

PROJECT REPORT ON
“A STUDY ON NON-PERFORMING ASSETS OF MANGALORE
CATHOLIC COOPERATIVE BANK, MANGALORE”

Submitted by

STEPHY SALDANHA

4AL21BA091

Submitted to



VISVESVARAYA TECHNOLOGICAL UNIVERSITY, BELAGAVI

In partial fulfillment of the requirements for the award of the degree of

MASTER OF BUSINESS ADMINISTRATION

Under the guidance of

INTERNAL GUIDE

Dr. Catherine Nirmala

Professor

P G Department of Business

Administration AIET, Mijar

EXTERNAL GUIDE

Mrs. Blanche Fernandes

Branch Manager

Mangalore Catholic

Cooperative Bank, Mangalore



DEPARTMENT OF MBA

ALVA'S INSTITUTE OF ENGINEERING & TECHNOLOGY

SHOBHAVANA CAMPUS MIJAR, MOODBIDRI

September 2023



The Mangalore Catholic Co-operative Bank Ltd

Administrative Office: M.C.C. Bank Building, Hampankatta,
Mangalore-575 001. Ph:2421369, 2445742,
Email:ho@mccbanc.in Website: www.mccbanc.in

HRD No. 272/23-24

Date:07.08.2023

CERTIFICATE

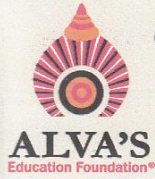
This is to certify that Ms Stephy Saldanha, has completed her project work on the topic
"A study on Non-Performing Assets of Mangalore Catholic Cooperative Bank"
at our Founders Branch from 19.04.2023 to 26.05.2023.

During her project, she was good in work and well-disciplined and was keen on learning about how the system works. She has completed the study of NPA position of the bank for the last 5 years.

We wish her good luck for her career.




(General Manager(I/c))



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Accredited by NAAC with A+ Grade and NBA (CSE & ECE)

Date: 02-09-2023

CERTIFICATE

This is to certify that **STEPHY SALDANHA** bearing USN **4AL21BA091** is a bonafide student of Master of Business Administration course of the Institute in 2021-23, affiliated to Visvesvaraya Technological University, Belgaum. Project report on "**A STUDY ON NON-PERFORMING ASSETS OF MANGALORE CATHOLIC COOPERATIVE BANK, MANGALORE**" is prepared by her under the guidance of **Dr. Catherine Nirmala, Professor, PG Department of Business Administration** in partial fulfillment of the requirements for the award of the degree of Master of Business Administration of Visvesvaraya Technological University, Belgaum Karnataka.

Signature of Internal Guide

Mrs. Priya Sequêira

Signature of Principal
PRINCIPAL

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
www.aiet.org.in

DECLARATION

I, Stephy Saldanha, hereby declare that the project entitled "A study on Non-Performing Assets of Mangalore Catholic Co-Operative Bank, Mangalore" with reference to Mangalore Catholic Co-Operative Bank, Mangalore prepared by me under the guidance of Dr. Catherine Nirmala, Professor, PG Department Of Business Administration, Alva's Institute of Engineering and Technology and external assistance by Mrs. Blanche Fernandes, Branch Manager, Mangalore Catholic Co-Operative Bank. I also declare that this Project work is towards the partial fulfillment of the university regulations for the award of degree of Master of Business Administration by Visvesvaraya Technological University, Belgaum. I have undergone a project for a period of six weeks. I further declare that this Project is based on the original study undertaken by me and has not been submitted for the award of any degree/ diploma from any other University or Institution.

Place: Mijar

Date: 02/09/2023


Signature of the student

ACKNOWLEDGEMENT

I am happy to take this opportunity to extend my sincere thanks to all those who have supported me, directly and indirectly in completing this project meaningfully.

I would like to thank my external guide Mrs. Blanche Fernandes and staff of Mangalore Catholic Co-operative Bank for their encouragement, suggestions and support throughout the duration of my project.

I would like to thank Dr. Peter Fernandes, Principal, Alva's Institute of Engineering and Technology, Mijar for his support and encouragement to undertake a purposeful project.

My heartfelt thanks to Mrs. Priya Sequiera, HOD, PG Department of Business Administration, Alva's Institute of Engineering and Technology, Mijar for giving me the direction for a good project work.

My thanks to my internal guide Dr. Catherine Nirmala, Professor, PG Department of Business Administration, Alva's Institute of Engineering and Technology, Mijar for her feedback and suggestion which have greatly helped me in completing this project.

I express my deep appreciation to my friends who have extended their wholehearted support and their co-operation during this academic course.

With sincere regards,

Stephy Saldanha

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EXECUTIVE SUMMARY

This study examines the issue of non-performing assets (NPAs) in the Mangalore Catholic Cooperative (MCC) Bank and its implications on the bank's financial health and overall stability. By conducting an analysis of historical data and financial statements, the study identifies key trends and patterns contributing to the rising NPAs in the bank's portfolio. The results of this study highlight the critical impact of NPAs on the MCC's profitability and risk exposure.

Various statistical tools are used to analyze the data. In this study, it had been observed that net profit had increased over a period of time. It suggests improved profitability and income generation for the bank over the years. Comparative analysis was used to compare Total Advances, Net Profit, Gross NPA and Net NPA for the year 2018 to 2022. The bank has shown improvements in managing the NPA as indicated by the decreasing trend in both Gross NPA and Net NPA. The increase in ratio analysis indicates a higher proportion of bad loans and a decrease in ratio analysis suggests that improvements in managing the NPA. Trend analysis indicates that the positive deviation suggests that MCC bank's non-performing assets were lower than what was expected for the year, indicating effective management of loans and advances and the negative deviation indicates that the actual GNPA on advances is higher than the projected trend value. The correlation analysis helps to find out the relationship between Total Advances, Net Profit, Gross NPA and Net NPA.

The study confirms that non-performing assets impact the profitability of the business. Addressing the NPA challenge is crucial for the bank's sustained growth, ensuring the safety of depositors' funds, and upholding its reputation within the cooperative banking sector. By adopting a proactive approach to managing NPAs, the bank can position itself for sustainable growth and maintain its role as a vital financial institution in the community.

Project Report on
A STUDY ON INVENTORY MANAGEMENT WITH REFERENCE TO SIPCO INDUSTRIAL
ENGINEERING INDIA PVT LTD MANGALORE.

Submitted by
SHRUTHI
(4AL21BA081)

Submitted to
VISVESVARAYA TECHNOLOGICAL UNIVERSITY,BELGAVI



In partial fulfilment of the requirements for the award of the degree of
MASTER OF BUSINESS ADMINISTRATION
Under the guidance of

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PG DEPARTMENT OF BUSINESS ADMINISTRATION
ALVA'S INSTITUTE OF ENGINEERING AND TECHNOLOGY SHOBHAVANA CAMPUS,
MIJAR MOODBIDRI-2023



Date: 30th May 2023

CERTIFICATE

This is to certify that **Ms. Shruthi (4AL21BA081)**, a student of **Alva's Institution of Engineering and Technology Mijar** has successfully completed the project work in our organisation between 17-4-2023 to 23-5-2023. The title of the project was **"A STUDY ON INVENTORY MANAGEMENT WITH REFERENCE TO SIPCO INDUSTRIAL ENGINEERING INDIA PVT LTD MANGALORE.**

During the period of the Internship program, she has abided by all the rules and regulations of the organisation. She shows great enthusiasm in working on a project and we found her to be hardworking.

Wishing her best of luck and Thanking you

For Sipco Industrial Engineering India Pvt Ltd



Nayana Shetty
Manager- HR & Admin



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Accredited by NAAC with A+ Grade and NBA (CSE & ECE)

Date: 02-09-2023

CERTIFICATE

This is to certify that **SHRUTHI** bearing USN **4AL21BA081** is a bonafide student of Master of Business Administration course of the Institute in 2021-23, affiliated to Visvesvaraya Technological University, Belgaum. Project report on "**A STUDY ON INVENTORY MANAGEMENT WITH REFERENCE TO SIPCO INDUSTRIAL ENGINEERING INDIA PVT LTD MANGALORE**" is prepared by her under the guidance of **Dr. Catherine Nirmala, Professor** PG Department of Business Administration in partial fulfillment of the requirements for the award of the degree of Master of Business Administration of Visvesvaraya Technological University, Belgaum Karnataka.

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Mrs. Priya Sequeira

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DECLARATION

I, **SHRUTHI**, hereby declare that the project report entitled "**A STUDY ON INVENTORY MANAGEMENT WITH REFERENCE TO SIPCO INDUSTRIAL ENGINEERING INDIA PVT LTD**" is Prepared by me under the guidance of **Dr Catherine Nirmala J** , professor of M.B.A Department, Alvas Institution of Engineering and Technology and **Mr. Prakash K**, Finance Manager External guide at Sipco Industrial Engineering India Pvt Limited Mangalore.

I also declare that this project work is towards the partial fulfilment of the university Regulations for the award of the degree of Master of Business Administration by Visvesvaraya Technological University, Belagavi.

I have undergone a summer project for a period of Six weeks . I further declare that this Report is based on my original study undertaken by me and has not been submitted for any degree/diploma award from any other University/Institution.

Place :Mijar

Date:31/08/2023


Signature of the student

ACKNOWLEDGEMENTS

I wish to express my sincere thanks to our respected principal, **Dr Peter Fernandes**, and deep gratitude to Mrs Priya Sequeira HOD, Alvas Institute of Engineering and Technology Mijar for their kind support and encouragement in completing the Project Report. I would like to thank Prof Catherine Nirmala David, Asst. Professor, Department of MBA, Alvas Institute of Engineering and Technology, Mijar moodbidri. and external Nayana HR manager Sipco Industrial Engineering and technology, who gave me golden opportunity to do this wonderful Project in the esteemed organization, which helped me to learn various concepts. Finally, I express my sincere thanks to my Parents, Friends and all the Staff of MBA department of Alvas for their valuable suggestions in completing this Project Report .

Place: Mijar

Name : Shruthi

Date:

USN:4AL21BA081

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EXECUTIVE SUMMARY

The MBA course offered by the Visveshvaraya Technological university has its own unique Syallubs which requires its MBA students to undertake an project with any of the leading business houses for a period of SIX weeks during the end of the third semester. The purpose of the project is to enable the students to appreciate and understand the practical world via-a-via the theoretical input administered during the academic sessions. This help in creating managers who are equipped with the Expirence of linking the theoretical inputs with those of practical exposure and come out with creative solutions and ideas in enhancing the business. In partial fulfillment of MBA degree of VTU I took up an organization study At SIPCO INDUSTRIAL ENGINEERING INDIA PVT LIMITED MANGALORE,for a period of 45 days.

The objective is to learn about the working of a company. The practical aspects was studied and compared with the theoretical aspects learnt in the course. The study involves visiting various departments of the organization to learn about their structure and their functions. The incorporation, background, vision and mission of the company were briefed by the administrative department. The work flow model was briefed before the visit to the site. The service profile was collected by visiting the various departments. The study was more emphasized on SWOT analysis of the company. The study provides a good exposure to the corporate world and a good comparison of practical and theoretical aspects as studied in the course

A PROJECT REPORT ON
**A STUDY ON PERFORMANCE ANALYSIS OF SELECTED EQUITY LARGE-
CAP MUTUAL FUND SCHEMES WITH SPECIAL REFERENCE TO GEOJIT
FINANCIAL SERVICES LTD, MANGALORE**

Submitted By
SHRAVYA JAIN
(4AL21BA075)

Submitted To



VISVESVARAYA TECHNOLOGICAL UNIVERSITY, BELAGAVI

In partial fulfilment of the requirements for the award of the degree of
MASTER OF BUSINESS ADMINISTRATION

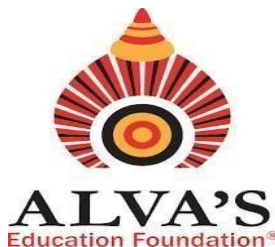
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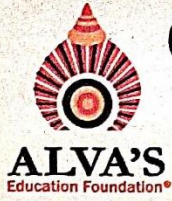
21st August, 2023

TO WHOM SO EVER IT MAY CONCERN

This is to certify that Ms. **Shravya Jain** (Reg. No. 4AL21BA075) an **MBA** student, of **P G Department of Business Administration, Alva's Institute of Engineering & Technology, Mijar, Moodbidri under Visvesvaraya Technology University, Belagavi** has successfully completed internship and project titled "**Analysis of Various Investment Avenues of Mutual Funds with special Reference to Geojit Financial Services Ltd.,**" at our **Mangalore (MG) branch**, from **2nd May, 2023 to 13th June, 2023**. We wish success to the intern in all future endeavours.



George P. Raphael
Deputy General Manager - Human Resources



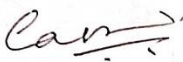
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Accredited by NAAC with A+ Grade and NBA (CSE & ECE)

Date: 02-09-2023

CERTIFICATE

This is to certify that **SHRAVYA JAIN** bearing USN 4AL21BA075 is a bonafide student of Master of Business Administration course of the Institute in 2021-23, affiliated to Visvesvaraya Technological University, Belgaum. Project report on "A STUDY ON PERFORMANCE ANALYSIS OF SELECTED EQUITY LARGE-CAP MUTUAL FUND SCHEMES WITH SPECIAL REFERENCE TO GEOJIT FINANCIAL SERVICES LIMITED MANGALORE" is prepared by her under the guidance of **Dr. Catherine Nirmala**, Professor PG Department of Business Administration in partial fulfillment of the requirements for the award of the degree of Master of Business Administration of Visvesvaraya Technological University, Belgaum Karnataka.


Signature of Internal Guide


Mrs. Priya Sequeira
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Signature of Principal
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DECLARATION

I, SHRAVYA JAIN, hereby declare that the project report entitled “A Study on performance analysis of selected equity large-cap mutual fund schemes with special reference to Geojit Financial Services LTD, Mangalore” is prepared by me under the guidance of Dr. Catherine Nirmala, Professor, MBA Department, Alva’s Institute of Engineering and Technology and Mr. Avinash Anchan, Branch Head, External Guide at Geojit Financial Service LTD, Mangalore.

I also declare that the project work is towards the partial fulfilment of the university regulations for the award of degree of Master of Business Administration by Visvesvaraya Technological University, Belagavi.

I have undergone the project for a period of six weeks. I further declare that this report is based on the original study undertaken by me and has not been submitted for the award of any degree/diploma to any other university or institution.

Place: Mijar

Date: 1/9/2023



Signature of the Student

ACKNOWLEDGEMENT

I am happy to take this opportunity to extend my sincere thanks to all those who have supported me, directly and indirectly in completing this internship meaningfully.

I would like to thank my external guide **Mr. Avinash Anchan**, Branch Head, at Geojit Financial Services Ltd for his encouragement, suggestions, and support throughout the duration of my project.

I would like to thank **Dr. Peter Fernandes**, Principal, AIET for his support and encouragement to undertake a purposeful project.

My heartfelt thanks to **Mrs. Priya Sequeira**, Head, PG Department of Business Administration for giving me the direction for a good project work.

My thanks to my internal guide **Dr. Catherine Nirmala**, Professor, PG Department of Business Administration, for her feedback and suggestion which have greatly help me in completing this project.

Finally, my gratitude to each and everyone who have been associated with my project.

SHRAVYA JAIN

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EXECUTIVE SUMMARY

The project is undertaken at Geojit financial service ltd, Mangalore. It is a Financial advisory Company and it operates as an investment management company and they offer wealth management, tax savings, mutual funds, bonds, fixed deposits, pension system.

There are lot of opportunities are there for today's investors but investors do not have the idea where to invest, As Warren Buffet said do not put all eggs in single basket, investors should not invest their entire money in single schemes, that must be diversified in order to minimize the risk of loss. If the investors want to invest his money and he does not have much knowledge where to invest, mutual fund is appropriate investment avenue for him. The main aim of the study is to know which schemes gives best result from the selected equity large-cap mutual funds for the period of five years.

Over the course of five years, the research aims to measure the performance of a chosen equity large-cap mutual funds. Annual returns of top 20 equity large-cap fund schemes over the course of five years are reviewed, and the best ten are picked based on total performance. Plan selection should be based on the goals of the investor. Overall, mutual funds are an excellent long-term investing choice. Research methodology, data sources, data analysis, and actual return results are discussed in great length here.

The results of the study reveal intriguing insights into the potential of these small-cap mutual fund schemes to generate wealth for investors. The executive summary encapsulates the pivotal outcomes of this study, enabling investors to make informed decisions regarding their investment strategies in the large-cap equity schemes.

FINANCIAL PERFORMANCE ANALYSIS OF HERO MOTOCROP LTD

SUBMITTED BY

NAMITHA N SUVARNA

4AL21BA050

Submitted to



VISVESVARAYA TECHNOLOGICAL UNIVERSITY, BELGAVI

In partial fulfilment of the requirements for the award of the degree

MASTER OF BUSINESS ADMINISTRATION

Under the guidance of



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Professor

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Department of MBA

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MIJAR, MOODABIDRI

SEPTEMBER 2023



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CERTIFICATE

This is to certify that **NAMITHA N SUVARNA** bearing USN **4AL21BA050** is a bonafide student of Master of Business Administration course of the Institute in 2021-23, affiliated to Visvesvaraya Technological University, Belgaum. Project report on "**A STUDY ON FINANCIAL PERFORMANCE ANALYSIS OF HERO MOTORCORP LTD, MOODBIDRI**" is prepared by her under the guidance of **Dr. Catherine Nirmala, Professor**, PG Department of Business Administration in partial fulfillment of the requirements for the award of the degree of Master of Business Administration of Visvesvaraya Technological University, Belgaum Karnataka.

Signature of Internal Guide

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Date: 08/09/2023


TO WHOM IT MAY CONCERN

This is to certify that **Ms. Namitha N suvarna** a student of Final year MBA of **Alva's institute of engineering and technology mijar, moodabidri**, has successfully completed six week long project work and the title of the project is **Finacial performance Analysis of HeroMotoCrop Ltd**, with special reference to **Magarant Motors** During the period of her project work with us she was found punctual, hardworking and inquisitive.

We wish to her every success in life.

Thanking you

For **MAGRANTH MOTORS**


Proprietor
Manager

Date: 08/09/2023

Place: Moodabodri

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DECLARATION

I, **Namitha N Suvarna**, hereby declare that the Project report entitled "**Financial performance analysis of Hero MotoCorp Ltd**" with reference to **Magranth Motors Moodabidri** prepared by me under the guidance of **Dr. Catherine David Nirmala**, Professor, PG Department of, **Alvas institute of engineering and technology Mijar, Moodabidri** and external assistance by **Jagadish, Manager of Magranth motors Moodabidri**. I also declare that this Project work is towards the partial fulfilment of the university Regulations for the award of degree of Master of Business Administration by **Visvesvaraya Technological University, Belgaum**. I have undergone a summer project for a period of six weeks. I further declare that this Project is based on the original study undertaken by me and has not been submitted for the award of any degree/diploma from any other University / Institution.

Place: Mijar, Moodabidri

Date: 4 - 05- 2023



Signature of the student

ACKNOWLEDGEMENT

I am pleased to acknowledge my sincere thanks to Board of Management of **ALVAS INSTITUTE OF ENGINEERING AND TECHNOLOGY** for their kind encouragement in doing this project and for completing it successfully. I am grateful to them.

I convey my sincere thanks to **MR. PETER FERNADIS**, Principal, college of Alvas Institute of engineering and technology and **MRS, PRIYA SEQERIA** Head of the for Department For providing me necessary support and details at the right time during the progressive reviews.

I would like to express my sincere and deep sense of gratitude to my Project Guide **DR. CATHERIN NIRMALA**, Associate professor, Department of MBA studies for his valuable guidance, suggestions and constant encouragement paved way for the successful completion of my project work.

I wish to express my thanks to all Teaching and Non-teaching staff members of the Department of Business Administration as well as institution who were helpful in many ways for the completion of the project.

NAMITHA N SUVARNA

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EXECUTIVE SUMMARY

The MBA course offered by the VTU University; Belgaum has its very own remarkable prospectus which requires the understudy to search out a venture in corporate world with driving business house for a time of about a month and a half amid (6 weeks) their fourth semester for increasing reasonable information of how does the organization and its capacity work in industry.

In the dynamic and competitive landscape of the global business environment, a comprehensive understanding of a company's FC is essential for stakeholders, investors, and decision-makers alike. This report presents a detailed analysis of the FC of Hero MotoCorp Ltd., a leading in the two-wheeler industry. By examining key financial indicators, ratios, and trends, this analysis is to provide valuable information into the company's operational efficiency, profitability, liquidity, and overall topics.

This study is conducted to analyse the financial performance of the company which help us to identify how the company is using their financial statement for the development of the organization and how the company is performing and also help to determine the financial status and financial strength of the company. And ratio analysis of the company profitability and solvency of the company.

Hands on knowledge provides students with the insight of the company and what they will be experience in a few years from now. Learning out of the classroom give them a real knowledge of the industry environment which will help in long run to the student

**“A STUDY ON IMPACT OF CHANGES IN INTEREST RATES ON
HOUSING LOAN CUSTOMERS OF ICICI BANK, JEEVAN BIMA NAGAR
BRANCH, BANGALORE”.**

Submitted By:

MURALI K M

USN: 4AL21BA047

Submitted To:



**VISVESVARAYA TECHNOLOGICAL UNIVERSITY,
BELAGAVI**

In partial fulfilment of the requirements for the award of the degree of
MASTER OF BUSINESS ADMINISTRATION

Under the guidance of

INTERNAL GUIDE:

Dr. Catherine Nirmala
Professor
PG Dept. of Business Administration
AIET, Moodbidre

EXTERNAL GUIDE:

Mr. Raghavendra V
Branch Manager
Jeevan Bima Nagar, Bangalore.



**PG DEPARTMENT OF BUSINESS ADMINISTRATION
ALVA'S INSTITUTE OF ENGINEERING & TECHNOLOGY
SHOBHAVANA CAMPUS, MIJAR, MOODBIDRI
SEPTEMBER - 2023**

30/08/2023

TO WHOMSOEVER IT MAY CONCERN

This is to certify that **MURALI K M (USN: 4AL21BA047)** student of 2nd MBA from **Alva's institute of engineering and technology**. Has successfully completed his project work entitled "**A study on impact of changes in interest rates on housing loan customers of ICICI Bank, Jeevan bima nagar branch, Bangalore**". From 17/04/2023 to 27/05/2023. Under the guidance of the branch Manager.

