



Vijaya College, R. V. Road, Bangalore – 560 004  
Bangalore University

PG. Department of Commerce: M.Com IV Semester: Accounts				
S.NO.	REGD NO.	NAME OF STUDENTS	TITLE OF THE PROJECT	GUIDE NAME
1	15BVCOM001	AMREEN SULTANA.M	A Study on Cost Accounting Techniques at IMAC India Coach Builders Pvt. Ltd, Bangalore	Mr.Rafeek Ahmed
2	15BVCOM002	ANANTH.S	A Study on Credit Appraisal Process at Karnataka State Finance Corporation, Bangalore	Mr.Rafeek Ahmed
3	15BVCOM003	ASHA.SM	A Timeline Analysis of Deposit Products and Loan Products in Syndicate Bank, Bangalore	Mr.Rafeek Ahmed
4	15BVCOM004	HARSHITHA.H.P	A Study on Techniques of Inventory Management at Karnataka Soaps & Detergents Ltd., Bangalore	Mr.A.S.Gurudath
5	15BVCOM005	HEMALATHA.M.U	Evaluation of Personal Loans of Suprabhatha Credit Cooperative Society Ltd., Bangalore	Mr.Rafeek Ahmed
6	15BVCOM006	JAGADEESH KUMAR.S	Current Asset Management Strategies at Stovekraft Pvt. Ltd., Harohalli, Bangalore	Mr.A.S.Gurudath
7	15BVCOM007	JAYAPRAKASH.J	Evaluation of Lending Operations at Sri Charan Souhardha Cooperative Bank Ltd., Bangalore	Mr.Rafeek Ahmed
8	15BVCOM008	JAYASHREE.B.J	A Study of Cost of Services at Sitaramamandiram Cooperative Society Ltd., Bangalore	Mr.Rafeek Ahmed
9	15BVCOM011	KAVYASHREE.A.S	An Analysis of Pricing Techniques followed to different customers at BESCO, Bangalore	Mr.A.S.Gurudath
10	15BVCOM012	KIRAN KUMAR.M	A Study on Cost Accounting Management System in Sansera Engineering Pvt. Ltd., Bangalore	Mr.A.S.Gurudath
11	15BVCOM015	NAYANA.C.S	A Study on Financial Solvency Analysis of Karnataka Soaps and Detergents Ltd., Bangalore	Mr.A.S.Gurudath
12	15BVCOM020	RAKSHAYANI.R.	A Study on Home Loan Policy and Recovery Procedures at Syndicate Bank, Bangalore	Mr.Rafeek Ahmed
13	15BVCOM022	RAKSHITHA.Y.K	Impact of overall Cost of Capital on Performance of Selected Automobile Companies, Bangalore	Mr.Rafeek Ahmed



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14	15BVCOM023	RAMYA.H.	Revenue Analysis at Sir M.Visvesvaraya Cooperative Bank Ltd., Bangalore	Mr.Rafeek Ahmed
15	15BVCOM024	RANJITH.R	Economic Value Addition as a Technique of Performance Evaluation at Karnataka Silk Marketing Board Ltd., Bangalore	Mr.Rafeek Ahmed
16	15BVCOM025	RASHMI.A.N. RAO	A Study on Credit Risk Management Strategies at Sir M. Visvesvaraya Cooperative Bank Ltd., Bangalore.	Mr.Rafeek Ahmed
17	15BVCOM026	RAVIKIRAN.T.R	A Study on Determinants of Capital Structure at Sree Thyagraja Cooperative Bank Ltd., Bangalore	Mr.Rafeek Ahmed
18	15BVCOM027	ROJA.S	A Study on Residential Home Loans Schemes at Karnataka State Cooperative Housing Federation Ltd., Bangalore	Mr.Rafeek Ahmed
19	15BVCOM028	ROOPA.G	Comparative Analysis of Revenue Operations at Bangalore Dairy, Bangalore	Mr.A.S.Gurudath
20	15BVCOM029	SHALINI.S.S	Cost Analysis of various packages at Karnataka State Tourism Development Corporation, Bangalore	Mr.Rafeek Ahmed
21	15BVCOM030	SHARANYA.K.S	An Analysis of Sources of Revenue at BMTTC, Bangalore	Mr.Rafeek Ahmed
22	15BVCOM031	SHARATH.B.L	A Study on Working Capital Management at Indo Tech, Banaglore	Mr.A.S.Gurudath
23	15BVCOM032	SHILPA.M	A Study on Budgetary Control System and Variance Analysis at Karnataka Vidyuth Karkhana Ltd., Bangalore	Mr.Rafeek Ahmed
24	15BVCOM033	SHILPA.Y	An Analysis of fee based Retail Banking Services to Customers at Town Co-operative Bank, Hoskote, Bangalore	Mr.Rafeek Ahmed
25	15BVCOM034	SHWETHA.C	A Study on Impact of SEBI guidelines on Investors Protection	Mr.Rafeek Ahmed
26	15BVCOM035	SOWMYA.V.N	Evaluation of Cash Flow Effectiveness at Destimoney Securities Pvt., Ltd., Bangalore	Mr.A.S.Gurudath
27	15BVCOM036	SOWMYASHREE.A	Financial Performance Evaluation of Sonata Software Ltd., Bangalore	Mr.Rafeek Ahmed
28	15BVCOM040	UMESH.C.P	A Study on Personal Loan and its Components at Kaveri Grameen Bank, Bangalore	Mr.Rafeek Ahmed



