


**KARNATAKA STATE AKKAMAHADEVI WOMEN'S UNIVERSITY, VIJAYAPUR.  
 DEPARTMENT OF COMMERCE.**

**YEAR 2017-18**

Sl.No	Reg No	Name of Student	Project Title
01	MCM16101	Ambika	A Study of analysis and interpretation of financial analysis on at shri beereshwar co-op, credit socity ltd, examba (multi-state)jewargi
02	MCM16102	Anita Shirahatti	A project report on a study of various loans and advances with references wih reference to Sarakari naukarara sahkari bank Niyamit, Vijayapur.
03	MCM16103	Archana Biradar	A study on various of deposits Vijayapur district central cooperative bank.
04	MCM16104	Asha H Halalli	A study on financial statement analysis with special references to the adil amanat co-opeative credit society ltd, bijapur.
05	MCM16106	Ashwini Bingikoppad	A study on financial statement analysis and interpretation at Ilkal co-operative bank limited Ilkal
06	MCM16107	Ashwini Soudi	A study on various online services provided by Sydicate bank at Bijjaragi.
07	<b>MCM16108</b>	Bhagyashri	A Study on analysis and interpretation of financial statement at siddhasiri patina so uharda Sahakari Niyamit bank vijayapur.
08	<b>MCM16109</b>	Bhagyashri Janavad	A study on working capital management at nandi Sahakari sakkare karkhane Niyamit krishananagar P:Hosur
09	<b>MCM16110</b>	Bharati Madenavar	A study on ratio analysis of primary agriculture credit cooperative society ltd in Ashta o bijapur district.
10	<b>MCM16111</b>	Bhuvaneshwari Tamagond	A study on various online services offered by state bank of India Bagalkot.
11	MCM16112	Deepa Kamatagi	Impact of Non-performing assets in Shri Siddheshwar co-operative bank Vijayapur.
12	MCM16113	Dundmma S Pujari	A Study on impact of non-performing assets in siddasiri patina souhard bank Sahakari Niyamit, vijayapur
13	MCM16114	Hema Mudaraddi	Economic values added with reference of Shri Prabhulingeshwar sugar and chemical ltd – Siddapur.
14	<b>MCM16115</b>	Jayashree S Kanbur	A Study on non performing assets management at prathamika krushi patina Sahakari sangha ltd, shurpali.
15	MCM16116	Jyoti S Waghamore	A study on working caital management at Siddha siri patina souharda Niyamit Vijayapur.
16	MCM16118	Kavita	A study on financial statement analysis at ACC Ltd. WAD (JN)
17	MCM16119	Laxmi	Non performing assets of the Karnataka co-operative bank ltd kalburgi.
18	MCM16120	Madevi Chalavadi	Working capital and ratio analysis of Shri shivaji maharaj co-operative credit society Bagalkot.
19	MCM16121	Mahananda Hunnur	A study of non interest income with special reference to Siddhasiri pattin souhardasahakari N. Vijayapur.
20	MCM16122	Malati Sahukar	A study on ratio analysis of primary agriculture credit cooperative society ltd in Ashta o Bagalkot district.
21	MCM16123	Mangala M Patil	A study on financial statement analysis at Shri shivaji maharaj co-operative credit society Vijapur.
22	MCM16124	Manjula Hiremath	“A study on loans and advances on Janata Co-Operative Ltd Harugeri”
23	MCM16125	Muktabai Kumbar	A study of loans and advances at shri siddeshwar co-operative bank ltd, vijayapur
24	MCM16126	Nagamma S Adawani	A study on impact of Non-performing assets in VDCC bank bagalkot.
25	MCM16129	Padmavati	Market response for mtr food products in raichur city
26	MCM16130	Pavitra	A study on ratio analysis of primary agriculture credit cooperative society ltd in Ashta o kalaburgi district.
27	MCM16131	Pooja Kunchaganur	A Study on inventory management undertaken at ugar sugar works ltd, ilkal
28	MCM16132	Prabha Janagoud	“A study on ratio analysis at Indian Sugar manufacturing company Ltd”

61	MCM16168	Sunita B Bagali	A study on various online services offered by state bank of India Vijayapur.
62	MCM16169	Suvarna B halemani	A study of financial statement analysis at Shri Shiddheshwar co-operative bank ltd, Vijayapur.
63	MCM16170	Swapna Kencharaddi	A study on working capital management of HDFC bank ltd, Vijayapur.
64	MCM16117	Tejashwni S Hiremath	Loans and advances of Sidhasiripattin souharda Sahakari Niyamit Vijayapur
65	MCM16172	Vaibhavi Kurtakoti	Working capital and ratio analysis of Shri shivaji maharaj co-operative credit society Vijayapur.
66	<b>MCM16173</b>	Veenashri M Math	Non performing assets of the Karnataka co-operative bank ltd muddebihal.
67	MCM16174	Vinita Bheemanagouda patil	"A study on financial of the Jamkhandi urban co-operative bank Ltd, bidarkund"

  
**Co-Ordinator**  
**Department of Commerce**  
**Karnataka State Akkamahadevi**  
**Women's University, Vijayapur.**

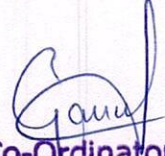
**KARNATAKA STATE AKKAMAHADEVI WOMEN'S UNIVERSITY, VIJAYAPUR.**  
**DEPARTMENT OF COMMERCE.**  
**YEAR 2018-19**

Sl.No	Reg No	Name of Student	Project Title
01	MCM17101	Aishwarya Pattadakallu	A study on loans and advance of siddasiri souharda Sahakari Niyamit vijayapur.
02	MCM17102	Akshata Chiniwalar	A Study of loans and advance of Gayatri Credit co-operative bank ltd Hanamasar
03	MCM17103	Apoorva Bidari	An analysis of fund flow statement prepared by andi Sahakari karkhane niyमित, krishnanagar
04	MCM17104	Arshiyana Khateeb	Analysis of Loans and Advances at Shree Mahalaxmi Co-o-perative Bank Ltd Vijapur
05	MCM17105	Ashwini Kumbar	Effective of motivation on employees performance of nandi Sahakari sakkare karkhane Niyमित krisnanagar
06	MCM17107	Ashwini Khot	A study on financial performance at Arunoday multy-purpose souhard Sahakari nyमित, Sankeshwar.
07	MCM17108	Ashwini Gidaveer	A study on loans and advances in primary agriculture credit co-operative society limited, ilkal
08	MCM17109	Ashwini Jagadale	Performane Evaluation of Public and Private Sector Mutual Funds.
09	MCM17110	Ashwini M Madiwalar	Working capital Management JIndal South West Steel Ltd at Torangallu Ballari
10	MCM17111	Baby Chavan	Working Capital Management of Tata Steel Ltd
11	MCM17112	Bharati Pujari	Financial statement and analysis of district mahila Co-operative bank vijayapur.
12	MCM17113	Bhuvaneshwari M	Reserve and Suplus Analysis of Vijayapur and Bagalkot Co-operative Milk Union Ltd Vijayapur
13	MCM17114	Chethana M S	A study on cash management with special reference chaitanya mahila co-operative bank ltd vijayapur.
14	MCM17115	Danamma Navi	Growth on deposit of shri sideshwar co-operative bnk siddaput.
15	MCM17116	Deepa S Suryavanshi	A study on loans and advances with special reference to Shivaji Co-operative society in Vijayapur.
16	MCM17117	Drakshayini Madar	A study on growth and productivity of bilagi sugar mill, ltd badagandi
17	MCM17118	Godawari Goddale	A Study on Deposit in karanatak vikas grameen bank hirekodi
18	MCM17120	Jyoti	A Study rato analysis at biligi sugar mill ltd, badagandi
19	MCM17123	Lakshmi Badoni	A study on costing system adopted by Dharwad,Haveri,Gadag and uttar kannada co-op, Milk producer's socities union ltd Dharwad
20	MCM17124	Lakshmi Tanappagol	A study on loan and advances with reference to the urban co-operative bank ltd, Jamkhadi.
21	MCM17125	Laxmi deshमुख	A Study of financial statement analysis with special reference to shivaji cooperative society, vijayapur.
22	MCM17126	Megha Pukale	A study on reserves and surplus with reference to the urban co-operative bank ltd, Jamkhadi.
23	MCM17127	Nafeesabanu Nadaf	A Study on awareness and perception towards GST amongst traders in rural areas
24	MCM17129	Neelamma Belakoppa	Cost analysis of sugar industry with special reference to Bilagi sugar mill ltd.
25	MCM17130	Nega wadeyar	"A study on loans and advances DCC Co-Operative bank kalburgi"
26	MCM17131	Nikita M Charate	A Study on deposit in Shri D.T Patil co-operative bank limited chikodi.
27	MCM17132	Pavitra Shivanagi	A study on various deposits with reference to siddhasiri souharda Sahakari nyt, vijayapur.
28	MCM17133	Pradnya Shinde	Organization structure mahatma Gandhi sahakara sakkare karakhane, bhalki.
29	MCM17134	Priyanka Handiginda	A study on non-performing assets with special refrence Siddasiri souharda Sahakari Niyमित vijayapur.
30	MCM17135	Rajashree	A Study on comparative financial statement analysis of yazararvi urban credit suhard Sahakari ltd.

**KARNATAKA STATE AKKAMAHADEVI WOMEN'S UNIVERSITY, VIJAYAPUR.**  
**DEPARTMENT OF COMMERCE.**  
**YEAR 2019-20**

Sl.No	Reg No	Name of Student	Project Title
02	MCM181002	Ashwini Boruti	Reserve and surplus analysis of vijayapur and Bagalkot co-operative milk union ltd, vijayapur.
03	MCM181003	Bhagyashree	Balance sheet analysis in Sarakari naukarara Sahakari bank Niyamit, vijayapur.
04	MCM181004	Bhuvaneshwari S	A study on loan and advances with references to the urban canara bank ltd, vijayapur.
05	MCM181006	Deepali Mane	A study on loans and advances practices of co-operative bank with reference of vijayalaxmi vividhoddeshagal soudhard Sahakari Niyamit vijayapur.
06	MCM181007	Devamma B.	A study on financial gold loan and also gives information about the organization of vijayapur Sahakari bank Niyamit, vijayapur
07	MCM181008	Firdoshbegum B	A Study on customer service satisfaction with special reference to patil honda
08	MCM181009	Gangamma K	Working capital management on shri nilakanteshwar co-operative bank
09	MCM181013	Jyoti Walikar	A study on non performing assets of shri siddeshwar co-operative bank vijayapur.
10	MCM181014	Kaveri Bellenanavar	Employee welfare facilities at adithya milk viyakant dairy and food products pvt limited, neginhal
11	MCM181015	Kavita Madagunaki	Growth on deposit of shri siddeshwar co-operative bnk vijayapur.
12	MCM181018	Kavita M Dali	A Study of Ratio analysis of the jyoti co-operative credit society ltd navanagar, bagalkot
13	MCM181021	Khatija Begum W	A study on performance evaluation with reference to bagawan minority credit co-operative society, bank indi
14	MCM181024	Koushlya Malge	A Study on working capital management at ugar sugars ltd
15	MCM181029	Lata Murali	A Study of loans and advances of shri siddeshwar co-operative bank ltd, vijayapur.
16	MCM181032	Lathashri	A study on loans and advances of siddasiri souharda Sahakari Niyamit Ltd, shahapur.
17	MCM181025	Lakshmi Chour	Recruitment process and selecton at RNS motors ltd vijayapur.
18	MCM181036	Laxmi Rathod	A Study of various loans and advances to the shri gurudeva multipurpose co-operative society, belthangady shrithad branch
19	MCM181038	Laxmi Shindhe	A Study on financial statement and analysis of district mahila co-operative bank vijayapur.
20	MCM181039	Laxmi Sonnad	A study on loans and advances of shri siddeshwar co-operative bank vijayapur.
21	MCM181042	Madina Nadhaf	A Study on customer perception towards internet marketing
22	MCM181046	Maheshwari	Market response for mtr food products in raichur city
23	MCM181048	Mallamma B.	A study of working capital management the snehit co-operative ltd vijayapur
24	MCM181049	Mamata Pattar	Deposits on shri revansiddeshwar sahakari bank niyamit, indi dist vijayapur.
25	MCM181050	Manjula Hiremath	Financial performance analysis of jyot co-operative credit society ltd, avanagar bagalkot
26	MCM181051	Nanda Hunnur	Training and development at Narayan Hyundai ltd, vijayapur
27	MCM181052	Neela Biradar	Effective of Online Recruitment at TriYa Solution Hubli

