

Gurughasidas Vishwavidyalaya

Bilaspur (c.g.)



DISSERTATION REPORT

ON

"RISK MANAGEMENT IN BANKING SECTOR"

Submitted in partial fulfilment of the requirement

for the award of the

Bachelor of Commerce (B.com)

Submitted by :

Aakanksha kumari

Under the guidance of :

Prof. Dr. Ashok kumar Mishra

Ans
22/4/2020

DECLARATION

I hereby declare that the dissertation report entitled as "Risk management in banking sector" I humbly request to my honorable supervisor to accept this dissertation work which is the partial fulfillment of the requirement for the degree of bachelors of commerce(B. Com). I declare that the work done in this dissertation is unique. I am benefited by the work as I have obtained the knowledge and skill.

_____ DATE:-

Aakanksha kumari

DATE :-

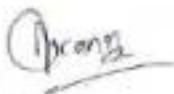
no. 22064101

Enroll no. GGV/22/94001

Certificate of Originality by the Supervisor

The dissertation entitled "Risk management in banking sector" has been prepared by AAKANKSHA KUMARI and submitted as partial fulfilment of the requirements for Bachelor of commerce (B.com) under my guidance and supervision. The report may be accepted for evaluation.

AAKANKSHA KUMARI



SIGNATURE:-

A DISSERTATION OF THE RESEARCH WORK ENTITLED
"STUDY OF IMPORTANCE OF KISAN CREDIT CARD
SCHEME IN AGRICULTURAL FINANCE"

(In context of BBA Block C.G.)

SUBMITTED TO



GURU GHASIDAS VISHWAVEDYALAYA

For

THE DEGREE OF B.COM (HONS) IN COMMERCE

FACULTY: COMMERCE

BY

ANSARI DEEPA GAISUL

UNDER THE GUIDANCE

OF

PROFESSOR BUDHDESIWAR PRASAD SINGRAUL

Guru Ghavidas Vishwavidyalaya, Bilaspur

Chhattisgarh

DECLARATION

I hereby declare that this dissertation entitled "A tentative of significance of STUDY OF KISAN CREDIT CARD SCHEME IN AGRICULTURAL FINANCE IN CONTEXT OF BILHA BLOCK C.G) has been finished by way of me at the Gera Haid's Vishwavidyalaya Chitragarh below the scoring of BIRDHESHWAR PRASAD SINGRAUL, associate professor of Gera Ghosidhar Vishwavidyalaya in partial success of the regulation of Gera Ghosidhar Vishwavidyalaya for the award of bachelor degree in trade.

This dissertation has now not been submitted in connection or full to every other college or boards and other degree application earlier than this underneath mention date.

Date:

Professor, Baidheshwar-Prasad Singraul

Place:

(Professor GCA) —

SUPERVISOR'S CERTIFICATE

This is certifying that the dissertation entitled "Study of Importance of Kisan credit Card Scheme in Agricultural Finance (in context of BHJHA block e.g.P)" is based totally of the unique paintings carried out on ANSARI DEEPA GANESH, branch of commerce (GURU) GUANIDAS VISHWANATHALAYA KONE BHASPUDE beneath my guidance and this has no longer previously formed the premise for the receipt of any degree, diploma, certificate, diploma, fellowship or another similar title and it represents completely an impartial work of the a part of candidate.

Date:

22/04/24
Professor. Rudreshwar Prasad Singh

Place:

Professor

Department Of Commerce

Guru Gnanidas Vishwanathalya, Bikaner

A STUDY ON THE EFFECTIVENESS OF PRADHAN MANTRI
AWAS YOJANA GRAMIN(PMAY-G) IN THE SELECTED AREA
OF CHHATTISGARH-RAIGARH



Dissertation submitted to
The Guru Ghasidas Vishwavidyalaya
in partial fulfillment of the requirements for
the award of the Degree of

BACHELORS OF COMMERCE(HONS)

By

ANSHU BAITHA

DEPARTMENT OF COMMERCE

THE GURU GHASIDAS VISHWAVIDYALAYA

BILASPUR - 495009

CHHATTISGARH, INDIA

[Signature]
22/11/2024
Teacher / H.O.D.
Office In-charge / Dept of Commerce
The Gurukul Vishwavidyalaya, Bilaspur
Guru Ghasidas Vishwavidyalaya, Bilaspur

Professor Budheshwar Prasad Singraul, M.Com., M.Phil., Ph.D.,

Professor

Department of Commerce

The Guru Ghasidas University

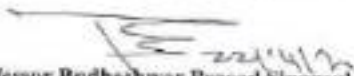
Bilaspur - 495009, Chhattisgarh

CERTIFICATE

This is to certify that the thesis entitled "A Study on the Effectiveness of Pradhan Mantri Awas Yojana Urban in the Selected Area of Chhattisgarh - Raigarh" is the Bonafide record of original research work carried out by Miss Anshu Baitha, under my supervision and that it has not been submitted earlier elsewhere for the award of any degree or diploma or fellowship.

Place: Bilaspur

Date: 22/04/25


Professor Budheshwar Prasad Singraul

Research Supervisor


22/4/2025

DECLARATION

I am Anshu Baitha hereby declare that the research entitled "A Study on the Effectiveness of Pradhan Mantri Awas Yojana Urban in the Selected Area of Chhattisgarh-Raigarh" is the Bonafide record of the research work carried out by me under the guidance of Professor Budheshwar Prasad Singraul, Department of Commerce, Guru Ghasidas University, Bilaspur and that it has not been submitted earlier elsewhere for the award of any degree and diploma

Place: Bilaspur

Date: 22/04/25


Signature of the candidate

(Anshu Baitha)

A DISSERTATION REPORT

ON

**"THE ROLE OF CENTRAL UNIVERSITIES IN PROMOTING REGIONAL
DEVELOPMENT AND NATIONAL INTEGRATION: A COMPREHENSIVE STUDY
ON EDUCATIONAL EQUITY, RESEARCH, SOCIO-ECONOMIC IMPACT, AND
FUTURE CHALLENGES**

*submitted for the partial fulfillment of the requirements for the award of the
degree of*

BACHELOR OF COMMERCE



BY

KHUSHI ADWANI

ENROLLMENT NO. – GGV/22/04110

UNDER THE SUPERVISION OF

DR. ANAMIKA TIWARI

[ASSISTANT PROFESSOR]

DEPARTMENT OF COMMERCE

GURU GHASIDAS VISHWAVIDYALAYA, BILASPUR (C.G.)