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1	15BVCOM009	KAVYARANJANI.N	Impact of Capital Structure on Profitability of APEX Bank Ltd., Bangalore.	Mrs.T.Bhargavi
2	15BVCOM010	KAVYA.S	An evaluation of Credit Process Strategy of Federal Bank Ltd., Bangalore	Mrs.T.Bhargavi
3	15BVCOM013	MANJULA.A	Performance Analysis of Mutual Funds in HDFC Bank	Mrs.T.Bhargavi
4	15BVCOM014	NARENDRA GOWDA.S.B	A Study on Medium Term Loans for Irrigation, Poultry Farming and Animal Husbandry at DCC Bank , Kolar.	Mrs.T.Bhargavi
5	15BVCOM016	NETHRAVATHI.N	Role of Bank Finance to growth of Medium and Small Scale Sector at Sri Lakshmi Mahila Sahakara Bank, Bangalore	Mrs.T.Bhargavi
6	15BVCOM017	PAVITHRA.D.H	A Study on growth oriented Mutual Funds at LKP Securities Pvt., Ltd., Bangalore	Mrs.T.Bhargavi
7	15BVCOM018	PRADEEP.C	Role of Retail Credit in growth of Sri Charan Souhardha Cooperative Bank Ltd., Bangalore	Mrs.T.Bhargavi
8	15BVCOM019	PRATHIBHA.K.V	A Study on Operating Risk Management Techniques at Himatsingka Seida Ltd., Doddaballapur - Bangalore	Mrs.T.Bhargavi
9	15BVCOM021	RAKSHITH S RAJ	A Study on Surplus Fund Investment Strategies at Sree Lakshmi Mahila Sahakara Bank, Bangalore	Mrs.T.Bhargavi
10	15BVCOM037	SREENIVAS.B	A Study on Short-term Loans to Agricultural and Marketing of Agro Products at DCC Bank, Kolar	Mrs.T.Bhargavi
11	15BVCOM038	SUNIL.B	A Study on Effectiveness of Inventory Management Techniques at Universal Apparel Design Pvt. Ltd, Bangalore	Mr.Rafeek Ahmed



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1	16BVCOM002	ANUSHA.S	A Study on Investors perception towards Mutual Fund in Bangalore with reference to HDFC and ICICI Prudential
2	16BVCOM004	ARPITHA.B.S. SINGH	A Study on Financial Statement Analysis in Karnataka Silk Marketing Board
3	16BVCOM006	GAGAN KUMAR.D	A Study on Loans & Advances at Bangalore City Co-operative Bank Ltd.
4	16BVCOM007	GANESH.M	A Study on Challenges & Strategies of Venture Capital Financing to IT Sector
5	16BVCOM009	GIRISHA	A Study on Asset Management Practices at Kotak Mahindra.
6	16BVCOM010	HARSHITHA.N	A Study on Techniques of Receivables Management at Karnataka Soaps & Detergents Ltd., Bangalore
7	16BVCOM011	JEEVITHA.J	Comparative Cost Analysis of TVS & Yamaha Automobile Companies
8	16BVCOM012	KAVITHA.R	Sector Wise Financial Analysis of Sri Thyagraja Cooperative Bank, Bangalore
9	16BVCOM013	LATHA SREE.C	Evaluation of Revenue & Cost of various packages at Karnataka State Tourism Development Corporation, Bangalore
10	16BVCOM015	NAWAZ PASHA.S	Cost and Revenue Analysis at BMTC
11	16BVCOM017	RAMYA.K.	A Study on Small & Medium Sector Financial Assistance by Kaveri Grameen Bank, Bangalore
12	16BVCOM018	RENUKA.R.	Impact of Leverage on Profitability of APEX Bank Ltd., Bangalore
13	16BVCOM020	SHOBA.N	Equity & Debt Investments at LKP Securities Pvt., Ltd., Bangalore
14	16BVCOM022	SUPRITH.S	An Analysis of Investment Strategies at Sree Lakshmi Mahila Sahakara Bank, Bangalore
15	16BVCOM023	VIJAYALAKSHMI.N	A Study on Asset Management Strategies at Kotak Mahindra.
16	16BVCOM024	VISHNUPRASAD.C	A Study on Retail Banking Activities of Suprabhatha Credit Co-operative Society Ltd., Bangalore