57	MCM181082	Shobha Chancholli	A Study on loans and advances in shri rewanashiddeshwar co-operative bank ltd indi
58	MCM181083	Shruti Kalliguddi	A study on financial statement and analysis of district mahila co-operative bank vijayapur
59	MCM181084	Shweta Kulkarni	A study on fund analysis with reference to mahalaxmi co-operative bank ltd, vijayapur.
60	MCM181086	Shweta P	Study on loans and advances
61	MCM181087	Sneha S Kalal	Study on deposits at shri shivaji maharaj co-op credit society ltd. vijayapur
62	MCM181088	Soumyashree K	Working Capital Management of Dharwad Milk union at Dharwad
63	MCM181089	Subhashini B	A study on customer satisfaction of shri siddeshwar co-operative bank bagalkot.
64	MCM181091	Supriya D	A study on deposits on snehit co-operative ltd vijayapur
65	MCM181093	Surekha G Chigari	Ratio analysis of shri shigandereshwari co-op credit society ltd. vijayapur.
66	MCM181094	Tammanna R	A Study on working capital management with special reference to the vishwas co-operative credit society ltd bijapur.
67	MCM181095	Umashri N	A Study on financial analysis credit co-operative society mudhol
68	MCM181096	Ummesalma B	An empirical study on E-banking (with special reference to jamakhandi city)
69	MCM181097	Vaidehi K	A study on the impact of non performing assets on profitability at VDCC bank ltd, vijayapur.
70	MCM181098	Veena Chavan	A Study on reserve and surplus of shri siddheshwar co-operative bank vijayapur.
71	MCM181099	Vidyashree Pyati	A study on customer satisfaction of shri siddeshwar co-operative bank vijayapur.
72	MCM181100	Vijayalaxmi P.	A Study on deposits on nilakanteshwar co-operative ltd vijayapur.

  
**Co-Ordinator**  
 Department of Commerce  
 Karnataka State Akkamahadevi  
 Women's University, Vijayapur.

**KARNATAKA STATE AKKAMAHADEVI WOMEN'S UNIVERSITY, VIJAYAPUR.**  
**DEPARTMENT OF COMMERCE.**  
**YEAR 2020-21**

Sl.No	Reg No	Name of Student	Project Title
01	MC191001	Akshata Sharanappa	" A study o financial performance analysis at CAPGEMINI Consulting technology outsourcing Bangalore"
02	MC191002	Akshata Bagalkot	" A study on impact of digital India of Bagalkot district"
03	MC191003	Akshata Matapati	"A study on employee motivation at NANDI SAHAKARI SAKKARE KARKHANE NIYAMIT, Krishnanagar"
04	MC191004	Akshata Patil	"A study on non-performing with reference PKPS co-operative society, Savalagi"
05	MC191005	Akshatha Talwar	"Customer awareness about SBI mutual fund a case study of SS front road vijayapur branch"
06	MC191006	Anita Pitgyakar	"Study on working capital at Ugar sugars Ltd Malli"
07	MC191007	Ashwini Hatti	"A study on captal structure analysis at VRL Ltd"
08	MC191008	Basalingamma	"A study of an analytical on financial statement of Suzion Energy Ltd"
09	MC191009	Bhagyashri Kumbar	"A study on the financial performance of SIETSTA Logistics Corporation Ltd. Using ratio analysis"
10	MC191010	Bhavani Kulkarni	"A study on mutual funds with reference to SBI"
11	MC191011	Bibiayisha Ganjihal	A Study on financial analysis of wipro company
12	MC191012	Bouramma Ballolli	"A study of comparative analysis of products and services for co-operative bank"
13	MC191013	Danamma I	"An Analysss of Dividend policy of Jamakhandi sugars industries from the view point of Shareholders"
14	MC191014	Deepa Baraker	A Study on sadananda pvc pvt ltd as successful manufacturing business
15	MC191015	Deepa Bilagi	A Study of working capital management the snehit co-operative ltd Vijayapur
16	MC191016	Farzana Begum	"Traning and development of employee in JSL company"
17	MC191017	Gayatri Chalawadi	An empirical study on human resource development with reference to BSNL office, Vijayapur"
18	MC191018	Geetanjali Bondarde	"A study on financial analysis of UBI Vijayapur"
19	MC191019	Heena Ibrahimsab	"A study on awareness of mutual funds amongst Bijapur citizens"
20	MC191020	Jameelabegum Akkalkot	"An analysisof working capital management in Sarakari naukari shakari bank niyमित"
21	MC191021	Jayashree Hosamani	"Impact of information technology in banking sector a case study of SBI Sub branch of Indi"
22	MC191023	Jyoti Kalamath	"Workinf capital management on Shree Nilakanteshwar Co-Operative bank"
23	MC191024	Jyoti Rathod	"A study on financial performance and ratio analysis of Mahila co-opertive bank . Vijayapur"
24	MC191025	Koushalya Kulkarni	"A study on ratio analysis of financial statement of Canara Bank Vijayapur"
25	MC191026	L Nikita	A Study on ratio analysis of kanakadas bank gangavathi
26	MC191027	Laxmi Hanumanth	A Study on financial direvatives in India (SBI Bank)
27	MC191028	Laxmi Biradar	"An Analytical study on performance evaluation of select mutual funds in India"
28	MC191030	Laxmi Valenavar	A Study on inventory management of nirani sugar ltd mudhol
29	MC191031	Laxmi Korishetti	A study on non-performing asst in karnatak vikas grameena bank babaleshwar
30	MC191032	Laxmi Pujari	"A study on deposit on Shri Neelkanteshwar Co- Operative bank Vijayapur"
31	MC191033	Madhu Gajakosh	"A study on analysis of loans and advances Vijayapur district central Co-Operative bank"
32	MC191034	Mahima Rathod	"A study on customer awareness towards E-banking services of state bank of India with reference to Vijayapur city"
33	MC191035	Megha Hadimani	"A study of comparative analysis of products and services for Axis bank"
34	MC191036	Patil Reshma	"A study on loans and advances DCC Co-Operative bank Vijayapur"
35	MC191037	Pavitra Madiwalar	"A study of an analytical on financial statement of TATA Motors LTD"
36	MC191039	Pooja Manappa	"Financial statement Analysis on HDFC bank"
37	MC191040	Pooja Akashi	"Working capital assessment at Canara bank Vijayapur"

**KARNATAKA STATE AKKAMAHADEVI WOMEN'S UNIVERSITY, VIJAYAPUR.**  
**DEPARTMENT OF COMMERCE.**  
**YEAR 2021-22**

Sl.No	Reg No	Name of Student	Name of Project
01	MC201060	Saraswathi	"A Study on the Production and cost of Gold in Hutti Gold Mines Ltd".
02	MC201044	Pooja	"A Study on Working Capital Management of Nandini Milk"
03	MC201052	Ramalingamma	"A Study on Non Performing Asset at SBI, Lingasugur"
04	MC201048	Rabiya Sultana A Badgandi	"A Study on "Non-Performing Asset in Shri Shidheshwar Co-Operative Bank Ltd., Vijayapura."
05	MC201065	Shilpa R Bagewadi	"Impact of Corporate Governance on Top Indan Companies"
06	MC201002	Akshata S Bandapatti	A Study on Customer's Satisfaction Towards online sellers (with Special Reference to Bagalkote city
07	MC201056	Sahana M. Kalaburgi	A Study on Customer Satisfaction Towards life Insurance Corporation Products and Service
08	MC201035	Laxmi A Kamble	"A Study on Loans and Advances of the Mudhol Credit Souhard Limited"
09	MC201017	Bhagya Babaleshwar	Study on Customers Satisfaction at Amul Ice Cream with Other Popular Brands
10	MC201070	Soumya B. Singri	"A Study on Customer Satisfaction at Patil Honda, Vijayapur".
11	MC201031	Kaveri Prakash Patil	"Study on Working Capital Management of Shree Bhimashankar Sahakari Sakkare Karkhane Siyomit, Margur"
12	MC201039	Manjula H Madar	"A Study on Customer Relationship Management with Reference to Parvati Parmeshwar Pattina Sahakari Sangh Ltd Kamatagi"
13	MC201027	Hulagemma	"A Study on Financial Statement Analysis of ICICI Bank Tikota"
14	MC201007	Anjana Patil	"A Study on Financial Statement Ananlysis of Shri Vijaya Mahantesh Co-operative Bank LTD., Hunugund Branch Gadag"
15	MC201022	Fairoza	A Study on Loan and Advances of Hanamasagar Urban Co-operative Bank Ltd, Hanamasagar"
16	MC201012	Ashwini Bisanal	"A Study on Loans and Advances of Karnataka Vikasa Grameena Bank, Khedagi"
17	MC201079	Uma S Mathapati	A Study on "Financial Performance Using Ratio Analysis at Canara Bank"
18	MC201074	Swati Babu Bosale	A Study on "Comparative Analysis and Ratio Analysis of HDFC Bank"
19	MC201015	Baby I Ganachari	"Shree Ganesh Pattin Sahakari Sangh Niyamit Basavan Bagewadi"
20	MC201010	Anuja. Uttur	"A Study on Working Capital Management on Nandi Sahakari Sakkare Karkhane Niyamit, Krishnanagar"
21	MC201058	Samprita U Rathod	A Study on Deposits of Shri Mahalaxmi Co-operative Bank LTD., Vijayapur
22	MC201033	Keerti Dhanu Rathod	"A Study On Working Capital Management of Karnataka Vikas Grameena Bank Babaleshwar, Vijayapur
23	MC201067	MS, Shruti H.	"A Study on Financial Satement Analysis of Bagalkot District Central Co-operative Bank Limited"
24	MC201072	Surekha Dandin	"A Study on the Awareness of GST Among PG Students with special Reference to KSAWU Jnanashakti Campus Vijayapura"
25	MC201005	Amruta G Myageri	"A Study of Deposit o Prathamika Krushi Pattina Sahakara Sangh Yalagi"

