

S.P.MANDAL'S  
**ARTS & COMMERCE COLLEGE, RAIBAG**  
**P.G. DEPARTMENT OF COMMERCE**



A PROJECT REPORT ON  
**"A STUDY ON LOANS AND ADVANCES TO SME'S"**  
UNDERTAKEN AT  
**"SHREE SHIVSAINATH MULTIPURPOSE SOUHARD SAHAKARI  
LTD.BIDI"**

Submitted to  
**RANI CHANNAMMA UNIVERSITY, BELAGAVI.**



FOR THE AWARD OF DEGREE OF MASTER OF COMMERCE  
DURING THE ACADEMIC YEAR 2020-2021

UNDER THE GUIDENCE OF  
**Prof. MOMIN NAZIR**  
PG. DEPT. OF COMMERCE

SUBMITTED BY  
**MR. AKASH AJIT NIDAGUNDI**  
EXAM REG NO.: MC193601  
M.COM IV SEM.

2020-2021

S.P.MANDAL'S  
ARTS & COMMERCE COLLEGE, RAIBAG  
P.G.DEPARTMENT OF COMMERCE



**Certificate**

This is to certify that **MR. AKASH AJIT NIDAGUNDI** satisfactorily completed the project work entitled "**A STUDY ON LOANS AND ADVANCES TO SME'S**" For the partial fulfillment of degree of MASTER OF COMMERCE in RANI CHANNAMMA UNIVERSITY BELAGAVI during the academic year 2020-2021

GUIDE  
*Nawz*  
Prof. Nazir Momin

CO-ORDINATOR  
*Nawz*  
Prof. Nazir Momin  
Co-Ordinator  
P. G. Dept. of Commerce  
S.P.M Arts and Commerce College  
RAIBAG-591317

*Pgal*  
PRINCIPAL

Prof. P.B. Munyal  
PRINCIPAL  
S. P. Mandal's  
Arts & Comm. College,  
Raibag Dt. Belgaum

**SHREE SHIVSAINATH MULTIPURPOSE  
SOUHARD SAHAKARI LTD.,**

Corporate Office Sagare Road. Bidi.

ಶ್ರೀ ಶಿವಸಾಯನಾಥ ಮಲ್ಟಿಪರ್ಪಜ ಸೌಹಾರ್ದ ಸಹಕಾರಿ ನಿ., ಬೀಡಿ.

ತಾ|| ಖಾನಾಪುರ

ಜಿ|| ಬೆಳಗಾವಿ

Date :

**CERTIFICATE**



This is to certify that MR. AKASH AJIT NIDAGUNDI. who is pursuing his M.COM 4 Semister Student Form S.P.MANDAL'S ARTS & COMMERCE COLLEGE RAIBAG P.G.DEPARTMENT OF COMMERCE Has successfully completed his project on "A STUDY ON LOAN AND ADVANCES" In our Society from 2020 to 2021.

During the project his performance was satisfactory and we wish him all the success

Shri Shiv Sainath Multi-Purpose  
Souhard Sahakari Niyamit, Beedi

Secretary

S.P.MANDAL'S  
**ARTS AND COMMERCE COLLEGE, RAIBAG**  
**P.G. DEPARTMENT OF COMMERCE**



A PROJECT REPORT ON  
"A STUDY ON PERFORMANCE EVALUATION OF HOUSING LOAN SCHEME  
WITH REFERENCE OF SHREE MALLIKARJUN VIVIDHA UDDESHAGALA  
SAHAKARI SANGHA NIYAMIT; MALABAD"

Submitted to  
**RANI CHANNAMMA UNIVERSITY, BELAGAVI.**



FOR THE AWARD OF DEGREE OF MASTER OF COMMERCE  
DURING THE ACADEMIC YEAR 2020-2021

**UNDER THE GUIDENCE OF**  
**PROF.N.Y.MOMIN**  
PG. DEPT. OF COMMERCE

**SUBMITTED BY**  
**MISS. CHAITRA.D.KULLOLLI**  
**EXAM REG NO:MC193603**  
**M.COM IV SEM.**  
**2020-2021**

S.P.MANDAL'S  
**ARTS & COMMERCE COLLEGE, RAIBAG**  
**P.G. DEPARTMENT OF COMMERCE**



**Certificate**

This is to certify that **MISS.CHATRA.D.KULLOLLI** has satisfactorily completed the project work entitled **"A STUDY ON EVALUATION OF HOUSING LOAN SCHEME" "SHRI MALLIKARJUN VVIVID UDDESHAGALA SAHAKARI SANGA NIYAMIT;MALABAD"** For the partial fulfillment of degree of MASTER OF COMMERCE in RANI CHANNAMMA UNIVERSITY BELAGAVI during the academic year 2020-2021



GUIDE

Prof. N. Y. Momin



CO-ORDINATOR

Prof. N. Y. Momin

Co-Ordinator

P. G. Dept. of Commerce  
SPM Arts and Commerce College  
RAIBAG-591317

  
PRINCIPAL

Prof. P. B. Munyal  
PRINCIPAL  
S. P. Mandal's  
Arts & Comm. College,  
Raibag Dt. Belgaum



**ಶ್ರೀ ಮಲ್ಲಿಕಾರ್ಜುನ ವಿವಿಧ ಉದ್ದೇಶಗಳ ಸಹಕಾರಿ ಸಂಘ ನಿ;**  
**ತಾ. ಅಥನಿ. ) ಮಲಾಬಾದ. ( ಜಿ. ಬೆಳಗಾವಿ.**

**SHRI MALLIKARJUN VIVIDHA UDDESHAGAL SAHAKARI**  
**SANGHA NIYAMIT; MALABAD.**

Tal. Athani,

Dist. Belagavi

Karnataka State.

Ref. No.



Date : \_\_\_\_\_

**certificate**

This is to certify that Miss Chaitra Kullolli (MC193603)M.COM 4<sup>th</sup> semester student of S.P.MANDAL'S Arts and Commerce College Raibag. She was successfully completed project work on "EVALUATION OF HOUSING LOAN SCHEME" in our society from 02-07-2021 TO 02-09-2021 she has shown interest, sincerity and hardworking she worked as well as part of a team during her tenure

We wish her all the best for her future

Shri Mallikarjun Vividha Uddeshagala  
Sahakari Sangha Ni; Malabad.

  
Secretary

S.P.MANDAL'S  
**ARTS AND COMMERCE COLLEGE, RAIBAG**  
**P.G. DEPARTMENT OF COMMERCE**



A PROJECT REPORT ON  
**"FINANCIAL STATEMENT ANALYSIS"**

UDERTAKEN AT  
**"NAVODAYA MULTI PURPOSE CO – OPERATIVE SOCIETY LTD.,  
PARAMANANDAWADI"**

Submitted to  
**RANI CHANNAMMA UNIVERSITY, BELAGAVI.**



FOR THE AWARD OF DEGREE OF MASTER OF COMMERCE  
DURING THE ACADEMIC YEAR 2020-2021

UNDER THE GUIDENCE OF  
**Prof. N. Y. MOMIN**  
PG. DEPT. OF COMMERCE

SUBMITTED BY  
**Mr. GAJANAN. D. PUJERI.**  
EXAM REG NO.: MC193604  
M.COM IV SEM.

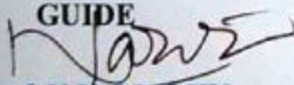
2020-2021

S.P.MANDAL'S  
**ARTS AND COMMERCE COLLEGE, RAIBAG**  
**P.G. DEPARTMENT OF COMMERCE**



**Certificate**

This is to certify that **Mr. GAJANAN. D. PUJERI.** has satisfactorily completed the project work entitled **"FINANCIAL STATEMENT ANALYSIS"** at **"NAVODAYA MULTIPURPOSE CO – OPERATIVE SOCIETY LTD.,"** For the partial fulfillment of degree of **MASTER OF COMMERCE** in **RANI CHANNAMMA UNIVERSITY BELAGAVI** during the academic year **2020-2021.**

**GUIDE**  
  
**Prof. N.Y. MOMIN.**

  
**PRINCIPAL**

**Prof. P B. MUNYAL.**  
**PRINCIPAL**  
**S. P. Mandal's**  
**Arts & Comm. College,**  
**Raibag Dt. Belgaum**

**CO-ORDINATOR**  
  
**Prof. N.Y. MOMIN.**  
**Co-Ordinator**  
**P. G. Dept. of Commerce**  
**SPM Arts and Commerce College**  
**RAIBAG-591377**



Reg. No. AR-11/RSR/AOG/35722/2005-06

Date : 07-03-200



ನವೋದಯ ಬಿಬಿಧ ಉದ್ದೇಶಗಳ ಸಹಕಾರಿ ಸಂಘ ನಿಯಮಿತ.

