Depart	ment : De	partment of Commerce
Acaden	nic Year : 2021-2	?2
Sr. No.	Programme Code	Name of the Programme
01.	330	M. Com.

Following students have carried out their Project work/ Internship/ Field Project/Industrial Training for the academic session 2021-22

M. Com. Project work [Dissertation] (COPDDC1) REPORTS

S. No.	Name of the Students	Page No To
1.	SHEETAL YADAV	Page No. 4 to 6
2.	PRAKASH OGARE	Page No. 7 to 9
3.	ALFIA YASMINE	Page No. 10 to 12
4.	PRAKHAR SINGH	Page No. 13 to 15
5.	PRAKASH KUMARCHANDRA	Page No. 16 to 18
6.	SANDEEP KUMARSHARMA	Page No. 19 to 21
7.	SONALI SINGH YADAV	Page No. 22 to 24
8.	SEEMA BHARTI	Page No. 25 to 27
9.	RUCHI PATEL	Page No. 28 to 30
10.	JEROM KHUTE	Page No. 31 to 33

गुरू घासीदास विश्वविद्यालय (केन्रीय विस्तविद्यालय अधिनयम 2009 क्र. 25 के अंतर्गत स्वापित केन्रीय विस्वविद्यालय) कोनी, बिलासपुर - 495009 (छ.ग.)



Guru Ghasidas Vishwavidyalaya (A Central University Established by the Central Universities Act 2009 No. 25 of 2009) Koni, Bilaspur – 495009 (C.G.)

11.	ABHA YADAV	Page No. 34 to 36
12.	AKRITI SAHU	Page No. 37 to 39
13.	SOMNATH DANSENA	Page No. 40 to 42
14.	MADHUSMITA KHUAS	Page No. 43 to 45
15.	NAYAN PATEL	Page No. 46 to 48
16.	KIRAN KUMARI PATEL	Page No. 49 to 51
17.	PINKY PATEL	Page No. 52 to 54
18.	OJASVI SAHU	Page No. 55 to 57
19.	NISHIT SAHU	Page No. 58 to 60
20.	ISH KUMAR KEWAT	Page No. 61 to 63
21.	PUSHPA KUSHWAHA	Page No. 64 to 66
22.	JAI KISHAN PATEL	Page No. 67 to 69
23.	Shruti Sinha	Page No. 70 to 72
24.	SUSHMITA SINGH	Page No. 73 to 75
25.	HARSH IZARDAR	Page No. 76 to 78
26.	SUMAN VERMA	Page No. 79 to 81
27.	YISHU KUMAR	Page No. 82 to 84
28.	SUMAN KANWAR	Page No. 85 to 87
29.	SHIVDAS NETAM	Page No. 88 to 90
30.	MUNIYA SINGHMARKAM	Page No. 91 to 93

गुरू घासीदास विश्वविद्यालय (केन्रीय विस्तविद्यालय अधिनयम 2009 क्र. 25 के अंतर्गत स्वापित केन्रीय विस्वविद्यालय) कोनी, बिलासपुर - 495009 (छ.ग.)



Guru Ghasidas Vishwavidyalaya (A Central University Established by the Central Universities Act 2009 No. 25 of 2009)

Koni, Bilaspur - 495009 (C.G.)

31.	SHILPA PRADHAN	Page No. 94 to 96
32.	ISHITA KASHYAP	Page No. 97 to 99
33.	TEEKARAM	Page No. 100 to 102
34.	DURGESH KUMAR	Page No. 103 to 105
35.	RAJENDRA PRADHAN	Page No. 106 to 108
36.	PRATIBHA KUMARI	Page No. 109 to 111
37.	LIVENDRA KOTHARI	Page No. 112 to 114
38.	GAUTAM PRASAD SEN	Page No. 115 to 117
39.	PAYAL PATEL	Page No. 118 to 120

Page 3 of 120

विभागाध्यस /H.O.D.

A PROJECT REPORT ON

Effect of Covid-19 on Health Insurance Sector of India



By

Sheetal Yadav

Enrollment No.-GGV/20/04514 Roll NO.-20508036 UNDER THE SUPERVISION OF

Ashok Kumar Mishra

DEPARTMENT OF COMMERCE SCHOOL OF MANAGEMENT & COMMERCE

GURU GHASIDAS VISHWAVIDYALAYA BILASPUR(C.G.)

AUGUST 2022(Term 2021-2022)

Page **4** of **120**

गुरू घासीदास विश्वविद्यालय (केन्रीय विस्वविद्यालय अधिनयम 2009 क्र. 25 के अंतर्गत स्वागित केन्रीय विस्वविद्यालय) कोनी, बिलासपुर - 495009 (छ.ग.)



Guru Ghasidas Vishwavidyalaya

(A Central University Established by the Central Universities Act 2009 No. 25 of 2009)

Koni, Bilaspur - 495009 (C.G.)

Guru Ghasidas Vishwavidyalaya, Bilaspur

(A Central University established by Central University Act. 2009)

Department of commerce

Certificate of Achievement

This is to Certify that

SHEETA YADAV

has successfully completed his/her project work on the topic

EFFECT OF COVID-19 ON HEALTH INSURANCE SECTOR OF INDIA

under the supervision of

Prof Ashok Kumar Mishra

For M.Com 4th Semester (Academic Session 2021-22) for compulsory partial fulfillment of project report

HOD

Page **5** of **120**

गुरू घासीदास विश्वविद्यालय (केन्रीय विस्तविद्यालय अधिनयम 2009 क्र. 25 के अंतर्षत स्वापित केन्रीय विस्वविद्यालय) कोनी, बिलासपुर - 495009 (छ.ग.)



Guru Ghasidas Vishwavidyalaya (A Central University Established by the Central Universities Act 2009 No. 25 of 2009)

Koni, Bilaspur - 495009 (C.G.)

CHAPTER No.	TITLE	PAGE No
	CANDIDATE DECLARARION	
	SUPERVISOR CERTIFICATE	
	ACKNOWLEDGEMENT	
	ABSTRACT	7
1	INTRODUCTION TO NPA	7
1.1	Introduction	7
1.2	concept of NPA in INDIA	8
1.3	definition	8
1.4	Recognizing Income	9
1.5	Classification of Assets	10
1.6	Types of NPA	11
1.7	Causes of NPA	11
1.8	Results of NPA	13
1.9	Recovery mechanism of NPA	14
· 2	LITERATURE OF REVIEW	18
3	RESEARCHE METHODOLOGY	22
3.1	Nature of the study	22
3.2	Period of the study	22
3.3	Scope of the study	22
3.4	Sampling design	22
3,5	Presentation of data	22
3.6	Tools and technique used for data analysis	22
3.7	Interpretation of data	23
3.8	Significance of the study	23
3.9	Limitation of the study	23
3.10	Objectives of the study	23
3.11	Hypotheses of the study	23

Page 6 of 120

(A Central University Established by the Central Universities Act 2009 No. 25 of 2009)

Koni, Bilaspur - 495009 (C.G.)

A PROJECT REPORT

ON

COVID-19 AND THE IMPACT OF NPA ON BANKS

Submitted for partial fulfilment of the Requirements for the Award of the Degree of MASTER OF COMMERCE



Enrolment No. - (GGV/17/4096)

Department Of Commence
School Of Commerce & Management
Guru Ghasidas Vishwavidyalaya Bilaspur (C.G.)
July2022(Term-2021-2022)

UNDER THE SUPERVISION OF

DR. ASHOK KUMAR MISHRA

BY

PRAKASH OGARE

Page **7** of **120**

गुरू घासीदास विश्वविद्यालय (कंन्रीय विश्वविद्यालय अधिनयन 2009 क्र. 25 के अंतर्गत स्वारित कंन्नीय विश्वविद्यालय) कोनी, बिलासपुर - 495009 (छ.ग.)



Guru Ghasidas Vishwavidyalaya

(A Central University Established by the Central Universities Act 2009 No. 25 of 2009)

Koni, Bilaspur - 495009 (C.G.)

Guru Ghasidas Vishwavidyalaya, Bilaspur (A Central University established by Central University Act. 2009)

Department of commerce

Certificate of Achievement

This is to Certify that

PRAKASH OGARE

has successfully completed his/her project work on the topic

COVID-19 AND THE IMPACT OF NPA ON BANKS

under the supervision of

Prof Ashok Kumar Mishra

For M.Com 4th Semester (Academic Session 2021-22) for compulsory partial fulfillment of project report

HOD

Page 8 of 120

TABLE OF CONTENTS

S/NO.	Content	_
		Page No.
1.	Abstract	6
2.	Introduction	7
	1.1 Introduction to health insurance	
	1.2. Types of health insurance	
	1.3Evolution of health insurance in India	
	1.4COVID 19 in India	
J	1.5Effect of Covid 19 on health insurance of India	
3	Review of literature	15
4	Research Gap and Objective	21
5	Important Terminologies	22
6	Research Methodology	27
	6.1.Introduction to research methodology	21
	6.2.Research Design and Objective	
	6.3. Hypothesis	
7	Findings	37
8	Limitations	37
9	Conclusions and Recommendations	
10	References	38
	References	41

Page **9** of **120**

विभागाध्यक्ष /H.O.D. वाणिज्य विभाग / Dept of Commerce गुरु घारोदास विश्वविद्यालय, बिलासपुर (छ.न.) Guru Ghasidas Vishwavidyalaya, Bilasper (C.G.)

(A Central University Established by the Central Universities Act 2009 No. 25 of 2009)

Koni, Bilaspur - 495009 (C.G.)

A STUDY ON IMPACT OF MONETARY POLICY INSTRUMENTS ON THE PROFITABILITY OF COMMERCIAL BANKS.



Submitted to Department of Commerce Guru Ghasidas vishwavidyalaya for

> The Degree of "Masters in Commerce"

Under the guidance of: Mr. Ashok Kumar Mishra Sir

Submitted by : Alfia Yasmine 4th Semester

Page **10** of **120**

विभागाध्यक्ष /H.O.D. वाणिज्य विभाग / Dept. of Commerce गुरु घासीदास विश्वविद्यालय, बिलासपुर (छ.म.) Guru Ghasidas Vishwavidyalaya, Bilaspur (C.G.)

गुरु घासीदास विश्वविद्यालय (केन्रीय विश्वविद्यालय अधिनयम 2009 क्र. 25 के अंतर्गत स्वापित केन्नीय विश्वविद्यालय) कोनी, बिलासपुर - 495009 (छ.ग.)



Guru Ghasidas Vishwavidyalaya

(A Central University Established by the Central Universities Act 2009 No. 25 of 2009)

Koni, Bilaspur - 495009 (C.G.)



Page **11** of **120**

विभागाध्यक्ष /H.O.D. वाणिज्य विभाग / Dept.of Commerce गुरु घासीदास विश्वविद्यालय, बिलासपुर (छ.म.) Guru Ghasidas Vishwavidyalaya, Bilasper (C.G.)

INDEX

Sr Number	Topic	Page No.
	ABSTRACT	
1.	INTRODUCTION	
••	1.1 Background of the study	
	1.2 Monetary policy in India	
	1.3 Commercial Banks	
	1.4 Effect of Monetary Policy on the profitability of	
	commercial banks	
	1.5 Research problem	
	1.6 Objectives of the study	
2.	LITERATURE REVIEW	
3.	RESEARCH METHODOLOGY	
1	3.1 Introduction	
1	3.2 Research Design	
	3.3 Tools of analysis	
	3.4 Sampling and Population	
	3.5 Collection of data	
4.	DATA ANALYSIS AND INTERPRETATION	
	4.1 Introduction	
1	4.2 Percentage Analysis 4.2.1 Punjab National Bank (PNB)	
	1 4 2 2 State Bank of India (SDI)	
	4.2.3 Central Bank of India (CBI)	
1	and detion	
- 1	1 2 1 Dominh National Bank (PND)	
1	to a Crata Bank of Hillia Girif	
1	4.3.3 Central Bank of Hula (CDI)	
	FINDINGS AND CONCLUSION	
5.	5.1 Findings	
	5.2 Conclusion	
	REFERENCES	
1	BIBLIOGRAPHY	_

Page **12** of **120**

विभागाध्यक्ष /H.O.D. वाणिज्य विभाग / Dept.of Commerce गुरु घासीदास विश्वविद्यालय, बिलासपुर (छ.न.) Guru Ghasidas Vishwavidyalaya, Bilaspur (C.G.)



(A Central University Established by the Central Universities Act 2009 No. 25 of 2009)

Koni, Bilaspur - 495009 (C.G.)

गुरु घासीदास विश्वविद्यालय लय अधिनेतम २००० क. २५ के अंतर्गत स्वामित केन्द्रिय किर्वा कोनी, बिलासपुर - 495009 (छ.ग.)



Guru Ghasidas Vishwavidyalaya (A Central University Established by the Central Universities Act 2009 No. 25 of 2009) Koni, Bilaspur - 495009 (C.G.)

Cover Page (Prakhar Singh)

A PROJECT REPORT

CUSTOMER BEHAVIOUR TOWARDS UPI PAYMENTS

Submitted for the partial fulfilment of the requirement of the award of the degree of



SUBMITTED BY

PRAKHAR SINGH

ENROLMENT NO. GGV/17/4697

UNDER THE SUPERVISON OF

DR. BHUVANA VENKATRAMAN

(ASSOCIATE PROFESSOR)

DEPARTMENT OF COMMERCE SCHOOL OF MANAGEMENT AND COMMERCE GURU GHASIDAS UNIVERSITY BILASPUR C.G. (A CENTRAL UNIVERSITY)

> Head & Professor Department of Commerce, asidar Vishwavidyalaya, Bilaspur (C.G.)

Signature and Seal of the Head

Page 13 of 120

गुरु घासीदास विश्वविद्यालय (केन्रीय विश्वविद्यालय अधिनम 2009 क्र. 25 के अंतर्गत स्थापित केन्नीय विश्वविद्यालय) कोनी, बिलासपुर - 495009 (छ.ग.)



Guru Ghasidas Vishwavidyalaya

(A Central University Established by the Central Universities Act 2009 No. 25 of 2009)

Koni, Bilaspur - 495009 (C.G.)

गुरू घासीदास विश्वविद्यालय (क्षेत्रविक्रीकार अभिन २०० इ. २३ वे कंत्री लागि क्षेत्रविक्राल) कोनी, बिलासपुर - 495009 (छ.ग.)



Guru Ghasidas Vishwavidyalaya (Acental University Etablished by the Gentral Universities Act 2019 No. 25 of 2009) Koni, Bilaspur – 495009 (C.G.)

Certificate (Prakhar Singh)



Prof. Ashok Kumar Mishra
Ex-officio Chairman, BoS
Head & Professor
Department of Commerce.
Gun Ghasida Wishwood/Gudya, Bilanur (C.G.)

Dr. Bhuvana Venkatraman Member, BoS Associate Professor Department of Commerce, Guru Ghandas Vulnavudyulay, Bilappur (C.G.

Signed by Head and Supervisor

Page **14** of **120**

गुरु घासीदास विश्वविद्यालय (केन्रीय विस्वविद्यालय अधिनयम 2009 क्र. 25 के अंतर्गत स्वापित केन्नीय विस्वविद्यालय) कोनी, बिलासपुर - 495009 (छ.ग.)



Guru Ghasidas Vishwavidyalaya

(A Central University Established by the Central Universities Act 2009 No. 25 of 2009)

Koni, Bilaspur - 495009 (C.G.)

