for the partial fulfillment of the Degree in MASTER OF COMMERCE (M.com) by Karnataka University Dharwad, during for the Academic year **2021-2022**.

**Dr. R. R. Patil**  
Project Guide

**Dr. Ravi.C.S**  
Co-Ordinator

**Sri S. G. Keshannavar**  
Principal

Examiners:

# Declaration

I, Mr. Ananda G Melasakkari a Student of M.com IV<sup>th</sup> semesters, S.A. COLLEGE & P.G.CENTER, NAREGALI hereby declare that, the project work reported in this dissertation entitled "A Study on Working Capital Management at Bellad and Company, Hubli" is submitted to Karnataka University Dharwad in the year 2021-2022 in partial fulfillment for the requirement for the award Degree in Master of commerce. Original work and is carried out by me under the Guidance of Dr. R. R. Patil Department of Commerce, Shree Annadaneshwar Arts, Science, Commerce College & P. G. Center, Naregal. I further declare that this has not been previously presented for the award of any degree.

The findings and suggestion of this project report are based on

ANNUAL REPORTS OF THE SOCIETY.

Candidate Name  
Mr. Ananda G Melasakkari

Register No.  
20C011086

  
Signature

Date: 9<sup>th</sup> September, 2022.  
Place: Naregal.

## ACKNOWLEDGEMENT

I sincerely express my deep sense of gratitude and heartfelt thanks to whom I received impetus motivation and valuable help during the course of my project work.

I express my thanks to my project guide **Dr. R. R. Patil Department of Commerce, Shree Annadaneshwara Arts, Science, Commerce, College and P.G. Center, Naregal**. I do express my gratitude to able guidance and constant encouragement throughout my project work. I thank her for her personal concern and affinity.

I express sincere thanks to our **Principal, Prof. S. G. Keshannavara / Dr. Ravi C. S. Prof: D. A. Mallangoudar, / Prof: Nabi. T. M.** for their continuous encouragement and co-operation in this course of study.

I also thankful to the **Teaching and Non-Teaching Staffs** of S. A. College, Naregal.

I would like to render my deep sense of gratefulness for my beloved **Parents and Friends** for their help throughout my Course.

**Mr. Ananda G Melasakkari**  
Reg. No – 20C011086



# BELLAD & COMPANY

**BC/HRD/83/2022-23/**

**DATE: 13.08.2022**

## **CERTIFICATE**

**To whom so ever it my concern**

This is to certify that Mr. Ananda G. Melasakkari M. Com 4<sup>th</sup> semester Student of Shri Annadaneshwar Arts, Science & Commerce College And P.G Centre, Naregal. Has Completed his Project on “**WORKING CAPITAL MANAGEMENT AT BELLAD HYUNDAI**” in Bellad and Company, Hyundai Division, Hubli Branch, From 03<sup>rd</sup> July 2022 to 25<sup>th</sup> July 2022

He was sincere and hardworking during his project.

We wish him all success for bright future.

For, Bellad and Company.,

  
Authorized Signatory



**SHREE ANNDANESHWAR ARTS, SCIENCE, COMMERCE COLLEGE  
AND P.G. CENTER, NAREGAL**



**KARNATAKA UNIVERSITY DHARWAD**





KARNATAK UNIVERSITY, DHARWAD  
POST GRADUATE COURSE (COMMERCE)



**S.A.V.V.P.Samiti's**

**SHREE ANNDANESHWAR ARTS, SCIENCE, COMMERCE COLLEGE  
AND P.G. CENTER, NAREGAL - 582119.**

**A PROJECT REPORT ON :**

---

**A STUDY ON PRADHAN MANTRI KAUSHAL VIKAS YOJANA WITH SPECIAL  
REFERECE TO SKILL INDIA PROGRAMME AMONG THE YOUTH IN GADAG CITY**

---

Submitted in partial fulfillment of the  
requirements for the award of

**MASTER DEGREE IN COMMERCE**

by Karnatak University Dharwad  
during the academic year 2021-22

Submitted by:

**Miss. PATIMA N. DODDAMANI**

Reg. No. 20C011085

Under the Guidance of :

**Dr. Ravi. C.S.** M.Com., M.Phil., Ph.D

Assistant Prof. Co-ordinator,  
Department of P G studies in commerce.



# KARNATAK UNIVERSITY, DHARWAD



S.A.V.V.P. Samiti's

**SHREE ANNDANESHWAR ARTS, SCIENCE, COMMERCE COLLEGE  
AND P.G. CENTER NAREGAL -582119.**

**DEPARTMENT OF PG STUDIES IN COMMERCE**

A Project Report On

**A STUDY ON PRADHAN MANTRI KAUSHAL VIKAS YOJANA WITH SPECIAL REFERENCE TO SKILL INDIA PROGRAMME AMONG THE YOUTH IN GADAG CITY**

Submitted in partial fulfillment of requirements  
for the award of

*Master Degree in Commerce*

**Submitted by**

**Miss PATIMA.N. DODDAMANI,**

**Reg No: 20C011085.**

Under the Guidance of  
**Dr.Ravi.C.S.** M.Com., M.Phil., Ph.D  
Assistant Prof. Co-ordinator,  
Department of P G studies in commerce  
S A Degree College Naregal  
**2021-2022**

# CERTIFICATE

## For Approval of Project Work

This is Certify that **Miss, PATIMA.N.DODDAMANI** , Reg No: **20C011085**, have satisfactorily completed Project Work on entitled "**A STUDY ON PRADHAN MANTRI KAUSHAL VIKAS YOJANA WITH SPECIAL REFERENCE TO SKILL INDIA PROGRAMME AMONG THE YOUTH IN GADAG CITY**" for the partial fulfillment of the requirement for the award of **MASTER OF COM- MERCE (M.com)** by Karnataka University Dharwad, during for the Academic year **2021-2022**.

  
**Dr. Ravi.C.S.**  
Project Guid

  
**Dr. Ravi.C.S.**  
Co-ordinator

  
**Shri S. G. Keshannavar**  
Principal

Examiners:

- 1)
- 2)



# DECLARATION

I Miss. PATIMA.N.DODDAMANI a Student of M.COM IV<sup>th</sup> semesters, S.A. COLLEGE & P.G.CENTER, NAREGAL.I hereby declare that, the project work reported in this dissertation entitled "A STUDY ON PRADHAN MANTRI KAUSHAL VIKAS YOJANA WITH SPECIAL REFERENCE TO SKILL INDIA PROGRAMME AMONG THE YOUTH IN GADAG CITY" is submitted to Karnataka University Dharwad in the year 2021-2022 in partial fulfillment for the requirement for the award Degree in Master of commerce. Original work and is carried out by me under the Guidance of Dr. Ravi. C.S. Department of Commerce, Shree Annadaneshwar Arts, Science, Commerce College & P. G. Center, Naregal. I further declares that this has not been previously presented for the award of any degree.