APRIL 2025 (TERM 2022-2025)

Handwritten signature and date: 27/11/2022

ACKNOWLEDGEMENT

I express my deepest gratitude to the Vice Chancellor Prof. Ashok Kumar Chakraborty of Guru Gobindas Vaidya Vidyalyaya, for providing me with the opportunity and academic environment to undertake and complete this dissertation titled "THE ROLE OF CENTRAL UNIVERSITIES IN PROMOTING REGIONAL DEVELOPMENT AND NATIONAL INTEGRATION: A COMPREHENSIVE STUDY ON EDUCATIONAL EQUITY, RESEARCH, SOCIO-ECONOMIC IMPACT, AND FUTURE CHALLENGES".

I am sincerely thankful to Prof. Ashok Kumar Mishra (Dean), for their constant encouragement and support throughout my academic journey.

I extend my heartfelt thanks to Prof. Manish Rana, Head of the Department of Commerce, whose guidance and motivation inspired me to pursue this research with dedication.

I owe my deepest appreciation to my supervisor, Dr. Arunika Tiwari, for their expert guidance, valuable insights, and continuous support at every stage of this dissertation. Their constructive feedback and encouragement helped me refine my work and develop a deeper understanding of the subject.

Lastly, I express my gratitude to all the respondents who participated in the survey, and to my family and friends for their moral support and encouragement throughout the research process.

KHUSHI ADWANI

Enrollment No.-GGV/22/04110

Date: 22/04/25

CERTIFICATE OF ORIGINALITY

IKHUSHI ADWANI, a student of B.COM(HONS.) of Department of Commerce, GURU GHASIDAS VISHWAVIDYALAYA, hereby declares that the project report on "The Role of Central Universities in Promoting Regional Development and National Integration: A Comprehensive Study on Educational Equity, Research, Socio-Economic Impact, and Future Challenges" is submitted for partial fulfillment of the requirements for the award of the degree of Bachelor of Commerce is comprised of my original work and due acknowledgement has been made in the text to all other materials used. The result embodied on this project report has not been submitted to any other university or institute for the award of any degree.

Submitted by: Khushi Adwani (GGV/22/04110)

DATE: 22/04/25

Supervisor's Signature:

[Dr. Anamika Tiwari]

[Assistant Professor]

Guru Ghasidas Vishwavidyalaya, Chhattingach

A PROJECT REPORT
ON
"Contribution of Self Help Groups (SHGs) in Empowerment of
Rural Women: with special reference to Bilaspur District, C.G., India"

Submitted in partial fulfillment of the

Requirements for the Award of the Degree of

MASTER OF COMMERCE



SUBMITTED BY

PUSHPA K. SHWAHA

Enrollment No. - GGV/17/4100

Under the Guidance of

DR. KUMAR ADITYA

Assistant Professor

Department of Commerce

GURU GHANSHYAM VISHWAVIDYALAYA, BHILAI, C.G.

(A CENTRAL UNIVERSITY)

U.P. No. 10/2002 U.C. No. 2002-2003

DECLARATION

I, Puspa Kusihwaha, a student of M.Com (Semester IV) in Department of Commerce, O.P.J.S. Group of Institutions, Bikaner, hereby declare that the project report entitled 'Contribution of Self Help Groups (SHGs) in Empowerment of Rural Women with special reference to Bikaner District C.O., India' is submitted for partial fulfillment of the requirement for the award of the degree of master of commerce, is the record of research work carried out by me and the material obtained from other sources has been duly acknowledged in the research work. The result embodied in this project report has not been submitted in any other university for the award of any other degree.


PUSPA KUSIHWAHA

Master's degree student
Enrol. No. CGW/17/1198

Date: 8/8/21

Place: Bikaner

CERTIFICATE

This is to certify that the project report entitled "Contribution of Self Help Groups (SHGs) in Empowerment of Rural Women, with special reference to Bilaspur District, C.G., India" is submitted by MUSHEKA KUSHAWA for the Department of Commerce is 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.



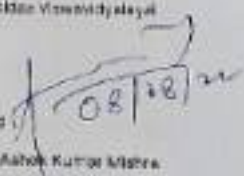
Dr. Kumar Aditya

Assistant professor

Department of commerce

Guru Ghasidas Vishwavidyalaya

Head



Dr. Ashok Kumar Mishra

Department of Commerce

Guru Ghasidas Vishwavidyalaya

Date: 8/8/22

Place: Bilaspur

PROJECT REPORT
ON
"IMPACT OF COVID-19 ON INFORMAL SECTOR IN CHHATTISGARH"
Submitted for partial fulfillment of the requirements
For the award of the degree of M.COM



BY
SHIVDAS NETAM
ENROLLMENT NO. [GGV/174140]

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

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

SUPERVISORS CERTIFICATE

This is to certify that Mr. Shindea Nitesh a student of M.Com in marketing of the Guru Ghasidas Vishwavidyalaya Bilaspur, Chhattisgarh has worked under my supervision and guidance for his project work and prepared a project report with the title "IMPACT OF COVID-19 ON INFORMAL SECTORS OF CHHATTISGARH" which he submitted, is his genuine and original work to the best of my knowledge.


08/08/22

HEAD & DEAN

Department of commerce

Guru Ghasidas Vishwavidyalaya

Bilaspur (C.G.)


DR. UTKARSH KUMAR

Assistant Professor

Department of mathematics

Guru Ghasidas Vishwavidyalaya

Bilaspur (C.G.)

ACKNOWLEDGEMENT

First and foremost I would like to thank Dr. Udayan Kumar, an who guided me in doing this project. He provided me valuable advice and helped me in completing this project. His motivation and help contributed in successful completion of the project.

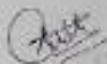
Besides, I would like to thank all the teachers who helped me directly or indirectly by giving advice and providing me the equipment and help needed.

Also, I would like to thank my family and friends for their support. Without their support I couldn't have succeeded in completing this project.

At last but not the least, I would like to thank everyone who helped and motivated me to work on this project.