गुरू घासीदास विश्वविद्यालय (क्षेत्रेन निवर्वकात विशेष 200 ह. 25 वे वंतर्य स्वर्वित क्षेत्रेव निवर्ववात) कोनी, बिलासपुर - 495009 (छ.ग.)



Guru Ghasidas Vishwavidyalaya (Kontral University Established by the Gastral Universities Act 2019 No. 25 of 2019) Koni, Bilaspur – 495009 (C.G.)

Contents/Abstract (Prakhar Singh)

Abstract: The last decade has seen tremendous growth in use of internet and mobile phone in India. UPI has been a trendsetter in our country which is moving towards a digital and a cashless economy especially after the demonetization initiated by our Prime Minister in 2016. Increasing use of internet, mobile penetration and government initiative such as Digital India gave birth to UPI (Unified Payment Interface), an interface which is superior to digital wallets. Unified Payment Interface (UPI) is a system that powers multiple bank accounts onto a single mobile application platform (of any participating bank). It allows seamless fund transfers without CVV numbers hence is more secure. Several customer transactions are being made at point of sale (POS) terminals each day. The mode of payment for most of these purchases is either through internet banking or mobile banking using smart phone and a payment mode which is non-cash. The paper attempts understand the workflow of UPI vs Digital wallets and measure the customer perception and acceptance of UPI based applications such as BHIM. It compares UPI mode of payment with other types of digital transactions. In this project report I am going to discuss the various feature of UPI payment and finds the conclusion of my research and throws the light on UPI based era for all the transaction.

Prof. Ashok Kumar Mishra
Ex-officio Chauman, BoS
Head & Professor
Department of Commerce,
Gura Ghandas Vahwavidyslaya, Bilanpur (C.G.)

Signature and Seal of the Head

Page 15 of 120

गुरु घासीदास विश्वविद्यालय लय अधिनियम २००० इ. २५ के अंतर्गत स्वापित केन्द्रीय किर्क कोनी, बिलासपुर - 495009 (छ.ग.)



Guru Ghasidas Vishwavidyalaya (A Central University Established by the Central Universities Art 2009 No. 25 of 2009) Koni, Bilaspur - 495009 (C.G.)

Cover Page (Prakash Kumar Chandra)

GURU GHASIDAS UNIVERSITY BILASPUR (C.G.)



ON

"CONSUMER BUYING BEHAVIOR TOWARDS **IMPULSE BUYING**"

(A STUDY WITH SPECIAL REFRENCE TO BILASPUR)

IN FULFILLMENT OF MASTER OF COMMERCE (M.COM)

SUBMITTED BY-

PRAKASH KUMAR CHANDRA

ROLL NO-20509027

UNDER THE GUIDENCE OF

DR. BHUVANA VENKATRAMAN

ASSOCIATE PROFESSOR

Signature and Seal of the Head

Page 16 of 120

गुरू घासीदास विश्वविद्यालय (केन्रीय विश्वविद्यालय अधिनयम 2009 क्र. 25 के अंतर्गत स्वापित केन्नीय विश्वविद्यालय) कोनी, बिलासपुर - 495009 (छ.ग.)



Guru Ghasidas Vishwavidyalaya

(A Central University Established by the Central Universities Act 2009 No. 25 of 2009)

Koni, Bilaspur - 495009 (C.G.)

गुरू घासीदास विश्वविद्यालय (क्षेत्रविक्रावक विकेश 200 ह. 25 वे कंपी लागि क्षेत्रविक्रावक) कोनी, बिलासपुर - 495009 (छ.ग.)



Guru Ghasidas Vishwavidyalaya (Leutal University Etablished by the Central Universities Act 2009 No. 25 of 2009) Koni, Bilaspur – 495009 (C.G.)

Certificate (Prakash Kumar Chandra)



Prof. Ashok Kumar Mishra
Ex-dfficio Chairman, BoS
Head & Professor
Department of Commerce,
Gurs Ghandau Wishwavidyalaya, Bilanpur (C.G.)

Dr. Bhuvana Venkatraman Member, BoS Associate Professor Department of Commerce, Guru Ghandas Vishu volysloys, Bilaspur (C.G.)

Signed by Head and Supervisor

Page **17** of **120**

गुरु घासीदास विश्वविद्यालय (क्षेत्र विस्तीवका विशेष 200 ह. 25 वे वंत्रीत त्यांत क्षेत्र विश्वविद्याल कोनी, बिलासपुर - 495009 (छ.ग.)



Guru Ghasidas Vishwavidyalaya (1. Central University Established by the Central Universities Act 2019 In. 25 of 2019) Koni, Bilaspur – 495009 (C.G.)

Contents/Abstract (Prakash Kumar Chandra)

Contents:

SR. NO.	CONTENTS	PAGE NO.
1.	CHAPTER-1 INTRODUCTION Introduction Objective Scope Limitation	
2.	 CHAPTER-2 LITERATURE REVIEW Introduction. Major studies conducted by various researchers. Research gap 	
3.	CHAPTER-3 RESEARCH METHODOLOGY Sample design Sample frame Sampling technique	
4.	CHAPTER-4 DATA ANALYSIS AND INTERPRETATION • personal information • shopping pattern • Impulse Buying Frequency • Impulse Buying Behavior • post purchase evaluation on impulse buying	
5.	CHAPTER-5 FINDINGS AND SUGGESTIONS Findings Suggestions of the study Conclusion	
6.	Reference Questionnaire	

Prof. Asbok Kumar Mishra
Ex-officio Chairman, BoS
Head & Professor
Department of Commerce,
Guru Ghasidas Vishwavidyalaya, Bilanpur (C.G.)

Signature and Seal of the Head

Page 18 of 120

गुरू घासीदास विश्वविद्यालय (केन्रीय विस्वविद्यालय अधिनयम 2009 क्र. 25 के अंतर्गत स्वापित केन्नीय विस्वविद्यालय) कोनी, बिलासपुर - 495009 (छ.ग.)

Guru Ghasidas Vishwavidyalaya

(A Central University Established by the Central Universities Act 2009 No. 25 of 2009)

Koni, Bilaspur - 495009 (C.G.)

गुरू घासीदास विश्वविद्यालय (क्षेत्रविकासका विशेष २०० ह. १३ वे कांच लागि क्षेत्र विविद्याल) कोनी, बिलासपुर - 495009 (छ.ग.)



Guru Ghasidas Vishwavidyalaya (Acental University Enablished by the Central Universities Art 2019 No. 25 of 2019) Koni, Bilaspur – 495009 (C.G.)

Cover Page (Sandeep Kumar Sharma)



Prof. Ashok Kumar Mishra Ex-efficio Chairman, BoS Head & Professor Department of Commerce, Guru Ghasidae' Vishwavidyshys, Bilapur (C.G.)

Signature and Seal of the Head

Page **19** of **120**

गुरु घासीदास विश्वविद्यालय (केन्रीय विश्वविद्यालय अधिनयम 2009 क्र. 25 के अंतर्गत स्थापित केन्नीय विश्वविद्यालय) कोनी, बिलासपुर - 495009 (छ.ग.)



Guru Ghasidas Vishwavidyalaya

(A Central University Established by the Central Universities Act 2009 No. 25 of 2009)

Koni, Bilaspur - 495009 (C.G.)

गुरू घासीदास विश्वविद्यालय (क्षेत्रविक्रीकार अभिन २०० इ. २३ वे कंदी लागि क्षेत्रविक्रात) कोनी, बिलासपुर - 495009 (छ.ग.)



Guru Ghasidas Vishwavidyalaya (ACentral University Established by the Central Universities Act 2009 No. 25 of 2009) Koni, Bilaspur – 495009 (C.G.)

Certificate (Sandeep Kumar Sharma)



Prof. Ashok Kumar Mishra Ex-officio Charman, BoS Head & Professor Department of Commerce, Gura Ghandad'/Unbawdylyshy, Bilapur (C G) Dr. Bhuvana Venkatraman Member, BoS Associate Professor Department of Commerce, Gum Ghandas Vulnavulyulya, Bilapur (C.G.)

Signed by Head and Supervisor

Page **20** of **120**

विभागाध्यक्ष /H.O.D. वाणिज्य विभाग / Dept.of Commerce गुरु घारोदास विश्वविद्यालय, बिलासपुर (छ.न.)

Guru Ghasidas Vishwavidyalaya, Bilasper (C.G.)

गुरु घासीदास विश्वविद्यालय (केन्रीय विश्वविद्यालय अधिनयम 2009 क्र. 25 के अंतर्गत स्वापित केन्न्रीय विश्वविद्यालय) कोनी, बिलासपुर - 495009 (छ.ग.)

Guru Ghasidas Vishwavidyalaya (A Central University Established by the Central Universities Act 2009 No. 25 of 2009)

Koni, Bilaspur - 495009 (C.G.)

गुरू घासीदास विश्वविद्यालय (क्षेत्रविकासका विशेष 200 ह. 26 वे कांच लागि क्षेत्र विविद्याल कोनी, बिलासपुर - 495009 (छ.ग.)



Guru Ghasidas Vishwavidyalaya (A central University Established by the Central Universities Act 2009 No. 25 of 2009) Koni, Bilaspur – 495009 (C.G.)

Contents/Abstract (Sandeep Kumar Sharma)

	Content	
S no.	Chapter	Page no.
1.	Introduction • Overview	1-4
	Online shopping	
	Features of online shopping	
	Offline shopping	
	Features of offline shopping	
2.	Objective of the study Review of Literature	5-11
~-	review of literature	3-11
	Literature gap	
3.	Research methodology	12-15
	Introduction	12-13
	Statement of the problem	
	Hypothesis of the study	
	Research approach	
	Research instrument	
	Sampling	
	Limitation of the study	
4.	Data analysis & interpretation	16-44
5.	Findings, suggestions& conclusion	45-51

Bibliography	i-iii
Reference list	1-111
Webliography	
Annexure	
Questionnaire	iv- x
Urkund plagiarism report	

Page **21** of **120**

(A Central University Established by the Central Universities Act 2009 No. 25 of 2009)

Koni, Bilaspur - 495009 (C.G.)

A PROJECT REPORT ON

COMPARATIVE FINANCIAL ANALYSIS OF BRITISH-DUTCH COMPANY AND AN INDIAN COMPANY – HINDUSTAN UNILEVER LIMITED AND INDIAN TOBACCO COMPANY

Submitted for partial fulfilment of the requirement for the award of degree of Master of Commerce



SESSION 2021-2022

SUPERVISED BY

DR. BUDHESHWAR PRASAD SINGHRAUL

ASSTT. PROFESSOR

DEPT. OF COMMERCE GGV, KONI BILASPUR

SUBMITTED BY

SONALI SINGH YADAV.

M. Com 4TH SEMESTER

ENROLL NO .: - GGV/20/04516

ROLL NO .: - 20508041

DEPARTMENT OF COMMERCE GURU GHASIDAS VISHWAVIDYALAYA, BILASPUR (C.G.)

(A Central University Established by the Central University Act-2009 No. 25 of 2009)

Page 22 of 120

(A Central University Established by the Central Universities Act 2009 No. 25 of 2009)

Koni, Bilaspur - 495009 (C.G.)

Guru Ghasidas Vishwavidyalaya, Bilaspur

(A Central University established by Central University Act. 2009)

Department of commerce

Certificate of Achievement

This is to Certify that **SONALI SINGH YADAV**

has successfully completed his/her project work on the topic COMPARATIVE FINANCIAL ANALYSIS OF BRITISH-DUTCH COMPANY AND AN INDIAN COMPANY – HINDUSTAN UNILIVER LIMITED AND INDIAN TOBACCO COMPANY

under the supervision of

Dr. Budheshwar Prasad Singhraul

For M.Com 4th Semester (Academic Session 2021-22) for compulsory partial fulfillment of project report

HOD

<u>Chapters</u>	<u>Title</u>	Page no
CHAPTER- 1.	INTRODUCTION	1
.1	Hindustan Unilever Limited (HUL)	2
.2	Background of HUL	3
.3	Brands and products of HUL	5
.4	Competitors of HUL	6
.5	Indian Tobacco Company ltd. (ITC)	7
.6	Background of ITC	8
.7	Brands and products of ITC	10
.8	Competitors of ITC	11
CHAPTER-2.	REVIEW OF LITERATURE	12
CHAPTER- 3.	RESEARCH METHODOLOGY	16
3.1	Research problem	17
3.2	Sources of data	17
CHAPTER- 4.	HYPOTHESIS	18
CHAPTER- 5.	FINANCIAL PERFORMANCE	20
5.1	Share holding pattern of companies	21
5.2	Stock comparison	22
CHAPTER- 6.	RATIO ANALYSIS	23
i. <u>1</u>	Liquidity ratio	25

Page 23 of 120

(A Central University Established by the Central Universities Act 2009 No. 25 of 2009)

Koni, Bilaspur - 495009 (C.G.)

6.1.1	Current ratio	25
6.1.2	Liquid ratio	27
6.1.3	Cash ratio	28
6.2	Leverage ratio	29
6.2.1	Total asset to debt ratio	29
6.2.2	Debt to equity ratio	31
6.3	General profitability ratio	33
6.3.1	Net profit ratio	33
6.4	Turnover ratio	35
6.4.1	Fixed asset turnover ratio	35
6.4.2	Total asset turnover ratio	36
6.4.3	Working capital turnover ratio	38
CHAPTER- 7.	SWOT ANALYSIS	40
7.1	SWOT analysis of Hindustan Unilever Limited (HUL)	42
7.2	SWOT analysis of Indian Tobacco Company (ITC)	44
CHAPTER-8.	CONCLUSION	46
CHAPTER- 9.	REFERENCES	48
CHAPTER- 10.	APPENDIX	50
	Appendix 1	<u>51</u>
	Appendix 2	<u>54</u>

ABSTRACT

Hindustan Unilever Limited (HUL) and Indian Tobacco Company ltd. (ITC) both are Fast Moving Consumer Goods (FMCG). In India FMCG is fourth leading sector and provide employment to approximately three million people accounting used for about five per cent of the sum factory employment in the country. The Ratio analysis which plays a very important role and is an essential part of financial statements of any company, has been used to evaluate various aspects of both company's financial performances such as its efficiency, liquidity, profitability. SWOT analysis has been also used to evaluate their on the total strength, weakness, opportunity and threat. This study focuses on comparative analysis of HUL and ITC on various grounds.

Page 24 of 120

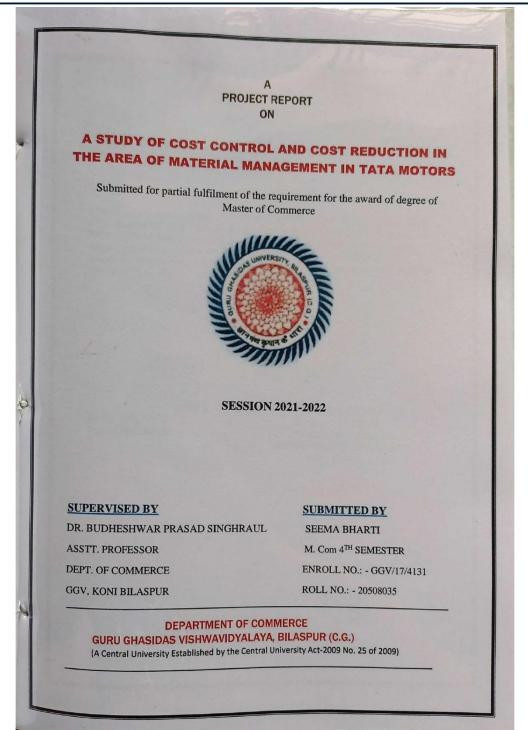
गुरु घासीदास विश्वविद्यालय (केन्रीय विश्वविद्यालय अधिनयम 2009 क्र. 25 के अंतर्गत स्वागित केन्रीय विश्वविद्यालय) कोनी, बिलासपुर - 495009 (छ.ग.)