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2	16BVCOM003	ARPITHA.A.R	Equity & Debt Investments at LKP Securities Pvt., Ltd., Bangalore
3	16BVCOM005	CHETAN YADAV	EPS & Profit Analysis of Sonata Software Ltd., Bangalore
4	16BVCOM008	GIRIJA.L	Performance Analysis of Growth Oriented Mutual Funds in HDFC Bank
5	16BVCOM014	NAVYASHREE	A Study on Technical Analysis of Securities with reference to Tata Motors
6	16BVCOM016	PRASANTH	An evaluation of Major Revenue contributing Products at Bangalore Dairy
7	16BVCOM021	SRINIVASAN	NABARD - Analysis of Schemes of Rural Development



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1	17BVCOM003	ANAND.M	A Study on Material Cost Control Technique at Milltec Machinery Ltd., Bangalore	Miss. Sandhya.V
2	17BVCOM005	DATTA RAM SRIVATSA	An Analysis of Investor's Perception Regarding Selected Health Insurance Policies.	Miss. Sandhya.V
3	17BVCOM008	GANESHA.M	A Study on Cost Control and Reduction in Dairyday, Bangalore	Dr.K.V.N.Lakshmi
4	17BVCOM011	JENNIFER NANCY.R	A Study on Cash Management Practices in Karnataka Milk Federation Ltd., Bangalore.	Mr.Rafeek Ahmed
5	17BVCOM012	KAVYA.R.	An Analysis of Assets & Liabilities Management at National Co-operative Bank Ltd., Bangalore	Mr.Rafeek Ahmed
6	17BVCOM014	KUSHAL.S	A Study on Budgetary Control at BMTC, Bangalore	Mr.Rafeek Ahmed
7	17BVCOM019	MOHAN.C.G	A Study on Financial Performance Analysis of Vijaya Tools Ltd., Bangalore.	Mr.Rafeek Ahmed
8	17BVCOM023	PREMRAJ.R	Current Asset Management Technique at Stove Kraft Ltd., Bangalore	Mr.Rafeek Ahmed
9	17BVCOM013	KEERTHI.M	Revenue Analysis at Hanumanthanagara Cooperative Bank Ltd., Bangalore.	Mr.Rafeek Ahmed
10	17BVCOM026	RAMKUMAR.K.S.	A Study on Asset and Liability Management at the Hanumant Nagar Co-operative Bank Ltd., Bangalore.	Miss. Sandhya.V
11	17BVCOM027	SACHIN ARADHYA.S	A Study on Cost Management at BMTC, Bangalore	Dr.K.V.N.Lakshmi



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12	17BVCOM032	SUDHARSHAN.B.P	A Study on Revenue Analysis at Mandovi Motors Pvt Ltd Bangalore	Mr.Rafeek Ahmed
13	17BVCOM029	SHAZIYA IFFATH	A Study on Lending Strategy at Mysore Silk Cloth Merchant Co-operative Bank, Bangalore.	Miss. Sandhya.V
14	17BVCOM030	SRIKANTH S.BHARADWAJ	A Study on Credit Risk Management Strategies at Bangalore City Co-operative Bank, Bangalore.	Dr.K.V.N.Lakshmi
15	17BVCOM020	NAVAMI	Income Tax Act & Personal Tax Planning to Minimize Tax Liability of Individual Assesses.	Dr.K.V.N.Lakshmi
16	17BVCOM034	VINOD H.BHAJANTRI	Impact of Capital Structure on Profitability at Miltec Machinery Ltd., Bangalore	Dr.K.V.N.Lakshmi
17	17BVCOM006	DIVYA.V	A Comparative Study on Deposits & Loan Products of Selected Co-operative & Commercial Banks.	Dr.K.V.N.Lakshmi
18	17BVCOM002	AKASH.S	A Study on Capital Structure and Profitability at Kosher Tissue Product Pvt. Ltd., Bangalore	Miss. Sandhya.V
19	17BVCOM024	PUSHPALATHA.D.K	A Study on Inventory Management System at Stove Kraft Pvt Ltd., Hosahalli.	Miss. Sandhya.V
20	17BVCOM028	SANJANA.S.	A Study of Life Insurance Policies Trend at Max Life Insurance.	Dr.K.V.N.Lakshmi
21	17BVCOM025	RAMESH.N	A Study on Inventory Management Technique in Wintek Flexo Sticker Mfg Ltd., Bangalore	Dr.K.V.N.Lakshmi
22	17BVCOM004	ASHWINI.M.J	A Study on Investment Pattern at Urban Credit Co-operative Society Ltd., Bangalore	Miss. Sandhya.V
23	17BVCOM022	PRATHIBHA.B	A Study on Financial Planning & Forecasting at Corporation Bank, Bagepalli.	Mr.Rafeek Ahmed