Date 08/08/2022

Shreshth Kumar



PROJECT REPORT
ON
"FINANCIAL RATIO ANALYSIS OF ADANI GREEN ENERGY LIMITED AND JSW
ENERGY LIMITED"

A Dissertation submitted to
SCHOOL OF MANAGEMENT & COMMERCE, DEPARTMENT OF COMMERCE



G. B. PANT UNIVERSITY OF AGRICULTURE AND TECHNOLOGY (A Central University) PANTNAGAR, U.P.
(261009)

For Partial fulfillment of the requirements for the degree of

BACHELOR OF COMMERCE (HONOURS)

2024-25

Submitted by

MEYUR SINGH

(ROLL NO. - 22064222)

(ENROLLMENT NO. - GGV33/C/422)

Under the Supervision of DR. ANUP KUMAR ROY

(Assistant Professor of Commerce)

Acknowledgment

It is my pleasure to express a profound sense of gratitude to all those who helped and encouraged me in completing this research work. First and foremost, I would like to express my sincere thanks to my supervisor DR. ANUP KUMAR ROY for her support and guidance extended during the course of my research work. Without her constant criticism and invaluable guidance in planning the outcome of the study, this dissertation would have been possible. Her ideas and insightful thoughts gave a new direction to my work and made it more meaningful. In this regard, I am short of appropriate words to express my gratitude to her.

I would like to express my sincere thanks to teachers of my department especially DR. ANUP KUMAR ROY, Assistant Professor of Commerce, Ganga Sahasrara Vishwavidyalaya and other faculty members for their kind and valuable suggestions at various intervals of my research work proved to be helpful and spurred up my work.

I am also thankful to the staff of the Library, UGA. I am extremely grateful to my family members and especially my parents for their complete faith in me, boosting my spirit, believing in me, and letting me do what I want to do. At last, but not least, I would like to extend my sincere regards to my family, my beloved for their invaluable help and support in writing and providing important information and materials throughout the research work.

Maiti Kavi

Bachelor in Commerce

Roll no. 22064122

Session-VI

CANDIDATE'S DECLARATION

I hereby certify that the work which is being presented in the dissertation entitled "FINANCIAL RATIO ANALYSIS OF ADANI GREEN ENERGY LIMITED AND JSW ENERGY LIMITED" is carried out by me under the supervision of Dr. ANIL KUMAR ROY and submitted to Department of Commerce in pursuance of the degree of BACHELOR OF COMMERCE in School of Management & Commerce from Guru Gobind Indraprastha University, Delhi, U.G. is of my own work. I declare to the best of my knowledge that no part of this project has been submitted for any other degree or part or full to this University or any other University.

Place: Delhi

Date: 22.04.2025



Mayur Soni

Bachelor in Commerce

Roll no: 13094771

Semester V



GURU GHASIDAS VISHWAVIDYALAYA
DEPARTMENT OF COMMERCE
6TH SEMESTER
DISSERTATION

**CONSUMER SATISFACTION ON FOOD
DELIVERY APPS COMPARISON BETWEEN
SWIGGY AND ZOMATO**

SUBMITTED TO:

Dr. Satya Prakash
(Assistant Professor)
Department of Commerce

SUBMITTED BY:

Sonu Bera
B.com(hons)
6th semester

Roll no. 22064304

Enrolment No. GGV/22/04204

CERTIFICATE OF ORIGINALITY

This is to certify that the dissertation entitled "Consumer Satisfaction on Food Delivery Apps: A Comparative Study between Zomato and Swiggy" presented by **Sama Bera**, roll number 22064304, to **Guru Ghaidas Vishwas Shylaya** in partial fulfillment of the requirements for the award of the degree of **B.Com (Hons)**, is the student's original and independent work done under my guidance.

I also hereby certify that this dissertation represents original and genuine work. The research has been conducted by the student for academic purposes only and has not been submitted, in whole or part, to any other academic institution, university, or body for the award of any certificate, diploma, or degree.

The findings, interpretations, and conclusions in this report are based on the student's personal investigation using primary and secondary sources, and all sources used have been properly cited and acknowledged. The work is in accordance with the academic and ethical standards of the institution. All care has been taken to ensure that content in this dissertation is plagiarism-free, duplication-free, or unethical academic behavior. A plagiarism check was done before submission, and the work is within the acceptable threshold according to institutional policy.

I hereby certify this dissertation for submission and assessment, acknowledging that it represents a significant amount of academic work that enhances the student's knowledge of the research topic.

Place: Bilaspur (C.G.)

Date: 23/04/25


Signature of Student

Sama Bera

B.com (hons) 6th sem

Enrollment no. - GGV/22/04304

Roll no. - 22064304


Signature of Supervisor

Dr. Satya Prakash

Assistant Professor

Department of Commerce


Signature of HOD

Dr. Munshi Ram

Head Of Department

Department of Commerce

CERTIFICATE

I, **Sonu Bera**, would like to express my heartfelt gratitude and appreciation for the opportunity to undertake my Dissertation project titled "**Analysis of Consumer Satisfaction on Food delivery Apps : Comparison between Swiggy and Zomato**". It is with great pleasure that I present this certificate to acknowledge the successful completion of my thesis project.

I would like to extend my sincere thanks to my supervisor, respected **Dr. Satya Prakash sir (Assistant Professor)** for their invaluable guidance, support, and expertise throughout this journey. Their mentorship and constructive feedback have played a crucial role in shaping the outcome of my research.

I would also like to express my gratitude to the faculty members of "**Department of Commerce**" for their continuous encouragement, inspiration, and academic guidance. Their knowledge and expertise in the field have been instrumental in broadening my understanding and enhancing the quality of my work.

Submitted by

Sonu Bera

6th Semester (3rd year)

Department of Commerce

B.com (Hons.)

Enrollment no: - GGV/22/04204

Gurughasidas Vishwavidyalaya

Bilaspur (c.g)



DISSERTATION REPORT

ON

“RISK MANAGEMENT IN BANKING SECTOR”

Submitted in partial fulfillment of the requirement

for the award of the

Bachelor of Commerce (B.com)

Submitted by :

Aakanksha kumari

Under the guidance of :

Prof. Dr. Ashok kumar Mishra

Handwritten signature and date:
22/11/2022

DECLARATION

I hereby declare that the dissertation report entitled as "Risk management in banking sector" I humbly request to my honorable supervisor to accept this dissertation work which is the partial fulfillment of the requirement for the degree of bachelore of commerce(B. Com), I declare that the work done in this dissertation is unique. I am benefited by the work as I have obtained the knowledge and skill.