Guru Ghasidas Vishwavidyalaya

(A Central University Established by the Central Universities Act 2009 No. 25 of 2009)

Koni, Bilaspur - 495009 (C.G.)



Page 25 of 120

गुरू घासीदास विश्वविद्यालय (केन्रीय विस्वविद्यालय अधिनयम 2009 क्र. 25 के अंतर्गत स्वापित केन्रीय विस्वविद्यालय) कोनी, बिलासपुर - 495009 (छ.ग.)



Guru Ghasidas Vishwavidyalaya

(A Central University Established by the Central Universities Act 2009 No. 25 of 2009)

Koni, Bilaspur - 495009 (C.G.)



TA	BLE OF CONTENTS	
CH/	APTER-1: INTRODUCTION3-5	
1.1	Introduction4	
1.2	Operational definations5	
	1.2.1: Cost	
	1.2.2: Elements of Cost5	
	1.2.3: Prime Cost	
	1.2.4: Overhead	
	1.2.5: Cost Centre	
	1.2.6: Cost unit	
	1.2.7: Cost Accounting7	
1.3	Nature of cost8	
1.4	Cost reduction8-9	
1.5	Cost control9	
1.6	Difference between Cost control and cost reduction9-10	
1.7	Conclusion of their differences	
1.8	Scope and area of cost reduction	
1.9	Product design	
1.10	Inventory control reduction14-15	
CH	APTER-2: LITRATURE REVIEW22- 27	
	APTER-3: THE RESEARCH PROBLEM & ITS	
	RATIONALE AND SIGNIFICANCE30-32	
3.1	: Research problems30	
3.2	: It's Justification31	
3.3	: Importance Controlling31	
3,4	The inventory turnover ratio	
		1

Page 26 of 120



(A Central University Established by the Central Universities Act 2009 No. 25 of 2009)

Koni, Bilaspur - 495009 (C.G.)

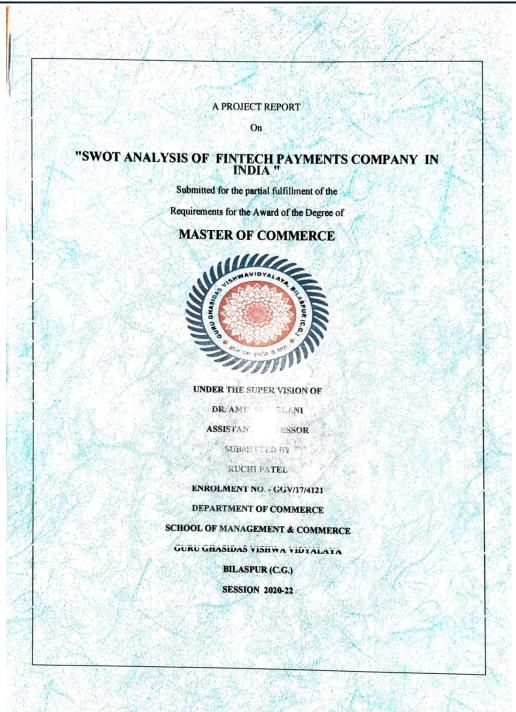
	-
CHAPTER-4. RESEARCH A TOTAL	
CHAPTER-4: RESEARCH METHODOLOGY33-37	
4.1: Reason for choosing this topic	
4.2: Objective of study34-35	
4.3: Hypothesis35	
4.4: Research design35	
CHAPTER-5:TATA MOTORS PROFILE37-38	
5.1: About Tata motors38	
CHAPTER-6:TABULATION, DATA ANALYSIS	
INTERPRETATION	
6.1: Cost cut-down by the company40	
6.2: Cost reduction by the company41	
6.3: Tools & Techniques used by Tata Motors42-55	
CHAPTER-7: CONCLUSION & SUGGESTIONS56	
CHAPTER-8: BIBLIOGRAPHY57-58	
	2

Page **27** of **120**



(A Central University Established by the Central Universities Act 2009 No. 25 of 2009)

Koni, Bilaspur - 495009 (C.G.)



Page 28 of 120

विभागाध्यक्ष /H.O.D. वाणिज्य विभाग / Dept.of Commerce गुरु घासीदास विश्वविद्यालय, बिलासपुर (इ.न.) Guru Ghasidas Vishwavidyalaya, Bilaspur (C.G.)

गुरू घासीदास विश्वविद्यालय (केन्रीय विश्वविद्यालय अधिनम 2009 क्र. 25 के अंतर्गत स्वापित केन्रीय विश्वविद्यालय) कोनी, बिलासपुर - 495009 (छ.ग.)



Guru Ghasidas Vishwavidyalaya

(A Central University Established by the Central Universities Act 2009 No. 25 of 2009)

Koni, Bilaspur - 495009 (C.G.)



Dr. Amit Manglani

For M.Com 4th Semester (Academic Session 2021-22) for compulsory partial fulfillment of project report

HOD

Page **29** of **120**

Koni, Bilaspur - 495009 (C.G.)

CERTIFICATE

This is to certify that Ruchi Patel (Enrollment No. GGV/17/4121) has completed her project entitled SWOT ANALYSIS OF PREFERRED FINTECH PAYMENTS COMPANIES IN INDIA "under my guidance and supervision. To the best of my knowledge it is his original work and is fit for evaluation for the M.com project.

Date: 68 08 2022

Place - Bilaspur

Dr. AMIT MANGLANI

Assistant Professor

Department of commerce

Guru Ghasidas Vishwavidyalaya, Bilaspur (C.G.)

Page **30** of **120**

विभागाध्यक्ष /H.O.D. वाणिज्य विभाग / Dept.of Commerce गुरु घारोदास विश्वविद्यालय, बिलासपुर (छ.म.) Guru Ghasidas Vishwavidyalaya, Bilaspur (C.G.)

A PROJECT REPORT

A COMPARATIVE STUDY OF SMALL CAP FUNDS WITH REFRENCE TO SBI SMALL CAP FUND KOTAK SMALL CAP **FUND**

Submitted for partial fulfillment of the Requirements for the Award of the Degree of

Master of Commerce



By

JEROM KHUTE

Enrollment No. GGV/17/4062

Roll no - 20508015

UNDER THE

VISION OF

Dr. AMIT MANGLANI

DEPARTMENT OF COMMERCE SCHOOL OF MANAGEMENT & COMMERCE GURU GHASIDAS VISHWAVIDYALAYA BILASPUR (C.G.)

JULY 2022 (Term- 2021-22)

Page 31 of 120

गुरु घासीदास विश्वविद्यालय (केन्नीय विश्वविद्यालय अधिनयम 2009 क्र. 25 के अंतर्गत स्थापित केन्नीय विश्वविद्यालय) कोनी, बिलासपुर - 495009 (छ.ग.)



Guru Ghasidas Vishwavidyalaya

(A Central University Established by the Central Universities Act 2009 No. 25 of 2009)

Koni, Bilaspur - 495009 (C.G.)



has successfully completed his/her project work on the topic
A COMPARATIVE STUDY OF SMALL CAP FUNDS WITH REFERENCE
TO SBI SMALL CAP FUND KOTAK SMALL CAP FUND

under the supervision of

Dr. Amit Manglani

For M.Com 4th Semester (Academic Session 2021-22) for compulsory partial fulfillment of project report

HOD

Page **32** of **120**

Saurrisma /H O.D.

08/08/m



Guru Ghasidas Vishwavidyalaya (A Central University Established by the Central Universities Act 2009 No. 25 of 2009)

Koni, Bilaspur - 495009 (C.G.)

SUPERVISOR'S CERTIFICATE

This is to certify that JEROM KHUTE, Enrollment No. GGV/17/4062 has completed his project entitled "A COMPARATIVE STUDY OF SMALL CAP FUNDS WITH REFRENCE TO SBI SAMLL CAP FUND, KOTAK SMALL CAP FUND" under my guidance and supervision. To the best of my knowledge, it is his original work and is fit for evaluation for the M.COM. Project.

Dr. AMIT MANGLANI

Assistant Professor Department of Commerce GGV Bilaspur (C.G.)

Page **33** of **120**

A

PROJECT REPORT

On

"FINANCIAL RATIO ANALYSIS OF NUVOCO VISTAS CORPORATION LIMITED"

Submitted for partial fulfilment of the requirement for the award of the degree of

Master of Commerce



ABOUTAV

Enrollment No. (GGV/17/4180)

UNDER THE SUPERVISION OF

DR. AMIT MANGLANI

DEPARTMENT OF COMMERCE
SCHOOL OF MANAGEMENT & COMMERCE
GURU GHASIDAS VISHWAVIDYALAYA
(A CENTRAL UNIVERSITY)
BILASPUR (C.G) 495006

Page **34** of **120**

गुरू घासीदास विश्वविद्यालय (केन्रीय विश्वविद्यालय अधिनयन 2009 क्र. 25 के अंतर्गत स्वापित केन्न्रीय विश्वविद्यालय) कोनी, बिलासपुर - 495009 (छ.ग.)



Guru Ghasidas Vishwavidyalaya

(A Central University Established by the Central Universities Act 2009 No. 25 of 2009)

Koni, Bilaspur - 495009 (C.G.)



Page **35** of **120**



(A Central University Established by the Central Universities Act 2009 No. 25 of 2009)

Koni, Bilaspur - 495009 (C.G.)

SUPERVISOR'S CERTIFICATE

This is to certify that ABHA YADAV Enrollment No. GGV/17/4180 has completed her project entitled "Financial Ratio Analysis of Nuvoco Vistas Corporation Limited" under my evaluation for the M.COM Project.

08/08/2

Ann

Dr. Amit Manglani

Assistant Professor

Department of Commerce

GURU GHASIDAS VISHWAVIDYALAYA

Page **36** of **120**

(A Central University Established by the Central Universities Act 2009 No. 25 of 2009)

Koni, Bilaspur - 495009 (C.G.)

A PROJECT REPORT

on

Financial Ratio Analysis: A Comparative Study of Top-notch Public Oil, Gas, and Petroleum Companies in India.

Submitted for partial fulfillment of the requirement of for the award of the degree of Master of commerce



By

Akriti Sahu

Enrolment No.: - GGV/20/04501

Under the supervision of

Dr. Mukesh Agrawal
Assistant professor

Department of Commerce

School of Management & Commerce

Guru Ghasidas Vishwavidyalaya, Bilaspur,

Chhattisgarh (495001

1

Page **37** of **120**

गुरु घासीदास विश्वविद्यालय (कंन्रीय विश्वविद्यालय अधिनयम 2009 क्र. 25 के अंतर्गत स्थापित केन्नीय विश्वविद्यालय) कोनी, बिलासपुर - 495009 (छ.ग.)



Guru Ghasidas Vishwavidyalaya

(A Central University Established by the Central Universities Act 2009 No. 25 of 2009)

Koni, Bilaspur - 495009 (C.G.)

Guru Ghasidas Vishwavidyalaya, Bilaspur (A Central University established by Central University Act. 2009)

Department of commerce

Certificate of Achievement

This is to Certify that **AKRITI SAHU**

has successfully completed his/her project work on the topic

FINANCIAL RATIO ANALYSIS: A COMPARATIVE STUDY OF TOP – NOTCH PUBLIC OIL, GAS AND PETROLEUM COMPANIES IN INDIA

under the supervision of

Dr. Mukesh Agrawal

For M.Com 4th Semester (Academic Session 2021-22) for compulsory partial fulfillment of project report

HOD

Page **38** of **120**

ABSTRACT

The Oil, Gas, and Petroleum segment is opined to be one of the prominent areas of concern in today's world scenario. Most financial statement analysis focus on firms' rapport to industries that either contribute significantly to economic figures or posit in a highly competitive business environment. The objective behind this study or paper is to analyze comparative financial performance of the Indian oil, gas, and petroleum companies like Indian Oil Corporation Limited, Oil and Natural Gas Corporation Limited, Hindustan Petroleum Corporation Limited, Bharat Petroleum Corporation Limited, and Gas Authority of India Limited during 2020-2022. Diversified ratios being liquidity ratios, efficiency ratios, leverage ratios, profitability ratios and market-based ratios have been used to amplitude financial performance of selected oil companies.

Closure affirms that the current ratio is the highest for the Gas Authority of India, which depicts good short term financial clout of the company. It was found that Gas Authority of India have better return on assets and shareholder's equity. Over the period of 2020-2022, earnings per share declined in all companies review and profitability of Oil and Natural Gas Corporation Limited and Gas Authority of India Limited are higher in compare to the rests. Furthermore, market-based performance of Hindustan Petroleum Corporation Limited is well and Indian Oil Corporation Limited, Oil and Natural Gas Corporation Limited, Bharat Petroleum Corporation Limited, and Gas Authority of India Limited are not that commendable in the period of 2020-22.

Page **39** of **120**

विभागाध्यक्ष /H.O.D. वाणिज्य विभाग / Dept.of Commerce गुरु धासीदास विश्वविद्यालय, बिलासपुर (छ.म.) Guru Ghasidas Vishwavidyalaya, Bilaspur (C.G.)

Guru Ghasidas Vishwavidyalaya (A Central University Established by the Central Universities Act 2009 No. 25 of 2009)

Koni, Bilaspur - 495009 (C.G.)

A PROJECT REPORT

ON

SWOT ANALYSIS OF RECENT MERGER AND ACQUISITION IN INDIA

Submitted for partial fulfilment of the Requirements for the Award of the Degree of MASTER OF COMMERCE



BY

SOMNATH DANSENA

Enrolment No. - (GGV/17/4150)

UNDER THE SUPERVISION OF

DR. MUKESH AGARWAL

Department Of Commence
School Of Commerce & Management
Guru Ghasidas Vishwavidyalaya
Bilaspur (C.G.)

Bilaspur (C.G.) July 2022(Term -2021-2022)

Page **40** of **120**

गुरु घासीदास विश्वविद्यालय (कंद्रीय विश्वविद्यालय अधिनयम 2009 क्र. 25 के अंतर्गत स्वापित कंद्रीय विश्वविद्यालय) कोनी, बिलासपुर - 495009 (छ.ग.)



Guru Ghasidas Vishwavidyalaya

(A Central University Established by the Central Universities Act 2009 No. 25 of 2009)

Koni, Bilaspur - 495009 (C.G.)

Guru Ghasidas Vishwavidyalaya, Bilaspur (A Central University established by Central University Act. 2009)

Department of commerce

Certificate of Achievement

This is to Certify that

SOMNATH DANSENA

has successfully completed his/her project work on the topic

SWOT ANALYSIS OF RECENT MERGER AND ACQUISITION IN INDIA under the supervision of

Dr. Mukesh Agrawal

For M.Com 4th Semester (Academic Session 2021-22) for compulsory partial fulfillment of project report

HOD

Page **41** of **120**



(A Central University Established by the Central Universities Act 2009 No. 25 of 2009)

Koni, Bilaspur - 495009 (C.G.)

