

GURU GHASIDAS VISHWAVIDYALAYA

A PROJECT REPORT

On

A COMPARATIVE STUDY ON UTILITY BILL PAYMENT ONLINE VS OFFLINE

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

Master of Commerce



By

ADARSH GUPTA

Enrollment No. 21065101

UNDER THE SUPERVISION OF

Prof. ASHOK KUMAR MISHRA

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

SUPERVISOR'S CERTIFICATE

This is to certify that Adarsh Gupta (Enrollment No.21065101) has completed her project entitled "A COMPARATIVE STUDY ON UTILITY BILL PAYMENT ONLINE VS OFFLINE" under my guidance and supervision. To the best of my knowledge it is his original work and is fit for evaluation for the M.COM. Project.

Prof. Ashok kumar Mishra

Department of Commerce
GURU GHASIDAS VISHWAVIDYALAYA

Abstract

The rapid advancements in digital technology have transformed the landscape of utility bill payments, offering consumers a choice between online and offline payment methods. This study presents a comparative analysis of utility bill payment preferences and the implications of utilizing online and offline payment systems. Through a mixed-methods approach, data was collected via surveys and literature reviews to examine the advantages, disadvantages, and user experiences associated with both payment modes.

The research findings reveal that convenience and accessibility are the primary drivers for the increasing popularity of online payment methods. Users appreciate the ease of making payments from the comfort of their homes and the speed of real-time transactions. Online payments also offer automated record-keeping, enabling users to track expenses and manage their finances efficiently.

However, security concerns emerge as a significant barrier to the widespread adoption of online payment systems. Cybersecurity threats, phishing scams, and data breaches pose risks to users' financial information and contribute to users' hesitation in using online methods. Offline payments, particularly cash payments, are valued for their tangible nature, personal interaction, and perceived security.

The research further identifies demographic and regional differences in payment preferences. Younger, tech-savvy individuals with higher digital literacy tend to favor online payment methods, while older and less digitally experienced users lean towards traditional offline modes. Additionally, regions with limited digital infrastructure show a higher reliance on cash payments.

As utility companies strive to optimize payment systems and enhance customer satisfaction, this research provides valuable insights for decision-making. The findings inform utility providers about customer preferences, enabling them to tailor payment options to meet diverse needs. Policymakers can leverage these insights to promote secure and accessible payment methods, ensuring financial inclusion for all consumers.

In conclusion, the utility bill payment landscape is witnessing a dynamic shift with the rise of online payment methods. While convenience and efficiency drive the preference for online payments, security concerns and the appeal of personal interactions sustain the relevance of offline methods. An understanding of these factors is crucial for utilities and policymakers to design payment systems that cater to the diverse preferences and requirements of consumers in the digital age.

A DISSERTATION REPORT
ON
“ASSESSMENT OF NON-PERFORMING ASSETS (NPAs) IN INDIAN
BANKING SECTOR”

PROJECT SUBMITTED IN PARTIAL FULFILLMENT OF THE
REQUIREMENTS FOR THE AWARD OF THE DEGREE OF



MASTER OF COMMERCE

AMARTYA VERMA

ENROLLMENT NO.- GGV/19/4016

UNDER THE GUIDANCE OF

Prof. ASHOK KUMAR MISHRA

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

JULY 2024 (Term 2022-24)

Verma

Amartya Verma
13/08/24

Amartya Verma
13/08/24

Dr. S.K. Mishra
13/08/24



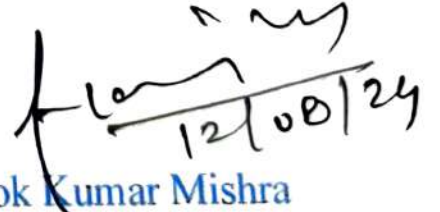
**Department of Commerce, Guru Ghasidas Vishwavidyalaya
Bilaspur (C.G.)**

CERTIFICATE

This is to certify that the project entitled, "**ASSESSMENT OF NON-PERFORMING ASSETS (NPAs) IN INDIAN BANKING SECTOR**" submitted by **AMARTYA VERMA** (**ENROLLMENT NO: GGV/19/4016**) in partial fulfillment of the requirements for the award of Master of Commerce at Guru Ghasidas Vishwavidyalaya, is an authentic work carried out by him under my supervision and guidance.

To the best of my knowledge, the matter embodied in the report has not been submitted to any other University Institute for the award of any degree.

DATE:


Prof. Ashok Kumar Mishra
Department of Commerce
Guru Ghasidas
Vishwavidyalaya Bilaspur
(C.G.)

CHAPTER-1 INTRODUCTION

1.1 INTRODUCTION

The Indian banking sector plays a crucial role in the country's economic development. However, the increasing number of Non-Performing Assets (NPAs) has posed a significant challenge to the stability and profitability of banks. NPAs, which represent loans or advances for which the principal or interest payment remained overdue for a period of 90 days, have been a persistent issue, affecting both public and private sector banks. This dissertation seeks to assess the trends in NPAs, identify the contributing factors, and evaluate the effectiveness of the Reserve Bank of India's (RBI) measures in managing this issue.

1.2 BACKGROUND OF THE PROJECT

Over the years, NPAs have become a major issue in the Indian banking sector, leading to a severe impact on the financial health of banks. Public sector banks, in particular, have been more vulnerable to the rise in NPAs due to various structural and operational inefficiencies - Private sector banks, while relatively better managed, have also faced challenges in maintaining asset quality. The Reserve Bank of India (RBI) has introduced several measures to tackle the NPA problem, including restructuring schemes, asset quality reviews, and insolvency processes. Despite these efforts, the NPA crisis persists, necessitating a deeper investigation into its causes and potential solutions.

1.3 MOTIVATION OF THE PROJECT

The motivation behind this project stems from the critical need to understand the dynamics of NPAs in the Indian banking sector and to explore effective strategies for their management. By conducting a comparative analysis of NPAs in public and private sector banks, this study aims to uncover underlying trends and factors contributing to the issue. Additionally, the evaluation of RBI's measures will provide insights into the efficacy of regulatory interventions and suggest areas for improvement.

A DISSERTATION REPORT

on

"Exploring the Dynamics of RBI's Monetary Policy: An Analysis of the
Transmission Mechanism"

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

Master of Commerce



By

ANCHAL GUPTA

Enrollment No. – GGV/22/04501

UNDER THE SUPERVISION OF

Prof. Ashok Kumar Mishra

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

JULY 2024 (Term- 2022-24)

Veri
13/08/24
DR'S K Sharma

13/08/24

13/08/24

SUPERVISOR'S CERTIFICATE

This is to certify that Anchal Gupta (Enrollment No. GGV/22/04501) has completed his/her project entitled "**Exploring the Dynamics of RBI's Monetary Policy: An Analysis of the Transmission Mechanism**" under my guidance and supervision. To the best of my knowledge, it is her original work and is fit for evaluation for the M.COM. Project.



Prof. Ashok Kumar Mishra
Department of Commerce
Guru Ghasidas Vishwavidyalaya



ANCHAL GUPTA

CHAPTER 1: -

Introduction of the Institution & Its Functions In Detail

1.1 History and Structure of RBI

The documentation of any establishment's history seeks to organize, collect, assemble, and present a thorough, genuine, and impartial analysis of the establishment's operations, events, policies, and institutional growth. The institutional history of the central bank mirrors, to some extent, the country's monetary history, providing a detailed account of the policies, considerations, errors, thought processes, decision-making, and the broader framework of the political economy of the era in concrete and human terms. Therefore, the history of the Reserve Bank of India not only charts the progression of central banking in India but also stands as a valuable resource and a significant contribution to the literature on India's monetary, central banking, and development history.

1.1.1 Origins of RBI



भारतीय रिज़र्व बैंक
RESERVE BANK OF INDIA

The Central Bank of India which is also known as the Reserve Bank of India. Central banks, a relatively recent development, were established in the early 1900s as we recognize it today. The Hilton Young Commission recommended the establishment of the Central Bank which now came to be known as the Reserve Bank of India. The operations of the Bank began on April 1, 1935, in accordance with the Reserve Bank of India Act, 1934 (II of 1934) which provides the legal framework for its functioning.

The Bank was constituted to:

- * Regulate the issue of banknotes
- * Maintain reserves to secure monetary stability and
- * to manage the currency operation and credit system towards the advancement of the country.

The Bank initiated its operations by assuming the responsibilities previously carried out by the Controller of Currency of the Government and managing Government accounts and public debt from the Imperial Bank of India. The currency offices in Calcutta, Bombay, Madras, Rangoon,

A PROJECT REPORT

ON

**“A STUDY OF THE EFFECTIVENESS OF KISAN CREDIT CARD SCHEME IN
MUNGELI DISTRICT OF CHHATTISGARH”**

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

MASTER OF COMMERCE



By

Ankita Tiwari

Enrolment No. (GGV/22/04502)

UNDER THE SUPERVISION OF

Prof. Bhuvana Venkatraman

DEPARTMENT OF COMMERCE

SCHOOL OF MANAGEMENT & COMMERCE

GURU GHASIDAS VISHWAVIDYALAYA

BILASPUR (C.G.)

July 2024 (term 2022-24)

Venkatraman
Bhuvana
13/08/24

13/08/24
13/08/24

SUPERVISOR'S CERTIFICATE

This is to certify that Ankita Tiwari Enrolment no. (GGV/22/04502) is a student of M.COM 4th during the year 2023-24 of Commerce Department in Guru Ghasidas Vishwavidyalaya has successfully completed this research project "A Study of Effectiveness of Kisan Credit Card scheme inMungeli district of Chhattisgarh" submitted to Guru Ghasidas Vishwavidyalaya in partial fulfilment for the award of Master of Commerce, under my guidance and supervision.

Date:

(Prof.Bhuvana Venkatraman)



Professor

Department of commerce

GuruGhasidasVishwavidyalaya

ABSTRACT

The Kisan Credit Card Card (KCC) Scheme helps farmers obtain short-term loans for agricultural cultivation in a timely and satisfactory manner through the banking system. This study evaluated the effectiveness of the KCC scheme for farmers in three blocks (Lormi, Mungeli, and Pathariya) of Mungeli district, Chhattisgarh. This study examined KCC use, its effectiveness, and its impact on lowering agricultural debt among beneficiary farmers. A study of 51 farmers in Mungeli District 40 farmers 78.4% were satisfied with effectiveness of KCC and aware of it and remaining 11 farmers which 21.6% is not aware for it. The government should increase knowledge of KCC in rural areas, as it is currently low.

Keywords: -Kisan Credit Card, effectiveness, satisfaction, beneficiary, rural area, farmers.

**A PROJECT REPORT
ON**

**"A STUDY ON THE PERCEPTION OF ONLINE TRADING AMONG THE
PEOPLE OF BILASPUR"**

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

MASTER OF COMMERCE



BY

Ayush Kumar

Enrolment No. - GGV/19/4028

**UNDER THE SUPERVISION OF
Prof. Bhuvana Venkatraman**

**DEPARTMENT OF COMMERCE
SCHOOL OF MANAGEMENT & COMMERCE
GURU GHASIDAS VISHWAVIDYALAYA
BILASPUR, (C.G.)
JULY 2024 (TERM 2022-2024)**

Very Good

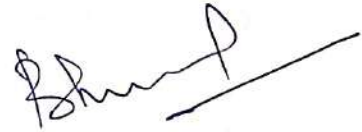
for
13/08/24
(Dr. S.K. Sharma)
13/08/24

13/08/24

SUPERVISOR'S CERTIFICATE

This is to certify that Ayush Kumar Enrolment no. (GGV/19/4028) is a student of M.COM 4th during the year 2023-24 of Commerce Department in Guru Ghasidas Vishwavidyalaya has successfully completed this research project **"A Study on the perception of Online Trading among the People of Bilaspur"** under my guidance and supervision. To the best of my knowledge it is his original work and is fit for the evaluation for the M.COM Project.

Date:



Prof. Bhuvana Venkatraman

Professor

Department of commerce

Guru Ghasidas Vishwavidyalaya

CHAPTER - 1

INTRODUCTION TO INDIAN STOCK MARKET

1.1: INTRODUCTION

Indian stock market is a marketplace where companies list their shares for raising funds by issuing shares and investors can buy and sell these stocks (also known as shares) to earn profits. A company is required to list themselves in the Indian Stock Exchange for issuing shares in the Stock Market.

An Indian stock exchange is a marketplace which governs the trade of shares that is Buying and selling of shares takes place under the set guidelines.

Both the terms are quite similar i.e. Stock Exchange and Stock Market but the stock market is the wider concept and the stock Exchange is a part of the Indian Stock Market.

In India there are several stock exchanges, such as -

1. Bombay Stock Exchange (BSE)
2. National Stock Exchange (NSE)
3. Calcutta Stock Exchange
4. Metropolitan Stock Exchange
5. Multi Commodity Exchange of India
6. National Commodity and Derivative Exchange
7. India Commodity Exchange Limited

But the main Stock Exchanges that are widely famous across the country are the NSE (National Stock Exchange) and the BSE (Bombay Stock Exchange).

1.1.1: Bombay Stock Exchange (BSE)

The BSE is the oldest stock Exchange in Asia. It was Incorporated in July 1875, which is the 10th oldest stock exchange globally.

BSE is the 7th largest stock exchange of the world crossing US \$5 trillion as of May 2024.

BSE has 5309 companies listed on it. BSE online trading or BOLT has the capacity to handle 5,00,000 trades in a day.

A Project Report
on

"IMPACT OF PRODUCT PACKAGING ON ORGANIZATIONAL SALES"

*Submitted for partial fulfillment of the
Requirements for the Award of the degree of*

Master of Commerce



By

Bhawna Dewangan

Roll No - 22065106

Enrollment No – GGV/22/04503

UNDER THE SUPERVISION OF

Dr. Budheshwar Prasad Singhraul
(Professor, Department of Commerce)

DEPARTMENT OF COMMERCE

GURU GHASIDAS VISHWAVIDYALAYA, BILASPUR (C.G)

July 2024 (Term 2022-2024)

CERTIFICATE

This is to certify that the project report entitled "Impact of Product Packaging on Organizational Sales" is submitted by BHAWNA DEWANGAN for the degree of Master of commerce in the faculty of commerce based on the research work carried out by him under my guidance and supervision. To the best of my knowledge and beliefs, it is a standard research work done by him as per the stipulated norms of the Guru Ghasidas Vishwavidyalaya, Bilaspur.

Date: 13-08-24

Place: Bilaspur



Dr. Budheshwar Prasad Singhraul

Professor

Department of Commerce

Guru Ghasidas Vishwavidyalaya, Bilaspur

Chapter-1

Impact of product Packaging on Organizational Sales.

Introduction

Packaging is the process of building a container, wrapper, or box suitable for a product. Design, image and packaging of the product are cardinal factors of the product. Packaging is design to protect the product during storage and transportation. The packaging provides information about product, that the customers can quickly determine what is in the package. Product packaging is an important part of selling a product. Good packaging attracts the consumers, influence buying and improve the overall market experience. Product packaging have different benefits it provides to covers and safeguard the product and it is also attract the consumer to purchase the product. It also helps to protect damage during shipping. The main purpose of packaging is to identify the products, product protection, product promotion, marketing and product presentation etc.

Packaging play an essential role in attracting the consumers. It can also be used as communication aids. The packaging of the product attracts the consumer it means increase the sales of the salesman.

Every salesman's wants to increase their sales and wants to earn the more profits. Many peoples are interested in the product only because of the packaging of the products. Product packaging is one of the most significant marketing tools that's packaging material, design, color, font, size etc. everything used in packaging. It has a strong impact on organizational sales.

**A PROJECT REPORT
ON**

"The study on Consumer Psychology about Branding"

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

MASTER OF COMMERCE

**UNDER THE GUIDANCE OF
Prof. Budheshwar Prasad Singhraul
PROFESSOR**

**SUBMITTED BY
Devyani Pradhan
Enrolment no. - GGV/22/04504**

DEPARTMENT OF COMMERCE



**GURU GHASIDAS VISHWAVIDYALAYA, BILASPUR, INDIA
(A CENTRAL UNIVERSITY)
JULY 2024 (TERM 2022-2024)**

CERTIFICATE

This is to certify that the project report entitled "Consumer Psychology About Branding" is submitted by DEVYANI PRADHAN for the degree of Master of commerce in the faculty of Commerce based on the research work carried out by him under my guidance and supervision. To the best of my knowledge and beliefs, it is a standard research work done by him as per the stipulated norms of the Guru Ghasidas Vishwavidyalaya, Bilaspur.

Date: 13/08/2024

Place: Bilaspur



Prof. B.P. SINGHRAUL

Professor
Department of commerce
Guru Ghasidas Vishwavidyalaya, Bilaspur

CHAPTER 1

Introduction

In today's competitive marketplace, to be successful in marketing and business it is very important to know consumer behavior. Consumer psychology conveys the ideas and views about "what consumers are actually demanding". This will take your efforts towards greater success and growth.

Consumer psychology means understanding how consumers make decisions about what to buy. Consumer psychology observes the perception of customer feeling and belief.

Branding is how a company presents itself to the entire world. It includes the company's logo, slogan and advertising. A strong brand can help a company to attract the consumer and business can be expanded. Branding is about creating a good or positive image for the company in the mind of people.

I put in writing about consumer psychology about branding to know how customers think about branded products. And how consumer psychology affects their buying behavior. How branding helps to influence a consumer perception and convenience them to purchase that brand.

The history of branding dates back to when people used burned marks on cattle to indicate quality. Over the centuries, various forms of branding have been used globally. Originally, branding allowed craftsmen and others to mark their work so customers could easily identify their products. This concept extended to ancient pottery and stonemasonry, where marks were used to signify the source of handcrafted goods.

The whole market is dependent upon the consumer choice , especially their choice regarding brands which they wanted to buy. Market gives more emphasis on consumer decisions. According to demand they can make strategies for The future.