_____ DATE:-

Aakanksha kumari

DATE :-

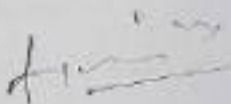
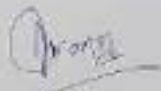
no. 22064101

Enroll no. GGV/22/04001

Certificate of Originality by the Supervisor

The dissertation entitled "Risk management in banking sector " has been prepared by AAKANKSHA KUMARI and submitted as partial fulfilment of the requirements for Bachelor of commerce (B.com) under my guidance and supervision. The report may be accepted for evaluation.

AAKANKSHA KUMARI



SIGNATURE:-

A Dissertation report on

**"PREFERENCE OF GOVERNMENT OR PRIVATE JOB AMONG
YOUTH"**

Submitted to Gura Ghasidas University in partial

Fulfillment Of the requirement for the award

Bachelor of Commerce

By

AANCHAL SHUKLA

Roll No. 22064103

Under the Guidance of

PROF. ASHOK KUMAR MISHRA

Department of Commerce



Gura Ghasidas University

Bilaspur (C.G.)

Batch:- 2022-2025

A study on

"Preference of government or private job among youth"

A project report Submitted to Guru Ghasidas University in partial

Fulfillment of the Requirement for the Award of the Degree of

Bachelor of Commerce



Supervised By

Prof. Ashok Kumar Mishra

(Dean)

Submitted By

Aanchal Shukla

Roll No. 22064103

Enroll. No.-GGV/22/04003

Batch-> 2022-2025

DEPARTMENT OF COMMERCE

SCHOOL OF COMMERCE AND MANAGEMENT

GURU GHASIDAS VISHWAVIDYALAYA

BILASPUR (C.G.)

Certificate by the supervisor

This is to certify that Kanchal Shukla a student of B.COM Sixth semester of the 2022-2025 batch (Roll No. 22064303) has carried out a project entitled "Preference of Government Or Private Job Among Youth", under my supervision and guidance. To the best of my knowledge it is her original work and fit for evaluation of the B.COM Project.

Head

Department of Commerce

Guru Ghansida Vaidwanthyaya

Bilaspur (C.G.)


Prof. Ashok Kumar Mishra

Ex. Dean,

Department of Commerce,

Guru Ghansida Vaidwanthyaya

A Dissertation report on

"A study on Employees' Motivation and Job Satisfaction in Private Sector"

Submitted to Guru Ghasidas University in partial

Fulfillments Of the requirement for the award

Bachelor of Commerce

By

Aanchal Sainwani

Roll No. 22064104

Under the Guidance of

Prof. Ashish Kumar Mishra

Dean

Department of Commerce



Guru Ghasidas University

Bilaspur (C.G.)

Batch: - 2022-2025

A study on

"Employees' Motivation and Job Satisfaction in Private Sector"

**A project report Submitted to Guru Ghasidas University in partial
Fulfillment of the Requirement for the Award of the Degree of
Bachelor of Commerce**



Supervised By

**Prof. Ashok Kumar Mishra
(Dean)**

Submitted By

**Aanchal Sonwani
Roll No. 22064104**

Enrol. No. GGV/22/04064

Batch: - 2022-2025

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

Declaration

I, Anshul Sonwani, a student of Bachelor of Commerce (B.Com) 6th Semester at Garu Ghansidas Vishwavidyalaya, Bilaspur, Chhattisgarh, hereby declare that the dissertation entitled "A study on Employees' Motivation and Job Satisfaction in Private Sector" is the outcome of my own work and effort, carried out under the guidance and supervision of Prof. Ashok Kumar Mishra, Dean, Department of Commerce. I further declare that this work is original and has not been submitted in any other university or institution for the award of any degree or diploma. All information taken from published or unpublished sources has been properly acknowledged and cited in the report. I take full responsibility for the contents and authenticity of this dissertation.

Date:

Place:


Signature of the Student

Anshul Sonwani

Roll No.: 22064104

Enrollment no. - GGV/22/04004

B.Com 6th Semester

Garu Ghansidas Vishwavidyalaya, Bilaspur (C.G.)

A Dissertation report on

"A study on Employees' Motivation and Job Satisfaction in Private Sector"

Submitted to Guru Ghasidas University, a partial

Fulfillment Of the requirement for the award

Bachelor of Commerce

By

Arunal Sonawari

Roll No. 22064108

Under the Guidance of

Prof. Ashok Kumar Mishra

Dean

Department of Commerce



Guru Ghasidas University

Bilaspur (C.G.)

Batch: - 2022-2025

Declaration

I, Anshul Srivastava, a student of Bachelor of Commerce (B.Com) 4th Semester at Gera Ghanshi Vishwavidyalaya, Bilaspur, Chhattisgarh, hereby declare that the dissertation entitled "A study on Employees' Motivation and Job Satisfaction in Private Sector" is the outcome of my own work and efforts, carried out under the guidance and supervision of Prof. Ashok Kumar Mishra, Dean, Department of Commerce. I further declare that this work is original and has not been submitted to any other university or institution for the award of any degree or diploma. All information taken from published or unpublished sources has been properly acknowledged and cited in the report. I take full responsibility for the contents and authenticity of this dissertation.

Date:

Place:


Signature of the Student

Anshul Srivastava

Roll No.: 22044204

Enrollment no. - GG2V/22/04004

B.Com 4th Semester

Gera Ghanshi Vishwavidyalaya, Bilaspur (C.G.)

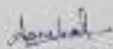
Undertaking by the student

This is to undertake that I, Anusha Sarwan, a student of B.COM (VI Semester) of the batch 2022-2023 (Roll No. 22064104) have carried out a project entitled "A study on employees motivation and job satisfaction in private sector". Under the supervision of Prof. Ashok Kumar Mishra, Dean, in the Department of Commerce, GGS Chaudhary University, Belgaon (C.G). This is an original work carried out by me and the report has not been submitted to any other University for the award of any other degree.

Further, the project report has been duly checked through a plagiarism detection tool in the central library, the report of which is attached in the project Report. The Project report is free of plagiarism.

Date

Place: Tilgaon


(Signature of the Student)

Name: Anusha Sarwan

Batch- 2022-2023

B.COM (VI SEM)

Roll No. 22064104

A PROJECT REPORT
ON
CAUSES OF RURAL-URBAN MIGRATION IN BIHAR

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

Bachelor of Commerce

SESSION - 2024-25



BY

ANISHA KUMARI

CON/12/04005

Under the supervision of

PROF. ASHOK KUMAR MISHRA SIR

SCHOOL OF MANAGEMENT & COMMERCE
GURU GHANSHYAM VISHWAVIDYALAYA, BILASPUR (C.G.)