ತಾ. ರಾಯಚೂರು

ಪರಮಾನಂದವಾಡಿ.

ಜಿ. ಬೆಳಗಾವಿ

NAVODAYA MULTIPURPOSE CO-OP. SOCIETY LTD.

Tal : Raibag

PARAMANANDAWADI - 591 329

Dist : Belagavi

Ref. No. NMCOOP SOL-11/2021-22

Date : 09/09/2021

### CERTIFICATE

This is to certify that **Mr. Gajanan D Pujari** Reg. No. MC193604 Student of M.Com 4<sup>TH</sup> semester in **S. P. Mandal's Arts & Commerce College, Raibag** has successfully completed the Project Work on "**Financial Statement Analysis**" in the **Navodaya Multi Purpose Co-Operative Society Ltd. Paramanandawadi**, in our Bank.

During the Project his performance was satisfactory and we wish him all success in his career.

Date : 09/09/2021

Place : Paramanandawadi

  
**SECRETARY**  
Navodaya Multi-purpose Co-op.  
Society Ltd., Paramanandawadi  
Te. Raibag, Dt. Belagavi

S.P.MANDAL'S  
ARTS AND COMMERCE COLLEGE RAIBAG  
P.G.DEPARTMENT OF COMMERCE



A PROJECT REPORT ON

**"Consumer Behavior Towards Hero Two Wheeler"**

UNDERTAKEN AT

**CHINMAY MOTORS, GOKAK.**

Submitted to

**RANI CHANNAMMA UNIVERSITY, BELAGAVI.**



FOR THE AWARD OF DEGREE OF MASTER OF COMMERCE  
DURING THE ACADEMIC YEAR 2020-2021

UNDER THE GUIDANCE OF

**Prof. N. Y. Momin**

PG. DEPT. OF COMMERCE

SUBMITTED BY

**MR. KIRAN R JAGADALE**

EXAM REG NO.: MC193605

M.COM IV SEM.

2020-21

S.P.MANDAL'S  
**ARTS AND COMMERCE COLLEGE RAIBAG**  
**P.G.DEPARTMENT OF COMMERCE**



**Certificate**

This is to certify that **MR. KIRAN R JAGADALE** has satisfactorily completed the project work entitled " **A study on Consumer Behavior Towards Hero Two Wheeler**", at **CHINMAY MOTORS, GOKAK**. For the partial fulfillment of degree of **MASTER OF COMMERCE** in **RANI CHANNAMMA UNIVERSITY BELAGAVI** during the academic year 2020-21.

GUIDE  
*Nasir*  
PROF. N. Y. MOMIN

CORDINATOR  
*Nasir*  
PROF. N. Y. MOMIN

**Co-Ordinator**  
**P. G. Dept. of Commerce**  
**SPM Arts and Commerce College**  
**RAIBAG-591317**

*P. B. Munyal*  
Principal

Prof. P. B. MUNYAL  
**PRINCIPAL**  
**S. P. Mandal's**  
**Arts & Comm. College,**  
**Raibag Dt. Belgaum**

CHINMAY HERO



DATE \_\_\_\_\_

# CERTIFICATE

This is to certify that Mr. KIRAN R JAGADALE M. Com 4<sup>th</sup> semester student of S. P. Mandal's Arts and Commerce College, Raibag has done his project work entitled as **"Consumer Behavior Towards Hero Two Wheeler Chinmay Motors Gokak"**.

During his 4<sup>th</sup> semester period i.e., from April 2021 to May 2021, during this period his conduct was good. We wish all the best in his future career, we wish all the success in his future and all the best.



S.P.MANDAL'S  
ARTS AND COMMERCE COLLEGE, RAIBAG  
P.G.DEPARTMENT OF COMMERCE



A PROJECT REPORT ON  
“ WORKING CAPITAL MANAGEMENT ”

UDERTAKEN AT  
“SHRI MAHAKALI PRATHAMIKA KRISHI PATTINA SAHAKARI  
SANGHA.CHINCHALI”

Submitted to  
RANI CHANNAMMA UNIVERSITY, BELAGAVI.



FOR THE AWARD OF DEGREE OF MASTER OF COMMERCE  
DURING THE ACADEMIC YEAR 2020-2021

UNDER THE GUIDANCE OF

Prof. N.Y. Momin

PG. DEPT. OF COMMERCE

SUBMITTED BY

Mr. Mahantesh Helawar

EXAM REG NO.: MC193606  
M.COM IV SEM.

2020-2021

S.P.MANDAL'S  
**ARTS AND COMMERCE COLLEGE, RAIBAG**  
**P.G.DEPARTMENT OF COMMERCE**



**Certificate**

This is to certify that **Mr. MAHANTESH HELAWAR**.has satisfactorily completed the project work entitled "**SHRI MAHAKALI PRATHAMIKA KRISHI PATTINA SAHAKARI SANGHA.CHINCHALI ON WORKING CAPITAL MANAGEMENT**"

For the partial fulfillment of degree of MASTER OF COMMERCE in RANI CHANNAMMA UNIVERSITY BELAGAVI during the academic year 2020-2021.

**GUIDE**

**Prof. N.Y. Momin**

**CO-ORDINATOR**

**Prof. N.Y. Momin**

**Co-Ordinator**

**P. G. Dept. of Commerce**  
**SPM Arts and Commerce College**  
**RAIBAG-591317**

**PRINCIPAL**

**Prof. P B. Munyal**

**PRINCIPAL**

**S. P. Mandal's**  
**Arts & Comm. College**  
**Raibag Dt.Belgaum**

Reg No : 13076/7

॥ ಶ್ರೀ ಮಹಾಕಾಲಿ ಕೃಷಿ ॥

Estd: 15-10-1949

ಶ್ರೀ ಮಹಾಕಾಲಿ ಪ್ರಾಥಮಿಕ ಕೃಷಿ ಪತ್ತಿನ ಸಹಕಾರಿ ಸಂಘ ನಿ., ಚಿಂಚಲಿ,

ತಾ. ರಾಯಚೂರು,



ಜಿ. ಬೆಳಗಾವಿ

**Shri Mahakali Prathamik Krushi Pattin Sahakari Sangh**

Tal. Raibag) **Ltd., Chinchali.** (Dist. Belagavi)

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

Date : 4-10-2021

**CERTIFICATE**

This is to certify that mr Mahantesh Helwar M com 4<sup>th</sup> semester student of S P mandal s Arts and commerce college Raibag has done his project work has "working capital" entitled as shri mahakali p k p s chinchali

During his 4<sup>th</sup> semester period I e From april 2021 may 2021 during this period his conduct was good we wish all the best in his future career we wish all the success in his future and all the best

ಶ್ರೀ ಮಹಾಕಾಲಿ ಪ್ರಾ.ಕೃ.ಪತ್ತಿನ  
ಸಹಕಾರಿ ಸಂಘ ನಿ.; ಚಿಂಚಲಿ.

ಅಧಿಕಾರಿ

S.P.MANDAL'S  
**ARTS AND COMMERCE COLLEGE RAIBAG**  
**P.G.DEPARTMENT OF COMMERCE**



A PROJECT REPORT ON

**"Loans And Advances"**

UNDERTAKEN AT

**JANATA CO-OPERATIVE BANK LTD, RAIBAG.**

Submitted to

**RANI CHANNAMMA UNIVERSITY, BELAGAVI.**



FOR THE AWARD OF DEGREE OF MASTER OF COMMERCE  
DURING THE ACADEMIC YEAR 2020-2021

**UNDER THE GUIDENCE OF**

**Prof. N. Y. Momin**

PG. DEPT. OF COMMERCE

**SUBMITTED BY**

**MR. MURASIDD R KATHARI**

EXAM REG NO.: MC193607  
M.COM IV SEM.

