

# **“A Study on Housing Loan in Private Bank”**

**(With Special Reference to HDFC Bank in Mandipete Davanagere city)**

A

Project Report

Submitted to Davanagere University, Davanagere

For the award of the degree of

**MASTER OF COMMERCE**

SUBMITTED BY:

**THANUJA D R**

**Reg. No: MC192717**

Under the Guidance of

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## **Chapter-1**

### **INTRODUCTION**

#### **1.1 INTRODUCTION**

Housing is a basic necessity for human life and second largest generator of employment, next only to agriculture. Housing activities have both forward and backward linkages in nearly 300 sub-sectors such as manufacturing (steel, cement, and builders' hardware), transport, electricity, gas and water Supply, trade, financial services, and construction which contribute to capital formation, income opportunities, and generation of employment. In 2020-2021 property prices have moderated. As per the National Housing Bank, RESIDEX index for the quarter July-September 2019 compared to April-June 2019 (covering 20 cities, with 2012 as base year), there is a general decline in prices of residential properties in some smaller towns, while there is increase in some other cities which is marginal. In view of increased urbanization, the housing requirements in urban areas have been witnessing increase over the years. The Eleventh Five Year Plan (2013-19) estimated housing requirement of 24.7 million units in urban areas of which 99 percent was in the economically weaker sections /Lower income groups(EWS/LIG) segment. As per the estimation of the Task Force on Housing Requirements in Urban Areas during the Twelfth Five Year Plan Period (2014-19),the housing requirement in urban areas is 18.7 million units of which 18.5million are for the Economically Weaker Sections /Low Income Group segment. As per a McKinsey Report, the demand for affordable housing will be 38 million by 2030.To support

3. Here the housing loan finance facility was provided to all kind are all class level people
4. To give more and more advertisement and brochures to the attract to the customers
5. To liberalize the rules and regulation HDFC Bank.
6. Bank should focus more on adequate and necessary staffs and access of good customer care, enhancement of technological capability to serve customers more effectively and highly simplified services.
7. There is procedural delay in banks due to which it consumes more time, if this problem is rectified & if quick process is done

## CONCLUSION

Now a day customers' expectations are the major challenges faced by the employees of banking services in India. The improvement of quality of service delivery is a vital concern for banking services. Quality of service delivery is increasingly being seen as a key strategic differentiator within the financial services sector. Thus, the study focuses on customer perception and expectations towards service delivery among public and private people. There is no significant

relationship between the customers' association with HDFC and their perception on the people factor (human resources) of HDFC. The study found that Most of the respondents strongly agree that the rate of interest at HDFC is low, the customers agree with faster processing, and also they are influenced by minimal formalities and procedures, which are inclined to flexible repayment system. The findings revealed that the three parts of marketing mix that are people, process, product are important for customers while choosing home loan products.

**“ A STUDY ON WOMEN EMPOWERMENT  
THROUGH SHG’s”**

**(A Case Study in Harihara City)**

A

Project Report

Submitted to Davanagere University, Davanagere

For the award of the degree of

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## CHAPTER 01

### INTRODUCTION

#### 1.1 Introduction:-

Women empowerment is weapon and power of women. women are functioning in every sector, women participation and development is required for betterment of economy and society. Women are equal competition with present with scenario challenges. They are promoting themselves and contributing significantly through the Self Help Groups (SHG's). Self Help Groups helps the individual women to take their own decision, overcome from the risk with liberalisation and to face challenges and to live independently. Self Help

Groups positively impacting on women personal, social and economic. Self Help Groups boost up the process of women empowerment. It removes the poverty line by small savings and made better standard of living. Self Help Groups provide financial and other support would leads to benefits not only to individual women includes family. Community, society and to country. Self Help Groups promotes micro finance for the poor workers.it is one of tool to save the minimum finance to overcome from the poverty line. It handles and made for social weak person. Self Help Groups support to women activities and create images, importance and identity in their family and society. Household woman actively participated in Self Help Groups which leads to women empowerment. So women become asset for society. The government assist these Self Help Groups for the development of country.

In a recent days the movements of Self Help Groups taken significant role to develop their livelihood. They are empowering with support of government, society and others. Self Help Groups was introduced by Prof. Mohammad Yunas of Chittagong university in the year 1975 at Grameen bank Bangladesh. The planned economic system introduced in India April 1<sup>st</sup> ,1951.with the five year plans, which has completed its tenth Five Year Plan. The 11<sup>th</sup> Five Year Plan has begun from April 1,2007.No doubt there was development in various sectors of the Indian economy during these plan periods.

The First Prime Minister of Independent India, Pandit Jawaharlal Nehru, has rightly said that, "The Women of India should play a vital role in building strong nation". Further ,The father of the Nation, Mahatma Gandhi has said, "the development of every village is nothing but the

In many of the self help groups, the same person is continuing in the offices as group secretary. So, rotation of the group's secretary is necessary for equitable exposure to the banking transaction.

### 5.3 Conclusion:-

The findings from this studied showed that Self Help Groups played a major role in the development of women. The women belonging to the lowest strata were given a chance to interact with many institutions such as banks, NGOs and officials from the government was one of the major elements of Self Help Groups. Meetings helped to developed friendship, express solidarity with the problems of others, develop natural leadership and enhance the members capacity for development. Poor groups provided an efficient social support system. The women discovered a new identity through Self Help Groups as reported by some of the members.

In well-established Self Help Groups, members contributed substantially to their family development in the form of getting credit for the education of children, health needs and even form weddings and construction of houses. It paved the way or poor women to be involved in income-generating activities and helped them to increase their savings and mobilisation of capital in the future.

Women's empowerment is synonymous with the achievement of equality and equal mindedness in society and will result in traditional female values being more respected in society. The empowerment of women, through the collective action for development of the Self Help Groups, would lead benefits not only for the individuals and women's groups but also for the family and community as a whole. They assume the role of decision-makers in the major aspects of the family and community life. The possible out comes of women's empowerments through a group approach at the house hold level are self empowerment with assured wages throughout the year, sustainable livelihoods, improved health and education, enhanced social dignity and better status for women and the family children. The contributions of the study is summarised as follows:

1. Majority of studies focused on rural areas. The SHG's program among the urban poor is minimally researched. This study is focused on the urban women SHG's engaged in the microcredit programme in the city.
2. The research findings are greatly inspired by the theory of relative deprivation. Some of the poor women in the study area were relatively more deprived in a number of ways; they suffered from woman deprivation in

**“A STUDY ON CUSTOMERS  
PERCEPTION ON E-BANKING SERVICES  
IN DAVANAGERE CITY”**

**A  
PROJECT REPORT**  
Submitted To Davanagere University,  
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## CHAPTER-1

### INTRODUCTON



#### 1.1 Introduction

Banks play a crucial role in the economic development of a nation. The economic and financial environment in which the Indian banking system operates is in the process of continuous evolution. The specific role of banks in economic development varies, depending on scope. Primarily, the participation of banks in economic development focuses around providing credit and services to generate revenues, which are then invested back into a local, national, or international community. The specific roles banks play in the economic development of a small community differ from the role banks play in national or international economic development. Although the role can vary, factors such as access to credit and bank. Electronic banking has many names like e banking, virtual banking, online banking, or internet banking. It is simply the use of electronic and telecommunications network for delivering various banking products and services.