TABLE OF CONTENTS

Chapte	ers	Page no
CHAPT	TER – 1: INTRODUCTION	
1.1	Abstract	
1.2	Introduction	
1.3	History Of Merger and Acquisition in India	
1.4	Types Of Mergers and Acquisitions	9-10
1.5	Benefits Of Merger and Acquisition	10-11
1.6	Problems Of Mergers and Acquisition in India	11
1.7	How Merger and Acquisition are Financed	11-12
1.8	Law Governing the Merger and Acquisition in India	12-14
CHAPT	TER - 2: REVIEW OF LITRETURE	
2.1	Review of Literature	15-17
CHAPT	TER - 3: RESEARCH METHODOLOGY	
3.1	Research methodology.	18
3.2	Benefits of research methodology.	18
3.3	Types of research methodology	19
3.4	Sampling Design	19
3.5	Research objective	20
CHAPT	TER – 4: SWOT ANALYSIS	
4.1 Swo	t analysis	.21
	f recent mergers and acquisitions in India.	
	ysis and interpretation of merger and acquisition through swot analysis	
4.3.1	Canara bank and Syndicate bank merger.	24-25
4.3.2		
4.3.3		
4.3.4		
4.3.5		
4.3.6		
CHAPT	TER - 5: FINDING, CONCLUSION & SUGGESTION AND FUTURE	SCOPE
5.1 F	inding of the research	34
5.2	Conclusion and Suggestion	34-35
5.3	Future scope of the study	35
6. BIBI	JOGRAPHY	35-36
7. REF	ERENCE	36
		27.5

Page **42** of **120**



(A Central University Established by the Central Universities Act 2009 No. 25 of 2009)

Koni, Bilaspur - 495009 (C.G.)

A PROJECT

ON

A COMPARATIVE STUDY OF FINANCIAL ANALYSIS OF PUNJAB NATIONAL BANK AND HOUSING DEVELOPMENT FINANCE CORPORATION LIMITED

Submitted for partial fulfillment of the requirements for the Award of the degree of

Master of Commerce



BY

MADHUSMITA KHUAS

GGV/20/04507

UNDER THE SUPERVISION OF

DR. MUKESH AGRAWAL

ASSISTANT PROFESSOR

DEPARMENT OF COMMERCE

GURU GHASIDAS VISHVIDYALAYA VISHWAVIDYALAYA

BILASPUR (C.G)

Page **43** of **120**

गुरू घासीदास विश्वविद्यालय (केन्रीय विश्वविद्यालय अधिनियम 2008 क्र. 25 के अंतर्गत स्वापित केन्न्रीय विश्वविद्यालय) कोनी, बिलासपुर - 495009 (छ.ग.)



Guru Ghasidas Vishwavidyalaya

(A Central University Established by the Central Universities Act 2009 No. 25 of 2009)

Koni, Bilaspur - 495009 (C.G.)

Guru Ghasidas Vishwavidyalaya, Bilaspur (A Central University established by Central University Act. 2009)

Department of commerce

Certificate of Achievement

This is to Certify that

MADHUSMITA KHUAS

has successfully completed his/her project work on the topic

A COMPARATIVE STUDY OF FINANCIAL ANALYSIS OF PUNJAB NATIONAL BANK AND HOUSING DEVELOPMENT FINANCE CORPORATION LIMITED

under the supervision of

Dr. Mukesh Agrawal

For M.Com 4th Semester (Academic Session 2021-22) for compulsory partial fulfillment of project report

HOD

Page **44** of **120**

CONTENT

Serial No.	Chapter	Page No.
01	Introduction	01-08
02	Review of Literature	09-10
03	Research Methodology	11-13
04	Analysis & Interpretation	14 – 21
04	Analysis & Interpretation	14-21
05	Findings & Analysis	22-24
	2 mangs or 1 maryons	and and "And "Y

Page **45** of **120**

(A Central University Established by the Central Universities Act 2009 No. 25 of 2009)

Koni, Bilaspur - 495009 (C.G.)

A PROJECT REPORT

On '

CONSUMER PERCEPTION TOWARDS ONLINE SHOPPING

(A Study with special reference to Kharsia Town)

Submitted for partial fulfillment of the

Requirement of for the award of the degree of

Master of commerce



By

NAYAN PATEL

Enrollment No. - GGV/20/04509

UNDER THE SUPERVISION OF

DR. ANAMIKA TIWARI

DEPARTMENT OF COMMERCE

SCHOOL OF MANAGEMENT & COMMERCE

GURU GHASIDAS VISHWAVIDYALAYA

BILASPUR (C.G.)

JUNE 2022 (TERM 2021- 2022)

Page **46** of **120**

गुरू घासीदास विश्वविद्यालय (कंन्रीय विश्वविद्यालय अधिनयन 2009 क्र. 25 के अंतर्गत स्वापित केन्नीय विश्वविद्यालय) कोनी, बिलासपुर - 495009 (छ.ग.)



Guru Ghasidas Vishwavidyalaya

(A Central University Established by the Central Universities Act 2009 No. 25 of 2009)

Koni, Bilaspur - 495009 (C.G.)

Guru Ghasidas Vishwavidyalaya, Bilaspur (A Central University established by Central University Act. 2009)

Department of commerce

Certificate of Achievement

This is to Certify that NAYAN PATEL

has successfully completed his/her project work on the topic

CONSUMER PERCEPTION TOWARDS ONLINE SHOPPING (A STUDY WITH SPECIAL REFERENCE TO KHARSIA TOWN)

under the supervision of

Dr. Anamika Tiwari

For M.Com 4th Semester (Academic Session 2021-22) for compulsory partial fulfillment of project report

HOD

Page **47** of **120**



(A Central University Established by the Central Universities Act 2009 No. 25 of 2009)

Koni, Bilaspur - 495009 (C.G.)

CONTENT Page No. Chapter Serial No. 01-12 Introduction 01 Review of Literature 13-16 02 Research Methodology 17-19 03 04 Data Analysis & 20 - 46 Interpretation 47-52 05 Findings & Recommendation, Conclusion 53-54 Reference 06 55-60 07 Questionnaire

Page 48 of 120

विभागाच्यक्ष /H.O.D. वाणिज्य विभाग / Dept.of Commerce गुरु घासीदास विश्वविद्यालय, बिलासपुर (छ.न.) Guru Ghasidas Vishwavidyalaya, Bilaspur (C.G.)



(A Central University Established by the Central Universities Act 2009 No. 25 of 2009)

Koni, Bilaspur - 495009 (C.G.)

A PROJECT REPORT

On

A STUDY ON IMPACT OF TOURISM DEVELOPMENT IN BASTAR

Submitted for partial fulfillment of the

Requirement of for the award of the degree of

Master of commerce



By

KIRAN KUMARI PATEL

Enrollment No. - GGV/20/04505

UNDER THE SUPERVISION OF

DR. ANAMIKA TIWARI

DEPARTMENT (1)

RCE

SCHOOL OF MANAGEMENT

WMERCE

GURU GHASIDAS VISHWAVIDYALAYA

BILASPUR (C.G.)

JUNE 2022 (TERM 2021- 2022)

Page 49 of 120

गुरु घासीदास विश्वविद्यालय (कंद्रीय विश्वविद्यालय अधिनयम 2009 क्र. 25 के अंतर्गत स्वापित कंद्रीय विश्वविद्यालय) कोनी, बिलासपुर - 495009 (छ.ग.)



Guru Ghasidas Vishwavidyalaya

(A Central University Established by the Central Universities Act 2009 No. 25 of 2009)

Koni, Bilaspur - 495009 (C.G.)



Department of commerce

Certificate of Achievement

This is to Certify that

KIRAN KUMARI PATEL

has successfully completed his/her project work on the topic

A STUDY ON IMPACT OF TOURISM DEVELOPMENT IN BASTAR

under the supervision of

Dr. Anamika Tiwari

For M.Com 4th Semester (Academic Session 2021-22) for compulsory partial fulfillment of project report

HOD

Page **50** of **120**



(A Central University Established by the Central Universities Act 2009 No. 25 of 2009)

Koni, Bilaspur - 495009 (C.G.)

CONTENT Page No. Chapter Serial No. 01-12 Introduction 01 Review of Literature 13-16 02 Research Methodology 17-19 03 04 Data Analysis & 20 - 46 Interpretation 47-52 05 Findings & Recommendation, Conclusion 53-54 Reference 06 55-60 07 Questionnaire

Page **51** of **120**

विभागाच्यक्ष /H.O.D. वाणिज्य विभाग / Dept.of Commerce गुरु घासीदास विश्वविद्यालय, बिलासपुर (छ.न.) Guru Ghasidas Vishwavidyalaya, Bilaspur (C.G.)



(A Central University Established by the Central Universities Act 2009 No. 25 of 2009)

Koni, Bilaspur - 495009 (C.G.)

A PROJECT REPORT

On

"IMPARTING LEARNING THROUGH ONLINE MODE DURING CRISIS

(Assessment of Educators Perspective)"

Submitted for partial fulfillment of the

Requirement of for the award of the degree of

Master of commerce



By

PINKY PATEL

Enrollment No. - GGV/20/04511

UNDER THE SUPERVISION OF

DR. ANAMIKA TIWARI

DEPARTMENT OF COMMERCE

SCHOOL OF MANAGEMENT & COMMERCE

GURU GHASIDAS VISHWAVIDYALAYA

BILASPUR (C.G.)

JUNE 2022 (TERM 2021- 2022)

Page **52** of **120**

गुरु घासीदास विश्वविद्यालय (केन्रीय विश्वविद्यालय अधिनयम 2009 क्र. 25 के अंतर्गत स्थापित केन्रीय विश्वविद्यालय) कोनी, बिलासपुर - 495009 (छ.ग.)



Guru Ghasidas Vishwavidyalaya

(A Central University Established by the Central Universities Act 2009 No. 25 of 2009)

Koni, Bilaspur - 495009 (C.G.)

Guru Ghasidas Vishwavidyalaya, Bilaspur (A Central University established by Central University Act. 2009)

Department of commerce

Certificate of Achievement

This is to Certify that **PINKY PATEL**

has successfully completed his/her project work on the topic

"IMPARTING LEARNING THROUGH ONLINE MODE DURING CRISIS (ASSESSMENT OF EDUCATORS PERSPECTIVE)"

under the supervision of

Dr. Anamika Tiwari

For M.Com 4th Semester (Academic Session 2021-22) for compulsory partial fulfillment of project report

HOD

Page **53** of **120**

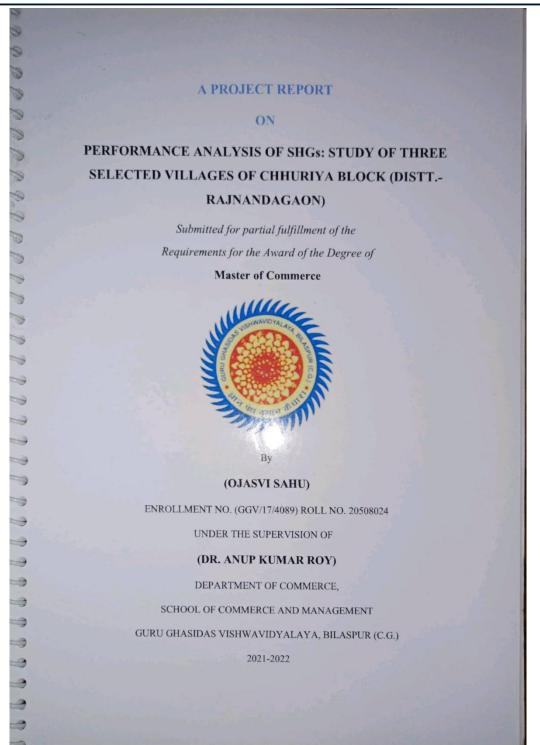
CONTENT

Serial No.	Chapter	Page No.
01	Introduction	01-11
02	Literature Review	12-14
03	Research Methodology	15-17
04	Data Analysis & Interpretation	18-41
05	Findings & Recommendation, Conclusion	42-48
06	Reference	49-51
07	Questionnaire	52-56

Page **54** of **120**

(A Central University Established by the Central Universities Act 2009 No. 25 of 2009)

Koni, Bilaspur - 495009 (C.G.)



Page **55** of **120**

विभागाध्यक्ष /H.O.D. वाणिज्य विभाग / Dept.of Commerce गुरु घासीदास विश्वविद्यालय, बिलासपुर (छ.म.) Guru Ghasidas Vishwavidyalaya, Bilasper (C.G.)

गुरु घासीदास विश्वविद्यालय (केन्नीय विश्वविद्यालय अधिनयम 2009 क्र. 25 के अंतर्गत स्थापित केन्नीय विश्वविद्यालय) कोनी, बिलासपुर - 495009 (छ.ग.)



Guru Ghasidas Vishwavidyalaya

(A Central University Established by the Central Universities Act 2009 No. 25 of 2009)

Koni, Bilaspur - 495009 (C.G.)



Chapters	Page no.
CHAPTER-1: INTRODUCTION AND RESEARCH METHODOLOGY	1-9
1.1 INTRODUCTION	
1.1.1 EMERGENCE OF SELF-HELP GROUPS – ORIGIN AND DEVE INDIA	LOPMENT IN
1.1.2 SELF-HELP GROUP	
1.1.3 EVOLUTIONARY STAGES OF SELF-HELP GROUPS IN INDI	A
1.1.4 TYPES OF PROMOTING AGENCIES OF SELF-HELP GROUPS	
1.1.5 NEED FOR SELF-HELP GROUPS	
1.2 SHGs FORMATION IN CHHATTISGARH	
1.2.1 BIHAAN YOJANA	
1.2.2 BIHAAN BAZAR	
1.2.3 OBJECTIVES OF CHHATTISGARH BIHAAN RURAL LIVELIE	HOOD MISSION
1.2.4 REVOLUTIONARY CHANGES BY BIHAAN YOJANA	
1.2.5 TRAINING UNDER THE BIHAAN YOJANA	
1.2.6 BIHAAN PANCHSUTRA RULE	
1.2.7 IF SHGs DON'T ORGANISE REGULAR WEEKLY MEETING FIND FOLLOWING PROBLEMS	GS THEY MAY
1.2.8 BENEFITS OF WEEKLY SAVINGS UNDER BIHAAN YOJANA	4
1.2.9 BENEFITS OF TIMELY RETURN OF CREDIT	
1.2.10 CIRCULAR FUND (Chakra Nidhi)	
1.2.10A WHO GET THE CIRCULAR FUND?	
1.3. METHODOLOGY	
1.3.1 STATEMENT OF THE PROBLEM	
1.3.2 OBJECTIVE OF THE STUDY	
1.3.3 LIMITATION OF THE STUDY	
1.3.4 ORGANISATION OF THE STUDY	

Page **56** of **120**

गुरू घासीदास विश्वविद्यालय (केन्रीय विस्तविद्यालय अधिनयम 2009 क्र. 25 के अंतर्षत स्वापित केन्रीय विस्वविद्यालय) कोनी, बिलासपुर - 495009 (छ.ग.)



Guru Ghasidas Vishwavidyalaya

(A Central University Established by the Central Universities Act 2009 No. 25 of 2009)

Koni, Bilaspur - 495009 (C.G.)