**AKKAMAHADEVI WOMEN'S UNIVERSITY VIJAYAPUR.**



**DEPARTMENT OF COMMERCE**

**A PROJECT REPORT ON**

**“A STUDY ON THE ANALYSIS OF LOANS AND DEPOSITS OF  
CHAITANYA MAHILA CO-OPERATIVE BANK Ltd. VIJAYAPUR”.**

**A Project report submitted to Akkamahadevi Women's University, Vijayapur in  
partial fulfillment of requirement for the Award Of Degree of**

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

**During Academic Year 2017-18**

**SUBMITTED BY**

**REKHA.S.HALLUR**

**Reg. No: MCM 16145**

**Internal Guide**

**Dr. S.R.GANESH**

**Assistant Professor,**

**Department Of Commerce**

**A.W.U, Vijayapur.**

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**Smt . L.R. Balagound**

**General Manager**

**C.M.C.B Vijayapur.**



**AKKAMAHADEVI WOMEN'S UNIVERSITY  
VIJAYAPUR.**



**DEPARTMENT OF COMMERCE**

**A PROJECT REPORT ON**

**“A STUDY ON NON PERFORMING ASSETS  
MANAGEMENT AT PRATHAMIKA KRUSHI PATTINA  
SAHAKARI SANGHA LTD., SHURPALI.”**

A project report submitted to Akkamahadevi Women's University,  
Vijayapur in partial fulfillment of requirement for the Award of  
Degree of

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

**During Academic Year 2017-18**

**SUBMITTED BY**

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**Reg. No : MCM16115**

**UNDER THE GUIDANCE OF**

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**External Guide**

**Mr.Shankar.R.Balappanavar**

**Chief Executor,**

**P.K.P.S.SHURPALI.**

AKKAMAHADEVI WOMEN'S UNIVERSITY VIJAYAPUR.



DEPARTMENT OF COMMERCE

A PROJECT RPORT ON

A STUDY ON WORKING CAPITAL MANAGEMENT AT NANDI  
SAHAKARI SAKKAREKARKHANE NIYAMIT  
KRISHANANAGAR”

(POST:HOSUR)

A Project Report Submitted to Akkamahadevi Women's University Vijayapur  
in Partial Fulfillment of Requirement For The

Award of Degree of

MASTER OF COMMERCE( M.COM)

During Academic Year 2017-2018

Submitted by

BHAGYASHRI R JANAVAD

Reg.No : MCM16109

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M. N. Chikkangowda

Chief Account Officer

**AKKAMAHADEVI WOMEN'S UNIVERSITY  
VIJAYAPUR.**



**DEPARTMENT OF COMMERCE**

**A PROJECT REPORT ON**

**“A STUDY ON ANALYSIS AND INTERPRETATION OF  
FINANCIAL STATEMENT AT SIDDHASIRI PATTINA  
SOUHARDA SAHAKARI NIYAMIT BANK VIJAYAPUR”.**

A project report submitted to Akkamahadevi Women's University, Vijayapur  
in partial fulfillment of requirement for the Award of Degree of

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

**During Academic Year 2017 – 18**

**SUBMITTED BY**

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**Department Of Commerce and Management**

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**Mr. Raghav Annigeri**

**General Manager**

**S.P.S.S.Niyamit, Bank**

**Vijayapur.**

AKKAMAHADEVI WOMEN'S UNIVERSITY, VIJAYAPUR



DEPARTMENT OF COMMERCE & MANAGEMENT

A PROJECT REPORT ON

“NON-PERFORMING ASSETS OF THE KARNATAKA CO-  
OPERATIVE BANK LTD, MUDDEBIHAL”

A PROJECT REPORT SUBMITTED TO AKKAMAHADEVI WOMEN'S  
UNIVERSITY, VIJAYAPUR. IN PARTIAL FULFILLMENT OF REQUIRMENT FOR  
THE AWARD OF DEGREE IN

MASTER OF COMMERCE (M.COM)

DURING THE ACADEMIC YEAR 2017-2018

SUBMITTED BY

VEENASHRI.S.MAHANTAYYANAMATH

REG NO. : MCM16173

UNDER THE GUIDANCE OF

INTERNAL GUIDE

DR. ANITA NATEKAR  
AWU VIJAYAPUR

EXTERNAL GUIDE

MR. MALLIKARJUN BIDARKUNDI  
ACCOUNTANT OF THE KARNATAKA

CO-OPERATIVE BANK

**KARNATAKA STATE AKKAMAHADEVI WOMEN  
UNIVERSITY**

**VIJYAPUR**



**A Project report on**

**A STUDY ON DEPOSIT IN SHRI D. T. PATIL CO-OPERATIVE BANK  
LIMITED,  
CHIKODI.**

Submitted to Karnataka State Akkamahadevi Women's University,  
Vijayapur. In partial fulfillment of requirement for the award of degree of

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

**During Academic year 2018-19**

**Submitted by**

**Miss. NIKITA M CHARATE**

**Reg.No- MCM17131**

**Internal guide**

**DR.SANJEEVKUMAR K.M**

**MBA, PHD**

**CHAIRMAN**

**DEPARTMENT OF COMMERCE**

**K.S.W.U, Vijayapur**

**External guide.**

**Mr.V.S.MANATURAGIMATH**

**Bank Manager of Shri D.T.Patil**

**co-operative Bank Ltd.,**

**Chikodi**

**DEPARTMENT OF PG STUDIES & RESEARCH IN  
COMMERCE AND MANAGEMENT**

**2018-19**

AKKAMAHADEVI WOMEN'S UNIVERSITY  
VIJAYAPUR



A project report on  
A STUDY OF RATIO ANALYSIS AT BILIGI SUGAR MILL  
LTD, BADAGANDI.

Submitted to Karnataka State Akkamahadevi Women's University,  
Vijayapur in partial fulfillment for the award of degree

MASTER OF COMMERCE (M.com)

During academic year 2018-19

Submitted by  
JYOTI  
Reg.No:MCM17120

INTERNAL GUIDE

Dr. SANJEEV KUMAR  
MBA, PhD  
CHAIRMAN  
Dept of commerce  
KSAWU vijayapur.

EXTRENAL GUIDE

G.B.GURVA  
HR MANAGER  
BILAGI SUGAR  
MILL Ltd  
BADAGANDI

**KARNATAKA STATE AKKAMAHADEVI WOMEN'S UNIVERSITY**

**VIJYAPUR**



**A Project report on**

**A STUDY ON GROWTH AND PRODUCTIVITY OF BILAGI SUGAR  
MILL.LTD.BADAGANDI**

Submitted to Karnataka State Akkamahadevi Women's University, Vijayapur. In  
partial fulfillment of requirement for the award of degree of

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

**During Academic year 2018-19**

**Submitted by**

**Miss. DRAKSHAYINI MADAR**

**Reg.No- MCM17117**

**Internal guide**

**DR.SANJEEVKUMAR K.M**

**MBA, PHD  
CHAIRMAN**

**.DEPARTMENT OF COMMERCE**

**K.S.W.U, Vijayapur**

**External guide.**

**Mr.G.B.GURVA**

**HR of BILAGI SUGAR MILL LTD.  
BADAGANDIS**

**DEPARTMENT OF PG STUDIES & RESEARCH IN**

**COMMERCE AND MANAGEMENT**

**2018-19**

KARNATAKA STATE AKKAMAHADEVI WOMEN'S  
UNIVERSITY, VIJAYAPUR



DEPARTMENT OF COMMERCE

*A PROJECT REPORT ON*

**“A STUDY ON GROWTH AND DEVELOPMENT OF SHRI  
SIDDHESHWAR CO-OPERATIVE BANK LIMITED AT  
VIJAYAPUR”**

A project report submitted to Karnataka State Akkamahadevi Women's  
University, Vijayapur in fulfillment of the requirements for the degree of

**MASTER OF COMMERCE**

**During Academic Year 2018-19**

Submitted by:

*SHAKUNTHALA*

Reg. No: MCM17142

**Under the Guidance of**

**Internal Guide:**

Dr. S.B. Kamashetty

Professor

Dept. of Commerce

K.S.W.U, Vijayapur

**External Guide:**

Siddappa .L. Indi

General Manager

Shri. Siddheshwar

Co-operative Bank Ltd

Vijayapura



# AKKAMAHADEVI WOMEN'S UNIVERSITY VIJAYAPUR



**DEPARTMENT OF COMMERCE**

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

**AT**

**“SHREE NILAKANTESHWAR CO-OP CREDIT SOCIETY  
LTD VIJAYAPUR”**

A project report submitted to Akkamahadevi Women's University, Vijayapur in  
partial fulfillment of requirement for the Award of Degree of

**MASTER OF COMMERCE [M.Com]**

During Academic Year 2019-20

Submitted By  
**SANGEETA HEBBI**  
Reg. No: MCM17138

**UNDER THE GUIDANCE OF**

**Internal Guide**

Dr.S.B.Kamashetty  
Chairman  
Department Of Commerce  
A.W.U, Vijayapur

**External Guide**

Mr.A.B.Bagali  
Manager

**KARNATAKA STATE AKKAMAHADEVI WOMEN'S UNIVERSITY**



**VIJAYAPURA  
DEPARTMENT OF COMMERCE**

**A PROJECT REPORT  
ON**

**"An analysis of fund flow statement prepared by  
Nandi Sahakari Sakkare Karkhane Niyamit,  
Krishnanagar"**

**A project report submitted to Karnataka State Akkamahadevi  
Women's University, Vijayapura in partial fulfillment of  
requirement for the Award of Degree in**

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

**Submitted By  
Miss. APOORVA BIDARI  
(Reg. No. MCM 17103)**

**Under the Guidance of**

**Internal Guide  
Dr. ANITA.R.NATEKAR (MBA., Ph.D)  
Associate Professor  
Dept. of Commerce and  
Management K.S.A.W.U. Vijayapur.**

**External Guide  
M N CHIKKANGOUDER  
Manager of Nandi Sugar's**

**KARNATAKA STATE AKKAMAHADEVI  
WOMEN'S UNIVERSITY, VIJAYAPUR.**



**A Project Report on**

**“ A STUDY ON WORKING CAPITAL ANALYSIS WITH SPECIAL  
REFERENCE TO KARNATAKA POWER TRANSMISSION  
CORPORATION LIMITED (KPTCL)”**

**Submitted to Karnataka State Akkamahadevi Women's University,  
Vijayapur in partial fulfilment for the award of degree**

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

**During academic year 2018 -2019**

**Submitted By**

**SHRUTI GADEKAR**

**Reg.no-MCM17143**

**Internal Guide**

**Dr. Sanjeev kumar**

**Dean, Chairman**

**Dept. of Commerce AWU, Vijayapur**

**External Guide**

**DharamsingNayak**

**Accounts Officer**

**KPTCL**



KARNATAKA STATE AKKAMAHADEVI WOMEN'S  
UNIVERSITY, VIJAYAPURA

DEPARTMENT OF P.G STUDIES AND RESEARCH IN COMMERCE

CHAIRMAN CERTIFICATE

This is to certify that PRATIBHA N WALI of 4<sup>th</sup> semester M.com is a bonafide student of our university and has submitted the project titled "**A Study on Agricultural loan in Karnataka Vikas Grameen Bank Telsang**". in partial fulfilment for the award of master degree in commerce under guidance of Dr. chandrashekar Matapati Department of Management, KSAWU, Vijayapura.