### 5.3 Conclusion:

Thus, this study has analyzed the overall perception of customers regarding the services of e-banking. Age and occupation are the important demographic factors in the banks which have used to measure the perception of the customers on e-banking services. E-Banking will be successful for banks only when they have Commitment to e-Banking along with a deeper understanding of customer needs. This can come only when the bank has a very big base of customers, best people, and a service attitude. Banks should concentrate on above lines in order to have effective e-banking practices the study concluded that different age group of customers have different perception toward the e-banking services and the usage level of these banks' customer is different so bank should concentrate on all the age group of customers for betterment of ebanking banks. It has also seen that different occupation group of customers have different perception toward the e-banking services. There are good number of customers in every group like student, service class, business class and professionals, it shows that they all are keen interesting in using the e-banking services.

The present study has tried to judge the impact of e-banking on operational performance of public and private sector banks, to assess the service quality of e-banking in public and private sector banks, to analyze the impact of e-banking on payment and clearing system. The study has been focused only on the performance and service quality aspect of ebanking. The impact of e-banking on profitability has been ignored which can give a good platform for future study.

**“ A STUDY ON PEOPLE AWARENESS  
TOWARDS SUKANYA SAMRIDDI YOJANA”**

**(A Case Study in Santhebennur)**

A

Project Report

Submitted to Davanagere University, Davanagere

For the award of the degree of

**MASTER OF COMMERCE**

BY

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*I hereby declare that this project report entitled as "A Study on people awareness towards Sukanya samruddi yojana "(A case study in Santhebennur) It has been prepared by me as part of my academics during the IV Semester of M.Com. For the partial fulfillment of degree of **Master of Commerce** ,of Davanagere University, Davanagere. Under the guidance of **Ms. TRIVENI.C.D** Head of the Department Department of Commerce, A.R M First Grade College and P.G Centre .Davanagere.*

*To the best of my knowledge and belief the matter presented in this report has not been submitted earlier for the award of any degree to any university. This report is prepared by me on my own efforts.*

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## **CHAPTER-01**

### **INTRODUCTION**

1.1 INTRODUCTION

1.2 REVIEW OF LITERATURE

1.3 OBJECTIVES OF THE STUDY

1.4 NEED OF THE STUDY

1.5 SCOPE OF THE STUDY

1.6 METHODOLOGY OF THE STUDY

1.7 LIMITATIONS OF THE STUDY

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Chapter -1

1.1 INTRODUCTION

# Sukanya Samriddhi Yojana



Parents looking to save money for the future of their girl child can avail the benefits of sukanya samriddhi yojana (SSY).one big convenience in saving in this scheme is that u can move your sukanya samriddhi yojana account from one bank to another or to a post office depending upon choice and requirement. The scheme offer a return higher than most of the small saving scheme in the market and government backing makes it more reliable.

The trend of ever declining girl sex ratio in the country has given rise to the necessity of government program directed towards the welfare of girl child .

Beti Bachao, Beti Padhao” (save girl educate girl) is central government sponsored scheme by government of India mainly directed towards the cause . Beti Bachao Beti padhao is an effective campaign to save girl and educate girl child all over the India . Aim of the spreading awareness as well as improving the efficient of welfare services for the girls of India .the prime goal of scheme is to generate awareness and improving the efficiency of welfare services meant for women .also it aims to celebrate the girl child and enable her education .

as per the Census data, the CSR (child sex ratio )of 0-6 year children in India was only 927 girls per 1000 boys in 2001 ‘ which dropped drastically in 2011 and remained 918 girls for every 1000 boys 2011. According to UNICEF (UNITED NATIONS INTERNATIONAL CHILDRENS EMERGENCY FUND) report, 2012 India was 41<sup>st</sup> among 195 countries with such Imballence ratio.while addressing the nation in 2014, on the occasion of internal day of

**"PEOPLE AWARENESS TOWARDS SUKHANYA SAMRUDDHI YOJANA  
(A CASE STUDY IN SANTEBENNUR)"**

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girl child .the prime minister Narendra modhi appealed for the abolition of female foeticide and invited ideas from the citizen of India through the portal 'my gvt in ' for preventing this practice and for betterment for girl child. Prime Minister Modhi launched programme on 22 January 2015 from Pan pat , Hariyana on the occasion of international day of the child girl. prime minister Modhi, called for the eradication of foeticide .

The prime minister of India Narendra mode, has started a sukanya samriddhi Yogini and launched on 21 Jana vary in 2015 Beti Bachao,Beti Padhao scheme. Sukanya samriddhi yojana was launched to support this scheme as well as make it successful meeting the essential expense of the girl child such as health ,higher education and marriage. The living condition of a girl child was expected to rise to high level through this scheme as it involves some effective efforts of the Government of India. It is a best scheme ever as it reduced tension of parents. Through this scheme the parents can provide a better quality of life for the present and future born girls through this small savings scheme. This project was started with the initial amount of rs.100crore. It was also reported that ministry of home affairs spent around rs.150crore over this scheme to assure women safety in large cities of India. This scheme has been planned and launched to reduce the level and effect of some dangerous social issues related to the girl child.

Accounts under the scheme can be opened by any citizen for their daughter whose age is less than 10 year on the day of opening the account. Once the girl child turns 18,she will become the account holder. The investment period in this scheme is 15 years and maturity is 21 years only to accounts for family are allowed under this scheme , however ,in the case of twins are triplets more accounts can also be opened at any government banks or post office with an initial deposit of rupees 250. The depositor needs to maintain a minimum deposit of rupees 250 annually failing with a penalty of Rs 50 will be charged .an account that fails to maintain the yearly minimum deposit limit become a defaulted account but can be normalised at any time before the end deposited period of year from the date of opening account .

The defaulted account can be normalised by paying the penalty for each year of default and making the minimum deposit of Rs 250 for every year of default. If the account is not regularised with in the period stated the entire deposit made before the default year will be liable for an interest according to the prevailing interest rate. The upper limit of deposit in sukanya sumriddhi yojana account is set at Rs 1.5 lakhs annually and any deposit made over this limit will be refunded to the depositor immediately.

For the quarter ending on September 2021,the deposit in the sukanya samriddhi yojan account will be entitled to an interest rate of 7.6 per cent per annum. The interest earned is credited to the account at the end of every financial year and is eligible for exemption under the section 80C of the Income tax Act, 1961.

Sukanya samriddhi yojana (SSY)is a tax free small saving scheme for the girl child it was branched on January 22 -2015 .at present twenty three commercial banks have been

## PEOPLE AWARENESS TOWARDS SUKHANYA SAMRUDDI YOJANA (A CASESTUDY IN SANTEBENNUR)

- Out of 50 respondents , 52% of respondent express safety and security is the most important advantage of SSY scheme , 20% respondent expressed tax benefit and 28% respondents expressed high interest rate respectively
- Most of the constraints 60% at time of opening the SSY account, followed by crowd in bank / post office as expressed by 28% of respondents Lack of knowledge and more commonly observed is 60%. Lengthy account opening procedure was not an important constraint

### 5.2 SUGGESTIONS:

- The SSY along with other integrated schemes provides much awaited opportunity for rigorous empirical evidence based disaggregated studies on the impact of these initiatives on household behaviour at various levels of the Indian society.
- Currently the data available publicity on SSY (and for there initiatives ) is too infrequent and aggregative. However , give the use of digital technology relevant data are available to various organisation given the responsibility for the specific schemes of initiatives.
- Developing expertise in data mining and data analysis relating to SSY and similar schemes and facilitating policy- oriented research based on such techniques merit urgent consideration.