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2	17BVCOM021	NIKHITHA	An Analysis on Equity Shares Price Behaviour of Maruthi Suzuki at BSE.	Dr.T.Bhargavi
3	17BVCOM001	AISHWARYA.D.N	A Study on Retail Banking Activities at Chartered Sahakari Bank Niyamitha, Bangalore.	Dr.T.Bhargavi
4	17BVCOM009	GAYATHRI.N.YADAV	A Study on Investment of Surplus Funds of Sri Lakshmi Mahila Co-operative Bank, Bangalore.	Dr.T.Bhargavi
5	17BVCOM018	MEGHANA.V	A Study on Cash flow Statement at SGP Industries Pvt. Ltd., Bangalore.	Dr.T.Bhargavi
6	17BVCOM033	VARSHINI.R.	A Study on Budgeting as tool for Planning and Control at Samatha Technologies Pvt. Ltd., Bangalore	Dr.T.Bhargavi
7	17BVCOM016	LALITHAMBIKA.K	A Study on Lending Operations at Bangalore City Co-operative Bank Ltd., Bangalore.	Dr.T.Bhargavi
8	17BVCOM015	LALITHA.M.R.	An Analysis of Housing Loan Scheme with Reference to DCC Bank, Tumkur.	Dr.T.Bhargavi
9	17BVCOM007	DIVYANJALI.K.	A Study on Credit Risk Management at DCC Bank, Tumkur.	Dr.T.Bhargavi
10	17BVCOM010	JEEVAN KUMAR	A Study on Treasury Management with Reference to SGP Industries Pvt Ltd Bangalore	Miss. Sandhya.V



**A PROJECT REPORT ON**

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**SUBMITTED IN PARTIAL FULFILLMENT OF THE REQUIREMENTS  
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MASTER OF COMMERCE IN ACCOUNTS AND TAXATION**

**For the academic year 2016-2017**

**BY**

**AMREEN SULTANA.M**

**Reg No: 15BVCOM001**

**UNDER THE GUIDANCE OF**

**Prof. RAFEEK AHMED**

**FACULTY, VIJAYA COLLEGE, R V ROAD, BENGALURU**



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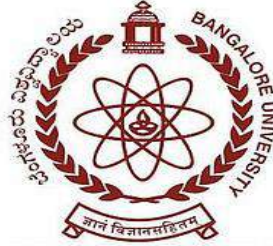


**VIJAYA COLLEGE**

**R V ROAD, BASAVANAGUDI, BENGALURU**

**A PROJECT REPORT ON**

**“A Study on Techniques of Inventory Management at Karnataka Soaps & Detergents Ltd., Bangalore”**



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**BY**

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**BY**

**HEMALATHA.M.U**

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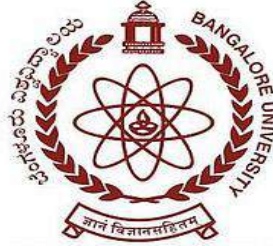


**VIJAYA COLLEGE**

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**For the academic year 2016-2017**