During the academic course she is found to be good and diligent.

Prof. S B Kamashetty  
Chairman,  
Department of commerce,  
KSAWU, Vijayapura



KARNATAKA STATE ARKA MAHADEVI WOMEN'S  
UNIVERSITY VIJAYAPURA

DEPARTMENT OF P.G STUDIES AND RESEARCH IN COMMERCE

CHAIRMAN CERTIFICATE

This is to certify that **RENUKA SHAMBEWAD** of 4<sup>th</sup> semester *M.Com* is a bonafide student of our university and has submitted the project titled "**A STUDY ON THE RATIO ANALYSIS AT CHAITANYA MAHIL CO-OP BANK LTD VIJAYAPURA**" in partial fulfilment for the award of *master degree in commerce* under guidance of **Dr. Chandrashekar Matapatil** Department of Management, KSAWU, Vijayapura

During the academic course she is found to be good and diligent

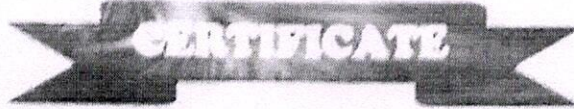
*Prof. S. B. Kamath*  
Chairman,  
Department of Commerce,  
KSAWU, Vijayapura



KARNATAKA STATE AKKAMAHADEVI WOMEN'S  
UNIVERSITY, TORAVI, VIJAYAPURA

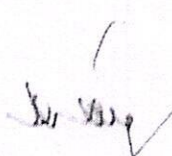
DEPARTMENT OF PG. STUDIES & RESEARCH IN COMMERCE

Prof. S. B. KAMSHETTI  
MBA., PHD.  
CHAIRMAN DEPARTMENT OF COMMERCE  
K.S.A.W.U, VIJAYAPURA  
PHONE NO. 08352-229103  
E-Mail : drkamashetty2003@yahoo.com



This is to certify that Ms. UMA S. MATHAPATI, REG NO. MC201079. A student of fourth semester year 2021-2022 of this collage has successfully completed the project report on A STUDY ON "FINANCIAL PERFORMANCE USING RATIO ANALYSIS AT CANARA BANK" Under the guidance of Prof. S. B. KAMASHETTI practical fulfillment for the award of MASTER OF COMMERCE.

Her character and conduct are satisfactory during the study and we wish her all success in future endeavor.

  
Chairman, Department of commerce,  
Karnataka state Akkamahadevi women's  
University, Vijayapura.

DEPARTMENT OF P.G STUDIES AND RESEARCH IN COMMERCE

JNANASHAKTHI CAMPUS, TORVAL, VIJAYAPURA

2021-22



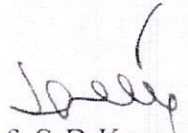
KARNATAKA STATE AKKAMAHADEVI WOMEN'S  
UNIVERSITY, VIJAYAPURA

DEPARTMENT OF P.G STUDIES AND RESEARCH IN COMMERCE

CHAIRMAN CERTIFICATE

This is to certify that **YASMEEN DODAMANI** of 4<sup>th</sup> semester M.com is a bonafide student of our university and has submitted the project titled "A STUDY ON CUSTOMER SERVICE SATISFACTION AT PATIL HONDA SHOWROOM, VIJAYAPURA CITY, KARNATAKA" in partial fulfilment for the award of master degree in commerce under guidance of Dr.S R Ganesh, Department of Commerce, KSAWU, Vijayapura.

During the academic course she is found to be good and diligent.

  
Prof. S B Kamashetty  
Chairman,  
Department of commerce,  
KSAWU, Vijayapura



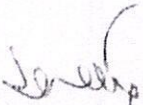
KARNATAKA STATE ARKAMAJADEVI WOMEN'S  
UNIVERSITY, VIJAYAPURA

DEPARTMENT OF P.G STUDIES AND RESEARCH IN COMMERCE

CHAIRMAN CERTIFICATE

This is to certify that **KAVERI B R** of 4<sup>th</sup> semester M.com is a bonafide student of our university and has submitted the project titled "A comparative Study between online education system and offline education system in government pre university college vijayapur". in partial fulfilment for the award of master degree in commerce under guidance of Dr.S R Ganesh, Department of Commerce, KSAWU, Vijayapura.

During the academic course she is found to be good and diligent.

  
Prof. S B Kamashetty  
Chairman,  
Department of commerce,  
KSAWU, Vijayapura





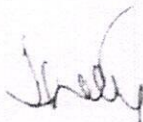
KARNATAKA STATE AKKAMAHADEVI WOMEN'S UNIVERSITY,  
VIJAYAPURA

DEPARTMENT OF P.G STUDIES AND RESEARCH IN COMMERCE

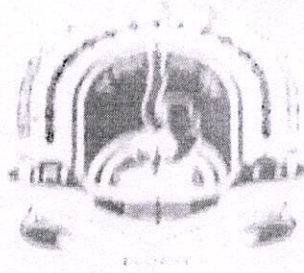
CHAIRMAN CERTIFICATE

This is to certify that ANITA.R.PATIL of 4<sup>th</sup> semester M.com is a bonafide student of our university and has submitted the project titled "A Study on Employee Job Satisfaction on Nirani Sugar's Ltd Mudhol ". in partial fulfilment for the award of master degree in commerce under guidance of Dr. S R Ganesh, Department of Commerce, KSAWU, Vijayapura.

During the academic course she is found to be good and diligent.

  
Prof. S B Kamashetty  
Chairman,

Department of commerce,  
KSAWU, Vijayapura



KARNATAKA STATE AKKAMAHADEVI WOMEN'S  
UNIVERSITY VIJAYAPURA

DEPARTMENT OF PG STUDIES & RESEARCH IN  
MANAGEMENT

DR S R KAMASHETTI

CHAIRMAN

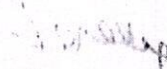
KSAWU VIJAYAPURA

PHONE NO 0832 229103

E-mail: dlsr@kswu.ac.in, 2003@vsnl.com

## CERTIFICATE

This is certify that the Project Report entitled "**PROJECT REPORT ON IMPACT OF GST ON RETAILERS**" has been carried out and submitted by Ms. SANA DHAWALAGI under supervision of **Dr. S R GANESH** (Asst prof Dept of Management of KSAWU Vijayapur) for the partial fulfillment for the award of Master in Commerce during the Academic year 2021-22 hence the certificate.

  
(Chairman)

Department of Commerce  
Karnataka state Akkamahadevi women's  
University, Vijayapura



KARNATAKA STATE AKKAMAHADEVI WOMEN'S UNIVERSITY.

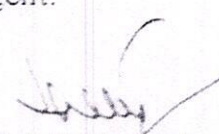
VIJAYAPURA

DEPARTMENT OF P.G STUDIES AND RESEARCH IN COMMERCE

CHAIRMAN CERTIFICATE

This is to certify that ANUJA.A.UTTUR of 4<sup>th</sup> semester M.com is a bonafide student of our university and has submitted the project titled "A Study on Working Capital Management on Nandi Sahakari Sakkare Karkhane Niyamit, Krishnanagar" in partial fulfillment for the award of master degree in commerce under guidance of Dr.C.M.MATHAPATI, Department of Commerce, KSAWU, Vijayapura.

During the academic course she is found to be good and diligent.

  
Prof. S B Kamashetty  
Chairman,  
Department of commerce,  
KSAWU, Vijayapura



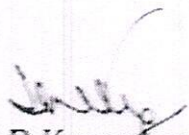
KARNATAKA STATE AKKAMAHADEVI WOMEN'S  
UNIVERSITY, VIJAYAPURA

DEPARTMENT OF P.G STUDIES AND RESEARCH IN COMMERCE

CHAIRMAN CERTIFICATE

This is to certify that VIDYASHREE.S.SAGAR of 4<sup>th</sup> semester M.com is a bonafide student of our university and has submitted the project titled "A study on different Mutual Fund Schemes offered by SBI Funds Management Private Limited" in partial fulfilment for the award of master degree in commerce under guidance of Dr.S R Ganesh, Department of Commerce, KSAWU, Vijayapura.

During the academic course she is found to be good and diligent.

  
Prof. S B Kamashetty  
Chairman.

Department of commerce,  
KSAWU, Vijayapura

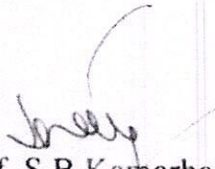


KARNATAKA STATE AKKAMAHADEVI WOMEN'S UNIVERSITY,  
VIJAYAPURA

DEPARTMENT OF P.G STUDIES AND RESEARCH IN COMMERCE

CHAIRMAN CERTIFICATE

This is to certify that **MANJULA. S. POOJAR** of 4<sup>th</sup> semester M.com is a bonafide student of our university and has submitted the project titled "**A Study on Financial Statement of Karnataka Gramin Bank, Itagi, and Koppal**". in partial fulfilment for the award of master degree in commerce under guidance of **Dr S R Ganesh**, Department of Commerce, KSAWU, Vijayapura. During the academic course she is found to be good and diligent.

  
Prof. S B Kamarhatty  
Chairman,  
Department of commerce,  
KSAWU, Vijayapura



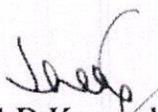
**KARNATAKA STATE AKKAMAHADEVI WOMEN'S  
UNIVERSITY, VIJAYAPURA**

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

**CHAIRMAN CERTIFICATE**

This is to certify that POOJA of 4<sup>th</sup> semester M.com is a bonafide student of our university and has submitted the project titled "A STUDY ON WORKING CAPITAL MANAGEMENT OF NANDINI MILK". in partial fulfilment for the award of master degree in commerce under guidance of PROF.DR.S.B.KAMASHETTY, Department of Commerce, KSAWU,Vijayapura.

During the academic course she is found to be good and diligent.

  
Prof. S B Kamashetty  
Chairman,  
Department of commerce,  
KSAWU, Vijayapura



KARNATAKA STATE AKKAMAHADEVI WOMEN'S  
UNIVERSITY VIJAYAPURA

DEPARTMENT OF P.G STUDIES AND RESEARCH IN COMMERCE

CHAIRMAN CERTIFICATE

This is to certify that GIRIJA K BHAGAVAT of 4<sup>th</sup> semester M.com is a Bonafide student of our university and has submitted the project titled "a study on working capital management of BDCC Bank,Bagalkot". in partial fulfilment for the award of master degree in commerce,KSAWU - Vijayapura

During the academic course she is found to be good and diligent.