Ref: AIET/MBA/IP/2021-23/33

During his period he has shown keen interest in this project work and did the project work successfully.

We are satisfied with his work and wish every success in his professional career and his life. We wish all the best in his future Endeavours.

Branch Manager
(Raghavendra V)
(Jeevan Bima Nagar, Bangalore)



**ICICI Bank Ltd, 1659, 10Th Main, Hal 3Rd Stage, Jeevan Bima Nagar,
Main Road, Bangalore Bangalore Urban Dist, Karnataka.**



ALVA'S INSTITUTE OF ENGINEERING & TECHNOLOGY

(A Unit of Alva's Education Foundation @ Moodbidri)
Affiliated to Visvesvaraya Technological University, Belagavi
Approved by AICTE, New Delhi & Recognised by Government of Karnataka
Accredited by NAAC with A+ Grade and NBA (CSE & ECE)

Date: 02-09-2023

CERTIFICATE

This is to certify that **MURALI K M** bearing **USN 4AL21BA047** is a bonafide student of Master of Business Administration course of the Institute in 2021-23, affiliated to Visvesvaraya Technological University, Belgaum. Project report on **"A STUDY ON IMPACT OF CHANGES IN INTEREST RATES ON HOUSING LOAN CUSTOMERS OF ICICI BANK, JEEVAN BIMA NAGAR BRANCH, BANGALORE."** is prepared by him under the guidance of **Dr. Catherine Nirmala**, Professor PG Department of Business Administration in partial fulfillment of the requirements for the award of the degree of Master of Business Administration of Visvesvaraya Technological University, Belgaum Karnataka.

Signature of Internal Guide

Mrs. Priya Sequeira

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DECLARATION

I Murali K M, hereby declare that the project "**A STUDY ON IMPACT OF CHANGES IN INTEREST RATES ON HOUSING LOAN CUSTOMERS OF ICICI BANK, JEEVAN BIHIMA NAGAR BRANCH, BANGALORE**". Prepared by me under the guidance of Dr. Catherine Nirmala, PG Department of Business Administration, Alva's Institute of Engineering and Technology and external assistance by Mr Raghavendra V, Branch Manager, ICICI Bank Jeeva, Bima Nagar, Bangalore. I also declare that this project work is towards the partial fulfilment of the university regulations for the award of degree of Master of Business Administration by Visvesvaraya Technological University, Belagavi. I have undergone the project for a period of six weeks. I further declare that this project is based on the original study undertaken by me and has not been submitted for the award of any degree/ diploma to any other University or Institution.

Place: Mijar

Date: 02/09/2023

Signature of the student



ACKNOWLEDGEMENT

I am happy to take this opportunity to extend my sincere thanks to all those who have supported me, directly and indirectly in completing this project meaningfully.

I would like to thank Dr. Peter Fernandes, Principal, Alva's Institute of Engineering and Technology, Mijar for his support and encouragement to undertake a purposeful project.

My heartfelt thanks to Ms Priya Sequiera, HOD, PG Department of Business Administration, Alva's Institute of Engineering and Technology, Mijar for giving me the direction for a good project work.

My thanks to my internal guide Dr. Catherine Nirmala, Professor, PG Department of Business Administration, Alva's Institute of Engineering and Technology, Mijar for her feedback and suggestions which have greatly helped me in completing this project.

I would like to thank my external guide Mr. Raghavendra V and staff of ICICI Bank for their encouragement, suggestion and support throughout the duration of my project.

I express my deep appreciation to my family and friends who have extended their wholehearted support and their co-operation during this academic course.

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EXECUTIVE SUMMARY

The project, titled “A Study on the Impact of Changes in Interest Rates on Housing Loan Customers of ICICI Bank, jeevan bima nagar, Bangalore”. Delves into the intricate dynamics of housing loan interest rates and their impact on ICICI Bank's clientele, particularly within the Bangalore region. Despite ICICI Bank's interest rates being relatively higher compared to those of public sector banks, the bank has effectively attracted and retained customers by virtue of its streamlined loan approval process and unique offerings, including a noteworthy 6-month moratorium period for housing loan customers. Acknowledges the susceptibility of housing loan interest rates to the ebb and flow of real estate demand, resulting in fluctuations that significantly influence the financial choices of borrowers. A noteworthy discovery from the research is the common inclination of diverse occupational groups towards fixed interest rate loans, underscoring a significant trend in customer preferences. In terms of navigating the complex landscape of interest rate fluctuations, the project puts forth the recommendation for ICICI Bank to adopt robust risk mitigation strategies.

This encompasses the empowerment of customers with knowledge that enables them to make informed decisions concerning refinancing, prepayments, and selecting the most appropriate loan type in response to shifts in interest rates. To augment the array of choices available to customers while bolstering security, the study advocates for the promotion of long-term fixed-rate mortgage options. Beyond its direct benefits of providing stability to customers, this strategy further bolsters ICICI Bank's competitive stance within the market.

The project furnishes insightful revelations about the intricate interplay between interest rate changes and the decisions of ICICI Bank's housing loan customers. It underscores the bank's strengths, such as its efficient processes and customer-centric features, which have bolstered its success despite relatively higher interest rates. The research offers strategic suggestions for ICICI Bank, encompassing risk management techniques, customer education, and competitive strategies, as it endeavors to maintain its leadership position within the market.

**“A STUDY ON IMPACT OF NON-PERFORMING
ASSETS ON PROFITABILITY at District Co-Operative Central Bank” KOLAR
CHINTAMANI BRANCH**

**Submitted by
MANJUNATHA RG
USN: 4AL21BA044**

Submitted to



VISVESVARAYA TECHNOLOGICAL UNIVERSITY, BELGAVI

In partial fulfilment of the requirements for the award of the degree of

MASTER OF BUSINESS ADMINISTRATION

Under the guidance of

INTERNAL GUIDE

**Dr. Catherine Nirmala
Professor
Department MBA, aiet**

EXTERNAL GUIDE

**Mr Nagaraja
Branch Manager
DCC Bank Chintamani**



**PG DEPARTMENT OF BUSINESS ADMINISTRATION
ALVA'S INSTITUTE OF ENGINEERING & TECHNOLOGY
SHOBHAVANA CAMPUS, MIJAR, MOODBIDRI
SEPTEMBER - 2023**



ಕೋಲಾರ ಮತ್ತು ಚಿಕ್ಕಬಳ್ಳಾಪುರ
ಜಿಲ್ಲಾ ಸಹಕಾರ ಕೇಂದ್ರ ಬ್ಯಾಂಕ್ ನಿಯಮಿತ, ಕೋಲಾರ.



The Kolar & Chikballapura District Co-operative Central Bank Limited, Kolar

Post Box No. 11, D.C.C. Bank Road, KOLAR - 563101

Ref. KCDCCB/CHMN/2023-24

Date: 24/08/2023

TO WHOM SO EVER IT MAY CONCERN CERTIFICATE

This is to certify that **Mr. Manjunatha R G**, USN NO : 4AL21BA044, who is studying in 4th Semester MBA, Alva's Institute of Engineering & Technology, Shobhavana Campus, Mijar, Has under taking the project work in our Bank.

The project title was

"A STUDY ON IMPACT OF NON-PERFORMING ASSETS ON PROFITABILITY" AT District Co-Operative Central Bank Ltd. KOLAR CHINTAMANI BRANCH

He completed the project for a period of Six weeks successfully with his endeavors.

For Kolar & Chikballapur
DCC Bank Ltd.,

Kolar and Chikballapur
Chintamani Branch
DCC Bank Ltd.,
Chinthamani.



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Approved by AICTE, New Delhi & Recognised by Government of Karnataka

Accredited by NAAC with A+ Grade and NBA (CSE & ECE)

Date: 02-09-2023

CERTIFICATE

This is to certify that **MANJUNATHA R G** bearing **USN 4AL21BA044** is a bonafide student of Master of Business Administration course of the Institute in 2021-23, affiliated to Visvesvaraya Technological University, Belgaum. Project report on "**A STUDY ON IMPACT OF NON-PERFORMING ASSETS ON PROFITABILITY AT DISTRICT CO-OPERATIVE CENTRAL BANK LTD. KOLAR CHINTAMANI BRANCH**" is prepared by him under the guidance of **Dr. Catherine Nirmala**, Professor PG Department of Business Administration in partial fulfillment of the requirements for the award of the degree of Master of Business Administration of Visvesvaraya Technological University, Belgaum Karnataka.

Signature of Internal Guide

Mrs. Priya Sequeira

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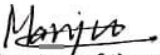
www.aiet.org.in

DECLARATION

I, Manjunatha RG, hereby declare that the project entitled "A STUDY ON IMPACT OF NON-PERFORMING ASSETS ON PROFITABILITY at District Co-Operative central Bank" with reference to District Co-Operative central Bank Chintamani branch is prepared by me under the guidance of Dr. Catherine Nirmala, Professor, PG Department Of Business Administration, Alva's Institute of Engineering and Technology and external assistance by Mr Nagaraja, Branch Manager, District Central Co-Operative Bank. I also declare that this project work is towards the partial fulfilment of the university regulations for the award of degree of Master of Business Administration by Visvesvaraya Technological University, Belagavi. I have undergone a project of a period of six weeks. I further declare that this project is based on the original study undertaken by me and has not been submitted for the award of any degree/ diploma to any other University or Institution.

Place: Mijar

Date: 02/09/2023


Signature of the student

ACKNOWLEDGEMENT

I am happy to take this opportunity to extend my sincere thanks to all those who have supported me, directly and indirectly in completing this project meaningfully.

I would like to thank my external guide Mr. Nagaraja and staff of District Central Co-Operative Bank for their encouragement, suggestion and support throughout the duration of my project.

I would like to thank Dr. Peter Fernandes, Principal, Alva's Institute of Engineering and Technology, Mijar for his support and encouragement to undertake a purposeful project.

My heartfelt thanks to Mrs. Priya Sequiera, HOD, PG Department of Business Administration, Alva's Institute of Engineering and Technology, Mijar for giving me the direction for a good project work.

My thanks to my internal guide Dr. Catherine Nirmala, Professor, PG Department of Business Administration, Alva's Institute of Engineering and Technology, Mijar for her feedback and suggestions which have greatly help me in completing this project.

I express my deep appreciation to my friends who have extended their wholehearted support and their co-operation during this academic course.

With sincere regards,

Manjunatha R G

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EXECUTIVE SUMMARY

This project titled “A study on Impact of Non-Performing Assets on profitability at District Central Co-Operative Bank” at DCC Chintamani is submitted in partial fulfilment of the requirement for the award of Master of Business Administration. The main objective of the study is for understanding the impact of non-performing assets on profitability of the company. For this purpose, the primary data is collected through the direct interaction with the branch manager and staff and secondary data from company’s annual reports, websites, publications and text books. Firstly conducted project involved a comprehensive analysis of DCC Bank, encompassing its core objectives, services, strengths, weaknesses, opportunities, and threats through a SWOT analysis. Notably, the bank faces a deficiency in innovative amenities and lacks ATM facilities. A significant achievement in 2023 was the substantial reduction of Gross NPA and Net NPA, indicating successful strategies to manage NPA concerns. A distinctive finding is that amid continuous growth in total advances and net profits, 2023 showcased a substantial decrease in NPAs, highlighting a positive link between business expansion and NPA management. The bank's growing confidence in managing loan losses was evident through declining provision percentages over the years. The study underscores the importance of innovation, digital services, proactive loan strategies, and effective administration in curbing NPAs and maintaining financial stability.

**ANALYZING PROFITABILITY AND COST EFFICIENCY OF KMF CATTLE
FEED SUPPLY CHAIN**

Submitted by

HARSHAKUMAR H S

USN: - 4AL21BA033

Submitted to

Visvesvaraya Technological University

In partial fulfilment of the requirements for the award of the

Degree of

MASTER OF BUSINESS ADMINISTRATION



Under the guidance of

INTERNAL GUIDE

Dr. CATHERINE NIRMALA DAVID

Professor

**PG Department of
Business Administration, AIET, Mijar**

EXTERNAL GUIDE

Manjegowda

Director

KMF CATTLE FEED



**PG DEPARTMENT OF BUSINESS ADMINISTRATION
ALVA'S INSTITUTE OF ENGINEERING & TECHNOLOGY
SHOBHAVANA CAMPUS, MIJAR, MOODBIDRI.
SEPTEMBER 2023**



ಕರ್ನಾಟಕ ಸಹಕಾರಿ ಹಾಲು ಉತ್ಪಾದಕರ ಮಹಾ ಮಂಡಳಿ ನಿಯಮಿತ
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UNIT : CATTLE FEED PLANT
HASSAN-573 201.

ನಂ.

ದಿನಾಂಕ :

Certificate

This is to certify that Mr.Harsha Kumar H S USN :4AL21BA033 Student of MBA from Alva's Institute of Engineering & Technology, Moodbidri has successfully completed his Project Work on **"Analyzing Profitability of KMF Cattle Feed Supply Chain"** The Project Work has been done during the period from 17th April 2023 to 25th May 2023 under the guidance of Sri. H.N.Manjegowda , Assistant Director(Fin).

DIRECTOR
CATTLE FEED PLANT, HASSAN

Place: Hassan
Date: 26.05.2023

Cattle Feed Plant, Post Box # 155, Gandhi Nagar, Holenarasipur Road, M. Hosakoppalu (Post), HASSAN - 573 201.
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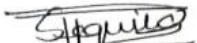
Accredited by NAAC with A+ Grade and NBA (CSE & ECE)

Date: 02-09-2023

CERTIFICATE

This is to certify that **HARSHAKUMAR H S** bearing **USN 4AL21BA033** is a bonafide student of Master of Business Administration course of the Institute in 2021-23, affiliated to Visvesvaraya Technological University, Belgaum. Project report on **"ANALYZING PROFITABILITY AND COST EFFICIENCY IN KMF CATTLE FEED SUPPLY CHAIN"** is prepared by him under the guidance of **Dr. Catherine Nirmala**, Professor PG Department of Business Administration in partial fulfillment of the requirements for the award of the degree of Master of Business Administration of Visvesvaraya Technological University, Belgaum Karnataka.


Signature of Internal Guide


Mrs. Priya Sequeira

OFFICE
Director, Administration
Alva's Institute of Engg. & Technology
MIDJAR - 574 225


Signature of Principal
PRINCIPAL
Alva's Institute of Engg. & Technology,
MIDJAR, MOODSIDRI - 574 225, D.K.

Shobhavana Campus, Midjar, Moodbidri - 574225, Mangalore, Karnataka, India
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Declaration

I, Harshakumar H S, hereby declare that the Project report entitled "**Analyzing Profitability and Cost Efficiency in KMF cattle feed supply chain**" with reference to KMF Cattle Feed, Hassan prepared by me under the guidance of Dr. Catherin Nirmala David, faculty of M.B.A Department, Alvas Institute of Engineering and Technology and external assistance by Manjegowda, Director KMF Cattle Feed, Hassan. I also declare that this Project work is towards the partial fulfillment of the university Regulations for the award of degree of Master of Business Administration by Visvesvaraya Technological University, Belagavi. I have undergone a summer project for a period of six weeks. I further declare that this Project is based on the original study undertaken by me and has not been submitted for the award of any degree/diploma from any other University / Institution.

Place: Moodbidre

Date: 2/09/2023

Signature of the Student:



ACKNOWLEDGEMENT

I am happy to take this opportunity to extend my sincere thanks to all those who have supported me, directly and indirectly in completing this project meaningfully.

I would like to thank Dr. Peter Fernandes, Principal, Alva's Institute of Engineering and Technology, Mijar for his support and encouragement to undertake a purposeful project.

My heartfelt thanks to Ms Priya Sequiera, HOD, PG Department of Business Administration, Alva's Institute of Engineering and Technology, Mijar for giving me the direction for a good project work.

My thanks to my internal guide Dr. Catherine Nirmala, Professor, PG Department of Business Administration, Alva's Institute of Engineering and Technology, Mijar for her feedback and suggestions which have greatly helped me in completing this project.

I would like to thank my external guide Mr. Manjegowda and staff of KMF cattle feed, Hassan for their encouragement, suggestion and support throughout the duration of my project.

I express my deep appreciation to my family and friends who have extended their wholehearted support and their co-operation during this academic course.

Harshakumar H S

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Executive Summery

The project is on the “A Study on Financial Statement Analysis with Reference to the “KMF CATTLE FEED PLANT, HASSAN. Karnataka Cooperative Milk Producers Federation Limited (KMF) was setup in 1974 and it serves as the governing body for Karnataka's dairy cooperative movement. Both in relation to sales and procurement, this is the best in South India. One of the Federation's main responsibilities is the marketing of milk and dairy products. One of a farmer's most significant vocations is the dairy industry. In India, the agricultural sector supports close to 70% of the population. It serves as India's foundation. Agriculture and dairy are closely related industries. Agriculture in India is fundamentally dependent on animal husbandry. It primarily pertains to rural areas and is closely related to agriculture. Currently, 187 million tons of milk is produced annually. India leads all other nations in both the creation and consumption of milk.

To provide urban customers with access to premium milk and other dairy products of the highest quality. To establish and grow cooperative model village-level organizations to oversee dairy operations. To guarantee the availability of resources for milk production, processing facilities, and knowledge diffusion.

I employed ratio analysis, specifically looking at metrics such as net profit ratio and gross profit ratio to assess the organization's profitability. Additionally, I examined operating profit ratio and operating expenses ratio to gain insights into its financial performance. I used the chi-square statistical tool to analyze the survey responses and draw conclusions regarding the hypotheses under investigation.

A substantial portion of the survey respondents indicated frequent use of KMF cattle feed, and the majority expressed satisfaction with its quality. The chi-square statistical analysis revealed significant relationships between various factors. Over the years 2020 to 2022, there has been a consistent growth in net profit, which corresponds with improved sales ratios, indicating successful strategies leading to increased returns. However, there was a decline in net profit in 2023, attributed to inconsistent cost control measures.

PROJECT REPORT ON
“A STUDY ON WORKING CAPITAL MANAGEMENT
WITH REFERENCE TO GWASF QUALITY CASTINGS PVT LTD. BAIKAMPADY,
MANGALORE”

Submitted By

DHANYA KUMARI

USN: 4AL21BA027

Submitted To



VISVESVARAYA TECHNOLOGICAL UNIVERSITY, BELGAVI

In partial fulfillment of the requirements for the award of the degree of

MASTER OF BUSINESS ADMINISTRATION

Under the guidance of

INTERNAL GUIDE

Dr. Catherine Nirmala

Professor

PG Department of Business Administration

AIET, Mijar Moodbidri

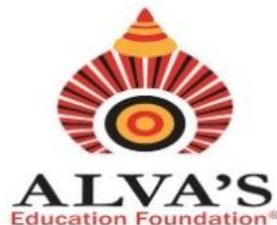
EXTERNAL GUIDE

Mrs. Vijaya Kamath

Finance Manager

GWASF Quality Castings Pvt Ltd.

Baikampady, Mangalore



PG DEPARTMENT OF BUSINESS ADMINISTRATION

ALVA'S INSTITUTE OF ENGINEERING AND TECHNOLOGY

MIJAR, MOODBIDRI

MAY - 2023

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16.08.2023

TO WHOMSOEVER IT MAY CONCERN

This is to certify that Dhanya Kumari (USN 4AL21BA027) MBA Student from Alva's Institute of Engineering and Technology, Mijar, Moodbidri has successfully completed her project on "A Study on Working Capital Management with reference to GWASF Quality Castings Pvt Ltd Baikampady, Mangalore" from 21.04.2023 to 27.05.2023.

During the period of her assignment, we found her sincere and a keen learner.

We wish her all the best in her future endeavors.

For GWASF Quality Castings Pvt Ltd

A handwritten signature in dark ink, appearing to read 'Vijaya Kamath', is written over the printed name.

Vijaya Kamath
Manager-Finance



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Accredited by NAAC with A+ Grade and NBA (CSE & ECE)

Date: 02-09-2023

CERTIFICATE

This is to certify that **DHANYA KUMARI** bearing USN 4AL21BA027 is a bonafide student of Master of Business Administration course of the Institute in 2021-23, affiliated to Visvesvaraya Technological University, Belgaum. Project report on "A STUDY ON WORKING CAPITAL MANAGEMENT WITH REFERENCE TO GWASF QUALITY CASTINGS PVT LTD, BAIKAMPADY, MANGALORE" is prepared by her under the guidance of **Dr. Catherine Nirmala, Professor, PG Department of Business Administration** in partial fulfillment of the requirements for the award of the degree of Master of Business Administration of Visvesvaraya Technological University, Belgaum Karnataka.


Signature of Internal Guide


Mrs. Priya Sequeira
DEAN
Dept. of Business Administration
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MIJAR - 574 225


Signature of Principal
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DECLARATION

I, **DHANYA KUMARI**, hereby declare that the Project report entitled "**A study on Working Capital Management with reference to GWASF Quality Castings Pvt Ltd. Baikampady, Mangalore**" is prepared by me under the guidance of **Dr. Catherine Nirmala**, Professor, PG Department of Business Administration, Alva's Institute of Engineering and Technology and External assistance by **Mrs. Vijaya Kamath**, Finance Manager, GWASF Quality Castings Pvt Ltd. Baikampady, Mangalore.

I also declare that the project work is towards the partial fulfilment of the university regulations for the award of degree of Master of Business Administration by Visvesvaraya Technological University, Belagavi.

I have undergone the project for the period of six weeks, I further declare that this report is based on the original study undertaken by me and has not been submitted for the award of any degree/diploma from any other university or institution.

Place: Mijar

Date: 04/09/2023



Signature of the student

ACKNOWLEDGEMENT

I wish to convey my deep sense of gratitude to my internal guide **Dr. Catherine Nirmala**, Professor, PG Department of Business Administration, for having guided me on every aspect right from the beginning of the project report.