**Candidate Name**

Miss. PATIMA.N.DODDAMANI,

**Register No.**

20C011085.

**Signature**

P. N. D.

**Date:**

**Place:Naregal**

# ACKNOWLEDGEMENT

I sincerely express my deep sense of gratitude and heartfelt thanks to whom I received impetus motivation and valuable help during the course of my project work.

I express my thanks to my project guide **Dr.Ravi.C.S. Department of Commerce, Shree Annadaneshwara Arts, Science, Commerce, College and P.G. Center, Naregal.** I do express my gratitude to able guidance and constant encouragement throughout my project work. I thank her for her personal concern and affinity.

I express sincere thanks to our **Principal, Prof.S.G.Keshannavara; Dr. Ratna.R.Patil, Prof: D.A.Mallangoudar, Prof: Nabi.T.M.** for their continuous encouragement and co-operation in this course of study.

I also thankful to the **Teaching and Non Teaching Staffs** of S. A. College, Naregal.

I would like to render my deep sense of gratefulness for my beloved **Parents and Friends** for their help throughout my Course .

**PATIMA.N.DODDAMANI**  
**Reg. No – 20C011085**

KARNATAK UNIVERSITY, DHARWAD  
POSTGRADUATE COURSE (COMMERCE)





KARNATAKA UNIVERSITY, DHARWAD  
POST GRADUATE COURSE (COMMERCE)



S.A.V.V.P.Samiti's

SHREE ANNDANESHWAR ARTS, SCIENCE, COMMERCE COLLEGE  
AND P.G. CENTER, NAREGAL - 582119.



A PROJECT REPORT ON :

**" A STUDY ON COST ANALYSIS OF MILK PRODUCTS WITH  
SPECIAL REFERENCE TO KMF IN DHARWAD"**

Submitted in partial fulfillment of the  
requirements for the award of

**MASTER DEGREE IN COMMERCE**

by Karnatak University Dharwad  
during the academic year 2021-22

Submitted by:

**PRASHANT U. TALAWAR**

Reg. No. 20C011084

Under the Guidance of :

**Dr. Ravi. C.S.** M.Com., M.Phil., Ph.D

Assistant Prof. Co-ordinator,  
Department of P G studies in commerce.



# KARNATAK UNIVERSITY, DHARWAD



S.A.V.V.P. Samiti's  
**SHREE ANNDANESHWAR ARTS, SCIENCE, COMMERCE  
COLLEGE AND P.G. CENTER NAREGAL -582119.**

**DEPARTMENT OF PG STUDIES IN COMMERCE**

*A Project Report On*

**“ A STUDY ON COST ANALYSIS OF MILK PRODUCTS WITH  
SPECIAL REFERENCE TO KMF IN DHARWAD”**

Submitted in partial fulfillment of requirements  
for the award of

**Master degree in Commerce**  
**Project Associate**

**MR. PRASHANT U TALAWAR,**

**Reg No: 20C011084.**

**Under the Guidance of  
Dr.Ravi.C.S.**

**Assistant prof,Co-ordinator Department of P G commerce,  
S A Degree College Naregal.  
2021-2022.**



## KARNATAK UNIVERSITY, DHARWAD



S.A.V.V.P. Samiti's  
SHREE ANNDANESHWAR.ARTS, SCIENCE, COMMERCE COLLEGE  
AND P.G. CENTER NAREGAL -582119.

### Certificate

#### For Approval of Project Work

This is Certify that **MR.PRASHANT U TALAWAAR**, Reg No: **20C011084**, have satisfactorily completed Project Work entitl "A **STUDY ON COST ANALYSIS OF MILK PRODUCS WITH SPECIAL REFERENCE TO KMF IN DHARWAD** " for the partial fulfillment of the Degree in **MASTER OF COMMERCE (M.com)** by Karnataka University Dharwad, during for the Academic year **2021-2022**.

  
**Dr.Ravi.C.S.**  
Project Guid

  
**Dr.Ravi.C.S**  
Co-ordinator

  
**Shri S. G. Keshannavar**  
Principal

Examiners:

1)

2)

## DECLARATION

I, Mr PRASHANT U TALAWAR a Student of M.COM IV<sup>th</sup> semesters, S.A. COLLEGE & P.G.CENTER, NAREGAL. I hereby declare that, the project work reported in this dissertation entitled **"A STUDY ON COST ANALYSIS OF MILK PRODUCTS WITH SPECIAL REFERENCE TO KMF DHARWAD"** is submitted to Karnatak University Dharwad in the year 2021-2022 in partial fulfillment for the requirement for the award Degree in Master of commerce. Original work and is carried out by me under the Guidance of Dr. Ravi. C.S. Department of Commerce, Shree Annadaneshwar Arts, Science, Commerce College & P. G. Center, Naregal. I further declares that this has not been previously presented for the award of any degree.

The findings and suggestion of this project report are based on ANNUAL REPORTS OF THE COMPANY .

Candidate Name  
Mr prashant u talawar,

Register No.  
20C011084.

*Prashant U.T*  
Signature

Date:  
Place:Naregal

## ACKNOWLEDGEMENT

I sincerely express my deep sense of gratitude and heartfelt thanks to whom I received impetus motivation and valuable help during the course of my project work.

I express my thanks to my project guide **Dr.Ravi.C.S. Department of Commerce, Shree Annadaneshwara Arts, Science, Commerce, College and P.G. Center, Naregal**. I do express my gratitude to able guidance and constant encouragement throughout my project work. I thank her for her personal concern and affinity.

I express sincere thanks to our **Principal, Prof.S.G.Keshannavara; Dr. Ratna.R.Patil, Prof: D.A.Mallangoudar, Prof: Nabi.T.M.** for their continuous encouragement and co-operation in this course of study.