Prof. S B Kamashetty  
Chairman,  
Department of commerce,  
KSAWU-Vijayapura



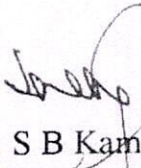
**KARNATAKA STATE AKKAMAHADEVI WOMEN'S  
UNIVERSITY, VIJAYAPURA**

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

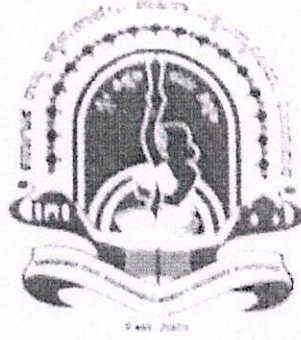
**CHAIRMAN CERTIFICATE**

This is to certify that **RESHMA.K.BAGEWADI** of 4<sup>th</sup> semester M.com is a bonafide student of our university and has submitted the project titled "A Study on Effectiveness of Online Banking in Vijayapura—with Special Reference to IDFC FIRST BANK Basavana Bagewadi" in partial fulfilment for the award of master degree in commerce under guidance of Dr.S R Ganesh, Department of Commerce, KSAWU, Vijayapura.

During the academic course she is found to be good and diligent.

  
Prof. S B Kamashetty  
Chairman,  
Department of commerce,  
KSAWU, Vijayapura





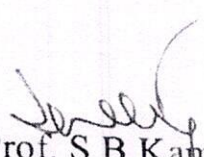
**KARNATAKA STATE AKKAMAHADEVI WOMEN'S  
UNIVERSITY, VIJAYAPURA**

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

**CHAIRMAN CERTIFICATE**

This is to certify that **SIRUTI S PHARANAKAR** of 4<sup>th</sup> semester M.com is a bonafide student of our university and has submitted the project titled "**A Study on Corporate Social Responsibility Practices adopted by Tata Motors Limited**". in partial fulfilment for the award of master degree in commerce under guidance of Dr. S R Ganesh, Department of Commerce, KSAWU, Vijayapura.

During the academic course she is found to be good and diligent.

  
Prof. S B Kamashetty

Chairman,

Department of commerce,

KSAWU, Vijayapura



**KARNATAKA STATE AKKAMAHADEVI WOMEN'S  
UNIVERSITY, VIJAYAPURA**  
**DEPARTMENT OF P.G STUDIES AND RESEARCH IN COMMERCE**

**CHAIRMAN CERTIFICATE**

This is to certify that DEEPA. D. B of 4<sup>th</sup> semester M.com is a bonafide student of our university and has submitted the project titled "A Study on Performance of Microfinance institutions with Special reference to Bharath Financial Inclusion Limited". in partial fulfilment for the award of master degree in commerce under guidance of Dr. S R Ganesh, Department of Commerce, KSAWU, Vijayapura. During the academic course she is found to be good and diligent.

Prof. S B Kamashetty  
Chairman,  
Department of commerce,  
KSAWU, Vijayapura



**KARNATAKA AKKAMAHADEVI WOMEN'S  
UNIVERSITY VIJAYAPUR**

---

**CHAIRMAN CERTIFICATE**

This is to certify that **MANJULA H. MADAR** of 4th semester M.com is a bonafide student of our university and has submitted the project titled "**A STUDY ON CUSTOMER RELATIONSHIP MANAGEMENT WITH REFERENCE TO PARVATI PARMESHWAR PATTINA SAHAKARI SANGH LTD KAMATAGI**". in partial fulfilment for the award of master degree in commerce under guidance of **Prof. S. B. Kamashetty**, Chairman Department of Commerce, KSAWU, Vijayapura.

During the academic course she is found to be good and diligent.

**Prof. S. B. Kamashetty**  
**Chairman,**  
**Department of commerce,**  
**KSAWU, Vijayapura**

KARNATAKA STATE AKKAMAHADEVI WOMEN'S UNIVERSITY,  
VIJAYPUR.



DEPARTMENT OF PG STUDIES & RESEARCH IN COMMERCE

**Dr. S.B.KAMASHETTY**

CHAIRMAN

DEPARTMENT OF COMMERCE

K.S.A.W.U, VIJAYPUR

PHONE NO: 08352 229103

CERTIFICATE

This is to certify that Ms. SAMPRITA U RATHOD **Reg No MC201058**, a student of fourth semester of Master of commerce, during the academic year 2021-2022 of this collage has successfully completed the project report on **A STUDY ON DEPOSIT OF SHRI MAHALAXMI CO-OPERATIVE BANK LTD VIJAYPUR** under the guidance of **Dr. C.M.MATHAPATI** in partial fulfillment for the award of **MASTER OF COMMERCE**.

Her character and conduct is satisfactory during the study and we wish her all success in future endeavor.

A handwritten signature in black ink, appearing to be 'S. B. Kamashetty', is written over the printed name of the Chairman.

Chairman.

Department of commerce,

Karnataka State Akkamahadevi women's  
university vijayapur




KARNATAKA STATE AKKAMAHADEVI WOMEN'S UNIVERSITY VIJAYAPURA  
DEPARTMENT OF P.G STUDIES AND RESEARCH IN COMMERCE AND MANAGEMENT

Prof S. B. Kamashetty  
Chairman  
Department of commerce,  
KSAWU, vijayapura

### CHAIRMAN CERTIFICATE

This is to certify that, Miss. RAMALINGAMMA M.COM IV semester has prepared the project report title "A STUDY ON NON PERFORMING ASSET AT SBI, LINGASUGUR" under my guidance and has submitted her project report to the department of commerce, AKKAMAHADEVI WOMEN'S UNIVERSITY, VIJAYAPURA in partial fulfillment for the award for degree in master of commerce (M.COM) for the academic year 2022-2023.

  
Prof S. B. Kamashetty  
Head of the department  
Department of commerce  
KSAWU, vijayapura



KARNATAKA STATE AKKAMAHADEVI WOMEN'S  
UNIVERSITY, VIJAYAPURA

DEPARTMENT OF P.G STUDIES AND RESEARCH IN COMMERCE

CHAIRMAN CERTIFICATE

This is to certify that SOUMYA.B. SINGRI of 4<sup>th</sup> semester M.com is a bonafide student of our university and has submitted the project titled "A Study on Customer satisfaction at Patil Honda, Vijayapura". in partial fulfilment for the award of master degree in commerce under guidance of Prof. S B Kamashetty, Chairman, Department of Commerce, KSAWU, Vijayapura.

During the academic course she is found to be good and diligent.

Prof. S B Kamashetty  
Chairman,  
Department of commerce,  
KSAWU, Vijayapura



KARNATAKA STATE AKKAMAHADEVI WOMEN'S  
UNIVERSITY-VIJAYAPURA

DEPARTMENT OF P.G STUDIES AND RESEARCH IN COMMERCE

CHAIRMAN CERTIFICATE

This is to certify that SHRIDEVI. K. BHAGAWAT of 4<sup>th</sup> semester M.com is a bonafide student of our university and has submitted the project titled "A Study on non performing assets Management of BDCC Bank, Bagalkot". In partial fulfilment for the award of master degree in commerce under guidance of Dr. Anita R Natekar, Prof. Department of Commerce, KSAWU-Vijayapura.

During the academic course she is found to be good and diligent

Prof. S B Kamshetty  
Chairman,  
Department of commerce  
KSAWU-Vijayapura

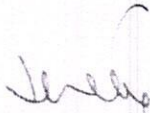


KARNATAKA STATE AKKAMAHADEVI WOMEN'S UNIVERSITY,  
VIJAYAPURA  
DEPARTMENT OF P.G STUDIES AND RESEARCH IN COMMERCE

CHAIRMAN CERTIFICATE

This is to certify that LAXMI A KAMBLE of 4<sup>th</sup> semester M.com is a bonafide student of our university and has submitted the project titled "A Studyon LOANS AND ADAVANCES OF THE MUDHOL CREDIT SOUHARD LTD". in partial fulfilment for the award of master degree in commerce under guidance of Prof. S.B.Kamashetty Department of Commerce, KSAWU,Vijayapura.

During the academic course she is found to be good and diligent.

  
Prof. S B Kamashetty  
Chairman,  
Department of commerce,  
KSAWU, Vijayapura





KARNATAKA STATE AKKAMAHADEVI WOMEN'S  
UNIVERSITY VIJAYAPURA

DEPARTMENT OF PG STUDIES & RESEARCH IN  
MANAGEMENT

**DR. S. B. KAMASHETTY**

CHAIRMAN

K. S. A. W. U, VIJAYAPURA

PHONE NO 08352-229103

E-mail: drkamashetty2003@yahoo.com

## CERTIFICATE

This is certify that the Project Report Study On Costumers Satisfaction at Amul Ice Cream With Other Popular Brands ” has been carried out and submitted by Ms. BHAGYA BABALESHWAR under supervision of **Dr. S .B . Kamashetty Chairman K.S.A.W.U, Vijayapura** Dept. of Management of KSAWU Vijayapur) for the partial fulfillment for the award of Master in Commerce during the Academic year 2021-22 hence the certificate.

Chairman,

Department of commerce,  
Karnataka state Akkamahadevi women's  
University, Vijayapura



KARNATAKA STATE AKKAMAHADEVI WOMEN'S  
UNIVERSITY, VIJAYAPURA

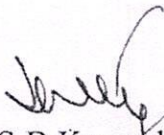
DEPARTMENT OF P.G STUDIES AND RESEARCH IN COMMERCE

GUIDE CERTIFICATE

This is to certify that the dissertation entitled "**A STUDY ON WORKING CAPITAL MANAGENENT OF SHREE BHEEMASHANKARA SAHAKARI SAKKARE KARKHANE NIYAMIT, MARGUR**" Submitted by **KAVERI PRAKASH PATIL** of 4<sup>th</sup> semester M.com during the year 2021-2022, in partial fulfillment for the award of master degree of commerce under my guidance and supervision.

It has not been submitted to this or to any university or institution for the award of any degree or diploma.

Date:  
Place: Vijayapura

  
Prof.S.B.Kamashetty  
Chairman ,  
Department of Commerce,  
KSAWU, Vijayapura.




KARNATAKA STATE AKKAMAHADEVI WOMEN'S UNIVERSITY,  
VIJAYAPURA

DEPARTMENT OF PG STUDIES AND RESEARCH IN COMMERCE

CHAIRMAN CERTIFICATE

This is to certify that Ms. SHRUTI.H 4<sup>th</sup> semester of M.com is a bonafide student of our university and has submitted the project titled "A Study on Financial Statement Analysis of Bagalkot District Central Co-Operative Bank Limited". In partial fulfillment for the award of master degree in commerce under the guidance of Dr.CHANDRASHEKAR.M.MATHAPATI, Department of commerce, KSAWU, Vijayapura. During the academic course she is found to be good and diligent.