My thanks to **Dr. Peter Fernandes**, Principal of Alva's Institute of Engineering and Technology for his whole-hearted support in all our endeavours.

I sincerely thank **Mrs. Priya Sequeira**, Head, PG Department of Business Administration for all her support and encouragement to do a meaningful study.

I am thankful to **Mrs. Vijaya Kamath**, Finance Manager of GWASF Quality Castings Pvt Ltd, Baikampady, Mangalore for granting me the opportunity to take up this project and for giving resources and information about the organization which is very crucial to study and prepare the project report.

I express my genuine thanks to all the teaching faculties and the support staff of the PG Department of Business Administration, Alva's Institute of Engineering and Technology, Mijar, Moodbidri.

I express my deepest thanks to my parents and family members for their active role in my professional development without which my higher studies would have been just a dream.

Finally, I thank my friends for their valuable suggestions offered to me to complete this study successfully.

DHANYA KUMARI

4AL21BA027

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EXECUTIVE SUMMARY

As a part of curriculum course of Master of Business Administration Alva's Institute of Engineering and Technology, I had required to undertake a research project in fourth semester. It helps me to understand the realities of business and application of theoretical knowledge in practical. Secondary data was helped me to understand overall company financial position and product segment.

The project entitled "A study on Working Capital Management with reference to GWASF Quality Castings Pvt Ltd. Baikampady, Mangalore" is majorly in Manufacturing, produces sand castings on alloy ranging from carbon steels through high alloy steels and nickel base alloys and supplies in fully machined condition.

One of the main areas of Financial Management is money management. Capital required by business is broadly divided into fixed capital and temporary capital that is working capital while fixed capital management is related to long term funds, working capital management covers the short term requirement of business.

Working capital management gains importance keeping in view of the uncertainties prevailing in any business environment, the main objective being balancing the risk return trade off so as to maintain the liquidity of the firms to meet the obligations. It requires a thorough understanding of the business operations with respect to changing environment and also the skill and knowledge in implementing the tools and techniques of working capital to maintain business.

The company should keep current liabilities equal to current assets. Average collection period of the organisation should be increased and liberal credit policy should be adopted. The firm should take steps to recover the debts. Company should more concentrate on their receivables. The study reveals that over the five years from 2018-22, there has been an increase in the working capital. By this I can interpret that the working capital is moving towards a satisfactory position.

**PROJECT REPORT ON
A STUDY ON EMPLOYEE ENGAGEMENT AN ITS IMPACT ON
EMPLOYEE RETENTION WITH REFERENCE TO JANATA FISH
MEAL AN OIL PROUCTS LT, KOTA**

Submitted By

CHAITRA U

(4AL21BA018)

Submitted To



VISVESVARAYA TECHNOLOGICAL UNIVERSITY, BELAGAVI

**In partial fulfilment of the requirements for the award of the degree of
MASTER OF BUSINESS ADMINISTRATION**

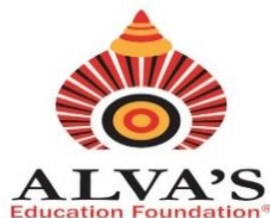
Under the guidance of

Internal Guide

Dr. Catherine Nirmala
PG Department of Business
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Alva's Institute of Engineering and
Technology, Mijar, Moodbidri

External Guide

Mr. Ravi Kiran
HR manager
Janatha Fishmeal and Oil
Products ltd KOTA



PG Department of Business Administration

Alva's Institute of Engineering & Technology Shobhavana Campus, Mijar,
Moodbidri, D.K – 574225

MAY-2023



TO WHOMSOEVER IT MAY CONCERN

This is to certify that Ms. Chaitra U (USN: 4AL21BA018) a Student of MBA, From Alva's Institute of Engineering and Technology, Has undergone internship From 21th April 2023 to 27 May 2023.

During the period of Internship she has worked on a project Named " Study on employee engagement and its impact on employee retention with reference to Janata fish meal and oil products limited ". During the project she has successfully met the objectives of the internship. We found Ms. Chaitra U to be hardworking, sincere and displayed good conduct.

We wish her all successes in future endeavors.


Authorized signatory 08/08/23



Date :02-08-2023

Place : Kota

Janatha Fish Meal & Oil Products

Regd Factory & Office :- Manoor Fisheries Road Kota, Udupi Tq & Dist Karnataka, INDIA - 576221

+91 820 2987175, mail@janathafishmeal.com, www.janathafishmeal.com

GSTIN : 29AAEFJ1257G1ZE, Pan No: AAEFJ1257G





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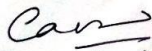
Approved by AICTE, New Delhi & Recognised by Government of Karnataka

Accredited by NAAC with A+ Grade and NBA (CSE & ECE)

Date: 02-09-2023

CERTIFICATE

This is to certify that **CHAITRA U** bearing USN 4AL21BA018 is a bonafide student of Master of Business Administration course of the Institute in 2021-23, affiliated to Visvesvaraya Technological University, Belgaum. Project report on "A STUDY ON EMPLOYEE ENGAGEMENT AND ITS IMPACT ON EMPLOYEE RETENTION WITH REFERENCE TO JANATHA FISH MEAL AND OIL PRODUCTS LTD, KOTA" is prepared by her under the guidance of **Dr. Catherine Nirmala, Professor**, PG Department of Business Administration in partial fulfillment of the requirements for the award of the degree of Master of Business Administration of Visvesvaraya Technological University, Belgaum Karnataka.


Signature of Internal Guide


Mrs. Priya Sequêira
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DECLARATION

I, CHAITRA U, hereby declare that the Project report entitled "**A Study on EMPLOYEE ENGAGEMENT AN ITS IMPACT ON EMPLOYEE RETENTION**" with reference to " **Janatha Fishmeal and Oil Products ltd** "KOTA, is prepared by me under the guidance of **Dr. Catherine Nirmala**, Professor, PG Department of Business Administration, Alvas Institution of Engineering and Technology, Mijar and External assistance by Mr. Manikanta, Janatha Fishmeal and Oil Products Ltd.

I also declare that this Project work is towards the partial fulfilment of the university regulations for the award of degree of Master of Business Administration by Visvesvaraya Technological University, Belgaum.

I have undergone a summer project for a period of six weeks. I further declare that this Project is based on the original study undertaken by me and has not been submitted for the award of any degree/diploma from any other University / Institution.

Place: Mijar

Date: 04/09/2023



Signature of the students

ACKNOWLEDGEMENT

Preparing this project report has been a wonderful experience all together without the assistance of certain special people it would be impossible for me to present this project in its current format. To thank them all individually would be a pleasant task but an Endeavour that would fall short of its mark even with the best intentions however I would like to acknowledge a few key people who have been instrumental in my preparation of this project report.

Firstly, I express my heartfelt thanks to the Visvesvaraya Technological University for including project work as a compulsory paper for MBA students that made me get a best knowledge and it will help me for my better future.

I would like to express my sincere thanks to principal **DR. PETER FERNANDEZ**, AIET, Moodbidri, and I express my deep sense of gratitude to **Mrs. Priya Sequeira**, HOD and also to my internal guide professor PG Department of Business Administration, Alva's Institution of Engineering and Technology, Mijar for his constant support and encouragement to carry out my project successful without much difficulty.

I am also greatly indebted to external guide **Mr. Ravi Kiran**, HR Manager, Janatha Fishmeal and Oil Products Ltd "KOTA for providing me all the necessary help and requirement guidance for the completion of my project and also for the valuable time that he gave me from his schedule.

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EXECUTIVE SUMMARY

The project work on “A Study Employee Engagement and its Impact on Employee Retention”. The project was done at Janatha Fish Meal and Oil Products Ltd. It gives clear picture of the Employee Engagement and its Impact on Employee Retention For preparing this project. It is very much clear that there is a wide scope for Janatha Fish Meal and Oil Products

The organisation is developing day by day. It was very exciting to experience the real INDUSTRIES OF Janatha Fish Meal and Oil Products Lt, KOTA . From this project work on “A Study Employee Engagement and its Impact on Employee Retention." I learnt Janatha Fish Meal and Oil Products is a reputed organization which has developed its goodwill in the market to compete with Yaskawa Fish Meal and Oil Company, Uyehara, Raj Fish Meal and Oil Company, Malpe ,Harris Marine Products Mukai, Mangalore , Mukai Seafood Industries, Bangalore etc. Janatha Fish Meal and Oil Products is functioning well for the upliftment of the economy.

This project is divided into five chapters, each of which covers a distinct area of the company. The initial chapter introduces the industry and company context, highlighting key aspects like company leadership, vision, and offerings. It outlines operational areas, infrastructure, competitors, and potential growth, supported by a SWOT analysis. This chapter sets the stage for understanding the company's position and future possibilities.

In the second chapter, we delved into the theory that supports our study and explored existing research on the topic. We reviewed at least 20 different studies to understand what's already known and identify gaps in the research. This helped us see where our study fits in and what questions still need answers. By looking at a wide range of literature, we gained insights that guided our research and highlighted areas that haven't been explored thoroughly.

In the third part, we defined the main problem, reasons for conducting the study, and set clear goals. We also outlined what our study covers, how we'll conduct it, and the assumptions we're testing. While exploring the topic's boundaries, we acknowledged potential constraints that might affect the study's outcome.

In the fourth chapter, we thoroughly studied the gathered data and used helpful tables explain it better. These visuals made it easier to understand important trends and connections in the

information. By looking closely at the data, we could figure out the main points we were investigating. These tables also helped us explain our findings more clearly and made it simpler to make important decisions based on the results.

In the fifth chapter, we summarized our discoveries, drew conclusions, and provided valuable suggestions and recommendations. This chapter serves as a condensed guide for implementing insights gained from the study.

PROJECT REPORT ON
**“A Study on Profit Generation and Optimization of Vessel Turnaround
time In Seaport with Special Reference to New Mangalore Port Authority,
Mangalore”**

Submitted By

ASHWINI

(4AL21BA012)

Submitted To



VISVESVARAYA TECHNOLOGICAL UNIVERSITY, BELAGAVI

In partial fulfilment of the requirements for the award of the degree of

MASTER OF BUSINESS ADMINISTRATION

Under the guidance of

INTERNAL GUIDE

Dr. Catherine Nirmala

PG Department of Master of
Business Administration

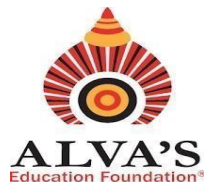
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Mr. Rakshith

Finance Manager

New Mangalore Port Authority,
Mangalore



PG Department of Business Administration

Alva's Institute of Engineering & Technology Shobhavana Campus, Mijar,
Moodbidri, D.K – 574225

MAY -2023



ನವ ಮಂಗಳೂರು ಬಂದರು ಪ್ರಾಧಿಕಾರ
नव मंगलूर पत्तन प्राधिकरण
NEW MANGALORE PORT AUTHORITY
(Fully Solar Powered)

भारत सरकार (पत्तन, पोत परिवहन और जलमार्ग मंत्रालय)
Govt of India (Ministry of Ports, Shipping and Waterways)
ಪಣಂಬೂರು ಪಂಚಮ್ಬೂರು Panambur / ಮಂಗಳೂರು ಮಂಗಲೂರ Mangalore - 575010

75
Azadi Ka
Amrit Mahotsav



SAGARMALA
PORT-LED PROSPERITY

No.5/1/TRG/Intern/2023-24

Date: 07.08.2023

CERTIFICATE

This is to certify that **Ms. Ashwini (USN: 4AL21BA012)** student of **MBA, Alva's Institute of Engineering & Technology, MIJAR** has successfully completed her Project work at **New Mangalore Port Authority** from **25.04.2023 to 27.05.2023**.

During this training period, we found her sincere and hard working.

We wish her all the best in her future endeavor.

Dy. Manager (Corp. Relations & Comm.)

उप प्रबंधक-कॉर्पोरेट संबंध एवं संचार

Dy. Manager-Corporate Relations &
Communications

नव मंगलूर पत्तन प्राधिकरण

New Mangalore Port Authority

पणंबूर / Panambur - 575010



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Accredited by NAAC with A+ Grade and NBA (CSE & ECE)

Date: 02-09-2023

CERTIFICATE

This is to certify that ASHWINI bearing USN 4AL21BA012 is a bonafide student of Master of Business Administration course of the Institute in 2021-23, affiliated to Visvesvaraya Technological University, Belgaum. Project report on "A STUDY ON PROFIT GENERATION AND OPTIMIZATION OF VESSEL TURNAROUND TIME IN SEAPORT WITH SPECIAL REFERENCE TO NEW MANGALORE PORT AUTHORITY, MANGALORE" is prepared by her under the guidance of Dr. Catherine Nirmala, Professor, PG Department of Business Administration in partial fulfillment of the requirements for the award of the degree of Master of Business Administration of Visvesvaraya Technological University, Belgaum Karnataka.

Signature of Internal Guide

Mrs. Priya Sequira

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MIJAR - 574 225

Signature of Principal

PRINCIPAL

Alva's Institute of Engg. & Technology,
MIJAR, MOODBIDRI - 574 225, D.K.

Declaration

I Ashwini, hereby declare that the Project report entitled **"The Study on Profit Generation and Optimization of Vessel Turnaround Time in sea port with special reference to New Mangalore Port Authority, Mangalore"** with reference to NMPA, Mangalore, prepared by me under the guidance of Dr. Catherine Nirmala David, professor of M.B.A Department, Alvas Institute of Engineering and Technology, Mijar and external assistance by Mr. Rakshith, Finance manager, NMPA. I also declare that this Project work is towards the partial fulfillment of the university Regulations for the award of degree of Master of Business Administration by Visvesvaraya Technological University, Belgaum. I have undergone a summer project for a period of six weeks. I further declare that this Project is based on the original study undertaken by me and has not been submitted for the award of any degree/diploma from any other University / Institution.

Place: *Mijar*

Ashwini
Signature of the Student

Date:

ACKNOWLEDGEMENT

I would like to take this opportunity to express my sincere gratitude to all those who have helped me throughout this project. It gives me immense pleasure to acknowledge all those who have rendered encouragement and support for the successful completion of this work.

I would like to express my sincere to **DR. PETER FERNANDES**, Principal, Alva's Institute of Engineering and Technology, Mijar, Moodbidri, for his guidance and support.

I am grateful to **MRS. PRIYA SEQUEIRA**, HOD of MBA department, Alva's Institute of Engineering and Technology, Mijar, Moodbidri. whose timely suggestion and encouragement support me to complete this Project work.

I would like to offer my gratitude to my Internal guide **DR. CATHERINE NIRMALA**, Professor, MBA department, Alva's Institute of Engineering and Technology, Mijar, Moodbidri, for her valuable help and constant support.

I express my utmost gratitude to **MR. KARTIK SALIAN**, Dy. Manager, General Administration Department, an External guide **MR. RAKSHITH** New Mangalore Port Authority for his support, co-operation and for providing all necessary information required for the Project Report.

I would like to thank my teaching and non-teaching staff member of MBA department and also. I want to thank you my parents, dear and near ones and all my friends who have helped me in the completion of the report.

EXECUTIVE SUMMARY

Turnaround time of a vessel in a seaport exhibits the capability and ability of a port in providing efficient and effective services. Ship turnaround time is one of the most significant Port performance Indicator. This is the total time, spent by the vessel in port, during a given call. It is the sum of waiting time, berthing time, service time (i.e., ship's time at berth) and sailing delay.

Indian ports play a crucial role in trade and economy, as 95% of merchandise trade is handled by ports. the factors influencing vessel turnaround time and its implications for port performance and profitability. The major factors contributing to increased turnaround time were determined through an in-depth analysis of historical data and operational processes. the NMPA to enhance its port performance and profitability by focusing on reducing turnaround times. Addressing pre-berthing waiting time, optimizing post-operation waiting times, and enhancing crane productivity are identified as key areas of improvement. the turnaround time decreased, the organization's profit increased.

The inverse relationship highlights the potential for increased profitability by concentrating efforts on reducing turnaround times. This finding serves as an important strategic direction for the NMPA, emphasizing the significance of streamlined operations and efficient resource utilization.

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A PROJECT REPORT ON
“A STUDY ON INVENTORY MANAGEMENT IN CARDOLITE
SPECIALTY CHEMICAL LLP, MESZ, BAJPE”

Submitted by

SHETTY PRATHIKSHA SUDHAKAR

4AL21BA071

Submitted to



VISVESVARAYA TECHNOLOGICAL UNIVERSITY, BELAGAVI

In partial fulfilment of the requirements for the award of the degree of

MASTER OF BUSINESS ADMINISTRATION

Under the guidance of

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DEPARTMENT OF MBA

ALVA'S INSTITUTE OF ENGINEERING & TECHNOLOGY

SHOBHAVANA CAMPUS MIJAR, MOODBIDRI

2022 - 2023



Cardolite Specialty Chemicals India LLP
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June 20, 2023

CERTIFICATE

(To whomsoever it may concern)

This is to certify that **Ms. Shetty Prathiksha Sudhakar USN No 4AL21BA071]** **second year** student of MBA from Alvas Institute of Engineering and Technology, Mijar, Moodabidri has successfully completed her project work entitled "A study on Inventory Management at Cardolite Specialty Chemicals India LLP" from 27/04/2023 to 27/05/2023.

During the above period we found her sincere & hard working and she has taken proper initiative and efforts towards completing her project.

We wish her all the best in her future endeavors.

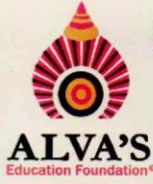
For **Cardolite Specialty Chemicals India LLP**



Authorised Signatory

Visit us at : www.cardolite.com

Registered Office:
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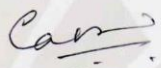
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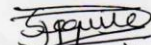
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Approved by AICTE, New Delhi & Recognised by Government of Karnataka
Accredited by NAAC with A+ Grade and NBA (CSE & ECE)

Date: 02-09-2023


CERTIFICATE

This is to certify that **SHETTY PRATHIKSHA SUDHAKAR** bearing USN 4AL21BA071 is a bonafide student of Master of Business Administration course of the Institute in 2021-23, affiliated to Visvesvaraya Technological University, Belgaum. Project report on "A STUDY ON INVENTORY MANAGEMENT AT CARDOLITE SPECIALTY CHEMICAL LLP, MSEZ BAJPE" is prepared by her under the guidance of **Dr. Catherine Nirmala, Professor PG** Department of Business Administration in partial fulfillment of the requirements for the award of the degree of Master of Business Administration of Visvesvaraya Technological University, Belgaum Karnataka.


Signature of Internal Guide


Mrs. Priya Sequeira

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Signature of Principal
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Mijar. MOODBIDRI - 574 225, D.K.

DECLARATION

I, Ms. SHETTY PRATHIKSHA SUDHAKAR, hereby declare that the project report entitled "**A Study on Inventory Management in Cardolite Specialty Chemical LLP MSEZ, BAJPE**" is prepared by me under the guidance of Dr. Catherine Nirmala, Professor of MBA Department, Alva's Institute of Engineering and Technology, Mijar and Mr. Vikram, finance officer, external guide at Cardolite Specialty Chemicals India, LLP. I also declare that the project work is towards the partial fulfilment of the university regulation for the award of degree of Master of Business Administration by Visvesvaraya Technological University, Belgaum. I have undergone a summer project of a period of six weeks, I further declare that this report is based on the original study undertaken by me and has not been submitted for the award of any degree/ diploma from any other University of Institution.

Place: Mijar

Date: 3/9/2023



Signature of the student

ACKNOWLEDGEMENT

I am happy to take this opportunity to extend my sincere thanks to all those who have supported me, directly and indirectly in completing this internship meaningfully.

I would like to thank my external guide Mr. Vikram and staff of Cardolite Specialty Chemicals India LLP for their encouragement, suggestion, and support throughout the duration of my project.

I would like to thank Dr. Peter Fernandes, principal AIET for his support and encouragement to undertake a purposeful project.

My heartfelt thanks to Mrs. Priya Sequeira, Head, PG Department of Business Administration for giving me the direction for a good project work.

My thanks to my internal guide Dr. Catherine Nirmala, PG Department of Business Administration, for her feedback and suggestion which have greatly help me in completing this project.

Finally, my gratitude to each and everyone who have been associated with my project.

With sincere regards,

Prathiksha

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EXECUTIVE SUMMARY

This project titled “A study on Inventory Management of Cardolite Specialty Chemicals India LLP at MSEZ, Bajpe is submitted in partial fulfilment of the requirement for the award of master of business administration. The project is concerned with the inventory management tools and techniques adopted in Cardolite Specialty Chemicals India LLP, Bajpe.

The main objective of the study is for understanding the management of the inventory and manufacturing process of the company. For this purpose, the primary data is collected through the direct interaction with the store manager and secondary data from company’s annual reports, websites publication and text books.

Firstly, introduction of information regarding the company and the topic, the company profile, organization profile, product profile, vision and mission statement, achievements and SWOT Analysis are made.

Then, statement of problem, objectives of the study, scope, methodology, various tools used for data collection and limitation of the study is discussed. Subsequently, a detailed study is made on conceptual background of inventory management. Analysis and interpretation is done on the basis of information regarding the practice for analysis is supported by a descriptive interpretation which implies figures in to clear words.

Finally, the suggestion to overcome the drawbacks involved in the project on the basis of the analysis made in the organization.

A PROJECT REPORT ON
“RELEVANCE OF NAV METHOD IN VALUATION OF SHARES”

Submitted By

JYOTHI MEGHASHREE K

(4AL21BA037)

Submitted To



Visvesvaraya Technological University, Belagavi

In partial fulfilment of the requirements for the award of the degree of

MASTER OF BUSINESS ADMINISTRATION

Under the guidance of

DR. CATHERINE NIRMALA DAVID

Professor, PG Department of Business Administration

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2022- 2023



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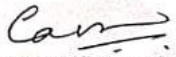
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Accredited by NAAC with A+ Grade and NBA (CSE & ECE)

Date: 02-09-2023

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This is to certify that **JYOTHI MEGHASHREE K** bearing USN 4AL21BA037 is a bonafide student of Master of Business Administration course of the Institute in 2021-23, affiliated to Visvesvaraya Technological University, Belgaum. Project report on "RELEVANCE OF NAV METHOD IN VALUATION OF SHARES" is prepared by her under the guidance of Dr. Catherine Nirmala, Professor PG Department of Business Administration in partial fulfillment of the requirements for the award of the degree of Master of Business Administration of Visvesvaraya Technological University, Belgaum Karnataka.