CANDIDATES DECLARATION

I, AASTHA KUMARI, a student of B.COM (H) (SEMESTER VI) in Department of Commerce, GURU GHASIDAS VISHWAMIDYALAYA, BILASPUR (C.G.) hereby, declare that the project report entitled "CAUSES OF RURAL - URBAN MIGRATION IN BBHAR" is submitted for partial fulfillment of the requirements for the award of the degree of Bachelor of Commerce, comprise only my original work and due acknowledgement has been made in the text to all other material used. The result embodied in this project report have not been submitted to any other university or institute for the award of any degree.

DATE: 22/04/25

Aastha Kumari
AASTHA KUMARI

ACKNOWLEDGEMENT

I would like to take sometime and express my gratitude to PROF. ASHOK KUMAR MISHRA , Guru Ghosidas Vishwavidyalaya , Ballasipar (C.G.) for his extraordinary cooperation, valuable guidance and supervision. I wish to acknowledge my sincere gratitude and indebtedness to my project would not have been successful without his help and continuance guidance throughout.

I would like to thanks other faculty members name and all the faculty members of Department of Commerce , university small title in capital letter for their valuable suggestions and useful comments throughtout this project work.

I sincerely adnnowledge 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 spirit and utmost regard.

DATE: 22/04/25

Aastha Kumari
AASTHA KUMARI

INDIA'S POSITION IN GLOBAL TRADE

A

Project Dissertation

In partial fulfillment of degree of the requirements

for the award of the degree of

Bachelor of Commerce (Honours)

Sixth Semester

Session:- 2024-25

Submitted By:-

Aditya Kumar

CGV/2204007

22064107

Under the supervision of

Dr. Ashok Kumar Mishra

(Professor)



Department of Commerce

Guru Ghasidas Vishwavidyalaya

(A Central University with NAAC Accredited A+ + Grade)

Bilaspur (C.G.) 495009-2025

Declaration

I, Aditya Kumar, hereby declare that the dissertation, titled India's Position in Global Trade, is a record of original research work undertaken by me for the award of the degree of Bachelors of Commerce (Honours). I have completed this study under the supervision of Dr. Ashok Kumar Mishra Professor, Department of Commerce.

I also declare that this dissertation has not been submitted for the award of any degree, diploma, associationship, fellowship or other title. I hereby confirm the originality of the work.

Date: 22/04/2025

Place: Bilaspur, Chhattisgarh

Name: Aditya Kumar *Aditya Kumar*

Enrollment: GGV/22/04017

Department of Commerce

Guru Ghasidas Vishwavidyalaya

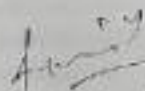
(A Central University, Bilaspur, C.G.)

Certificate

This is to certify that the dissertation submitted by Aditya Kumar AGIV2246007, titled 'India's Position in Global Trade' is a record of research work done by him during the academic year 2024-25 under my supervision in partial fulfillment for the award of Bachelor of Commerce (Honours).

This dissertation has not been submitted for the award of any degree, diploma, associationship, fellowship or other title. I hereby confirm the originality of the work.

Place: Bilaspur



Date: 22/06/25

Dr. Ashok Kumar Mishra (Professor)
Department of Commerce
Guru Ghanshyam Vishwavidyalaya

Dr. Manish Rani
Head of the Department
Department of Commerce
Guru Ghanshyam Vishwavidyalaya
(A Central University, Bilaspur, C.G.)

Dr. Manish Rani
Head of the Department
Department of Commerce
Guru Ghanshyam Vishwavidyalaya
(A Central University, Bilaspur, C.G.)



**GURU GHASIDAS VISHWAVIDYALAYA
BILASPUR (C.G.)**

"A Central University established by the Central Universities Act, 2009 No. 25 of 2009"

Department of commerce and management

SESSION 2022-2025

A DISSERTATION PROJECT ON THE TOPIC OF

**A study on the effect of credit card system on individual spending and
saving habits of Indian citizens**

Submitted by

ADITYA SHARMA

ROLL NO: 22064109

ENROLLMENT NUMBER: GGV/22/04009

GUIDED BY

DR. ASHOK KUMAR MISHRA

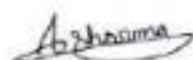
(PROFESSOR)

SCHOOL OF COMMERCE AND MANAGEMENT

CERTIFICATE OF ORIGINALITY

This is to certify that the dissertation titled study of the effect of credit card system on individual spending and saving habits of Indian citizen in partial fulfillment of the requirements for the degree of Bachelor of Commerce (B. Com) Honors at Gura Ghasidas Vishwavidyalaya is an original work carried out by the student under my supervision.

I further certify that the work reported in this dissertation is the result of the candidate's own efforts and has not been submitted elsewhere for any other degree or diploma. The content is free from plagiarism, and all sources used have been duly acknowledged as per the academic guidelines of the institution



Aditya Sharma

B. Com (H) (6th Sem)

Roll No.: 22064109

Place: Bilaspur

Date:

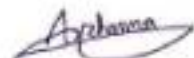
DECLARATION

"I Aditya Sharma student of B.Com (Hons) 6th Semester in Department of Commerce, Guru Ghasidas Vishwavidyalaya, hereby, declare that the dissertation titled "A Study of the effect of credit card system on individual spending and saving habits of Indian citizen" submitted for partial fulfilment of the requirements for the award of the degree is prepared by me under the guidance of (Prof.) Ashok Kumar Mishra. It comprises my original work and due acknowledgement has been made in the text to all other material used."

The results embodied in this project report have not been submitted to any other university or institute for the award of any other degree.

Date: 08/04/2025

Place: Bilaspur



Aditya Sharma

B.Com(Hons) (6th Sem)

Roll No.: 22064109

A DISSERTATION REPORT

ON

**"THE DIGITAL PAYMENT REVOLUTION - UPI AND LOCAL BUSINESSES -
GROWTH, CHALLENGES AND CHANGING TAX DYNAMICS"**

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

BACHELOR OF COMMERCE



BY

AISHWARYA NAIR

ENROLLMENT NO. - GGV/22/04010

UNDER THE SUPERVISION OF

Prof. ASHOK KUMAR MISHRA

DEPARTMENT OF COMMERCE

GURU GHASIDAS VISHWAVIDYALAYA

BILASPUR (C.G.)