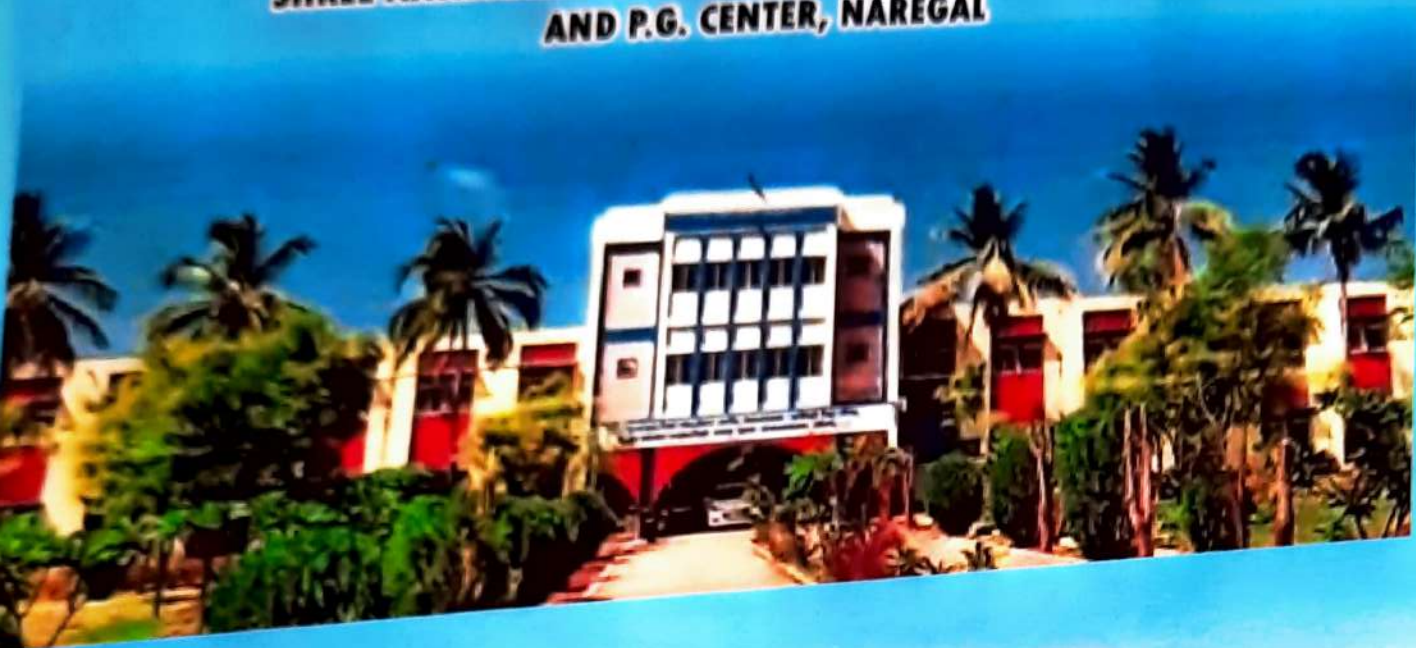
I also thankful to the **Teaching and Non Teaching Staffs** of S. A. College, Naregal.

I would like to render my deep sense of gratefulness for my beloved **Parents and Friends** for their help throughout my Course .

**Prashant u talawar**  
**Reg. No – 20C011084**



**SHREE ANNDANESHWAR ARTS, SCIENCE, COMMERCE COLLEGE  
AND P.G. CENTER, NAREGAL**



**KARNATAKA UNIVERSITY, DHARWAD**





KARNATAK UNIVERSITY, DHARWAD  
POSTGRADUATE COURSE (COMMERCE)



**S.A.V.V.P.Samiti's**

**SHREE ANNDANESHWAR ARTS, SCIENCE, COMMERCE COLLEGE  
AND P.G. CENTER, NAREGAL - 582119.**

**A PROJECT REPORT ON :**

**A STUDY AS ON MUDRA SCHEME**

Submitted in partial fulfillment of the  
requirements for the award of

**MASTER DEGREE IN COMMERCE**

by Karnatak University Dharwad  
during the academic year 2021-22

Submitted by:

**Miss. ANDAVVA K. JADADELI**

Reg. No. 20C011081

Under the Guidance of :

**Dr. Ravi. C.S.** M.Com., M.Phil., Ph.D

Assistant Prof. Co-ordinator,  
Department of P G studies in commerce.



**KARNATAK UNIVERSITY, DHARWAD**  
**POST GRADUATE COURSE (COMMERCE)**



**S.A.V.V.P. Samiti's**  
**SHREE ANNDANESHWAR ARTS, SCIENCE, COMMERCE COLLEGE**  
**AND P.G. CENTER, NAREGAL - 582119.**

**A PROJECT REPORT ON:**

**A STUDY AS ON MUDRA SCHEME**

submitted in partial fulfillment of the  
requirements for the award of

**MASTER DEGREE IN COMMERCE**

by Karnatak University Dharwad  
during the academic year 2021-2022.

**SUBMITTED BY**

**Miss. ANDAVVA K JADADELI,**

Reg No: 20C011081.

**Under the Guidance of**

**Dr.Ravi.C.S.** M.Com., M.Phil., Ph.D

Assistant Prof. Co-ordinator,

Department of P G studies in commerce.

# CERTIFICATE

*This is to certify that*

**Miss. ANDAVVA .K. JADADELI**

*has successfully completed the Project Work on*

**“A STUDY AS ON MUDRA SCHEME”**

*for the partial fulfillment of the requirement for the award of*

**MASTER OF COMMERCE (M.com)**

*by Karnataka University Dharwad*

*for the Academic year 2021-2022.*



**Dr. Ravi C. S.**

Project Guide &  
Co-ordinator



**Dr. Shri S. G. Keshannavar**

Principal

# DECLARATION

I **MISS. ANDAVVA. K. JADADELI** a Student of M.com IV semester of S. A. College & P.G Center, Naregal hereby declare that this is "**A STUDY AS ON MUDRA SCHEME**" is to Karnataka University, Dharwad, in the year 2021-22 in partial fulfillment for the requirement for the award of the Degree in Master of Commerce. This project is abona-fide work prepared by me under the Guidance of **Dr. Ravi .C. S** lecturer in commerce S. A. College Naregal.

To the best of my knowledge and belief, the matter presented in this report has not been submitted previously in part or full to any university for the award of any degree.

**Date:**

**MISS. ANDAVVA .K. JADADELI**

**Place: Naregal**

# ACKNOWLEDGEMENT

I sincerely acknowledge the help I have received from various persons and sources in collecting data and information in completing this project work satisfactorily. I am very much grateful and thankful to my project guide and coordinator **Dr. Ravi .C. S** of S. A. College & PG Center Naregal.

I would like to convey my sincere thanks to Librarian, Library Staff and Staff Members of S. A. College & PG Center Naregal for providing the necessary information for this study and for their valuable suggestion .

I also conveyance to my friends for their help and encouragement during the two years of study and project work.

I am very much grateful and thanks to my parents for their unconditional love and support throughout my academic life.