A PROJECT REPORT
on
**"A STUDY ON CONSUMER PERCEPTION TOWARDS
PATANJALI PRODUCTS IN BILASPUR"**

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

Master of Commerce



By

DINESH KUMAR PAUL

Enrollment No. GGV/18/6

UNDER THE SUPERVISION OF

DR. BHUVANA VENKATRAMAN

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

JULY 2023

A PROJECT REPORT
on
“A STUDY ON CONSUMER PERCEPTION TOWARDS
PATANJALI PRODUCTS IN BILASPUR”

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

Master of Commerce



By

DINESH KUMAR PATEL

Enrollment No. GGV/18/4046

UNDER THE SUPERVISION OF

DR. BHUVANA VENKATRAMAN

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

JULY2023

ACKNOWLEDGEMENT

I sincerely express my deep sense of gratitude to **DR. BHUVANA VENKATRAMAN** Head of Department of Commerce, GURU GHASIDAS VISHWAVIDYALAYA BILASPUR (C.G.) for her extraordinary cooperation valuable guidance and supervision. I wish to acknowledge my sincere gratitude and indebtedness to my project guide **DR. BHUVANA VENKATRAMAN** Associate Professor, Department of Commerce, GURU GHASIDAS VISHWAVIDYALAYA BILASPUR (C.G.) for helping me at every step and guiding me in every way possible. This project would not have been successful without her help and continuance guidance throughout.

I sincerely acknowledge the efforts of all those who have directly or indirectly helped me in completing my project work. It is the kindness of these acknowledged persons that this Project work sees the light of the day. I submit this Project work of mine with great humility and utmost regard.

Date: 24/07/2023



DINESH KUMAR PATEL

A PROJECT REPORT
On
PERFORMANCE EVALUATION OF LOGISTICS MANAGEMENT IN
Indian Oil Company Ltd

Submitted for partial fulfillment of the
Requirement for the Award of the Degree of
Master of Commerce



By
Govardhan Rathore

Enrollment No. (GGV/22/04505)

Roll No. – 22065108

UNDER THE SUPERVISION OF

Dr. Amit Manglani

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

JULY 2024 (Term – 2023-24)

Very fine
13/08/24
(Dr. S. K. Sharma)

13/08/24

13/08/24

SUPERVISOR'S CERTIFICATE

This is to certify that **Govardhan Rathore** (Enrollment No. GGV/22/04517) has completed her project entitled "**PERFORMANCE EVALUATION OF LOGISTICS MANAGEMENT IN Indian Oil Company Ltd**" under my guidance and supervision. To the best of my knowledge, it is her original work and is fit for evaluation for the M.COM Project.

Dr. Amit Manglani

Assistant Professor

Department of Commerce

Guru Ghasidas Vishwavidyalaya, Chhattisgarh

for 

CHAPTER – I

PERFORMANCE EVALUATION OF LOGISTICS MANAGEMENT IN

Indian Oil Company Ltd

1.1 PROFILE OF INDIAN OIL CORPORATION LIMITED

The Indian Oil Company Ltd was incorporated on 30th June 1959 and merged with Indian Refineries Ltd on 1st September 1964. It is the Government Company under section 617 of the Companies Act, 1956. It is administrated by the Ministry of Petroleum and Natural Gas, Government of India. The Government of India disinvested about 90% of its holding in the company in favor of Banks, Mutual funds, Financial Institutions, and employees of the company during 1994-95. IOCL is listed in Bombay Stock Exchange (BSE) Mumbai, National Stock Exchange (NSE). It is having an authorized share capital of Rs 2500 cores and a paid-up capital of Rs1213.97 Crores. IOCL nurtures the core value of care, innovation, passion, and trust across the organizations to deliver value to its stakeholders.

It is also the leading Indian company in Forbs "Global 500". IOCL is India's flagship oil company having huge responsibility to meet the energy needs of the world's second-largest country in terms of population. It is a public sector-owned and MAHARATNA statured company. The company is setting high standards for ethics and value, people leading with a passion to excel, pioneering the spirit of creativity and Research, caring for the environment and community, harnessing frontier technology, and fostering relationships for a lifetime. IOCL group of companies owns and operates 10 out of India's 22 refineries with a combined refining capacity of 65.7 Million Metric Tons Per Annum (MTPA), 1.30 million barrels per day approx.

A Dissertation Research Project on

**“IMPACT OF
TAILORED GAMIFICATION STRATEGIES
ON GEN Z ENGAGEMENT
AND
LONG-TERM BRAND LOYALTY”**

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

Master of Commerce



By

Ipsita Pradhan

Roll No: 22065109

Enrollment No: GGV/22/04506

UNDER THE SUPERVISION OF

Dr Amit Manglani

(Associate Professor, Department of Commerce)

DEPARTMENT OF COMMERCE
GURU GHASIDAS VISHWAVIDYALAYA, BILASPUR(C.G.)
AUGUST 2024 (Term 2022-2024)

SUPERVISOR'S CERTIFICATE

This is to certify that Ipsita Pradhan (Enrollment No.GGV/22/04506) has completed her project entitled "Impact of Tailored Gamification Strategies on Gen Z's Engagement and Long Term Brand Loyalty" under my guidance and supervision. To the best of my knowledge it is her original work and is fit for evaluation for the M.Com Project.

For Dr. Amit Manglani
Associate Professor
Department of Commerce
Guru Ghasidas Vishwavidyalaya
Bilaspur, C.G
August, 2024



Chapters1: Introduction

BACKGROUND OF STUDY

In the past years, great interest has focused on personalizing gamification strategies within marketing, especially on engaging consumers from Generation Z and establishing brand loyalty. State-of-the-art reviews show that personalized gamification, taking into consideration the context of the preferences of individual users, has made a significant improvement in user engagement compared to general conventional ways. For instance, one of the personalization studies in reward gamification within social media networks reported that personalized gamification procedures increase user engagement more than standard gamification techniques(Koivisto & Hamari, 2019) .

Research views customer engagement as a multidimensional construct related to cognitive, emotional, and behavioral dimensions. The subtle change in perspective is a shift from customers seen as passive recipients in the brand experience to customers as active participants. Given this insight, gamification, which works on the basis of intrinsic motivations and preferences of the users, comes to the fore as one such powerful tool that enables increased engagement(Brodie et al., 2011).

Innovative engagement strategies will be needed for Generation Z; after all, it is a tech-savvy generation with characteristics and preferences very different from those of other generations. This generation strongly values personalization, instant gratification, and immediate feedback and reward (Williams et al., 2020) . Brands will need to operationalize these strategies in their bid to forge deeper connections and loyalty, with special emphasis on gamification components such as points, badges, or leaderboards that have been proved to activate and engage users in many contexts from education and healthcare to e-commerce. (Mora et al., 2017) .

Research clearly underlines great benefit coming from aligning gamification components with user typologies to increase their effectiveness. For instance, the Hexad user typology provides insight into how different users have different preferences, suggesting that a tailor-made gamification strategy has to deal with the multiples of user types rather than being focused on the dominant ones(Tondello et al., 2016) .

The findings of this research present a valuable opportunity for tailored gamification strategies to improve Gen Z customer engagement and ultimately drive long-term brand loyalty. Tailored gamification elements, relevant to this group, can enable genuinely engaging and memorable brand experiences to drive loyalty and support.

**A PROJECT REPORT
ON**

**“The Effectiveness and the Efficiency of Personalized
Marketing in the Digital Age”**

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

MASTER OF COMMERCE

**UNDER THE GUIDANCE OF
Dr. Munshi Ram
ASSOCIATE PROFESSOR**

**SUBMITTED BY
Janhayi Kar
Enrolment no. - GGV/22/04507.**

DEPARTMENT OF COMMERCE



**GURU GHASIDAS VISHWAVIDYALAYA, BILASPUR, INDIA
(A CENTRAL UNIVERSITY)
JULY 2024 (TERM 2022-2024)**

**A PROJECT REPORT
ON**

**“The Effectiveness and the Efficiency of Personalized
Marketing in the Digital Age”**

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

MASTER OF COMMERCE

**UNDER THE GUIDANCE OF
Dr. Munshi Ram
ASSOCIATE PROFESSOR**

**SUBMITTED BY
Janhavi Kar
Enrolment no. - GGV/22/04507**

DEPARTMENT OF COMMERCE



**GURU GHASIDAS VISHWAVIDYALAYA, BILASPUR, INDIA
(A CENTRAL UNIVERSITY)
JULY 2024 (TERM 2022-2024)**

very good

Janhavi Kar
12/08/24

Dr. Munshi Ram
13/08/24

Janhavi Kar
13/08/24

Chapter - 1

Personalized Marketing and Consumer Psychology –

An Introduction

1.1 Introduction

Personalization has emerged as one of the many powerful tools to help engage consumers in a growing digital marketplace. While traditional marketing strategies give no choice but to hit a broad audience with uniform messages, personalized marketing leverages data and technology to send messages tailored to each user's preference and behavior. This approach enhances not only the consumer experience but also drives higher engagement and conversion rates.

Thus, consumer psychology plays a very important role in personalized marketing. Understanding consumers' psychological drivers could guide marketers toward more relevant and effective strategies. This chapter introduces the individual marketing concepts and elaborates on the relation between individual marketing and consumer psychology in order to set a background for an in-depth discussion about processes, benefits, and challenges.

Personalized marketing means leveraging the massive data available in the digital era to make consumer experiences more relevant and engaging. It is moving from mass marketing to one-on-one marketing, driven by changes in technology—most notable, in fact, data analytics and artificial intelligence. It is possible only when one has a clear sense of differences at the personal level—for example, in consumer preferences, behavior, and needs—in crafting messages that resonate, therefore, more deeply and capacity-matchingly with the audience.

The shift to personalized marketing is part of a larger trend in business and society toward customization and individualization.

Consumers now expect brands to understand them personally and to deliver experiences that are unique and relevant to their individual preferences. This has been driven by the fact that more data is becoming available all the time and by advances in technology that allow it to be processed and analyzed in real time.

Consumer psychology refers to people's relations with the products and services that are bought or used. It is comprised of many things, such as how consumers reach particular decisions and the impact of marketing communications on them and even the formation of consumer attitudes and perceptions of brands. In the context of personalized marketing, consumer psychology can provide insight into the how and why of personalization effects on consumers.

Understanding consumer psychology allows marketers to come up with better personalized marketing strategies. For instance, if one understands what drives a certain consumer, he can

A PROJECT REPORT

ON

"SOCIAL ECONOMIC OF EFFECT OF LABOUR MIGRATION"

Submitted for partial fulfillment of the
Requirement for the Award of the

DEGREE OF MASTER OF COMMERCE



BY
KONAL DEWANGAN

Enrollment No. (GGV/22/04508)

Roll No. – 22065111

UNDER THE SUPERVISION OF

Dr. Munshi Ram

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

AUGUST 2024 (Term – 2023-24)

SUPERVISOR'S CERTIFICATE

This is to certify that **Konal Dewangan** (Enrollment No. GGV/22/04508) has completed her project entitled "**SOCIAL ECONOMIC EFFECT OF LABOUR MIGRATION**" under my guidance and supervision. To the best of my knowledge, it is her original work and is fit for evaluation for the M.COM Project.


Dr. Munshi Ram

(Associate Professor)

Department of Commerce

Guru Ghasidas Vishwavidyalaya, Chhattisgarh

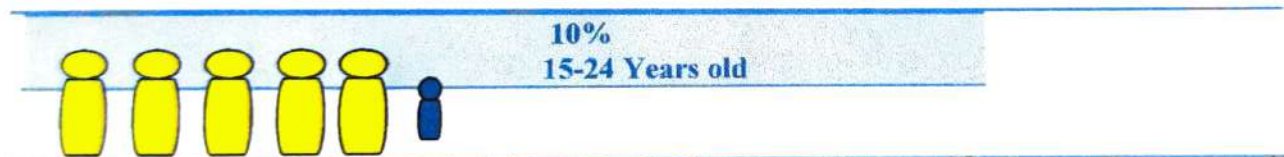
CHAPTER 1

1.1 SOCIAL ECONOMICS OF EFFECT OF LABOUR MIGRATION

Introduction

Migrant workers contribute to growth and development in their host countries and countries of origin benefit from their remittances and skills gained during migration. But migration is a complex issue with governance, migrant worker protection, migration and development linkages, and international cooperation.

According to the latest figures, there were 169 million international migrant workers in 2019 and they made up 4.9% of the global workforce. International migrant workers were 69% of the world's international migrant population of working age (15 and over). Crossing borders to work is one of the main drivers of international migration, whether economic inequalities, seeking work, or both. Add to that economic, political, and environmental crisis and shifting demographics, with aging populations in some parts and a “youth bulge” in others and you get rising labor migration.



A Dissertation Report
on
**A STUDY ON FINANCIAL LITERACY IN RURAL AREA OF
KANKER DISTRICT**

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

Master of Commerce



By

Kriti Yadav

Enrollment No. (GGV/22/04509)

UNDER THE SUPERVISION OF

Dr. Amrendra Kumar

Associate Professor

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

August 2024

very very
13/08/24
13/08/24

SUPERVISOR'S CERTIFICATE

This is to certify that Kriti Yadav (Enrollment No. GGV/22/04509) has completed her project entitled "A study on Financial Literacy in Rural area of Kanker District" under my guidance and supervision. To the best of my knowledge it is her original work and is fit for evaluation for the M.COM. Project.



Dr. Amrendra Kumar
Associate Professor
Department of Commerce
Guru Ghasidas
Vishwavidyalaya Bilaspur

CHAPTER – 1

INTRODUCTION

1.1 Introduction

Finance is crucial for everyone, whether rich or poor, as it affects their well-being and their family's. Financial literacy helps people manage money wisely, avoid unnecessary spending, and borrow within their means. It's essential for financial inclusion, ensuring services reach even remote areas, and can help reduce poverty, especially in developing countries like India. Many rural residents lack basic financial services and understanding, making it hard for them to make informed financial decisions. Enhancing financial knowledge in rural communities is vital to empower these communities and enable them to engage in the financial system successfully.

Women are often less financially literate than men, especially in rural areas. This lack of knowledge puts low-income households at risk. Many rural residents can't access formal financial services, and women rarely participate in financial training. Financial literacy is essential for strengthening any country's financial system, as it helps people develop good financial habits and make responsible decisions. Rural people, in particular, struggle with managing money, using banks, understanding debt, saving, and securing social benefits. This issue affects both developing and developed countries. Increasing Financial literacy is vital for ensuring financial inclusion and safeguarding consumers.

People are now more concerned about their finances than ever. People living in rural areas are particularly vulnerable because of limited financial knowledge, leading to poor living conditions. Many rely on agriculture, which doesn't pay well. Recent financial crises and scams have shown the necessity for stronger financial regulations to protect consumers. Financial literacy is becoming more important to help people manage their pensions, savings, investments, and debt, especially as government and employer-sponsored schemes become less common. The pandemic has emphasized the importance of careful financial choices to guarantee well-being. Many Low-income individuals reside in rural areas of developing nations and lack the skills to make good financial decisions, leading to stress and anxiety. Financially literate individuals can manage their finances confidently, leading to better performance and a more peaceful life.

1.2 Definition of Financial Literacy

Financial literacy is the skill to understand and use different financial tools effectively. This includes managing your money, creating a budget, and investing wisely. It means knowing important financial terms like savings, debt, interest rates, credit scores, and planning for the future. Being financially literate helps people make smart choices about their money, leading to greater financial stability and security.

A PROJECT REPORT

on

**DETERMINANTS OF AGRICULTURAL CREDIT, REPAYMENTS
AND ITS IMPACTS ON FARM INCOME.**

(A STUDY IN BILASPUR DISTRICT, CHHATTISGARH)

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

Master of Commerce



By

LAV SINGH RATHORE

Enrollment No. (GGV/19/4082)

UNDER THE SUPERVISION OF

Dr. AMRENDRA KUMAR

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

JULY 2024 (Term- 2023-24)

Very Good

12/08/24

12/08/24

13/08/24

SUPERVISOR'S CERTIFICATE

This is to certify that Lav Singh Rathore (Enrollment No. GGV/19/4082 has completed his/her project entitled "DETERMINANTS OF AGRICULTURAL CREDIT, REPAYMENTS AND ITS IMPACTS ON FARM INCOME. A STUDY IN BILASPUR DISTRICT, CHHATTISGARH " under my guidance and supervision. To the best of my knowledge, it is her original work and is fit for evaluation for the M.COM. Project.

HEAD OF THE DEPARTMENT



Dr. Amrendra Kumar
Associate Professor
Department of Commerce
Guru Ghasidas Vishwavidyalaya
Bilaspur C.G.