2020-21

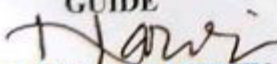


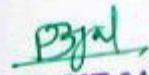
S.P.MANDAL'S  
**ARTS AND COMMERCE COLLEGE RAIBAG**  
**P.G.DEPARTMENT OF COMMERCE**



**Certificate**

This is to certify that **MR. MURASIDD R KATHARI** has satisfactorily completed the project work entitled “ **A study on Loans And Advances**”, at **JANATA CO-OPERATIVE BANK LTD, RAIBAG**. For the partial fulfillment of degree of **MASTER OF COMMERCE** in RANI CHANNAMMA UNIVERSITY BELAGAVI during the academic year 2020-21.

GUIDE  
  
PROF. N. Y. MOMIN

  
PRINCIPAL  
S. P. Mandal's  
Arts & Comm. College,  
Raibag Dt. Belgaum

CORDINATOR  
  
PROF. N. Y. MOMIN  
Co-Ordinator  
P. G. Dept. of Commerce  
SPM Arts and Commerce College  
RAIBAG-591317



ಜನತಾ ಸಹಕಾರ ಬ್ಯಾಂಕ ನಿಯಮಿತ,  
ಹಾರುಗೇರಿ-591220.

ಶಾ. ಡಾಯಿಬಾಗ

ಕರ್ನಾಟಕ ರಾಜ್ಯ

(ಜಿ. ಬೆಳಗಾವಿ)

**JANATA CO-OPERATIVE BANK LTD; HARUGERI- 591220**

ESTD. 1977

R.B.L. LICENCE

NO. : URD KAN-1499F

Tq: Raibag

Karnataka State

(Dist: Belagavi)

☎ : (08331) 257054, 257747 E-mail : Janata\_hrg@rediffmail.com

BRANCHES:

UGAR KHURD

☎ : (08339) 273754

RAIBAG

☎ : (08331) 225784

ATHANI

☎ : (08289) 252004

Ref No. 144/2021-22

Date 23 SEP 2021

**CERTIFICATE**

This is to certify that **Mr. Murasidda Rayappa Kathari** M.Com 4<sup>th</sup> semester student of S. P. Mandal's Arts and Commerce College, P G Department Raibag has done his project work entitled as "**Loans and Advances of Janata Co-Operative Bank Ltd.; Harugeri Branch: Raibag**".

During his 4<sup>th</sup> semester period i.e., from July 2021 to Aug 2021, during this period his conduct was good. We wish all the best in his future career, and all the success to his future.



For, Janata Co-Op. Bank Ltd.  
Harugeri (HO) Br. Raibag

Br. Manager

S.P.MANDAL'S  
**ARTS AND COMMERCE COLLEGE, RAIBAG**  
**P.G.DEPARTMENT OF COMMERCE**



A PROJECT REPORT ON

**"STUDY ON SALES MANGEMENT IN SHREE CHIDAN AND BASAVPRABHU KORE  
SAHAKARI SAKKARE KHARKHANE NIYAMIT, CHIKODI"**

Submitted to

**RANI CHANNAMMA UNIVERSITY, BELAGAVI.**



FOR THE AWARD OF DEGREE OF MASTER OF COMMERCE  
DURING THE ACADEMIC YEAR 2020-2021

**UNDER THE GUIDENCE OF**

**Prof. L.M.HIREKODI**

PG. DEPT. OF COMMERCE

**SUBMITTED BY**

**MR. NAGARAJ .VASANT. NISHANADAR**

**EXAM REG NO. MC193608  
M.COM IV SEM.**

**2020-2021**

S.P. MANDAL'S

**ARTS AND COMMERCE COLLEGE, RAIBAG  
P.G. DEPARTMENT OF COMMERCE**



**Certificate**

This is to certify that **MR. NAGARAJ VASANT NISHANADAR** has satisfactorily completed the project work entitled "**STUDY ON SALES MANGEMENT IN SHREE CHIDANAND BASAVPRABHU KORE SAHAKARI SAKKARE KHARKHANE NIYAMIT, CHIKODI**" For the partial fulfillment of degree of **MASTER OF COMMERCE** in **RANI CHANNAMMA UNIVERSITY BELAGAVI** during the academic year 2020-2021.

**GUIDE**

**Prof. L. M. HIREKODI**

**PRINCIPAL**

**Prof. P. B. MUNYAL**  
**PRINCIPAL**  
S. P. Mandal's  
Arts & Comm. College  
Raibag Dt. Belgaum

**CO-ORDINATOR**

**Prof. NAZIR MOMIN**

**Co-Ordinator**  
**P. G. Dept. of Commerce**  
**S.P.M Arts and Commerce College**  
RAIBAG-591317

ನೋಂದಣಿ ಕ್ರಮಾಂಕ : ಎಮ್‌ಎಸ್‌ಸಿಎಸ್/ಸಿ.ಆರ್‌240/2005 ದಿನಾಂಕ: 2-06-2006



**ಚಿದಾನಂದ ಬಸಪ್ರಭು ಕೋರೆ ಸಹಕಾರಿ ಸಕ್ಕರೆ ಕಾರ್ಖಾನೆ  
ನಿಯಮಿತ, ಚಿಕ್ಕೋಡಿ**

**CHIDANAND BASAPRABHU KORE SAHAKARI SAKKARE  
KARKHANE NIYAMIT, CHIKODI**

(Formerly : S.D.K.S.S.K.N., Chikodi ಈ ಮೊದಲು : ಶ್ರೀ ಡಿ.ಕೆ.ಎಸ್.ಎಸ್.ಕೆ.ಎನ್.ಚಿಕ್ಕೋಡಿ) GST No.  
29AAAAS1328L1ZC

No. DKSSK/LWO/Trg.Crt./2021-22

Date: 07/09/2021

### CERTIFICATE

This is to certify that **Mr. Nagaraj V. Nishanadar**, M.Com IV<sup>th</sup> Sem student of S P Mandal's Arts & Commerce College Raibag has successfully completed project work study titled "**Sales Management**" in our factory from **02/08/2021 to 31/08/2021**.

**During the period he found sincere and hard working.**

We wish his all the success for his bright future.

**Managing Director  
C.B.K.S.S.K.N. Chikodi**

**Copy to  
Mr. Nagaraj V. Nishanadar**

S.P.MANDAL'S  
**ARTS AND COMMERCE COLLEGE, RAIBAG**  
**P.G.DEPARTMENT OF COMMERCE**



A PROJECT REPORT ON  
**"STOCK INDEX AND FACTORS AFFECTING SHARE PRICES"**

Submitted to

**RANI CHANNAMMA UNIVERSITY, BELAGAVI.**



FOR THE AWARD OF DEGREE OF MASTER OF COMMERCE  
DURING THE ACADEMIC YEAR 2020-2021

**UNDER THE GUIDENCE OF**

**Prof: L.M.HIREKODI**

PG. DEPT. OF COMMERCE

**SUBMITTED BY**

**MISS. NIRMALA.KALLAPPA.BORAGAVE**

**EXAM REG NO.: MC193609**

**M.COM IV SEM.**

**2020-2021**

S.P.MANDAL'S

ARTS AND COMMERCE COLLEGE, RAIBAG  
P.G.DEPARTMENT OF COMMERCE



**Certificate**

This is to certify that **MISS. NIRMALA. KALLAPPA. BORAGANVE** has satisfactorily completed the project work entitled **"A PROJECT REPORT ON STOCK INDEX AND FACTORS AFFECTING SHARE PRICES"** For the partial fulfillment of degree of **MASTER OF COMMERCE** in **RANI CHANNAMMA UNIVERSITY BELAGAVI** during the academic year 2020-2021

GUIDE

Prof. L. M. HIREKODI

CO-ORDINATOR

Prof. NAZIR MOMIN

**Co-Ordinator**  
**P. G. Dept. of Commerce**  
**SPM Arts and Commerce College**  
**RAIBAG-591377**

PRINCIPAL

Prof. P. B. MUNYAL  
**PRINCIPAL**  
S. P. Mandal's  
Arts & Comm. College,  
Raibag Dt. Belgaum

S.P.MANDAL'S  
**ARTS AND COMMERCE COLLEGE, RAIBAG**  
**P.G.DEPARTMENT OF COMMERCE**



A PROJECT REPORT ON  
**“A STUDY ON FUNDS MANAGEMENT”**  
**UNDERTAKEN AT**  
**“SHRI SIDDESHWAR CO-OPERATIVE CREDIT SOCITY LTD.,RAIBAG”**  
Submitted to  
**RANI CHANNAMMA UNIVERSITY, BELAGAVI.**