**ANDAVVA .K. JADADELI**

Reg. No -20C011081

M. COM IV<sup>th</sup> SEM

KARNATAK UNIVERSITY, DHARWAD  
POST GRADUATE COURSE (COMMERCE)





KARNATAKA UNIVERSITY, DHARWAD  
POST GRADUATE COURSE (COMMERCE)



S.A.V.V.P.Samiti's

SHREE ANNDANESHWAR ARTS, SCIENCE, COMMERCE COLLEGE  
AND P.G. CENTER, NAREGAL - 582119.



A PROJECT REPORT ON :

**" A STUDY ON CUSTOMER INVESTMENT BEHAVIOR AND  
SATISFACTION TOWARDS POST OFFICE SAVING SCHEME WITH  
SPECIAL REFERENCE IN GADAG POST OFFICE (H.O)**

Submitted in partial fulfillment of the  
requirements for the award of

**MASTER DEGREE IN COMMERCE**

by Karnatak University Dharwad  
during the academic year 2021-22

Submitted by:

**MISS. NANDABAI RANGREJ**

Reg. No. 20C011083

Under the Guidance of :

**Dr. Ravi. C.S.** M.Com., M.Phil., Ph.D

Assistant Prof. Co-ordinator,  
Department of P G studies in commerce.





**KARNATAK UNIVERSITY, DHARWAD**  
**POST GRADUATE COURSE (COMMERCE)**



**S.A.V.V.P. Samiti's**  
**SHREE ANNDANESHWAR ARTS, SCIENCE, COMMERCE COLLEGE**  
**AND P.G. CENTER, NAREGAL - 582119.**

**A PROJECT REPORT ON:**

**A STUDY ON CUSTOMER INVESTMENT BEHAVIOR AND**  
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**SPECIAL REFERENCE IN GADAG POST OFFICE (H.O)**

submitted in partial fulfillment of the  
requirements for the award of  
**MASTER DEGREE IN COMMERCE**  
by Karnatak University Dharwad  
during the academic year 2021-2022.

**SUBMITTED BY**  
**MISS. NANDABAI RANGREJ**  
Reg No: 20C011083

**Under the Guidance of**  
**Dr. RAVI. C.S.** M.Com., M.Phil.,  
Ph.D. Assistant Prof.  
Coordinator,  
Department of P G studies in commerce.

# **CERTIFICATE**

*This is to certify that*

**MISS. NANDABAI RANGREJ**

*has successfully completed the Project Work on*

**"A STUDY ON CUSTOMER INVESTMENT BEHAVIOR AND  
SATISFACTION TOWARDS POST OFFICE SAVING SCHEME WITH  
SPECIAL REFERENCE IN GADAG POST OFFICE (H.O) "**

*for the partial fulfillment of the requirement for the award of*

**MASTER OF COMMERCE (M.com)**

*by Karnatak University Dharwad*

*for the Academic Year 2021-2022.*

  
**Dr. RAVI C. S.**

Project Guide &  
Co-ordinator

  
**Dr. SHRI S. G. KESHANNAVAR**

Principal

# ACKNOWLEDGEMENT

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**NANDABAI RANGREJ**

Reg. No -20C011083

M. COM IV SEM

**SHREE ANNDANESHWAR ARTS, SCIENCE, COMMERCE COLLEGE  
AND P.G. CENTER, NAREGAL**



KARNATAKA UNIVERSITY, DHARWAD





**KARNATAK UNIVERSITY, DHARWAD  
POST GRADUATE COURSE (COMMERCE)**



**S.A.V.V.P.Samiti's**

**SHREE ANNDANESHWAR ARTS, SCIENCE, COMMERCE COLLEGE  
AND P.G. CENTER, NAREGAL - 582119.**

**A PROJECT REPORT ON :**

**MOBILIZATION SAVING THROUGH MUTUAL FUND**

Submitted in partial fulfillment of the  
requirements for the award of

**MASTER DEGREE IN COMMERCE**

by Karnatak University Dharwad  
during the academic year 2021-22

Submitted by:

**Miss. SAVITA V. SHIRAGUMPI**

Reg. No. 20C011079

Under the Guidance of :

**Dr. Ravi. C.S.** M.Com., M.Phil., Ph.D

Assistant Prof. Co-ordinator,  
Department of P G studies in commerce.



**KARNATAK UNIVERSITY, DHARWAD**



**S.A.V.V.P. Samiti's  
SHREE ANNDANESHWAR ARTS, SCIENCE, COMMERCE COLLEGE  
AND P.G. CENTER NAREGAL -582119.**

**DEPARTMENT OF PG STUDIES IN COMMERCE**

**A Project Report On**

**MOBILIZATION SAVING THROUGH MUTUAL FUND**

Submitted in partial fulfillment of requirements  
for the award of

*Master Degree in Commerce*

**Submitted By**

**Miss SAVITA. V. SHIRAGUMPI,**


**Reg No: 20C011079.**

Under the Guidance of  
**Dr.Ravi.C.S.** M.Com., M.Phil., Ph.D  
Assistant Prof. Co-ordinator,  
Department of P G studies in commerce  
S A Degree College Naregal  
**2021-2022**

# CERTIFICATE

## For Approval of Project Work

This is Certify that **Miss. SAVITA.V.SHIRAGUMPI, Reg No: 20C011079**, have satisfactorily completed Project Work on entitled **“MOBILIZATION SAVING THROUGH MUTUAL FUND ”** for the partial fulfillment of the requirement for the award of **MASTER OF COMMERCE (M.com)** by Karnataka University Dharwad, during for the Academ- ic year **2021-2022**.

  
**Dr. Ravi C.S.**  
Project Guid

  
**Dr. Ravi C.S**  
Co-ordinator

  
**Shri S. G. Keshannavar**  
Principal

Examiners:

1)

2)

# DECLARATION

I, Miss. SAVITA.V.SHIRAGUMPI, a Student of M.COM IV<sup>th</sup> semesters, S.A. COLLEGE & P.G.CENTER, NAREGAL.I hereby declare that, the project work reported in this dissertation entitled **"MOBILIZATION SAVING THROUGH MUTUAL FUND"** is submitted to Karnatak University Dharwad in the year 2021-2022 in partial fulfillment for the requirement for the award Degree in Master of commerce. Original work and is carried out by me under the Guidance of **Dr. Ravi. C.S. Department of Commerce** , **Shree Annadaneshwar Arts, Science, Commerce College & P. G. Center, Naregal.** I further declares that this has not been previously presented for the award of any degree.