### 5.3 CONCLUSION:

In simple, sukanya samriddhi yojana is a very good and beneficial scheme to every girl child and provides financial support by their savings from their account for girl welfare education marriage expenses of girl children. It also provides interest on the deposits but varies every year which is a limitation of this scheme so measures are to be taken for maintaining same interest rates every year and for the overall success of the scheme.

This scheme also plays a role in economic development of the country by giving important to girl child by promoting the education opportunities for them therefore the government of India has to take such initiative further for the of poor neglected sectional of the society and other like unemployed etc .They have to take necessary steps to meet the expectations of the people regarding such schemes.

**“ A STUDY ON ANALYSIS OF  
INVESTMENT DECISION ON INVESTORS”**

**(With Special Reference to Davanagere City)**

**A**

**Project Report**

**Submitted to Davanagere University, Davanagere**

**For the award of the degree of**

**MASTER OF COMMERCE**

**BY**

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## **CHAPTER 1**

### **1.1 INTRODUCTION**

Savings and Investments form an integral part of one's life. Investments refer to the employment of funds with an objective of earning a favorable return on it. In other words, investment is a process, where money is being utilized with a hope of making more money.

Investment is the commitment of money that have been saved by deferring the consumption and purchasing an asset, either real or financial with an expectation that it could yield some positive future returns.

There is a plethora of investment avenues, each associated with varied risk-return trade-offs. Every investment avenue is distinct in its characteristic, which makes the investment decision fascinating. The investor thus needs to carefully analyze each of its characteristics and build a basket of assets that suits his risk profile and complies with his objectives and goals. Hence, investment decision making is a fascinating task to the investor.

There are different categories of investors. The investment strategies differ from each other, with regard to size of the investment, time-period, objectives, risk appetite etc. The investors can be classified into,

- Individual investors
- Corporate
- Institutional investors – Domestic and Foreign
- Pension Funds
- Government



tolerance level of an investor risk tolerance tends to be subjective rather than objective.

Generally, investors with a low risk tolerance act differently with regard to risk than individuals with a high risk tolerance. Investor with a high level of risk tolerance would be comfortable with market volatility while low risk tolerance individual require stability and are average to uncertainties.

According to the analysis done it has been proved that income age and occupation of the respondents do not have any significant relationship with risk.

### **Conclusion**

This study confirms the earlier findings with regard to the relationship between age and risk tolerance level of individual investors.

The individual investor still prefers to invest in financial products which give risk free return. This confirms that most investors even if they are high income, well educated, salaried, entrepreneurs are conservative investors prefer to play safe.

The various factors identified in the study also helped in providing some valuable inputs regarding the investor's pattern, their preference and priorities.

**“A STUDY ON CREDIT ANALYSIS OF MICRO-FINANCE’ (WITH SPECIAL REFERENCE TO SANGHAMITHRA RURAL FINANCIAL SERVICES.”) DAVANAGERE”**

A

Project Report

Submitted to Davanagere University, Davanagere

For the award of the degree of

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This is to certify that the Project entitled "A STUDY ON CREDIT ANALYSIS OF MICRO-FINANCE (WITH SPECIAL REFERENCE TO SANGHAMITHRA RURAL FINANCIAL SERVICES, DAVANAGERE)" Submitted by **KAVYA K P (Reg. No : MC192705)** for the award of the degree of Master of Commerce to the Davanagere University, Davanagere, represents her independent work carried out by her in the Department of Commerce, under the Guidance and supervision of Mr. Ravi Singh H., Faculty Member, Department of Commerce, A.R.M. First Grade College and P.G. Centre, Davanagere.

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To the best of my knowledge and belief the matter presented in this report has not been submitted earlier for the award of any degree to any university. This report is prepared by me on my own efforts.

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## Chapter: 01 INTRODUCTION

### 1.1 INTRODUCTION

Micro finance industries to recognized to national and international level though SHGs, MFIs is modern tool of poverty and practice of money lender micro credit to provides a financial service to urban and semi urban area with low interest rate and reducing the poverty and improve the decision-making capacity in women. Alamance through bank linkage programme, Sangha Mithra rural financial service undertaking the activity minimizing the variability and developing income. Increasing the savings for woman. Micro finance in India starting point of view 1970 in self-employed women's association (SEWA) of the state of Gujarat formed by co-operative bank is called the shrimahilaisahakari bank in this bank providing a banking related service like micro credit and loans and advances to poor woman employed in unorganized sectoring the city of Ahmadabad and Gujarat micro finance institutions to collect the money through commercial banks than providing rural households and self-help group, in this industry served by NBFCs and NGOs its providing micro credit services in Karnataka state.

It is an opportunity for a trainee to find a practical contact about the industry and as well as company. The present project training is a partial fulfilment of M.com program which is undertaken before the beginning of 4th semester at "Sanghamithra Rural Financial Service is a Public incorporated on 15 February 1995. It is classified as Non-government Company and is registered at Registrar of Companies, Bangalore. its authorized 3 share capitalism Rs. 0 and its paid-up capital is Rs. 0. It is involved in Human health activities Sangha Mithra Rural.

Financial Services' Annual General Meeting (AGM) wiliest held on 12<sup>th</sup> September 2018 and as per records from Ministry of Corporate Affairs (MCA), its balance sheet was last filed on 31 March 2018.

## CONCLUSION

Customarily ladies have been limited. An elevated level of women is among the least lucky of destitute individuals. Microfinance activities can give them an approach to moves out desperation. Microfinance could be a response for help them to grow their edge of reference and offer them social affirmation and reinforcing different regular and easy going game plan of credit that was by then in nearness before scaled down scale support came into vogue of little scope record ought to be appreciate from estimation that Ls undeniably increasingly broad - in observing its long - term edges too.

An end that ascents up out of this record is little scope cash can added to so ruler the issues of lacking housing and urban assistance as a basic bit of poverty facilitating programs. the test lies in finding the level of Hexality in the credit instrument that could make it facilitate the distinctive credit necessities of the lowpay borrower without constraining excruciatingly huge cost of watching is end use upon the banks. a promising plan is to give versatile lone or composite credit for cash for age dwelling improvement and use support. Usage advance is found to specific essential during the station time period between starting another cash related development and stemming positive compensation.

India is the place a synergistic in banks, NGOs, MFIs and women's Organizations furthest advanced. It thusly fills in as a not too bad starting stage to look at what we know so for about 'Best practice' in to little scope - subsidize for women's fortifying and how different establishments can coordinate.

# **“A STUDY ON CUSTOMER ATTITUDE TOWARDS E-PAYMENT SYSTEM”**

**(With Special Reference to Davanagere city)**

**A**

**Project Report**

**Submitted To Davanagere University,  
Davanagere, For The Award Of The Degree Of**

**MASTER OF COMMERCE**

**BY**

**L. SATISH**

**Reg. No: MC192711**

**Under the Guidance of**

**Mr. RAVISINGH .H**

**Visiting Professor**



**Department of Commerce,**

**A.R.M First Grade College & PG Centre, Davanagere.**

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To the best of my knowledge and belief the matter presented in this report has not been submitted earlier for the award of any degree to any university. This report is prepared by me on my own efforts.