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DECLARATION

I Jyothi Meghashree K hereby declare that the Project report entitled "Relevance of NAV Method in Valuation of Shares" is a record of independent work carried out by me under the guidance of Dr. Catherine Nirmala David, Professor, MBA department, Alva's Institute of Engineering & Technology, Mijar.

I also declare that this project work is towards the partial fulfilment of the university regulations for the award of the degree of Master of Business Administration by Visvesvaraya Technological University, Belgaum.

I have undergone a summer project for a period of six weeks. I further declare that this Project is based on the original study undertaken by me and has not been submitted for the award of any degree/diploma from any other University/Institution.

Place : Mijar

Date : 4-09-2023

Signature of the Student



ACKNOWLEDGEMENT

Writing this project report happens to be one of the greatest achievements in this phase of my life. Express my heartiest thanks to those who provided me tremendous support to those who provided me tremendous support and making it a useful firsthand experience.

The Project that I have undertaken independently was a great chance for learning and professional development. Therefore, I consider myself as a very lucky individual as I was provided with an opportunity to accomplish project.

I am very much grateful to Dr. Peter Fernandes, Principal, Alva's Institute of Engineering and Technology, Mijar and I'm privileged to thank our Mrs. Priya Sequeira, HOD of MBA, Alva's Institute of Engineering and Technology, Mijar.

I would like to convey my heartiest thanks Dr.Catherine Nirmala David, Professor, MBA department, Alva's Institute of Engineering and Technology, Mijar, Who took time to hear, guide and keep me on correct path and allowed me to carry out my project.

Last but not the least I would also like to express my thanks to my parents, friends and benefactors who have helped me directly and indirectly throughout my Project.

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EXECUTIVE SUMMARY

The "Relevance of NAV Method in Valuation of Share" project presents a comprehensive analysis of the Net Asset Value (NAV) method as a valuation tool for shares in financial markets. The study involved comparing the intrinsic value calculated through the NAV method with the respective market values of 20 companies' shares. The findings revealed a substantial and consistent gap between the intrinsic value and market value, leading to the conclusion that the NAV method is irrelevant in valuing shares.

The research methodology involved a thorough examination of each company's financial statements and assets to determine their net asset value. The intrinsic value was then calculated using the NAV method by deducting liabilities from the total assets and dividing by the number of outstanding shares. This intrinsic value was compared with the prevailing market price of the shares on various dates to assess the degree of deviation.

Key reasons for the significant gap between intrinsic value and market value, leading to the irrelevance of the NAV method, include; Market Sentiment, Intangible Assets, Market Efficiency, Liquidity and Market Depth and many more factors that the balance sheet of the company does not include.

Based on the findings, the project concludes that the NAV method is not a relevant tool for valuing shares due to its inability to account for market dynamics, intangible assets, and investor sentiment. Consequently, relying solely on the NAV method for investment decision-making may lead to suboptimal choices and missed opportunities for investors.

The study recommends the analysts to consider the inflation, technological changes, and organizational capital. It suggests a more comprehensive approach to share valuation than NAV method valuation. By considering a diverse range of factors and market conditions, investors can make more informed decisions and gain a better understanding of share valuation in the complex financial landscape.

**A STUDY ON WORKING CAPITAL MANAGEMENT WITH
REFERENCE TO GURUCHARAN INDUSTRIES,
BAIKAMPADY, MANGALORE**

Submitted by

Jovel Rakshith Sequeira

USN: 4AL21BA035

Submitted to



**VISVESVARAYA TECHNOOGICAL UNIVERSITY,
BELAGAVI**

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

MASTER OF BUSINESS ADMINISTRATION

Under the guidance of

Internal guide

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1st June 2023

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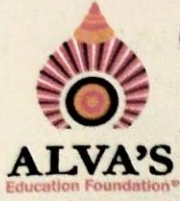
This is to certify that Mr. Jovel Rakshith Sequeira, bearing USN No.4AL21BA035 an MBA student of Alva's Institute Of Engineering & Technology, Moodbidri has successfully completed his project on "A Study on Working Capital Management with reference to GURUCHARAN INDUSTRIES at Balkampady Mangalore " towards the partial fulfillment of the requirements for the course of Master of Business Administration (MBA) in our organization for 6 weeks.

We have found him to be meticulous, regular and hardworking. We wish him success in his future endeavors.



For GURUCHARAN INDUSTRIES,


Manager



ALVA'S INSTITUTE OF ENGINEERING & TECHNOLOGY

(A Unit of Alva's Education Foundation @ Moodbidri)

Affiliated to Visvesvaraya Technological University, Belagavi

Approved by AICTE, New Delhi & Recognised by Government of Karnataka

Accredited by NAAC with A+ Grade and NBA (CSE & ECE)

Date: 02-09-2023

CERTIFICATE

This is to certify that **JOVEL RAKSHITH SEQUEIRA** bearing USN 4AL21BA035 is a bonafide student of Master of Business Administration course of the Institute in 2021-23, affiliated to Visvesvaraya Technological University, Belgaum. Project report on **"A STUDY ON WORKING CAPITAL MANAGEMENT WITH REFERENCE TO GURUCHARAN INDUSTRIES, BAIKAMPADY, MANGALORE"** is prepared by him under the guidance of **Dr. Catherine Nirmala, Professor PG Department of Business Administration** in partial fulfillment of the requirements for the award of the degree of Master of Business Administration of Visvesvaraya Technological University, Belgaum Karnataka.

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DECLARATION

I, Jovel Rakshith Sequeira, hereby declare that the project entitled "A STUDY ON WORKING CAPITAL MANAGEMENT WITH REFERENCE TO GURUCHARAN INDUSTRIES" is prepared by me under the guidance of Dr. Catherine Nirmala, Professor, PG Department Of Business Administration, Alva's Institute of Engineering and Technology and external assistance by Mrs Thriveni, Administrative Manager of Gurucharan Industries. I also declare that this project work is towards the partial fulfilment of the university regulations for the award of degree of Master of Business Administration by Visvesvaraya Technological University, Belagavi. I have undergone a project of a period of six weeks. I further declare that this project is based on the original study undertaken by me and has not been submitted for the award of any degree/ diploma to any other University or Institution.

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Date: 06/09/2023


Signature of the student

ACKNOWLEDGEMENT

I am happy to take this opportunity to extend my sincere thanks to all those who have supported me, directly and indirectly in completing this project meaningfully.

I would like to thank my external guide Mrs. Thriveni and staff of Gurucharan Industries for their encouragement, suggestion and support throughout the duration of my project.

I would like to thank Dr. Peter Fernandes, Principal, Alva's Institute of Engineering and Technology, Mijar for his support and encouragement to undertake a purposeful project.

My heartfelt thanks to Mrs. Priya Sequeira, HOD, PG Department of Business Administration, Alva's Institute of Engineering and Technology, Mijar for giving me the direction for a good project work.

My thanks to my internal guide Dr. Catherine Nirmala, Professor, PG Department of Business Administration, Alva's Institute of Engineering and Technology, Mijar for her feedback and suggestions which have greatly help me in completing this project.

I express my deep appreciation to my friends who have extended their wholehearted support and their co-operation during this academic course.

With sincere regards,

Jovel Sequeira

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EXECUTIVE SUMMARY

This project titled “A study on Working Capital Management With Reference To Gurucharan Industries is submitted in partial fulfillment of the requirement for the award of Master of Business Administration.

The study was conducted for the period of 6 weeks. This study tries to explore the impact of working capital management on the profitability of the company. This study gives detailed information regarding the working capital management at Gurucharan Industries. Management of current assets, namely cash management, Debtors management, Inventory Management. The objective is to examine how efficient working capital management practices can significantly impact Gurucharan Industry's financial performance and overall sustainability

This report is divided into five chapters. First chapter is about Introduction and history of the Gurucharan Industries. Second chapter shows Conceptual background and Literature review of the topic studied. Third chapter is about Research design which contains statement of the problem, need for the study, objectives, scope of the study, research methodology and limitations of the study. Fourth chapter is about analysis and interpretation of the data which is collected by the Gurucharan Industries visiting the organization through the balance Sheet by using tables and graphs. Fifth chapter is about findings, conclusion and suggestions based on the study. Then it contains bibliography which is about the various websites used to collect the literature reviews and secondary data for the project. Annexure contains the balance sheet and Profit and Loss Account of Gurucharan Industries.

A PROJECT REPORT
A STUDY ON EFFICIENCY OF SHARPE'S SINGLE INDEX
MODEL BY CONSTRUCTION OF OPTIMAL PORTFOLIO OF
SELECTED STOCKS

Submitted By

ASHRITHA SHETTY

(4AL21BA010)

Submitted To



Visvesvaraya Technological University, Belagavi

In partial fulfilment of the requirements for the award of the degree
of

MASTER OF BUSINESS ADMINISTRATION

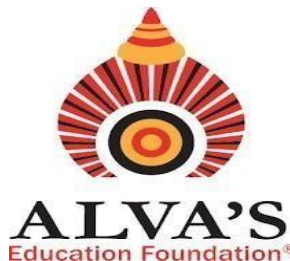
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MAY-2023



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This is to certify that **ASHRITHA SHETTY** bearing USN **4AL21BA010** is a bonafide student of Master of Business Administration course of the Institute in 2021-23, affiliated to Visvesvaraya Technological University, Belgaum. Project report titled "**A STUDY ON EFFICIENCY OF SHARPE'S SINGLE INDEX MODEL BY CONSTRUCTION OF OPTIMAL PORTFOLIO OF SELECTED STOCKS**" is prepared by her under the guidance of **Dr. Vishnu Prasanna K N, Professor**, PG Department of Business Administration in partial fulfillment of the requirements for the award of the degree of Master of Business Administration of Visvesvaraya Technological University, Belgaum Karnataka.

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DECLARATION

I ASHRITHA SHETTY., hereby declare that the project report entitled “**A study on Efficiency of Sharpe’s Single Index Model by construction of optimal portfolio of selected stocks**” prepared by me under the guidance of Dr. Vishnu Prasanna K. N, Professor MBA Department, Alva’s Institute of Engineering and Technology.

I also declare that this project work is towards the partial fulfilment of the university regulations for the award of the degree of Master of Business Administration by Visvesvaraya Technological University, Belgaum.

I have undergone a summer project for a period of six weeks. I further declare that this project is based on the original study undertaken by me and has not been submitted for the award of any degree/ diploma from any other University/ Institution.

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ACKNOWLEDGEMENT

I would like to take this opportunity to express my sincere gratitude to all those who have helped me throughout this project. It gives me immense pleasure to acknowledge all those who have rendered encouragement and support for the successful completion of this work.

I express my deep sense of gratitude to my internal guide **Dr Vishnu Prasanna K. N** Senior Professor PG Department of Business Administration, for his constant support and encouragement to carry out my project successfully without much difficulty.

I would like to express my sincere thanks to **Dr. Peter Fernandes**, Principal, Alva's Institute of Engineering and Technology, Mijar, Moodabidiri.

I am grateful to **Mrs Priya Sequeira**, HOD, the MBA department, Alva's Institute of Engineering and Technology, Mijar, Moodabidire. whose timely suggestions and encouragement support me to complete this project.

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EXECUTIVE SUMMARY

This study was made with the intension to know the efficiency of Sharpe's Single Index model by constructing an efficient optimal equity portfolio. As an Investor and the fund managers know Indian Securities market is high volatile, risky and highly sensitive. The portfolio construction with the help of Single Index model became necessity to minimize the risk and to maximize the return on investment.

This study is targeted to create awareness in the minds of investors. Here the study is for 30 companies listed in NSE where risk and return is determined and based on the cut-off point the selected companies portfolio construction is determined. The selection of securities is made based on the return and excess return to beta ratio. Excess return to beta ratio is identified by comparing the excess return in to the particular stock's beta. Standard deviation is the process where it is used to measure the variability of the securities and the relationship of the mean variable of the securities for the selected stock.

Cut-off rate helps the author to select securities in a scientific way. Here all the securities selected whose excess return to beta ratio is more than the cut-off rate. Cut-off rate helped to identify the securities and the investment proportion to be made on those securities.

Findings and suggestions will give more clarity of this study and it will help the fund managers and the professional investors to make wise decision on their investment. Hope this study and constructed portfolio will help the investors, fund managers and other institutional investors to make appropriate investment

A PROJECT REPORT ON
“A STUDY ON RISK AND RETURN ANALYSIS OF SELECTED STOCK
IN NIFTY INDEX, INDIA”

Submitted By

DARSHAN.V

4AL21BA025

Submitted To



VISVESVARAYA TECHNOLOGICAL UNIVERSITY, BELAGAVI

In partial fulfilment of the requirements for the award of the degree of
MASTER OF BUSINESS ADMINISTRATION

Under the guidance of

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Date: 01-09-2023

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This is to certify that **DARSHAN V** bearing **USN 4AL21BA025** is a bonafide student of Master of Business Administration course of the Institute in 2021-23, affiliated to Visvesvaraya Technological University, Belgaum. Project report titled "**A STUDY ON RISK AND RETURN ANALYSIS OF SELECTED STOCK IN NIFTY INDEX, INDIA**" is prepared by him under the guidance of **Dr. Vishnu Prasanna K N, Professor**, PG Department of Business Administration in partial fulfillment of the requirements for the award of the degree of Master of Business Administration of Visvesvaraya Technological University, Belgaum Karnataka.

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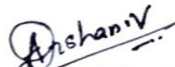
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DECLARATION

I DARSHAN V, hereby declare that the project report entitled “A Study On Risk And Return Analysis Of Selected Stock In Nifty Index, India” prepared by me under the guidance of Dr Vishnu Prasanna K N, Professor, PG Department of Business Administration, Alva's Institute of Engineering and Technology. I also declare that this project work is towards the partial fulfilment of the university regulations for the award of the degree of Master of Business Administration by Visvesvaraya Technological University, Belgaum. I have undergone a summer project for a period of six weeks. I further declare that this project is based on the original study undertaken by me and has not been submitted for the award of any degree/ diploma from any other University/ Institution.

Place: Mijar

Date: 04-09-2023


Signature of the student

ACKNOWLEDGEMENT

I would like to take this opportunity to express my sincere gratitude to all those who have helped me throughout this project. It gives me immense pleasure to acknowledge all those who have rendered encouragement and support for the successful completion of this work.

I express my deep sense of gratitude to my internal guide **Dr Vishnu Prasanna K. N**, Professor PG Department of Business Administration, for his constant support and encouragement to carry out my project successfully without much difficulty.

I would like to express my sincere thanks to **Dr Peter Fernandes**, Principal, Alva's Institute of Engineering and Technology, Mijar, Moodabidiri.

I am grateful to **Mrs Priya Sequeira**, HOD, PG Department of Business Administration, Alva's Institute of Engineering and Technology, Mijar, Moodabidiri. whose timely suggestions and encouragement support me to complete this project.

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EXECUTIVE SUMMARY

Indian stock markets are directing financial resources towards the nation's economic development. The stock markets subgroup that is essential to stock trading is the Indian financial services sector has a wide range of products and is expanding quickly in terms of both the introduction of new players playing a key role and the strong expansion of established enterprises. Many investors shifted their investments to the financial services segment as a result of the financial services sector's explosive growth. The individual investor should do a risk-return analysis well in advance to build an appealing portfolio. The investor can use this to assess the risk-return relationship of various assets. With this context, a study is conducted to assess the risk-return patterns of securities in various sectors.

By using the monthly closing price of 10 companies from the Nifty50 index is used to calculate the risk and return of a sample group of companies from the listed industry. From January 2018 to December 2022, according to Nifty index. Different statistical tools are used to achieve the goals, including descriptive statistics, correlation and beta. To verify the accuracy of the hypothesis, a t-test is also done. The study has brought to light that Tata Steel has provided the highest returns with high beta value and Coal India has the lowest return and the lowest beta value. Further, the tested hypothesis reveals that there exists a significant difference in the return of Nifty and stock returns.

The study emphasizes the risk and return analysis of selected stocks of the various sectors. Potential investors will benefit from this analysis because it will enable them to make more intelligent and accurate investment decisions.

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A PROJECT REPORT ON
“AN EMPIRICAL STUDY ON THE EFFICIENCY OF
FUNDAMENTAL ANALYSIS ON STOCK PRICE MOVEMENT”

Submitted By

PRIYANKA SHETTY

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Submitted To



VISVESVARAYA TECHNOLOGICAL UNIVERSITY, BELAGAVI

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CERTIFICATE

This is to certify that **PRIYANKA SHETTY** bearing USN 4AL21BA061 is a bonafide student of Master of Business Administration course of the Institute in 2021-23, affiliated to Visvesvaraya Technological University, Belgaum. Project report titled "**AN EMPIRICAL STUDY ON THE EFFICIENCY OF FUNDAMENTAL ANALYSIS ON STOCK PRICE MOVEMENT**" is prepared by her under the guidance of **Dr. Vishnu Prasanna K N, Professor**, PG Department of Business Administration in partial fulfillment of the requirements for the award of the degree of Master of Business Administration of Visvesvaraya Technological University, Belgaum Karnataka.

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Date: 04/09/2023



Signature of the student

ACKNOWLEDGEMENT

I would like to take this opportunity to express my sincere gratitude to all those who have helped me throughout this project. It gives me immense pleasure to acknowledge all those who have rendered encouragement and support for the successful completion of this work.

I express my deep sense of gratitude to my internal guide **Dr Vishnu Prasanna K. N**, Professor Dept. of the MBA, for his constant support and encouragement to carry out my project successfully without much difficulty.

I would like to express my sincere thanks to **Dr. Peter Fernandes**, Principal, Alva's Institute of Engineering and Technology, Mijar, Moodabidiri.

I am grateful to **Mrs. Priya Sequeira**, HOD, MBA department, Alva's Institute of Engineering and Technology, Mijar, Moodabidri whose timely suggestions and encouragement support me to complete this project.

With Regards,

Priyanka Shetty

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EXECUTIVE SUMMARY

There is a complex and dynamic relationship between various financial ratios and stock price. The empirical study examined the efficiency of fundamental analysis on stock price movements. This study contains the value of stock price and financial ratios of different sectors and one company in each sector.

This study examines the relationship between the stock price and financial ratios. In this study, it has been observed that there is a positive correlation between the stock price and financial ratios which means when the stock price increases the financial ratios are also increases and in the descriptive analysis mean of the stock price is positively skewed and the Risk is high in some sectors which means when risk is high the return is also high.

The various statistical tools are used to analyze the data and get results. Descriptive Statistics are employed to compare the mean, median and standard deviation stock price of companies within each sector. It helps to determine whether significant differences exist in stock price across sectors. The T-test can identify sectors that are significant or not significant. The correlation coefficient is utilized to assess the relationship between stock price and financial ratios within each sector. The Financial ratios are Return on capital, return on assets, current ratio, return on equity, debt-equity ratio, dividend payout ratio, price-earnings ratio, and earnings per share help to identify the financial metrics that are more closely associated with stock price movements within each sector.

The study confirms that fundamental analysis demonstrated that financial ratios have a significant impact on stock price movement across different sectors. These findings emphasize the importance of considering sector-specific financial indicators when evaluating investment opportunities and making informed decisions in the stock market

PROJECT REPORT ON
“AN EMPIRICAL STUDY ON THE EFFECTS OF FLUCTUATION
IN FOREIGN EXCHANGE RATE ON INTERNATIONAL
BULLION PRICES”

Submitted By
SHWETHA SHETTY
4AL21BA084

Submitted To



VISVESVARAYA TECHNOLOGICAL UNIVERSITY, BELAGAVI

In partial fulfillment of the requirements for the award of the degree of

MASTER OF BUSINESS ADMINISTRATION

Under the guidance of

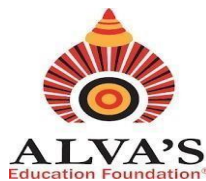
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MAY-2023



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(A Unit of Alva's Education Foundation @ Moodbidri)

Affiliated to Visvesvaraya Technological University, Belagavi


Approved by AICTE, New Delhi & Recognised by Government of Karnataka

Accredited by NAAC with A+ Grade and NBA (CSE & ECE)

Date: 01-09-2023

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This is to certify that **SHWETHA SHETTY** bearing USN 4AL21BA084 is a bonafide student of Master of Business Administration course of the Institute in 2021-23, affiliated to Visvesvaraya Technological University, Belgaum. Project report titled "AN EMPIRICAL STUDY ON THE EFFECTS OF FLACTUATION IN FOREIGN EXCHANGE RATE ON INTERNATIONAL BULLION PRICES" is prepared by her under the guidance of **Dr. Vishnu Prasanna K N, Professor**, PG Department of Business Administration in partial fulfillment of the requirements for the award of the degree of Master of Business Administration of Visvesvaraya Technological University, Belgaum Karnataka.


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Place: Mijar, Moodbidri

Date: 04/09/2023


Signature of the student

ACKNOWLEDGEMENT

I would like to take this opportunity to express my sincere gratitude to all those who have helped me throughout this project. It gives me immense pleasure to acknowledge all those who have rendered encouragement and support for the successful completion of this work.

I express my deep sense of gratitude to my internal guide **Dr Vishnu Prasanna K. N** Professor Dept. of the MBA., for his constant support and encouragement to carry out my project successfully without much difficulty.

I would like to express my sincere thanks to **Dr. Peter Fernandes**, Principal Alva's Institute of Engineering and Technology, Mijar, Moodabidiri.

I am grateful to **Mrs. Priya Sequeira**, HOD, MBA department, Alva's Institute of Engineering and Technology, Mijar, Moodabidiri. whose timely suggestions and encouragement support me to complete this project.

With regards,

Shwetha Shetty

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EXECUTIVE SUMMARY

There is a complex and dynamic relationship between foreign exchange rates and international bullion prices. The empirical study examined the effects of fluctuations in foreign exchange rates on international bullion prices. This study contains the prices of Gold and silver in the international market and different countries currency values.