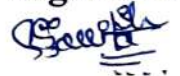
**Candidate Name**

**Miss. SAVITA.V.SHIRAGUMPI,**

**Register No.**

**20C011079.**

**Signature**



**Date:**

**Place:Naregal**



# ACKNOWLEDGEMENT

I sincerely express my deep sense of gratitude and heartfelt thanks to whom I received impetus motivation and valuable help during the course of my project work.

I express my thanks to my project guide **Dr.Ravi.C.S.** Department of Commerce, Shree Annadaneshwara Arts, Science, Commerce, College and P.G. Center, Naregal. I do express my gratitude to able guidance and constant encouragement throughout my project work. I thank her for her personal concern and affinity.

I express sincere thanks to our **Principal, Prof.S.G.Keshannavara; Dr. Ratna.R.Patil, Prof: D.A.Mallangoudar, Prof: Nabi.T.M** . for their continuous encouragement and co-operation in this course of study.

I also thankful to the **Teaching and Non Teaching Staffs** of S. A. College, Naregal.

I would like to render my deep sense of gratefulness for my beloved **Parents and Friends** for their help throughout my Course .

**Savita.V.Shiragumpi.**  
**Reg. No – 20C011079**

**KARNATAK UNIVERSITY, DHARWAD  
POST GRADUATE COURSE (COMMERCE)**





KARNATAKA UNIVERSITY, DHARWAD  
POST GRADUATE COURSE (COMMERCE)



S.A.V.V.P.Samiti's

SHREE ANNDANESHWAR ARTS, SCIENCE, COMMERCE COLLEGE  
AND P.G. CENTER, NAREGAL - 582119.



A PROJECT REPORT ON :

**" A STUDY ON CUSTOMER AWARENESS TOWARDS E-BANKING  
SERVICES WITH SPECIAL REFERENCE TO NATIONALIZATION  
BANK IN GAJENDRAGAD CITY"**

Submitted in partial fulfillment of the  
requirements for the award of

**MASTER DEGREE IN COMMERCE**

by Karnatak University Dharwad  
during the academic year 2021-22

Submitted by:

**BASAYYA J. HIEMATH**

Reg. No. 20C011087

Under the Guidance of :

**Dr. Ravi. C.S.** M.Com., M.Phil., Ph.D

Assistant Prof. Co-ordinator,  
Department of P G studies in commerce.



**KARNATAK UNIVERSITY, DHARWAD**  
**POST GRADUATE COURSE (COMMERCE)**



**SHREE ANNADANESHWAR ARTS, COMMERCE, SCIENCE**  
**COLLEGE & PG CENTRE,**  
**NAREGAL-582119**

**A PROJECT REPORT ON:**

**“A STUDY ON CUSTOMER AWARENESS TOWARDS E-BANKING SERVICES WITH SPECIAL REFERENCE TO NATIONALIZATION BANK IN GAJENDRAGAD CITY”**

Submitted in partial fulfillment of the requirements for the award of  
**MASTER DEGREE IN COMMERCE**

by Karnataka University, Dharwad during the  
academic year 2021-22

**SUBMITTED BY**  
**BASAYYA J HIREMATH,**  
RegNo:20C011087.

**Under the Guidance of**  
**Dr. Ravi. C. S .M.Com.,M.Phil.,Ph.D**  
Assistant Prof. Co-Ordinator,  
Department of PG Studies  
In commerce.



SHREE ANNADANESHWAR ARTS,  
COMMERCE, SCIENCE COLLEGE & PG CENTRE,  
NAREGAL-582119



*This is to certify that*

**Mr, BASAYYA J HIREMATH**

*Has successfully completed the Project work on*

**"A STUDY ON CUSTOMER AWARENESS TOWARDS E-BANKING SERVICES WITH SPECIAL REFERENCE TO NATIONALISATION BANK IN GAJENDRAGAD CITY"**

*For the partial fulfillment of the requirements for the award of*

**MASTER OF COMMERCE(M.Com)**

*By Karnatak University, Dharwad for the*

*academic year 2021-22*

Project Guide & Co-Ordinator  
Dr. Ravi.C.S.

  
Principal  
Prof. Shri S.G. Keshannavar

# DECLARATION

I AM **BASAYYA JAGANNATHAYYA HIREMATH** a Student of M.com IV semester of S. A. College & P.G Center, Naregal here by declare that this is "A STUDY ON CUSTMAR AWARENESS TOWARDS E-BANKING SERVICES IN GAJENDRAGAD CITY" is submitted to Karnataka University, Dharwad, in the year 2021-22 in partial fulfillment for the requirement for the award of the Degree in Master of Commerce. This project is Bonafede's work prepared by me under the Guidance of **Dr. Ravi. C.S** lecturer in commerce S. A. College Naregal.

To the best of my knowledge and belief, the matter presented in this report has not been submitted previously in part or full to any university for the award of any degree.

Date :

Place: Naregal

**BASAYYA HIREMATH**

RegNo.20C011087

M.com 4th Semester

## ACKNOWLEDGEMENT

It is a matter of great pleasure to acknowledge those personalities who have inspired and, guided immensely in bringing out this Project Report.

I am thankful to **Prof. S. B. Keshannavar** principal of S A College for his encouragement and support. I am grateful to the Head of the Department **Prof. Dr. Shri Ravi C. S** for the help and guidance.

I would like to convey my sincere gratitude to my teacher and project guide **Prof. Dr. Ravi C. S** S.A College for all their guidance, encouragement and support

I am also thankful to Faculties of S A College, my parent's and family members who have been always a moral support and strong pillars for me at every stage with a cheer and enthusiasm for their support during the project.

**BASAYYA HIREMATH**

**RegNo.20C011087**

**M.com4<sup>th</sup>Semester**



KARNATAKA UNIVERSITY, DHARWAD  
POST GRADUATE COURSE (COMMERCE)



S.A.V.V.P.Samiti's

SHREE ANNDANESHWAR ARTS, SCIENCE, COMMERCE COLLEGE  
AND P.G. CENTER, NAREGAL - 582119.



A PROJECT REPORT ON :

**" INNOVATION IN AGRICULTURAL EQUIPMENTS:  
A WAY TO SOLVE FARMERS ISSUES IN KARNATAKA"**

Submitted in partial fulfillment of the  
requirements for the award of

**MASTER DEGREE IN COMMERCE**

by Karnatak University Dharwad  
during the academic year 2021-22

Submitted by:

**Mr. BASAVARAJ SOMAGOND**

Reg. No. 20C011091

Under the Guidance of :

**Dr. R. R. Patil**

Assistant Prof. Department of P G commerce,  
S. A. Degree College, Naregal.