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L. SATISH

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## CHAPTER-1

### INTRODUCTION

#### 1.1 Introduction

In today's digital era the usage of the internet has increased drastically. All counts of age are consuming and producing loads of data each second. Many organizations are analyzing and altering based on the study that they been able to capture from the consumer analysis. With the ease of smartphones and virtual accessibility of products, services and payments online have boosted the way people are shopping and making payments online. The ecommerce industry initially started with the Cash on Delivery basis for the people to get the feel of the new online industry and also to build up their trust. After the customers are well versed with the organization ns, the company started introducing various platforms of the online payments. E-Payment has given access to various financial platforms like debit card, credit card, net banking, digital wallets, etc. Cash has become a less common mode of transaction as the appearance of e-payments has allowed consumers and buyers with greater convenience, but at the same time it has raised a doubt or a threat as there has always been increasing issues regarding the fraud and privacy concern that has been the top fear in the minds of internet users. We all have witnessed that the traditional payment modes have been replaced by various types of e-payments that are quick and efficient. In e-payment process both buyer and seller uses digital modes to send or receive money, it is an automatic process where seller and the buyer can avoid visiting their bank. It eliminates the physical cash that is risky to handle at times. Today consumers can make payment through electronic modes by using cards and other platforms that are made available through all types of smart devices. The acceptance of particular payments by sellers and businesses has an important influence on the purchases made by their clients, as the availability of the various modes help the consumer to choose that is suitable or available to them as well.

Past few years' smartphones are having a tremendous growth due to accessibility and availability of the internet. The mobile wallet providers like Paytm, PayPal, Mobikwik, etc. with the payback schemes also attracting many consumers to use epayment modes aiding the organisations with significant growth. The digital wallets are further enabling economies to a cashless society. Electronic wallets and mobile wallets are moreover digital version of the hard cash in physical wallet with more features and functions. E-payments wallets reduce cost of



No amount of encryption can protect a consumer from a stolen phone. If a smartphone is stolen that doesn't have adequate security for monetary transactions that can be made using the phone, the thief could theoretically wave the phone over a card reader at a store to make a purchase.

### 5.3 Conclusion

E-Payments is an exciting field that is awash with opportunities. These opportunities are for financial organizations to provide better and low cost services, improve turn-around time for transactions and ensure financial inclusion for a vast majority of our population. E-Payments is also an opportunity for governments in countries like India for better and quick coverage of populace with respect to the welfare schemes and government to person transactions. It is an opportunity for people to conduct business where it was hitherto difficult, if not impossible. It is also an opportunity for innovators, to come out with newer e-Payments products and services. It is also an area of opportunity for technology solution companies to improve upon the architecture and various components of payment systems based on various recommendations we have listed above. There are challenges as well, which we believe, will act as propellers for improvement of e-Payments. ePayments a harbinger of growth, and victorious circle of economic activity and financial inclusion. E-Payments are here to stay. We will look at the challenges and recommendations in depth in our next paper on e-Payments.

**“IMPACT OF QUALITY OF WORK LIFE ON JOB  
SATISFACTION OF EMPLOYEES AT VEDANTA LTD”**

**A case study on “Vedanta ltd in Bhemasamudra branch”**

**A**

**Project Report**

Submitted to Davanagere University,  
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**MASTER OF COMMERCE**

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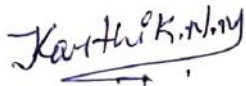


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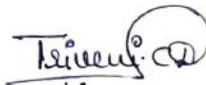


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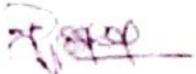
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During this project period Mr. NARESH S.B. has exhibited a high level of interest and full dedication.

We wish him all the best in is future.

For Vedanta Limited



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<b>5.16</b>	<b>The employees fulfilled medical services provided by organization.</b>	<b>53</b>
<b>5.17</b>	<b>Policies of the organization in the tune with the social integration.</b>	<b>54</b>
<b>5.18</b>	<b>Human self-respect and growth are promoted in the company.</b>	<b>55</b>
<b>5.19</b>	<b>Superiors encourage participation in decision making.</b>	<b>56</b>
<b>5.20</b>	<b>Maximum of the events at the work are challenging and interesting.</b>	<b>57</b>

## CHAPTER-1

### INTRODUCTION

#### 1.1 INTRODUCTION

An organization success is depends on how efficiently and effectively utilizes the available resources. It is very important to carry out the business of the firm effectively this can only be possible when there is strong management function with management participation this helps in smooth running of the business. For every when employees are motivated to work hard then the company can reach its destination and can earn more profit.

So, here tried to find out the “Impact of Quality of work life on job satisfaction of employees” in VEDANTA LIMITED. Branch : Bhemasamudra, Chitradurga (Talluk, Dist)

The main objective of the study is it enables peoples at all levels to actively take part in shaping the organizational environment and also to make up the quality of work life secure and healthy working conditions, update human capacities, chance for continue development.

#### TOPIC CHOSEN:

“A STUDY ON THE IMPACT OF QUALITY OF WORK LIFE ON JOB  
SATISFACTION OF EMPLOYEES AT VEDANTA LIMITED”

Branch : Bhemasamudra, Chitradurga (Talluk, Dist)

The above topic is chosen on the insistence of VEDANTA LIMITED.

### 6.3 CONCLUSION

It is concluded that the study has important influence on health and safe working condition and employees fulfilled with the work life balance & mutual trust in Vedanta limited. Motivated employees helps in decision making and helps in building good relationship with their colleagues.

To retain or to reduce the rate of employee's turnover, organization should manage the stress level and provide proper work life to employees. Organization should focus on workers happiness and also the position of sound life of workers.

When the quality of work life is high then the level of job fulfilment will also be high. Both are proportional to each other.

# **“A STUDY ON DEMONETIZATION AND IT’S IMPACT ON WHOLESELERS ”**

**( With Special Reference to Davanagere city )**

**A**

**Project Report**

**Submitted To Davanagere University,**

**Davanagere, For The Award Of The Degree Of**

**MASTER OF COMMERCE**

**BY**

**POOJA .J.N**

**Reg. No: MC192710**

**Under the Guidance Of**

**Ms. SINDHU .M.S M.com,**

**FACULTY MEMBER**



**Department of Commerce,**

**A.R.M First Grade College & PG Centre, Davanagere.**

**2020-21**

**Ms. Sindhu .M.S M.com,**  
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## **GUIDE CERTIFICATE**

This is to certify that the Project entitled *“A Study on Demonetization And it's Impact on Wholesalers”*. (With Special Reference to Davanagere city) Submitted by **POOJA .J.N** (Reg.No :- **MC192710**) for the award of the degree of **Master of Commerce** to the Davanagere University, Davanagere, represents her independent work carried out by her in the Department of Commerce, under my Guidance and supervision.

**Date:** 25/9/21  
**Place:** Davanagere

  
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Date: 25/9/21

Place: Davanagere

Principal  
  
Prof. D.H.Pyati

# DECLARATION

**POOJA .J.N**

**Reg No.:- MC192710**

**IV Semester M.Com**

**Department of commerce**

**A.R.M First Grade College and PG**

**Centre Davanagere- 577004**

I hereby declare that this project report entitled as "*A Study on Demonetization And it's Impact on Wholesalers*".(With Special Reference to Davanagere city) It has been prepared by me as part of my academics during the IV Semester of M.Com. For the partial fulfillment of degree of **Master of Commerce**, of Davanagere University, Davanagere. Under the guidance of **Ms.SINDHU .M.S** Faculty Member, Department of Commerce, A.R.M First Grade College and P.G Centre. Davanagere.

To the best of my knowledge and belief the matter presented in this report has not been submitted earlier for the award of any degree to any university. This report is prepared by me on my own efforts.

**Place: Davanagere**

**Date: 25/9/21**

*Pooja J.N*

**POOJA .J.N**

**( RegNo:MC192710 )**

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## CHAPTER 1

### INTRODUCTION

#### 1.1 INTRODUCTION:

The history of commerce begins in antiquity when people used to exchanged animals or products. Later, in order to ease this trade off, people invented the money, which had (he role of an intermediary. The goods begun to be traded in exchange for a sum of money, depending on how they were valued. This practice has traditionally been preserved to this day.