This study examines the relationship between International gold and silver prices and foreign exchange rates. In this study, it has been observed that there is a positive correlation and covariance between international gold and silver prices and different countries currencies which means when currency value increases the values of gold and silver price also increases. This study also mentions that there is no Granger causality between precious metals and foreign exchange rates.

The various statistical tools are used to analyse the data and get results. Descriptive analysis is used to verify the correctness of the data. Correlation and Covariance is the statistical tool used to verify the relationship and range of variation between the international gold and silver prices and foreign exchange rates. The Granger causality test is used to verify the causality between two variables. Finally, the ADF test is conducted to check the stationary and non-stationary of time series.

Overall, the study suggests that fluctuation in foreign exchange rates can have significant effects on international bullion prices, which has important for investor and policymakers. When the values of currency get weaker the investor can invest in Gold and Silver.

The empirical study confirms that fluctuation in foreign exchange rates significantly affects international bullion prices. The findings highlights the importance of considering currency dynamics when analysing and forecasting bullion markets. The study's results provide valuable insight for investors, policymakers, and market participants, aiding their decision-making process in the bullion market. While this excutive summary provides a concise overview of the study's key findings, further analysis, and a detailed examination of the methodolgy and results of the full research report.

A PROJECT REPORT ON
“A TECHNICAL ANALYSIS OF NIFTY STOCKS BY
USING MOVING AVERAGE”

Submitted By

VIGNESH RAO

4AL21BA106

Submitted To



VISVESVARAYA TECHNOLOGICAL UNIVERSITY, BELAGAVI

In partial fulfilment of the requirements for the award of the degree of

MASTER OF BUSINESS ADMINISTRATION

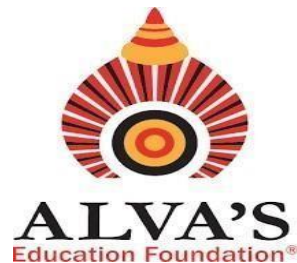
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I VIGNESH RAO, hereby declare that the project report entitled “**A Technical Analysis of Nifty Stocks by Using Moving Average**” prepared by me under the guidance of Dr Vishnu Prasanna K N, Professor, PG Department of Business Administration, Alva’s Institute of Engineering and Technology. I also declare that this project work is towards the partial fulfilment of the university regulations for the award of the degree of Master of Business Administration by Visvesvaraya Technological University, Belgaum. I have undergone a summer project for a period of six weeks. I further declare that this project is based on the original study undertaken by me and has not been submitted for the award of any degree/ diploma from any other University/ Institution.

Place: Mijar

Date: 04-09-2023


Signature of the student

ACKNOWLEDGEMENT

I would like to take this opportunity to express my sincere gratitude to all those who have helped me throughout this project. It gives me immense pleasure to acknowledge all those who have rendered encouragement and support for the successful completion of this work.

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I would like to express my sincere thanks to **Dr. Peter Fernandes**, Principal, Alva's Institute of Engineering and Technology, Mijar, Moodabidiri.

I am grateful to **Mrs. Priya Sequeira**, HOD, MBA department, Alva's Institute of Engineering and Technology, Mijar, Moodabidri whose timely suggestions and encouragement support me to complete this project.

With Regards,

Vignesh Rao

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EXECUTIVE SUMMARY

Technical analysis forecasts price movements and future market trends by using charts of historical market activity. Because it may be used to manage assets in a number of markets, technical analysis has become a popular tool among traders and investors, particularly in recent years. The Simple moving average (SMA) is a technical indicator used in financial market analysis. It is estimated to chart a market's present and past strength or weakness based on the closing prices of a recent trading session. The SMA is a momentum indicator that evaluates the pace and scope of directional price changes. In recent years, technical analysis and related tools, such as the Simple moving average (SMA) have grown in favour among traders and investors. However, it is critical to When making investing selections, employ a combination of technical indicators and fundamental investigation. The SMA is based on the notion of momentum, which is the pace at which price rises or falls. It a stock's strength by tracking changes in closing prices over a recent trading session. To make educated investing decisions, it is critical to apply a variety of techniques, including fundamental analysis and market knowledge.

**PROJECT REPORT ON
INTERNATIONAL CRUDE OIL PRICE AND EXCHANGE RATE: A
CAUSALITY STUDY**

Submitted By

AKSHAYA

(4AL21BA004)

Submitted To



VISVESVARAYA TECHNOLOGICAL UNIVERSITY, BELAGAVI

**In partial fulfilment of the requirements for the award of the degree of
MASTER OF BUSINESS ADMINISTRATION**

Under the guidance of

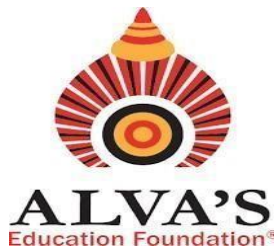
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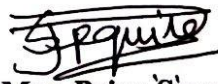
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DECLARATION

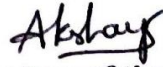
I, AKSHAYA, hereby declare that the Project report entitled “**International Crude Oil Price and Exchange Rate: A Causality Study**” prepared by me under the guidance of Dr. Vishnu Prasanna K N, Professor, PG Department of Business Administration, Alva's Institute of Engineering and Technology.

I also declare that this Project work is towards the partial fulfillment of the university regulations for the award of degree of Master of Business Administration by Visvesvaraya Technological University, Belgaum.

I have undergone a summer Project for a period of six weeks. I further declare that this project is based on the original study undertaken by me and has not been submitted for the award of any degree / diploma from any university / Institution.

Place: Mijar

Date: 04/09/2023


Signature of the student

ACKNOWLEDGEMENT

I would like to take this opportunity to express my sincere gratitude to all those who have helped me throughout this project. It gives me immense pleasure to acknowledge all those who have rendered encouragement and support for the successful completion of this work.

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4AL21BA004

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EXECUTIVE SUMMARY

The International Crude Oil Price and Exchange Rate are two important factors that have a significant impact on the global economy. The relationship between International Crude Oil Prices and Exchange Rate is complex and dynamic, and is influenced by a variety of economic and geopolitical factors. Understanding this relationship is essential for policy makers, investors and businesses that operate in the global economy.

This paper has examined the causal relationship between the International Crude Oil Price and Exchange Rates such as USD/INR, YEN/INR, GBP/INR and EURO/INR using monthly data covering from January 2018 to December 2022. In this context, the analysis is done using Descriptive Statistics, Correlation Analysis, Covariance Analysis, Granger Causality Test, Augmented Dickey Fuller Test and T-test.

The current study suggests that as per the Granger causality test USD/INR, GBP/INR and EURO/INR has no evidence of a causal relationship with International Crude Oil Price. However only the International Crude Oil Price and YEN/INR has Uni-directional causal relationship.

As per Correlation Analysis the International Crude Oil Price and USD/INR as well as the International Crude Oil Price and GBP/INR has positive but weak correlation. On the other hand, YEN/INR has strong negative correlation.

Numerous research has proven a causative relationship between the International Crude Oil Price and the Exchange Rate. However, the current investigation has not identified any causality. Political developments, macroeconomic factors, natural disasters, changes in the global financial market, etc., can disrupt the regular operation of the market, temporarily deviating from the causal relationship. This is why there is no causal relationship between the International Crude Oil Price and the Exchange Rate.

A PROJECT REPORT ON
“EMPIRICAL EVIDENCE OF EFFICIENT MARKET
HYPOTHESIS USING SELECTED INDIAN STOCKS”

Submitted By

CHAITHRA.S
(4AL21BA017)

Submitted To



VISVESVARAYA TECHNOLOGICAL UNIVERSITY, BELAGAVI

In partial fulfilment of the requirements for the award of the degree
of

MASTER OF BUSINESS ADMINISTRATION

Under the guidance of

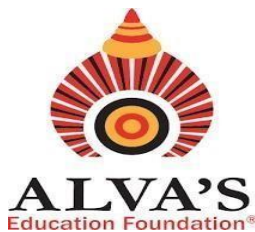
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May-2023



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CERTIFICATE

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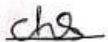
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DECLARATION

I, Chaithra S, hereby declare that the Project report entitled "Empirical Evidence of Efficient Market Hypothesis Using Selected Indian Stocks" prepared by me under the guidance of Dr. Vishnu Prasanna K. N, Professor, M.B.A Department, Alva's Institute of Engineering And Technology. I also declare that this Project work is towards the partial fulfillment of the university regulations for the award of the degree of Master of Business Administration by Visvesvaraya Technological University, Belgaum. I have undergone a Project for a period of six weeks. I further declare that this project is based on the original study undertaken by me and has not been submitted for the award of any degree/ diploma from any other University/ Institution.

Place: Mijar, Moodbidri

Date: 04/09/2023


Signature of the student

ACKNOWLEDGEMENT

I would like to take this opportunity to express my sincere gratitude to all those who have helped me throughout this project. It gives me immense pleasure to acknowledge all those who have rendered encouragement and support for the successful completion of this work.

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With regards,

Chaithra S

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EXECUTIVE SUMMARY

The Efficient Market Hypothesis(EMH) is a widely studied and debated concept in the field of finance. The hypothesis suggests that financial markets are efficient and that asset prices always reflect all available information. In other words, investors cannot consistently achieve above-average returns by using any available information or analysis because the market already incorporates all of that information into the current price.

By using the daily stock price, weekly opening price, and closing price of 10 companies from the Nifty index is used to calculate the return and abnormal return of a sample group of companies from the listed companies. From January 2018 to December 2022, according to Nifty index. Different statistical tools are used to analyze the efficiency of the company's stock, including descriptive statistics, Run test, Unit Root tests, alpha, t-test, z-test, event study, weekend effects, and beta.

The study emphasizes the return analysis of selected stocks of various companies. Potential investors will benefit from this analysis because it will help them to analyze the efficiency of the market for investment planning.

A PROJECT REPORT
A COMPARATIVE STUDY ON PERFORMANCE OF SELECTED
MUTUAL FUND SCHEMES IN INDIA

Submitted By

CHANDRIKA

(4AL21BA020)

Submitted To



Visvesvaraya Technological University, Belagavi

In partial fulfilment of the requirements for the award of the degree of
MASTER OF BUSINESS ADMINISTRATION

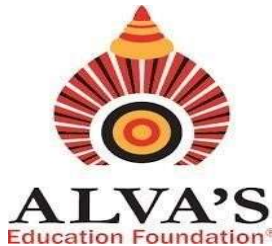
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PG Department of Business Administration

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MAY 2023

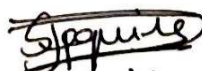
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This is to certify that **CHANDRIKA** bearing **USN 4AL21BA020** is a bonafide student of Master of Business Administration course of the Institute in 2021-23, affiliated to Visvesvaraya Technological University, Belgaum. Project report titled "**A COMPARATIVE STUDY ON PERFORMANCE OF SELECTED MUTUAL FUND SCHEMES IN INDIA.**" is prepared by her under the guidance of **Dr. Vishnu Prasanna K N, Professor**, PG Department of Business Administration in partial fulfillment of the requirements for the award of the degree of Master of Business Administration of Visvesvaraya Technological University, Belgaum Karnataka.



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DECLARATION

I CHANDRIKA, hereby declare that the project report entitled "**A comparative study on performance of selected mutual fund schemes in India**" prepared by me under the guidance of Dr Vishnu Prasanna K N, Professor, PG Department of Business Administration, Alva's Institute of Engineering and Technology.

I also declare that this project work is towards the partial fulfilment of the university regulations for the award of the degree of Master of Business Administration by Visvesvaraya Technological University, Belgaum.

I have undergone a summer project for a period of six weeks. I further declare that this project is based on the original study undertaken by me and has not been submitted for the award of any degree/ diploma from any other University/ Institution.

Place: Mijar

Date: 04-09-2023


Signature of the student

ACKNOWLEDGEMENT

I would like to take this opportunity to express my sincere gratitude to all those who have helped me throughout this project. It gives me immense pleasure to acknowledge all those who have rendered encouragement and support for the successful completion of this work.

I express my deep sense of gratitude to my internal guide **Dr Vishnu Prasanna K N** Professor, PG Department of Business Administration, for his constant support and encouragement to carry out my project successfully without much difficulty.

I would like to express my sincere thanks to **Dr Peter Fernandes**, Principal Alva's Institute of Engineering and Technology, Mijar, Moodabidiri.

I am grateful to **Mrs Priya Sequeira**, HOD PG Department of Business Administration, Alva's Institute of Engineering and Technology, Mijar, Moodabidiri. whose timely suggestions and encouragement support me to complete this project.

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EXECUTIVE SUMMARY

Comparative study on performance of selected mutual fund schemes in India highlights the importance of considering various factors, including risk-adjusted returns, volatility and consistency, when making investment decisions. While past performance can provide insights, it should not be the sole criterion for selecting mutual fund schemes. Investors are advised to assess their risk tolerance, investment goals and consult with financial advisors before making investment decisions. Additionally, it is crucial to review the performance of mutual fund schemes periodically to ensure alignment with changing market dynamics and individual investment objectives.

By using the monthly closing price of 10 Flexi Cap mutual fund schemes is used to calculate the risk and return of a sample group of companies from the listed industry. From January 2019 to December 2022, according to nifty index. Different statistical tools are used to achieve the goal, including descriptive statistics, correlation and beta also using Sharpe's, Treynor, Jensen and Fama Measure. To verify the accuracy of the hypothesis, a t-test is also done. Among the schemes listed, HDFC Equity Fund Growth appears to have the highest risk level in each of the four years listed. In contrast, Kotak Equity Fund and SBI Equity Fund appear to have the lowest risk levels in each of the four years listed.

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A PROJECT REPORT
A STUDY ON IMPACT OF RELATIVE STRENGTH INDEX AND DIVIDEND
VALUATION MODEL ON NIFTY STOCKS

Submitted By

CHETHAN

(4AL21BA023)

Submitted To



Visvesvaraya Technological University, Belagavi

In partial fulfilment of the requirements for the award of the degree of

MASTER OF BUSINESS ADMINISTRATION

Under the guidance of

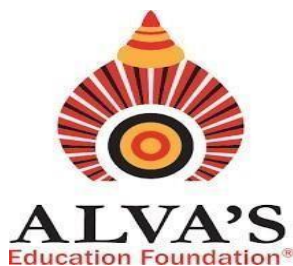
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Date: 01-09-2023

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This is to certify that **CHETHAN** bearing **USN 4AL21BA023** is a bonafide student of Master of Business Administration course of the Institute in 2021-23, affiliated to Visvesvaraya Technological University, Belgaum. Project report titled "**A STUDY ON IMPACT OF RELATIVE STRENGTH INDEX AND DIVIDEND VALUATION MODEL ON NIFTY STOCKS**" is prepared by him under the guidance of **Dr. Vishnu Prasanna K N, Professor**, PG Department of Business Administration in partial fulfillment of the requirements for the award of the degree of Master of Business Administration of Visvesvaraya Technological University, Belgaum Karnataka.

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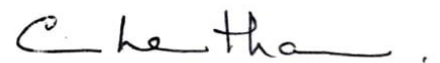
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DECLARATION

I CHETHAN, hereby declare that the project report entitled "**A Study on Impact of Relative Strength Index and Dividend Valuation Model on Nifty Stocks**" prepared by me under the guidance of Dr Vishnu Prasanna K N, Professor, PG Department of Business Administration, Alva's Institute of Engineering and Technology. I also declare that this project work is towards the partial fulfilment of the university regulations for the award of the degree of Master of Business Administration by Visvesvaraya Technological University, Belgaum. I have undergone a summer project for a period of six weeks. I further declare that this project is based on the original study undertaken by me and has not been submitted for the award of any degree/ diploma from any other University/ Institution.



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ACKNOWLEDGEMENT

I would like to take this opportunity to express my sincere gratitude to all those who have helped me throughout this project. It gives me immense pleasure to acknowledge all those who have rendered encouragement and support for the successful completion of this work.

I express my deep sense of gratitude to my internal guide **Dr Vishnu Prasanna K N** Professor, PG Dept. of Business Administration, for his constant support and encouragement to carry out my project successfully without much difficulty.

I would like to express my sincere thanks to **Dr Peter Fernandes**, Principal Alva's Institute of Engineering and Technology, Mijar, Moodabidiri.

I am grateful to **Mrs Priya Sequeira**, PG Dept. of Business Administration, Alva's Institute of Engineering and Technology, Mijar, Moodabidiri. whose timely suggestions and encouragement support me to complete this project.

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EXECUTIVE SUMMARY

A study on impact of Relative Strength Index and Dividend Valuation Model on nifty highlights the importance RSI in identifying overbought and oversold conditions in stocks. The DVM is a fundamental valuation tool that estimates the intrinsic value of stocks based on expected dividends. Knowing the impact of DVM on Nifty stocks can guide investors in assessing whether a stock is overvalued or undervalued, helping them make more informed investment decisions. This study aims to explore the relationship between two key factors, the Relative Strength Index (RSI) and the Dividend Valuation Model, and their influence on the performance of stocks within the Nifty index. The Nifty index holds significant importance in the Indian stock market, making it crucial to understand the factors affecting stock valuation and performance.

The monthly closing price of 10 Nifty company is used to calculate the Relative Strength Index dividend valuation model of companies from the listed industry. From January 2020 to December 2022, according to nifty index. Different statistical tools are used to achieve the goal, including descriptive statistics and correlation. To verify the relationship between the RSI and Dividend valuation model with the share price. Among RSI, RIL, Dr. Reddy's laboratory, Adani green and Tata Motors showing positive association between RSI and share price of these company. In dividemnd valuation model Nestle, Ultratech Cement, Cipla, Reliance Industries and Adani enterprises showing a strong positive association between dividend paid and share price of these companies.

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**A PROJECT REPORT ON
A STUDY ON EFFECTIVENESS OF RELATIVE
STRENGTH INDEX SIGNALS IN TRADING STRATEGIES.**

Submitted By

HARSHITH D

4AL21BA034

Submitted To



**VISVESVARAYA TECHNOLOGICAL UNIVERSITY,
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**In partial fulfilment of the requirements for the award of the
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Under the guidance of

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I also declare that this project work is towards the partial fulfilment of the university regulations for the award of the degree of Master of Business Administration by Visvesvaraya Technological University, Belgaum.

I have undergone a summer project for a period of six weeks. I further declare that this project is based on the original study undertaken by me and has not been submitted for the award of any degree/ diploma from any other University/ Institution.

Place: **Mijuv**

Date: **01/09/2023**



Signature of the student

ACKNOWLEDGEMENT

I would like to take this opportunity to express my sincere gratitude to all those who have helped me throughout this project. It gives me immense pleasure to acknowledge all those who have rendered encouragement and support for the successful completion of this work.

I express my deep sense of gratitude to my internal guide **Dr. Vishnu Prasanna K N** Professor MBA Department, for his constant support and encouragement to carry out my project successfully without much difficulty.

I would like to express my sincere thanks to **Dr Peter Fernandes**, Principal of Alva's Institute of Engineering and Technology, Mijar, Moodabidiri.

I am grateful to **Mrs Priya Sequeira**, HOD of the MBA department, Alva's Institute of Engineering and Technology, Mijar, Moodabidiri. whose timely suggestions and encouragement support me to complete this project.

With Regards,

Harshith D

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EXECUTIVE SUMMARY

Technical analysis uses charts of previous market activity to forecast price changes and future market patterns..Technical analysis is a popular tool among traders and investors, especially in recent years, as it can be used to manage investments in a variety of markets. A technical indicator used in the study of financial markets is the Relative Strength Index RSI. Based on the closing prices of a recent trading period, it is estimated to chart the current and historical strength or weakness of a market. An indicator of momentum, the RSI measures the velocity and scope of directional price moves. Technical analysis and its tools, including the Relative Strength Index (RSI), have been gaining popularity among traders and investors in recent years. However, it is important to use multiple technical indicators and fundamental analysis when making investment decisions. The RSI is based on the concept of momentum, which is the rate of the rise or fall in price. It measures the strength of a stock by monitoring the changes in the closing prices over a recent trading period. It is important to use a combination of tools, including fundamental analysis and market knowledge, to make informed investment decisions.

PROJECT REPORT ON
A STUDY ON IMPACT OF EXCHANGE RATE FLUCTUATION ON FOREIGN
INSTITUTIONAL INVESTORS

Submitted by

NIHARIKA D SHETTY

4AL21BA053

Submitted to



VISVESVARAYA TECHNOLOGICAL UNIVERSITY, BELAGAVI

In partial fulfilment of the requirements for the award of the degree of

MASTER OF BUSINESS ADMINISTRATION

Under the guidance of

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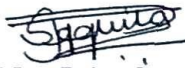
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This is to certify that **NIHARIKA D SHETTY** bearing USN **4AL21BA053** is a bonafide student of Master of Business Administration course of the Institute in 2021-23, affiliated to Visvesvaraya Technological University, Belgaum. Project report titled "**A STUDY ON IMPACT OF EXCHANGE RATE FLUCTUATION ON FOREIGN INSTITUTIONAL INVESTORS**" is prepared by her under the guidance of **Dr. Vishnu Prasanna K N, Professor**, PG Department of Business Administration in partial fulfillment of the requirements for the award of the degree of Master of Business Administration of Visvesvaraya Technological University, Belgaum Karnataka.



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Mrs. Priya Sequeira



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I also declare that this Project work is towards the partial fulfilment of the university Regulations for the award of the degree of Master of Business Administration by Visvesvaraya Technological University, Belgaum.

I have undergone a summer project for a period of six weeks. I further declare that this Project is based on the original study undertaken by me and has not been submitted for the award of any degree/diploma from any other University / Institution.

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Signature of the Student

Date: 06/09/2023

ACKNOWLEDGEMENT

I intend to take this opportunity to convey my gratitude to all those who have helped me throughout this project. It gives me immense pleasure to acknowledge all those who have rendered encouragement and support for the successful completion of this work.

I express my deep sense of gratitude to my internal guide **Dr Vishnu Prasanna K N** Professor Dept. of MBA, for his constant support and encouragement to accomplish my project successfully without much difficulty.