  
DR.S.B.KAMASHETTY

CHAIRMAN,

Department Of Commerce

KSAWU, Vijayapura



KARNATAKA STATE AKKAMAHADEVI WOMEN'S  
UNIVERSITY VIJAYAPURA

DEPARTMENT OF PG STUDIES & RESEARCH IN  
MANAGEMENT

**DR. S. B. KAMASHETTY**

CHAIRMAN

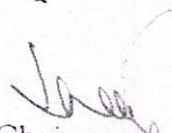
K. S. A. W. U. VIJAYAPURA

PHONE NO 08352-229103

E-mail: [drkamashetty2003@yahoo.com](mailto:drkamashetty2003@yahoo.com)

## CERTIFICATE

This is certify that the Project Report entitled NON-PERFORMING ASSET IN KARNATAK VIKAS GRAMEENA BANK SINDAGI " has been carried out and submitted by Ms. TAIYABA M MULLA under supervision of **Dr. Anita Natekar** (Asst prof. Dept. of Management of KSAWU Vijayapur) for the partial fulfillment for the award of Master in Commerce during the Academic year 2020-21 hence the certificate.

  
Chairman,

Department of commerce,  
Karnataka state Akkamahadevi women's  
University, Vijayapura



KARNATAKA STATE AKKAMAHADEVI WOMEN'S  
UNIVERSITY, VIJAYAPURA

DEPARTMENT OF P.G STUDIES AND RESEARCH IN COMMERCE

CHAIRMAN CERTIFICATE

This is to certify that ASHWINI BISANAL of 4<sup>th</sup> semester M.com is a bonafide student of our university and has submitted the project titled "A Study on loans and advances of Karnataka vikasa grameena bank khedagi". in partial fulfilment for the award of master degree in commerce under guidance of Prof.S B Kamashetti Department of Commerce, KSAWU, Vijayapura.

During the academic course she is found to be good and diligent.

Prof. S B Kamashetty  
Chairman,  
Department of commerce,  
KSAWU, Vijayapura




KARNATAKA STATE AKKAMAHADEVI WOMEN'S UNIVERSITY,  
VIJAYAPURA

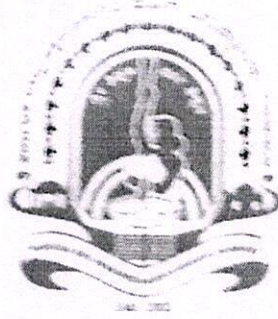
DEPARTMENT OF P.G STUDIES AND RESEARCH IN COMMERCE

CHAIRMAN CERTIFICATE

This is to certify that ANJANA. PATIL, of 4<sup>th</sup> semester M.com is a bonafide student of our university and has submitted the project titled "A STUDY ON FINANCIAL STATEMENT ANALYSIS OF SHRI VIJAYA MAHANTESH CO-OPERATIVE BANK LTD, HUNGUND BRANCH GADAG" in partial fulfilment for the award of master degree in commerce under guidance of DR.S B KAMASHETTY, Chairman and Dean Department of Commerce, KSAWU, Vijayapura.

During the academic course she is found to be good and diligent

  
Prof. S B Kamashetty  
Chairman and Dean,  
Department of commerce,  
KSAWU, Vijayapura



KARNATAKA STATE AKKAMAHADEVI WOMEN'S  
UNIVERSITY, VIJAYAPURA

DEPARTMENT OF P.G STUDIES AND RESEARCH IN COMMERCE

CHAIRMAN CERTIFICATE

This is to certify that HULAGEMMA of 4<sup>th</sup> semester M.com is a bonafide student of our university and has submitted the project titled "A Study on Financial Statements of ICICI Bank Tikota", in partial fulfillment for the award of master degree in commerce under guidance of Dr.S.B.Kamashetty, Head of the Department of Commerce & Management, KSAWU, Vijayapura. During the academic course she is found to be good and diligent.

Prof. S B Kamashetty  
Chairman,  
Department of commerce,  
KSAWU, Vijayapura



KARNATAKA STATE AKKAMAHADEVI WOMEN'S  
UNIVERSITY VIJAYAPURA

DEPARTMENT OF PG STUDIES & RESEARCH IN  
MANAGEMENT

DR. S. B. KAMASHETTY

CHAIRMAN

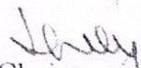
K. S. A. W. U. VIJAYAPURA

PHONE NO 08352-229103

E-mail: [drkamashetty2003@yahoo.com](mailto:drkamashetty2003@yahoo.com)

## CERTIFICATE

This is certify that the Project Report entitled "**Impact Of Brand Image On Customer Purchase At Hatson Milk Parlour In Vijayapur**" has been carried out and submitted by Ms. SARASWATI P MYAGERI under supervision of **Dr. C. M. Mathapati** (Asst prof. Dept. of Management of KSAWU Vijayapur) for the partial fulfillment for the award of Master in Commerce during the Academic year 2021-22 hence the certificate.

  
Chairman,

Department of commerce,  
Karnataka state Akkamahadevi women's  
University, Vijayapura



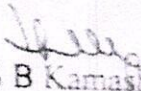


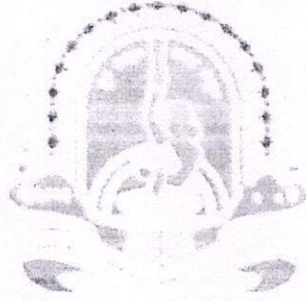
KARNATAKA STATE AKKAMAHADEVI WOMEN'S  
UNIVERSITY, VIJAYAPURA  
DEPARTMENT OF P.G STUDIES AND RESEARCH IN COMMERCE

CHAIRMAN CERTIFICATE

This is to certify that FAIROZA of 4<sup>th</sup> semester M.com is a bonafide student of our university and has submitted the project titled "A STUDY ON LOAN AND ADVANCES OF HANAMASAGAR URBAN CO-OPERATIVE BANK LTD. HANAMASAGAR", in partial fulfilment for the award of master degree in commerce under guidance of Dr.S B.KAMASHETTY, Chairman and Dean Department of Commerce, KSAWU, Vijayapura.

During the academic course she is found to be good and diligent.

  
Prof. S B Kamashetty  
Chairman and Dean,  
Department of commerce,  
KSAWU, Vijayapura



KARNATAKA STATE AKKAMAHADEVI WOMEN'S  
UNIVERSITY, VIJAYAPURA

DEPARTMENT OF P.G STUDIES AND RESEARCH IN COMMERCE

CHAIRMAN CERTIFICATE

This is to certify that IRAMMA WADDAR of 4<sup>th</sup> semester M.com is a bonafide student of our university and has submitted the project titled "A Study on Financial Performance of Karnataka Vikas Grameena Bank, Kagalagomba using Comparative Analysis". in partial fulfilment for the award of master degree in commerce under guidance of DR. ANITA R. NATEKAR, Associate Professor, Department of Commerce and Management, KSAWU, Vijayapura.

During the academic course she is found to be good and diligent.

Prof. S B Kamashetty  
Chairman,  
Department of commerce,  
KSAWU, Vijayapura



K.S.A.W.U. STATE AKKAMAHADEVI WOMEN'S  
UNIVERSITY VIJAYAPURA

DEPARTMENT OF PG STUDIES & RESEARCH IN  
MANAGEMENT

DR. S. B. KAMASHETTY

CHAIRMAN

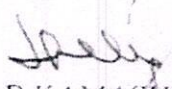
K.S.A.W.U. VIJAYAPURA

PHONE NO: 08352-229195

Website: [www.kswu.ac.in](http://www.kswu.ac.in)

## CERTIFICATE

This is to certify that the Project Report entitled "A STUDY ON CUSTOMER'S SATISFACTION TOWARDS ONLINE SELLERS WITH SPECIAL REFERENCE TO BAGALKOTE CITY" has been carried out and submitted by Ms. AKSHATA S BANDAPATTI under my supervision for the for the partial fulfillment for the award of Master in Commerce during the Academic year 2021-22 hence the certificate.

  
DR. S. B. KAMASHETTY

CHAIRMAN

K.S.A.W.U. VIJAYAPURA



KARNATAKA STATE AKKAMAHADEVI WOMEN'S  
UNIVERSITY, VIJAYAPURA

DEPARTMENT OF P.G STUDIES AND RESEARCH IN COMMERCE

CHAIRMAN CERTIFICATE

This is to certify that Kajal Md.Rafiq Honnutagi of 4<sup>th</sup> semester M.com is a Bonafide student of our university and has submitted the project titled "A Study on Working Capital Analysis of the Vijayapura District Central Co-Operative Bank Ltd, Vijayapura" in partial fulfilment for the award of master degree in commerce under guidance of Dr. C.M Mathapati, Department of management, KSAWU, Vijayapura.

During the academic course she is found to be good and diligent.

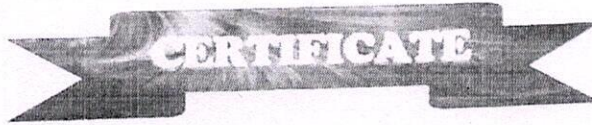
Prof.S.B Kamashetty  
Chairman,  
Department of commerce,  
KSAWU, Vijayapura



**KARNATAKA STATE AKKAMAHADEVI WOMEN'S  
UNIVERSITY, TORAVI, VIJAYAPURA**

**DEPARTMENT OF PG STUDIES & RESEARCH IN COMMERCE**

Prof. S. B. KAMSHETTI  
MBA., PHD.  
CHAIRMAN DEPARTMENT OF COMMERCE  
K.S.A.W.U, VIJAYAPURA  
PHONE NO. 08352-229103  
E-Mail : [drkamashetty2003@yahoo.com](mailto:drkamashetty2003@yahoo.com)



This is to certify that Ms. SWATI BABU BOSALE, REG NO. MC201074.  
A student of fourth semester year 2021-2022 of this collage has  
successfully completed the project report on A STUDY ON "COMPERATIVE  
ANALYSIS AND RATIO ANALYSIS OF HDFC BANK" Under the guidance of  
Prof. S. B. KAMASHETTI practical fulfillment for the award of MASTER OF  
COMMERCE.

Her character and conduct are satisfactory during the study and we  
wish her all success in future endeavor.

Chairman, Department of commerce,  
Karnataka state Akkamahadevi women's  
University, Vijayapura.

KARNATAKA STATE AKKAMAHADEVI WOMEN'S UNIVERSITY,  
VIJAYPUR.



DEPARTMENT OF PG STUDIES & RESEARCH IN COMMERCE

Dr. S.B.KAMASHETTY

CHAIRMAN

DEPARTMENT OF COMMERCE

K.S.A.W.U, VIJAYPUR

PHONE NO: 08352-229103

CERTIFICATE

This is to certify that Ms. NAJIYA BARGUDI Reg No MC201040, a student of fourth semester of Master of commerce, during the academic year 2021-2022 of this collage has successfully completed the project report on A STUDY ON FINANCIAL ANALYSIS WITH RATIO AT SHRI MAHALAXMI CO-OPERATIVE BANK LTD VIJAYPUR under the guidance of Dr. ANITA R. NATEKAR in partial fulfillment for the award of MASTER OF COMMERCE.

Her character and conduct is satisfactory during the study and we wish her all success in future endeavor.