Chapter – 1

Agricultural Credit

Introduction-



In India, a significant number of people live in rural areas and earn their living through agriculture. The agriculture industry needs to grow at a faster and more consistent rate because it contributes to price stability and helps the rural population gain purchasing power by creating on- and off-farm employment opportunities. In India, albeit the portion of horticulture in genuine Gross domestic product has declined under one-fifth, it keeps on being a significant area as it utilizes 52% of the labor force. India's expanding adult population calls for an enormous and unstoppable increase in agricultural production. However, food availability per capita, particularly cereals and pulses, has decreased significantly in recent years. As a result, a major policy concern has been the slowed growth of agriculture over the past ten years. The increased use of agricultural inputs, technological advancement, and technical efficacy are the three primary factors that contribute to agricultural expansion. With investment funds being irrelevant among the little ranchers, rural credit seems, by all accounts, to be a fundamental contribution alongside present day innovation for higher efficiency. Over the past three decades, it has become



Department of Commerce
GURU GHASIDAS VISHWAVIDYALA, BILASPUR (C.G.) 495 009

(A Central University established by the Central Universities Act, 2009)

A NAAC A++ Grade University

Web: <http://new.ggu.ac.in> | E-mail: doc.ggv@gmail.com

Ref. No.: 4048 /Com/2024

Date: 29-April-2024

NOTICE

M.Com. 4th Semester Project Report/Dissertation

Submission of Project report by the M.Com. 4th Semester Students is essential for the compulsory partial fulfilment of project report/ dissertation. It has to be completed by the students under the able guidance of the supervisors allotted to them. After the completion of their project, viva-voce will be conducted as per the schedule mentioned below. Final evaluation sheet of project and field work is to be submitted by the respective supervisor to the HoD on or before **04-July-2024**

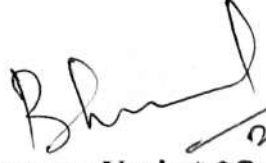
Please find the schedule:

S. No.	Roll No.	Name of Students	Name of Supervisor
1.	22065102	AMARTYA VERMA	Prof. Ashok Kumar Mishra (AKM)
2.	22065103	ANCHAL GUPTA	
3.	22065104	ANKITA TIWARI	Prof. Bhuvana Venkatraman (BVR)
4.	22065105	AYUSH KUMAR	
5.	22065106	BHAWNA DEWANGAN	Prof. Budheshwar Prasad Singhraul (BPS)
6.	22065107	DEVYANI PRADHAN	
7.	22065108	GOVARDHAN RATHORE	Dr. Amit Manglani (AM)
8.	22065109	IPSITA PRADHAN	
9.	22065110	JANHAVI KAR	Dr. Munshi Ram (MR)
10.	22065111	KONAL DEWANGAN	
11.	22065112	KRITI YADAV	Dr. Amrendra Kumar (AK)
12.	22065113	LAV SINGH RATHORE	
13.	22065115	MAYANK KUMAR	Dr. Mukesh Agrawal (MA)
14.	22065116	NANDLAL SONI	
15.	22065117	NEETYA KHATRI	Dr. Anamika Tiwari (AT)
16.	22065119	PARAG JHARIA	
17.	22065120	PRIYA PATEL	Dr. Anup Kumar Roy (AKR)
18.	22065121	PRIYANSHU BHAGAT	

S. No.	Roll No.	Name of Students	Name of Supervisor
19.	22065122	RAHUL DEWANGAN	Dr. Kumar Aditya (KA)
20.	22065123	RAJA JAYAPURIA	
21.	22065124	RASHI PATLEY	Dr. Shailesh K. Dwivedi (SKD)
22.	22065125	RENUKA MAHTO	
23.	22065126	RIDDHI AHUJA	Dr. Utkarsh Kumar (UK)
24.	22065127	ROSHNI GANDA	
25.	22065128	SADHNA YADAV	Dr. Gosala Raju (GR)
26.	22065129	SAMAR GEDAM	
27.	22065130	SAROJ KUMAR	Dr. Vanita Kumari Soni (VKS)
28.	22065131	SHIVAM GUPTA	
29.	22065132	SIDDHI AHUJA	Dr. Manish Seth (MS)
30.	22065133	SONALI KUMARI	
31.	22065134	SONALI NAMDEO	Dr. Satya Prakash (SP)
32.	22065136	TANISHKA GUPTA	
33.	22065137	TANU SONTEKE	Dr. Vinok Kumar Vishwakarma (VKV)
34.	22065138	UPHAR KERKETTA	
35.	22065139	VARSHA SAHU	Dr. Alka Pandey (AP)
36.	22065140	VENKATESH JANGDE	

Instructions:

1. Students are advised to immediately contact to their allocated supervisor for the dissertation and initiate the writing process.
2. The dissertation work should properly be checked for plagiarism through available software at central library and the certificate of the same should be enclosed.
3. Marks distribution for the project is 50 marks for project, 50 marks for field work; and 50 marks for viva-voce.


 (Dr. Bhuvan Vankar) 29/04/2024
 वाणिज्य विभाग / Dept. of Commerce
 गुरु घासीदास विश्वविद्यालय, बिलासपुर (उ.प्र.)
 Guru Ghasidas Vishwavidyalaya, Bilaspur (C.G.)



Department of Commerce
GURU GHASIDAS VISHWAVIDYALA, BILASPUR (C.G.) 495009
 (A Central University established by the Central Universities Act, 2009)
 Phone: 07752-260142 (O) | Web: <http://www.ggu.ac.in> | E-mail: doc.ggv@gmail.com

Letter No. 2236 /Com/2023

Dated-13.04.2023

NOTICE

M.COM-4TH SEMESTER PROJECT REPORT/DISSERTATION

Submission of Project report by the M.com. IV Semester Students is essential for the compulsory partial fulfillment of project report/dissertation. It has to be completed by the students under the able guidance of the supervisors allotted to them. After the completion of their project, viva-voce will be conducted as per the schedule mentioned below. Final evaluation sheet is to be submitted by the respective supervisor to the HOD on or before 04/07/2023.

Please find the schedule:

SR. NO.	NAME OF STUDENTS	NAME OF SUPERVISOR
1	ADARSH GUPTA	Prof. Ashok Kumar Mishra (AKM) hudcoashok@gmail.com 9479243779
2	AYUSHI BADGE	
3	CHANDRASHEKHAR SINGH KANWAR	
4	DEEPIKA CHANDRAVANSHI	Dr. Bhuvana Venkatraman (BVR) bhuvana110@yahoo.co.in 9425294412
5	DEEPTI SURYAWANSHI	
6	DINESH KUMAR PATEL	
7	DURGESH PATEL	Dr. B. P. Singhraul (BPS) bpsinghraul@gmail.com 9827400548
8	MANISH KUMAR PRAJAPATI	
9	MEGHA PRAJAPATI	Dr. Amit Manglani (AM) amit.manglani@gmail.com 7587483579
10	MOUSMI BISWAS	
11	POOJA KENVAT	Dr. Munshi Ram munshikp@gmail.com 9485036570
12	POONAM SURESH PATEL	
13	PRABHU HALDAR	Dr. Amrendra Kumar amrendrakumar84@gmail.com 8840180390
14	PRAKASH PATEL	
15	PRATEEK KUMAR SAHU	Dr. Mukesh Agrawal (MA) icai.mukesh@gmail.com 8889224888
16	PREETI JAISWAL	
17	PRIYA PANDEY	Dr. Anamika Tiwari (AT)



Department of Commerce
GURU GHASIDAS VISHWAVIDYALA, BILASPUR (C.G.) 495009
(A Central University established by the Central Universities Act, 2009)
Phone: 07752-260142 (O) | Web: <http://www.ggu.ac.in> | E-mail: doc.ggv@gmail.com

18	RAJKUMAR PAINKRA	anamikaggv@gmail.com 9893109045
19	RASHI TRIVEDI	Dr. Anup Kumar Roy (AKR) royanupkr86@gmail.com 8318989389
20	RICHA CHELKAR	
21	RISHABH DEV SHARMA	Dr. Kumar Aditya (KA) kaditya.bhu@gmail.com 9369908172
22	RITIKA KASER	
23	RUCHEE HINDUJA	Dr. Shailesh K. Dwivedi (SKD) dr.shaileshdwivedi@gmail.com 9450591964
24	SAYALI BHEDI	
25	SEEMA DANSENA	Dr. Utkarsh Kumar (UK) utkarshbhu93@gmail.com 8960176282
26	SHRINKHLA PANDE	
27	SHUBHANGI PANDEY	Dr. Gosala Raju (GR) gosala.raju39@gmail.com 8555080141
28	SURAJ KUMAR CHOUDHARY	
29	SWASTIKA JAISWAL	Dr. Vanita Kumari Soni (VKS) vksoni99@gmail.com 9685160339
30	TANMAY DIWAN	
31	TWINKLE GURUWANI	Dr. Manish Seth (MS) manishseth11087@gmail.com 831 7014355
32	VIMAL MANHAR	
33	VINITA MINJ	Dr. Satya Prakash (SP) sp.au2406@gmail.com 8922809551
34	VIVEK EKKA	

[Handwritten Signature]
13/04/2023

Dr. (Mrs.) Bhuvana Venkatraman

HOD

Copy to:

1. Notice Board
2. File

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

**A PROJECT REPORT
ON**

**“Evaluating the Economic Impact of the “Make in India”
Scheme in Chhattisgarh State”**

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

MASTER OF COMMERCE



BY

Mayank Kumar

Enrolment No. - GGV/22/04511

UNDER THE SUPERVISION OF

Prof.Dr.Mukesh Agarwal

Assistant Professor

**DEPARTMENT OF COMMERCE
SCHOOL OF MANAGEMENT & COMMERCE
GURU GHASIDAS VISHWAVIDYALAYA**

BILASPUR, (C.G.)

JULY 2024 (TERM 2022-2024)

Very Good
has
13/08/24

13/08/24

13/08/24

SUPERVISOR'S CERTIFICATE

This is to certify that Mayank Kumar Enrolment no. (GGV/22/04511) is a student of M.COM 4th during the year 2023-24 of Commerce Department in Guru Ghasidas Vishwavidyalaya has successfully completed this research project **"Evaluating the Economic Impact of the "Make in India" Scheme in Chhattisgarh State"** under my guidance and supervision. To the best of my knowledge it is his original work and is fit for the evaluation for the M.COM Project.

DATE

13.08.2024



~~Prof.~~ Dr. Mukesh Agarwal

Assistant Professor

Department of Commerce

Guru Ghasidas Vishwavidyalaya

1.1: INTRODUCTION

The "Make in India" scheme, launched by the Indian government in 2014, aims to promote India as a global manufacturing hub, boosting economic growth, foreign investment, and job creation. Chhattisgarh state, with its rich mineral resources, strategic location, and growing infrastructure, has significant potential for industrial growth. This dissertation evaluates the economic impact of the "Make in India" scheme in Chhattisgarh state, focusing on industrial growth, job creation, and economic development.

The initiative aims to transform India into a global manufacturing powerhouse by encouraging foreign and domestic companies to set up manufacturing facilities in the country.

Need for "Make in India":

1. Economic Growth: Boost manufacturing sector's contribution to GDP from 16% to 25%.
2. Job Creation: Generate 100 million new jobs in manufacturing by 2025.
3. Reducing Dependence on Imports: Decrease reliance on foreign goods, promoting self-sufficiency.
4. Increasing Exports: Enhance India's global trade competitiveness.
5. Innovation and R&D: Foster innovation, entrepreneurship, and research in manufacturing.
6. Infrastructure Development: Upgrade infrastructure to support industrial growth.
7. Skilled Workforce: Develop a skilled workforce to meet industry demands.
8. Competitiveness: Enhance India's ranking in global competitiveness indexes.
9. Diversification: Reduce dependence on services sector, diversifying the economy.
10. National Security: Ensure domestic production of critical goods, reducing reliance on imports for strategic sectors.

The "Make in India" initiative addresses these needs, aiming to transform India into a global manufacturing hub, driving economic growth, job creation, and innovation.

Objectives:

1. To increase the share of manufacturing in India's GDP from 16% to 25% by 2025.
2. To create 100 million new jobs in the manufacturing sector by 2025.
3. To increase foreign investment in the manufacturing sector.

A PROJECT REPORT

on

A STUDY ON INVESTMENTS PATTERNS AND TAX PLANNING OF EMPLOYEES OF GURU GHASIDAS VISHWAVIDYALAYA, (A CENTRAL UNIVERSITY)

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

Master of Commerce



By

Nandlalsoni

Enrollment No. GGV/22/04512

UNDER THE SUPERVISION OF

Dr. Mukesh Agrawal
(Assistant Professor)

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

August 2024 (Term- 2022-24)

Prasad
13/08/24

Very Good
for
13/08/24

[Signature]
13/08/24

SUPERVISOR CERTIFICATE

This is to certify that **NANDLAL SONI** (Enrolment Number **GGV/22/04512**) has completed her **DISSERTATION PROJECT** entitled **"A Study On Investments Patterns And Tax Planning Of Employees Of Guru Ghasidas Vishwavidyalaya, (A Central University)"** Under my guidance and supervision. To the best of my knowledge, it is her original work and is fit for evaluation for the **M.COM. Dissertation Project**.



DR. MUKESH AGRAWAL

Assistant Professor

Department of Commerce

GURU GHASIDAS VISHWAVIDYALAYA

ABSTRACT

This study meticulously explores the investment patterns and tax planning strategies of employees at Guru Ghasidas Vishwavidyalaya, aiming to provide an in-depth understanding of how salaried individuals within the academic sector manage their financial affairs. The primary objective is to evaluate the awareness levels of these employees regarding various investment opportunities, discerning whether they are sufficiently informed about the range of investment avenues and their respective risks and returns. A crucial aspect of the research is determining the satisfaction levels of employees with their current investment choices, offering insights into their financial decision-making processes and identifying areas where financial advisory services could be enhanced. The study also seeks to analyze the expected rate of return that employees anticipate from their investments, providing a clear picture of their financial expectations and risk tolerance, which are pivotal for designing effective and personalized investment portfolios. Moreover, this research delves into the awareness and attitudes of employees towards tax planning, a vital component of personal financial management. By examining their understanding and approaches to tax optimization, the study aims to identify gaps in knowledge and practice, thereby facilitating the development of targeted educational initiatives to improve financial literacy. Data collection will be conducted through structured questionnaires distributed among the university's employees. Employing both qualitative and quantitative methodologies, the analysis will offer a nuanced perspective on the investment behaviors and tax planning strategies of the participants. The findings are anticipated to yield valuable insights into the financial literacy and planning practices of the salaried class, informing policy-making and financial advisory services tailored to the specific needs of academic staff. Ultimately, this research aspires to contribute significantly to the field of financial management and planning within academic institutions, enhancing the financial well-being of Guru Ghasidas Vishwavidyalaya employees through evidence-based recommendations and strategic insights.

Keywords- Tax Planning Strategies, Investment Behaviors, Enhancing the Financial Well-being.

PROJECT REPORT

On
A STUDY ON UNDERSTANDING CBDC &
BLOCKCHAIN TECHNOLOGY, AND IT'S
AWARENESS AMONG PEOPLE OF
BILASPUR (C.G.).

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



By

NEETYA KHATRI

Enrollment No. (GGV/19/4103)

UNDER THE SUPERVISION OF

Dr. ANAMIKA TIWARI

(Assistant Professor)

DEPARTMENT OF COMMERCE

SCHOOL OF MANAGEMENT & COMMERCE

GURU GHASIDAS VISHWAVIDYALAYA

BILASPUR (C.G.)

JULY 2024 (Term- 2023-24)

Very best

Dr. 13/08/24

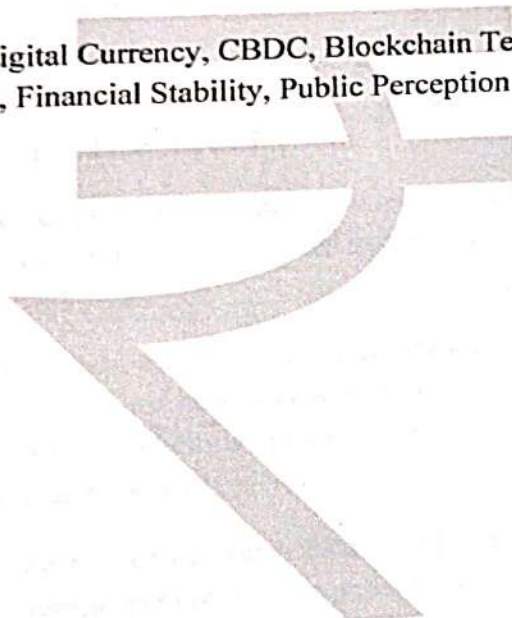
f. 13/08/24

Bhush 13/08/24

ABSTRACT

The research will develop a deep understanding of the concepts related to Central Bank Digital Currencies and the blockchain technology underlying them. Moreover, it investigates the current process of development and implementation of CBDC in central banks around the world, estimating the benefits that can be achieved, the problems to be solved, and the consequences of the new financial paradigm. Through this research, an evaluation will be made of the technical feasibility of blockchain for CBDC and its monetary policy, financial stability, and financial inclusion implications. It also assesses the public perception and adoption of CBDCs, through an evaluation of factors that critically influence success. The outcome of this research widens the purview of debate on CBDCs with meaningful suggestions for policymakers, financial institutions, and other researchers.

Keywords: Central Bank Digital Currency, CBDC, Blockchain Technology, Financial Inclusion, Monetary Policy, Financial Stability, Public Perception



CHAPTER-1: INTRODUCTION

Money is anything that is generally accepted as a medium of exchange for goods and services. It is probably one of the most famous inventions in the history of humankind. What probably revolutionized and changed the way of economics was, the invention of money. Money facilitated transactions in goods and services, and made transfers of wealth and resources into the future possible. It always functioned as a unit of account, a store of value, and a medium of exchange. A Very powerful game, though, requires caution being played in the money market.

Throughout history, money has evolved time to time. Earlier, it all began with "The Barter System"- the direct exchange of goods and services. Given there was no money, though, the goods were exchangeable. Barter economies are, however, not very effective. Just imagine exchanging milk for a haircut or any other grooming service!

Not only is it difficult to specialize in a particular good—since then shopping around for someone willing to trade something is just a good business in itself. Problems related to perishability of goods, also limited the store of wealth.

(Limitations such as lack of double coincidence of wants, lack of a common unit of value, difficulty of future payments or contractual payments and difficulty of storage of value, transfer etc.)

With the development of societies, technologies and advancements, the need for a more efficient medium of exchange arose and commodity money emerged. These were objects with intrinsic value, such as salt, grain, or precious metals. Further money took form of coins which were made of precious metals such as gold , silver etc.