I would like to express my sincere thanks **to Dr. Peter Fernandes**, Principal of Alva's Institute of Engineering and Technology, Mijar, Moodabidiri

I am grateful to **Mrs. Priya Sequeira**, HOD of the MBA department, Alva's Institute of Engineering and Technology, Mijar, Moodabidiri whose timely suggestion and encouragement made me to conduct this project.

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A sizable portion of the population still lacks simple access to capital markets for profitable investments, the concern is divisive. For rising economies like India, FII has emerged as a significant source of capital. Through FII's investment in the nation, these investors have made a significant contribution to the expansion and prosperity of the Indian capital market. The economy can suffer greatly from an overreliance on FIIs since they frequently act irrationally. Additionally, the FII flows have a negative side. FIIs often invest in the best-run businesses, which generates purchasing pressure that drove the indexes higher, almost like how the price of a good would rise owing to increased demand. Due to the heavy manipulation that follows, this has a cascading effect on even undeserving stocks among others, allowing the promoters and operators to avoid detection. Small investors who are looking for cheap deals as a result are induced into such stocks. FII have been allowed to invest in debt, equity, and derivative products with some restrictions on foreign ownership and maximum investment limitations per investor. As FII influence the real economy of India through exchange rates and numerous other factors. It is necessary to research how FII (both equity and debt) affect changes in the foreign exchange rate (rupee to US dollar).

Current research focuses on the impact of exchange rate fluctuation on the FII in India. This research is conducted for the duration of 10 years from 2013 to 2022. The FII investment includes investment in equity and debt. The data is gathered on the basis of month which includes gross purchase, gross sales and net investment in equity and debt. The fluctuation of currency is observed in Indian rupee per dollar. The study reveals that there exists a unidirectional causality from FII debt investment to exchange rate. The study's findings indicate that FII debt investment have substantial causal effect on the exchange rate.

PROJECT REPORT ON

**“A STUDY ON EMPLOYEE ENGAGEMENT AND JOB
SATISFACTION WITH REFERENCE TO CAMPCO CHOCOLATE
FACTORY, PUTTUR”**

Submitted By

VANDANA SHENOY N

(4AL21BA102)

Submitted To



VISVESVARAYA TECHNOLOGICAL UNIVERSITY BELGAVI

In partial fulfilment of the requirements for the award of the degree of
MASTER OF BUSINESS ADMINISTRATION

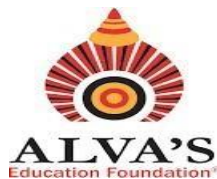
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Puttur



ALVA'S INSTITUTE OF ENGINEERING & TECHNOLOGY
SHOBHAVANA CAMPUS MIJAR, MOODBIDRI
MAY- 2023.



THE CENTRAL ARECANUT & COCOA MARKETING & PROCESSING CO-OPERATIVE LIMITED

P.B. No. 223, Varanashi Towers, Mission Street, Mangaluru - 575001,
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Est.2/186/2023-24/1245

09.09.2023

CERTIFICATE

This is to certify that, Ms.Vandana Shenoy N, Reg No: 4AL21BA102, IInd year MBA student of Alva's Institute of Engineering and Technology, Mijar, Moodbidre, has completed the Project work on the subject of "A study on employee job engagement and job satisfaction with reference to Campco Chocolate Factory", Puttur, she has visited factory in the month of April & May-2023 and collected relevant data to fulfill her course. During this period her conduct and performance are found good. We wish her all the best for future endeavors.

Laxmana S. Dongre
DY. GENERAL MANAGER

Ms. Vandana Shenoy N
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Accredited by NAAC with A+ Grade and NBA (CSE & ECE)

Date: 01-09-2023

CERTIFICATE

This is to certify that **VANDANA SHENOY N** bearing **USN 4AL21BA102** is a bonafide student of Master of Business Administration course of the Institute in 2021-23, affiliated to Visvesvaraya Technological University, Belgaum. Project report titled "**A STUDY ON EMPLOYEE ENGAGEMENT AND JOB SATISFACTION WITH REFERENCE TO CAMPCO CHOCOLATE FACTORY, PUTTUR**" is prepared by her under the guidance of **Dr. Vishnu Prasanna K N, Professor**, PG Department of Business Administration in partial fulfillment of the requirements for the award of the degree of Master of Business Administration of Visvesvaraya Technological University, Belgaum Karnataka.

Signature of Internal Guide

Mrs. Priya Sequeira

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Signature of Principal

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DECLARATION


I Vandana Shenoy N, hereby declare that the project report entitled "A Study On Employee Engagement And Job Satisfaction With Reference To Campco Chocolate Factory, Puttur" prepared by me under the guidance of Dr. Vishnu Prasanna K. N, Professor M.B.A Department, Alva's Institute of Engineering And Technology.

I also declare that this project work is towards the partial fulfilment of the university regulations for the award of the degree of Master of Business Administration by Visvesvaraya Technological University, Belgaum.

I have undergone a summer project for a period of six weeks. I further declare that this project is based on the original study undertaken by me and has not been submitted for the award of any degree/ diploma from any other Universities/Institution.

Place: Mijar

Date:09-09-2023


Signature of the student

ACKNOWLEDGMENT

I would like to take this opportunity to express my sincere gratitude to all those who have helped me throughout this project. It gives me immense pleasure to acknowledge all those who have rendered encouragement and support for the successful completion of this work.

I express my deep sense of gratitude to my internal guide **Dr Vishnu Prasanna K. N** Professor MBA Department, for his constant support and encouragement to carry out my project successfully without much difficulty.

I would like to express my sincere thanks to **Dr Peter Fernandes**, Principal of Alva's Institute of Engineering and Technology, Mijar, Moodabidri.

I am grateful to **Mrs Priya Sequeira**, HOD of the MBA department, Alva's Institute of Engineering and Technology, Mijar, Moodabidri whose timely suggestions and encouragement support me to complete this project.

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Executive Summary

This project report on “A Study on Employee Engagement and Job Satisfaction at Campco Chocolate Factory, Puttur” carried out for a period of 6 weeks under the guidance of Dr. Jayashri Shetty, Department of Master of Business Administration, is submitted in partial fulfilment of the requirement for the award of Master of Business Administration.

This study examines the dynamics of employee engagement and job satisfaction within Campco Chocolate Factory, a leading player in the chocolate manufacturing industry. The primary objective of this research is to gain a comprehensive understanding of the current state of employee engagement and job satisfaction among the factory's workforce and to identify areas for improvement.

Through a well-structured survey, collected data from 50 employees across various departments and levels of seniority. Our findings highlight a positive picture for Campco Chocolate Factory. This suggests that Campco has successfully cultivated an environment where employees are invested in their roles and the company's mission.

Furthermore, job satisfaction levels were generally favorable, with employees expressing contentment with their compensation, benefits, and the overall work environment. However, the study did uncover some areas of concern, particularly in terms of communication and opportunities for career advancement. These aspects require closer attention to ensure continued employee satisfaction and growth.

In conclusion, this study underscores Campco Chocolate Factory's strong foundation in employee engagement and job satisfaction while shedding light on areas for refinement. The organization's commitment to addressing these concerns will not only boost overall employee morale but also contribute to its continued success in the competitive chocolate manufacturing industry.

A PROJECT REPORT ON
“A STUDY ON COST ANALYSIS WITH REFERENCE TO DELTA
PACKAGING SOLUTIONS, MOODBIDRI”

Submitted By

DIVYA
4AL21BA028

Submitted To



VISVESVARAYA TECHNOLOGICAL UNIVERSITY, BELAGAVI

In partial fulfillment of the requirements for the award of the degree of

MASTER OF BUSINESS ADMINISTRATION

Under the guidance of

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Mrs. Maithri

Assistant Professor

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MAY-2023



DELTA PACKAGING SOLUTIONS

GSTIN : 29GMBPS7477G1ZA

Date: 20.08.2023
Date :

CERTIFICATE

This is to certify that **Ms. DIVYA (USN 4AL21BA028)** of **MBA of ALVAS INSTITUTE OF ENGINEERING AND TECHNOLOGY MIJAR MOODBIDRI** undergone Project Work in our organization "**DELTA PACKAGING SOLUTION**" in the topic "**A STUDY ON COST ANALYSIS WITH REFERENCE TO DELTA PACKAGING SOLUTION, MOODBIDRI**" for the period from **17-04-2023 to 28-05-2023** and had successfully completed.

During the period she was found to be sincere and hard working.

We wish her all the best for her future endeavours

Thanking you

Yours truly

For DELTA PACKAGING SOLUTIONS

DELTA PACKAGING SOLUTIONS
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Accredited by NAAC with A+ Grade and NBA (CSE & ECE)

Date: 01-09-2023

CERTIFICATE

This is to certify that **DIVYA** bearing **USN 4AL21BA028** is a bonafide student of Master of Business Administration course of the Institute in 2021-23, affiliated to Visvesvaraya Technological University, Belgaum. Project report on "**A STUDY ON COST ANALYSIS WITH REFERENCE TO DELTA PACKAGING SOLUTION, MOODBIDRI**" is prepared by her under the guidance of **Mrs. Maithri**, Assistant Professor PG Department of Business Administration in partial fulfillment of the requirements for the award of the degree of Master of Business Administration of Visvesvaraya Technological University, Belgaum Karnataka.

Signature of Internal Guide

Mrs. Priya Sequeira

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DECLARATION

I Divya., hereby declare that the project report entitled "A study on Cost Analysis with Reference of Delta Packaging Solution, Moodbidri" prepared by me under the guidance of Mrs Maithri, Assistant Professor of PG Department of Business Administration, Alva's Institute of Engineering and Technology.

I also declare that this project work is towards the partial fulfilment of the university regulations for the award of the degree of Master of Business Administration by Visvesvaraya, Technological University, Belgaum.

I have undergone a summer project for a period of six weeks. I further declare that this project is based on the original study undertaken by me and has not been submitted for the award of any degree/ diploma from any other University/ Institution.

Place: Mijar

Date:04-09-2023



Signature of the student

ACKNOWLEDGEMENT

I would like to take this opportunity to express my sincere gratitude to all those who have helped me throughout this project. It gives me immense pleasure to acknowledge all those who have rendered encouragement and support for the successful completion of this work.

I express my deep sense of gratitude to my internal guide **Mrs. Maithri**, Assistant Professor **PG Department. of Business Administration**, for her constant support and encouragement to carry out my project successfully without much difficulty.

I would like to express my sincere thanks to **Dr. Peter Fernandes**, Principal, Alva's Institute of Engineering and Technology, Mijar, Moodabidri.

I am grateful to **Mrs. Priya Sequeira**, HOD, PG Department of Business Administration, Alva's Institute of Engineering and Technology, Mijar, Moodabidri. Whose timely suggestions and encouragement support me to complete this project.

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EXECUTIVE SUMMARY

The MBA course offered by the VISVESVARAYA TECHNOLOGY UNIVERSITY has its own unique syllabus which requires its MBA students to undertake an project with any of the leading entities or corporations for a period of 6 weeks during the third semester. This project was prepared on “A Study on cost analysis with reference to Delta Packaging Solution Moodbidri. Helps to understand the market which deals in selling and servicing of corrugated boxes. Study is helpful to top level management to improve the present cost control technique of Delta Packaging Solution, Moodbidri. The project was carried out as per the terms and conditions prescribed by the guidelines of VTU. The well supportive objectives were set for the study. This particular report includes the profile of the company along with the information on the industry profile and the future growth and the prospects of the economy in the financial sector, company’s vision, mission and quality policy. The report also consists of the data interpretation and the research conducted with respect to the research and findings of the whole organization. The project also reflects SWOT analysis of the company which refers to the strength and weakness of the company as well as the opportunities and the threats in the external environment. It also includes the cost analysis of the company that helps one define the weakness and the strength of the company. Cost analysis plays an important role in the firm which enables the company to reduce the cost and control the cost at the time of economic pressure. This study helps to check out where the company is spending more amounts for unnecessary use. This report has organization’s financial statement that is the balance sheet and cost sheet. The research study consists of the different cost incurred by the company and its analysis. At the end it also has findings, suggestions, conclusion and bibliography.

A PROJECT REPORT ON
“A STUDY ON RISK AND RETURN ANALYSIS OF EQUITY MIDCAP
MUTUAL FUND WITH REFERENCE TO ADITYA BIRLA SUN LIFE
INSURANCE MANGALORE”

Submitted by

MR. Prajwal N Gowda

USN:- 4AL21BA058

Submitted to



VISVESVARAYA TECHNOLOGICAL UNIVERSITY, BELAGAVI

In partial fulfillment of the requirements for the award of the degree of
MASTER OF BUSINESS ADMINISTRATION

Under the guidance of

INTERNAL GUIDE

Ms. Maithri

Assistant Professor

PG Department of Business Administration

AIET Mijar.



PG DEPARTMENT OF BUSINESS ADMINISTRATION
ALVA'S INSTITUTE OF ENGINEERING & TECHNOLOGY
SHOBHAVANA CAMPUS, MIJAR, MOODBIDRI.

2022-2023

Aditya Birla Sun Life Insurance Company Ltd.



**ADITYA BIRLA
CAPITAL**

adityabirlacapital.com

TO WHOMEVER IT MAY CONCERN

CERTIFICATE

Date: 14th Aug 2023

This is to certify that Mr. Prajwal N Gowda, Second Year MBA- bearing USN: 4AL21BA058 a student of Alvas Institute of Engineering and Technology, Mijar, Moodbidri had done an Internship/ Project Report entitled a study on Risk and Return analysis on Equity Midcap Fund with Reference to Aditya Birla Sun Life Insurance Co. Ltd for the period of Six Weeks in our Mangalore Branch under the Guidance of Mr. Hilary Dsouza, Regional Training Manager, Aditya Birla Capital.

He has completed the project work and submitted the report on the same

We wish him all the best in his future endeavors.

For Aditya Birla Capital Ltd

Hilary Donald Dsouza

Regional Training Manager

ADITYA BIRLA SUNLIFE INSURANCE CO.LTD.

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Accredited by NAAC with A+ Grade and NBA (CSE & ECE)

Date: 01-09-2023

CERTIFICATE

This is to certify that **PRAJWAL N GOWDA** bearing USN 4AL21BA058 is a bonafide student of Master of Business Administration course of the Institute in 2021-23, affiliated to Visvesvaraya Technological University, Belgaum. Project report on "A STUDY ON RISK AND RETURN ANALYSIS OF EQUITY MIDCAP MUTUAL FUNDS WITH REFERENCE TO ADITYA BIRLA SUNLIFE INSURANCE, MANGALORE" is prepared by him under the guidance of Mrs. Maithri, Assistant Professor, PG Department of Business Administration in partial fulfillment of the requirements for the award of the degree of Master of Business Administration of Visvesvaraya Technological University, Belgaum Karnataka.

Signature of Internal Guide

Mrs. Priya Sequeira

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Declaration

I, Prajwal N Gowda, hereby declare that the Project report entitled "A STUDY ON RISK AND RETURN ANALYSIS OF EQUITY MIDCAP MUTUAL FUNDS with reference to ADITYA BIRLA SUNLIFE INSURANCE, MANGLORE prepared by me under the guidance of Mrs. Maithri, faculty of M.B.A Department, Alva's Institute of Engineering and Technology and external assistance by Mr. Hilary Dsouza, Regional Training Manager, Aditya Birla Capital. I also declare that this Project work is towards the partial fulfillment of the university Regulations for the award of degree of Master of Business Administration by Visvesvaraya Technological University, Belgaum. I have undergone a summer project for a period of Six week. I further declare that this Project is based on the original study undertaken by me and has not been submitted for the award of any degree/diploma from any other University / Institution.

Place: Mangalore

Prajwal
Signature of the Student:

Date: 04/09/2023

ACKNOWLEDGEMENT

I am happy to take this opportunity to extend my sincere thanks to all those who have supported me, directly and indirectly in completing this internship meaningfully.

I would like to thank my external guide Mr. Hilary Donald Dsouza Regional Training Manager at Aditya Birla Sun Life Insurance LTD for their encouragement, suggestion, and support throughout the duration of my project.

I would like to thank Dr. Peter Fernandes, principal of AIET for his support and encouragement to undertake a purposeful project.

My heartfelt thanks to Mrs. Priya Sequeira, HOD, PG Department of Business Administration for giving me the direction for a good project work.

I thank my internal guide Mrs. Maithri, Assistant Professor PG Department of Business Administration, for her feedback and suggestion which have greatly helped me in completing this project.

Finally, my gratitude to each and everyone who has been associated with my project.

With sincere regards,

Prajwal N Gowda

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EXECUTIVE SUMMARY

An Equity midcap fund is a scheme in which investor invest their money for a common financial goal. The collected money invests in the capital market, debt, and the money market, the profit earned by this investment is shared by the investors in the apportionment of their numbers of shares.

This study tells about the Equity midcap fund by taking eight companies as suggested by the financial advisor of Aditya Birla sun life insurance Ltd.

The main objective of the study is to analyze the risk and return of the selected Equity mid-cap funds. The research methodology is totally based on secondary data. Tools used for the study were standard deviation, Beta, Sharp's ratio, Treynor's ratio, Jensen's ratio, and correlation. This study has some limitations data collected for a limited period and it does not cover other financial products.

Firstly, the introduction of information regarding the company and the topic, the company profile, organization profile, product profile, vision and mission statement, achievements, and SWOT Analysis are made.

Then, a statement of the problem, objectives of the study, scope, methodology, various tools used for data collection, and limitation of the study is discussed. Subsequently, a detailed study is made on the conceptual background of risk and return analysis of Equity midcap mutual funds. Analysis and interpretation are done on the basis of information regarding the practice for analysis and are supported by a descriptive interpretation which implies figures in clear words. Finally, the suggestion to overcome the drawbacks involved in the project on the basis of the analysis made in the organization.

Therefore, the study says that before investing in any mutual fund scheme investors should analyze the track record of the scheme and also, they should know whether the mutual fund scheme performing well or not.

**A PROJECT REPORT ON
A STUDY ON USE OF COMMODITY DERIVATIVES IN
EMERGING MARKET WITH REFERENCE TO GOLD AND
SILVER**

Submitted By

PRATHEEK K POOJARY

(4AL21BA059)

Submitted To



VISVESVARAYA TECHNOLOGICAL UNIVERSITY, BELAGAVI

In partial fulfilment of the requirements for the award of the degree of

MASTER OF BUSINESS ADMINISTRATION

Under the guidance of

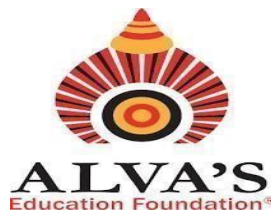
MRS. MAITHRI

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Alva's Institute of Engineering and Technology,

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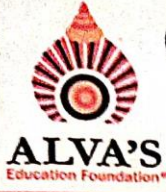


PG DEPARTMENT OF BUSINESS ADMINISTRATION

ALVA'S INSTITUTE OF ENGINEERING & TECHNOLOGY

SHOBHAVANA CAMPUS, MIJAR, MOODABIDRI

MAY - 2023



ALVA'S INSTITUTE OF ENGINEERING & TECHNOLOGY

(A Unit of Alva's Education Foundation @ Moodbidri)
Affiliated to Visvesvaraya Technological University, Belagavi
Approved by AICTE, New Delhi & Recognised by Government of Karnataka
Accredited by NAAC with A+ Grade and NBA (CSE & ECE)

Date: 01-09-2023

CERTIFICATE

This is to certify that PRATHEEK K POOJARY bearing USN 4AL21BA059 is a bonafide student of Master of Business Administration course of the Institute in 2021-23, affiliated to Visvesvaraya Technological University, Belgaum. Project report on "A STUDY ON USE OF COMMODITY DERIVATIVES IN EMERGING MARKET WITH REFERENCE TO GOLD AND SILVER" is prepared by him under the guidance of Mrs. Maithri, Assistant Professor PG Department of Business Administration in partial fulfillment of the requirements for the award of the degree of Master of Business Administration of Visvesvaraya Technological University, Belgaum Karnataka.

Signature of Internal Guide

Mrs. Priya Sêqueira

DEAN
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MIJAR - 574 225

Signature of Principal

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DECLARATION

I, Pratheek K Poojary, hereby declare that the Project report entitled "A Study on Use of Commodity Derivatives in Emerging Market with Reference to Gold and Silver" is prepared by me under the guidance of Mrs. Maithri, Assist Professor of PG Department of Business Administration, Alva's Institute of Engineering and Technology, Mijar.

I also declare that this Project work is towards the partial fulfillment of the university Regulations for the award of degree of Master of Business Administration by Visvesvaraya Technological University, Belgaum.

I have undergone the project for a period of Six weeks. I further declare that this Project is based on the original study undertaken by me and has not been submitted for the award of any degree or diploma from any other University or Institution.

Place: Mijar

Date: 04/09/2023

Signature of the Student



ACKNOWLEDGEMENT

I would like to take this opportunity to express my sincere gratitude to all those who have helped me throughout this project. It gives me immense pleasure to acknowledge all those who have rendered encouragement and support for the successful completion of this work.

I am grateful to my internal mentor, **Mrs. Maithri**, Assistant Professor PG Department of Business Administration, for her continual support and encouragement in completing my project effectively and without trouble.

Dr. Peter Fernandes, Principal of Alva's Institute of Engineering and Technology, Mijar, Moodabidiri, deserves my heartfelt gratitude.

Mrs. Priya Sequeira, Head of the PG Department of Business Administration at Alva's Institute of Engineering and Technology in Mijar, Moodabidiri, for her timely ideas.

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EXECUTIVE SUMMARY

Commodity derivatives are financial tools that allow an investor to invest in a commodity and make a profit without owning it. The study investigates the utilization of commodity derivatives in emerging markets, focusing on the precious metals, gold, and silver. The research delves into the key drivers and challenges surrounding the adoption of these derivatives, shedding light on their impact on market dynamics. Findings indicate that emerging markets are increasingly utilizing commodity derivatives, particularly in hedging against price volatility. Gold and silver, as safe-haven assets, play a significant role in these markets, offering stability during economic uncertainty. However, regulatory and liquidity issues remain notable challenges. The study underscores the growing importance of commodity derivatives in emerging markets, emphasizing their role in risk management and portfolio diversification.