Chairman,

Department of commerce,

Karnataka State Akkamahadevi women's  
university vijayapur



KARNATAKA STATE AKKAMAHADEVI WOMEN'S  
UNIVERSITY, VIJAYAPURA

DEPARTMENT OF P.G STUDIES AND RESEARCH IN COMMERCE

CHAIRMAN CERTIFICATE

This is to certify that KAVYA R KONDAGULI of 4<sup>th</sup> semester M.com is a bonafide student of our university and has submitted the project titled "A Study on Deposit of Shree Basaveshwar Co-Operative Bank Ltd Basavan Bagewadi". in partial fulfilment for the award of master degree in commerce under guidance of Dr ANITA NATEKAR, Department of Commerce, KSAWU, Vijayapura.

During the academic course she is found to be good and diligent.

Prof. S B Kamashetty  
Chairman,  
Department of commerce,  
KSAWU, Vijayapura



KARNATAKA STATE AKKAMAHADEVI WOMEN'S UNIVERSITY  
VIJAYAPURA

Department of PG studies and research in management

Dr. S.B.KAMASHETTY

CHAIRMAN

K.S.A.W.U.VIJAYAPURA

Email: [drkamashetty2003@yahoo.com](mailto:drkamashetty2003@yahoo.com)

**CHAIRMAN CERTIFICATE**

This is to certify that Rabiya sultana .A. Badgandi of 4th semester M.com is a bonafide student of our university and has submitted the project titled "A Study on the effect of Non-performing asset on banks-with special reference of shri-shiddheshwar co-operative bank, vijayapura." in partial fulfillment for the award of master degree in commerce under guidance of Dr. S.B.KAMASHETTY Department of Commerce, KSAWU, Vijayapura. During the academic course she is found to be good and diligent.

Prof. S B Kamashetty Chairman

Department of commerce.

KSAWU, Vijayapur





**KARNATAKA STATE AKKAMAHADEVI WOMEN'S  
UNIVERSITY, VIJAYAPURA**

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

**CHAIRMAN CERTIFICATE**

This is to certify that Swati A Bagali of 4<sup>th</sup> semester M.com is a bonafide student of our university and has submitted the project titled A study on women empovernment schemes in india. in partial fulfilment for the award of master degree in commerce under guidance of Dr.S R Ganesh, Department of Commerce, KSAWU, Vijayapura.

During the academic course she is found to be good and diligent.

Prof. S B Kamashetty  
Chairman,  
Department of commerce,  
KSAWU, Vijayapura



KARNATAKA STATE AKKAMAHADEVI WOMEN'S  
UNIVERSITY, VIJAYAPURA

DEPARTMENT OF P.G. STUDIES AND RESEARCH IN COMMERCE

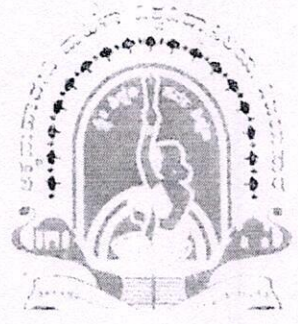
CHAIRMAN CERTIFICATE

This is to certify that TEJASHWINI of 4<sup>th</sup> semester M.com is a bonafide student of our university and has submitted the project titled "A Study on the Role of Nabaed in Rural Infrastructure Development", in partial fulfilment for the award of master degree in commerce under guidance of Dr. S R Ganesh, Department of Commerce, KSAWU, Vijayapura.

During the academic course she is found to be good and diligent.

Prof. S B Kamashetty  
Chairman,  
Department of Commerce,  
KSAWU, Vijayapura

KARNATAKA STATE AKKAMAHADEVI WOMEN'S  
UNIVERSITY VIJAYAPUR



Prof. S B Kamashetty  
Chairman

Department P.G. Studies  
and research in Commerce,  
Karnataka State Akkamahadevi  
Women'S University,Vijayapur

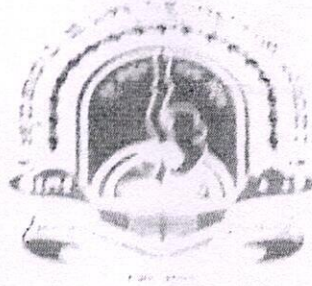
*Certificate*

This is to certify that the project work *ON STUDY ON MAPPING OF  
THE ECONOMIC IMPACT OF THE RELEASE OF THE*  
has been carried out by Miss. Rajeshwari, M.Com. IV semester under  
the guidance of Dr.C S Mathpathi, Professor of Management, Department of  
Commerce, KSAWU,Vijayapura. towards the partial fulfillment of the requirements  
for the award of Degree of Master of Commerce by the KSAWU Vijayapur during  
the year 2021-22.

Date :

Place :

Prof. S B Kamashetty  
Chairman  
Department of commerce  
KSAWU,Vijayapur



KARNATAKA STATE AKKAMAHADEVI WOMEN'S  
UNIVERSITY VIJAYAPURA

DEPARTMENT OF PG STUDIES & RESEARCH IN  
MANAGEMENT

**DR. S. B. KAMASHETTY**

CHAIRMAN

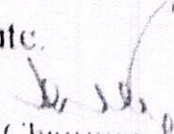
K.S.A.W.U, VIJAYAPURA

PHONE NO 08352-229103

E-mail: drkamashetty2003@yahoo.com

## CERTIFICATE

This is certify that the Project Report "A STUDY ON CUSTOMER SATISFACTION TOWARDS LIFE INSURANCE CORPORATION PRODUCTS AND SERVICE " has been carried out and submitted by Ms. SAHANA M KALABURGI under supervision of Dr. S .B . Kamashetty Chairman K.S.A.W.U, Vijayapura Dept. of Management of KSAWU Vijayapur) for the partial fulfillment for the award of Master in Commerce during the Academic year 2021-22 hence the certificate.

  
Chairman,

Department of Commerce,  
Karnataka state Akkamahadevi women's  
University, Vijayapura



KARNATAKA STATE AKKAMAHADEVI WOMEN'S  
UNIVERSITY, VIJAYAPURA  
DEPARTMENT OF P.G STUDIES AND RESEARCH IN  
COMMERCE

CHAIRMAN CERTIFICATE

This is to certify that **Samita Harawal** of 4<sup>th</sup> semester M.com is a bonafide student of our university and has submitted the project titled "A Study on an analysis of working capital management in shreenidhi Souharda pattina sahakari niyamat talikoti" in partial fulfilment for the award of master degree in commerce under guidance of **Dr.Anita R. Natekar** Department of Commerce, KSAWU, Vijayapura.

During the academic course she is found to be good and diligent.

**Prof. S B Kamashetty**  
Chairman,  
Department of commerce,  
KSAWU, Vijayapura



KARNATAKA STATE AKKAMAHADEVI WOMEN'S UNIVERSITY,  
VIJAYAPURA  
DEPARTMENT OF P.G STUDIEDS AND RESEARCH IN COMMERCE

CHAIRMAN CERTIFICATE

This is to certify that **GEERIJA.S.PALLED** of 4<sup>th</sup> semester M.com is a bonafide student of our university and has submitted the project titled "**A study on impact of NPA on the performance of co-operative bank; A case study of PKPS co-operative society, Mantur**". in partial fulfillment for the award of master degree in commerce, KSAWU, Vijayapura. During the academic course she is found to be good and diligent.

Prof. S B Kamashetty  
Chairman,  
Department of Commerce  
KSAWU, Vijayapura



KARNATAKA STATE AKKAMAHADEVI WOMEN'S UNIVERSITY,  
VIJAYAPURA

DEPARTMENT OF P.G STUDIES AND RESEARCH IN COMMERCE

CHAIRMAN CERTIFICATE

This is to certify that LAXMI D WAGHAMODE of 4<sup>th</sup> semester M.com is a bonafide student of our university and has submitted the project titled “ **A Study on Working Capital Management in Shri Beereshwar Co-Op. Credit Society Ltd.**” in partial fulfillment for the award of master degree in commerce under the guidance of Dr. Anita R Natekar, Department of Commerce, KSAWU, Vijayapura.

During the academic course, she is found to be good and diligent.

Prof. S B Kamashetty  
Chairman,  
Department of Commerce,  
KSAWU, Vijayapura



KARNATAKA STATE AKKAMAHADEVI WOMEN'S UNIVERSITY,  
VIJAYAPURA  
DEPARTMENT OF P.G STUDIES AND RESEARCH IN COMMERCE

CHAIRMAN CERTIFICATE

This is to certify that TAIYYABAR.PUNEKAR of 4<sup>th</sup> semester M com is a bonafide student of our university and has submitted the project titled "A Study on CUSTOMER SERVICE SATISFACTION AT NARAYAN HYUNDAI VIJAYAPURA" in partial fulfilment for the award of master degree in commerce under guidance of Dr. chandrashekar matapati, Department of Commerce, KSAWU, Vijayapura

During the academic course she is found to be good and diligent.

Prof. S B Kamashetty  
Chairman,  
Department of commerce,  
KSAWU, Vijayapura





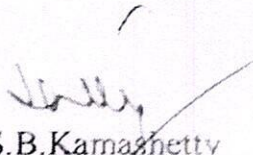
AKKAMAHADEVI WOMEN'S UNIVERSITY, VIJAYAPURA  
DEPARTMENT OF P.G.STUDIES AND RESEARCH IN COMMERCE AND  
MANAGEMENT

PROF.S.B.KAMASHETTY  
CHAIRMAN  
DEPARTMENT OF COMMERCE  
AWU ,VIJAYAPURA.

---

### CERTIFICATE

This is to certify that the project report genuine and bonofide work prepared by Miss.SARASWATHI M.COM IVth semester has been prepared the project report title "A STUDY ON THE PRODUCTION AND COST OF GOLD IN HUTTI GOLD MINES CO LTD" under the guidance and has submitted her project report to the Department of PG Studies and Research in Commerce, AKKAMAHADEVI WOMEN'S UNIVERSITY, VIJAYAPURA in partial fulfillment for the award for degree of commerce (M.COM)for the academic year 2021-22.

  
Prof .S.B.Kamashetty  
( Internal Guide )  
Head of the Department  
Department of Commerce  
AWU,Vijayapura.



KARNATAKA STATE AKKAMAHADEVI WOMEN'S  
UNIVERSITY, VIJAYAPURA

DEPARTMENT OF P.G STUDIES AND RESEARCH IN COMMERCE

CHAIRMAN CERTIFICATE

This is to certify that **ANNAPURNEESHWARI NAIK** of 4<sup>th</sup> semester M.com is a bonafide student of our university and has submitted the project titled "A Study on vehicle insurance and claims, shriram general insurance company", in partial fulfilment for the award of master degree in commerce under guidance of Dr. Anita natikar, Department of Commerce, KSAWU, Vijayapura. During the academic course she is found to be good and diligent.

Prof. S B Kamashetty  
Chairman,  
Department of commerce,  
KSAWU, Vijayapura



KARNATAKA STATE AKKAMAHADEVI WOMEN'S UNIVERSITY, VIJAYAPUR.

DEPARTMENT OF PG STUDIES & RESEARCH IN COMMERCE.