**BY**

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**BY**

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**KAVYASHREE.A.S**

**Reg No: 15BVCOM011**

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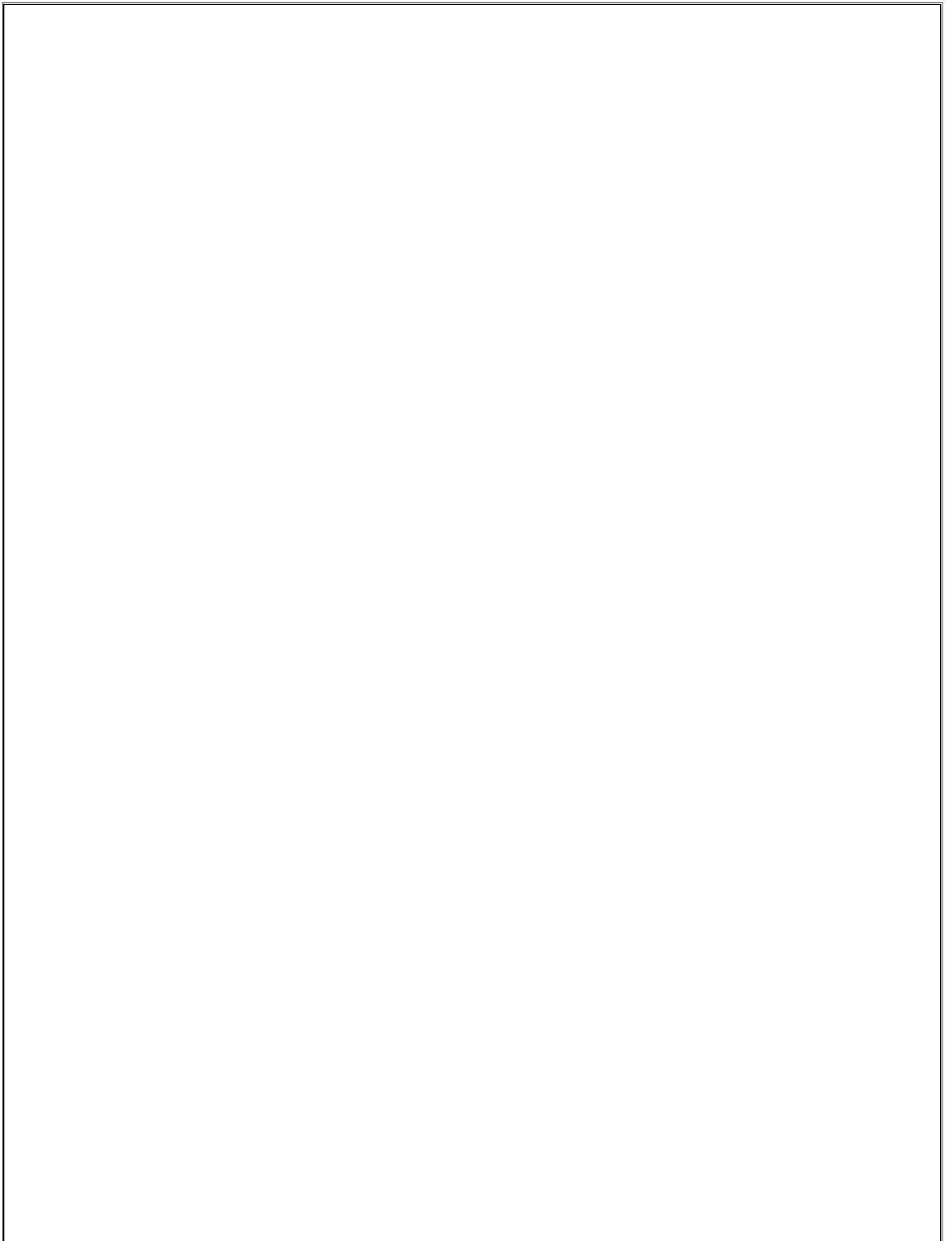
**Prof. A S. GURUDATH**

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**KIRAN KUMAR.M**

**Reg No: 15BVCOM012**

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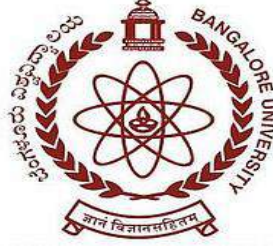
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**A PROJECT REPORT ON**  
**“Performance Analysis of Mutual Funds in HDFC Bank”**



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**BY**

**MANJULA.A**

**Reg No: 15BVCOM013**

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**NARENDRA GOWDA.S.B**

**Reg No: 15BVCOM014**

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**NAYANA.C.S**

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**SUBMITTED IN PARTIAL FULFILLMENT OF THE REQUIREMENTS  
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**For the academic year 2016-2017**

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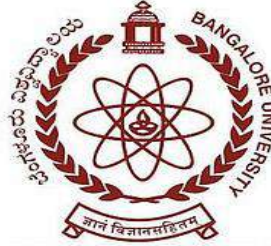