The idea of wholesale commerce has emerged with the first people who brought products from distant lands, sometimes even from other continents, to supply local merchants who did not have access to those sources.

In the meantime, wholesale commerce has become an important link in merchandise circulation, through which they move from industrial or agricultural manufactures to retailers. Wholesale distribution does not end merchandise circulation; it is only a part of it. Today, it includes all sales of goods and services to anyone who buys them in order to resell them or use them for business purposes, instead of individual interest.

A few aspects have always characterized this type of distribution such as, wholesalers are individuals or companies having a large financial coverage, like companies in the Denver beverage distributors industry. Wholesale distribution specializes in various directions food, industrial, construction, installation etc.

Wholesalers can become direct importers in order to acquire the goods needed to supply the retail trade. Demonetisation is the act of stripping a currency unit of its status as legal tender. Demonetisation is necessary whenever there is a change of national currency. The old unit of currency must be retired and replaced with as new currency unit. Prime Minister Narendra Modi on Tuesday ,8 November 2016 announced demonetisation of Rs.500 and Rs. 1000 currency notes with effect from midnight, making these notes invalid in a major assault on block money, fake currency and corruption.

The RBI will issue two thousand rupee notes and new notes of five hundred rupees which will be placed in circulation from 10th November 2016. Notes rupees which Notes of one hundred, fifty, twenty, ten, five, two and one rupee will remain legal tender and will remain unaffected by this decision. This move is expected to cleanse the formal economic system

## DEMONETIZATION AND IT'S IMPACT ON WHOLESALERS

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### CONCLUSION:

There is a strong vision to up lift the economy. The scarcity of cash has also had positive fallout as India copper with digitalization, many customer and traders are opting for cashless transaction, wholesalers have stored accepting payment in check, but small traders business have been hugely impacted by over 50% they suffer almost 20% loss, wholesalers more cash dependent due to less digital connectivity and education. This move will definitely bring about a sea of change in the way transactions are done in India. And help strengthen the wholesalers by wiping out block money and fakenotes.

While e commerce companies that see a huge chunk of payments happening through cash on delivery mode will face some challenges in the initial few days, in the long run this move will only bring about positivechanges.

The move by the government to demonetise old currency and replacing it with the new one has taken the country by surprise. The move was an effect to handle the threat of illegal money, corruption, terror funding and counterfeit currency.

The demonetisation is followed by a liquidity crunch in the country, banks and ATMs across the country faced severe cash shortages with detrimental effects on various small business, agriculture andtransportation.

The total value of old currency notes in the circulation was to tune of Rs.14.2 trillion, which constitute about 86% of the total value in circulation. The block money has either been accounted by paying heavy taxes and penalties or has reached the bank accounts through direct or indirectchannels

**“A STUDY ON CUSTOMER ATTITUDE  
TOWARDS RELIANCE TELECOM LTD JIO WITH  
SPECIAL REFERENCE DAVANAGERE BRANCH”**

**“A Case Study in Davanagere City”**

A

Project Report

Submitted to Davanagere University, Davanagere

For the award of the degree of

**MASTER OF COMMERCE**

BY

**SHREEDHARA.B**

**Reg. No: MC192713**

Under the Guidance of

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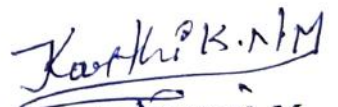


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*This is to certify that the Project entitled "A Study on customer attitude towards reliance telecom ltd jio with special reference Davanagere Branch " (A Case Study on Davanagere City) Submitted by SHREEDHARA.B (Reg No :-MC192713) for the award of the degree of Master of Commerce to the Davanagere University, Davanagere. represents him independent work carried out by hi in the Department of Commerce, under my Guidance and supervision.*

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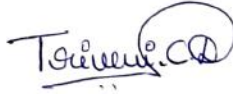


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**Principal**

**Prof. D.H. PYATI**

**Date:** 25/1/21  
**Place:** Davanagere



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**CHAPTER-1**  
**INTRODUCTION**

- 1.1 Introduction**
  - 1.2 Objectives of the study**
  - 1.3 Review of literature**
  - 1.4 Research & Methodology**
  - 1.5 Scope of the Study**
  - 1.6 Need for the study**
  - 1.7 Limitations of the study**
  - 1.8 Chapter scheme**
- 
- 

## CHAPTER-1

### INTRODUCTION

#### 1.1 INTRODUCTION:

In today's information and technology and enabled society telecommunication industry has been the major passer for effective communication. Since the introduction of mobile phone, there exists a stiff competition in the telecom market. To retain the existing customer database and to attract the new customers.

The telecom companies continuedly persuade various research and introduce innovative ideas to the market so customer relation management plays a very vital role in telecommunication market. there are several factors involved in the shaping up of the business with long term continuedly the actual requirement of the customer, Market customer, Market visibility, Availability of the services. Pricing services. Pricing of Services. Customer services support are some of the primary requirements. To have a successful business relationship. These parameters need to be addressed and examined carefully. The Indian telecom organization have crossed its consumer base more than 1000 million in Indian market. The Indian telecom sector is second biggest market after China. There is a tremendous competition between the market players. Rural Indian regions are still Left out to be covered in an effective manner. The rural areas are not so much productive in terms of revenue.

The 4G technology is its still to penetrate the market in India. It is assumed that the "Digital India" project will boost up telecom market in India in near future and awareness will also increase in villages. Telecom companies have tried to deliver best service quality, best networks, better converges etc., as a part of customized marketing for satisfy and retaining consumers. Maintaining sustainable growth of the market share and subscriber base is very important in most competitive environment. Examine every competitor will provide feedback to frame various marketing strategies to overcome challenges.

Telecommunication has supported the socioeconomic development of India and has played a significant role to narrow down the rural-urban divide to some extent. It also

## A Study on Customers attitude towards reliance telecom ltd jio with special reference to Davanagere Branch

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### 5.3 CONCLUSIONS:

Reliance Jio has become a very successful brand in india & providing is to be there motive . It provides unlimited free calling and data services & SMS on the more as people are more dependent on the more as people are more dependent on their daily lives like wide network coverage and good 4G services. Because 3G services was unable to meet our customers' needs and wants. That's why 4G has been evolved for Indian customers.

Reliance Jio is a home brand company and a very emerging brand and will be successful in overseas market in upcoming years. It possesses congestion free & wide network ,attractive 4G schemes & customers services to cover one of the widest areas.

From the details it can be conducted that 70% of Reliance Jio services users preferred to remains with Reliance Jio and fully satisfied. Also, good number of customers who are willing to switch from their respective subscribers showed interest in reliance Jio. Reliance Jio is capturing the wide areas of Indian markets increasingly day by day. Hence , these statistics simply a bright future for the company. It can be said that in near future , the company will be booming in the telecom industry.

**Jnana Jyothi**

**Sri Devaraj Urs Vidhyasamsthe (R.) Chitradurga.**

**A.R.M. First Grade College**

**S. Nijalingappa Lay-Out Davanagere, 04**



**DEPARTMENT OF SOCIOLOGY**

**PROJECT REPORT**

**TOPIC : OLD AGE HOME**

**Final year B.A. Students.**

**2017-2018**

**Reported by;** Prof. M .D. Annaiah. Assistant Professor in Sociology

ARM First Grade College Davangere.