APRIL 2025 (TERM 2022-2025)

[Signature]
Prof. Ashok Kumar Mishra
Head of Department, Commerce
Guru Ghasidas Vishwavidyalaya, Bilaspur (C.G.)

CERTIFICATE OF ORIGINALITY

This is to certify that the dissertation titled: **"THE DIGITAL PAYMENT REVOLUTION: UPLAND LOCAL BUSINESSES – GROWTH, CHALLENGES AND CHANGING TAX DYNAMICS"** submitted by AISHWARYA NATH (ENROLLMENT NO – GGV/2204010), in partial fulfillment of the requirement for the degree of Bachelor of Commerce (B.Com) is a record of original and independent research work carried out by the student under my supervision.

To the best of my knowledge, this dissertation has not been submitted earlier, in any other institution or university for the award of any degree, diploma or certificate. All references and sources of information have been duly acknowledged.

STUDENT'S SIGNATURE:



AIISHWARYA NATH
ENROLLMENT NO – GGV/2204010

SUPERVISOR'S SIGNATURE:



Dr. ASHOK KUMAR MISHRA
PROFESSOR
DEPARTMENT OF COMMERCE
(GGV, BHILAI PUR)

DATE: 22/04/25

PLACE: BHILAI PUR, C.G.

DECLARATION CERTIFICATE

(BY THE STUDENT)

I, **AISHWARYA NAIR**, hereby solemnly declare that the research work presented in this dissertation titled "**THE DIGITAL PAYMENT REVOLUTION: UPI AND LOCAL BUSINESSES - GROWTH, CHALLENGES AND CHANGING TAX DYNAMICS**" is the result of my own research, carried out as a part of my B.Com. Degree.

This dissertation has been prepared solely for academic purposes and is a genuine submission towards the partial fulfillment of the bachelor of commerce degree. I further declare that this work has not been submitted earlier, to any other institution or university for the award of any degree, diploma or certificate. All references and sources of information have been duly acknowledged.

I accept full responsibility for the integrity and originality of the content and findings presented herein.

DATE 21/4/2025


AISHWARYA NAIR

**A PROJECT REPORT
ON**

**Influence of Online Customer Reviews on Consumer
Buying Decisions for Home Appliances(Fans,
Mixers, Refrigerators) in Antagarh Town of
Kanker District, Chhattisgarh**

**SUBMITTED FOR THE PARTIAL FULFILLMENT OF THE
REQUIREMENT OF THE AWARD OF THE DEGREE OF
BACHELOR OF COMMERCE**



**BY
AKASH SINGH
ENROLLMENT NO.- GOV/2204014
ROLL NO.- 22964114**

**UNDER THE SUPERVISION OF
PROF. BHUVANA VENKATRAMAN
(FORMER HOD AND PROFESSOR)**

**DEPARTMENT OF COMMERCE
SCHOOL OF COMMERCE AND MANAGEMENT
GURU GHASIDAS VISHWAVIDYALAYA
KONI, BELASPUR (C.G.)**

ACKNOWLEDGEMENT

I sincerely express my deep sense of gratitude to Associate Professor Dr. Munchi Ram, Head of the Department of Commerce, for their extraordinary cooperative and supervision.

I wish to express my sincere gratitude and appreciation to my project guide, Prof. Bhavana Vankartrassan, Professor in the Department of Commerce at Guru Ghasidas Vishwavidyalaya, Bilaspur, C.G., for helping me in every step and guiding me in every possible way. This project would not have been successful without her assistance and continuous support throughout.

I would like to thank all faculty members of the Department of Commerce for their valuable suggestions and useful comments throughout this project work.

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

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

Date- 22/04/2024

Alankar Singh

Alankar Singh

B.com 6th Semester

Roll No- 22041114

Enrollment No- GGV/22/04014


22/4/2024

CERTIFICATE OF ORIGINALITY

This is to certify that the research project entitled:

"Influence of Online Customer Reviews on Consumer Buying Decisions for Home Appliances (Washers, Mixers, Refrigerators) in Amnagar's Town of Kanker District, Chhattisgarh"

submitted in partial fulfillment of the requirements for the Bachelor of Commerce (Hons.) – Semester VI to Gaur Chandra Vidya Vardhana, Bhatnagar (C.G.), is an original work carried out by the undersigned student under the supervision and guidance of the undersigned faculty guide.

The work submitted in this project is original. It has not been submitted in part or full earlier for the award of any degree or diploma or in any other university/institution.

Name of the Student: Akash Singh
Roll Number: 230624116
Signature of the Student: Akash Singh
Date: 22/09/2022

Name of the Guide: Prof. Bhavna Venkateshwar
Designation: Professor
Department: Commerce
Signature of the Guide: _____
Date: _____

PROJECT WORK
ON
ROLE OF ARTIFICIAL INTELLIGENCE IN BUSINESS
DECISION MAKING

SUBMITTED FOR PARTIAL FULFILLMENT OF THE
REQUIREMENT OF THE AWARD OF THE DEGREE OF
BACHELOR OF COMMERCE



BY
AKASH SINGH
ENROLLMENT NO. - GGV/22/04015
UNDER THE SUPERVISION OF
PROF. BHUVANA VENKATARAMAN

DEPARTMENT OF COMMERCE
SCHOOL OF MANAGEMENT & COMMERCE
GURU GHASIDAS VISHWAVIDYALAYA
BILASPUR (C.G.)
APRIL 2025 (TERM 2022-2025)

ACKNOWLEDGEMENT

I sincerely express my deep sense of gratitude to professor Dr. MUNSHI RAM Dasgupta of department of commerce for their extraordinary cooperation and supervision.

I wish to express gratitude and indebtedness to my project guide Prof. BHUVANA VENKATARAMAN, Department of Commerce, Ganga Vidyalaya, Mahabubnagar, Telangana C.G. for helping me at each step and guiding me in every possible way. This project would not have been successful without her help and continuous guidance throughout.

I would like to thank all faculty members of the Department of Commerce for their valuable suggestions and useful comments throughout this project work.

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

I submit this project work to you with great humility and utmost regard.