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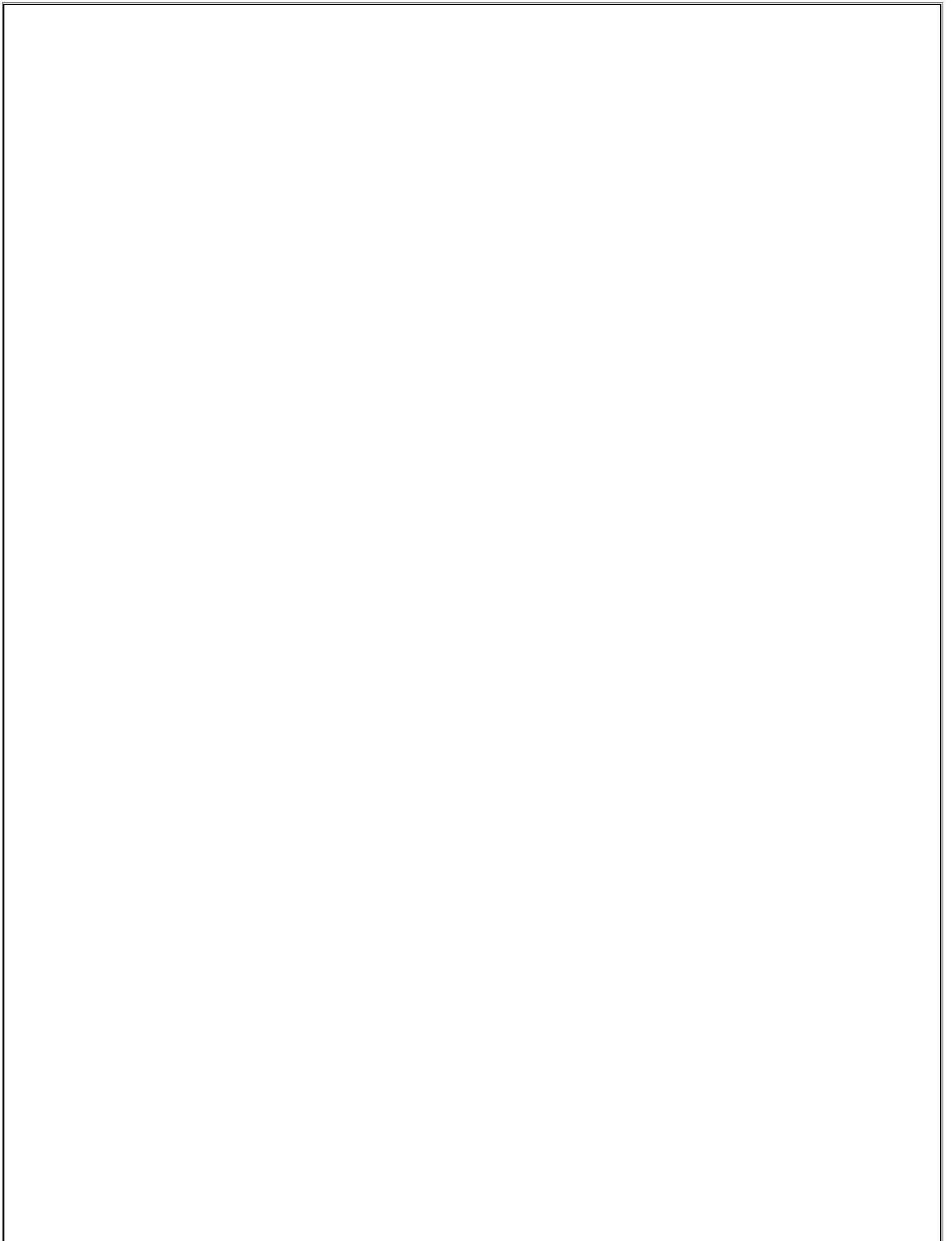
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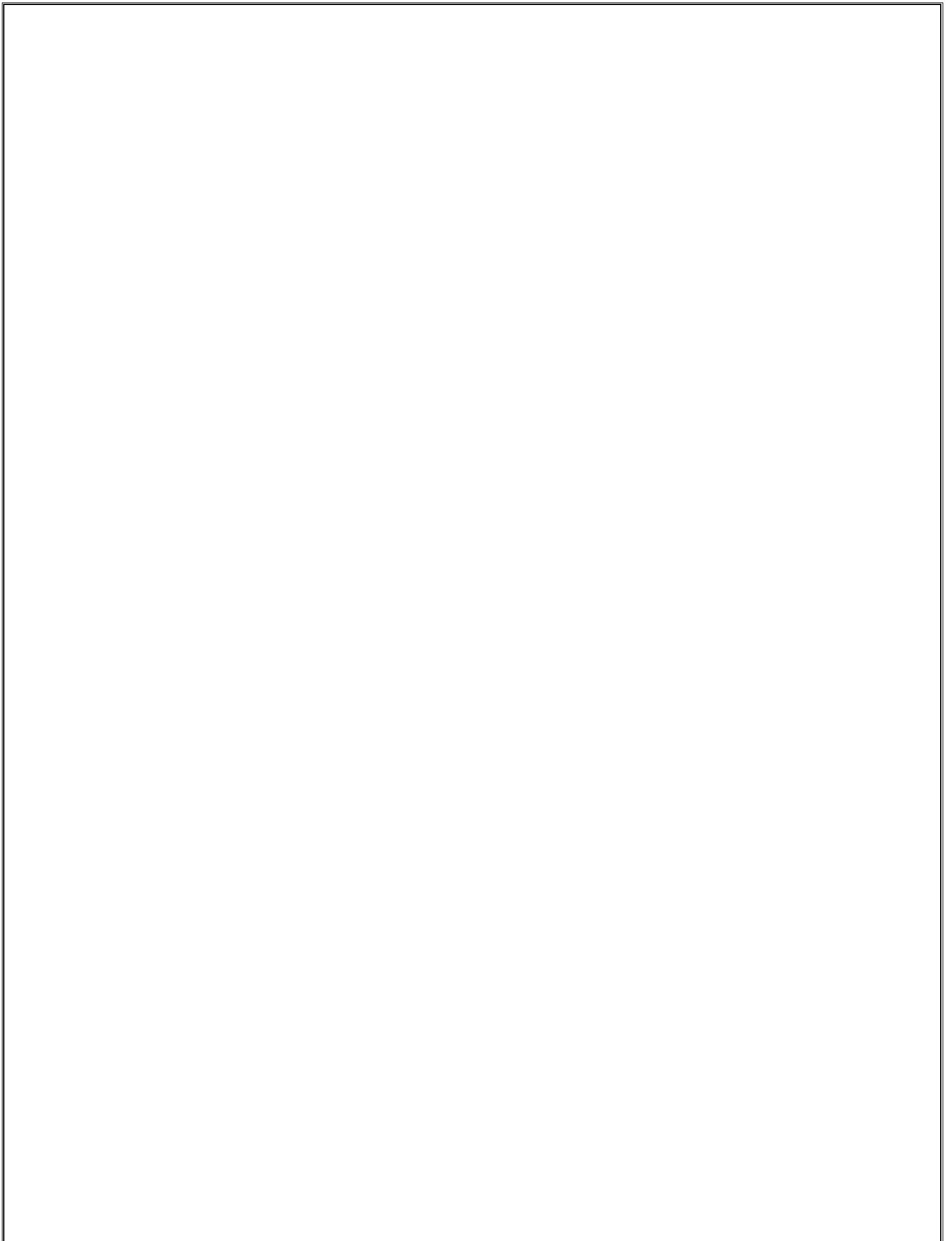
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**“Impact of Leverage on Profitability of APEX Bank Ltd., Bangalore”**