In the 20th century, we saw the rise of central banking and fiat currency, not backed by any physical commodity but by government credit. The paper money solved the problem of failing to accumulate wealth because one is able to store money over time. It also has an intrinsic value as opposed to the goods that were being traded for other goods. As of January 2012, new designs carrying the new sign have been developed in denominations of ₹10, ₹20, ₹50, ₹100, ₹500 and ₹1,000 in the Mahatma Gandhi series.

From commodities to coins of metal, gold or silver and, from coins to paper notes, money emerged as promissory notes issued by banks that could be redeemed.

We constantly kept stepping towards a digital age of money, to make trade and commerce easier and more efficient.

The evolution took a turn with the advent of 21st-century ATMs and started to use digitalization in the buying and selling process. As the world gradually moved into the 21st century, digital currencies started coming into play. In most countries, electronic versions of the currency are used for decades, and the thing to be noted apart from physical money is the fact that electronic

A PROJECT REPORT

On

**AWARENESS & PERCEPTION OF COUNSELING AMONGS HIGHER SECONDRY,
UNDERGRADUTE AND POSTGRADUTE STUDENTS
(WITH SPECIAL REFERENCE TO THE STUDENT OF BILASPUR DISTRICT,
CHHATTISGARH)**

*Submitted for partial fulfillment of the Requirements for the Award of the Degree of
Master of Commerce*



By

PARAG JHARIA

Enrollment No. (GGV/22/04513)

UNDER THE SUPERVISION OF

Dr. ANAMIKA TIWARI

(Assistant Professor)

DEPARTMENT OF COMMERCE

SCHOOL OF MANAGEMENT & COMMERCE

GURU GHASIDAS VISHWAVIDYALAYA

BILASPUR (C.G.)


JULY 2024 (Term- 2023-24)

Parag Jharia
13/08/24

13/08/24

SUPERVISOR CERTIFICATE

This is to certify that **PARAG JHRAIA** (Enrolment Number GGV/22/04513) has completed her DISSERTATION PROJECT entitled **"AWARENESS & PERCEPTION OF COUNSELING AMONGS HIGHER SECONDRY, UNDERGRADUTE AND POSTGRADUTE STUDENTS(WITH SPECIAL REFERENCE TO THE STUDENT OF BILASPUR DISTRICT, CHHATTISGARH)"** Under my guidance and supervision. To the best of my knowledge, it is her original work and is fit for evaluation for the M.COM. Dissertation Project.



13/08/2024

Signature of Supervisor

Dr. Anamika Tiwari

Assistant Professor

Department of Commerce

Guru Ghasidas Vishwavidyalaya, Bilaspur (C.G.)

CHAPTER -- 1

INTRODUCTION

AWARENESS & PERCEPTION OF COUNSELING AMONGS HIGHER SECONDRY, UNDERGRADUTE AND POSTGRADUTE STUDENTS (WITH SPECIAL REFERENCE TO THE STUDENT OF BILASPUR DISTRICT, CHHATTISGARH)

COUNSELING



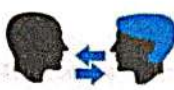
PEOPLE



PSYCHOLOGY



EXPERT



COMMUNICATION



ADVICE



SUPPORT



EMPATHY

shutterstock.com • 1720142449

1.1 AWARENESS & PERCEPTION

1.1.1 Background:-

Counseling is a service, which provided by trained professional or individuals, such as psychologists, therapist or counselors, aimed at helping people navigate personal, emotional or psychological challenges. It involves a collaborative process where the counselor and client work together to understand issues, set goals, and develop strategies to address problems or improve well-being. Counseling can be conducted in various settings, including individual, group, or family sessions, and covers a wide range of topics such as mental health, relationship issues, stress management, and career guidance. The primary goal of counseling is to provide support, enhance self-awareness, and promote positive change.

GURU GHASIDAS VISHWAVIDYALAYA

A PROJECT REPORT

On

PUBLIC PERCEPTION REGARDING E-RUPEE

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

Master of Commerce



By

POOJA KENVAT

Enrollment No. 21065113

UNDER THE SUPERVISION OF

Dr. MUNSHI RAM SIR

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

GURU GHASIDAS VISHWAVIDYALAYA

A PROJECT REPORT

On

PUBLIC PERCEPTION REGARDING E-RUPEE

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

Master of Commerce



By

POOJA KENVAT

Enrollment No. 21065113

UNDER THE SUPERVISION OF

Dr. MUNSHI RAM SIR

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

ABSTRACT

the "e-rupee" is a CBDC (central banking digital currency) which have the same value as a physical rupee but in a digital format. It is entirely present in the electronic forms. therefore it has no physical existence. It an payment system which is transfer using computers (mobile, tablet, desktop, etc). It have some advantage over physical currency as it an digital currency or intangible it have low transaction costs than physical currency and have immediate payment on matter how far both party are . it is sent directly between the party and there is no intermediate between them. This method of payment is more efficient and better in terms of managing the currency as compare to conventional payment techniques that have clearinghouses or banks. But it have some drawback also. Like any device is must needed for doing transaction using this. There may be technical error. Etc.

In this study, "the public perception regarding E-Rupee in India" we study what is e-rupee ,how it work its pros and cons. And also analyses the public perception about the e-rupee in india. it is analyzed by using statistical methodologies and sentiment analysis. And finally give conclusion about the study.

Comparative Study of Online and Offline Shopping:

**A Thesis Submitted for the Partial Fulfillment of Master Degree in
COMMERCE**

By PRBHU HALDAR

Roll no.-21065115

Under the Guidance of

Dr .AMRENDRA KUMAR



**Department of Commerce, GURU GHASIDAS VISHWAVIDYALAYA Koni,
Bilaspur, Chhattisgarh**

JULY 2023

Supervisor Certificate

I hereby certify that Mr. Prabhu Halder conducted the research presented in this dissertation titled "A Comparative Study on Customer Satisfaction towards Online and Offline Shopping: A Case Study of Bilaspur, Chhattisgarh," under my guidance, in fulfillment of the requirements for the Master's Degree in Commerce at Guru Ghasidas Vishwavidyalaya, Koni, Bilaspur, Chhattisgarh. I confirm that this thesis is the result of his independent effort and is not a part of any other material submitted for any research degree or diploma, either at this institution or elsewhere.

(Research Supervisor)



Dr. Amrendra Kumar

Associate Professor

Department of Commerce

Guru Ghasidas Vishwavidyalaya

Date: 24/7/2023

Abstract

This study aims to explore how consumers make decisions regarding their purchasing channels, specifically focusing on developing a conceptual model to understand consumer perceptions of value in internet shopping versus traditional shopping. Previous research has shown that factors such as price, product quality, service quality, and perceived threat significantly influence value perception and purchase intentions in both online and offline retail settings. By observing both online and offline buyers, we can gain insights into how value is formed in each channel. Additionally, understanding the factors that influence consumers' choices between online and offline shopping is essential.

The main objective of this study is to gain insights into the decision-making process of online shopping compared to offline shopping and identify the motivating factors that influence customers' choices between the two. Consumers prefer to shop at their convenience and comfort, where they can find their desired products easily. Interestingly, the study found that females are more inclined towards online shopping compared to males. Over the past two years, online shopping has experienced significant growth due to increased technology awareness among the population.

Notably, individuals aged 35 and above are less likely to engage in online shopping due to lower familiarity with technology. However, respondents mentioned that they would be more willing to shop online if the prices of products were lower than the market rates. The study highlights the growing importance of e-shopping as a preferred mode of purchase.

Keywords: Technology, consumer, online shopping, offline shopping, internet, purchasing behavior.

A PROJECT REPORT

On

**UNDERSTANDING THE PEOPLE'S PERCEPTION TOWARDS
REAL ESTATE INVESTMENT TRUST (REITS) AS AN
INVESTMENT**

Submitted for partial fulfillment of the
Requirements for the award of the degree of
Master of Commerce



By

Prateek Kumar Sahu

GGV/21/04513

UNDER THE SUPERVISION OF

Dr. Mukesh Agarwal

DEPARTMENT OF COMMERCE

SCHOOL OF MANAGEMENT & COMMRC

GURU GHASIDAS VISHWAVIDYALAYA

BILASPUR (C.G)

JULY 2023(Term- 2021-2023)

SUPERVISOR'S CERTIFICATE

This is to certify that **Prateek Kumar Sahu** (Enrollment No. GGV/21/04513) has completed his project entitled "**Understanding people's perception towards Real Estate Investment Trust(REITs) as an investment**" under my guidance and supervision. To the best of my knowledge it is his original work and is fit for evaluation for the M.COM. Project.

Handwritten signature of Dr. Mukesh Agarwal in black ink, with the date 24/07/23 written below it.

Dr. Mukesh Agarwal

Assistant Professor

Department of Commerce

Guru Ghasidas Viswavidyalaya

1.INTRODUCTION

REAL ESTATE IN INDIA

The real estate sector stands as a majestic titan within the global economic landscape, commanding recognition and influence across nations. Like a grand symphony, it harmoniously weaves together four distinct sub-sectors, each with its own allure and significance - the enchanting realm of housing, the captivating domain of retail, the inviting haven of hospitality, and the bustling realm of commercial enterprise.

As the corporate environment flourishes and businesses thrive, the real estate sector becomes an indispensable ally, nurturing the demand for office spaces that serve as epicenters of innovation and collaboration. It embraces the pulse of progress, adapting to the ever-evolving needs of urban and semi-urban dwellers who seek not merely shelter but a sanctuary that resonates with their aspirations.

Within this symphony of growth, the construction industry stands tall as the third pillar among the fourteen major sectors, its influence reverberating through the economy. It manifests as a powerful catalyst, not only in direct construction endeavors but also through its far-reaching impact, emanating through indirect and induced effects across myriad sectors.

In the grand tapestry of the real estate sector, dreams take shape, businesses find their homes, and communities thrive. It is a stage where possibilities unfurl, where architectural marvels rise, and where the fabric of society is woven.

In the vibrant tapestry of India's economic landscape, the real estate sector emerges as a dynamic powerhouse, donning the mantle of the second-highest generator of employment, surpassed only by the mighty agriculture sector. With an indomitable spirit, it holds the potential to become a magnet for non-resident Indian (NRI) investments, a testament to its allure and promising future.

A PROJECT REPORT

on

**An Empirical Study for Perception on the Current Status
of Women Empowerment (With Special Reference to
Bilaspur District, Chhattisgarh)**

Submitted for partial fulfillment of the
Requirements for the awards of the degree of

MASTER OF COMMERCE



By

PREETI JAISWAL

Enrollment No: GGV/21/04514

UNDER THE SUPERVISOR OF

DR. MUKESH AGARWAL

DEPARTMENT OF COMMERCE SCHOOL OF
MANAGEMENT & COMMERCE GURU GHASIDAS
VISHWAVIDYALAYA

BILASPUR (C.G)

JULY 2023(2021-23)

SUPERVISOR CERTIFICATE

This is to certify that **PREETI JAISWAL** (Enrolment Number GGV/21/04514) has completed her DISSERTATION PROJECT entitled “**An Empirical Study for Perception on the Current Status of Women Empowerment (With Special Reference to Bilaspur District, Chhattisgarh)**” Under my guidance and supervision. To the best of my knowledge, it is her original work and is fit for evaluation for the M.COM. Dissertation Project.



DR. MUKESH AGRAWAL

Assistant Professor

Department of Commerce

GURU GHASIDAS VISHWAVIDYALAYA

ABSTRACT

This empirical study aims to investigate the impact of education on the development of women empowerment, analyze the government measures towards women empowerment, and assess the level of equality given to women in India, with a particular focus on Bilaspur District, Chhattisgarh. The research examines the perception of women's empowerment through a comprehensive analysis of various factors, including impact of education, government initiatives, government measures, societal norms and the level of equality provided to women in India. The study involves comprehensive data collection through surveys, interviews, and secondary sources, and statistical analysis will be employed to draw meaningful conclusions. The findings of this study are expected to shed light on the current status of women empowerment in the region and provide valuable insights for policymakers, organizations, and researchers. The research aims to contribute to the existing knowledge on women's empowerment, inform policy decisions, and promote gender equality in the region.

Keywords: Women empowerment, Education, Government measures, Gender equality, Perception, Bilaspur District, Chhattisgarh.

A DISSERTATION REPORT

on

**THE GROWING INFLUENCE OF MICRO INFLUENCER ON
CONSUMER PURCHASING DECISION**

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

Master of Commerce



By

Priya Patel

Enrollment No. GGV/19/4134

UNDER THE SUPERVISION OF

Dr. Anup Kumar Roy

(Assistant Professor)

DEPARTMENT OF COMMERCE

SCHOOL OF MANAGEMENT & COMMERCE

GURU GHASIDAS VISHWAVIDYALAYA

BILASPUR (C.G.)

very best

das

13/08/24


41

13/08/24

13/08/24

Certificate

This is to certify that Priya Patel has carried out the research embodied in the present dissertation entitled "THE GROWING INFLUENCE OF MICRO INFLUENCERS ON CONSUMER PURCHASING DECISIONS under my supervision for the award of Master Degree in Commerce at the Guru Ghasidas Vishwavidyalaya, Koni, Bilaspur, Chhattisgarh. This ^{Dissertation Report} is an independent work and does not constitute part of any material submitted for any research degree or diploma here or elsewhere.


Dr. Anup Kumar Roy
(Assistant professor)

Forwarded by, Head

Abstract

In today's age social media marketing has significant impact on marketing specially micro influencer marketing. Micro-influencer are those person who has less follower than celebrities and more than common man. They are engaging and trustworthy person who can attract consumers. This study or dissertation is go analyse the growing influence of micro influencer on consumer purchasing decision and also compare the micro influencer marketing with traditional marketing such as celebrity endorsement.

A Dissertation Report
On
**WORK LIFE BALANCE OF EMPLOYEES
WORKING IN SECL, BHATGAON, DIST. – SURAJPUR**

Submitted for partial fulfilment of the requirements for the degree of

Masters of Commerce



By

Priyanshu Bhagat

Enrolment No. GGV/22/04514

Roll no. 22065121

UNDER THE SUPERVISION OF

Dr. Anup Kumar Roy

(Assistant Professor)

Department of Commerce

Guru Ghasidas Vishwavidyalaya (C.G.)

(A Central university established by Central University Act 2009 No. 25 of 2009)

very good

Dec
13/08/24

Dr. Anup
13/08/24

13/08/24

CERTIFICATE

This is to certify that Priyanshu Bhagat has carried out the research embodied in the present dissertation entitled "**THE WORK LIFE BALANCE OF EMPLOYEES WORKING IN SECL, BHATGAON**" under my supervision for the award of Master Degree in Commerce at the Guru Ghasidas Vishwavidyalaya, Koni, Bilaspur, Chhattisgarh. This Dissertation is an independent work and does not constitute part of any material submitted for any research degree or diploma here or elsewhere.

Place: *Bilaspur*

Date: *12/08/2024*

Dr. Anup Kumar Roy

Assistant Professor

Department of Commerce

Abstract

This study investigates the work-life balance (WLB) challenges faced by employees of South Eastern Coalfields Limited (SECL). The research explores the impact of long working hours, shift work, and remote location challenges on employees' personal and professional lives. It examines the relationship between WLB and job satisfaction, employee turnover, and overall organizational performance. By understanding the factors affecting WLB, the study aims to identify potential interventions to improve employee well-being and enhance organizational effectiveness.

Keywords:

Work-life balance, SECL, employees, job satisfaction, employee turnover, organizational performance.

A DISSERTATION REPORT
ON
"THE INFLUENCE OF SOCIAL MEDIA ON IMPULSE BUYING BEHAVIOUR"
PROJECT SUBMITTED IN PARTIAL FULFILLMENT OF THE
REQUIREMENTS FOR THE AWARD OF THE DEGREE OF



MASTER OF COMMERCE

RAHUL DEWANGAN
ENROLLMENT NO.-
GGV/22/04515

UNDER THE GUIDANCE OF

Dr. Kumar Aditya

[Assistant Professor]

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

JULY 2024 (Term 2022-24)

Very Good
13/08/24
15/08/24

ABSTRACT

The rise of social media has significantly transformed consumer behavior, particularly in the realm of impulse buying. This dissertation explores how various elements of social media, including influencer recommendations, targeted advertising, in-app shopping features, and the use of urgency tactics, contribute to spontaneous purchasing decisions. By leveraging advanced algorithms and visual content, social media platforms create an environment that fosters impulsive behavior, often driven by emotional engagement and social proof. The research examines the psychological underpinnings of these behaviors, the role of user-generated content, and the impact of algorithmic personalization on consumer spending. Additionally, the study highlights the ethical considerations in social media marketing, emphasizing the need for responsible practices to avoid exploiting consumer vulnerabilities. Through a comprehensive review of existing literature and analysis of consumer engagement strategies, this dissertation aims to provide a deeper understanding of the mechanisms by which social media influences impulse buying and to offer strategies for managing and mitigating its effects.

CHAPTER - 1

INTRODUCTION

1. Impulsive Buying

Impulse buy, also known as impulse buying, is the last-minute decision to purchase an item or service. An uncontrolled purchase without prior purchase is made with the intention of purchasing a particular type of item or completing a specific purchasing task. In most cases, the Internet contains a variety of time-sensitive data. This data acts as a catalyst to drive purchases anytime, anywhere. Impulse buying, also known as impulse buying, is the last-minute decision to purchase an item or service. This is an incidental purchase, without prior purchase, intended to purchase a certain category of items or to complete a specific purchasing task. In most cases, the network contains a variety of time-limited data. This data acts as a catalyst to drive purchases anytime, anywhere. Individuals with similar interests, culture or mindset, no matter where the user is in the universe, can create groups among similar people to share opinions, communicate ideas and create connections through technological advances. As consumer and brand interest increases rapidly, this form of word of mouth on the Internet seems to bring new opportunities and challenges for businesses. As a result, consumers communicate more frequently about their experiences as customers, which affects the image of these brands and companies. The main goal of advertisers is to reach customers and influence their perceptions, attitudes and purchasing behavior. Their main concern is to get people interested in their products by spending money on advertising. They must also be aware of the factors that influence customer behavior. Advertising has the power to influence customers' brand preferences.