Date- 22/04/2025


AKASH SINGH

U. Govt C^o Semester

B. Com (H) - 22040115

Enrollment No. - GGV/22/04015

SUPERVISOR'S CERTIFICATE

This is to certify that the project report on "ROLE OF ARTIFICIAL INTELLIGENCE IN BUSINESS DECISION MAKING", submitted to Gnan Chandra Velmuruganathan, for partial fulfillment of requirements for the award of the degree of Bachelor of Commerce is a record of original research work done by ARASHI SINGH during the period under my supervision and guidance.



Guided By

Prof. BRUVANA VENKATARAMAN

Professor

Department of Commerce

Gnan Chandra Velmuruganathan, Bishop

"A STUDY ON TRIBAL ENTREPRENEURSHIP IN CHHATTISGARH
WITH SPECIAL PREFERENCE TO MANTONAGARH DISTRICT"



SESSION 2014-15

SUBMITTED AS PART OF DISSERTATION IN PARTIAL FULFILLMENT OF
REQUIREMENT FOR THE DEGREE OF B.COM (Hons)

SUBMITTED BY:

DESIJAKHIMARAVI

B.Com (Hons) 6th SEMESTER

ROLL No. 22064183

ANROL. REGNT No. CGV/22064183

UNDER SUPERVISION OF

Dr. AMRENDRA KUMAR

(Associate Professor)

DEPARTMENT OF COMMERCE

SCHOOL OF COMMERCE AND MANAGEMENT

GURU GHASIDAS VISHWAVIDYALAYA

KONI, BILASPUR (C.G.)

ACKNOWLEDGEMENT

I express my deepest gratitude to my supervisor Dr. Anandulu Kumar, Associate Professor, School of Commerce, Gann Gokuldas Vishwavidyalaya, Kani, Bhopal (C.G.). This single line acknowledgement is not enough to define his generous, his wisdom, his eternal understanding of the subject and for his continuous support, patience, and encouragement throughout my work. It is not often that one finds a supervisor and that always finds the time for listening to the little problems and difficulties that unavoidably arise up in the course of performing the dissertation. His legal wisdom and efficient advice was essential in the completion of this dissertation and his insight into fundamental business and insights on the workings of modern research in general. I am privileged enough to complete my research under his close supervision.

I am also very grateful to the Head of Department, School of Commerce, Gann Gokuldas Vishwavidyalaya for the facilities he provided me and its cooperation in completion of my work.

My special appreciation goes to my teachers, who have inspired and guided me during these years in this institution by their brilliant and efficient teaching.

I gratefully acknowledge the help and cooperation extended by the library staff of the faculty at Gann Gokuldas Vishwavidyalaya.

I would like to thank everybody who was important to the successful realization of this dissertation and very specially I want to thank my friends who helped me in completing this dissertation topic by their knowledge and vast experience in the field of business and writing.

Last but not least, I am deeply and forever indebted to my parents and family members for their love, support and encouragement throughout my entire life. They own the backbone and origin of my happiness. Their love and support without any condition and support has enabled me to complete this work. I owe my every achievement to them.



Rishant Mishra

B.A. (Hons), VI Semester

School of Commerce,

Gann Gokuldas Vishwavidyalaya, Bhopal (C.G.)

CERTIFICATE

This is surely the the literature titled "A STUDY ON TRAIL ENTREPRENEURSHIP IN CHHATTISGARH WITH SPECIAL PREFERENCE TO MANENDRAGARH DISTRICT" submitted by Rudra Kumar Bhowmik as an candidate in part of fulfillment of requirement for the B.Com (Hons) degree of Department of Commerce, Onda Chaudhry Sanshodhanika, Kori, Jangra, Chhattisgarh. This work is heretofore not had been published or referred for any other degree or for any other university. It is hereby recognized as an original work.

Superficial

Dr. Anamita Kishor

Conclusions and Recommendations

Page: 1000, 100000

244

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**A DISSERTATION PROJECT ON THE TOPIC
A STUDY ON THE IMPACT OF MOBILE BANKING
APPLICATIONS ON CUSTOMER ENGAGEMENT AND
SATISFACTION**

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



Bachelor of Commerce (Hons.)

By:

Aman Kumar Chandrahasni

6th Semester

Enrollment No. GGV/22/04017

Examination Roll No. 22064117

UNDER THE SUPERVISION OF

Dr. Bhuvana Venktraman

Professor

Department of Commerce

School of Commerce & Management

GURU GHASIDAS VISHWAVIDYALAYA

Bilaspur, Chhattisgarh

May 2025, Session 2024-25

CANDIDATE'S DECLARATION

I hereby declare that this dissertation, entitled "A study on the impact of mobile banking applications on customer engagement and satisfaction" submitted for the degree of b.com (hons), at GURU GHASIDAS VISHWAVEDYALAYA, Koni (Bilaspur), is my own original work and has not been submitted previously, either in whole or in part, for a degree or diploma at this or any other institution.

All sources of information and quotations from published or unpublished works have been duly acknowledged in the text and in the list of references.

I understand that any violation of this declaration may lead to disciplinary action in accordance with the university's academic regulations.

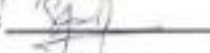
Name: Arun Kumar Chandravanshi

Student ID: GGV/22/04017

Program: B.com (hons) 6th semester

Supervisor: Dr. Bhuvana Venkatesh

Date: 22/04/2025

Signature: 

Guru Ghansidas Vishwavidyalaya,
Kant, Bilaspur-495005 (C.G.)
It is certified that the work submitted under the Degree Title only from 2024 till 25 of 2025

Department of commerce



SUPERVISOR'S CERTIFICATE

This is to certify that the work contained in the dissertation entitled "A study on the impact of mobile banking applications on customer engagement and satisfaction" submitted by Aman Kumar Chandravanshi for the award of the degree of B.com (Hons) from Guru Ghansidas Vishwavidyalaya is completed under my guidance in the session 2024-25.

The dissertation fulfills the requirements of the degree. The contents embodied in the dissertation have not been submitted for the award of any other degree or diploma in this or any University

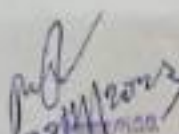
Place: Bilaspur


Signature of Supervisor

Dr. Navina Verkarman

Designation

Professor


22/11/2023
22/11/2023
Dr. Navina Verkarman
Dr. Navina Verkarman, Bilaspur (C.G.)
Dr. Navina Verkarman, Bilaspur (C.G.)