**2021-22**





**KARNATAK UNIVERSITY, DHARWAD**



**S.A.V.V.P. Samiti's**

**SHREE ANNDANESHWAR ARTS, SCIENCE, COMMERCE  
COLLEGE AND P.G. CENTER NAREGAL -582119.**

**DEPARTMENT OF PG STUDIES IN COMMERCE**

**A Project Report On**

**“Innovation in Agricultural Equipments:**

**A Way to solve Farmers issues in Karnataka”**

Submitted in partial fulfillment of requirements  
for the award of

**Master Degree in Commerce**

**Project Associate**

**Mr, Basavaraj Somagond**

**Reg No: 20C011091.**

**Under the Guidance of**

**Dr.R.R. Patil**

**Assistant prof, Department of P G commerce,  
S A Degree College Naregal.  
2021-2022.**



**KARNATAK UNIVERSITY, DHARWAD**



**S.A.V.V.P. Samiti's**  
**SHREE ANNDANESHWAR ARTS, SCIENCE, COMMERCE COLLEGE**  
**AND P.G. CENTER NAREGAL -582119.**


## **Certificate**

### **For Approval of Project Work**

This is Certify that **Mr,Basavaraj Somagond Reg No: 20C011091**, have satisfactorily completed Project Work entitled **"Innovation in Agricultural Equipments:A Way to solve Farmers issues in Karnataka"**for the partial fulfillment of the Degree in **MASTER OF COMMERCE (M.com)**by Karnataka University Dharwad, during for the Academic year **2021-2022**.

**Dr.R.R. Patil**  
Project Guid

  
**Dr.Ray C.S**  
Co-ordinator

  
**Shri S. G. Keshannavar**  
Principal

Examiners:

1)

2)

## DECLARATION

I, Mr Basavaraj Somagond a Student of M.COM IV<sup>th</sup> semesters, S.A. COLLEGE & P.G.CENTER, NAREGAL.I hereby declare that, the project work reported in this dissertation entitled **"INNOVATION IN AGRICULTURAL EQUIPMENTS:A WAY TO SOLVE FARMERS ISSUES IN KARNATAKA"** is submitted to Karnataka University Dharwad in the year 2021-2022 in partial fulfillment for the requirement for the award Degree in Master of commerce. Original work and is carried out by me under the Guidance of **Dr. Ravi. C.S. Department of Commerce, Shree Annadaneshwar Arts, Science, Commerce College & P. G. Center, Naregal.** I further declares that this has not been previously presented for the award of any degree.

The findings and suggestion of this project report are based on Primary Data Collected .

Candidate Name  
Mr.Basavaraj Somagond,

Register No.  
20C011091.

  
Signature

Date: 09/09/2022

Place:Naregal

## ACKNOWLEDGEMENT

I sincerely express my deep sense of gratitude and heartfelt thanks to whom I received impetus motivation and valuable help during the course of my project work.

I express my thanks to my project guide **Dr.R.R.Patil** **Department of Commerce, Shree Annadaneshwara Arts, Science, Commerce, College and P.G. Center, Naregal**. I do express my gratitude to able guidance and constant encouragement throughout my project work. I thank her for her personal concern and affinity.

I express sincere thanks to our **Principal, Prof.S.G.Keshannavara; Dr. Ravi C.S, Prof: D.A.Mallangoudar, Prof: Nabi.T.M.** for their continuous encouragement and co-operation in this course of study.

I also thankful to the **Teaching and Non Teaching Staffs** of S. A. College, Naregal.

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**Basavaraj Somagond**  
**Reg. No – 20C011091**

**SHREE ANNDANESHWAR ARTS, SCIENCE, COMMERCE COLLEGE  
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**KARNATAKA UNIVERSITY, DHARWAD**





KARNATAK UNIVERSITY, DHARWAD  
POSTGRADUATE COURSE (COMMERCE)



**S.A.V.V.P.Samiti's**

**SHREE ANNDANESHWAR ARTS, SCIENCE, COMMERCE COLLEGE  
AND P.G. CENTER, NAREGAL - 582119.**

**A PROJECT REPORT ON :**

**A STUDY AS ON MUDRA SCHEME**

Submitted in partial fulfillment of the  
requirements for the award of

**MASTER DEGREE IN COMMERCE**

by Karnatak University Dharwad  
during the academic year 2021-22

Submitted by:

**Miss. ANDAVVA K. JADADELI**

Reg. No. 20C011081

Under the Guidance of :

**Dr. Ravi. C.S.** M.Com., M.Phil., Ph.D

Assistant Prof. Co-ordinator,  
Department of P G studies in commerce.



**KARNATAK UNIVERSITY, DHARWAD**  
**POST GRADUATE COURSE (COMMERCE)**



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**SUBMITTED BY**

**Miss. ANDAVVA K JADADELI,**

Reg No: 20C011081.

**Under the Guidance of**

**Dr.Ravi.C.S.** M.Com., M.Phil., Ph.D

Assistant Prof. Co-ordinator,

Department of P G studies in commerce.

# CERTIFICATE

*This is to certify that*

**Miss. ANDAVVA .K. JADADELI**

*has successfully completed the Project Work on*

**“A STUDY AS ON MUDRA SCHEME”**

*for the partial fulfillment of the requirement for the award of*

**MASTER OF COMMERCE (M.com)**

*by Karnataka University Dharwad*

*for the Academic year 2021-2022.*



**Dr. Ravi C. S.**

Project Guide &  
Co-ordinator



**Dr. Shri S. G. Keshannavar**

Principal



# DECLARATION

I **MISS. ANDAVVA. K. JADADELI** a Student of M.com IV semester of S. A. College & P.G Center, Naregal hereby declare that this is "**A STUDY AS ON MUDRA SCHEME**" is to Karnataka University, Dharwad, in the year 2021-22 in partial fulfillment for the requirement for the award of the Degree in Master of Commerce. This project is abona-fide work prepared by me under the Guidance of **Dr. Ravi .C. S** lecturer in commerce S. A. College Naregal.

To the best of my knowledge and belief, the matter presented in this report has not been submitted previously in part or full to any university for the award of any degree.

**Date:**

**MISS. ANDAVVA .K. JADADELI**

**Place: Naregal**

# ACKNOWLEDGEMENT

I sincerely acknowledge the help I have received from various persons and sources in collecting data and information in completing this project work satisfactorily. I am very much grateful and thankful to my project guide and coordinator **Dr. Ravi .C. S** of S. A. College & PG Center Naregal.

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I am very much grateful and thanks to my parents for their unconditional love and support throughout my academic life.