3.1 NABARD AND SHGs BANL LINKAGE PROGRAM	
3.1.1 MICROCREDIT INNOVATION	
3.1.2 SELF-HELP GROUP BANK-LINKAGE PROGRAMME	
3.1.3 FINANCING OF JOINT LIABILITY GROUPS	
3.1.4 NABARD FINANCIAL SERVICES LTD	
3.1.5 NICRO-ENTERPRISE DVELOPMENT PROGRAMME(MEDPs)	
3.2 LIVELIHOOD AND ENTREPRENEURSHIP DEVELOPMENT PROGRAMMES (LEDF	25)
3.2.1 SUPPORT FOR TRAINING AND CAPACITY BUILDING OF CLIENTS	
3.3 ROLE OF BANKS	
3.3.1 OPENING OF SAVINGS ACCOUNT	
3.3.2 LENDING NORMS	
3.3.3 PURPOSE OF LOAN AND REPAYMENT	
3.3.4 SECURITY AND MARGIN	
3.3.5 ACTIONS AGAINST DEFAULTERS	
CHAPTER-4 NATIONAL RURAL LIVELIHOOD MISSION(NRLM) AND SELF-HELP	
GROUPS(SHGs)	23-28
4.1 NRLM MISSION (DEENDAYAL ANTYODAYA YOJANA)	
4.1.1 LATEST UPDATE ABOUT NRLM	
4.1.2 NRLM MISSION	
4.1.3GUIDING PRINCIPLES OF NRLM	
4.1.4NRLM VALUES	
4.2 DAY-NRLM SUPPORT TO THE BANKERS	
4.2.1 SCHEM FOR PROMTING WOMEN SHGs	
4.2.2 COLLABORATION WITH NRLM	
4.2.3 TRAINING OF TRAINERS PROGRAMME	
4.2.4 CONDUCT OF VILLAGE LEVEL PROGRAMME	
4.2.5 SMOOTH TRANSITION OF WSHGS PROMOTED IN NRLM	
4.3 HISTORICAL BACKGROUND	
4.3.1 INDIAN SCENARIO	
4.3.2 SHG MODEL IN INDIA	
4.3.2 SHG MODEL IN INDIA 4.3.3 IMPACT OF SHG IN THE PROCESS OF EMPOWERMENT OF WOMEN	
4.4 WHAT IS EMPOWERMENT?	
4.4.1 ECONOMIC EMPOWERMENT	
4.4.2 SOCIAL EMPOWERMENT	
4.4.3 POLITICAL EMPOWERMENT	
CHAPTER-5 PERFORMANCE ANALYSIS OF SHGS: STUDY ON THREE SHGS OF CHH	URIYA
BLOCK	29-40
5.1 CONCEPT OF SHG	
5.1.1 OBJECTIVES OF SHGs	
5.1.2 SPECIAL FEATURES OF SHGs	
5.1.3 PURPOSE BEHIND PROMOTING SHGs	
5.2 DETAILS OF GROUP	
5.2.1 JAI MAA KARMA SHG(KALDABRI)	
5.2.2 INDIRA SHG(MAASUL)	
5.2.3 MAA SARSWATI SHG(MUJAL KALA)	
5.3 ANALYSIS OF THREE SHGS WITH TABLE AND PIE-CHART	
5.4 LENDING AND RECOVERY PROCESS FOLLOWED BY SHGs	
CHAPTER-6 CONCLUSION AND REFERENCES	41-43
6.1 CONCLUSION	

Page **57** of **120**

A PROJECT REPORT

ON

INVESTMENT BEHAVIOUR OF STUDENTS IN GURU GHASIDAS VISHWAVIDYALAYA

Submitted in Partial fulfilment of the Requirement for the award of Degree of MASTER OF COMMERCE



UNDER THE SUPERVISION AND GUIDANCE OF

Dr. ANUP KUMAR ROY

ASSITANT PROFESSOR

SUMBITTED BY
NISHIT SAHU

ENROLLMENT NO: GGV/17/4087

EXAM ROLL NO - 20508023

DEPARTMENT OF COMMERCE

SCHOOL OF MANAGEMENT AND COMMERCE GURU GHASIDAS VISHWAVIDYLAYA, BILASPUR (A CENTRAL UNIVERSITY) SESSION – 2021-2022

Page 58 of 120

गुरु घासीदास विश्वविद्यालय (केन्रीय विश्वविद्यालय अधिनयम 2009 क्र. 25 के अंतर्गत स्थापित केन्रीय विश्वविद्यालय) कोनी, बिलासपुर - 495009 (छ.ग.)



Guru Ghasidas Vishwavidyalaya

(A Central University Established by the Central Universities Act 2009 No. 25 of 2009)

Koni, Bilaspur - 495009 (C.G.)



Department of commerce

Certificate of Achievement

This is to Certify that **NISHIT SAHU**

has successfully completed his/her project work on the topic

INVESTMENT BEHAVIOUR OF STUDENTS IN GURU GHASIDAS VISHWAVIDYALAYA

under the supervision of

Dr. Anup Kumar Roy

For M.Com 4th Semester (Academic Session 2021-22) for compulsory partial fulfillment of project report

HOD

Page **59** of **120**



(A Central University Established by the Central Universities Act 2009 No. 25 of 2009)

Koni, Bilaspur - 495009 (C.G.)

LIST OF CONTENTS

CHAPTER 1 – INTRODUCTION	1-9
THE CONCEPT	1
OBJECTIVES OF INVESTMENT	2
INVESTMENT CONSTRAINTS	3
INVESTMENT BEHAVIOUR	4
INVESTMENT AVENUES	5
CHAPTER 2 - LITERATURE REVIEW	10 – 13
CHAPTER 3 - RESEARCH METHODOLOGY	14 – 17
STATEMENT OF THE PROBLEM	14
NEED OF THE STUDY	14
OJECTIVES OF THE STUDY	15
SCOPE OF THE STUDY	16
LIMITATIONS OF THE STUDY	16
METHODOLOGY	16
RESEARCH DESIGN	17
DATA COLLECTION	17
SAMPLE SIZE	17
SAMPLING PROCEDURE	17
TECHNIQUE OF ANALYSIS	17
CHAPTER 4 - DATA ANALYSIS AND INTERPRETATION	18 – 37
CHAPTER 5 - FINDINGS, SUGGESTIONS AND CONCLUSION	38 – 41
FINDINGS OF THE STUDY	38
SUGGESTIONS	40
GOVERNMENT	

Page **60** of **120**

A PROJECT REPORT

ON

USE OF MOBILE EDUCATIONAL APPLICATION ON HIGHER EDUCATION

(A STUDY OF GURU GHASIDAS UNIVERSITY STUDENTS)

Submitted for the partial fulfilment of the requirement of the award of the degree of

MASTER OF COMMERCE



SESSION – 2021-2022

SUBMITTED BY

ISH KUMAR KEWAT

Enrolment no. GGV/17/4058

UNDER THE SUPERVISON OF

DR. ANUP KUMAR ROY

(Assistant Professor)

DEPARTMENT OF COMMERCE SCHOOL OF MANAGEMENT AND COMMERCE GURU GHASIDAS UNIVERSITY BILASPUR C.G.

(A Central University)

Page **61** of **120**

गुरु घासीदास विश्वविद्यालय (केन्नीय विश्वविद्यालय अधिनयम 2009 क्र. 25 के अंतर्गत स्थापित केन्नीय विश्वविद्यालय) कोनी, बिलासपुर - 495009 (छ.ग.)



Guru Ghasidas Vishwavidyalaya

(A Central University Established by the Central Universities Act 2009 No. 25 of 2009)

Koni, Bilaspur - 495009 (C.G.)

Guru Ghasidas Vishwavidyalaya, Bilaspur (A Central University established by Central University Act. 2009)

Department of commerce

Certificate of Achievement

This is to Certify that

ISH KUMAR KEWAT

has successfully completed his/her project work on the topic

USE OF MOBILE EDUCATIONAL APPLICATION ON HIGHER EDUCATION (A STUDY OF GURU GHASIDAS UNIVERSITY STUDENTS)

under the supervision of

Dr. Anup Kumar Roy

For M.Com 4th Semester (Academic Session 2021-22) for compulsory partial fulfillment of project report

HOD

Page **62** of **120**

Guru Ghasidas Vishwavidyalaya (A Central University Established by the Central Universities Act 2009 No. 25 of 2009)

Koni, Bilaspur - 495009 (C.G.)

TABLE OF CONTENT

SR. NO.	CONTENTS	PAGE NO.
1.	CHAPTER-1 INTRODUCTION	1-9
	1.1 Role of technology	
	1.2 Overview of mobile application.	
	a) Types of software	
	b) Types of mobile application	
	 c) Application used for education. 	
	1.3 Past and present scenario of mobile	
	application.	
	1.4 Benefits of educational mobile application.	
	1.5 Limitations of education mobile application.	
	Reference	
2.	CHAPTER-2 LITERATURE REVIEW	10-15
	Reference	
3.	CHAPTER-3 RESEARCH METHODOLOGY	16-18
	3.1 Meaning	
	3.2 Objective	
	3.3 Research design	
	3.4 Variables	
	a- Independent Variables	
	b- Dependent Variables	
	3.5 Data collection	
	a) sample design	
	b) sample unit and source	
	c) sample Size	
	d) tools used	
4.	CHAPTER-4 DATA ANALYSIS AND	19-39
	INTERPRETATION	
5.	CHAPTER-5 FINDINGS, SUGGESTIONS & CONCLUSIONS	40-43
	T	
	a- Findings	
	b- Conclusion	
	I Company of the Comp	44-45

Page **63** of **120**

(A Central University Established by the Central Universities Act 2009 No. 25 of 2009)

Koni, Bilaspur - 495009 (C.G.)

A PROJECT REPORT

ON

"Contribution of Self Help Groups (SHGs) in Empowerment of

Rural Women: with special reference to Bilaspur District, C.G., India"

Submitted in partial fulfillment of the

Requirements for the Award of the Degree of

MASTER OF COMMERCE



SUBMITTED BY

PUSHPA KUSHWAHA

EnrolmentNo. - GGV/17/4109

Under the Guidance of DR. KUMAR ADITYA Assistant Professor Department of Commerce

GURU GHASIDAS VISWAVIDYALAYA, BILASPUR, CHHATTISGARH
(A CENTRAL UNIVERSITY)

SEPTEMBER 2022 (TERM 2022-23)

1

Page **64** of **120**

गुरु घासीदास विश्वविद्यालय (कंद्रीय विश्वविद्यालय अधिनयम 2009 क्र. 25 के अंतर्गत स्वापित कंद्रीय विश्वविद्यालय) कोनी, बिलासपुर - 495009 (छ.ग.)



Guru Ghasidas Vishwavidyalaya

(A Central University Established by the Central Universities Act 2009 No. 25 of 2009)

Koni, Bilaspur - 495009 (C.G.)



HOD

Page **65** of **120**

विभागाध्यक्ष /H.O.D. वाणिज्य विभाग / Dept.of Commerce गुरु घासीदास विश्वविद्यालय, बिलासपुर (छ.म.) Guru Ghasidas Vishwavidyalaya, Bilasper (C.G.)



(A Central University Established by the Central Universities Act 2009 No. 25 of 2009)

Koni, Bilaspur – 495009 (C.G.)

TABLE OF CONTENTS CHAPTER TITLE 01 INTRODUCTION 02 LITERATURE REVIEW 03 RESEARCH METHODOLOGY 04 DISCUSSION & DATA ANALYSIS 05 FININDINGS, LIMITATIONS AND CONCLUSION

Page **66** of **120**

विभागाध्यक्ष /H.O.D. वाणिज्य विभाग / Dept.of Commerce गुरु घासीदास विश्वविद्यालय, बिलासपुर (छ.न.) Guru Ghasidas Vishwavidyalaya, Bilasput (C.G.)

(A Central University Established by the Central Universities Act 2009 No. 25 of 2009)

Koni, Bilaspur - 495009 (C.G.)

A PROJECT REPORT

ON

CORPORTE GOVERNANCE PRACTICES IN NEW PRIVATE BANKS OF INDIA

(A study with reference to IndusInd Bank, Bandhan Bank and Federal Bank)

Submitted in Partial fulfilment of the Requirement for the award of Degree of ${\bf MASTER\ OF\ COMMERCE}$



UNDER THE SUPERVISION AND GUIDANCE OF Dr. KUMAR ADITYA

ASSITANT PROFESSOR

SUMBITTED BY

JAIKISHAN PATEL

ENROLLMENT NO: GGV/17/4060 EXAM ROLL NO – 20508014

DEPARTMENT OF COMMERCE

SCHOOL OF MANAGEMENT AND COMMERCE GURU GHASIDAS VISHWAVIDYALAYA, BILASPUR (A CENTRAL UNIVERSITY) SESSION – 2021-2022

Page **67** of **120**

गुरु घासीदास विश्वविद्यालय (कंद्रीय विश्वविद्यालय अधिनयम 2009 क्र. 25 के अंतर्गत स्वापित कंद्रीय विश्वविद्यालय) कोनी, बिलासपुर - 495009 (छ.ग.)



Guru Ghasidas Vishwavidyalaya

(A Central University Established by the Central Universities Act 2009 No. 25 of 2009)

Koni, Bilaspur - 495009 (C.G.)



HOD

Page **68** of **120**

विभागाध्यक्ष /H.O.D. वाणिज्य विभाग / Dept.of Commerce गुरु घासीदास विश्वविद्यालय, बिलासपुर (छ.म.) Guru Ghasidas Vishwavidyalaya, Bilasper (C.G.)

(A Central University Established by the Central Universities Act 2009 No. 25 of 2009)

Koni, Bilaspur - 495009 (C.G.)

TABLE OF CONTENTS

s. No.	PARTICULARS	PAGE NO
1.	CHAPTER 1 Introduction	1-12
	1.1 Introduction	
	1.2 The concept	
	1.3 Objective	
	1.4 Pillars of corporate governance	
	1.5 Evolution of corporate governance	
	1.6 Reference	
2.	CHAPTER 2 Review of Literature	13-17
	2.1 Review of literature	
	2.2 Reference	
3.	CHAPTER 3 Evolution of Corporate Governance in Banking sector	18-23
	3. Corporate governance in banking sector	
	3.1 Corporate Governance of private listed corporations	
	3.2 Other forms of corporate governance	
	3.3 Evolution of Corporate governance in Indian Banking system	
4.	CHAPTER 4 An Overview of Selected Private Banks	24-34
	4.1 IndusInd Bank	
	4.2 Bandhan Bank	
	4.3 Federal Bank	
5.	CHAPTER 5 Research Methodology, Data Analysis and Interpretation	35-55
	5.1 Introduction	
	5.2 clause 49 Data analysis and Ranking of Banks	
	5.3 Reference	
6.	CHAPTER 6 Findings, Suggestion and conclusion	56-60
	6.1 Major Findings	
	6.2 Suggestion	
	6.3 Conclusion	
	Bibliography	

Page **69** of **120**

विभागाध्यक्ष /H.O.D. वाणिज्य विभाग / Dept.of Commerce गुरु घारीदास विश्वविद्यालय, बिलासपुर (छ.म.) Guru Ghasidas Vishwavidyalaya, Bilaspur (C.G.)

(A Central University Established by the Central Universities Act 2009 No. 25 of 2009)

Koni, Bilaspur - 495009 (C.G.)

A

PROJECT REPORT

ON

" INFLUENCE OF DIGITAL MARKETING ON PURCHASING BEHAVIOUR OF STUDENTS ${\bf OF\ GURU\ GHASIDAS\ UNIVERSITY: A\ CASE\ STUDY"}$

SUBMITTED FOR PARTIAL FULFILMENT OF THE REQUIREMENT FOR THE AWARD OF THE

DEGREE OF

MASTERS OF COMMERCE



By

SHRUTI SINHA

ENROLLMENT NO. GGV/20/04515

ROLL NO.- 20508039

TERM- 2020-2022

UNDER THE SUPERVISION OF

Dr. Kumar Aditya

(ASSISTANT PROFESSOR)

DEPARTMENT OF COMMERCE

SCHOOL OF MANAGEMENT AND COMMERCE

GURU GHASIDAS VISHWAVIDYALAYA

(A CENTRAL UNIVERSITY)

BILASPUR (C.G)

Page 70 of 120

गुरु घासीदास विश्वविद्यालय (केन्रीय विश्वविद्यालय अधिनय 2009 क्र. 25 के अंतर्गत स्थापित केन्नीय विश्वविद्यालय) कोनी, बिलासपुर - 495009 (छ.ग.)