ಶ್ರೀ ಜ್ಞಾನ ಜ್ಯೋತಿ

ಫೋನ್ : 08192 - 221086

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**ಎ. ಆರ್. ಎಂ. ಪ್ರಥಮ ದರ್ಜೆ ಕಾಲೇಜು**

ಎಸ್. ನಿಜಲಿಂಗಪ್ಪ ಬಡಾವಣೆ, ದಾವಣಗೆರೆ-577 004, ಕರ್ನಾಟಕ ರಾಜ್ಯ.

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ಕ್ರ.ಸಂಖ್ಯೆ : ಎ.ಆರ್.ಎಂ. ಪ್ರ.ದ.ಕಾ/ 2017/181

ದಿನಾಂಕ : 16/11/2017

To.  
The Principal  
A.R.M.First Grade College.  
Davanagere.

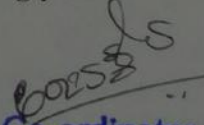
Respected Sir.

Sub; - Seek Permission to visit old age home.

With reference to the above subject I am M D Annaiah. Assistant Professor in Sociology conducting Project report on the Topic of visit to old age home. So B A Final year Sociology Students are wanted to visit "Maitri Association old age home" at Doddabathi near Davanagere.

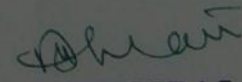
So we are Seeking permission to visit Maitri old age home , So we hope needful .

Thanking you.

  
Co-ordinator

Internal Quality Assurance Cell (IQAC)  
A.R.M. First Grade College,  
S.N. Layout, Davanagere-577 004.



  
PRINCIPAL

A.R.M. First Grade College  
S. Nijalingappa Lay-out  
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## A.R.M. First Grade College, Davanagere.

Visiting to the old age Home

Conducted by ; Department of Sociology.

Reported by; Prof. M .D. Annaiah.

Final year B.A. students of A.R.M. First Grade College Davanagere were visited to "SRI MAITRI ASSOCIATION," (R.) an old age home located near the outskirt of DODDA BATI on date-19-11-2017.

The non profit organization an accommodates nearly 40 old men and women generally aged between 50 to 90 years.

The purpose behind this visit was to help the senior citizens with all the possible ways the students could. Nearly 18 students took part in this voluntary service under the guidance of sociology staff. The visit was held on the date - 19-11-2017 from 10-30 to 5-00 pm.

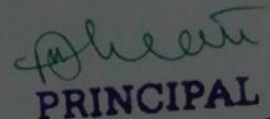
The enthusiastic and determined candidates reached the old age home within an hour from the college .they took charge of all the responsibilities of the organization for the rest of the day. All the students greeted the residents and took utmost care of them.

They helped everyone in doing their daily works. The breakfast as well as the lunch, were served by the students. The old residents expressed their gratitude to wanders the candidates.



Co-ordinator

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Karnataka State.



ದೂರದೂರ: ಎಸ್. ಲ. ಆರ್. ೦೦-೯೩/೯೩ ದೂರದೂರ-೬-೯೩  
☎ : (೦೮೧೯೨)-೮೫೮೪೫ ಹುಬ್ಬಳ್ಳಿ ಬ್ರಾಂಚ್ : (೦೮೩೬)-೨೬೨೫೨೪

**ಶ್ರೀ ಮೈತ್ರಿ ಅಸೋಸಿಯೇಶನ್, (ರಿ.)**  
ಸಕ್ಕರೆ ಕಾರ್ಖಾನೆ ರಸ್ತೆ,  
ದೊಡ್ಡ ಬಾತಿ ಅಂಚೆ,  
ದಾವಣಗೆರೆ ತಾ. ಮತ್ತು ಜಿಲ್ಲೆ,  
ಕರ್ನಾಟಕ ರಾಜ್ಯ.

An organisation for Old Age Home, Distitute Cottage, SHG, Creche Centre, Drug De Addiction Centre, Child Labour Centre, Lace Work & Garment Manufacturing Unit

Ref. No.

Date: 1.2.11.2017

ಶ್ರಮ ೨ ಶಿಸ್ತು - ವಿಭಾಗ

ಗೆ.

ಪ್ರಾಂಶುಪಾಲರು

ಎ. ಆರ್. ಎಂ. ಯು.ಎಸ್.ಎಲ್.ಎಸ್.

ದಾವಣಗೆರೆ.

ಯಾನ್ತ್ರ,

ಶ್ರೀ ಎ. ಆರ್. ಎಂ. ಯು.ಎಸ್.ಎಲ್.ಎಸ್. ಅಧ್ಯಾಪಕರುಗಳು ಕ್ರಮದೃಷ್ಟಿ  
ಇಲರಿದ ಸಭೆಯನ್ನು ಆಯೋಜಿಸಿದ ಬಗ್ಗೆ.

ಶ್ರೀ ಎ. ಆರ್. ಎಂ. ಯು.ಎಸ್.ಎಲ್.ಎಸ್. ಶಾಲೆಯ ಶಿಕ್ಷಕರು ತಾಗೂ ಅಧ್ಯಾಪಕರುಗಳು  
ಅಧ್ಯಕ್ಷರ ಕುಟುಂಬ ಪ್ರತಿ ಯೋಜನೆ ತಾಗೂ ಕೆಲ ಘಟನೆಗಳನ್ನು ಇಲರಿದ  
ಅಂತರಂಗದ ಕುಟುಂಬದ ಸಮಸ್ಯೆಗಳನ್ನು ಈ ವಿಭಾಗದ ಅಧಿಕಾರಿಯಾಗಿ  
ಸ್ವೀಕರಿಸಿ, ತಾಗೂ ಅಂತರಂಗದ ಅಧಿಕಾರಿಗಳನ್ನು ಸೂಚಿಸಿದರು,  
ಇಲರಿದ ಅಧ್ಯಕ್ಷರ ಸಮಸ್ಯೆಗಳನ್ನು ತಾಗೂ ಅಂತರಂಗದ ಸಮಸ್ಯೆಗಳನ್ನು  
ಸಮರ್ಪಕವಾಗಿ ಕುಟುಂಬದ ಸ್ವೀಕರಿಸಿದಕ್ಕೆ ಶ್ರೀ ಯು.ಎಸ್.ಎಲ್.ಎಸ್.  
ಇಲರಿದ ಅಧಿಕಾರಿಗಳಿಗೆ ಧನ್ಯವಾದಗಳನ್ನು ಅರ್ಪಿಸುತ್ತೇನೆ.