FOR THE AWARD OF DEGREE OF MASTER OF COMMERCE  
DURING THE ACADEMIC YEAR 2020-2021

**UNDER THE GUIDENCE OF**  
**Prof. LAXMAN. HIREKODI**  
PG. DEPT. OF COMMERCE

**SUBMITTED BY**  
**Miss. POOJA.M. KAMBLE**

**EXAM REG NO.: MC193610**  
**M.COM- IV SEMESTER**

**2020-2021**



S.P.MANDAL'S  
ARTS AND COMMERCE COLLEGE, RAIBAG  
P.G.DEPARTMENT OF COMMERCE



**Certificate**

This is to certify that **MISS.POOJA.M.KAMBLE**.has satisfactorily completed the project work entitled "A STUDY ON FUNDS MANAGEMENT""SHRI SIDDESHWAR CO-OPERATIVE CREDIT SOCITY LTD.,RAIBAG" For the partial fulfillment of degree of MASTER OF COMMERCE in RANI CHANNAMMA UNIVERSITY BELAGAVI during the academic year 2020-2021.

GUIDE

Prof. LAXMAN. HIREKODI

PRINCIPAL

Prof. P. B. MUNYAL  
PRINCIPAL  
S. P. Mandal's  
Arts & Comm. College.  
Raibag Dt. Belgaum

CO-ORDINATOR

Prof.N.Y. MOMIN  
Co-Ordinator  
P. G. Dept. of Commerce  
SPM Arts and Commerce College  
RAIBAG-591317

ಶ್ರೀ ಸಿದ್ಧೇಶ್ವರ ಕೋ-ಆಪರೇಟಿವ್ ಕ್ರೆಡಿಟ್ ಸೊಸಾಯಿಟಿ ಲ್.,



ತಾ|| ರಾಯಬಾಗ.) ರಾಯಬಾಗ - 591317 (ಜಿ|| ಬೆಲಗಾವಿ

S.T.D. : 08331  
Ph. 225446

**Shri Siddeshwar Co-op. Credit Society Ltd.,**

Tal : Raibag)

**RAIBAG - 591317**

(Dist : Belgaum

Reg .No. : AR-11/AOG/15250/90-91 Date : 22-06-90

Ref. No. :

Date : \_\_\_\_\_

### CERTIFICATE

#### TO WHOM SO EVER IT MAY CONCERN

This is to certify that **Mis. Pooja M Kamble** (Reg No **MC193610**) M.COM 1Vth Sem student of **S P MANDAL'S ARTS AND COMMERCE RAIBAG**, Has Successfully completed the project on "A FUNDS MANAGEMENT WITH SPECIAL REFERENCE TO **SHREE SIDDHESHWAR CO-OPERATIVE SOCIETY LTD RAIBAG**" in our Society from 02-07-2021 TO 02-09-2021

During the period of the found sincere and hard working. We wish his all success for his bright future.

Managing Director

*[Signature]*  
**SECRETARY**

**SHRI SIDDHESHWAR CO.-OP.  
CREDIT SOCIETY LTD; RAIBAG.**

**COPY TO**

**Pooja M Kamble**

S.P.MANDAL'S  
**ARTS & COMMERCE COLLEGE, RAIBAG**  
**P.G. DEPARTMENT OF COMMERCE**



A PROJECT REPORT ON  
“CUSTOMER SATISFACTION ON TELECOMMUNICATION BRANDS (JIO AND  
AIRTEL)”

Submitted to  
**RANI CHANNAMMA UNIVERSITY, BELAGAVI.**



FOR THE AWARD OF DEGREE OF MASTER OF COMMERCE  
DURING THE ACADEMIC YEAR 2020-2021

**UNDER THE GUIDENCE OF**

**Prof. Laxman Hirekodi**

PG. DEPT. OF COMMERCE

**SUBMITTED BY**

**Miss. POOJA SOUDAGAR**

**EXAM REG NO.: MC193611**

**M.COM IV SEM.**

**2020-2021**

S.P.MANDAL'S  
**ARTS & COMMERCE COLLEGE, RAIBAG**  
**P.G. DEPARTMENT OF COMMERCE**



**Certificate**

This is to certify that **Miss. POOJA SOUDAGAR** has satisfactorily completed the project work entitled **"CUSTOMER SATISFACTION ON TELECOMMUNICATION BRANDS (JIO AND AIRTEL)"**.

For the partial fulfilment of degree of MASTER OF COMMERCE in RANI CHANNAMMA UNIVERSITY BELAGAVI during the academic year 2020-2021

**GUIDE**

**Prof. Laxman Hirekodi**

**Principal**

Prof. P. B. Munyal  
**PRINCIPAL**  
**S. P. Mandal's**  
**Arts & Comm. College,**  
**Raibag Dt. Belgaum**

Co-ordinator -

**Prof. Nazir Momin**

**Co-Ordinator**  
**P. G. Dept. of Commerce**  
**SPM Arts and Commerce College**  
**RAIBAG-591317**

S.P.MANDAL'S  
**ARTS AND COMMERCE COLLEGE, RAIBAG**  
**P.G.DEPARTMENT OF COMMERCE**



A PROJECT REPORT ON

**"SUPPLY CHAIN MANAGEMENT"**

UNDERTAKEN AT

**"CHINDANAND BASAPRABHU KORE SAHAKARI SAKKARE KARKHANE NIYAMIT., CHIKODI"**

Submitted to

**RANI CHANNAMMA UNIVERSITY, BELAGAVI.**



FOR THE AWARD OF DEGREE OF MASTER OF COMMERCE  
DURING THE ACADEMIC YEAR 2020-2021

**UNDER THE GUIDENCE OF**

**Prof. LAXMAN. HIREKODI.**

**PG. DEPT. OF COMMERCE**

**SUBMITTED BY**

**Miss. PRADNYA. A. CHITALE.**

**EXAM REG NO.: MC193612**

**M.COM IV SEM.**

**2020-2021**

S.P.MANDAL'S  
**ARTS AND COMMERCE COLLEGE, RAIBAG**  
**P.G.DEPARTMENT OF COMMERCE**



**Certificate**

This is to certify that **Miss. PRADNYA. A. CHITALE.** satisfactorily completed the project work entitled "**CHINDANAND BASAPRABHU KORE SAHAKARI SAKKARE KARKHANE NIYAMIT., CHIKODI**" For the partial fulfillment of degree of **MASTER OF COMMERCE** in **RANI CHANNAMMA UNIVERSITY BELAGAVI** during the academic year **2020-2021**

**GUIDE**

**Prof. LAXMAN. HIREKODI.**

**PRINCIPAL**

**Prof. P B. MUNYAL**  
**PRINCIPAL**  
**S. P. Mandal's**  
**Arts & Comm. College,**  
**Raibag Dt. Belgaum**

**CO-ORDINATOR**

**Prof. NAZIR MOMIN**

**Co-Ordinator**

**P. G. Dept. of Commerce**  
**SPM Arts and Commerce Colleg**  
**RAIBAG-591317**



S.P.MANDAL'S  
**ARTS & COMMERCE COLLEGE, RAIBAG**  
**P.G. DEPARTMENT OF COMMERCE**



A PROJECT REPORT ON

**“WORKING CAPITAL MANAGEMENT”**

At

**SHREE SIDDESHWAR CO-OPERATIVE CREDIT SOCIETY, RAIBAG**

Submitted to

**RANI CHANNAMMA UNIVERSITY, BELAGAVI.**



FOR THE AWARD OF DEGREE OF MASTER OF COMMERCE  
DURING THE ACADEMIC YEAR 2020-2021

UNDER THE GUIDENCE OF

**Prof. L. M. HIREKODI**

PG. DEPT. OF COMMERCE

SUBMITTED BY

**MISS. PRIYANKA AJIT NAIK**

EXAM REG NO.: MC193613

M.COM IV SEM.