**DR.S.B.KAMASHETTY**

CHAIRMAN

DEPARTMENT OF COMMERCE

K.S.A.W.U, VIJAYAPUR

---

**CERTIFICATE**

This is to certify that the project report entitled "WORKING CAPITAL MANAGEMENT AT CHAITANYA MAHILA SAHAKARI BANK NIYAMIT, VIJAYAPUR" has been carried out by MISS. RAJESHWARI under by supervision in partial fulfilment of the requirement for the award of "MASTER OF COMMERCE" during the academic year 2021-22.

CHAIRMAN

**DR.S.B.KAMASHETTY**

CHAIRMAN DEPARTMENT OF

COMMERCE

K.S.A.W.U VIJAYAPUR



KARNATAKA STATE AKKAMAHADEVI WOMEN'S  
UNIVERSITY, VIJAYAPURA

DEPARTMENT OF P.G STUDIES AND RESEARCH IN  
COMMERCE

CHAIRMAN CERTIFICATE

This is to certify that SAVITRI Y. KUMBAR of 4<sup>th</sup> semester  
M.com is a bonafide student of our university and has submitted the  
project titled "A Study on Applicability of Interest Rates And Its Impact On  
Profitability Of the Co-operative Bank - With Special Reference To Chaitanya  
Maha Co-operative Bank LTD Vijayapura . in partial fulfilment for the  
award of master degree in commerce under guidance of Dr. S. R.  
Kamath, Department of Commerce, KSAWU, Vijayapura.

During the academic course she is found to be good and diligent

Prof. S. B. Kamath  
Chairman.

Department of commerce, KSAWU,  
Vijayapura

Date:

Place: Vijayapura



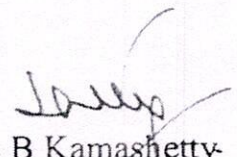
KARNATAKA STATE AKKAMAHADEVI WOMEN'S  
UNIVERSITY, VIJAYAPURA

DEPARTMENT OF P.G STUDIES AND RESEARCH IN COMMERCE

CHAIRMAN CERTIFICATE

This is to certify that P SHREEDEVI of 4<sup>th</sup> semester M.com is a bonafide student of our university and has submitted the project titled "A Study on the impact of Bank Lending Performance on Profitability with special reference to Janani Souharda Sahakari Niyamita Bank Ltd Maski". in partial fulfilment for the award of master degree in commerce under guidance of Dr.S R Ganesh, Department of Commerce, KSAWU, Vijayapura.

During the academic course she is found to be good and diligent.

  
Prof. S B Kamashetty  
Chairman,  
Department of commerce,  
KSAWU, Vijayapura



**KARNATAKA STATE AKKAMAHADEVI WOMEN'S  
UNIVERSITY, VIJAYAPURA**

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

**CHAIRMAN CERTIFICATE**

This is to certify that **KEERTLL.LIMBIKAYI** of 4<sup>th</sup> semester M.com is a bonafide student of our university and has submitted the project titled "**A Study on Customer Satisfaction Towards The Usage of Mobile Banking**". in partial fulfilment for the award of master degree in commerce under guidance of **Dr.S R Ganesh**, Department of Commerce, KSAWU, Vijayapura.

During the academic course she is found to be good and diligent.

**Prof. S B Kamashetty**  
Chairman,  
Department of commerce,  
KSAWU, Vijayapura



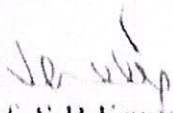
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UNIVERSITY, VIJAYAPURA

DEPARTMENT OF P.G. STUDIES AND RESEARCH IN COMMERCE

CHAIRMAN CERTIFICATE

This is to certify that **APRISHA S. PAWAR** of 4<sup>th</sup> semester M.com is a bonafide student of our university and has submitted the project titled "A Study on Corporate Social Responsibility Practices adopted by Tata Motors Limited", in partial fulfillment for the award of master degree in commerce under guidance of **Dr. S.R. Ganesh**, Department of Commerce, KSAWU, Vijayapura.

During the academic course she is found to be good and diligent.

  
Prof. S B Kamashetty  
Chairman,  
Department of commerce,  
KSAWU, Vijayapura



KARNATAKA STATE AKKAMAHADEVI WOMEN'S UNIVERSITY,


VIJAYAPUR

DEPARTMENT OF P.G STUDIES AND RESEARCH IN COMMERCE

CHAIRMAN CERTIFICATE

This is to certify that DEEPA SHARANAPPA of 4<sup>th</sup> semester M.com is a bonafide student of our university and has submitted the project titled "A Study on Financial Statement Analysis Of Raichur District Central Co-operative Bank Ltd. Raichur" in partial fulfillment for the award of master degree in commerce under guidance of Dr.C.M.MATHAPATI, Department of Commerce, KSAWU, Vijayapura.

During the academic course she is found to be good and diligent.

  
Prof. S B Kamashetty  
Chairman,  
Department of commerce,  
KSAWU, Vijayapura





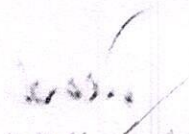
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UNIVERSITY, VIJAYAPURA

DEPARTMENT OF P.G. STUDIES AND RESEARCH IN COMMERCE

CHAIRMAN'S CERTIFICATE

This is to certify that GOURAMMA of 4<sup>th</sup> semester MA/2016 is a bonafide student of our university and has submitted the project titled "A study on Working Capital Management Raddar Patla Bonharada Sahakari Niyamita Bank" in partial fulfillment for the award of master degree in Commerce under guidance of Dr S P Ganesh, Department of Commerce, KNAWI, Vijayapura

During the academic course she is found to be good and diligent

  
Prof. S B Kulkarni  
Chairman,  
Department of Commerce,  
KNAWI, Vijayapura



KARNATAKA STATE AKKAMAHADEVI  
WOMEN'S UNIVERSITY VIJAYAPURA  
DEPARTMENT OF STUDIES AND RESEARCH IN  
MANAGEMENT

JAYANASHAKTI CAMPUS, TORVE, VIJAYAPURA - 586108.

Prof. S.B. Kamashetty

drkashetty2003@yahoo.com

Chairman And Dept Of Commerce

Contact Ph: 0833 2277503

No. KSAWU/MLCOM/2021-2022

Date

**CERTIFICATE**

This is to certify that the project Submitted genuine and bonafide work prepared by Miss. Baby I Ganachari Master of Commerce 4<sup>th</sup> semester on a project report entitled "SHREE GANESH PATTIN SAHAKARI SANGH NIYAMIT BASAVAN BAGEWADI". Under the guidance of Dr. C. M. Mathapati and has submitted her project report to the Department of P.G studies and Research in Commerce Karnataka State Akkamahadevi Women's University Vijayapur in partial fulfilment of Master of Commerce degree for the academic year 2021-2022.

Head of Department  
Dept. of Commerce  
KSAWU, Vijayapura



KARNATAKA STATE AKKAMAHADEVI WOMEN'S  
UNIVERSITY VIJAYAPURA

DEPARTMENT OF P.G STUDIES AND RESEARCH IN COMMERCE

CHAIRMAN CERTIFICATE

This is to certify that GIRIJA K BHAGAVAT of 4<sup>th</sup> semester M.com is a Bonafide student of our university and has submitted the project titled "a study on working capital management of BDCC Bank, Bagalkot". in partial fulfilment for the award of master degree in commerce, KSAWU - Vijayapura

During the academic course she is found to be good and diligent.

Prof. S B Kamashetty  
Chairman,  
Department of commerce,  
KSAWU-Vijayapura



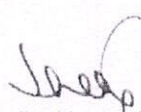
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UNIVERSITY, VIJAYAPURA**

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

**CHAIRMAN CERTIFICATE**

This is to certify that **POOJA** of 4<sup>th</sup> semester M.com is a bonafide student of our university and has submitted the project titled "**A STUDY ON WORKING CAPITAL MANAGEMENT OF NANDINI MILLK**". in partial fulfilment for the award of master degree in commerce under guidance of **PROF.DR.S.B.KAMASHETTY**, Department of Commerce, KSAWU,Vijayapura.

During the academic course she is found to be good and diligent.

  
Prof. S B Kamashetty  
Chairman,  
Department of commerce,  
KSAWU, Vijayapura



KARNATAKA STATE AKKAMAHADEVI WOMEN'S  
UNIVERSITY VIJAYAPURA

DEPARTMENT OF PG STUDIES & RESEARCH IN  
MANAGEMENT

**DR.S.B.KAMASHETTY**

CHAIRMAN

K.S.A.W.U, VIJAYAPURA

PHONE NO 08352-229103

E-mail: [drkamashetty2003@yahoo.com](mailto:drkamashetty2003@yahoo.com)

## CERTIFICATE

This is certify that the Project Report entitled "A STUDY ON RATIO ANALYSIS OF VIJAYA BANK, BELLUBBI." has been carried out and submitted by Ms. SUMAN MADAGOND under supervision of **Dr. Anita Natekar** (Asst prof. Dept. of Management of KSAWU Vijayapur) for the partial fulfillment for the award of Master in Commerce during the Academic year 2020-21 hence the certificate.

Chairman,

Department of commerce,  
Karnataka state Akkamahadevi women's  
University, Vijayapura



KARNATAKA STATE AKKAMAHADEVI WOMEN'S  
UNIVERSITY VIJAYAPURA

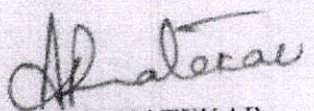
DEPARTMENT OF PG STUDIES & RESEARCH IN  
MANAGEMENT

Dr. ANITA NATEKAR  
Assistant Professor  
Department of Management  
KSAW University  
Vijayapur

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## CERTIFICATE

This is to certify that the Project Report entitled "A STUDY ON DEPOSIT  
IN HOUSING DEVELOPMENT FINANCE CORPORATION  
VIJAYAPUR" has been carried out and submitted by Ms. SUJATA  
CHAVALAGI under my supervision for the for the partial fulfillment for the  
award of Master in Commerce during the Academic year  
2020-21 hence the certificate.

  
Dr. ANITA NATEKAR  
Assistant Professor  
Department of Management  
K.S.A.W.U.  
VIJAYAPUR



KARNATAKA STATE AKKAMAHADEVI WOMEN'S  
UNIVERSITY VIJAYAPURA

DEPARTMENT OF PG STUDIES & RESEARCH IN  
MANAGEMENT

**DR.S.B.KAMASHETTY**

CHAIRMAN

K.S.A.W.U, VIJAYAPURA

PHONE NO 08352-229103

E-mail: [drkamashetty2003@yahoo.com](mailto:drkamashetty2003@yahoo.com)

## CERTIFICATE

This is certify that the Project Report entitled AN ANALYSIS OF WORKING CAPITAL MANAGEMENT IN SARA KARI NAUKARARA SHAKARI BANK NIYAMIT, VIJAYAPUR "has been carried out and submitted by Ms. SNEHAL PAWAR under supervision of Dr.S.B.Kamashetty Chairman K.S.A.W.U, Vijayapura Dept. of Management of KSAWU Vijayapur) for the partial fulfillment for the award of Master in Commerce during the Academic year 2020-21 hence the certificate.

Chairman,

Department of commerce,  
Karnataka state Akkamahadevi women's  
University, Vijayapura