ಇಂತಿ ಯೋಜನೆಗಳಿಂದ

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This student entertaining in old age home

*Boys*

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*Shree*  
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Prof. Annaiah M D and Students are serving and having  
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*Boor*

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Our student are interacting with the oldage people



*Co-ordinator*

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03	Chethan R	III B A	Chethan R.
04	Hanumanthappa R	III B A	Hanumanthappa R.
05	Hemaraj S	III B A	Hemaraj S.
06	Joythi S	III B A	Joythi S.
07	Manjanaik M	III B A	Manjanaik M.
08	Maruthi H	III B A	Maruthi H.
09	Mohan H	III B A	H Mohan.
10	Nagaraja R	III B A	Nagaraja R.
11	Nalina M	III B A	Nalina M.
12	Naresha M	III B A	Naresha M.
13	Raghavendra Purli	III B A	Raghavendra Purli.
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15	Sunitha M	III B A	Sunitha M.
16	Talavara Maruthi	III B A	Talavara Maruthi.
17	Vanisree R	III B A	Vanisree R.
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20	Doddaningappa	Gest Lecturer	Doddaningappa

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**“A STUDY ON CUSTOMER SATISFACTION  
TOWARDS YAMAHA MOTORCYCLES IN  
DAVANAGERE”**

**“A Case Study in Davangere City”**

**A**

**Project Report**

Submitted to Davanagere University, Davanagere

For The award of the degree of

**MASTER OF COMMERCE**

**BY**

**SUNIL KUMAR K. J**

**Reg. No: MC192714**

Under the Guidance of

**Ms. SINDHU M.S**

**M.com,**

**Faculty Member**



**Department of Commerce,**

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**2020-21**

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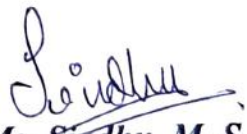


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*This is to certify that the Project entitled "A study on customer satisfaction towards yamaha motorcycles"(A Case Study on Davanagere City) Submitted by Sunil kumar K.J.(Reg.No:MC192714) for the award of the degree of Master Of Commerece To The Davanagere University, Davanagere Represents Is Independent Work Carried Out By In The Department Of Commerce, Under My Guidance And Supervision.*

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**Place:** Davanagere

  
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Date: 25/09/21  
Place: Davanagere

*Principal*  
  
**Prof.D.H. Pyati**

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## CHAPTER-1

### INTRODUCTION

#### 1.1 INTRODUCTION

Indian the two-wheeler industry saw a slowing trend, some trend, some manufactures reported strong sales, here a gift from the industry.

Encouraging foreign players “participation in Indian two-wheeler industry with highly competitive and strictly government-controlled Industry has come up a long way from being. Today, when customer thinks of buying a two-wheeler there is a wide variety of brands and models are available in India is a becoming a largest 2-wheelers, 1000 people for 27 2-wheelers India, producing the largest in an Asia.

Since 1955 two-wheeler industries have been started in the country. Mopeds, motorcycles and scooters are the segments. In Indian automobile industry 2- wheeler s, have played crucial part in the high development. Over the years the two-wheeler has evidence for changes. Scooters and mopeds were preferred by past Indians but an increasing income level with high standard of living which leads to a demand for motorcycle has become a style statement for the youth of the country.

#### 1.2 Major manufacture two-wheeler companies:

- TVS Motors company
- Suzuki Motor corporation
- Yamaha Motors India PVT. Ltd
- Hero Motors PVT. Ltd
- Royal Enfield motors Indian Pvt. Ltd
- Bajaj Motor India Pvt. Ltd

### 5.3 Conclusion:

To prevail in business, the investigation, on the customers fulfillment of Yamaha bikes among the client it has been without a doubt demonstrated that holding customers is that the best thanks with the advances District was directed within the Ts enterprises also known merchant within the advances district, the examination tries to please the weather guilty of preferring toward a corporation.

The example was gathered from the customers who claimed who claimed the Yamaha bikes and to give some thought about the fulfillment level of the Yamaha bikes. The investigation tries into tell apart the degree of impact of various enlightening source in consumer loyalty.

During examination the overwhelming majority of the respondents are having a decent supposition about the Yamaha bike and therefore the finding and recommendation of this investigation will bolster the organization in a compelling and Better competition in motorcycles in the world.

# **“A STUDY ON CHALLENGES AND OPPORTUNITIES OF WOMEN ENTREPRENEUR ”**

**(With Special Reference to Davanagere city)**

**A**

**Project Report**

**Submitted To Davanagere University,  
Davanagere, For The Award Of The Degree Of**

**MASTER OF COMMERCE**

**BY**

**SUPRITHA .C.R**

**Reg. No: MC192715**

**Under the Guidance Of**

**Ms. TRIVENI .C.D M.com,**

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**2020-21**



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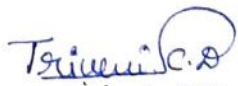


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This is to certify that the Project entitled "*A Study On Challenges And Opportunities Of Women Entrepreneur*" (*With Special Reference To Davanagere City*). Submitted by **SUPRITHA .C.R** (Reg.No :- **MC192715**) for the award of the degree of **Master of Commerce** to the Davanagere University, Davanagere, represents her independent work carried out by her in the Department of Commerce, under my Guidance and supervision.

Date: 25/9/2021  
Place: Davanagere

  
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This is to certify that, **SUPRITHA .C.R** Bearing **Reg. No :- MC192715**, is a bonafide student of A.R.M First Grade College and PG Centre, Davanagere for the academic year 2020-21. She has Satisfactorily completed this Project entitled "*A Study On Challenges And Opportunities Of Women Entrepreneur*". (With Special Reference To Davanagere City) is prepared and submitted by her in partial Fulfillment of the requirement for the award of **Master of Commerce.**

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**Prof. D.H.Pyati**  
M.A,  
Principal,



**A.R.M F G C & PG Centre, S.N  
Layout, Davanagere-04**

## **COLLEGE CERTIFICATE**

This is to certify that the Project entitled "*A Study On Challenges And Opportunities Of Women Entrepreneur*".(With Special Reference To Davanagere City) Submitted by **SUPRITHA .C.R (Reg.No :- MC192715)** for the award of the degree of **Master of Commerce** to the Davanagere University, Davanagere, represents her independent work carried out by her in the Department of Commerce, under the Guidance and supervision of **Ms. TRIVENI .C.D** Head of the Department of Commerce, A.R.M First Grade College and PG Centre, Davanagere.

Date: 25/9/2021

Place: Davanagere

Principal  
  
Prof. D.H.Pyati

# DECLARATION

**SUPRITHA .C.R**

**Reg No.:- MC192715**

**IV Semester M.Com**

**Department of commerce**

**A.R.M First Grade College and PG**

**Centre Davangere- 577004**

I hereby declare that this project report entitled as *"A Study On Challenges And Opportunities Of Women Entrepreneur".(With Special Reference To Davanagere City)* It has been prepared by me as part of my academics during the IV Semester of M.Com. For the partial fulfillment of degree of **Master of Commerce**, of Davanagere University, Davanagere. Under the guidance of **Ms.TRIVENI .C.D** Head of the Department of Commerce, A.R.M First Grade College and P.G Centre. Davanagere.

To the best of my knowledge and belief the matter presented in this report has not been submitted earlier for the award of any degree to any university. This report is prepared by me on my own efforts.

**Place: Davanagere**

**Date: 25/9/2021**

*Supritha C.R*

**SUPRITHA .C.R**

**( RegNo:MC192715 )**

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**CHAPTER -1**  
**INTRODUCTION**

**1.1 INTRODUCTION**

**1.2 REVIEW OF LITERATURE**

**1.3 RESEARCH GAP**

**1.4 OBJECTIVES OF THE STUDY**

**1.5 NEEDS OF THE STUDY**

**1.6 SCOPE OF THE STUDY**

**1.7 RESEARCH METHODOLOGY**

**1.8 LIMITATIONS OF THE STUDY**

**1.9 CHAPTER SCHEME**

## **CHAPTER – 1**

### **INTRODUCTION**

#### **1.1 INTRODUCTION**

The person who innovates something new is an entrepreneur. An entrepreneur is one who undertakes and operates a new enterprise and assumes some accountability for the inherent risks. The entrepreneur is a coordinator as he coordinates all the three elements of production i.e. land, labour, and capital. He leads an enterprise towards its vision through leadership motivation is an entrepreneur. And one who bears all the risk of the firm for the sake of making a reasonable profit is an entrepreneur. An entrepreneur is an individual who creates a new business, bearing most of the risks and enjoying most of the rewards. The entrepreneur is commonly seen as an innovator, a source of new ideas, goods, services, and business. A person who sets up a business or businesses taking on financial risks in the hope of profit. An entrepreneur is an individual who starts and runs a new business with limited resources and planning and is responsible for all the risks and rewards of his or her business venture. When you are building a startup, it's difficult. Particularly, a startup that is expanding at the rate of tinder. You have to give your 100%, and you have to be committed. Solving the problem has to be personal or else you are going to disintegrate. The word entrepreneur was first introduced by the Franco Irish economist Richard Cantillon.