2020-2021



S.P.MANDAL'S  
ARTS & COMMERCE COLLEGE, RAIBAG  
P.G. DEPARTMENT OF COMMERCE



Certificate

This is to certify that **Miss. Priyanka Ajit Naik** has satisfactorily completed the project work entitled **“WORKING CAPITAL MANAGEMENT”** For the partial fulfillment of degree of MASTER OF COMMERCE IV Sem Presented in RANI CHANNAMMA UNIVERSITY BELAGAVI during the academic year 2020-2021

GUIDE

Prof. L. M. Hirekodi

Co-ordinator

Prof. Nazir Momin  
Co-Ordinator  
P. G. Dept. of Commerce  
SPM Arts and Commerce College  
RAIBAG-591317

Principal

Prof. P B. Munyal  
PRINCIPAL  
S. P. Mandal's  
Arts & Comm. College.  
Raibag Dt. Belgaum

ಶ್ರೀ ಸಿದ್ಧೇಶ್ವರ ಕೋ-ಆಪರೇಟಿವ್ ಕ್ರೆಡಿಟ್ ಸೊಸೈಟಿ ಲಿ.,



ಶ್ರೀ ಸಿದ್ಧೇಶ್ವರ ಕೋ-ಆಪರೇಟಿವ್ ಕ್ರೆಡಿಟ್ ಸೊಸೈಟಿ ಲಿ.,  
RAIBAG - 591317 (Dist. Raibag) S.T.D. 08331  
Ph. 225446

**Shri Siddeshwar Co-op. Credit Society Ltd.,**

Tal. Raibag) **RAIBAG - 591317** (Dist. Raibag)

Reg. No. AR-11/AOG-15250/90-91 Date 22-06-90

Ref No:


## CERTIFICATE

Date:

TO WHOM SO EVER IT MAY CONCERN

This is to certify that Miss PRIYANKA AJIT NAIK Reg No:MC193613  
M.Com IVth Sem Student SPM Arts & Commerce College Raibag PG Department  
Her Successfully completed the project on "Working Capital Management"  
in our Society from 20-07-2021 to 25-08-2021

During the period of projects he found sincere and hard working  
We wish her all the success for her bright future

  
Managing Director

Shree Siddeshwar co-Operative society, Raibag

Copy to:

Miss. Priyanaka Ajit Naik

S.P.MANDAL'S  
**ARTS & COMMERCE COLLEGE, RAIBAG**  
**P.G.DEPARTMENT OF COMMERCE**



A PROJECT REPORT ON  
"A STUDY ON CUSTOMER SATISFACTION TOWARDS BHARTI AIRTEL"  
UDERTAKEN AT  
"EXAMBA"

Submitted to  
**RANI CHANNAMMA UNIVERSITY, BELAGAVI.**



FOR THE AWARD OF DEGREE OF MASTER OF COMMERCE  
DURING THE ACADEMIC YEAR 2020-2021

UNDER THE GUIDENCE OF  
**Prof. LAXMAN M. HIREKODI**  
PG. DEPT. OF COMMERCE

SUBMITTED BY  
**MR. RAHUL S. KURANI**  
EXAM REG NO.: MC193614  
M.COM IV SEM.

2020-2021

S.P.MANDAL'S  
**ARTS & COMMERCE COLLEGE, RAIBAG**  
**P. G. DEPARTMENT OF COMMERCE**



**Certificate**

This is to certify that **MR. RAHUL S. KURANI** Satisfactorily completed the project work entitled "A STUDY ON CUSTOMER SATISFACTION TOWARDS BHARTI AIRTEL (EXAMBA)" For the partial fulfillment of degree of MASTER OF COMMERCE in RANI CHANNAMMA UNIVERSITY BELAGAVI during the academic year 2020-2021

**GUIDE**

**Prof. LAXMAN M. HIREKODI**

**CO-ORDINATOR**

**Prof. NAZIR MOMIN**

**Co-Ordinator**

**P. G. Dept. of Commerce**  
**S.P.M Arts and Commerce College**  
**RAIBAG-591317**

  
**PRINCIPAL**

**Prof. P. B. MUNYAL**  
**PRINCIPAL**  
**S. P. Mandal's**  
**Arts & Comm. College,**  
**Raibag Dt. Belgaum**

S.P.MANDAL'S  
**ARTS AND COMMERCE COLLEGE, RAIBAG**  
**P.G. DEPARTMENT OF COMMERCE**



A PROJECT REPORT ON  
**“CREDIT MANAGEMENT”**

Submitted to  
**RANI CHANNAMMA UNIVERSITY, BELAGAVI.**



FOR THE AWARD OF DEGREE OF MASTER OF COMMERCE  
DURING THE ACADEMIC YEAR 2020-2021

UNDER THE GUIDENCE OF  
**Prof. SACHIN KAKADE**  
PG. DEPT. OF COMMERCE

SUBMITTED BY  
**MR. RAJU RAMA NIGAVE**  
EXAM REG NO.: MC193615  
M.COM IV SEM.

2020-2021

S.P.MANDAL'S  
ARTS AND COMMERCE COLLEGE, RAIBAG  
P.G. DEPARTMENT OF COMMERCE



**Certificate**

This is to certify that **MR. RAJU RAMA NIGAVE** has satisfactorily completed the project work entitled "**CREDIT MANAGEMENT**". For the partial fulfillment of degree of **MASTER OF COMMERCE** in **RANI CHANNAMMA UNIVERSITY BELAGAVI** during the academic year **2020-2021**

GUIDE

Prof. Sachin Kakade

Co-ordinator

Prof. Nazir Momin  
Co-Ordinator  
P. G. Dept. of Commerce  
SPM Arts and Commerce College  
RAIBAG-591317

Principal

Prof. P B. Muniyal  
PRINCIPAL  
S. P. Mandal's  
Arts & Comm. College  
Raibag Dt. Belgaum



ಡಾ. ಪ್ರಭಾಕರ ಕೋರೆ ಕ್ರೆಡಿಟ್ ಸೌಹಾರ್ದ ಸಹಕಾರಿ ನಿಯತಕಾಲಿಕೆ, ಅಂಕಲಿ.  
Dr. Prabhakar Kore Credit Souhard Sahakari Nyt, Ankali.

TAL: CHIKODI. BR : \_\_\_\_\_ DIST: BELGAUM. (KARNATAKA)  
Head Office. : Ankali. ☎ : (08338) 254251, 254245, E-mail : dr.pkcss.ankali@gmail.com

No. DRPKCSSN/2020/1402

Date : 28 SEP 2021


### CERTIFICATE

This is to certify that **MR. RAJU RAMA NIGAVE** the student of the Rani Channamma University ; Belgavi with **Reg No : MC193615** of Master of Commerce has successfully completed his project on " CREDIT MANAGEMENT" of **Dr. Prabhakar Kore Credit Souhard Sahakari Nyt; Ankali** " for the period from July 2021 to August 2021 .

During the project, he was found sincere and hardworking. We wish him all the success in future and best of luck.

ADM, Ankali  
Date 28 SEP 2021



Your's faithfully,  
  
(D.S. Karoshi)  
General Manager

S.P.MANDAL'S  
**ARTS AND COMMERCE COLLEGE, RAIBAG**  
**P.G. DEPARTMENT OF COMMERCE**



A PROJECT REPORT ON  
“AWARENESS OF IMPACTS OF E-WALLET APPLICATION ON  
PUBLIC LIFE-A CASE STUDY AT RAIBAG”

Submitted to  
**RANI CHANNAMMA UNIVERSITY, BELAGAVI.**



FOR THE AWARD OF DEGREE OF MASTER OF COMMERCE  
DURING THE ACADEMIC YEAR 2020-2021

UNDER THE GUIDANCE OF  
**Prof. SACHIN KAKADE**  
PG. DEPT. OF COMMERCE

SUBMITTED BY  
**Miss. RANI RAMU MATHAD**

EXAM REG NO.: MC193616  
M.COM IV SEM.

2020-2021



S.P.MANDAL'S  
**ARTS AND COMMERCE COLLEGE, RAIBAG**  
**P.G. DEPARTMENT OF COMMERCE**



**Certificate**

This is to certify that **Miss. RANI RAMU MATHAD.** has satisfactorily completed the project work entitled "**AWARNNESS OF IMPACTS OF E-WALLET APPLICATION ON PUBLIC LIFE-A CASE STUDY AT RAIBAG**" For the partial fulfillment of degree of MASTER OF COMMERCE in RANI CHANNAMMA UNIVERSITY BELAGAVI during the academic year 2020-2021.