Guru Ghasidas Vishwavidyalaya

(A Central University Established by the Central Universities Act 2009 No. 25 of 2009)

Koni, Bilaspur - 495009 (C.G.)



Dr. Kumar Aditya

under the supervision of

For M.Com 4th Semester (Academic Session 2021-22) for compulsory partial fulfillment of project report

HOD

Page **71** of **120**

Guru Ghasidas Vishwavidyalaya (A Central University Established by the Central Universities Act 2009 No. 25 of 2009)

Koni, Bilaspur - 495009 (C.G.)

CONTENT

TITLE	*	PAGE NO.
·		
CHAPTE	CR 1- INTRODUCTION	•••••
	1.1 DIGITAL MARKETING	
	1.2 INTRODUCTION OF E-MARKETING	
	1.3 IMPORTANCE OF DIGITAL MARKETIN	IG
	1.4 TYPES OF DIGITAL MARKETING	
	1.5 OVERVIEW OF DIGITAL MARKETING	
-		
СНАРТЕ	CR 2- REVIEW OF LITERATURE	•••••
СНАРТЕ	CR 3- RESEARCH METHODOLOGY	
	3.1 RESEARCH DESIGN	
	3.2 OBJECTIVE OF STUDY	
	3.3 SCOPE OF STUDY	
	3.4 MERITS AND DEMEITS	
СПАРТЕ	CR 4- ANALYSIS OF DATA & INTERP	PETATION
СНАРТЕ	CR 5- SUMMARY	
	5.1 FINDINGS	
	5.2 CONCLUSION	
	5.3 REFRENCES	

Page **72** of **120**

A PROJECT REPORT ON

COVID-19 AND ITS IMPACT ON FINANCIAL SERVICES IN BANKIG SECTOR (With Special reference to Bilaspur, Chhattisgarh)

Submitted in partial fulfillment of the Requirements for the Award of the Degree of

MASTER OF COMMERCE



SUBMITTED BY-

SUSHMITA SINGH

Enrollment no.-GGV/17/4154

Under the guidance of

Dr. SHAILESH KUMAR DWIVEDI

ASSISTANT PROFESSOR

DEPARTMENT OF COMMERCE

GURU GHASIDAS VISHWAVIDALAYA, BILASPUR, CHHATISGARH

(A CENTRAL UNIVERSITY)

SEPTEMBER 2022 (TERM-20221-22)

Page **73** of **120**

गुरु घासीदास विश्वविद्यालय (कंद्रीय विश्वविद्यालय अधिनयम 2009 क्र. 25 के अंतर्गत स्वापित कंद्रीय विश्वविद्यालय) कोनी, बिलासपुर - 495009 (छ.ग.)



Guru Ghasidas Vishwavidyalaya

(A Central University Established by the Central Universities Act 2009 No. 25 of 2009)

Koni, Bilaspur - 495009 (C.G.)



Certificate of Achievement

This is to Certify that **SUSHMITA SINGH**

has successfully completed his/her project work on the topic

COVID-19 AND ITS IMPACT ON FINANCIAL SERVIES IN BANKING SECTOR (WITH SPECIAL REFERENCE TO BILASPUR, CHHATTISGARH)

under the supervision of

Dr. Shailesh Kumar Dwivedi

For M.Com 4th Semester (Academic Session 2021-22) for compulsory partial fulfillment of project report

HOD

Page **74** of **120**



(A Central University Established by the Central Universities Act 2009 No. 25 of 2009)

Koni, Bilaspur – 495009 (C.G.)

SUPERVISOR CERTIFICATE

This is to certify that the project report entitled Covid-19 and its impact on financial services in Indian Banking Sector (with Special reference to Bilaspur)."is submitted by SUSHMITA SINGH for the degree of MASTER OF COMMERCE in the faculty of Commerce is based on the research work carried out by him under my guidance and supervision. To the best of my knowledge and beliefs, it is a standard research work done by him as Per the stipulated norms of the Guru Ghasidas University Bilaspur.

Date: 08 08 22

Place: Bilaspur

OB H.O.D. (DEPARTMENT OF COMMERCE)

वाणिज्य विभाग / Dept.of Commerca मुक घोष्ट्रीयास विश्वविद्यालय, विश्वासपुर (इ.ग.) Guru Ghasidas Vishwavidyalaya, Bilasput (C.

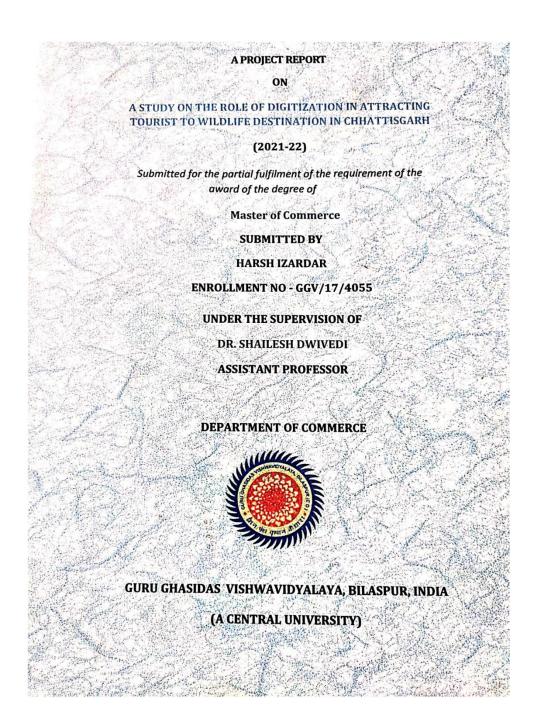
Dr. Shailesh Kumar Dwi

Assistant Professor

Department of commerce

Page **75** of **120**

Koni, Bilaspur - 495009 (C.G.)



Page **76** of **120**

गुरु घासीदास विश्वविद्यालय (केद्रीय विश्वविद्यालय अधिनियम 2009 क्र. 25 के अंतर्गत स्वापित केद्रीय विश्वविद्यालय) कोनी, बिलासपुर - 495009 (छ.ग.)



Guru Ghasidas Vishwavidyalaya

(A Central University Established by the Central Universities Act 2009 No. 25 of 2009)

Koni, Bilaspur - 495009 (C.G.)

Guru Ghasidas Vishwavidyalaya, Bilaspur (A Central University established by Central University Act. 2009)

Department of commerce

Certificate of Achievement

This is to Certify that

HARSH IZARDAR

has successfully completed his/her project work on the topic

"A STUDY ON THE ROLE OF DIGITALIZATION IN ATTRACTING TOURIST TO WILDLIFE DESTINATION IN CHHATTISGARH"

under the supervision of

Dr. Shailesh Kumar Dwivedi

For M.Com 4th Semester (Academic Session 2021-22) for compulsory partial fulfillment of project report

HOD

Page **77** of **120**



(A Central University Established by the Central Universities Act 2009 No. 25 of 2009)

Koni, Bilaspur - 495009 (C.G.)

SUPERVISOR'S CERTIFICATE

This is to certify that the project report on "A STUDY ON THE ROLE OF DIGITIZATION IN ATTRACTING TOURIST TO WILDLIFE DESTINATION IN CHHATTISGARH" submitted to Guru Ghasidas Vishwavidyalaya, for partial fulfilment of the fulfilment of the Requirement for the award of Degree of Master of Commerce is a record of original research work done by HARSH IZARDAR during the period under the supervision and guidance.

Department of Caramerce

Guru Ghasidas Victora vigyalaya

HEAL

08/08/22

Dr. SHAILESH DWIVEDI

Assistant Professor

Department of Commerce

Guru Ghasidas Vishwavidyalaya

Bilaspur, (C.G.)

Page 78 of 120

A PROJECT REPORT

ON

"ANALYSIS OF MARKETING STRATAGIES AND CONSUMER BUYING BEHAVIOR OF DHOKRA ART IN BASTAR, (CG)"

Submitted for the partial fulfilment of the requirement of the award of the degree of

MASTER OF COMMERCE



SUBMITTED BY

SUMAN VERMA

Enrolment no. GGV/17/4152

UNDER THE SUPERVISION OF

DR. SAILESH KUMAR DWIVEDI

(Assistant Professor)

DEPARTMENT OF COMMERCE SCHOOL OF MANAGEMENT AND COMMERCE GURU GHASIDAS UNIVERSITY BILASPUR C.G.

(A Central University)

Page **79** of **120**

गुरु घासीदास विश्वविद्यालय (कंद्रीय विश्वविद्यालय अधिनयम 2009 क्र. 25 के अंतर्गत स्वापित कंद्रीय विश्वविद्यालय) कोनी, बिलासपुर - 495009 (छ.ग.)



Guru Ghasidas Vishwavidyalaya

(A Central University Established by the Central Universities Act 2009 No. 25 of 2009)

Koni, Bilaspur - 495009 (C.G.)



under the supervision of

Dr. Shailesh Kumar Dwivedi

For M.Com 4th Semester (Academic Session 2021-22) for compulsory partial fulfillment of project report

HOD

Page **80** of **120**

(A Central University Established by the Central Universities Act 2009 No. 25 of 2009)

Koni, Bilaspur - 495009 (C.G.)

CERTIFICATE

his is to certify that the project report entitled "ANALYSIS OF MARKETING TRATAGIES AND CONSUMER BUYING BEHAVIOR OF DHOKRA ART IN ASTAR CG" has been prepared by Miss Suman Verma under my supervision and idance, for the fulfilment of Master of Commerce. His fieldwork is satisfactory.

Signature of Guide

Dr.Sailesh Kumar Dwivedi

Page **81** of **120**



(A Central University Established by the Central Universities Act 2009 No. 25 of 2009)

Koni, Bilaspur - 495009 (C.G.)

A PROJECT REPORT

ON

"Contribution of Self Help Groups (SHGs) in Empowerment of

Rural Women: with special reference to Bilaspur District, C.G., India"

Submitted in partial fulfillment of the

Requirements for the Award of the Degree of

MASTER OF COMMERCE



SUBMITTED BY

PUSHPA KUSHWAHA

EnrolmentNo. - GGV/17/4109

Under the Guidance of DR. KUMAR ADITYA Assistant Professor Department of Commerce

GURU GHASIDAS VISWAVIDYALAYA, BILASPUR, CHHATTISGARH
(A CENTRAL UNIVERSITY)

SEPTEMBER 2022 (TERM 2022-23)

1

Page **82** of **120**

गुरु घासीदास विश्वविद्यालय (केन्रीय विश्वविद्यालय अधिनयम 2009 क्र. 25 के अंतर्गत स्थापित केन्रीय विश्वविद्यालय) कोनी, बिलासपुर - 495009 (छ.ग.)



Guru Ghasidas Vishwavidyalaya

(A Central University Established by the Central Universities Act 2009 No. 25 of 2009)

Koni, Bilaspur - 495009 (C.G.)



Dr. Utkarsh Kumar

For M.Com 4th Semester (Academic Session 2021-22) for compulsory partial fulfillment of project report



Page **83** of **120**

TABLE OF CONTENTS

S.No.	Titles	Page no.
1	ABSTRACT	1
2	INTRODUCTION	2-7
3	Review of literature and research methodology	8-14
4	Overview of companies -ONGC -PGCIL	15-27
5	CSR performance and compliances with companies act 2013 -Examination of CSR rules with company act ,2013 -CSR performance of ONGC -CSR performance of PGCIL -Comparison of both companies CSR performance	28-37
6	Findings, conclusion, contribution and suggestion	38-39
7	Reference	40-41

Page **84** of **120**

गुरू घासीदास विश्वविद्यालय (केन्रीय विश्वविद्यालय अधिनयम 2009 क्र. 25 के अंतर्गत स्वागित केन्रीय विश्वविद्यालय) कोनी, बिलासपुर - 495009 (छ.ग.)



Guru Ghasidas Vishwavidyalaya

(A Central University Established by the Central Universities Act 2009 No. 25 of 2009)

Koni, Bilaspur - 495009 (C.G.)

200	
3	
3	A PROJECT REPORT
2	ON
3	CONSUMER BEHAVIOUR TOWARDS RELIANCE MARKET IN BILASPUR (C.G.)
0	Submitted for partial fulfilment of the
3	Requirements for the Award of the degree of
2	Master of Commerce
5	Wille
3	A STEIN OF THE PARTY OF THE PAR
•	
•	
3	יוווווווו
•	$\mathbf{B}\mathbf{y}$
:	Suman Kanwar
	Enrollment No. (GGV/20/04517)
,	UNDER THE SUPERVISION OF
,	Dr. Utkarsh Kumar
)	DEPARTMENT OF COMMERCE
,	SCHOOL OF MANAGEMENT & COMMERCE
Ĭ	GURU GHASIDAS VISHWAVIDYALAYA
ľ	BILASPUR (C. G.)
	(Term- 2021-22)

Page **85** of **120**

गुरु घासीदास विश्वविद्यालय (कंद्रीय विश्वविद्यालय अधिनयम 2009 क्र. 25 के अंतर्गत स्वापित कंद्रीय विश्वविद्यालय) कोनी, बिलासपुर - 495009 (छ.ग.)



Guru Ghasidas Vishwavidyalaya

(A Central University Established by the Central Universities Act 2009 No. 25 of 2009)

Koni, Bilaspur - 495009 (C.G.)

Guru Ghasidas Vishwavidyalaya, Bilaspur (A Central University established by Central University Act. 2009)

Department of commerce

Certificate of Achievement

This is to Certify that

SUMAN KANWAR

has successfully completed his/her project work on the topic

"CONSUMER BEHAVIOUR TOWARDS RELIANCE MARKET IN BILASPUR (C.G.)" under the supervision of

Dr. Utkarsh Kumar

For M.Com 4th Semester (Academic Session 2021-22) for compulsory partial fulfillment of project report

HOD

Page **86** of **120**

(A Central University Established by the Central Universities Act 2009 No. 25 of 2009)

Koni, Bilaspur - 495009 (C.G.)

ACKNOWLEDGEMENT

A project is an excellent opportunity for learning and self-development. I consider myself very lucky and benoured to have so many wonderful people help me in the completion of this project. This report would have been quite impossible without the immense help and pleasant environment offered at Guru Ghasidas Vishwavidyalaya Bilaspur (C.G.) I am deeply grateful to the entire management and commerce of "Guru Ghasidas Vishwavidyalaya Bilaspur (C.G.)" for giving me such an opportunity.

I sincerely express my deep sense of gratitude to Dr. Ashok Kumar Mishra, Head, Department of Commerce, Guru Ghasidas Vishwavidyalaya Bilaspur (C.G.) for his extraordinary coorporation, valuable guidance and supervision.

Firstly, I would like to express my heartful gratitude to my faculty mentor Mr. Utkarsh Kumar, Assistant Professor, Department of Commerce, Guru Ghasidas Vishwavidyalaya Bilaspur (C.G.) for not only being a guide but also a mentor and for his valuable advice, without his cheering and invaluable insights into this project, the project work would not have been accomplished.