Influence of Social Media on Online Impulse Buying Behavior.

Social media has a significant influence on online impulse buying behavior, often driving spontaneous purchases through a number of key mechanisms. Here's a look at how this influence manifests itself:

A DISSERTATION
on
“EXAMINE MUTUAL FUND INVESTORS INVESTING PATTERNS
AN EMPIRICAL EVIDENCE FROM ROURKELA CITY OF ODISHA”



Submitted in partial fulfillment of the requirement for the degree of

MASTER OF COMMERCE

SUPERVISED BY: -

Dr. KUMAR ADITYA

Assistant Professor

Department of Commerce

Guru Ghasidas Vishwavidyalaya, Bilaspur

SUBMITTED BY: -

RAJA JAYAPURIA

Roll No: 22065123

ENROLL No: GGV/22/04516

GURU GHASIDAS VISHWAVIDYALAYA, BILASPUR

(Chhattisgarh.)

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

2024



DEPARTMENT OF COMMERCE
Guru Ghasidas Vishwavidyalaya, Bilaspur, C.G

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

CERTIFICATE

This is to certify that Raja Jayapuria student of Master of commerce 4th semester in the Department of commerce, Guru Ghasidas Vishwavidyalaya, Bilaspur, Chhattisgarh, has completed his dissertation work entitled **"EXAMINE MUTUAL FUND INVESTORS INVESTING PATTERNS AN EMPIRICAL EVIDENCE FROM ROURKELA CITY OF ODISHA"** under the guidance of **Dr. Kumar Aditya (Assistant Professor)** has submitted to the Department. He conducted research for his dissertation at Bilaspur, Chhattisgarh.

The dissertation is the partial fulfillment of the requirement to receive the degree in Master of Commerce.

Date: 12/08/2024

Place: Bilaspur

Dr. Kumar Aditya

(Assistant Professor)

Department of commerce

ABSTRACT

This essay aims to investigate how individuals see awareness, specifically in relation to mutual funds. The study's sample population is drawn from the Rourkela city of Odisha state of. For the study, I employed an easy sampling approach, and the sample size is 124. The study's conclusions show that consumers are aware of mutual funds, that they invest in them, and what their investing patterns habits are. Furthermore, I discovered that most investors view mutual funds as a risk-free investment option. It's anticipated that this study will assist **Rourkela** in developing successful strategies to increase mutual fund investments and that they will raise greater awareness of mutual funds among friends, family, and relatives.

KEYWORDS

Mutual funds, Investor's investing pattern, Investor behaviors, objectives

Risk-Return, Familiarize, Awareness

A PROJECT REPORT
On
A Study on Role of Farmer Producer Organizations
(FPOs) with special reference to Janjgir-Champa
district of Chhattisgarh State

Submitted for partial fulfillment of the
Requirement for the Award of the Degree of
Master of Commerce



By
Rashi Patley
Enrollment No. (GGV/22/04517)
Roll No. – 22065124

UNDER THE SUPERVISION OF
Dr. SHAILESH K. DWIVEDI
(ASSISTANT PROFESSOR)
DEPARTMENT OF COMMERCE
SCHOOL OF MANAGEMENT & COMMERCE
GURU GHASIDAS VISHWAVIDYALAYA
BILASPUR (C.G.)

JULY 2024 (Term – 2023-24)

A PROJECT REPORT

On

A Study on Role of Farmer Producer Organizations (FPOs) with
special reference to Janjgir-Champa district of Chhattisgarh State

Submitted for partial fulfillment of the
Requirement for the Award of the Degree of
Master of Commerce



By

Rashi Patley

Enrollment No. (GGV/22/04517)

Roll No. – 22065124

UNDER THE SUPERVISION OF
Dr. SHAILESH K. DWIVEDI

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

JULY 2024 (Term – 2023-24)

Very faint

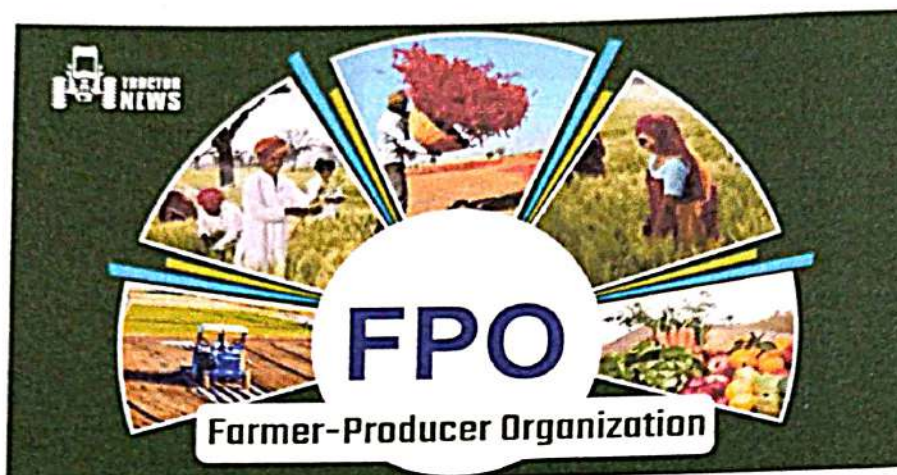
Jan
13/08/24

Rashmi
13/08/24

13/08/24

INTRODUCTION

FARMER PRODUCER ORGANIZATIONS



Farmers Producers Organization (FPOs) is an organization formed by government for farmers for their agricultural work and empowering small farmers. FPOs is a group of farmers who work together to improve agricultural produce. After joining FPOs small and marginal farmers overcome limitations faced while working independently. FPOs offers a wide range of benefits to their farmers.

Agriculture is correctly regarded as the backbone of the Indian economy, accounting for almost 14% of total GDP and around 55% of total employment (Government of India, 2014). It promotes economic growth and alleviates poverty by giving work and food security to the vast majority of the population. According to the Agriculture Census 2011, India had over 138 million farm holdings, with 92.8 million being marginal farm holdings (individual land holdings of less than 1 hectare) and the remaining 24.8 million being small farm holdings (individual operation land holdings of less than 2 hectares). As a result, marginal and small farm holdings accounted for a staggering 85.0 percent of total farm holdings in India during 2010-11. Pandey et al. (2010) discovered that the size of operating holdings in India is steadily falling with each consecutive generation, raising severe concerns about the viability of these small proprietors. Due to fragmented land and the decreasing size of operational land holdings

A PROJECT REPORT
On
**A TREND ANALYSIS OF FOREIGN DIRECT INVESTMENT
INFLOW AND ECONOMIC GROWTH IN INDIA**

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

Master of Commerce



By

RASHI TRIVEDI

Enrolment No. (GGV/18/413)

UNDER THE SUPERVISION OF

DR. ANUP KUMAR ROY

ASSISTANT PROFESSOR

DEPARTMENT OF COMMERCE

SCHOOL OF MANAGEMENT & COMMERCE

GURU GHASIDAS VISHWAVIDYALAYA

BILASPUR (C.G.)

July 2023(Term- 2022-23)

A PROJECT REPORT

On

**A TREND ANALYSIS OF FOREIGN DIRECT INVESTMENT
INFLOW AND ECONOMIC GROWTH IN INDIA**

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

Master of Commerce



By

RASHI TRIVEDI

Enrolment No. (GGV/18/413)

UNDER THE SUPERVISION OF

DR. ANUP KUMAR ROY

ASSISTANT PROFESSOR

DEPARTMENT OF COMMERCE

SCHOOL OF MANAGEMENT & COMMERCE

GURU GHASIDAS VISHWAVIDYALAYA

BILASPUR (C.G.)

July 2023(Term- 2022-23)

Evaluated.
12/8/23

Bhush
12/08/23

ACKNOWLEDGEMENT

I sincerely express my deep sense to DR.BHUVANA VENKATRAMAN head of the Department of Commerce, GURU GHASIDAS VISHWAVIDYALAYA for her extraordinary corporation, valuable guidance, and supervision.

I wish to acknowledge my sincere gratitude and indebtedness to my project guide DR. ANUPKUMAR ROY, assistant professor, Department of Commerce, GURU GHASIDAS VISHWAVIDYALAYA for helping me at every step and guiding me in every possible way. This project would not have succeeded without his help and continuous guidance.

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

Through the kindness of these acknowledged persons, this project work sees the light of day.

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



RASHI TRIVEDI

A PROJECT REPORT

ON

**A Study on Financial Inclusion through Pradhan
Mantri Jan Dhan Yojana in Jharkhand with Special
Reference to West Singhbhum District**

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

Master of Commerce



By

Renuka Mahto

Enrolment No. (GGV/22/04518)

Examination Roll No.-22065125

UNDER THE SUPERVISION OF

Dr. Shailesh Kumar Dwivedi

(Assistant Professor)

DEPARTMENT OF COMMERCE

SCHOOL OF MANAGEMENT & COMMERCE

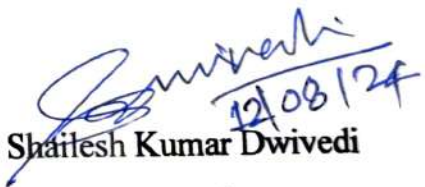
GURU GHASIDAS VISHWAVIDYALAYA BILASPUR (C.G.)

(Session 2023-24)

Very Good
Jen
13/08/24
13/08/24
Blind
13/08/24

SUPERVISOR'S CERTIFICATE

This is to certify that **Renuka Mahto (Enrollment No.- GGV/22/04518)** of M.com 4th semester of department of commerce of **Guru Ghasidas Vishwavidyalaya** has completed his project on the topic of under my guidance and supervision. To the best of my knowledge it is his original work and it fits for evaluation for M.com project.


Dr. Shailesh Kumar Dwivedi
Assistant professor

Department of Commerce
Guru Ghasidas Vishwavidyalaya

INTRODUCTION

1.1 Financial Inclusion through Pradhan Mantri Jan Dhan Yojana

Pradhan Mantri Jan Dhan Yojana (PMJDY), one of the biggest financial inclusion initiatives in the world, was announced by Prime Minister, Shri Narendra Modi on **15th August 2014** from the ramparts of the Red Fort. While launching the programme on 28th August, the Prime Minister had described the occasion as a festival to celebrate the liberation of the poor from a vicious cycle. Shri Narendra Modi had referred to the ancient Sanskrit verse: Sukhasya Moolam Dharma, Dharmasya Moolam Artha, Arthasya Moolam Rajyam – which puts the onus on the state to involve people in economic activity.

Pradhan Mantri Jan Dhan Yojana is a National Mission on Financial Inclusion which has an integrated approach to bring about comprehensive financial inclusion and provide banking services to all households in the country. The scheme ensures access to a range of financial services like availability of basic savings bank account, access to need based credit, remittances facility, insurance and pension.

Against the original target of opening bank accounts for 7.5 crore uncovered households in the country by 26th January, 2015, banks have already opened 12.54 crore accounts as on 31st January 2015 after conducting survey of 21.06 crore households with deposits exceeding Rs 10,000 crores. The target was set after conducting a survey of 21.02 crore households in the country. Today, a coverage of almost 100% has been achieved. Out of the accounts opened, 60% are in rural areas and 40% are in urban areas. Share of female account holders is about 51%.

Pradhan Mantri Jan Dhan Yojana provides a platform for universal access to banking facilities with at least one basic banking account for every household, financial literacy, and access to credit, insurance and pension facility. It covers both urban and rural areas and those who open account would get indigenous Debit Card (RuPay card). Account can be opened in any bank branch or Business Correspondent (Bank Mitr) outlet at zero balance. Every bank account is on Core Banking System (CBS) of banks. Mobile banking using USSD facility available on even basic feature phones is

PROJECT REPORT

On

**“A study on job satisfaction of employees in banking sector- With
Special Reference to Bilaspur City”**

Submitted to GURU GHASIDAS VISHWAVIDYALAYA in
partial fulfillment of the requirements for the award of the degree of
Master of Commerce

By

Richa Chelkar

Enrolment no. GGV/21/04517



Under the supervision of
Dr. Anup Kumar Roy
(Assistant Professor)

Department of Commerce
School of Studies of Commerce and Management
Guru Ghasidas Vishwavidyalaya
June 2023 (2021-23)

PROJECT REPORT

On

**“A study on job satisfaction of employees in banking sector- With
Special Reference to Bilaspur City”**

Submitted to GURU GHASIDAS VISHWAVIDYALAYA in
partial fulfillment of the requirements for the award of the degree of
Master of Commerce

By

Richa Chelkar

Enrolment no. GGV/21/04517



*Evaluated,
12/8/23*

*Bohmi
12/08/2023*

Under the supervision of
Dr. Anup Kumar Roy
(Assistant Professor)

Department of Commerce
School of Studies of Commerce and Management
Guru Ghasidas Vishwavidyalaya
June 2023 (2021-23)

ACKNOWLEDGEMENT

I wish to acknowledge my sincere gratitude and in debtness to my project guide Dr. ANUP KUMAR ROY (Assistant Professor) Department of Commerce for helping me at every step and guided me in every possible way. This project would not have been successful without his help and continuous guidance throughout.

I would like to thanks to all faculty member of Department of Commerce for their valuable suggestion and useful comment through this project work.

I also extend my thankfulness to my beloved parents and friends for their continuous encouragement at every moment.

I sincerely acknowledge effort of all the those who have directly or indirectly helped me in completing of these acknowledged people that this project work sees the light of the day.

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

24/07/23
Date


Richa Chelkar

A PROJECT REPORT

On

**A STUDY OF CORPORATE GOVERNANCE & DISCLOSURE
PRACTICES OF NTPC AND PGCIL – COMPARATIVE STUDY**

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

Master of Commerce



By

Riddhi Ahuja

Enrollment No. GGV/22/04519

UNDER THE SUPERVISION OF

Dr. Utkarsh Kumar

(Assistant Professor)

DEPARTMENT OF COMMERCE

SCHOOL OF MANAGEMENT & COMMERCE

GURU GHASIDAS VISHWAVIDYALAYA

BILASPUR (C.G.)

AUG 2024 (2022-2024)

Very Good
for
13/08/24
OK. S.K. Sharma
Bhup
13/08/24
13/08/24

ACKNOWLEDGEMENT

I sincerely express my deep sense of gratitude to Professor Ashok kumar Mishra, Dean School of commerce and management studies, Dr. Bhuvana Venkatraman, Head, Department of Commerce, Guru Ghasidas Vishwavidyalaya for his extraordinary cooperation, valuable guidance and supervision. I wish to acknowledge my sincere gratitude and indebtedness to my project guide Dr. Utkarsh kumar, Assistant Professor, Department of Commerce, Guru Ghasidas Vishwavidyalaya for helping me at every step and guiding me in every way possible. This project would not have been successful without his help and continuance guidance throughout. I would like to my friends and all the faculty members of Department of commerce, Guru Ghasidas Vishwavidyalaya for their valuable suggestions and useful comments throughout this project work.

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

It is the kindness of these acknowledged persons that this Project work sees the light of the day.

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



Riddhi Ahuja

Date: 13/08/2024

CHAPTER – 1

INTRODUCTION TO CORPORATE GOVERNANCE

1.1 INTRODUCTORY FRAMEWORK OF CORPORATE GOVERNANCE -

As society cannot function without a set of values, society is undergoing social change. The norms and beliefs of the society in which it exists form the basis of the business system. Ethical considerations decide whether the business is on par with society's needs. A corporate is formed of one body with many individuals. In today's world, when recession dogs business and survival itself is at stake, corporate cannot afford to think of anything else but their products, customers and stakeholders, therefore it is imperative that they realign priority on Par with societal needs. They are therefore expected to be more ethical and responsible.

Corporate governance (CG) is an ethical rule of conduct for businesses. It is a framework through which companies are directed and governed. The board of directors is responsible for the governance of their companies and to ensure that appropriate governance structure is in place. The shareholders appoint the directors and the auditors. As a result, corporate governance encompasses specific challenges that arise from interactions among shareholders, the Board of Directors, other stakeholders, and society as a whole. It deals with the acceptance of duty to be accountable and regulation of the affairs of the corporation. Governance in relation to corporate organizations is concerned with the essential essence, purpose, integrity, and identity of the organization, and focus largely on its relevance, continuity, and fiduciary features. It entails monitoring and managing the organization's strategic direction, socioeconomic and cultural settings, externalities, and stakeholders.

Corporate governance is a process or set of systems and processes to ensure that a company is managed to suit the best interests of all those who are interested in the wellbeing of the company. Governance is an act of function or control and a system by which companies are directed and controlled. Its aim is at maintaining equilibrium between social change and business. Confederation of Indian Industry's (CII) code of corporate governance deals with the law procedures, practices and implicit rules that determine a company's ability to face challenges.

Corporate governance refers to an economic, legal and institutional environment that allows companies to diversify, grow, restructure and exit, and do everything to maximize long term

**PROJECT REPORT
ON
"A STUDY OF WORKING CAPITAL MANAGEMENT
OF SECL
(SOUTH EASTERN COALFIELDS LIMITED)."**

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



BY

RISHABH DEV SHARMA

(Enrollment No. GGV/18/4116)

Under the supervision of

DR. KUMAR ADITYA

(ASSISTANT PROFESSOR)

(Department of Commerce)

GURU GHASIDAS VISHWAVIDYALAYA

BILASPUR (C.G.)

JULY 2023

Evaluated
Aditya
12/8/23

Bhumi
12/08/23

CANDIDATE CERTIFICATE

I, RISHABH DEV SHARMA, A student of M.com 4th semester in the year 2022- 2023 in the DEPARTMENT OF COMMERCE, GURU GHASIDAS VISHWAVIDYALAYA, here by declare that, I have prepared a dissertation project report on " A STUDY OF WORKING CAPITAL MANAGEMENT OF SECL(SOUTH EASTERN COALFIELDS LIMITED)" is submitted for partial fulfillment of the requirement of award of the degree of MASTER OF COMMERCE comprises only my original work and due acknowledgement has been made in the text to all other materials used. The result embodied in this project report has not been submitted to any other university or institute for the award of any other degree.