A Project Report on
“A STUDY ON CASH FLOW STATEMENT ANALYSIS WITH
REFERENCE TO MANGALORE ELECTRICITY COMPANY
LTD. MANGALORE”

Submitted by

Mr. SACHIN

USN: - 4AL21BA066

Submitted to



VISVESVARAYA TECHNOLOGICAL UNIVERSITY, BELAGAVI

In partial fulfilment of the requirements for the award of the degree of

MASTER OF BUSINESS ADMINISTRATION

Under the guidance of

INTERNAL GUIDE

MRS. MAITHRI

Assistant Professor

PG Department of

Business Administration

AIET Mijar.

EXTERNAL GUIDE

MR. JAGADEESH B

Chief Financial Officer section,

Corporate Office, MESCOM,

Mangalore



PG DEPARTMENT OF BUSINESS ADMINISTRATION

ALVA'S INSTITUTE OF ENGINEERING & TECHNOLOGY

SHOBHAVANA CAMPUS, MIJAR, MOODBIDRI

MAY 2023

MESCOM/GMAH/ADM/88/2023-GM ADM HR

1/52/2023 | Date: 04/09/2023

Mangalore Electricity Supply Company Limited



E-mail: gm_mescom@rediffmail.com
Website www.mescom.karnataka.gov.in



(Government of Karnataka Undertaking)

CIN : U40109KA2002SGC030425

Corporate Office, 'MESCOM BHAVANA', Kavoor Cross Road, Bejai

Post Box No. 1130, Mangalore - 575004



Phone No : 0824-2885761

TO WHOMSOEVER IT MAY CONCERN

Ref : This Office Letter No. I/44249/2023 dated :21.04.2023.

This is to certify that **Mr. Sachin (USN No. 4AL21BA066), MBA student of Alva's Institute of Engineering & Technology, Mijar, Moodbidri** has successfully completed Project Work at Chief Financial Officer, Corporate Office, MESCOM, Mangalore from 24.04.2023 to 02.06.2023.

**General Manager (A&HRD),
MESCOM.,**



ALVA'S INSTITUTE OF ENGINEERING & TECHNOLOGY

(A Unit of Alva's Education Foundation @ Moodbidri)

Affiliated to Visvesvaraya Technological University, Belagavi

Approved by AICTE, New Delhi & Recognised by Government of Karnataka

Accredited by NAAC with A+ Grade and NBA (CSE & ECE)

Date: 01-09-2023

CERTIFICATE

This is to certify that **SACHIN** bearing USN 4AL21BA066 is a bonafide student of Master of Business Administration course of the Institute in 2021-23, affiliated to Visvesvaraya Technological University, Belgaum. Project report on "A STUDY ON CASH FLOW STATEMENT ANALYSIS WITH REFERENCE TO MANGALORE ELECTRICITY SUPPLY COMPANY LTD MANGALORE" is prepared by him under the guidance of **Mrs. Maithri**, Assistant Professor, PG Department of Business Administration in partial fulfillment of the requirements for the award of the degree of Master of Business Administration of Visvesvaraya Technological University, Belgaum Karnataka.


Signature of Internal Guide


Mrs. Priya Sequeira

DEAN
Dept. of Business Administration
Alva's Institute of Engg. & Technology
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Signature of Principal
PRINCIPAL
Alva's Institute of Engg. & Technology,
MIJAR, MOODBIDRI - 574 225, D.K

DECLARATION

I, Sachin, hereby declare that the Project report Entitled "A Study On Cash Flow Statement Analysis with Reference to Mangalore Electricity Company Ltd Mangalore" prepared by me under the guidance of Mrs Maithri, Asst. Professor of PG Department of Business Administration, Alva's Institute of Engineering & Technology Shobhavana Campus, Mijar, Moodbidri and external assistance by Mr. Jagadeesh B, Chief Financial Officer section, Corporate Office, Mescom, Mangalore.

I also declare that this Project work is towards the partial fulfillment of the university Regulations for the award of degree of Master of Business Administration by Visvesvaraya Technological University, Belgaum.

I have undergone a project for a period of Six weeks. I further declare that this Project is based on the original study undertaken by me and has not been submitted for the award of any degree/diploma from any other University / Institution.

Place: Mijar

Date: 04/09/2023



Signature of the Student

AKNOWLEDGEMENT

I am happy to take this opportunity to extend sincere thanks to all those who have supported me, directly and indirectly in completing this project meaningful. I would like to thank my external guide Mr. Jagadeesh B, Chief Financial Officer, MESCOM, Mangalore and staff of Mangalore Electricity Supply Company Limited, for their encouragement, suggestion and support throughout the duration of my project. I would like to thank Dr. Peter Fernandez, Principal AIET for his support and encouragement to undertake a purposeful project.

I want to extend my genuine appreciation to Mrs. Priya Sequiera, the head of the PG Department of Business Administration, for providing me with valuable guidance and direction for my project work. My thanks to my internal guide Mrs. Maithri, PG department of Business administration, for her feedback and suggestion which have greatly help me in completing this project. I'd like to express my heartfelt gratitude to all those who have been involved in my project.

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EXECUTIVE SUMMARY

This project titled “A Study On Cash Flow Statement Analysis With Reference To Mangalore Electricity Company Ltd Mangalore” is submitted in partial fulfillment of the requirement for the award of Master of Business Administration. The project is concerned with the cash management tools and techniques adopted by Mangalore Electricity Supply Company Limited, Mangalore. The main objectives of the study are for understanding the Cash management of the company. For this purpose, secondary data from company’s annual reports, websites publication and text books.

Firstly, introduction of information regarding the company and the topic, the company profile, organization profile, product profile, vision and mission statement, and SWOT analysis are made. Then, statement of problem, objectives of the study, scope, methodology, various tools used for data collection and limitation of the study is discussed. Subsequently, a detailed study is made on conceptual background of cash management. Analysis and interpretation is done on the basis of information regarding the practice for analysis is supported by a descriptive interpretation which implies figures in to clear words

Finally, the suggestion to overcome the drawbacks involved in the project on the basis of the analysis made in the organization.

A PROJECT REPORT ON
A Comparative Study on Financial Performance of Public and
Selected Private Life Insurance Companies.

Submitted By

SOWMYA P RAO

4AL21BA088

Submitted To



VISVESVARAYA TECHNOLOGICAL UNIVERSITY, BELAGAVI

In partial fulfilment of the requirements for the award of the degree of

MASTER OF BUSINESS ADMINISTRATION

Under the guidance of

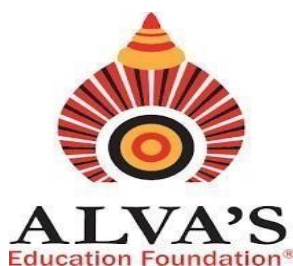
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PG Department of Business Administration

Alva's Institute of Engineering & Technology Shobhavana Campus,
Mijar, Moodbidri, D.K – 574225

MAY-2023



ALVA'S INSTITUTE OF ENGINEERING & TECHNOLOGY

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Affiliated to Visvesvaraya Technological University, Belagavi
Approved by AICTE, New Delhi & Recognised by Government of Karnataka
Accredited by NAAC with A+ Grade and NBA (CSE & ECE)

Date: 01-09-2023

CERTIFICATE

This is to certify that **SOWMYA P RAO** bearing **USN 4AL21BA088** is a bonafide student of Master of Business Administration course of the Institute in 2021-23, affiliated to Visvesvaraya Technological University, Belgaum. Project report on **"A COMPARATIVE STUDY ON FINANCIAL PERFORMANCE OF PUBLIC AND SELECTED PRIVATE LIFE INSURANCE COMPANIES"** is prepared by her under the guidance of **Mrs. Maithri**, Assistant Professor PG Department of Business Administration in partial fulfillment of the requirements for the award of the degree of Master of Business Administration of Visvesvaraya Technological University, Belgaum Karnataka.

Signature of Internal Guide

Mrs. Priya Sequeira
DEAN

Dept. of Business Administration
Alva's Institute of Engg. & Technology
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Signature of Principal
PRINCIPAL

Alva's Institute of Engg. & Technology
Mijar. MOODBIDRI - 574 225, D.K

DECLARATION

I Sowmya P Rao., hereby declare that the project report entitled "A Comparative study on Financial Performance of Public and Selected Private Life Insurance Companies" prepared by me under the guidance of Mrs. Maithri, Professor of M.B.A Department, Alva's Institute of Engineering and Technology.

I also declare that this project work is towards the partial fulfilment of the university regulations for the award of the degree of Master of Business Administration by Visvesvaraya Technological University, Belgaum.

I have undergone a summer project for a period of six weeks. I further declare that this project is based on the original study undertaken by me and has not been submitted for the award of any degree/ diploma from any other University/ Institution.

Place: Mijar

Date:04/09/2023


Signature of the student

ACKNOWLEDGEMENT

I would like to take this opportunity to express my sincere gratitude to all those who have helped me throughout this project. It gives me immense pleasure to acknowledge all those who have rendered encouragement and support for the successful completion of this work.

I express my deep sense of gratitude to my internal guide **Mrs. Maithri**, Assistant Professor, P G Department of Business Administration, for her constant support and encouragement to carry out my project successfully without much difficulty.

I would like to express my sincere thanks to **Dr Peter Pernandes**, Principal of Alva's Institute of Engineering and Technology, Mijar, Moodabidiri.

I am grateful to **Mrs Priya Sequeira**, HOD, P G Department of Business Administration, Alva's Institute of Engineering and Technology, Mijar, Moodabidiri. whose timely suggestions and encouragement support me to complete this project.

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4.1(6)	Earnings retention ratio	23

EXECUTIVE SUMMARY

Insurance has significantly contributed to the economic development of both advanced and emerging nations, serving as a trusted means to mobilize public savings. In India, the insurance sector has undergone a series of transformations, including deregulation, regulation, nationalization, privatization, and globalization. The liberalization process has facilitated partnerships between domestic private companies and international entities. Since the year 2000, the Indian Life Insurance sector has witnessed fierce competition among public and private companies, as well as within the private sector itself. This study aims to examine the financial performance of LIC, ICICI Prudential Life Insurance, SBI Life Insurance, and HDDFC Standard Life Insurance during the period 2017-18 to 2021-22. Different financial ratios have been computed to assess the liquidity, solvency, profitability, leverage, efficiency ratio of selected Life Insurance companies. To conduct a more in-depth analysis of the data ANOVA is applied.

This study primarily relies on secondary data. The pertinent and necessary information was gathered from text books, websites, national and international articles, as well as the annual reports of LIC, ICICI Prudential Life Insurance, SBI Life Insurance, and HDDFC Standard Life Insurance.

A PROJECT REPORT ON
A STUDY ON RELATIONSHIP BETWEEN CORPORATE SOCIAL
RESPONSIBILITY AND FINANCIAL PERFORMANCE WITH
REFERENCE TO ADANI WILMAR LIMITED, BAIKAMPADY

Submitted By

SOWMYA R

(4AL21BA089)

Submitted To



VISVESVARAYA TECHNOLOGICAL UNIVERSITY, BELAGAVI

In partial fulfilment of the requirements for the award of the degree of

MASTER OF BUSINESS ADMINISTRATION

Under the guidance of

Internal Guide

Mrs. Maithri

Assistant Professor

PG Department of Business

Administration

Alva's Institute of Engineering and

Technology, Mijar, Moodbidri

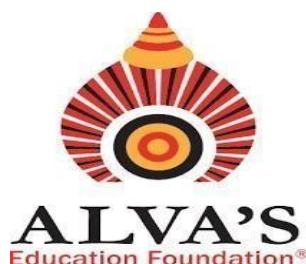
External Guide

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PG Department of Business Administration

Alva's Institute of Engineering & Technology Shobhavana Campus, Mijar,
Moodbidri, D.K – 574225

MAY-2023

AWL/HR/PROJECT/23/08

Date: 09-08-2023

TO WHOMSOEVER IT MAY CONCERN

This is to certify that **Ms. Sowmya.R.(USN – 4AL21BA089), 2nd year M.B.A(IV Semester)** student of **Alvas Institute Of Engineering & Technology, Mijar , Moodbidri** has done her **"Project Work"** on **"A Study on the Relationship between Corporate Social Responsibility and Financial Performance with reference to Adani Wilmar Limited, Mangalore"** in our organisation under the guidance of **Mr. Santhosh Kumar Shetty , Head – Finance & Accounts**, from **21st April 2023 to 27th May 2023**.

During her tenure we found her performance was excellent and she was found hard working and diligent.

We wish her all the best for her future endeavours.

For Adani Wilmar Limited,


Shantha Kumar T. M.
Head – HR & Admin



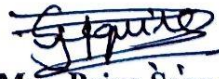
Date: 17-08-2023

CERTIFICATE

This is to certify that **SOWMYA R** bearing **USN 4AL21BA089** is a bonafide student of Master of Business Administration course of the Institute in 2021-23, affiliated to Visvesvaraya Technological University, Belgaum. Project report on **"A STUDY ON THE RELATIONSHIP BETWEEN CORPORATE SOCIAL RESPONSIBILITY AND FINANCIAL PERFORMANCE WITH REFERENCE TO ADANI WILMAR LIMITED, BAIKAMPADY"** is prepared by her under the guidance of **Mrs. Maithri**, Assistant Professor PG Department of Business Administration in partial fulfillment of the requirements for the award of the degree of Master of Business Administration of Visvesvaraya Technological University, Belgaum Karnataka.



Signature of Internal Guide



Mrs. Priya Sequeira

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Signature of Principal

PRINCIPAL

Alva's Institute of Engg. & Technology,
MIJAR, MOODSIDRI - 574 225, D.K

DECLARATION

I, SOWMYA R, hereby declare that the Project report entitled **“A Study on the relationship between Corporate Social Responsibility and Financial Performance with reference to ADANI WILMAR LIMITED”** prepared by me under the guidance of Mrs. Maithri, Assistant Professor, PG Department of Business Administration, Alva's Institute of Engineering and Technology and External assistance by Mr. Santhosh Shetty, Head – Finance & Accounts, Adani Wilmar Limited, Baikampady, Mangalore.

I also declare that this Project work is towards the partial fulfillment of the university regulations for the award of degree of Master of Business Administration by Visvesvaraya Technological University, Belgaum.

I have undergone a summer Project for a period of six weeks. I further declare that this project is based on the original study undertaken by me and has not been submitted for the award of any degree / diploma from any university / Institution.

Place: Mijar

Date: 04/09/2023



Signature of the student

ACKNOWLEDGEMENT

I would like to take this opportunity to express my sincere gratitude to all those who have helped me throughout this project. It gives me immense pleasure to acknowledge all those who have rendered encouragement and support for the successful completion of this work.

I express my deep sense of gratitude to my internal guide **Mrs. Maithri**, Assistant Professor, PG Department of Business Administration, Alva's Institute of Engineering and Technology, Mijar, Moodbidri for her constant support and encouragement to carry out my project successfully without much difficulty.

I would like to express my sincere thanks to **Dr. Peter Fernandes**, Principal of Alva's Institute of Engineering and Technology, Mijar, Moodbidri.

I am grateful to **Mrs. Priya Sequeira**, HOD, PG Department of Business Administration, Alva's Institute of Engineering and Technology, Mijar, Moodbidri whose timely suggestions and encouragement supported me to complete this project.

SOWMYA R

4AL21BA089

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EXECUTIVE SUMMARY

Corporate Social Responsibility (CSR), which reflects an organization's commitment to societal and environmental problems beyond its main business objectives, has become a crucial component of contemporary business practises. A company's attempts to have a beneficial influence on the communities in which it works, to reduce its environmental impact, and to follow moral business principles are all included in the idea of CSR.

This study attempts to explore the relationship between CSR initiatives taken by the Adani Wilmar Limited and its impact on Company's Earning per Share, Net profit after tax and on Return on net worth. This study is needed to provide valuable insights into the costs and benefits of CSR initiatives, to help companies communicate the impact of their CSR initiatives to stakeholders, and to comply with regulatory requirements.

The study uses secondary data, that is from the financial statements, annual reports and company websites. The period covered under this study is five financial years i.e., from 2017-18 to 2021-22. To find out the impact of CSR on Firm's performance, Descriptive statistics, Karl Pearsons Correlation and regression analysis have been used.

The study shows significant relationship between Corporate Social Responsibility and Financial performance of company. This study found that there is a strong positive relationship between CSR Spending with Earning per share and Profit After Tax, it shows the better financial position of Adani Wilmar Limited it create a positive image and reputation among investors and CSR Spending has the negative relationship with Return on Net Worth.

A PROJECT REPORT ON
"A STUDY ON CASH MANAGEMENT WITH REFERENCE TO
DAKSHINA KANNADA CO-OPERATIVE MILK PRODUCERS'
UNION LTD"

SUBMITTED BY

SWATHI

4AL21BA097

SUBMITTED TO



VISVESVARAYA TECHNOLOGICAL UNIVERSITY, BELAGAVI

In partial fulfillment of the requirements for the award of the degree of

MASTER OF BUSINESS ADMINISTRATION

Under the guidance of

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PG Department of Business Administration

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MR. VIJAY
Finance manager

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2022 – 2023

DKMU

ದಕ್ಷಿಣ ಕನ್ನಡ ಸಹಕಾರಿ ಹಾಲು ಉತ್ಪಾದಕರ ಒಕ್ಕೂಟ ನಿಯಮಿತ, ಮಂಗಳೂರು - 575 005

Dakshina Kannada Co-operative Milk Producers' Union Limited



REG.NO.J.RM/1UMC/86-87 DT.8-5-86



No.DKMU/ADMN/AD/06/ 3300 /2023-24

Date: 24-08-2023

CERTIFICATE

This is to certify that Ms.Swathi (USN:4AL21BA097) student of Alva's Institute of Engineering and technology Mijar has undertaken Project Work in this Union Under the guidance of I/C Finance officer Project Title:A study on Cash Management with reference to DKMUL" to Dakshina Kannada Co-Operative Milk Producers Union Limited, Mangalore Dairy from 17.04.2023 to 28.05.2023.

We wish her bright future.

MANAGER (ADMIN)

D.K. CO-OP. MILK PRODUCER'S UNION LTD.,
MANGALORE

8

ಕುಲಶೇಖರ, ಮಂಗಳೂರು - 575 005

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Accredited by NAAC with A+ Grade and NBA (CSE & ECE)

Date: 01-09-2023

CERTIFICATE

This is to certify that **SWATHI** bearing **USN 4AL21BA097** is a bonafide student of Master of Business Administration course of the Institute in 2021-23, affiliated to Visvesvaraya Technological University, Belgaum. Project report on "**A STUDY ON CASH MANAGEMENT WITH REFERENCE TO DAKSHINA KANNADA CO-OPERATIVE MILK PRODUCERS UNION LTD., MANGALORE**" is prepared by her under the guidance of **Mrs. Maithri**, Assistant Professor PG Department of Business Administration in partial fulfillment of the requirements for the award of the degree of Master of Business Administration of Visvesvaraya Technological University, Belgaum Karnataka.

Signature of Internal Guide

Mrs. Priya Sequelra

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Signature of Principal
PRINCIPAL

Alva's Institute of Engg. & Technology
Ct. MOODBIDRI - 574 225, D.K.

Declaration

I Swathi, hereby declare that the Project report entitled "**A Study on Cash Management with reference to Dakshina Kannada Co-Operative Milk Producers' Union Ltd**" with reference to DKMUL prepared by me under the guidance of Mrs. Maithri, faculty of M.B.A Department, Alvas Institute of Engineering and Technology, Mijar and external assistance by Mr. Vijay, Finance manager, DKMUL. I also declare that this Project work is towards the partial fulfillment of the university Regulations for the award of degree of Master of Business Administration by Visvesvaraya Technological University, Belgaum. I have undergone a summer project for a period of six weeks. I further declare that this Project is based on the original study undertaken by me and has not been submitted for the award of any degree/diploma from any other University / Institution.

Place: Mijar

Date: 02/09/2023

Swathi

Signature of the Student

Acknowledgement

With regard to the project work conducted on **DKMUL, MANGALORE** I would like to thank each and everyone who have helped me by offering their guidance and all the required help provided to me in the process of study.

Firstly, I would like to express my gratitude to my guide Mrs. Maithri, Assistant Professor, Department of Business Administration, AIET for her excellent guidance, timely suggestions and support.

I am privileged to thank Mrs. Priya Sequeira, HOD, Department of business administration, Alva's institute of Engineering and Technology, Mijar.

I express my sincere gratitude to Mr. Vijay, Finance Manager, DKMUL, Mangalore who cooperated and spent his valuable time and shared the information with me.

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EXECUTIVE SUMMARY

This study is conducted on **“A STUDY ON CASH MANAGEMENT WITH REFERENCE TO DAKSHINA KANNADA CO-OPERATIVE MILK PRODUCERS’ UNION LTD”**. This project report provides the general information about cash management in DKMUL, Mangalore.

The study was conducted for the period of 6 weeks. The main objective of this study is to understand the cash management system in DKMUL and its effectiveness.

In the 1st chapter you will find the details about the industry and company profile of DKMUL, Mangalore, vision, mission and SWOT analysis of the company.

In the chapter 2 you will find details about conceptual background of the study and literature review.

The 3rd chapter will explain about Statement of the problem, Need for the study, Objectives, Scope of the study, Research methodology, Hypotheses, Limitations, Chapter scheme.

In the 4th chapter you will find analysis and graphical representations on the data collected from the company.

The chapter 5 is about the findings, suggestions and conclusion of the project.

In the end bibliography and annexures are attached relating to the project.