I would like to thank all the faculty member of Department of Commerce, Guru Ghasidas Vishwavidyalaya Bilaspur (C.G.), for their valuable suggestions and useful comments throughout this project work.

I sincerely acknowledge the efforts of all of them who have directly or indirectly helped me in completing my project work.

It is kindness of these acknowledge persons that this project work sees the light of the day.

I submit this project work of mine with great humility and utmost regard.

SUMAN KANWAR

Page **87** of **120**

(A Central University Established by the Central Universities Act 2009 No. 25 of 2009)

Koni, Bilaspur - 495009 (C.G.)

PROJECT REPORT

ON

"IMPACT OF COVID-19 ON INFORMAL SECTOR IN CHHATTISAGRH"

Submitted for partial fulfillment of the requirements

For the award of the degree of M.COM



BY

SHIVDAS NETAM
ENROLLMENT NO.[GGV/17/4140]

UNDER THE SUPERVISION OF DR. UTKARSH KUMAR [ASSISTANT PROFESSOR] DEPARTMENT OF COMMERCE

SCHOOL OF MANAGEMENT AND COMMERCE GURU GHASIDAS VISHWAVIDYALAYA BILASPUR [C.G.]

Page 88 of 120

गुरु घासीदास विश्वविद्यालय (केन्रीय विश्वविद्यालय अधिनयम 2009 क्र. 25 के अंतर्गत स्वापित केन्नीय विश्वविद्यालय) कोनी, बिलासपुर - 495009 (छ.ग.)



Guru Ghasidas Vishwavidyalaya

(A Central University Established by the Central Universities Act 2009 No. 25 of 2009)

Koni, Bilaspur - 495009 (C.G.)



Page **89** of **120**

विभागाध्यक्ष /H.O.D.

ACKNOWLEDGEMENT

A project is an excellent opportunity for learning and self-development. I consider myself very lucky and benoured to have so many wonderful people help me in the completion of this project. This report would have been quite impossible without the immense help and pleasant environment offered at Guru Ghasidas Vishwavidyalaya Bilaspur (C.G.) I am deeply grateful to the entire management and commerce of "Guru Ghasidas Vishwavidyalaya Bilaspur (C.G.)" for giving me such an opportunity.

I sincerely express my deep sense of gratitude to Dr. Ashok Kumar Mishra, Head, Department of Commerce, Guru Ghasidas Vishwavidyalaya Bilaspur (C.G.) for his extraordinary coorporation, valuable guidance and supervision.

Firstly, I would like to express my heartful gratitude to my faculty mentor Mr. Utkarsh Kumar, Assistant Professor, Department of Commerce, Guru Ghasidas Vishwavidyalaya Bilaspur (C.G.) for not only being a guide but also a mentor and for his valuable advice, without his cheering and invaluable insights into this project, the project work would not have been accomplished.

I would like to thank all the faculty member of Department of Commerce, Guru Ghasidas Vishwavidyalaya Bilaspur (C.G.), for their valuable suggestions and useful comments throughout this project work.

I sincerely acknowledge the efforts of all of them who have directly or indirectly helped me in completing my project work.

It is kindness of these acknowledge persons that this project work sees the light of the day.

I submit this project work of mine with great humility and utmost regard.

SUMAN KANWAR

Page **90** of **120**

Consumer purchasing behaviour towards online food ordering:

ZOMATO (Pre-COVID& Post-COVID) in Bilaspur City

Α

Dissertation report submitted for partial fulfilment of the degree of Master of commerce (Session 2021-2022)

Submitted by

Muniya Singh Markam

M.Com. IV SEMESTER

Enrolment No. GGV/20/04508

Roll No., 20508021

Under the supervision of

Mr. Gosala Raju



DEPARTMENT OF COMMERCE
SCHOOL OF MANAGEMENT & COMMERCE
GURU GHASIDAS VISHWAVIDYALAYA
(A CENTRAL UNIVERSITY)
BILASPUR (CHHATTISGARH), INDIA

Page **91** of **120**

गुरू घासीदास विश्वविद्यालय (कंन्रीय विश्वविद्यालय अधिनयन 2009 क्र. 25 के अंतर्गत स्वारित कंन्नीय विश्वविद्यालय) कोनी, बिलासपुर - 495009 (छ.ग.)



Guru Ghasidas Vishwavidyalaya

(A Central University Established by the Central Universities Act 2009 No. 25 of 2009)

Koni, Bilaspur - 495009 (C.G.)



HOD

Page **92** of **120**

विभागाध्यसं /H.O.D.
वाणिज्य विभाग / Dept.of Commerce
गुरु घासीदास विश्वविद्यालय, बिलासपुर (छ.म.)
Guru Ghasidas Vishwavidyalaya, Bilasper (C.G.)



(A Central University Established by the Central Universities Act 2009 No. 25 of 2009)

Koni, Bilaspur - 495009 (C.G.)

ACKNOWLEDGEMENT

First and foremost, I express my sincere gratitude to my guide Mr. Gosala Raju, Department of Commerce, Guru Ghasidas Vishwavidyalaya, Koni, Bilaspur, Chhattisgarh, for his suggestions, excellent guidance, and supervision to carry out my research work. Without his help my dissertation work would not have been initiated. His advice, moral support, patience, and encouragement strengthen me to perform this research.

I am highly indebted to Dr. Ashok Kumar Mishra Head, Department of Commerce, and other faculty members of the department for their constant support and help.

Nothing can be achieved without the love and support of one's family. So, I would like to express my immense gratitude to my father Mr. N. L. Markam for always supporting me in every possible way.

I wish to extent my special thanks to my friends and all those who have directly or indirectly helped me in my research work.

Finally, I thanks to GOD, the Almighty, for his blessings and providing determination to complete this report.

Page 93 of 120

A Project Report

ON

A STUDY ON THE AWARENESS OF CONSUMERS REGARDING E-BANKING

Submitted For The partial <u>fulfillment</u> of the requirement for the award of the degree of

MASTER Of COMMERCE



BY

Shilpa Pradhan Roll number -20508037

Enrollment number-GGV/17/4137

UNDER THE SUPERVISON OF

Dr. Gosala Raju

DEPARTMENT OF COMMERCE
SCHOOL OF COMMERCE AND MANAGEMENT

1

Page **94** of **120**

गुरु घासीदास विश्वविद्यालय (केन्रीय विश्वविद्यालय अधिनम 2009 क्र. 25 के अंतर्गत स्वापित केन्रीय विश्वविद्यालय) कोनी, बिलासपुर - 495009 (छ.ग.)



Guru Ghasidas Vishwavidyalaya

(A Central University Established by the Central Universities Act 2009 No. 25 of 2009)

Koni, Bilaspur - 495009 (C.G.)



Page **95** of **120**

विभागाध्यक्ष /H.O.D.

CHAPTER 1 INTRODUCTION

E-banking refers to electronic banking. This is like e-business in banking industry. It is is also called as "Virtual Banking" or "Online Banking".

Electronic banking is a form of banking in which funds are transferred by an exchange of electronic signals rather than exchange of <u>cash cheques or</u> other type of paper documents and relies on sophisticated computer systems that communicate using telephone lines.

E-banking involves information technology based banking. Under this I.T system, the banking services are delivered by medium of a Computer-Controlled System and it does not involve direct interface with the customers. i.e. the customers do not have to visit the bank's premises to comlete their transactions.

The services delivered under E-banking includes :-

- 1. ATM
- 2. Credit Cards
- Debit Cards
- 4. Smart Cards
- 5. Electronic Funds Transfer (EFT) System
- 6. Cheques Truncation Payment System
- 7. Mobile Banking
- 8. Internet Banking
- 9. Tele Banking etc
- 10.IMPS
 - ATM-The full form is <u>Automated</u> teller <u>machine This</u> is a <u>computarized tele-communication</u> device which provides access to financial transactions in public places and It enables the customers to perform several banking operations conveniently such as withdrawal of <u>cash request</u> of mini <u>statement setting</u> of pin number etc.

6

Page **96** of **120**

A

PROJECT REPORT

ON

"A study on Consumer awareness and perception of plantbased meat products with reference to Bilaspur City"

> Submitted for partial fulfilment of the Requirements for the Award of the Degree of

> > Master of Commerce



By

Ishita Kashyap

Enrolment No.: GGV/17/4059

Under the supervision of

Gosala Raju

DEPARTMENT OF COMMERCE
SCHOOL OF MANAGEMENT AND COMMERCE
GURU GHASIDAS VISHWAVIDYALAYA
BILASPUR (C.G)

1

Page **97** of **120**

गुरू घासीदास विश्वविद्यालय (कंन्रीय विश्वविद्यालय अधिनयन 2009 क्र. 25 के अंतर्गत स्वारित कंन्नीय विश्वविद्यालय) कोनी, बिलासपुर - 495009 (छ.ग.)



Guru Ghasidas Vishwavidyalaya

(A Central University Established by the Central Universities Act 2009 No. 25 of 2009)

Koni, Bilaspur - 495009 (C.G.)



Certificate of Achievement

This is to Certify that ISHITA KASHYAP

has successfully completed his/her project work on the topic

"A STUDY ON CONSUMER AWARENESS AND PERCEPTION OF PLANT – WASTE MEAT PRODUCTS WITH REFERENCE TO BILASPUR CITY"

under the supervision of

Mr. Gosala Raju

For M.Com 4th Semester (Academic Session 2021-22) for compulsory partial fulfillment of project report

HOD

Page **98** of **120**



Guru Ghasidas Vishwavidyalaya (A Central University Established by the Central Universities Act 2009 No. 25 of 2009)

Koni, Bilaspur - 495009 (C.G.)

ABSTRACT

The harmful impact of increasing animal meat consumption on the environment requires people to reduce meat consumption or to consume substitute products. One possible substitute of animal meat is Plant-based meat product which is made from plants and offers the taste, texture and appearance similar to animal meat. In this research, the focus has been on studying the consumer awareness, perception and buying intentions of plant-based meat products. This study conducted an online survey with participants belonging to Bilaspur city. The results showed us that plant-based meat product is still not known to many people but due to the increasing concern for the environment and for the sake of no animal cruelty, there are people who are willing to try these products for the first time and those who have already tried, might buy them again. There are some barriers as well discussed in this study which need to be tackled. Despite these barriers, there is still a potential for these products in the market which we may see in future with the increasing environmental and health concern

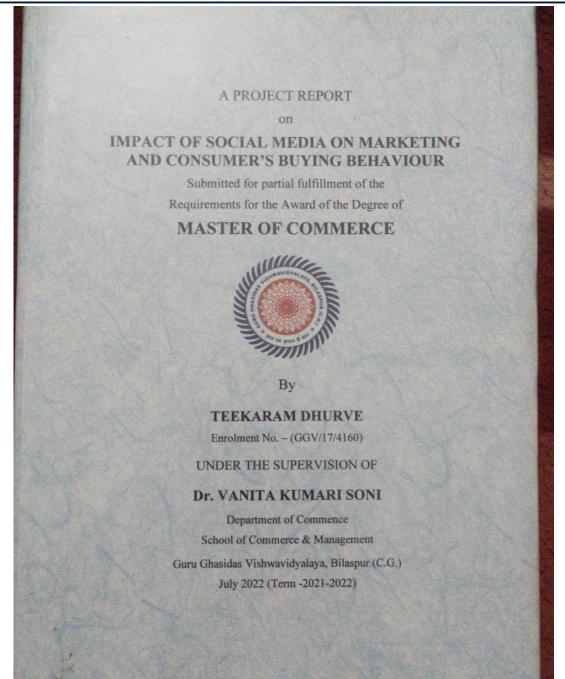
5

Page **99** of **120**



(A Central University Established by the Central Universities Act 2009 No. 25 of 2009)

Koni, Bilaspur - 495009 (C.G.)



Page **100** of **120**

गुरु घासीदास विश्वविद्यालय (कंद्रीय विश्वविद्यालय अधिनयम 2009 क्र. 25 के अंतर्गत स्वापित कंद्रीय विश्वविद्यालय) कोनी, बिलासपुर - 495009 (छ.ग.)



Guru Ghasidas Vishwavidyalaya

(A Central University Established by the Central Universities Act 2009 No. 25 of 2009)

Koni, Bilaspur - 495009 (C.G.)



Page **101** of **120**

विभागाध्यक्ष /H.O.D. वाणिज्य विभाग / Dept.of Commerce गुरु घासीदास विश्वविद्यालय, बिलासपुर (छ.म.) Guru Ghasidas Vishwavidyalaya, Bilasper (C.G.)

गुरु घासीदास विश्वविद्यालय (केन्न्रेय विश्वविद्याल अधिनम 2009 इ. 25 के अंतर्क स्थापित केन्न्रेय विश्वविद्यालय) कोनी, बिलासपुर - 495009 (छ.ग.)



Guru Ghasidas Vishwavidyalaya

(A Central University Established by the Central Universities Act 2009 No. 25 of 2009)

Koni, Bilaspur – 495009 (C.G.)

TABLE OF CONTENTS Advantage of social media.... Disadvantage of social media Different types of social media platforms.... Social Media Marketing Consumer Perception on social Media Marketing Stages Of Consumer Perception.... Indian Social Media Marketing..... Research Problem.... Significance of Social Media.... Literature Review..... Research Methodology.... Objectives of research..... Methodology..... Data Collection method..... Sample Design..... Data Analysis and Interpretation. Introduction Analysis and Interpretation Findings, Suggestion and Conclusion. Suggestion.... Conclusion.... BIBLIOGRAPHY......48-50 Websites References...

Page 102 of 120

A PROJECT REPORT

ON

THE EFFECT OF ELECTRONIC COMMERCE IN BROADCAST MARKET

MASTER OF COMMERCE



UNDER THE SUPERVISION AND GUIDANCE OF

Dr. VANITA KUMARI SONI

ASSITANT PROFESSOR

SUMBITTED BY

DURGESH KUMAR

ENROLLMENT NO: GGV/17/4046 EXAM ROLL NO: 20508008

DEPARTMENT OF COMMERCE

SCHOOL OF MANAGEMENT AND COMMERCE GURU GHASIDAS VISHWAVIDYLAYA, BILASPUR (A CENTRAL UNIVERSITY) SESSION – 2021-2022

Page **103** of **120**

गुरू घासीदास विश्वविद्यालय (कंन्रीय विश्वविद्यालय अधिनयन 2009 क्र. 25 के अंतर्गत स्वारित कंन्नीय विश्वविद्यालय) कोनी, बिलासपुर - 495009 (छ.ग.)



Guru Ghasidas Vishwavidyalaya

(A Central University Established by the Central Universities Act 2009 No. 25 of 2009)

Koni, Bilaspur - 495009 (C.G.)



Page **104** of **120**

विभागाध्यसं /H.O.D.
वाणिज्य विभाग / Dept.of Commerce
गुरु घासीदास विश्वविद्यालय, बिलासपुर (छ.म.)
Guru Ghasidas Vishwavidyalaya, Bilasper (C.G.)

गुरू घासीदास विश्वविद्यालय (केन्रीय विस्तविद्यालय अधिनयम 2009 क्र. 25 के अंतर्षत स्वापित केन्रीय विस्वविद्यालय) कोनी, बिलासपुर - 495009 (छ.ग.)



Guru Ghasidas Vishwavidyalaya

(A Central University Established by the Central Universities Act 2009 No. 25 of 2009)

Koni, Bilaspur - 495009 (C.G.)