02/08/2023
DATE:


RISHABH DEV SHARMA

ACKNOWLEDGEMENT

I would like to convey my sincere and heartfelt gratitude to all the people who have helped me to successfully complete my research study.

Firstly, I'm grateful to the COMMERCE DEPARTMENT and UNIVESITY administration for providing me with such a significant chance to create a research report about this important and knowledgeable topic.

I would like to express my profound gratitude to my dissertation project guide DR. KUMAR ADITYA, ASSISTANT PROFESSOR, DEPARTMENT OF COMMERCE, GURU GHASIDAS VISHWAVIDYALAYA, for their guidance and support throughout the project. Their expertise and encouragement have been instrumental in the completion of this project.

I would like to express my deepest appreciation to my friends and family. Their constant motivation and belief in my abilities have been crucial in keeping me motivated and focused throughout the project. I am grateful for their understanding and patience during the times when I needed to dedicate extra time and effort to complete this project.

02/08/2023
DATE


RISHABH DEV SHARMA

PROJECT REPORT
ON
ANALYSING THE IMPACT OF DIGITAL MARKETING ON
CONSUMER BUYING BEHAVIOUR

Submitted for partial fulfillment of
requirements for the award of the Degree of
MASTER OF COMMERCE



Submitted by

Ritika kaser

Enrolment No. GGV/21/04518

Under the supervision of

Dr. KUMAR ADITYA

(Assistant Professor)

DEPARTMENT OF COMMERCE

SCHOOL OF COMMERCE & MANAGEMENT

GURU GHASIDAS VISHWAVIDYALAYA,

KONI, BILASPUR (C.G.)

JULY 2023 (TERM 2022-23)

Evaluated.
Shya
12/8/23

Pratibha
12/08/2023

CANDIDATE'S DECLARATION

I, **RITIKA KASER**, a student of **M.COM. (Semester IV)** in department of commerce, **Guru Ghasidas Vishwavidyalaya, Bilaspur, Chhattisgarh**, hereby declare that the Project report entitled **"ANALYSING THE IMPACT OF DIGITAL MARKETING ON CONSUMER BUYING BEHAVIOUR"**, is submitted for partial fulfillment of the requirements for the award of the degree of Master of Commerce, comprise only my original work and due acknowledgement has been made in the text to all other material used. The result embodies in this project report have not been submitted to any other University or Institute for award of any other degree.

Date - **24/7/2023**

Place - **Bilaspur**



RITIKA KASER

ENROLMENT NO. GGV/18/7896

ACKNOWLEDGEMENT

I am thankful to **Guru Ghasidas Vishwavidyalaya, Bilaspur, (C.G.)** for giving me an opportunity to pursue M.COM.

I sincerely express my deep sense of gratitude to **Dr. Bhuvana Venkatraman ma'am**, Head of department, Department of Commerce, Guru Ghasidas Vishwavidyalaya, Bilaspur (C.G.), for her extraordinary cooperation, valuable guidance and supervision.

I would also thank my guide respected **Dr. Kumar Aditya Sir**, assistant professor, department of commerce for mentoring and inputs. His constant support and invaluable advice has always guided me towards the right direction. He helped me to know various phenomenons related to the research practices which further gave an impetus to channelize my study in an appropriate way. I sincerely thank him for his treasured guidance without which this dissertation would have never been possible.

I won't miss this opportunity to give credit to the sources both primary & secondary for adding valuable inputs to my dissertation.

Lastly, I express my deep sense of gratitude to the almighty, my family, and friends who have directly and indirectly helped me in this project work.


Ritika kaser

A PROJECT REPORT
ON
A STUDY ON FINANCIAL PERFORMANCE OF RELIANCE INDUSTRIES LIMITED
WITH SPECIAL REFERENCE TO RELIANCE INDUSTRIAL INFRASTRUCTURE
LIMITED

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

Master of Commerce



BY

Roshni Ganda

GGV/22/04520

UNDER THE SUPERVISION OF

Dr. Utkarsh Kumar

(Assistant Professor)

DEPARTMENT OF COMMERCE SCHOOL OF MANAGEMENT & COMMERCE GURU
GHASIDAS VISHWAVIDYALAYA BILASPUR, CHHATTISGARH

August 2024 (Term: 2023 – 2024)

Very Good
for
13/08/24
Bh
13/08/24
13/08/24

SUPERVISOR'S CERTIFICATE

This is to certify that Roshni Ganda (Enrollment No: (GGV/22/04520) has completed her project entitled "**A study on the Financial Analysis of Reliance Industries Limited with Special Reference to Reliance Industrial Infrastructure Limited**" under my guidance and supervision. To the best of my knowledge, it is her original work and is fit for evaluation for the M.Com. project.


Dr. Utkarsh Kumar

Assistant Professor

Department Of Commerce

Guru Ghasidas Vishwavidyalaya

Bilaspur (C.G.)

CHAPTER: 1

1. INTRODUCTION

Mumbai, Maharashtra, is home to the global conglomerate corporation Reliance Industries Limited. Dhirubhai H. Ambani created it in 1958, and Mukesh Ambani, his son, is in charge at the moment. The company functions throughout multiple industries, including as petrochemicals, refining, retail, telecommunications, media, and oil and gas exploration.

One of the biggest conglomerates in India, the business is run by a network of associates, joint ventures, and subsidiaries. Reliance Jio Infocomm, Reliance Retail, and Reliance Petroleum are some of its subsidiary businesses. RIL is renowned for its emphasis on innovation and technology, and thanks to its telecom and internet companies, it has led India's digital transformation. One of the most valuable businesses in India is Reliance Group of Industries, which is traded on both the National Stock Exchange and the Bombay Stock Exchange.

ABOUT THE INDUSTRIES GROUP OF RELIANCE

The important details about Reliance Company are enumerated here: company Reliance Dhirubhai Ambani Head Office Bombay Capitalization of the Market INR 15.94 trillion approximately the number of workers 3,42,982 about.

1.1 AN OVERVIEW OF THE RELIANCE GROUP HISTORY

A Synopsis of Reliance Group's Past Reliance Industries Ltd. began as a modest Mumbai textile manufacturing facility and has expanded to rank among India's biggest corporations.

RIL initially concentrated on the textile sector and swiftly rose to prominence in the market. The business expanded into refining and petrochemicals in the 1970s, and by the 1980s, it was among the biggest petrochemical firms globally.

RIL went public in 1986 and conducted its first Initial Public Offering (IPO) the following year. This action aided RIL in raising funds and growing its business. RIL kept broadening its business in the 1990s, entering the telecommunications, electricity, and financial services sectors.

RIL started its retail career in 2005 when it opened its first location in Mumbai. Subsequently, the business has extended its retail reach into hypermarkets, supermarket stores, and internet retail. RIL has been growing its business and become one of the biggest firms in India in recent years. With the 2016 debut of its telecom service Jio, the business soon rose to prominence as one of

**A
PROJECT ON**

**IMPACT OF BEHAVIORAL FINANCE AND FINANCIAL
LITERACY TOWARD PERSONAL FINANCIAL PLANNING**

A STUDY IN BILASPUR, CHHATTISGARH



2023-24

**(Submitted for the degree of M.com, University of
Guru Ghashidas Vishwavidyalaya Bilaspur, Chhattisgarh)**

Submitted by:
SADHNA YADAV
M.Com Fourth semester
Enrollment No - GGV/22/04521
Roll No - 22065128

Under the guidance of:
Dr. Gosala Raju
Assistant Professor

Guru Ghasidas Vishwavidyalaya, Bilaspur (C.G.)
(under the school of studies of commerce and
management, Department of commerce)

A
PROJECT ON

**IMPACT OF BEHAVIORAL FINANCE AND FINANCIAL
LITERACY TOWARD PERSONAL FINANCIAL PLANNING
A STUDY IN BILASPUR CHHATTISGARH"**



2023-24

**(Submitted for the degree of M.com in the university of
Guru Ghashidas Viswavidyalaya Bilaspur, Chhattisgarh)**

Submitted by:

SADHNA YADAV

M.Com Fourth semester

Enrollment No - GGV/22/04521

Roll No - 22065128

Under the guidance of:

Dr. Gosala Raju

Assistant Professor

Guru Ghasidas Vishwavidyalaya, Bilaspur (C.G.)

(under the school of studies of commerce and

management Department of commerce)

ABSTRACT

The study is conducted to understand the impact of financial behavioural (psychosocial aspect) also measuring financial knowledge towards their personal financial planning. The study explores the differences across a spectrum of factors that influence individual's decisions to incorporate financial and investment decisions into their financial planning practices. Hence multiple aspects that influence the personal financial planning behaviour of individuals within different demographics are to be studied by conducting a literature review in this particular dimension. Primary research will be executed after identifying these areas to collect data about the disparities of psychotically aspect and financial awareness to shape personal financial planning. Knowing about variations will help to understand the multiple perspectives on the preferences, decisions, and analysis the ratio of their emotional and logical segregation toward personal finance at individual. The findings of the study can provide insights for individuals to understand logical emotional perspective for personal finance, financial institutions, academicians of finance, and behavioural finance. Understanding disparities can direct the advancement of individuals for mindfulness and meaningfulness decision should be taken and evolving needs of individuals engaged in personal financial planning.

Keywords: Personal Financial Planning, Financial Literacy, Behavioural Finance, Financial Decision, Investment Decision, Generation cohorts, Age Cohorts

PROJECT REPORT
ON
A FINANCIAL LITERACY AMONG UNDER GRADUATE STUDENTS OF
KORBA CITY

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



By

SAMAR GEDAM

Enrollment No. (GGV/19/ 4165)

UNDER THE SUPERVISION OF

Dr. GOSALA RAJU

DEPARTMENT OF COMMERCE GURU GHASIDAS VISHWAVIDYALAYA,
BILASPUR (CHHATTISGARH)

JULY 2024 (Term 2023-24)

PROJECT REPORT

ON

**A FINANCIAL LITERACY AMONG UNDER GRADUATE STUDENTS IN
KORBA CITY**

**Submitted for partial fulfillment of the Requirements or the Award of the Degree of
Master of commerce**



By

SAMAR GEDAM

Enrollment No. (GGV/19/ 4165)

UNDER THE SUPERVISION OF

Dr. GOSALA RAJU

**DEPARTMENT OF COMMERCE GURU GHASIDAS VISHWAVIDYALAYA,
BILASPUR (CHHATTISGARH)**

JULY 2024 (Term 2023-24)

*Very fine
for
13/08/24*

*[Signature]
13/08/24*

*[Signature]
13/08/24*

ACKNOWLEDGEMENT

I Sincerely express my deep sense of gratitude to **Dr. BHUVANA VENKATRAMANA, HEAD OF THE DEPARTMENT OF COMMERCE, GURU GHASIDAS VISHWAVIDYALAYA,** for her extraordinary cooperation, valuable guidance, and supervision. I wish to acknowledge my sincere gratitude and ineptness to my dissertation project guide supervisor **Dr. GOSALA RAJU, ASSISTANT PROFESSOR, DEPARTMENT OF COMMERCE, GURU GHASIDAS VISHWAVIDYALAYA,** for helping me at every step and guiding me in very possible way. I Sincerely acknowledge the effort of all those who have directly or indirectly help me in completing my dissertation project work. It is the kindness of these acknowledge person that this project work sees the light of the day. I submit this project work of mine with great humility and utmost regard.

Date - 13 / 08 / 2024



SAMAR GEDAM

A PROJECT REPORT
on
ROLE OF E-COMMERCE IN INCREASING
CUSTOMER SATISFACTION

Submitted for Partial Fulfillment of the
Requirements for the Awards of the Degree of
Master of Commerce



By

SAROJ KUMAR

Enrollment No: GGV/22/04522

UNDER THE SUPERVISOR OF

DR. VANITA KUMARI SONI

(Assistant Professor)

DEPARTMENT OF COMMERCE

SCHOOL OF MANAGEMENT & COMMERCE

GURU GHASIDAS VISHWAVIDYALAYA

BILASPUR (C.G)

JULY 2024(2022-24)

A PROJECT REPORT
on
ROLE OF E-COMMERCE IN INCREASING
CUSTOMER SATISFACTION

Submitted for Partial Fulfillment of the
Requirements for the Awards of the Degree of
Master of Commerce



By

SAROJ KUMAR

Enrollment No: GGV/22/04522

UNDER THE SUPERVISOR OF

DR. VANITA KUMARI SONI

(Assistant Professor)

DEPARTMENT OF COMMERCE

SCHOOL OF MANAGEMENT & COMMERCE

GURU GHASIDAS VISHWAVIDYALAYA

BILASPUR (C.G)

JULY 2024(2022-24)

very fixed
for
13/08/24

13/08/24

15/08/24

ACKNOWLEDGEMENT

I am profoundly grateful and indebted to **Lord krishna (vasudev)** for bestowing His grace and blessings throughout the journey of my research dissertation titled "**An Empirical Study for Role of e-commerce in increasing customer satisfaction**(With Special Reference to Bilaspur District, Chhattisgarh)." His divine presence has been a source of strength and inspiration, leading me on the right path.

I extend my heartfelt appreciation to **Professor Alok Kumar Chakrwal**, the Honorable Vice Chancellor of **GURU GHASIDAS VISHWAVIDYALAYA**, Bilaspur, CG, for providing an enriching academic environment and fostering a culture of research and innovation.

Special gratitude goes to **Professor Ashok Kumar Mishra**, the Dean of the School of the Studies of Commerce and Management, and **Dr. (Mrs.) Bhuvana Venkatraman**, the Head of the Department of Commerce and Associate Professor at **GURU GHASIDAS VISHWAVIDYALAYA**. Their invaluable cooperation, guidance, and supervision have been instrumental in shaping this research dissertation.

I wish to express my sincere thanks and deep admiration to my dissertation project guide and supervisor, **Dr. Vanita kumari soni** Assistant Professor in the Department of Commerce at **GURU GHASIDAS VISHWAVIDYALAYA**. His unwavering support, constant encouragement, and expert insights have been pivotal in every step of this research endeavor.

PROJECT REPORT
ON
A STUDY AMONG FINANCIAL LITERACY OF UNDER GRADUATE
STUDENTS IN GURU GHASIDAS UNIVERSITY

Submitted for partial fulfillment of the Requirements or the Award
of the Degree of Master of commerce



By

SEEMA DANSENA

Enrollment No. (GGV/21/ 04520)

UNDER THE SUPERVISION OF

Dr. UTKARSH KUMAR

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

JULY 2023 (Term 2022-23)

PROJECT REPORT
ON
A STUDY AMONG FINANCIAL LITERACY OF UNDER GRADUATE
STUDENTS IN GURU GHASIDAS UNIVERSITY

Submitted for partial fulfillment of the Requirements or the Award
of the Degree of Master of commerce



By

SEEMA DANSENA

Enrollment No. (GGV/21/ 04520)

UNDER THE SUPERVISION OF

Dr. UTKARSH KUMAR

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

JULY 2023 (Term 2022-23)

ACKNOWLEDGEMENT

I Sincerely express my deep sense of gratitude to **Dr. BHUVANA VENKATRAMAN , HEAD OF THE DEPARTMENT OF COMMERCE , GURU GHASIDAS VISHWAVIDYALAYA** , for her extraordinary cooperation , valuable guidance , and supervision .

I wish to acknowledge my sincere gratitude and ineptness to my dissertation project guide supervisor **UTKARSH KUMAR , ASSOCATE PROFESSOR , DEPARTMENT OF COMMERCE , GURU GHASIDAS VISHWAVIDYALAYA** , for helping me at every step and guiding me in very possible way .

I Sincerely acknowledge the effort of all those who have directly or indirectly help me in completing my dissertation project work.

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

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

Date -


Seema Dansena

PROJECT REPORT

on

**A MUTUAL FUND AWARENESS AMONG STUDENTS
STUDYING IN GURU GHASIDAS VISHWAVIDYALA**

**Submitted for partial fulfillment of the Requirements of the Award
of the Degree of Master of Commerce**



By

SHIVAM GUPTA

Enrollment No. (GGV/19/4172)

UNDER THE SUPERVISION OF

Dr. VANITA KUMARI SONI

DEPARTMENT OF COMMERCE

SCHOOL OF MANAGEMENT & COMMERCE

GURU GHASIDAS VISHWAVIDYALAYA BILASPUR (C.G.)

JULY 2024 (Term 2023-24)

PROJECT REPORT
on
**A MUTUAL FUND AWARENESS AMONG STUDENTS
STUDYING IN GURU GHASIDAS VISHWAVIDYALAYA**

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



By

SHIVAM GUPTA

Enrollment No. (GGV/19/4172)

UNDER THE SUPERVISION OF

Dr. VANITA KUMARI SONI

DEPARTMENT OF COMMERCE

SCHOOL OF MANAGEMENT & COMMERCE

GURU GHASIDAS VISHWAVIDYALAYA BILASPUR (C.G.)

JULY 2024 (Term 2023-24)

Very fixed
for
13/08/24

Blum
13/08/24

13/08/24

ACKNOWLEDGEMENT

I Sincerely express my deep sense of gratitude to **Dr. BHUVANA VENKATRAMAN** , HEAD OF DEPARTMENT OF COMMERCE, GURU GHASIDAS VISHWAVIDYALAYA, for her extraordinary cooperation, valuable guidance and supervision.

I wish to acknowledge my sincere gratitude and ineptness to my dissertation project guide supervisor **Dr. VANITA KUMARI SONI, ASSISTANT PROFESSOR, DEPARTMENT OF COMMERCE, GURU GHASIDAS VISHWAVIDYALA** , for helping me at every step and guiding me in every possible way

I Sincerely acknowledge the effort of all those who have directly or indirectly help me in completing my dissertation project work .