**GUIDE**

**Prof. Sachin Kakade**

**CO-ORDINATOR**

**Prof. N.Y. Momin**  
**Co-Ordinator**

**P. G. Dept. of Commerce**  
**S.P.M Arts and Commerce College**  
**RAIBAG-591317**

**PRINCIPAL**

**Prof. P B. Munyal**  
**PRINCIPAL**  
**S. P. Mandal's**  
**Arts & Comm. College,**  
**Raibag Dt. Belgaum**

S.P.MANDAL'S  
**ARTS & COMMERCE COLLEGE, RAIBAG**  
**P.G. DEPARTMENT OF COMMERCE**



A PROJECT REPORT ON  
"A CASE STUDY ON DIGITAL LEARNING AT BELGAVI DISTRICT"

Submitted to  
**RANI CHANNAMMA UNIVERSITY, BELAGAVI**



FOR THE AWARD OF DEGREE OF MASTER OF COMMERCE  
DURING THE ACADEMIC YEAR 2020-2021

**UNDER THE GUIDENCE OF**

**Prof. SACHIN KAKADE**  
PG. DEPT. OF COMMERCE

**SUBMITTED BY**

**Miss. RESHMA MULLA**  
**EXAM REG NO.: MC193617**  
**M.COM IV SEM**

**2020-2021**

S.P.MANDAL'S  
**ARTS & COMMERCE COLLEGE, RAIBAG**  
**P.G. DEPARTMENT OF COMMERCE**



**Certificate**

This is to certify that **MISS. RESHMA MULLA** has satisfactorily completed the project work entitled "**A CASE STUDY ON DIGITAL LEARNING AT BELGAVI DISTRICT**" For the partial fulfillment of degree of **MASTER OF COMMERCE** in **RANI CHANNAMMA UNIVERSITY BELAGAVI** during the academic year 2020-2021

**GUIDE**

  
Prof. Sachin Kakade

**Co-ordinator**



Prof. Nazir Momin

**Co-Ordinator**

**P. G. Dept. of Commerce**  
**SPM Arts and Commerce College**  
**RAIBAG-591327**

  
Principal

Prof. P. B. Munyal  
**PRINCIPAL**  
S. P. Mandal's  
Arts & Comm. College.  
Raibag Dt. Belgaum

S.P.MANDAL'S  
**ARTS & COMMERCE COLLEGE, RAIBAG**  
**P.G. DEPARTMENT OF COMMERCE**



A PROJECT REPORT ON  
"EFFECT OF ONLINE SHOPPING ON RURAL AND SEMI URBAN AREAS A CASE  
STUDY AT BELAGAVI DISTRICT"

Submitted to  
**RANI CHANNAMMA UNIVERSITY, BELAGAVI**



FOR THE AWARD OF DEGREE OF MASTER OF COMMERCE  
DURING THE ACADEMIC YEAR 2020-2021

**UNDER THE GUIDENCE OF**

**Prof. SACHIN KAKADE**

PG. DEPT. OF COMMERCE

**SUBMITTED BY**

**Miss. RUBEENA HAYATKHAN**

**EXAM REG NO.: MC193618**

**M.COM IV SEM**

**2020-2021**

S.P.MANDAL'S  
**ARTS & COMMERCE COLLEGE, RAIBAG**  
**P.G. DEPARTMENT OF COMMERCE**



**Certificate**

This is to certify that **MISS. RUBEENA HAYATKHAN** has satisfactorily completed the project work entitled "**EFFECT OF ONLINE SHOPPING ON RURAL AND SEMI URBAN AREAS A CASE STUDY AT BELAGAVI DISTRICT**" For the partial fulfillment of degree of **MASTER OF COMMERCE** in **RANI CHANNAMMA UNIVERSITY BELAGAVI** during the academic year 2020-2021.

**GUIDE**  
  
**Prof. Sachin Kakade**

  
**Principal**

**Prof. P. B. Munyal**  
**PRINCIPAL**  
**S. P. Mandal's**  
**Arts & Comm. College**  
**Raibag Dt. Belgaum**

**Co-ordinator**  
  
**Prof. Nazir Momin**  
**Co-Ordinator**  
**P. G. Dept. of Commerce**  
**SPM Arts and Commerce College**  
**RAIBAG-591317**

S.P.MANDAL'S  
**ARTS & COMMERCE COLLEGE, RAIBAG**  
**P.G.DEPARTMENT OF COMMERCE**



A PROJECT REPORT ON  
"EFFECT OF ADVERTISEMENT MESSAGES ON CONSUMERS WITH SPECIAL  
REFERENCE TO NIPPANI CITY"

**Submitted to**  
**RANI CHANNAMMA UNIVERSITY, BELAGAVI.**



FOR THE AWARD OF DEGREE OF MASTER OF COMMERCE  
DURING THE ACADEMIC YEAR 2020-2021

**UNDER THE GUIDENCE OF**  
**Prof. SACHIN KAKADE**  
PG. DEPT. OF COMMERCE

**SUBMITTED BY**  
**Mr. SAMMED RAMU KALAJE**

**EXAM REG NO.: MC193619**

**M.COM IV SEM.**

**2020-2021**

S.P.MANDAL'S  
ARTS & COMMERCE COLLEGE, RAIBAG  
P.G.DEPARTMENT OF COMMERCE



**Certificate**

This is to certify that Mr. SAMMED RAMU KALAJE has satisfactorily completed the project work entitled "EFFECT OF ADVERTISEMENT MESSAGES ON CONSUMERS WITH SPECIAL REFERENCE TO NIPPANI CITY". For the partial fulfillment of degree of MASTER OF COMMERCE in RANI CHANNAMMA UNIVERSITY BELAGAVI during the academic year 2020-2021

GUIDE

  
Prof. Sachin Kakade

  
Principal

PRINCIPAL  
B.D.P.P.N. Mandal  
Arts & Comm. College,  
Raibag Dt. Belgaum



Co-ordinator

Co-Ordinator

P. G. Prof. of Commerce  
SPM Arts and Commerce College  
RAIBAG-591317

S.P.MANDAL'S  
**ARTS AND COMMERCE COLLEGE, RAIBAG**  
**P.G. DEPARTMENT OF COMMERCE**



A PROJECT REPORT ON  
**“EMPLOYEE WELFARE AND SAFETY”.**

**At**

**ABHINANDAN ENGINEERS, BELAGAVI**

**Submitted to**

**RANI CHANNAMMA UNIVERSITY, BELAGAVI.**



FOR THE AWARD OF DEGREE OF MASTER OF COMMERCE  
DURING THE ACADEMIC YEAR 2020-2021

**UNDER THE GUIDANCE OF**

**Prof. SACHIN KAKADE**

**PG. DEPT. OF COMMERCE**

**Submitted By**

**MR. SANTOSH MADHU BHAJANTRI**

**EXAM REG NO.: MC193620**  
**M.COM IV SEM.**

**2020-2021**



S.P.MANDAL'S  
ARTS AND COMMERCE COLLEGE, RAIBAG  
P.G. DEPARTMENT OF COMMERCE



**Certificate**

This is to certify that **MR. SANTOSH MADHU BHAJANTRI** has satisfactorily completed the project work entitled "**EMPLOYEE WELFARE AND SAFETY**". For the partial fulfilment of degree of **MASTER OF COMMERCE** in **RANI CHANNAMMA UNIVERSITY BELAGAVI** during the academic year **2020-2021**

**GUIDE**

**Prof. Sachin Kakade**

**Co-ordinator**

**Prof. Nazir Momin**  
**Co-Ordinator**  
**P. G. Dept. of Commerce**  
**SPM Arts and Commerce College**  
**RAIBAG-5913 17**

**Principal**

**Prof. P. B. Munyal**  
**PRINCIPAL**  
**S. P. Mandal's**  
**Arts & Comm. College,**  
**Raibag Dt. Belgaum**



## ABHINANDAN ENGINEERS

Date : 30-09-2021

### CERTIFICATE

This is to certify that **Mr. Santosh Madhu Bhajantri** Reg No. MC193620 student of **S. P. MANDAL'S Arts and Commerce College**. His successfully completed In plant Training on "A Study on Employee Welfare" at Abhinandan Engineers" in our organization for a period of July 2021 to August 2021.

During his Training period, we found his sincere & have shown keen interest in learning.

We wish his good luck for future endeavors.