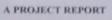
CHAPTER	PAGE NO.
	1-14
CHAPTER 1: INTRODUCTION	
.1 Introduction	
2 History of E-Commerce	
.3 Concept of E-Commerce	
.4 E-Commerce in marketing approach	
.5 Background of the study	
.6 Factors affecting adoption of online marketing by consumers	
1.7 Types of E-Commerce	
1.7.1 B2C 1.7.2 B2B	
1.7.2 B2B 1.7.3 B2B2C	
1.7.4 B2G	
1.7.5 C2B	
1.7.6 D2C	
1.7.7 C2C	
1.7.7 020	
CHAPTER 2: REVIEW OF LITRATURE	15-21
CHAPTER 2. REVIEW OF 2	
	22-25
CHAPTER 3: RESEARCH METHODOLOGY	
3.1 Introduction	
3.2 Statement of problem	
3.3 Research Questions	
3.4 Research Objectives	
3.5 Research design	
3.6 Data source	
The state of the s	
3.7 Research Approach 3.8 Research Instrument	
3.8 Research instantent	
3.9 Sampling 3.10 Data Analysis	
3.11 Significance of the study	
3.11 Significance of the study 3.12 Limitation of study	
3,12 Limitation of Stary	
CHAPTER 4: DATA ANALYSIS &	
INTERPRETATION	26-45
CHAPTER 5: FINDINGS, SUGGESTIONS &	
CONCLUSION	46-47
5.1 Findings	40-17
5.2 Suggestions	
5.2 Suggestions 5.3 Conclusion	
3.3 Concuston	
BIBLIOGRAPHY	48-50
APPENDIX	

Page **105** of **120**



(A Central University Established by the Central Universities Act 2009 No. 25 of 2009)

Koni, Bilaspur - 495009 (C.G.)



ON

AN ANALYTICAL STUDY ON CORE BANKING WITH REFERENCE TO STATE BANK OF INDIA

MASTER OF COMMERCE



UNDER THE SUPERVISION AND GUIDANCE OF

Dr. VANITA KUMARI SONI

ASSITANT PROFESSOR

SUMBITTED BY

RAJENDRA PADHAN

ENROLLMENT NO: GGV/20/04513 EXAM ROLL NO: 20508032

DEPARTMENT OF COMMERCE

SCHOOL OF MANAGEMENT AND COMMERCE GURU GHASIDAS VISHWAVIDYLAYA, BILASPUR (A CENTRAL UNIVERSITY)

SESSION - 2021-2022

Page 106 of 120

विभागाध्यसं /H.O.D. वाणिज्य विभाग / Dept.of Commerce गुरु घासीदास विश्वविद्यालय, बिलासपुर (इ.न.) Guru Ghasidas Vishwavidyalaya, Bilaspur (C.G.)

गुरु घासीदास विश्वविद्यालय (कंद्रीय विश्वविद्यालय अधिनयम 2009 क्र. 25 के अंतर्गत स्वापित कंद्रीय विश्वविद्यालय) कोनी, बिलासपुर - 495009 (छ.ग.)



Guru Ghasidas Vishwavidyalaya

(A Central University Established by the Central Universities Act 2009 No. 25 of 2009)

Koni, Bilaspur - 495009 (C.G.)



Page **107** of **120**

विभागाध्यसं /H.O.D.
वाणिज्य विभाग / Dept.of Commerce
गुरु घासीदास विश्वविद्यालय, बिलासपुर (छ.म.)
Guru Ghasidas Vishwavidyalaya, Bilasper (C.G.)

गुरू घासीदास विश्वविद्यालय (केन्रीय विश्वविद्यालय अधिनयम 2009 क्र. 25 के अंतर्गत स्वापित केन्नीय विश्वविद्यालय) कोनी, बिलासपुर - 495009 (छ.ग.)



Guru Ghasidas Vishwavidyalaya

(A Central University Established by the Central Universities Act 2009 No. 25 of 2009)

Koni, Bilaspur - 495009 (C.G.)

Chapter No.	Title	Page No
1	INTRODUCTION	1 - 16
	1.1 Scope of the study	
	1.2 Objectives of the study	
	1.3 Benefits of the study	
	1.4 Core banking components systems	
	1.4.1 Mobile banking	
	1.4.2 Net banking	
	1.4.3 ATM	
	1.5 Theoretical Analysis	
	1.5.1 Importance of Core Banking Solution	
	1.5.2 Pre-electronic banking scenario in India	
	1.5.2.1 Traditional Bank	
	1.5.2.2 Traditional Banking Structure	
	1.5.2.3 The Business Challenge	
	1.5.2.4 Return on investment (ROI)	
	1.5.2.5 High Cost	
	1.5.3 Core Banking History	
	1.5.4 Bank history	
	1.5.5 Need of core banking system	
2	LITERATURE REVIEW	17

3	RESEARCH METHODOLOGY	28 -33
	3.1 Introduction: State Bank of India of Core	
	System	
	3.2 Introduction	
	3.3 Limitation of the State Bank of India	
	3.4 Research Questions	
	3.5 Importance of research	
	3.6 Research Objectives	
	3.7 Hypothesis for research	
	3.8 Research Design	
	3.9 Data Sources	
	3.10 Research Approach	
	3.11 Research Instrument	
	3.12 Sampling	
	3.13 Data Analysis	
4	DATA ANALYSIS AND INTERPRETATION	34-50
5	FINDINGS AND SUGGESTIONS • Findings	51-57
	Suggestion	
	Conclusion	
	BIBLIOGRAPHY	58-6

Page **108** of **120**

(A Central University Established by the Central Universities Act 2009 No. 25 of 2009)

Koni, Bilaspur - 495009 (C.G.)

PROJECT REPORT

ON

"A STUDY ON CONSUMER PREFERENCE TOWARDS NESTLE PRODUCTS WITH SPECIAL REFERENCE TO BILASPUR AREA"

In partial fulfillment of the requirement

for the award of the degree of

MASTERS OF COMMERCE



Submitted by

PRATIBHA KUMARI

ENROLLMENT NO.(GGV/16/4100)

UNDER THE SUPERVISION OF

Dr. MANISH SETH

[ASSISTANT PROFESSOR]

DEPARTMENT OF COMMERCE

SCHOOL OF MANAGEMENT AND COMMERCE

GURU GHASIDAS VISHWAVIDYALAYA, BILASPUR [C.G]

Page **109** of **120**

गुरु घासीदास विश्वविद्यालय (कंद्रीय विश्वविद्यालय अधिनयम 2009 क्र. 25 के अंतर्गत स्वापित कंद्रीय विश्वविद्यालय) कोनी, बिलासपुर - 495009 (छ.ग.)



Guru Ghasidas Vishwavidyalaya

(A Central University Established by the Central Universities Act 2009 No. 25 of 2009)

Koni, Bilaspur - 495009 (C.G.)

Guru Ghasidas Vishwavidyalaya, Bilaspur

(A Central University established by Central University Act. 2009)

Department of commerce

Certificate of Achievement

This is to Certify that

PRATIBHA KUMARI

has successfully completed his/her project work on the topic

"A STUDY ON CONSUMER PREFERENCE TOWARDS NESTLE PRODUCTS WITH SPECIAL REFERENCE TO BILASPUR AREA"

under the supervision of

Dr. Manish Seth

For M.Com 4th Semester (Academic Session 2021-22) for compulsory partial fulfillment of project report

HOD

Page **110** of **120**

विभागाध्यक्ष /H.O.D. वाणिज्य विभाग / Dept.of Commerce

गुरु घासीदास विश्वविद्यालय, बिलासपुर (छ.ग.) Guru Ghasidas Vishwavidyalaya, Bilasper (C.G.)



(A Central University Established by the Central Universities Act 2009 No. 25 of 2009)

Koni, Bilaspur - 495009 (C.G.)

TABLE OF CONTENT

CONTENTS	PAGE NO
List of Tables	
List of Figures	
INTRODUCTION	1-4
REVIEW OF LITERATURE	5-9
INDUSTRIAL PROFILE	10-14
DATA ANALYSIS AND INTERPRETATION	15-36
FINDINGS, SUGGESTIONS & CONCLUSION	37-38
BIBLIOGRAPHY	
APPENDIX	
	List of Tables List of Figures INTRODUCTION REVIEW OF LITERATURE INDUSTRIAL PROFILE DATA ANALYSIS AND INTERPRETATION FINDINGS, SUGGESTIONS & CONCLUSION BIBLIOGRAPHY

Page **111** of **120**

(A Central University Established by the Central Universities Act 2009 No. 25 of 2009)

Koni, Bilaspur - 495009 (C.G.)

PROJECT REPORT

ON

"EMERGENCE OF E-COMMERCE IN INDIAN SCENARIO - WITH SPECIAL REFERENCE TO AMAZON"

Submitted for partial fulfilment of the requirements for

the award of the degree of M.COM



BY

LIVENDRA KOTHARI

ENROLLMENT NO.[GGV/17/4074]

UNDER THE SUPERVISION OF

DR.MANISH SETH
[ASSISTANT PROFESSOR]
DEPARTMENT OF COMMERCE

SCHOOL OF MANAGEMENT AND COMMERCE GURU GHASIDAS VISHWAVIDYALAYA BILASPUR [C.G.]

Page **112** of **120**

गुरु घासीदास विश्वविद्यालय (केन्रीय विश्वविद्यालय अधिनय 2009 क्र. 25 के अंतर्गत स्थापित केन्नीय विश्वविद्यालय) कोनी, बिलासपुर - 495009 (छ.ग.)



Guru Ghasidas Vishwavidyalaya

(A Central University Established by the Central Universities Act 2009 No. 25 of 2009)

Koni, Bilaspur - 495009 (C.G.)



Certificate of Achievement

This is to Certify that

LIVENDRA KOTHARI

has successfully completed his/her project work on the topic

"EMERGENCE OF E-COMMERCE IN INDIAN SCENARIO – WITH SPECIAL REFERENCE TO AMAZON"

under the supervision of

Dr. Manish Seth

For M.Com 4th Semester (Academic Session $\underline{2}$ 021-22) for compulsory partial fulfillment of project report

HOD

Page **113** of **120**

गुरू घासीदास विश्वविद्यालय (क्न्रीय विश्वविद्यालय अधिनयम 2009 क्र. 25 के अंतर्गत स्वापित केन्द्रीय विश्वविद्यालय) कोनी, बिलासपुर - 495009 (छ.ग.)



Guru Ghasidas Vishwavidyalaya

(A Central University Established by the Central Universities Act 2009 No. 25 of 2009)

Koni, Bilaspur - 495009 (C.G.)

CONTENTS	
	PAGE NO
STUDENT'S DECLARATION	2
SUPERVISOR'S CERTIFICATE	3
ACKNOWLEDGEMENT	4
CHAPTER 1 - INTRODUCTION	6
E-COMMERCE	6-8
ONLINE SHOPPING	8-9
GROWTH OF ONLINE RETAILING IN INDIA	10
CHAPTER 2 – LITERATURE REVIEW	11-13
CHAPTER 3 – COMPANY PROFILE OF AMAZON	14
HISTORY AND MARKETING STRATEGY OF AMAZON	14-15
CHAPTER 4 – RESEARCH METHODOLOGY	16-18
CHAPTER 5 - PRESENTATION OF DATA AND ANALYSIS	19-34
CHAPTER 6 - FINDINGS	35-36
RECOMMENDATIONS	37
CONCLUSION	38
REFERENCE	39
QUESTIONNAIRE	40-42

Page **114** of **120**

5 | Page

(A Central University Established by the Central Universities Act 2009 No. 25 of 2009)

Koni, Bilaspur - 495009 (C.G.)

A PROJECT REPORT

ON

"IMPACT OF E-COMMERCE AND DIGITAL MARKETING: A CASE ON BILASPUR DISTRICT"

Submitted for partial fulfilment of the Requirements for the Award of the Degree of

Master of Commerce



By

PAYAL PATEL

Enrolment No. (GGV/20/04510)

UNDER THE SUPERVISION OF

Mr. Satya Prakash

DEPARTMENT OF COMMERCE

SCHOOL OF MANAGEMENT & COMMERCE

GURU GHASIDAS VISHWAVIDYALAYA

BILASPUR (C.G.)

JUNE 2022 (Term- 2021-2022)

Page **115** of **120**

गुरू घासीदास विश्वविद्यालय (कंद्रीय विश्वविद्यालय अधिनयम 2009 क्र. 25 के अंतर्गत स्वापित केन्द्रीय विश्वविद्यालय) कोनी, बिलासपुर - 495009 (छ.ग.)



Guru Ghasidas Vishwavidyalaya

(A Central University Established by the Central Universities Act 2009 No. 25 of 2009)

Koni, Bilaspur - 495009 (C.G.)



under the supervision of

Dr. Satya Prakash

STUDY ON BILASPUR DISTRICT"

For M.Com 4th Semester (Academic Session 2021-22) for compulsory partial fulfillment of project report

HOD

Page **116** of **120**

विभागाध्यक्ष /H.O.D.

Content

Chapter	Title	Page No
01	Introduction	
02	Literature Review	
03	Research	
	Methodology	
04	Data analysis and	
	interpretation	
05	Conclusion	
	Reference	
	Appendix	
	(Questionnaire)	

Page **117** of **120**

Guru Ghasidas Vishwavidyalaya (A Central University Established by the Central Universities Act 2009 No. 25 of 2009)

Koni, Bilaspur - 495009 (C.G.)

A PROJECT REPORT

ON

PERCEPTION OF CONSUMERS TOWARDS ONLINE PAYMENT

Submitted for partial fulfilment of the Requirements for the Award of the Degree of

Master of Commerce



By

GAUTAM PRASAD SEN

Enrolment No. (GGV/17/4049)

UNDER THE SUPERVISION OF

Mr. Satya Prakash

DEPARTMENT OF COMMERCE

SCHOOL OF MANAGEMENT & COMMERCE

GURU GHASIDAS VISHWAVIDYALAYA

BILASPUR (C.G.)

JUNE 2022 (Term- 2021-2022)

Page 118 of 120

गुरु घासीदास विश्वविद्यालय (कंद्रीय विश्वविद्यालय अधिनयम 2009 क्र. 25 के अंतर्गत स्थापित केन्द्रीय विश्वविद्यालय) कोनी, बिलासपुर - 495009 (छ.ग.)



Guru Ghasidas Vishwavidyalaya

(A Central University Established by the Central Universities Act 2009 No. 25 of 2009)

Koni, Bilaspur - 495009 (C.G.)



Page **119** of **120**

विभागाध्यक्ष /H.O.D. वाणिज्य विभाग / Dept.of Commerce गुरु घासीदास विश्वविद्यालय, बिलासपुर (छ.म.) Guru Ghasidas Vishwavidyalaya, Bilaspur (C.G.)

गुरु घासीदास विश्वविद्यालय (केन्रीय विश्वविद्यालय अधिनयम 2009 क्र. 25 के अंतर्गत स्वापित केन्नीय विश्वविद्यालय) कोनी, बिलासपुर - 495009 (छ.ग.)



Guru Ghasidas Vishwavidyalaya (A Central University Established by the Central Universities Act 2009 No. 25 of 2009)

Koni, Bilaspur - 495009 (C.G.)

TABLE OF CONTENTS CHAPTER TITLE OI INTRODUCTION O2 LITERATURE REVIEW O3 RESEARCH METHODOLOGY O4 DISCUSSION & DATA ANALYSIS O5 FININDINGS, LIMITATIONS AND CONCLUSION

Page **120** of **120**

Brunistra /H O.D.