It is the kindness of these acknowledge person that this project work sees the light of the day. I submit this project work of mine with great humility and utmost regard.

Date. 13-08-2024


Shivam Gupta

**A STUDY ON CONSUMER BRAND PREFERENCE AND
SATISFACTION TOWARDS MOBILE PHONE NETWORK
SERVICE PROVIDER AT BILASPUR CITY**

A Project Report Submitted for the
Partial Fulfillment of the Requirement for the Award of the Degree of
Master of Commerce (M.Com)

Supervised By

Dr. Utkarsh Kumar

(Assistant Professor)

Submitted By

Shrinkhla Pande

M.com IV Semester

Roll No :- 21065132




2023

Guru Ghasidas Vishwavidyalaya, Bilaspur (C.G.)
(A Central University established by the Central Universities Act, 2009)

Acknowledgement

I owe my sincere thanks and gratitude to **Dr. Utkarsh Kumar**, Associate professor, who encouraged me with his excellent guidance and served as a continuous guiding light during my project research. The support and knowledge provided by him have been a great value addition for me and will go a long way in building a promising career. I am also indebted to my institution, Guru Ghasidas Vishwavidyalaya Bilaspur for having provided me with this opportunity and theoretical knowledge which formed the base for this project. Last but not least, I am also thankful to my family and friends without whom the project would not have been completed successfully.



Shrinkhla Pande
M.com IV Semester

LIST OF CONTENTS

CHAPTER	INDEX	PAGE.NO.
1	INTRODUCTION	1
1.1	HISTORY OF MOBILE PHONE NETWORK SERVICE PROVIDERS	2-6
1.2	MOBILE PHONE NETWORK SERVICE PROVIDERS PROFILE (INDIAN CELLULAR COMPANIES)	7-11
1.3	SIGNIFICANCE OF TELECOMMUNICATION IN AN ECONOMY	12-13
1.4	LITERATURE REVIEW	14-16
2	RESEARCH METHODOLOGY	17
2.1	TITLE OF THE PROJECT	18
2.2	OBJECTIVE OF THE STUDY	18
2.3	SIGNIFICANCE OF THE STUDY	28-19
2.4	RESEARCH METHODOLOGY	19-20
2.5	LIMITATIONS OF STUDY	20
3	DATA ANALYSIS AND INTERPRETATION	21-42
4	FINDINGS, CONCLUSION AND SUGGESTIONS	43
4.1	FINDINGS	44
4.2	CONCLUSION	45
4.3	SUGGESTIONS	46
4.4	REFERENCES	47
4.5	ANNEXURE	48-50

A PROJECT REPORT (21065133)
ON
"THE ROLE OF SOCIAL MEDIA MANAGEMENT IN BUSINESS GROWTH"

SUBMITTED IN PARTIAL FULFILLMENT FOR THE AWARD OF THE DEGREE MASTER OF COMMERCE

GURU GHASIDAS VISHWAVIDYALAYA, BILASPUR

SUBMITTED BY:
SHUBHANGI PANDEY
M.COM: FOURTH SEMESTER
SESSION: 2022-23

APPROVED BY:
DR. B. VENKAT-RAMAN
HEAD OF DEPARTMENT
GGV, BILASPUR

GUIDED BY:
DR. GOSALA RAJU
ASST. PROFESSOR
GGV, BILASPUR



GURU GHASIDAS VISHWAVIDYALAYA
KONI, BILASPUR, C.G. (495001)

A PROJECT REPORT (21065133)
ON
"THE ROLE OF SOCIAL MEDIA MANAGEMENT IN BUSINESS GROWTH"

SUBMITTED IN PARTIAL FULFILLMENT FOR THE AWARD OF THE DEGREE MASTER OF COMMERCE

GURU GHASIDAS VISHWAVIDYALAYA, BILASPUR

SUBMITTED BY:
SHUBHANGI PANDEY
M.COM: FOURTH SEMESTER
SESSION: 2022-23

APPROVED BY:
DR. B. VENKAT-RAMAN
HEAD OF DEPARTMENT
GGV, BILASPUR

GUIDED BY:
DR. GOSALA RAJU
ASST. PROFESSOR
GGV, BILASPUR



GURU GHASIDAS VISHWAVIDYALAYA
KONI, BILASPUR, C.G. (495001)

Evaluatd.
12/8/23

Bhuma
12/08/2023

DECLARATION BY THE STUDENT:

I, the undersigned, solemnly declare that the report of the research work entitled

THE ROLE OF SOCIAL MEDIA MANAGEMENT IN BUSINESS GROWTH based on my own work carried out during the course of my study under the supervision of **DR. GOSALA RAJU**.

I assert that the statements made and conclusions drawn are an outcome of my research work. I further declare that to the best of my knowledge and belief the report does not contain any part of any work which has been submitted for the award of **M.COM** degree or any other degree/diploma/certificate in this University or any other University of India or abroad.



(Signature of the Candidate)

Name: **SHUBHANGI PANDEY**

Enrollment No: **GGV/21/04521**

A PROJECT REPORT

On

ANALYSIS OF LIQUIDITY POSITION OF
PUNJAB NATIONAL BANK

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

Master of Commerce



By

Siddhi Ahuja

Enrollment No. GGV/22/04523

UNDER THE SUPERVISION OF

Dr. Manish Seth

(Assistant Professor)

DEPARTMENT OF COMMERCE

SCHOOL OF MANAGEMENT & COMMERCE

GURU GHASIDAS VISHWAVIDYALAYA

BILASPUR (C.G.)

AUGUST 2024 (2022-2024)

Very fine

das
12/08/24

13/08/24

3/08/24

SUPERVISOR'S CERTIFICATE

This is to certify that Siddhi Ahuja (Enrollment No. GGV/22/04523) has completed her project entitled "Analysis of liquidity position of Punjab National Bank" under my guidance and supervision. To the best of my knowledge it is her original work and is fit for evaluation for the M.COM. Project.



Dr. Manish Seth

Assistant Professor

Department of Commerce

Guru Ghasidas Vishwavidyalaya

CHAPTER – 1

INTRODUCTION

1.1 BACKGROUND OF THE STUDY -

In the Financial sector, banks are essential for driving economic activities and maintaining stability. They act as intermediaries, facilitating the movement of money between savers and borrowers within the financial system. By providing a range of financial services, banks aid business operations, personal financial management, and economic growth. To fully understand their impact on the economy and society, it is important to grasp their roles, functions, and historical development.

Banks promote saving, facilitate investment, and ensure liquidity. Liquidity is the capacity of a bank to fulfil its short-term financial commitments as they arise, without facing substantial losses. Effective liquidity management is crucial for maintaining the bank's operational stability and fostering confidence among stakeholders. Banks manage payment systems needed for trade and commerce, offer secure places for individuals and businesses to store their money, and provide credit for personal and business needs. A strong banking system, with robust liquidity management, is vital for maintaining financial stability.

Today, banks offer much more than traditional services. They provide wealth management, insurance, and investment banking services. The introduction of digital banking and financial technology (fintech) has expanded the scope and efficiency of banking services, enhancing their ability to manage liquidity and offer innovative solutions. Banks play a key role not only in the economy but also in the implementation of monetary policy, money supply management, and the overall stability of the financial system.

A good bank is the financial heart of a community, contributing to economic progress in various ways. Economic growth depends heavily on resource mobilization, investment, and operational efficiency across different sectors. Therefore, in a modern economy like India, banks are integral to all economic activities and significantly contribute to the economic progress of nations worldwide. Effective liquidity management ensures that banks can continue to support these activities even in times of financial stress, making banking the foundation of modern trade.

A PROJECT REPORT

ON

AN ANALYSIS OF LIQUIDITY POSITION OF FEDERAL BANK

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

MASTER OF COMMERCE



By

Sonali Kumari

Enrolment No. (GGV/22/04524)

UNDER THE SUPERVISION OF

Dr. Manish Seth

Assistant Professor

DEPARTMENT OF COMMERCE

SCHOOL OF MANAGEMENT & COMMERCE

GURU GHASIDAS VISHWAVIDYALAYA

BILASPUR (C.G.)

July 2024

Very Good

Dr
13/08/24

13/08/24

13/08/24

SUPERVISOR'S CERTIFICATE

This is to certify that **SONAKI KUMARI** Enrolment no. (GGV/22/04524) is a student of M.Com. 4th during the year 2023-24 of Commerce Department in Guru Ghasidas Vishwavidyalaya has successfully completed this research project **"AN ANALYSIS OF LIQUIDITY POSITION OF FEDERAL BANK"** submitted to Guru Ghasidas Vishwavidyalaya in partial fulfilment for the award of Master of Commerce, under my guidance and supervision.

Date: 17/8/24



(DR.MANISH SETHI)

Assistant Professor

Department of Commerce

Guru Ghasidas Vishwavidyalaya

Chapter 1: Introduction

1.1 Background of the Study

Liquidity is one of the cornerstones of banking operations, simply put as the bank's ability to meet its financial obligations as and when they fall due, without the bank incurring unacceptable losses. It brings assurance that a commercial bank can cover the withdrawal of cash by depositors, fund its operations, and handle unforeseen needs for cash. For federal banks, and being the central or national banks for some nations, such liquidity management really becomes important because of their pivotal nature within the financial system itself.

The economy's federal central banks pursue monetary policy, regulate the issuance of currency, and act as the last resort payer for other banks. These roles call for the holding of adequate liquidity positions in order to discharge the functions efficiently. For instance, amidst unpredictable economic crises, they have to inject liquid into the financial system to avert bank runs and to sustain economic stability.

Needs of sound liquidity management were articulated by the decade-old global financial crisis of 2008. This crisis had been characterized by the revelation of the serious weaknesses in the practices of managing liquidity risk of a majority of banks, with widespread failures necessitating the involvement of governments. In this regard, new standards by international regulatory agencies were announced to enhance the discipline of liquidity risk management. More significantly, Basel III came up with the liquidity coverage ratio and the net stable funding ratio to ensure that, over a given challenging period, banks maintain an adequate buffer of high-quality liquid assets along with a stable funding profile.

While these are some of the strides taken in the advancement of regulation, there is still a challenge with liquidity management. The position and function of the federal banks make their liquidity management needs much different from commercial banks, each with their peculiar problem. They have to balance the need for adequate liquid assets to fulfil their role as the lender of last resort and the implementer of the monetary policy with the obligation to reach their objectives of financial stability and profitability.

It is in such a highly complex dynamic environment that exogenous factors, including economic conditions, market liquidity, and changes in the regulatory environment, can quite easily impact liquidity positions at federal banks. For example, demand for liquidity surges

A PROJECT REPORT
ON
"RISK MANAGEMENT IN MUTUAL FUND INVESTMENT: STRATEGIES AND
BEST PRACTICES"

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

Master of commerce



BY

Sonali Namdeo

ENROLLMENT NO. (GGV/22/04525)

UNDER SUPERVISION OF

Dr. Satya Prakash

(Assistant Professor)

DEPARTMENT OF COMMERCE

SCHOOL OF MANAGEMENT & COMMERCE

GURU GHASIDAS VISHWAVIDYALAYA

BILASPUR (C.G)

JULY 2024 (TERM 2022-2024)

Very Good
for
13/08/24

13/08/24

Bhand
12/08/24

SUPER VISION CERTIFICATE

This is to certify that Sonali Namdeo (GGV/22/04525) has completed her project entitled **"RISK MANAGEMENT IN MUTUAL FUND INVESTMENT: STRATEGIES AND BEST PRACTICES"** under my guidance and supervision. To the best of my knowledge, it is her original work and is fit for evaluation for M.COM project.


DR. SATYA PRAKASH

(Assistant professor)

Department of Commerce

Guru Ghasidas Vishwavidyalaya Bilaspur

CHAPTER -1

INTRODUCTION

WHAT IS MUTUAL FUND?

So, this risk of mutual funds and return on investment is determined by the mutual fund in which you invest. A mutual fund in which you invest. Mutual funds can provide returns ranging from 4% to more than 30%. It might be of zero risk or the high risk because everything relies on where the assets management firm invests your money. If that company invests in stocks, it will be riskier and you will get greater returns.

A mutual fund is kind of investment instrument that buys a different portfolio of securities, including bonds, stocks, and other assets, with the money of several investors. The fund is managed by professional portfolio manager, who allocate the funds' assets and attempt to produce capital gain or income for fund investor, mutual fund is well liked option for private investor looking to participate in financial market because they provide the benefits of professional management, liquidity and diversity.

“Every investment has 3 things Return, Risk and Time”

**A DISSERTATION PROJECT REPORT
ON
MERGER AND ACQUISITION IN INDIAN
BANKING SECTORS AND ITS IMPACT ON
OPERATING PERFORMANCE**

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



BY

SURAJ KUMAR CHOUDHARY

Enrolment No. – (GGV/18/4161)

UNDER THE SUPERVISION OF

DR. GOSALA RAJU

Assistant professor

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

July 2023 (Term -2021-2023)

**A DISSERTATION PROJECT REPORT
ON
MERGER AND ACQUISITION IN INDIAN
BANKING SECTORS AND ITS IMPACT ON
OPERATING PERFORMANCE**

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



*Evaluated
Tye
12/8/23.*

BY

SURAJ KUMAR CHOUDHARY

Enrolment No. – (GGV/18/4161)

*Bhumi
12/08/2023*

UNDER THE SUPERVISION OF

DR. GOSALA RAJU

Assistant professor

Department Of Commerce
School Of Commerce & Management
Guru Ghasidas Vishwavidyalaya
Bilaspur (C.G.)
July 2023 (Term -2021-2023)

ACKNOWLEDGEMENT

I wish to acknowledge my sincere gratitude to my dissertation project guide supervisor **DR. GOSALA RAJU, ASSISTANT PROFESSOR, DEPARTMENT OF COMMERCE, GURU GHASIDAS VISHWAVIDYALAYA**, for helping me at every step and guiding me in every possible way. I Sincerely acknowledge the effort of all those who have directly or indirectly help me in completing my dissertation project work .

I sincerely express my deep sense of gratitude to **DR. (MRS.) BHUVANA VENKATRAMAN, HEAD OF THE DEPARTMENT OF COMMERCE, GURU GHASIDAS VISHWAVIDYALAYA**, for his extraordinary cooperation, valuable guidance, and supervision.

The kindness of **DR. GOSALA RAJU** that this dissertation project worked sees the light of the day.

I submit this dissertation project work of mine with a great humility and level best regard.

DATE: 24/07/2023



SURAJ KUMAR CHOUDHARY

PROJECT REPORT

on

"IMPACT OF GREEN MARKETING ON CONSUMER BUYING BEHAVIOUR"

Submitted for Partial Fulfillment of the
Requirements for the Award of the Degree of
Master of Commerce



By

SWASTIKA JAISWAL

Enrolment No. (GGV/21/04523)

UNDER THE SUPERVISION OF

Dr. VANITA KUMARI SONI

(Assistant Professor)

DEPARTMENT OF COMMERCE

SCHOOL OF MANAGEMENT & COMMERCE

GURU GHASIDAS VISHWAVIDYALAYA

BILASPUR (C.G.)

JULY 2023 (Term- 2022-23)

PROJECT REPORT

on

"IMPACT OF GREEN MARKETING ON CONSUMER BUYING BEHAVIOUR"

Submitted for Partial Fulfillment of the
Requirements for the Award of the Degree of
Master of Commerce



Evaluated.
Tyagi 12/8/23.

Bhunia
12/08/23

By

SWASTIKA JAISWAL

Enrolment No. (GGV/21/04523)

UNDER THE SUPERVISION OF
Dr. VANITA KUMARI SONI

(Assistant Professor)

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

JULY 2023 (Term- 2022-23)

ACKNOWLEDGEMENT

I sincerely express my deep sense of gratitude to **Dr. (Mrs.) BHUVANA VENKATRAMAN, HEAD OF THE DEPARTMENT OF COMMERCE, GURU GHASIDAS VISHWAVIDYALAYA**, for her extraordinary cooperation, valuable guidance, and supervision.

I wish to acknowledge my sincere gratitude and indebtedness to my dissertation project supervisor **Dr. VANITA KUMARI SONI, ASSISTANT PROFESSOR, DEPARTMENT OF COMMERCE, GURU GHASIDAS VISHWAVIDYALAYA**, for helping me at every step and guiding me in every possible way.

I Sincerely acknowledge the effort of all those who have directly or indirectly help me in completing my dissertation project work.

I would also convey my sincere gratitude to all my family members who gave me their precious time and for cooperating with me and making this project research work possible.

I submit this project work of mine with a great humility and level best regard.

DATE: 24-07-36


SWASTIKA JAISWAL

A PROJECT REPORT
ON
**IMPACT OF PSYCHOLOGICAL FACTORS ON THE
INVESTMENT DECISION OF INDIVIDUAL
INVESTORS OF BILASPUR CITY, CHHATTISGARH**

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

Master of Commerce



By

Tanishka Gupta

GGV/19/4190

Under the supervision of

Dr. Satya Prakash

DEPARTMENT OF COMMERCE

SCHOOL OF COMMERCE AND MANAGEMENT

GURU GHASIDAS VISHWAVIDYALAYA

BILASPUR (C.G.)

July 2024 (Term-2022-24)

Very Good

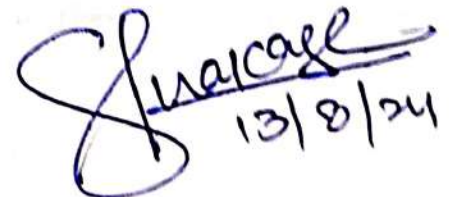
ds
13/08/24

Bhush
13/08/24

13/08/24

SUPERVISOR'S CERTIFICATE

This is to certify that Tanishka Gupta (Enrolment No: GGV/19/4190) has completed her project entitled "Impact of psychological factors on the investment decision of individual investors of Bilaspur City, Chhattisgarh" under my guidance and supervision. To the best of my knowledge, it is her original work and is fit for evaluation for the M.Com. project.