**ANDAVVA .K. JADADELI**

Reg. No -20C011081

M. COM IV<sup>th</sup> SEM

KARNATAK UNIVERSITY, DHARWAD  
POST GRADUATE COURSE (COMMERCE)





KARNATAKA UNIVERSITY, DHARWAD  
POST GRADUATE COURSE (COMMERCE)



S.A.V.V.P.Samiti's

SHREE ANNDANESHWAR ARTS, SCIENCE, COMMERCE COLLEGE  
AND P.G. CENTER, NAREGAL - 582119.



A PROJECT REPORT ON :

**" A STUDY ON CUSTOMER INVESTMENT BEHAVIOR AND  
SATISFACTION TOWARDS POST OFFICE SAVING SCHEME WITH  
SPECIAL REFERENCE IN GADAG POST OFFICE (H.O)**

Submitted in partial fulfillment of the  
requirements for the award of

**MASTER DEGREE IN COMMERCE**

by Karnatak University Dharwad  
during the academic year 2021-22

Submitted by:

**Miss. NANDABAI RANGREJ**

Reg. No. 20C011083

Under the Guidance of :

**Dr. Ravi. C.S.** M.Com., M.Phil., Ph.D

Assistant Prof. Co-ordinator,  
Department of P G studies in commerce.



**KARNATAK UNIVERSITY, DHARWAD**  
**POST GRADUATE COURSE (COMMERCE)**



**S.A.V.V.P. Samiti's**  
**SHREE ANNDANESHWAR ARTS, SCIENCE, COMMERCE COLLEGE**  
**AND P.G. CENTER, NAREGAL - 582119.**

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submitted in partial fulfillment of the  
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by Karnatak University Dharwad  
during the academic year 2021-2022.

**SUBMITTED BY**  
**MISS. NANDABAI RANGREJ**  
Reg No: 20C011083

**Under the Guidance of**  
**Dr. RAVI. C.S.** M.Com., M.Phil.,  
Ph.D. Assistant Prof.  
Coordinator,  
Department of P G studies in commerce.

# **CERTIFICATE**

*This is to certify that*

**MISS. NANDABAI RANGREJ**

*has successfully completed the Project Work on*

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SATISFACTION TOWARDS POST OFFICE SAVING SCHEME WITH  
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*for the partial fulfillment of the requirement for the award of*

**MASTER OF COMMERCE (M.com)**

*by Karnatak University Dharwad*

*for the Academic Year 2021-2022.*

  
**Dr. RAVI C. S.**

Project Guide &  
Co-ordinator

  
**Dr. SHRI S. G. KESHANNAVAR**

Principal

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**NANDABAI RANGREJ**

Reg. No -20C011083

M. COM IV SEM

**SHREE ANNDANESHWAR ARTS, SCIENCE, COMMERCE COLLEGE  
AND P.G. CENTER, NAREGAL**



KARNATAKA UNIVERSITY, DHARWAD







**KARNATAK UNIVERSITY, DHARWAD  
POST GRADUATE COURSE (COMMERCE)**



**S.A.V.V.P.Samiti's**

**SHREE ANNDANESHWAR ARTS, SCIENCE, COMMERCE COLLEGE  
AND P.G. CENTER, NAREGAL - 582119.**

**A PROJECT REPORT ON :**

**MOBILIZATION SAVING THROUGH MUTUAL FUND**

Submitted in partial fulfillment of the  
requirements for the award of

**MASTER DEGREE IN COMMERCE**

by Karnatak University Dharwad  
during the academic year 2021-22

Submitted by:

**Miss. SAVITA V. SHIRAGUMPI**

Reg. No. 20C011079

Under the Guidance of :

**Dr. Ravi. C.S.** M.Com., M.Phil., Ph.D

Assistant Prof. Co-ordinator,  
Department of P G studies in commerce.



**KARNATAK UNIVERSITY, DHARWAD**



**S.A.V.V.P. Samiti's**  
**SHREE ANNDANESHWAR ARTS, SCIENCE, COMMERCE COLLEGE**  
**AND P.G. CENTER NAREGAL -582119.**

**DEPARTMENT OF PG STUDIES IN COMMERCE**

**A Project Report On**

**MOBILIZATION SAVING THROUGH MUTUAL FUND**

Submitted in partial fulfillment of requirements  
for the award of

*Master Degree in Commerce*

**Submitted By**

**Miss SAVITA. V. SHIRAGUMPI,**


**Reg No: 20C011079.**

Under the Guidance of  
**Dr.Ravi.C.S.** M.Com., M.Phil., Ph.D  
Assistant Prof. Co-ordinator,  
Department of P G studies in commerce  
S A Degree College Naregal  
**2021-2022**

# CERTIFICATE

## For Approval of Project Work

This is Certify that **Miss. SAVITA.V.SHIRAGUMPI, Reg No: 20C011079**, have satisfactorily completed Project Work on entitled **“MOBILIZATION SAVING THROUGH MUTUAL FUND ”** for the partial fulfillment of the requirement for the award of **MASTER OF COMMERCE (M.com)** by Karnataka University Dharwad, during for the Academ- ic year **2021-2022**.

  
**Dr. Ravi C.S.**  
Project Guid

  
**Dr. Ravi C.S**  
Co-ordinator

  
**Shri S. G. Keshannavar**  
Principal

Examiners:

1)

2)

# DECLARATION

I, Miss. SAVITA.V.SHIRAGUMPI, a Student of M.COM IV<sup>th</sup> semesters, S.A. COLLEGE & P.G.CENTER, NAREGAL. I hereby declare that, the project work reported in this dissertation entitled **"MOBILIZATION SAVING THROUGH MUTUAL FUND"** is submitted to Karnatak University Dharwad in the year 2021-2022 in partial fulfillment for the requirement for the award Degree in Master of commerce. Original work and is carried out by me under the Guidance of **Dr. Ravi. C.S. Department of Commerce** , **Shree Annadaneshwar Arts, Science, Commerce College & P. G. Center, Naregal.** I further declares that this has not been previously presented for the award of any degree.

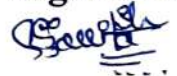
**Candidate Name**

**Miss. SAVITA.V.SHIRAGUMPI,**

**Register No.**

**20C011079.**

**Signature**



**Date:**

**Place:Naregal**

# ACKNOWLEDGEMENT

I sincerely express my deep sense of gratitude and heartfelt thanks to whom I received impetus motivation and valuable help during the course of my project work.