**A PROJECT REPORT ON
A STUDY ON BANKING HABITS OF RURAL CUSTOMERS
WITH REFERENCE TO USAGE OF ONLINE PAYMENT
GATEWAY IN UDUPI DISTRICT**

**Submitted By
DEEKSHITH SHETTY
(4AL21BA114)**

Submitted To



VISVESVARAYA TECHNOLOGICAL UNIVERSITY, BELAGAVI

In partial fulfilment of the requirements for the award of the degree of

MASTER OF BUSINESS ADMINISTRATION

Under the guidance of

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Assistant Professor

PG Department of Business Administration
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Mijar, Moodabidri

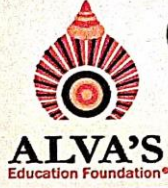


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MAY-2023



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Date: 01-09-2023

CERTIFICATE

This is to certify that **DEEKSHITH SHETTY** bearing USN 4AL21BA114 is a bonafide student of Master of Business Administration course of the Institute in 2021-23, affiliated to Visvesvaraya Technological University, Belgaum. Project report on "A STUDY ON BANKING HABITS OF RURAL CUSTOMERS WITH REFERENCE TO USAGE OF ONLINE PAYMENT GATEWAY IN UDUPI DISTRICT." is prepared by him under the guidance of Mrs. Maithri, Assistant Professor PG Department of Business Administration in partial fulfillment of the requirements for the award of the degree of Master of Business Administration of Visvesvaraya Technological University, Belgaum Karnataka.

Signature of Internal Guide

Mrs. Priya Sèqueira

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DECLARATION

I, Deekshith Shetty., hereby declare that the project report entitled "A study on banking habits of rural customers with reference to usage of online payment gateway in Udupi district" is prepared by me under the guidance of Mrs. Maithri, Assist Professor of PG Department of Business Administration, Alva's Institute of Engineering and Technology, Mijar.

I also declare that this project work is towards the partial fulfilment of the university regulations for the award of the degree of Master of Business Administration by Visvesvaraya Technological University, Belgaum.

I have undergone a project for a period of six weeks. I further declare that this project is based on the original study undertaken by me and has not been submitted for the award of any degree or diploma from any other University or Institution.

Place: Mijar

Signature of the student

Deekshith

Date: 04-09-2023

ACKNOWLEDGEMENT

I would like to take this opportunity to express my sincere gratitude to all those who have helped me throughout this project. It gives me immense pleasure to acknowledge all those who have rendered encouragement and support for the successful completion of this work.

I am grateful to my internal mentor, **Mrs. Maithri**, Assistant Professor, P G Department of Business Administration for her continual support and encouragement in completing my project effectively and without trouble.

Dr. Peter Fernandes, Principal of Alva's Institute of Engineering and Technology, Mijar, Moodabidiri, deserves my heartfelt gratitude.

Mrs. Priya Sequeira, HOD, PG Department of Business Administration at Alva's Institute of Engineering and Technology in Mijar, Moodabidiri, for her timely ideas.

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EXECUTIVE SUMMARY

Online payment gateways are digital platforms or services that facilitate electronic transactions between buyers and sellers over the internet. They act as intermediaries, ensuring the secure and smooth transfer of funds from a customer's bank account or credit card to the merchant or service provider. This study reveals key insights. Rural customers are increasingly adopting online payment gateways for various transactions, including utility bill payments, online shopping, and money transfers. The study highlights the positive impact of digital financial inclusion on rural communities, improving convenience and reducing dependency on traditional banking methods. However, challenges such as limited internet access and digital literacy persist. The findings emphasize the need for tailored educational programs and improved internet infrastructure to further empower rural customers in embracing online payment solutions, ultimately fostering financial inclusion in Udupi district.

A PROJECT REPORT ON
A STUDY ON ARBITRAGE POSSIBILITIES AND FOREIGN
EXCHANGE RATE STABILIZATION AMONG FEW CURRENCIES

Submitted By

PRITI V SHETTY

(4AL21BA1060)

Submitted To



Visvesvaraya Technological University, Belagavi

In partial fulfilment of the requirements for the award of the degree of
MASTER OF BUSINESS ADMINISTRATION

Under the guidance of

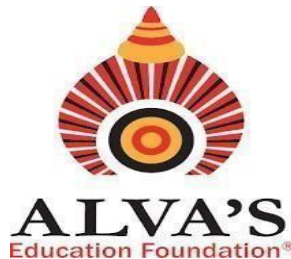
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Accredited by NAAC with A+ Grade and NBA (CSE & ECE)

Date: 01-09-2023

CERTIFICATE

This is to certify that **PRITI V SHETTY** bearing **USN 4AL21BA060** is a bonafide student of Master of Business Administration course of the Institute in 2021-23, affiliated to Visvesvaraya Technological University, Belgaum. Project report on **"A STUDY ON ARBITRAGE POSSIBILITIES AND FOREIGN EXCHANGE RATE STABILIZATION AMONG FEW CURRENCIES"** is prepared by her under the guidance of **Mrs. Maithri**, Assistant Professor PG Department of Business Administration in partial fulfillment of the requirements for the award of the degree of Master of Business Administration of Visvesvaraya Technological University, Belgaum Karnataka.

Signature of Internal Guide

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DECLARATION

I, PRITI V SHETTY, hereby declare that the Project report entitled "**A Study On Arbitrage Possibilities And Foreign Exchange Rate Stabilities Among Few Currencies**" prepared by me under the guidance of Mrs. Maithri, Assistant Professor PG Department of Business Administration, Alva's Institute of Engineering and Technology

I also declare that this Project work is towards the partial fulfillment of the university regulations for the award of degree of Master of Business Administration by Visvesvaraya Technological University, Belgaum.

I have undergone a summer Project for a period of six weeks. I further declare that this project is based on the original study undertaken by me and has not been submitted for the award of any degree / diploma from any university / Institution.

Place: Mijar

Date: 1-09-2023



Signature of the student

ACKNOWLEDGEMENT

I would like to take this opportunity to express my sincere gratitude to all those who have helped me throughout this project. It gives me immense pleasure to acknowledge all those who have rendered encouragement and support for the successful completion of this work.

I am grateful to my internal mentor, Mrs. Maithri, Assistant Professor PG Department of Business Administration for her continual support and encouragement in completing my project effectively and without trouble.

Dr. Peter Fernandes, Principal of Alva's Institute of Engineering and Technology, Mijar, Moodabidiri, deserves my heartfelt gratitude.

Mrs Priya Sequeira, Head of the PG Department of Business Administration at Alva's Institute of Engineering and Technology in Mijar, Moodabidiri, for her timely ideas.

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EXECUTIVE SUMMARY

Arbitrage refers to the practice of capitalizing on price discrepancies between different markets to generate profits. Foreign exchange rate stabilization aims to maintain stable currency exchange rates to facilitate international trade and economic stability. This summary highlights the key findings and recommendations for leveraging arbitrage opportunities and promoting exchange rate stabilities among chosen currencies. Arbitrage possibilities and foreign exchange rate stabilization among selected currencies present lucrative opportunities for traders and contribute to overall economic stability. By carefully analyzing market dynamics, implementing effective monetary policies, and fostering international cooperation, governments and financial authorities can harness these opportunities to promote sustainable economic growth and maintain

A PROJECT REPORT ON
“A STUDY ON RECEIVABLE MANAGEMENT WITH REFERENCE TO
POWERPOINT BATTERIES, MOODABIDRI”

RAKSHITHA

(4AL21BA062)

Submitted To



VISVESVARAYA TECHNOLOGICAL UNIVERSITY, BELAGAVI

In partial fulfillment of the requirements for the award of the degree of

MASTER OF BUSINESS ADMINISTRATION

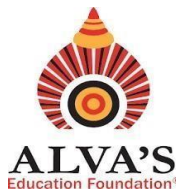
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Account Manager

Powerpoint Batteries
Moodabidri

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Alva's Institute of Engineering & Technology, Shobhavana Campus,

Mijar, Moodbidri, D.K – 574225

MAY-2023

DECLARATION


I, **RAKSHITHA**, hereby declare that the Project report entitled "**A STUDY ON RECEIVABLE MANAGEMENT with special reference to —Power Point Batteries, Moodabidri**" prepared by me under the guidance of Mrs. Maithri, faculty of M.B.A Department, Alva's Institute of Engineering and Technology and external assistance by Mr. Satya Narayana Kamath, Account department, External guide at PowerPoint Batteries moodabidri.

I also declare that this Project work is towards the partial fulfilment of the university Regulations for the award of degree of Master of Business Administration by Visvesvaraya Technological University, Belgaum.

I have undergone a summer project for a period of six weeks. I further declare that this Project is based on the original study undertaken by me and has not been submitted for the award of any degree/diploma from any other University / Institution.

Place :Mijar

Date: 02/09/2023



Signature of the student

Ref. :

Date. : 24/08/2023

CERTIFICATE

TO WHOMSOEVER IT MAY CONCERN

This is to certify that **Ms. RAKSHITHA (USN NO : 4AL21BA062)** of **MBA of ALVAS INSTITUTE OF ENGINEERING AND TECHNOLOGY MIJAR MOODBIDRI** undergone Project Work in our organization **"POWERPOINT BATTERY INDUSTRIES"** in the topic **"A STUDY ON RECEIVABLE MANAGEMENT WITH SPECIAL REFERENCE TO POWERPOINT BATTERY INDUSTRIES, MOODBIDRI"** for the period from **17-4-2023 to 28-5-2023** and had successfully completed.

During the period she was found to be sincere and hard working.

We wish her all the best for her future endeavours.

For Powerpoint Battery Industries



Branches

- Moodbidri
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- Uppinangady
- Puttur

- Hebri
- Udupi
- Surathkal

- Dharwad
- Mangaluru
- Kalasa
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Approved by AICTE, New Delhi & Recognised by Government of Karnataka

Accredited by NAAC with A+ Grade and NBA (CSE & ECE)

Date: 01-09-2023

CERTIFICATE

This is to certify that **RAKSHITHA** bearing USN **4AL21BA062** is a bonafide student of Master of Business Administration course of the Institute in 2021-23, affiliated to Visvesvaraya Technological University, Belgaum. Project report on "A STUDY ON RECEIVABLE MANAGEMENT WITH REFERENCE TO POWER POINT BATTERIES MOODUBIDRI" is prepared by her under the guidance of **Mrs. Maithri**, Assistant Professor PG Department of Business Administration in partial fulfillment of the requirements for the award of the degree of Master of Business Administration of Visvesvaraya Technological University, Belgaum Karnataka.


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ACKNOWLEDGEMENT

I wish to convey my deep sense of gratitude to my internal guide Mrs.Maithri Assistant Professor, P G Department of Business Administration, for having guided me on every aspect right from the beginning of the project report.

I am Thankful to Mr. Sathyanarayana Kamath, Accounts Manager of PowerPoint Batteries, Moodabidri for granting me the opportunity to take up this project and for giving resources and information about the organization which is very crucial to study and prepare the project report.

I sincerely thank Mrs. Priya Sequeira, HOD, PG Department of Business Administration for all her support and encouragement to do a meaningful study.

My thanks to Dr. Peter Fernandez, Principal of Alva's Institute of Engineering and Technology for his whole-hearted support in all our endeavours.

I express my genuine thanks to all the teaching faculties and the support staff of the PG department of Business Administration, Alva's Institute of Engineering and Technology, Mijar, Moodabidri.

I express my deepest thanks to my parents and family members for their active role in my professional development without which my higher studies would have been just a dream.

Finally, I thank my friends for their valuable suggestions offered to me to complete this study Successfully.

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EXECUTIVE SUMMARY

As part of the MBA curriculum at Alva's Institute of Engineering and Technology, I had to conduct a research project during the fourth semester. This project aimed to bridge the gap between theoretical business knowledge and its practical application. I conducted a secondary research study to understand a company and its product segment.

My focus was on analysing how the company manages its receivables, which are the amounts owed to the company by its customers. This helped me achieve the study's goals and determine the current status of PowerPoint batteries, the company I studied. I also aimed to provide the company's management with some insights based on my findings.

Companies often offer trade credit to maintain their sales against competitors and attract potential customers. This involves credit policies covering credit standards, credit terms, and the process for collecting credit payments. Receivables arise from credit sales, as some customers buy goods on credit instead of paying cash immediately. While cash sales are preferred, credit sales are necessary to boost overall sales.

In my study, I used two financial statements: the profit and loss account (income statement) and the balance sheet. To draw meaningful conclusions, I compared data from the past five years. I employed various ratios to assess the company's receivables management, which helped paint a clear picture of the company's financial position. To gather data for my study, I collected information from the company's annual reports and its official website.

A PROJECT REPORT ON
“AN ANALYTICAL STUDY ON THE PERFORMANCE OF SELECTED MUTUAL FUNDS”

Submitted By

SUMANTH K S

4AL21BA118

Submitted To



VISVESVARAYA TECHNOLOGICAL UNIVERSITY, BELAGAVI

In partial fulfilment of the requirements for the award of the degree of

MASTER OF BUSINESS ADMINISTRATION

Under the guidance of

MRS.MAITHRI

Assistant Professor

PG Department of Business Administration

Alva's Institute of Engineering and

Technology, Mijar, Moodabidri



PG Department of Business Administration

**Alva's Institute of Engineering & Technology Shobhavana Campus, Mijar, Moodabidri,
D.K – 574225**

MAY-2023



ALVA'S INSTITUTE OF ENGINEERING & TECHNOLOGY

(A Unit of Alva's Education Foundation @ Moodbidri)

Affiliated to Visvesvaraya Technological University, Belagavi

Approved by AICTE, New Delhi & Recognised by Government of Karnataka

Accredited by NAAC with A+ Grade and NBA (CSE & ECE)

Date: 01-09-2023

CERTIFICATE

This is to certify that SUMANTH K S bearing USN 4AL21BA118 is a bonafide student of Master of Business Administration course of the Institute in 2021-23, affiliated to Visvesvaraya Technological University, Belgaum. Project report on "AN ANALYTICAL STUDY ON THE PERFORMANCE OF SELECTED MUTUAL FUNDS" is prepared by him under the guidance of Mrs. Maithri, Assistant Professor PG Department of Business Administration in partial fulfillment of the requirements for the award of the degree of Master of Business Administration of Visvesvaraya Technological University, Belgaum Karnataka.

Signature of Internal Guide

Mrs. Priya Sequeira

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Dept. of Business Administration
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Signature of Principal

PRINCIPAL

Alva's Institute of Engg. & Technology,
MIJAR, MOODBIDRI - 574 225, D.K

DECLARATION

I. Sumanth K S hereby declare that the Project report entitled "An Analytical Study on the Performance of Selected Mutual Funds" prepared by me under the guidance of Mrs. Maithri, Assistant Professor PG Department of Business Administration, Alva's Institute of Engineering and Technology. I also declare that this project is towards the partial fulfilment of the university regulations for the award of the degree of Master of Business Administration by Visvesvaraya Technological University, Belgaum. I have undergone a project for a period of six weeks. I further declare that this project is based on the original study undertaken by me and has not been submitted for the award of any degree / diploma from any other University Institution.

Place: Mijar, Moodabidri

Date: 6/09/2023

Signature of the student



ACKNOWLEDGEMENT

I would like to take this opportunity to express my sincere gratitude to all those who have helped me throughout this project. It gives me immense pleasure to acknowledge all those who have rendered encouragement and support for the successful completion of this work.

I express my deep sense of gratitude to my internal guide **MRS.MAITHRI**, Assistant Professor PG Department of Business Administration, for her constant support and encouragement to carry out my project successfully without much difficulty.

I would like to express my sincere thanks to **Dr. Peter Fernandes**, Principal, Alva's Institute of Engineering and Technology, Mijar, Moodabidri.

I am grateful to **Mrs. Priya Sequeira**, HOD, PG Department of Business Administration, Alva's Institute of Engineering and Technology, Mijar, Moodabidri whose timely suggestions and encouragement support me to complete this project.

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With Regards,

Sumanth K S

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EXECUTIVE SUMMARY

The abstract you provided introduces the topic of mutual funds in the Indian financial context and highlights the significance of this financial instrument in the country.

The research starts by acknowledging that mutual funds are a significant and complex phenomenon in the Indian financial landscape. This suggests that mutual funds play a crucial role in the country's financial markets.

The primary focus of the study is to review and examine the investment policies and strategies that have been employed by various researchers in the past. This indicates that the study aims to analyze and synthesize existing research on mutual funds.

The abstract mentions that the study has considered ten previous research papers on mutual funds. These studies were conducted between 2012 and 2018, indicating a relatively recent timeframe. This time frame suggests that the study aims to capture contemporary trends and practices in mutual fund investments.

The main objective of the paper is to concentrate on the various studies conducted on mutual funds in India. In other words, the study seeks to provide a comprehensive overview of the existing research literature related to mutual funds in the Indian context.

In summary, the abstract sets the stage for a study that delves into the world of mutual funds in India. It highlights the importance of this financial instrument, outlines the research objectives, specifies the scope of previous studies considered, and articulates the primary aim of the paper – to review and consolidate research findings on mutual funds in India, particularly those conducted between 2012 and 2018.

A PROJECT REPORT ON
“A STUDY ON NON-PERFORMING ASSETS WITH SPECIAL
REFERENCE TO SCDCC BANK LTD.MANGALORE”

Submitted By

VINDHYA

(4AL21BA108)

Submitted To



VISVESVARAYA TECHNOLOGICAL UNIVERSITY, BELAGAVI

In partial fulfilment of the requirements for the award of the degree of
MASTER OF BUSINESS ADMINISTRATION

Under the guidance of

Internal Guide

Mrs. Maithri

Assistant Professor

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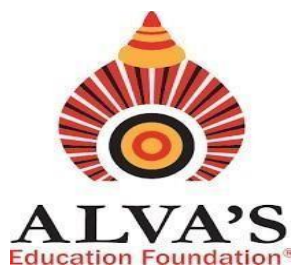
External Guide

Ln. Shankar Shetty

Senior branch manager

Scdcc bank ltd.

Uppunda branch



PG Department of Business Administration

Alva's Institute of Engineering & Technology Shobhavana Campus, Mijar,
Moodbidri, D.K – 574225

2022-2023



ದಕ್ಷಿಣ ಕನ್ನಡ ಜಿಲ್ಲಾ ಕೇಂದ್ರ ಸಹಕಾರಿ ಬ್ಯಾಂಕ್ ನಿ.

ಪ್ರಧಾನ ಕಛೇರಿ : "ಉತ್ಕೃಷ್ಟ ಸಹಕಾರಿ ಸೌಧ", ಕೊಡಿಯಾಲ್ಬೈಲ್, ಮಂಗಳೂರು - 575 003.

F.No.74E



The South Canara District Central Co-operative Bank Ltd.,

Head Office : "Uthkrushta Sahakari Soudha", Kodialbail, Mangaluru - 575 003

Ref.No. AE/FD-1/2023-24

Date: 18-08-2023

Certificate of Completion

This is to certify that

Ms. Vindhya

Reg. No. 4AL21BA108 student of MBA from

**Alvas Institute of Engineering and Technology,
Mijar, Moodbidri**

*has done her Project work for the Partial Fulfillment of the requirements for
the Award of the Degree of*

MASTER OF BUSINESS ADMINISTRATION

on the topic entitled

**"A STUDY ON NON PERFORMING ASSETS WITH SPECIAL
REFERENCE TO SCDCC BANK LTD., MANGALORE"**

We wish all success in her future Endeavour



Chief Executive Officer (I/C)

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Accredited by NAAC with A+ Grade and NBA (CSE & ECE)

Date: 01-09-2023

CERTIFICATE

This is to certify that **VINDHYA** bearing USN 4AL21BA108 is a bonafide student of Master of Business Administration course of the Institute in 2021-23, affiliated to Visvesvaraya Technological University, Belgaum. Project report on "A STUDY ON NON-PERFORMING ASSETS WITH SPECIAL REFERENCE TO SCDCC BANK LTD., MANGALORE" is prepared by her under the guidance of Mrs. Maithri, Assistant Professor PG Department of Business Administration in partial fulfillment of the requirements for the award of the degree of Master of Business Administration of Visvesvaraya Technological University, Belgaum Karnataka.

Signature of Internal Guide

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DECLARATION

I, VINDHYA, hereby declare that the Project report entitled "A Study on non-performing assets with special reference to SCDCC Bank Ltd. Mangalore" prepared by me under the guidance of Mrs. Maithri, Assistant Professor PG Department of Business Administration, Alva's Institute of Engineering and Technology and External assistance by Ln. Shankar Shetty, senior branch manager, SCDCC Bank Ltd. Uppunda Branch.

I also declare that this Project work is towards the partial fulfillment of the university regulations for the award of degree of Master of Business Administration by Visvesvaraya Technological University, Belgaum.

I have undergone a summer Project for a period of six weeks. I further declare that this project is based on the original study undertaken by me and has not been submitted for the award of any degree / diploma from any university / Institution.

Place: Mijar

Date: 4/09/2023



Signature of the student

ACKNOWLEDGEMENT

I would like to take this opportunity to express my sincere gratitude to all those who have helped me throughout this project. It gives me immense pleasure to acknowledge all those who have rendered encouragement and support for the successful completion of this work.

I express my deep sense of gratitude to my internal guide **Mrs. Maithri**, Assistant Professor, PG Department of Business Administration, for her constant support and encouragement to carry out my project successfully without much difficulty.

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I am grateful to **Mrs. Priya Sequeira**, HOD, PG Department of Business Administration, Alva's Institute of Engineering and Technology, Mijar, Moodbidri whose timely suggestions and encouragement supported me to complete this project.

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EXECUTIVE SUMMARY

A study on non-performing assets with special reference to SCDCC Bank Mangalore. Where the study is mainly focus on the effect of NPA on profitability, deposits, loan lending, earning capacity, return on asset of SCDCC Bank Limited.

NPA play a crucial role in the profitability of the bank. The bank is required to control the level of NPA at the lower level to increase its net profit. If the NPA reaches the maximum level the bank has to increase its provision out of profit to cover the loans

This study explores detailed information about the non-performing Assets. And the objective of the study is to suggest the bank to take NPA measures and follow the RBI guidelines and measures in respect of pre and post sanction of loans.

The NPA is studied through charts, mean Calculation and standard deviation and correlation. The correlation is to understand the relationship between the net profit and net NPA and gross NPA. And return on asset ratio is calculated, which tells that the bank is utilising the Asset efficiently. this study not only provides a comprehensive understanding of the NPA landscape within SCDCC Bank Ltd but also offers practical solutions to address this pressing issue. The effective implementation of these recommendations can not only help SCDCC Bank Ltd reduce NPAs but also enhance customer trust, booster its financial health, and contribute to the overall resilience of the Indian banking sector.