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**For the academic year 2017-18**

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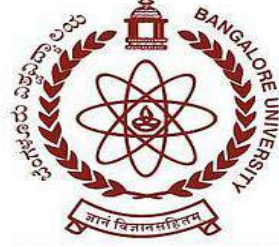


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**R V ROAD, BASAVANAGUDI, BENGALURU**

**A PROJECT REPORT ON**

**“Equity & Debt Investments at LKP Securities Pvt., Ltd., Bangalore”**



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**A PROJECT REPORT ON**

**“NABARD - Analysis of Schemes of Rural Development”**



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**A PROJECT REPORT ON**

**“An Analysis of Investment Strategies at Sree Lakshmi Mahila Sahakara Bank,  
Bangalore”**



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**A PROJECT REPORT ON**

**“A Study on Asset Management Strategies at Kotak Mahindra”**



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**A PROJECT REPORT ON**

**“A Study on Retail Banking Activities of Suprabhatha Credit Co-operative  
Society Ltd., Bangalore”**



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**“A Study on Retail Banking Activities at Chartered Sahakari Bank  
Niyamitha, Bangalore”**



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**A PROJECT REPORT ON**

**“A Study on Capital Structure and Profitability at Kosher Tissue Product  
Pvt. Ltd., Bangalore”**



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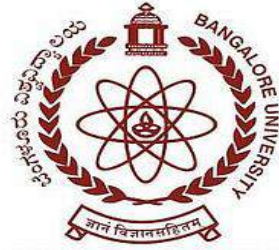
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**A PROJECT REPORT ON**  
**“A Study on Material Cost Control Technique at Milltec Machinery Ltd.,  
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**A PROJECT REPORT ON**

**“A Study on Investment Pattern at Urban Credit Co-operative Society  
Ltd., Bangalore”**



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**A PROJECT REPORT ON**  
**“An Analysis of Investor’s Perception Regarding Selected Health Insurance Policies”**



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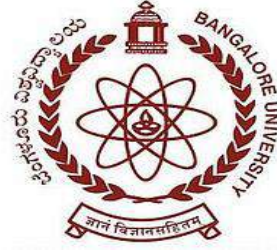
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**A PROJECT REPORT ON**  
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Cooperative & Commercial Banks”**



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**A PROJECT REPORT ON**

**“A Study on Credit Risk Management at DCC Bank, Tumkur”**



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**A PROJECT REPORT ON**

**“A Study on Investment of Surplus Funds of Sri Lakshmi Mahila Co-operative Bank, Bangalore.”**



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**A PROJECT REPORT ON**

**“A Study on Treasury Management with Reference to SGP Industries Pvt  
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**A PROJECT REPORT ON**

**“A Study on Cash Management Practices in Karnataka Milk Federation  
Ltd., Bangalore”**



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**A PROJECT REPORT ON**

**“An Analysis of Assets & Liabilities Management at National Cooperative Bank Ltd., Bangalore”**



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**A PROJECT REPORT ON**  
**“Revenue Analysis at Hanumanthanagara Cooperative Bank Ltd.,  
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**A PROJECT REPORT ON**  
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**A PROJECT REPORT ON**

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Tumkur”**



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**A PROJECT REPORT ON**  
**“A Study on Lending Operations at Bangalore City Co-operative Bank  
Ltd., Bangalore”**



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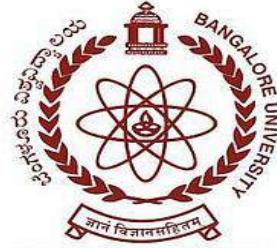


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**A PROJECT REPORT ON**

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**A PROJECT REPORT ON**  
**“A Study on Financial Performance Analysis of Vijaya Tools Ltd.,  
Bangalore”**



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**A PROJECT REPORT ON**  
**“Income Tax Act & Personal Tax Planning to Minimize Tax Liability of Individual Assesses”**