For Abhinandan Engineers

  
Proprietor

S.P.MANDAL'S  
**ARTS AND COMMERCE COLLEGE, RAIBAG**  
**P.G. DEPARTMENT OF COMMERCE**



A PROJECT REPORT ON  
**"ESTIMATION OF WORKING CAPITAL REQUIREMENTS KRISHNA  
SUGAR FACTORY ATHANI"**

Submitted to  
**RANI CHANNAMMA UNIVERSITY, BELAGAVI.**



FOR THE AWARD OF DEGREE OF MASTER OF COMMERCE  
DURING THE ACADEMIC YEAR 2020-2021

UNDER THE GUIDANCE OF  
**Prof. SACHIN KAKADE**  
PG. DEPT. OF COMMERCE

SUBMITTED BY  
**Mr. SANTOSH PATIL**  
EXAM REG NO.: MC193621  
M.COM IV SEM.

2020-2021

S.P.MANDAL'S  
ARTS AND COMMERCE COLLEGE, RAIBAG  
P.G. DEPARTMENT OF COMMERCE



**Certificate**

This is to certify that Mr. SANTOSH. PATIL has satisfactorily completed the project work entitled **“ESTIMATION OF WORKING CAPITAL REQUIREMENTS KRISHNA SUGAR FACTORY ATHANI”** For the partial fulfillment of degree of MASTER OF COMMERCE in RANI CHANNAMMA UNIVERSITY BELAGAVI during the academic year 2020-2021.

**GUIDE**  
Prof. Sachin Kakade

**CO-ORDINATOR**  
Prof. N.Y. Momin  
**Co-Ordinator**  
P. G. Dept. of Commerce  
SPM Arts and Commerce College  
RAIBAG-591317

**PRINCIPAL**  
Prof. P.B. Mundayal  
**PRINCIPAL**  
S. P. Mandal's  
Arts & Comm. College,  
Raibag Dt. Belgaum

**ಕೃಷ್ಣಾ ಸಹಕಾರಿ ಸಕ್ಕರೆ ಕಾರ್ಖಾನೆ ನಿಯಮಿತ, ಅಥಣಿ-591304.**

ಪೋಸ್ಟ್ : ಸಂಕೊಟ್ಟೆ, ಜಿಲ್ಲೆ : ಅಥಣಿ, ಜಿಲ್ಲೆ : ಬೆಂಗಳೂರು.

**THE KRISHNA SAHAKARI SAKKARE KARKHANE NIYAMIT, ATHANI-591304.**

POST : SANKONATTI  
Dist. : Belagavi.

TALUK : ATHANI  
Karnataka State.

☎ : Office : 08289-255000  
Telex : 08289-255001

DESTN : 25AAAAAT3400C1Z1

E-mail : krishnatugar@gmail.com

Ref. No.

Date :

Ref: KSSKN/ADM/HTK/2021-22/  
387

: 08-09-2021

**CERTIFICATE**

This is to certify that, Mr. santosh Patil. M.com Student of  
S.P.M Arts and Commerce College Raibag (Reg No MC193621)  
has Successfully completed inplant training in our organization  
From Date - 15-07-2021 to 31-08-2021

His Character and conduct was good while in his training.

For, K.S.S.K.N, Athani

  
Managing Director

S.P.MANDAL'S  
**ARTS AND COMMERCE COLLEGE, RAIBAG**  
**P.G.DEPARTMENT OF COMMERCE**



A PROJECT REPORT ON  
**“RATIO ANALYSIS”**

UDERTAKEN AT  
**“JANATA CO- OPERATIVE BANK LIMITED HARUGERI BRANCH RAIBAG”**

Submitted to  
**RANI CHANNAMMA UNIVERSITY, BELAGAVI.**



FOR THE AWARD OF DEGREE OF MASTER OF COMMERCE  
DURING THE ACADEMIC YEAR 2020-2021

**UNDER THE GUIDENCE OF**

**Prof.M.A.THARATHARI**

**PG. DEPT. OF COMMERCE**

**SUBMITTED BY**

**Miss. SAVITA MARUTI DANGE.**

**EXAM REG NO.: MC193622**

**M.COM IV SEM.**

**2020-2021**

S.P.MANDAL'S  
ARTS AND COMMERCE COLLEGE, RAIBAG  
P.G. DEPARTMENT OF COMMERCE



**Certificate**


This is to certify that **Miss.SAVITA M DANGE**.has satisfactorily completed the project work entitled “ **RATIO ANALYSIS AT JANATA CO-OPERATIVE BANK LIMITED HARUGERI BRANCH RAIBAG**” For the partial fulfillment of degree of MASTER OF COMMERCE in RANI CHANNAMMA UNIVERSITY BELAGAVI during the academic year 2020-2021.

  
GUIDE

Prof . M. A. THARATHARI.

  
CO-ORDINATOR

Prof .N.Y. MOMIN  
Co-Ordinator  
P. G. Dept. of Commerce  
SPM Arts and Commerce College  
RAIBAG-591317

  
PRINCIPAL  
PRINCIPAL  
Prof. P. B. MURALI  
Arts & Comm. College  
Raibag Dt. Belgaum



ಜನತಾ ಸಹಕಾರ ಬ್ಯಾಂಕ ನಿಯಮಿತ,  
ಹಾರೂಗೆರಿ-591220.

ತಾ. ರಾಯಚೂರು)

ಕರ್ನಾಟಕ ರಾಜ್ಯ

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**JANATA CO-OPERATIVE BANK LTD; HARUGERI- 591220**

ESTD. 1977

R.B.L. LICENCE

NO. : UBD KAN- 1499P

Tq: Raibag)

Karnataka State

( Dist: Belagavi

☎ : (08331) 257054, 257747 E- mail : Janata\_hrg@rediffmail.com

BRANCHES : UGAR KHURD  
☎ : (08339) 273754

RAIBAG  
☎ : (08331) 225784

ATHANI  
☎ : (08289) 252004

RefNo. 143/2021-22

Date 23 SEP 2021

**CERTIFICATE**

This is to certify that **Miss. Savita M Dange** M.com 4<sup>th</sup> semester student of S. P. Mandal's Arts and Commerce College, P G Department Raibag has done her project work entitled as "Ratio Analysis" of Janata Co-Operative Bank Ltd.; Harugeri Branch: Raibag".

During her 4<sup>th</sup> semester period i.e., from July 2021 to Aug 2021, during this period her conduct was good. We wish all the best in her future career, and all the success to her future.



For, Janata Co-op. Bank Ltd.  
Harugeri (HO) Br. Raibag

Br. Manager



S.P.MANDAL'S  
**ARTS AND COMMERCE COLLEGE, RAIBAG**  
**P.G. DEPARTMENT OF COMMERCE**



A PROJECT REPORT ON  
"A STUDY ON INVESTOR PERCEPTION AND PREFERENCE TOWARDS MUTUAL  
FUNDS; WITH REFERENCE TO RAIBAG CITY"

Submitted to  
**RANI CHANNAMMA UNIVERSITY, BELAGAVI.**



FOR THE AWARD OF DEGREE OF MASTER OF COMMERCE  
DURING THE ACADEMIC YEAR 2020-2021

UNDER THE GUIDANCE OF

**Prof. M. A. THARATARI.**

PG. DEPT. OF COMMERCE

SUBMITTED BY

**Miss. SHAKUNTALA.B.NAVHI.**

EXAM REG NO.: MC193623  
M.COM IV SEM.

2020-2021

S.P.MANDAL'S  
**ARTS AND COMMERCE COLLEGE, RAIBAG**  
**P.G. DEPARTMENT OF COMMERCE**



**Certificate**

This is to certify that **Miss. SHAKUNTALA.B.NAVHI.** has satisfactorily completed the project work "A STUDY ON INVESTOR PRCEPTION AND PREFERENCE TOWARDS MUTUAL FUNDS; WITH REFERNCE TO RAIBAG CITY " For the partial fulfillment of degree of MASTER OF COMMERCE in RANI CHANNAMMA UNIVERSITY BELAGAVI during the academic year 2020-2021.

  
GUIDE

Prof. M. A. THARATARI.