Dr. Satya Prakash

Assistant Professor

Department Of Commerce

Guru Ghasidas Vishwavidyalaya

CHAPTER 1

INTRODUCTION

INVESTMENT MEANING - It refers to the act of investing money, effort, time etc. in certain asset, business, securities, schemes etc. to earn profit or produce income.

In an economic outlook, an investment is the purchase of goods that are not consumed today but are used in the future to generate wealth.

FACTORS AFFECTING THE INVESTING DECISION

There are various factors that affect the investment decision of individual investors some of those factors are -

- **LIQUIDITY**-Liquidity refers to how fast and easily your investment can be converted into cash or cash equivalent. there are some investments which consist of strict lock-in-period like ELSS Mutual fund, bank FD they have low level of liquidity.
- **TAX BENEFIT** – There are some investors who prefer to invest in those investment which offer them tax benefit like Sec 80CCD of Income Tax Act provide a deduction of up to Rs 50000 to National Pension Scheme subscriber, LIC Policies which is exempted from income tax and can be claimed under section 80C.
- **RISK AND RETURN** – It is one of the most important factor influencing investment decision of individual. Those investment with high degree of risk will provide investor with high return as a reward for taking risk and the investment with low degree of risk will provide investor with low return. So, the investor should make the risk-return trade

A Project Report
on
**“A Study on the Investment and Saving Patterns of Consumers :
Risks and Opportunities”**

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

Master of Commerce



Submitted by

TANMAY DIWAN

Enrollment No.- GGV/18/4168

Examination Roll No.- 21065137

Under the Supervision and Guidance of

Dr. VANITA KUMARI SONI

Assistant Professor

DEPARTMENT OF COMMERCE

SCHOOL OF MANAGEMENT & COMMERCE

GURU GHASIDAS VISHWAVIDYALAYA

BILASPUR (C.G.)

2022-23

A Project Report

on

"A Study on the Investment and Saving Patterns of
Consumers : Risks and Opportunities "

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

Master of Commerce



Submitted by

TANMAY DIWAN

Enrollment No.- GGV/18/4168

Examination Roll No.- 21065137

Under the Supervision and Guidance of

Dr. VANITA KUMARI SONI

Assistant Professor

DEPARTMENT OF COMMERCE

SCHOOL OF MANAGEMENT & COMMERCE

GURU GHASIDAS VISHWAVIDYALAYA

BILASPUR (C.G.)

2022-23

Evaluated
12/06/23

Bhumi
12/06/23

ACKNOWLEDGMENT

I sincerely express my deep sense of gratitude to **Dr. Bhuvan Venkatraman, Head, Department of Commerce, Guru Ghasidas Vishwavidyalaya**, for her extraordinary cooperation, valuable guidance, and supervision.

I wish to acknowledge my sincere gratitude and indebtedness to my project guide, **Dr. Vanita Kumari Soni, Assistant Professor, Department of Commerce, Guru Ghasidas Vishwavidyalaya**, for helping me at every step and guiding me in every way possible. This project would not have been successful without her help and continuous guidance throughout.

I am grateful to all my teachers at the Department of Commerce for helping me and shaping out my project as and when their guidance was sought. I sincerely acknowledge the efforts of all those who have directly or indirectly helped me complete my project work. It is because of the kindness of these acknowledged people that these projects see the light of day. I submit this project of mine with indebtedness and the utmost regard.

A PROJECT
ON
“A STUDY ON STOCK TRADING AWARENESS”

2023-24



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

MASTER OF COMMERCE

Submitted by –

TANU SONTEKE

M.com IV semester

Enrollment no.- GGV/22/04527

Roll no.- 22065137

Under the guidance of-

DR. VINOD KUMAR

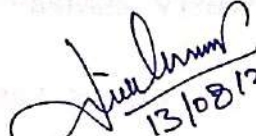
VISHWAKARMA

DEPARTMENT OF COMMERCE

GURU GHASIDAS VISHWAVIDYALAYA BILASPUR (C.G.)

SUPERVISOR'S CERTIFICATE

This is to certify that the project report entitled "STOCK TRADING AWARENESS" is submitted by TANU SONTEKE for the degree of Master of commerce in the faculty of Commerce based on the research work carried out by her under my guidance and supervision. To the best of my knowledge and beliefs, it is a standard research work done by her as per the stipulated norms of the Guru Ghasidas Vishwavidyalaya, Bilaspur.


13/08/2024
Dr. Vinod Kumar
Vishwakarma

Date:

(Assistant Professor)

Department of Commerce

Guru Ghasidas Vishwavidyalaya

Bilaspur, (C.G.)

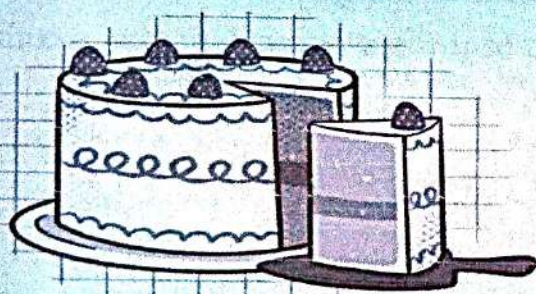
CHAPTER 1

STOCK TRADING AWARENESS

INTRODUCTION

What Are Stocks?

When you purchase a share you are actually acquiring a tiny fraction of that particular firm. Percentage of the company you own depends on how many shares of the company has been issued and how many of the stock you own. If the company is small and running as a private entity, one share actually means a huge chunk of the company's worth. Please remember that the shows of major public companies are usually in millions if not billions of shares. For instance, Apple Inc. (AAPL) currently circulates over billion of shares; hence, a single share is a minuscule share of the company Holding stocks entitles you some portion of the organization's earnings in cash or stock dividends, and sometimes the option to vote on organizational issues.



Stock

[ˈstāk]

A stock, also known as equity, is a security that represents the ownership of a fraction of the issuing corporation.

 Investopedia

**A PROJECT REPORT
ON
“PERCEPTION OF CONSUMER PREFERENCES FOR ONLINE
BANKING”**



very fine
12/08/24

Bhush
12/08/24 2023-24

Submitted for the degree of M.com in the University of Guru Ghashidas
Vishwavidyalaya Bilaspur, Chhattisgarh

Submitted by:

UPHAR KERKETTA

M.Com Fourth semester

Enrollment No - GGV/22/04528

Roll No – 22065138

13/08/24

Under the guidance of:

Dr. Vinod Kumar Vishwakarma

(Assistant professor)

DEPARTMENT OF COMMERCE

GURU GHASIDAS VISHWAVIDYALAYA BILASPUR (C.G.)

SUPERVISOR, 'S CERTIFICATE

This is to certify that Ms. Uphar Kerketta (GGV/22/04528) has carried out the research embodied in the present dissertation entitled "PERCEPTION OF CONSUMER PREFERENCES FOR ONLINE BANKING" under my supervision for the award of Master Degree in Commerce at the Guru Ghasidas Vishwavidyalaya, Koni, Bilaspur, Chhattisgarh. This thesis is an independent work and does not constitute part of any material submitted for any research degree or diploma here or elsewhere.



Dr. Vinod Kumar Vishwakarma

(Research Supervisor)

Department of Commerce

Guru Ghasidas Vishwavidyalaya

CHAPTER 1- Introduction

1.1. Banking: Meaning

The term 'bank' is originally derived from the French word "Banco", signifying a money exchange table or bench. Earlier in ancient times, moneylenders in Europe displayed large numbers of coins from various countries on benches or tables to exchange or lend.

As stated in the dictionary the meaning of the terms 'Bank' and 'Banking' is-

Bank "An establishment for the custody, loan, exchange, or issue of money, for the extension of credit, and for facilitating the transmission of funds"

Banking "The business of operating a bank or providing the services of a bank"

The Companies Act of India defines a Bank as "A Bank is a financial institution which accepts money from the public for lending or investment

repayable on demand or otherwise withdrawable by cheque, drafts or order or otherwise"

R P Kent defined, "Bank is a financial institution which acts as an intermediary and deals in loans and advances"

A bank is a financial institution that accepts deposits from the public, creates credit, and offers various financial services such as loans, payment processing, and wealth management. Banks act as middlemen between savers and borrowers, facilitating money flow within the economy. They offer services like savings accounts, checking accounts, mortgages, and business loans, and they often provide extra services like currency exchange, safe deposit boxes, and financial advisory services. Banks play a crucial part in maintaining economic stability and supporting economic growth.



Sources: [shutterstock.com](https://www.shutterstock.com)

Δ

PROJECT REPORT ON

A COMPARATIVE STUDY OF SELECTED EQUITY MUTUAL FUND SCHEMES

Submitted for partial fulfillment for the award of the

Degree of

MASTER OF COMMERCE



BY

VARSHA SAHU

ROLL NO :- 22065139

ENROLLMENT NO :- GGV/19/4204

UNDER THE GUIDANCE OF

DR. ALKA PANDEY

(ASSISTANT PROFESSOR)

DEPARTMENT OF COMMERCE

GURU GHASIDAS VISHWAVIDYALAYA

BILASPUR (C.G.)

SESSION - 2023-24

Very Good
ds
13/08/24
13/08/24
Bhup
13/08/24

SUPERVISOR'S CERTIFICATE

This is to certify that VARSHA SAHU (ROLL NO:-22065139) a student of M.COM 4th Semester has Submitted her project entitled "A COMPARATIVE STUDY OF SELECTED EQUITY MUTUAL FUND SCHEMES" under my guidance and supervision. To the best of my knowledge it is her original work and is fit for evaluation for the M.Com, Project.

 13/08/24
Dr. ALKA PANDEY

ASSISTANT PROFESSOR

DEPARTMENT OF COMMERCE

GURU GHASIDAS VISHWAVIDYALAY

CHAPTER - 1

INTRODUCTION

1.1 INTRODUCTION

Investors in a mutual fund share equally in the profits made by the fund's varied portfolio of assets since the fund acts as an intermediary between the investors and their savings. In order to reduce risk, money is invested in a diverse portfolio and overseen by experienced fund managers. Various assets, including equities, bonds, crypto-currency, and more, are invested by mutual fund managers. Resulting in a less risky and more diversified portfolio. It's a way for people to pool their resources and invest in the hopes of making a profit; this system is known as a mutual fund. Real estate, money market, venture capital, offshore, pension, provident, and portfolio management are just a few of the many services they offer. Mutual funds can be invested in by a number of different ways, such as SIP, lump-sum and others. Mutual funds pool the resources of many individuals or groups with shared investment goals in order to make investments with the hope of earning a return for all of the participants.

Simple way to understand the idea of mutual fund -

Let's assume that there is a package of 18 chocolates costing of rupees 60. Six friends decide to buy package, but they have only 10 rupees each and shopkeeper only sells by the package. So all the friends decide to pool rupees 10 each and buy the package of chocolate. Now by contributing amt they receive 3 chocolates or unit. Similarly mutual funds also work same.

Mutual funds provide access to their investors to enjoy diversified professionally managed funds. There are many other kinds of these funds, including large cap, small cap, equity linked savings plans (ELSS), index funds, mid cap fund and so on. Marketing and selling expenditures, brokerage fees, registration fees, audit fees, custodian fees, and other such costs are charged directly to the schemes.

1.2 ADVANTAGES OF MUTUAL FUNDS

Direct investment in individual stocks is one option, while financial intermediaries like mutual fund companies or asset management firms (AMCs) are another. Here are a few benefits of putting money into mutual funds: -

PROJECT REPORT

ON

FINANCIAL LITERACY AMONG EMPLOYED WOMEN IN BILASPUR (C.G.)

Submitted for partial fulfillment of the Requirements or the Award
of the Degree of Master of commerce



By

VENKATESH JANGDE

Enrollment No. (GGV/22/04529)

UNDER THE SUPERVISION OF

Dr. ALKA PANDEY

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

JULY 2024 (Term 2023-24)


Very good
do
13/08/24

13/08/24

15/08/24

SUPERVISOR'S CERTIFICATE

This is to certify that Venkatesh Jangde (Enrollment No. GGV/22/04529) was completed his project entitled "**FINANCIAL LIETERACY AMONG EMPLOYED WOMEN IN BILASPUR (C.G.)**" under my guidance and supervision. To best of my knowledge it is his original work and is fit for evaluation for the M. Com Project.


Dr. Alka Pandey

Assistant professor

Department of commerce

Guru Ghasidas Vishwavidyalaya

Bilaspur C.G.

CHAPTER -1

INTRODUCTION-

Introduction about financial literacy : -

Having the skills, knowledge, and mindset required to make prudent financial decisions is what it means to be financially literate. Financial awareness, financial instruction, and understanding of finance can all be used interchangeably. (Chakravorty, 2023) Due to their lack of financial literacy, those with low financial sophistication are unable to establish financial plans. (J., 2021) Those who are wealthy are also computational talented individuals; for instance, they understand compound interest and can thus obtain low-credit loans more easily. People who lack knowledge usually spend a lot of money when they take out loans. (SOBHESH KUMAR AGARWALLA, 2014)]

Currently, the Association for Community and Financial Development's state-run programs in the United States, the United Kingdom, Canada, Australia, and Japan are focused on stimulating people's interest in financial planning. (DAN IANNICOLA & LUKE BERNSTEIN, 2006)] [(Education, 2022)] A little knowledge of finance themes is sufficient for anyone to navigate the financial system. those who have the requisite financial expertise.

Financial literacy is the ability to understand and use a range of financial skills, including spending, investing, and personal financial management.. (Fernando, 2024) It also requires having a firm grasp of some financial theories and notions, such as financial planning, compound interest, debt management, and the time value of money.

Developing financial literacy can help people steer clear of making poor financial decisions. It can help them become self-sufficient and stable financially. To become financially literate, one must become proficient in creating budgets, tracking spending, paying off debt, and saving for retirement.

Learning about these topics also means knowing how money works, setting and achieving financial goals, identifying unethical or discriminatory financial practices, and overcoming financial roadblocks.

A Project Report On
A STUDY ON PERFORMANCE OF EARNING
QUALITY OF HDFC BANK

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

Master of Commerce



Submitted by

VIMAL MANHAR

Enrollment No: GGV/18/4180

UNDER THE SUPERVISION OF

Dr. MANISH SETH

ASSISTANT PROFESSOR

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

JULY 2023 (Term- 2021-23)

SUPERVISOR'S CERTIFICATE

This is to certify that **VIMAL MANHAR**, Enrollment No. GGV/18/4180 has completed his project entitled "**A STUDY ON PERFORMANCE OF EARNING QUALITY OF HDFC BANK**" under my guidance and supervision. To the best of my knowledge, it is his original work and is fit for evaluation for the M.COM. dissertation work.

Manish Seth
24/07/23

(MANISH SETH)
Assistant Professor
Department of Commerce
GGV BILASPUR

1.1 INTRODUCTION

Earnings quality is an indicator that indicates how trustworthy a company's earnings are for evaluating its present and future success. A high earnings quality would typically suggest that the results are unaltered by management and serve as a reliable indicator of future earnings and cash flows that the company would produce.

There is no one formula that can be used to evaluate the quality of earnings; instead, there are numerous methods and measurements that can be used. But extensive financial statement analysis to find uncommon income and cost items, large non-cash income and expense items, and a study of balance sheet items that depend on management assumptions are frequently included in analyses of earnings quality.

The cash conversion ratio and the accruals ratio are two of the most often used indicators for evaluating the quality of earnings. The amount of cash flow generated annually in relation to each dollar of earnings is known as the cash conversion ratio. The balance sheet's total accruals in relation to all operational assets is known as the accruals ratio. A sign of low earnings quality is a low cash conversion ratio and a high accruals ratio, whereas an indicator of excellent earnings quality is a high cash conversion ratio and a low accruals ratio.

Dissertation
on
**"A STUDY OF OTT (OVER THE TOP) PLATFORMS
AMONG YOUTH"**

Submitted to
Department Of Commerce
Guru Ghasidas Vishwavidyalaya, Bilaspur (CG)



2022-2023

In Partial Fulfillment of the Requirement for the Award of the Degree
of

Master of Commerce

Submitted by

VINITA MINJ

Enrollment no: GGV/21/04524

Under The Supervision of

Dr . SATYA PRAKASH

Assistant Professor

Guru Ghasidas Vishwavidyalaya, Bilaspur(C.G.)

Dissertation
on
**"A STUDY OF OTT (OVER THE TOP) PLATFORMS
AMONG YOUTH"**

Submitted to
Department Of Commerce
Guru Ghasidas Vishwavidyalaya, Bilaspur (CG)



2022-2023

Evaluated.
dyer 12/8/23

Bhumi
12/08/23

In Partial Fulfillment of the Requirement for the Award of the Degree
of

Master of Commerce

Submitted by

VINITA MINJ

Enrollment no: GGV/21/04524

Under The Supervision of

Dr . SATYA PRAKASH

Assistant Professor

Guru Ghasidas Vishwavidyalaya, Bilaspur (C.G.)

ACKNOWLEDGEMENT

I wish to express my profound gratitude and heart-felt thanks to my mentor **Dr. Satya Prakash**, Assistant Professor, Department of Commerce, **Guru Ghasidas Vishwavidyalaya, Bilaspur** for his encouragement and for giving me permission for the study, whose guidance and support throughout the training period helped me to complete this work successfully.

I would like to express my gratitude to all the faculties of the Department for their interest and cooperation in this regard.

I extend my hearty gratitude to the staff of my college for their wholehearted cooperation. I express my sincere thanks to my friends and family for their support in completing this report successfully.



Vinita Minj

Date 24/07/2022