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**A PROJECT REPORT ON**  
**"A STUDY ON NATIONAL PENSION SYSTEM FROM INVESTOR'S**  
**RISK PERSPECTIVE FOR RETIREMENT PLANNING"**



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**For the academic year 2019-2020**

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**A PROJECT REPORT ON**  
**“INVESTOR’S PERCEPTION TOWARDS INVESTMENT IN ICICI  
PRUDENTIAL LIFE INSURANCE COMPANY LTD”**



**SUBMITTED IN PARTIAL FULFILLMENT OF THE REQUIREMENTS  
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**A PROJECT REPORT ON**  
**“A STUDY ON RISE OF E-COMMERCE IN INDIAN SCENARIO ”**



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**A PROJECT REPORT ON**

**“A STUDY ON EXPORT LOGISTICS OPERATIONS FINANCING IN PAWAR  
LOGISTICS SOLUTIONS PVT LTD”**



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MASTER OF COMMERCE IN ACCOUNTS AND TAXATION  
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**A PROJECT REPORT ON**  
**“A STUDY ON EQUITY SHARES INVESTMENT OF PL INDIA PVT LTD CUSTOMERS”**



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**A PROJECT REPORT ON**  
**"A STUDY ON CUSTOMER AWARENESS AND SATISFACTION OF**  
**ICICI BANKING SERVICES"**



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**For the academic year 2019-2020**

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**A PROJECT REPORT ON**

**"A STUDY ON ALLOCATION OF FUNDS ON VARIOUS ASSETS AT  
HOUSING AND URBAN DEVELOPMENT CORPORATION LIMITED"**



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**A PROJECT REPORT ON**  
**“A STUDY ON THE IMPACT OF COST OF CAPITAL ON THE  
PROFITABILITY OF THE TOWN CO-OPERATIVE BANK  
LIMITED.HOSKOTE”**



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**A PROJECT REPORT ON**  
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**SALARIED EMPLOYEES"**



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**For the academic year 2019-2020**

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**"A CRITICAL STUDY OF LENDING POLICY TO SMALL SCALE  
TRADE AND INDUSTRY AT BANGALORE CREDIT CO-OPERATIVE  
SOCIETY LIMITED BANGALORE"**



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**For the academic year 2019-2020**

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**A PROJECT REPORT ON**

**“AN ANALYTICAL STUDY ON EQUITY ORIENTED MUTUAL FUND  
PERFORMANCE AT WEALTH NEST SIP ADVISORY PVT LTD”**



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**For the academic year 2019-2020**

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**A PROJECT REPORT ON**  
**"A STUDY ON CURRENT ASSETS MANAGEMENT WITH SPECIAL**  
**REFERENCE TO STOVE KRAFT PRIVATE LIMITED**  
**BANGALORE"**



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**A PROJECT REPORT ON**  
**"A STUDY ON INVENTORY MANAGEMENT STRATEGIES AT DILIP**  
**MATERIAL HANDLING EQUIPMENTS LTD"**



**SUBMITTED IN PARTIAL FULFILLMENT OF THE REQUIREMENTS**  
**FOR THE AWARD OF THE DEGREE OF**  
**MASTER OF COMMERCE IN ACCOUNTING AND TAXATION**

**For the academic year 2019-2020**

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**A PROJECT REPORT ON**  
**"A STUDY ON PERFORMANCE EVALUATION OF DIFFERENT SERVICES**  
**RUN BY BMTC"**



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**A PROJECT REPORT ON**

**"A STUDY ON OPERATING CHARGES INCIDENCE TO PASSENGER FARE  
FIXATION AT BMTc, BANGALURU"**



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**A PROJECT REPORT ON  
A STUDY ON IMPACT OF DEMONETIZATION ON RETAIL  
EXPENDITURE AND PAYMENT SYSTEM**



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**A PROJECT REPORT ON**  
**“A STUDY ON AUTOMOBILE INSURANCE POLICIES IN OREINTAL  
INSURANCE COMPANY”**



**SUBMITTED IN PARTIAL FULFILLMENT OF THE REQUIREMENTS  
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**For the academic year 2019-2020**

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**R V ROAD, BASAVANAGUDI, BENGALURU**

**A PROJECT REPORT ON**  
**"A STUDY ON PERFORMANCE EVALUATION AT BANGALORE**  
**CREDIT CO OPERATIVE SOCIETY"**



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**MASTER OF COMMERCE IN ACCOUNTING AND TAXATION**

**For the academic year 2019-2020**

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**A PROJECT REPORT ON**  
**“A STUDY ON DEPOSIT MOBILIZATION AT SREE  
SUBRAMANYESWARA CO-OPERATIVE BANK LIMITED”**



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**A PROJECT REPORT ON**  
**“A STUDY ON PERSONAL LOAN SCHEMES OF HANUMANTHA  
NAGAR CO-OP BANK LTD ”**



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