Traditionally, an entrepreneur has been defined as a person who starts, organizes and manages any enterprise, especially a business, usually with a considerable initiative and risk. Entrepreneurs tend to be good at perceiving new business opportunities and they often exhibit positive biases in their perception (i.e. a bias towards finding new possibilities and seeing unmet market needs.) and a risk-taking attitude that makes them more likely to exploit the opportunity.

The word entrepreneur comes from the French word 'entreprendre' which means to undertake. Entrepreneurs play a key role in any economy, using the skills and initiative necessary to anticipate needs and bring good new ideas to market. Entrepreneurs who prove to be successful in taking on the risks of a startup are rewarded with profits, fame, and continued growth opportunities. Those who fail, suffer losses and become less prevalent in the markets.

## CONCLUSION

From the various research papers studied several challenges faced by women entrepreneurs have come into focus. These include balance between family and career, sociocultural barriers, male dominated society, illiteracy or low level of education, dearth of financial assistance, lack of technical knowledge, marketing and entrepreneurial skills, lack of selfconfidence and mobility constraints. Now the time has come for women to come out of the burden of housework and give way to their creativity and entrepreneurship. Social and political developments in India have also been responsible for determining the role of women in a changing society.

The government schemes, incentives and subsidies have stimulated and provided support measures to women entrepreneurs. With the increase in the number of women getting education, there is considerable awareness among women to be self employed thus leading to change in the role of women in the society. Over the years, more and more women are going for higher education, technical and professional education and their proportion in the workforce has also been increased. With the spread of education and awareness, women have shifted from kitchen, handicrafts and traditional cottage industries to non traditional higher levels of activities. Even, the government has laid special emphasis on the need for conducting special entrepreneurial training program for women to enable them to start their own ventures. Financial institutions and banks have also set up special cell to assist women entrepreneurs. Even though we have many successful Women Entrepreneurs in our country, but as we have a male dominated culture there are many challenges which women entrepreneurs face from family & Society.

# **“A STUDY ON CONSUMER SATISFACTION TOWARDS BIG BAZAAR”**

**(A Case Study In Davanagere City)**

**A**

**Project Report**

**Submitted To Davanagere University,  
Davanagere, For The Award Of The Degree Of**

**MASTER OF COMMERCE**

**BY**

**SUSHMA .K.S**

**Reg. No: MC192716**

**Under the Guidance Of**

**Ms. TRIVENI .C.D M.com,**

**HEAD OF THE DEPARTMENT**



**Department of Commerce,**

**A.R.M First Grade College & PG Centre, Davanagere.**

**2020-21**

**Ms. TRIVENI .C.D M.com,**  
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## **GUIDE CERTIFICATE**

This is to certify that the Project entitled "*A Study on Consumer Satisfaction Towards Big Bazaar*".( *A Case Study In Davanagere City*) Submitted by **SUSHMA .K.S** (Reg.No :- **MC192716**) for the award of the degree of **Master of Commerce** to the Davanagere University, Davanagere, represents her independent work carried out by her in the Department of Commerce, under my Guidance and supervision.

**Date:** 25/9/2021  
**Place:** Davanagere

**Ms. TRIVENI .C.D M.com,**  
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## **HOD CERTIFICATE**

This is to certify that, **SUSHMA .K.S** Bearing **Reg. No :- MC192716**, is a bonafide student of A.R.M First Grade College and PG Centre, Davanagere for the academic year 2020-21. She has Satisfactorily completed this Project entitled "***A Study on Consumer Satisfaction Towards Big Bazaar***".( ***A Case Study In Davanagere City***) is prepared and submitted by her in partial Fulfillment of the requirement for the award of **Master of Commerce**.

**Date:** 25/9/2021  
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## COLLEGE CERTIFICATE

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Date: 25/9/2021

Place: Davanagere

Principal  
  
Prof. D.H.Pyati



# DECLARATION

**SUSHMA .K.S**

**Reg No.:- MC192716**

**IV Semester M.Com**

**Department of commerce**

**A.R.M First Grade College and PG**

**Centre Davanagere- 577004**

I hereby declare that this project report entitled as "*A Study on Consumer Satisfaction Towards Big Bazaar*".( *A Case Study In Davanagere City*) It has been prepared by me as part of my academics during the IV Semester of M.Com. For the partial fulfillment of degree of **Master of Commerce**, of Davanagere University, Davanagere. Under the guidance of **Ms.TRIVENI .C.D** Head of the Department of Commerce, A.R.M First Grade College and P.G Centre. Davanagere.

To the best of my knowledge and belief the matter presented in this report has not been submitted earlier for the award of any degree to any university. This report is prepared by me on my own efforts.

**Place: Davanagere**

**Date: 25/9/2021**

*Sushma K.S*  
**SUSHMA .K.S**

**( RegNo:MC192716 )**

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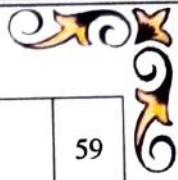

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## CHAPTER – 01

### INTRODUCTION

#### 1.1 INTRODUCTION

Consumer's taste and preferences are changing day by day. Identification of these changes is a major factor because the success of a firm depends on the ability of the firm to adjust with the attitudes of the Consumers.

Consumer satisfaction is an ambiguous and abstract concept and the actual manifestation of the state of satisfaction will vary from person to person and product /service to product /service.

The state of satisfaction depends on a number of both psychological and physical variables which correlate with satisfaction behavior such as return and recommend rate.

Essentially Consumer satisfaction is the extent to which Consumers are happy with the service and products provided by a business. It is an important concept in business because happy Consumers those most likely to place repeat orders and explore the full range of products /services offered.

Severe competition occurs in the field of Multi-Level Marketing companies and therefore existence become very difficult. Consumer Satisfaction is a major factor for existence and in order to satisfy the Consumer, identification of major factors influencing Consumer attitude is necessary.

The Indian retail industry has experienced tremendous growth over the last decade with a significant shift towards organized retailing format and development taking place not just in major cities and metros, but also in Tier II and Tier III cities. The total concept and idea of shopping has undergone an attention drawing change in terms of format and consumer buying behavior, ushering in a revolution in shopping in India. Modern retailing has entered into the Retail market in India as is observed in the form

Supermarkets, Hypermarkets, Warehouse clubs, Convenience stores, Department stores, Full line discount stores, Specialty stores etc. A large young working population, nuclear families in urban areas, along with increasing working women population and emerging opportunities in the growth of the organized Retail

### 5.3 CONCLUSIONS:

The international presence of Big Bazaar shows that company is doing better and satisfied their business associates on the front of economic and social development. So people can earn extra income and live better life. It is concluded from the findings that there are large number of females, working as well as housewives associated with Big Bazaar being active IBOs (72%), flourishing business opportunities and have considerable share in earning of their family.

Assistance in Business Development and Job Security factors are the most significant contributor, almost all have given priority to the Assistance in their Business Development and Business Security in Big Bazaar Business development. The other parameters like Personality development, lifestyle and income enhancements have got lesser importance than the aforesaid parameters.