  
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S.P.MANDAL'S  
**ARTS & COMMERCE COLLEGE, RAIBAG**  
**P.G. DEPARTMENT OF COMMERCE**



A PROJECT REPORT ON  
**"A STUDY ON CONSUMER BEHAVIOR IN SELECTION OF  
ELECTRONIC PRODUCTS AND HOME APPLIANCES  
WITH SPECIAL REFERENCE TO BAGALKOT DISTRICT"**

Submitted to  
**RANI CHANNAMMA UNIVERSITY, BELAGAVI.**



FOR THE AWARD OF DEGREE OF MASTER OF COMMERCE  
DURING THE ACADEMIC YEAR 2020-2021

UNDER THE GUIDENCE OF  
**Prof. M. A. THARTHARI**  
PG. DEPT. OF COMMERCE

SUBMITTED BY  
**MR. SHASHIDHAR M. AWATI**  
EXAM REG NO.: MC193624  
M.COM IV SEM.

2020-2021

S.P.MANDAL'S  
ARTS & COMMERCE COLLEGE, RAIBAG  
P.G. DEPARTMENT OF COMMERCE



**Certificate**

This is to certify that **MR. SHASHIDHAR M. AWATI** satisfactorily completed the project work entitled **"A Study On Consumer Behavior In Selection of Electronic Products and Home Appliances with Special Reference to Bagalkot District"** For the partial fulfillment of degree of **MASTER OF COMMERCE** in **RANI CHANNAMMA UNIVERSITY BELAGAVI** during the academic year 2020-2021

GUIDE

  
Prof. M. A. Tharthari

CO-ORDINATOR

  
Prof. Nazir Momin  
Co-Ordinator  
P. G. Dept. of Commerce  
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PRINCIPAL

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Raibag Dt. Belgaum

S.P.MANDAL'S  
**ARTS AND COMMERCE COLLEGE, RAIBAG**  
**P.G.DEPARTMENT OF COMMERCE**



A PROJECT REPORT ON  
"LABOUR ABSENTEEISM WITH REFERENCE TO SHIVSHAKTI SUGAR'S LTD  
SOUNDATTI"

Submitted to

**RANI CHANNAMMA UNIVERSITY, BELAGAVI.**



FOR THE AWARD OF DEGREE OF MASTER OF COMMERCE  
DURING THE ACADEMIC YEAR 2020-2021

**UNDER THE GUIDENCE OF**

**Prof. MAHMADRAFIQ THARTHARI**

**PG. DEPT. OF COMMERCE**

**SUBMITTED BY**

**Miss. SHREEDEVI B HIREGOUDAR**

**EXAM REG NO.: MC193625  
M.COM IV SEM.**

**2020-2021**

S.P.MANDAL'S  
**ARTS AND COMMERCE COLLEGE, RAIBAG**  
**P.G.DEPARTMENT OF COMMERCE**



**Certificate**

This is to certify that **MISS.SHREEDEVI B. HIREGOUDAR** has satisfactorily completed the project work entitled "**A PROJECT REPORT ON LABOUR ABSENTEEISM WITH REFERENCE TO SHIVSHAKTI SUGAR LTD SOUNDATTI**". For the partial fulfillment of degree of **MASTER OF COMMERCE** in **RANI CHANNAMMA UNIVERSITY BELAGAVI** during the academic year 2020-2021

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Principal

Prof. P B. Muniyal  
**PRINCIPAL**  
**S. P. Mandal's**  
**Arts & Comm. College,**  
**Raibag Dt. Belgaum**

# Shivshakti Sugars Ltd.,

A/p. Soundatti, Tal: Raibag, Dist: Belgaum, Ph: 08330-258257, E-mail: info@shivshaktisugars.com

No. SSL/HRD/Project. /

2021-2022

Date: 14.05.2021

To,

The Principal  
S.P.M Collage  
Raibag

Sub: Grant of permission to Project Work Student of your  
Institute.

Ref: Your letter dated 14.05.2021

Sir,

With reference to your request under letter dated 14.05.2021 M.com student of your Institute Miss.Shridevi Hiregoudar, is permitted to undergo Project Work in our factory from 14.05.2021 to 01.09.2021 At their own risk.

Thanking You,



Yours Faithfully

  
Manager-HR

S.P.MANDAL'S  
**ARTS & COMMERCE COLLEGE, RAIBAG**  
**P.G.DEPARTMENT OF COMMERCE**



A PROJECT REPORT ON  
**"A STUDY ON IMPACT OF GST ON TEXTILE INDUSTRY"**

Submitted to  
**RANI CHANNAMMA UNIVERSITY, BELAGAVI.**



FOR THE AWARD OF DEGREE OF MASTER OF COMMERCE  
DURING THE ACADEMIC YEAR 2020-2021

UNDER THE GUIDENCE OF  
**Prof. M. A. THARATHARI.**  
PG. DEPT. OF COMMERCE

SUBMITTED BY  
**MR. SUNIL B. DESAI**  
EXAM REG NO.: MC193626  
M.COM IV SEM.

2020-2021



S.P.MANDAL'S  
**ARTS & COMMERCE COLLEGE, RAIBAG**  
**P.G.DEPARTMENT OF COMMERCE**



**Certificate**

This is to certify that **MR. SUNIL B. DESAI** Satisfactorily completed the project work entitled **"A STUDY ON IMPACT OF GST ON TEXTILE INDUSTRY"** For the partial fulfillment of degree of MASTER OF COMMERCE in RANI CHANNAMMA UNIVERSITY BELAGAVI during the academic year 2020-2021

GUIDE

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CO-ORDINATOR

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Arts & Comm. College,  
Raibag Dt. Belgaum

S.P.MANDAL'S  
**ARTS & COMMERCE COLLEGE RAIBAG**  
**P.G.DEPARTMENT OF COMMERCE**



A PROJECT REPORT ON  
**"ONLINE TRADING WITH AN EXAMPLE STUDY OF INDIABULLS"**

Submitted to  
**RANI CHANNAMMA UNIVERSITY, BELAGAVI.**



FOR THE AWARD OF DEGREE OF MASTER OF COMMERCE  
DURING THE ACADEMIC YEAR 2020-2021

UNDER THE GUIDENCE OF  
**Prof. M. A. THARATHARI**

PG. DEPT. OF COMMERCE

SUBMITTED BY  
**MR. VINOD B. PARIT**

EXAM REG NO.: MC193627  
M.COM IV SEM.

2020-21

S.P.MANDAL'S  
**ARTS & COMMERCE COLLEGE RAIBAG**  
**P.G.DEPARTMENT OF COMMERCE**



**Certificate**

This is to certify that **MR. VINOD B. PARIT** has satisfactorily completed the project work entitled **"PROJECT ON ONLINE TRADING WITH AN EXAMPLE STUDY OF INDIABULLS"**. For the partial fulfillment of degree of MASTER OF COMMERCE in RANI CHANNAMMA UNIVERSITY BELAGAVI during the academic year 2020-2021.

**GUIDE**  
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A PROJECT REPORT ON

"A STUDY ON LABOUR WELFARE AND JOB SATISFACATION IN COTTON  
TEXTILE INDUSTRY -A CASE STUDY AT RABAKAVI" BANAHATTI TALUKA.

Submitted to

**RANI CHANNAMMA UNIVERSITY, BELAGAVI.**



FOR THE AWARD OF DEGREE OF MASTER OF COMMERCE  
DURING THE ACADEMIC YEAR 2020-2021

**UNDER THE GUIDENCE OF**

**Prof. M. A. THARATHARI.**

PG. DEPT. OF COMMERCE

**SUBMITTED BY**

**Miss.YASHODHA. M. AINAPURE.**

**EXAM REG NO.: MC193628**  
**M.COM IV SEM.**

**2020-2021**

S.P.MANDAL'S  
**ARTS AND COMMERCE COLLEGE, RAIBAG**  
**P.G. DEPARTMENT OF COMMERCE**



**Certificate**

This is to certify that **Miss.YASHODHA. M. AINAPURE.**  
has satisfactorily completed the project work entitled "A STUDY ON LABOUR WELFARE  
AND JOB SATISFACATION IN COTTON TEXTILE INDUSTRY -A CASE STUDY AT  
RABAKAVI " BANAHATTI TALUKA. For the partial fulfillment of degree of MASTER OF  
COMMERCE in RANI CHANNAMMA UNIVERSITY BELAGAVI during the academic year  
2020-2021.

  
**GUIDE**

Prof. M. A. THARATHARI.

  
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