I express my thanks to my project guide **Dr.Ravi.C.S.** Department of Commerce, Shree Annadaneshwara Arts, Science, Commerce, College and P.G. Center, Naregal. I do express my gratitude to able guidance and constant encouragement throughout my project work. I thank her for her personal concern and affinity.

I express sincere thanks to our **Principal, Prof.S.G.Keshannavara; Dr. Ratna.R.Patil, Prof: D.A.Mallangoudar, Prof: Nabi.T.M** . for their continuous encouragement and co-operation in this course of study.

I also thankful to the **Teaching and Non Teaching Staffs** of S. A. College, Naregal.

I would like to render my deep sense of gratefulness for my beloved **Parents and Friends** for their help throughout my Course .

**Savita.V.Shiragumpi.**  
**Reg. No – 20C011079**

**KARNATAK UNIVERSITY, DHARWAD  
POST GRADUATE COURSE (COMMERCE)**





KARNATAKA UNIVERSITY, DHARWAD  
POST GRADUATE COURSE (COMMERCE)



S.A.V.V.P.Samiti's

SHREE ANNDANESHWAR ARTS, SCIENCE, COMMERCE COLLEGE  
AND P.G. CENTER, NAREGAL - 582119.



A PROJECT REPORT ON :

**" A STUDY ON CUSTOMER AWARENESS TOWARDS E-BANKING  
SERVICES WITH SPECIAL REFERENCE TO NATIONALIZATION  
BANK IN GAJENDRAGAD CITY"**

Submitted in partial fulfillment of the  
requirements for the award of

**MASTER DEGREE IN COMMERCE**

by Karnatak University Dharwad  
during the academic year 2021-22

Submitted by:

**BASAYYA J. HIREMATH**

Reg. No. 20C011087

Under the Guidance of :

**Dr. Ravi. C.S.** M.Com., M.Phil., Ph.D

Assistant Prof. Co-ordinator,  
Department of P G studies in commerce.



**KARNATAK UNIVERSITY, DHARWAD**  
**POST GRADUATE COURSE (COMMERCE)**



**SHREE ANNADANESHWAR ARTS, COMMERCE, SCIENCE  
COLLEGE & PG CENTRE,  
NAREGAL-582119**

**A PROJECT REPORT ON:**

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Submitted in partial fulfillment of the requirements for the award of  
**MASTER DEGREE IN COMMERCE**

by Karnataka University, Dharwad during the  
academic year 2021-22

**SUBMITTED BY**  
**BASAYYA J HIREMATH,**  
RegNo:20C011087.

**Under the Guidance of**  
**Dr. Ravi. C. S .M.Com.,M.Phil.,Ph.D**  
Assistant Prof. Co-Ordinator,  
Department of PG Studies  
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SHREE ANNADANESHWAR ARTS,  
COMMERCE, SCIENCE COLLEGE & PG CENTRE,  
NAREGAL-582119



*This is to certify that*

**Mr, BASAYYA J HIREMATH**

*Has successfully completed the Project work on*

**"A STUDY ON CUSTOMER AWARENESS TOWARDS E-  
BANKING SERVICES WITH SPECIAL REFERENCE TO  
NATIONALISATION BANK IN GAJENDRAGAD CITY"**

*For the partial fulfillment of the requirements for the award of*

**MASTER OF COMMERCE(M.Com)**

*By Karnatak University, Dharwad for the*

**academic year 2021-22**

Project Guide & Co-Ordinator  
Dr. Ravi.C.S.

  
Principal  
Prof. Shri S.G. Keshannavar

# DECLARATION

I AM **BASAYYA JAGANNATHAYYA HIREMATH** a Student of M.com IV semester of S. A. College & P.G Center, Naregal here by declare that this is "A STUDY ON CUSTMAR AWARENESS TOWARDS E-BANKING SERVICES IN GAJENDRAGAD CITY" is submitted to Karnataka University, Dharwad, in the year 2021-22 in partial fulfillment for the requirement for the award of the Degree in Master of Commerce. This project is Bonafede's work prepared by me under the Guidance of **Dr. Ravi. C.S** lecturer in commerce S. A. College Naregal.

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Date :

Place: Naregal

**BASAYYA HIREMATH**

RegNo.20C011087

M.com 4th Semester

## ACKNOWLEDGEMENT

It is a matter of great pleasure to acknowledge those personalities who have inspired and, guided immensely in bringing out this Project Report.

I am thankful to **Prof. S. B. Keshannavar** principal of S A College for his encouragement and support. I am grateful to the Head of the Department **Prof. Dr. Shri Ravi C. S** for the help and guidance.

I would like to convey my sincere gratitude to my teacher and project guide **Prof. Dr. Ravi C. S** S.A College for all their guidance, encouragement and support

I am also thankful to Faculties of S A College, my parent's and family members who have been always a moral support and strong pillars for me at every stage with a cheer and enthusiasm for their support during the project.

**BASAYYA HIREMATH**

**RegNo.20C011087**

**M.com4<sup>th</sup>Semester**



KARNATAKA UNIVERSITY, DHARWAD  
POST GRADUATE COURSE (COMMERCE)



S.A.V.V.P.Samiti's

SHREE ANNDANESHWAR ARTS, SCIENCE, COMMERCE COLLEGE  
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A PROJECT REPORT ON :

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A WAY TO SOLVE FARMERS ISSUES IN KARNATAKA"**

Submitted in partial fulfillment of the  
requirements for the award of

**MASTER DEGREE IN COMMERCE**

by Karnatak University Dharwad  
during the academic year 2021-22

Submitted by:

**Mr. BASAVARAJ SOMAGOND**

Reg. No. 20C011091

Under the Guidance of :

**Dr. R. R. Patil**

Assistant Prof. Department of P G commerce,  
S. A. Degree College, Naregal.

**2021-22**



**KARNATAK UNIVERSITY, DHARWAD**



**S.A.V.V.P. Samiti's**

**SHREE ANNDANESHWAR ARTS, SCIENCE, COMMERCE  
COLLEGE AND P.G. CENTER NAREGAL -582119.**

**DEPARTMENT OF PG STUDIES IN COMMERCE**

**A Project Report On**

**“Innovation in Agricultural Equipments:**

**A Way to solve Farmers issues in Karnataka”**

Submitted in partial fulfillment of requirements  
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**Master Degree in Commerce**

**Project Associate**

**Mr, Basavaraj Somagond**

**Reg No: 20C011091.**

**Under the Guidance of**

**Dr.R.R. Patil**

**Assistant prof, Department of P G commerce,  
S A Degree College Naregal.  
2021-2022.**



# KARNATAK UNIVERSITY, DHARWAD



S.A.V.V.P. Samiti's  
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