A
PROJECT REPORT
ON
**A Comparative Study of Traditional v/s Digital
Marketing Strategies**



Submitted for
The Partial Fulfillment of the Dissertation Report required
for the award of Degree of
Bachelor Of Commerce (Hon's)

SUBMITTED BY :-

AMIT ANANT

ENROLL NO :- GGV/22/AM020

SUPERVISED BY :-

PROF. BHUVANA VENKATRAMAN

PROFESSOR, GGV

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

SESSION (2024-25)

pub
20/11/22
Date: 20/11/22
Signature of Student
Signature of Supervisor
Stamp of School of Commerce and Management
Stamp of Department of Commerce
Stamp of GGV

DECLARATION CERTIFICATE BY STUDENT

I hereby declare that the project report "A COMPARATIVE STUDY OF TRADITIONAL VS DIGITAL MARKETING STRATEGIES" entitled submitted to the Guru Ghasidas Vishwavidyalaya Bilaspur (C.G) CENTRAL UNIVERSITY, is a record of an original work done by me under the guidance of PROF. BHUVANA VENKATRAMAN, PROFESSOR and this project work is submitted in the partial fulfillment of the requirements for the award of the DEGREE OF BACHELOR OF COMMERCE (HONS). The results embodied in this report have not been submitted to any other University or Institute for the award of any degree or diploma.



SIGNATURE OF STUDENT

ANIT ANANT

ROLL NO - 22064129

DECLARATION CERTIFICATE BY SUPERVISOR

This is to certify that the report entitled **"A COMPARATIVE STUDY OF TRADITIONAL VS DIGITAL MARKETING STRATEGIES"** is a systematic of research work done by Amit Anant under my guidance and supervision for the **DEGREE OF BACHELOR OF COMMERCE (HON'S)** from **Guru Ghasidas Vishwavidyalaya Bilaspur (C.O), India** that the candidate has put in as attendance.



SIGNATURE OF SUPERVISOR

PROF. BHUVANA VENKATRAMAN

GURU GHASIDAS VISHWAVIDYALAYA

BILASPUR (C.O)

A Project Report
ON
AN EXPLORATORY STUDY ON THE LEADERSHIP STYLE IN
RELIANCE INDUSTRY
(Submitted for the partial fulfillment of the requirement for the award of the degree of)
BACHELOR OF COMMERCE



Submitted by

ANCHAL YADAV

ENROLLMENT NO: GGV/22/04021

EXAMINATION ROLL NO: 22064121

UNDER THE SUPERVISION OF

Prof. BHUVANA VENKATRAMAN

DEPARTMENT OF COMMERCE
SCHOOL OF MANAGEMENT AND COMMERCE
GURU GHASIDAS VISHWAVIDYALAYA
BILASPUR C.G
SESSION (2024-2025)

Declaration Certificate

This is to certify that the dissertation report titled "An Exploratory Study on the Leadership Style of Reliance Industries" is a genuine work carried out by Anchal Yadav, a student of B.com(hons), under my supervision.

The research project was conducted as part of the requirements for the award of the degree of Bachelor of Commerce(hons) at Guru Ghasidas University.

I have reviewed the dissertation and found it to be a thorough exploration of its subject matter. The candidate has demonstrated critical thinking, a comprehensive understanding of the leadership styles within Reliance Industries, and the ability to analyze complex organizational dynamics.

I acknowledge that this dissertation is an original piece of work and has not been submitted to any other institution for assessment. I also affirm that all the necessary ethical guidelines concerning research have been followed.

I wish Anchal Yadav all the best in their future endeavors.

Supervisor's Name: Prof. Bhawana Verkarman

Designation: Professor

Department: Commerce

University/Institution: Guru Ghasidas University

Date: 22/4/25

Signature: _____

Signature/Stamp
Prof. Bhawana Verkarman
Professor, Department of Commerce
Guru Ghasidas University, Bilaspur (C.G.)

DECLARATION

I, Anchal yadav, hereby declare that the dissertation, titled "An exploratory study on the leadership style in Reliance industry"; A Comprehensive Overview and Analysis of "The Reliance Industries" is a record of original research work undertaken by me for the award of the degree of Bachelor of commerce (Hons). I have completed this study under the supervision of Dr. Bhuvana Ventakraman (professor), Department of Commerce.

I also declare that this dissertation has not been submitted for the award of any degree, diploma, associationship, fellowship or other title, I hereby confirm the originality of the work.

Date : 22/4/25

Place: Bilaspur, Chhattisgarh

Name: Anchal yadav



Enrollment GGV/22/04021

Department of Commerce

Guru Ghasidas Vishwavidyalaya

(A Central University, Bilaspur, C.G)

A PROJECT REPORT
ON
CONSUMER BEHAVIOR AND PREFERENCE TOWARDS ONLINE
SHOPPING IN INDIA

Submitted for Partial fulfillment of the requirement for the award of the
Bachelor of Commerce (Hons.)



Submitted by * **ANJALI**

ROLL NO. 22064123

ENROLLMENT NO. GG/22/04023

Under the Guidance of
PROF. BHUVANA VENKATRAMAN

DEPARTMENT OF COMMERCE
SCHOOL OF MANAGEMENT AND COMMERCE
GURU GHASIDAS VISHWAVIDYALAYA, BILASPUR
SESSION 2024-25



GURU GHASIDAS VISHWAVIDYALAYA, KONI, BILASPUR

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

DEPARTMENT OF COMMERCE

CERTIFICATE

This is to certify that the dissertation report entitled **CONSUMER BEHAVIOR AND PREFERENCE TOWARDS ONLINE SHOPPING IN INDIA** submitted by **ANJALI** bearing Roll No. 22054123, Enrollment No. GGV/22/04023, in the partial fulfillment of the requirements for the award of the degree **Bachelor of Commerce (Hons.)**, is a record of original work carried out by her under my supervision and guidance.

The project work presented in this dissertation has not been submitted to any other university or institution for the award of any degree.

Date:

Place: Bilaspur

Supervisor

PROF. BHUVANA VENKATRAMAN

Professor

Department of Commerce

DR. MUNSHI RAM

Associate Professor and

Head of Department

Dr. Munshi Ram

DECLARATION

I, **ANJALI**, a student of **GURU GHASIDAS VISHWAVIDYALAYA**, hereby declare that the project report entitled **CONSUMER BEHAVIOR AND PREFERENCE TOWARDS ONLINE SHOPPING IN INDIA** as the fulfillment of the requirement of Bachelor of Commerce (Hons) has been performed in the Department of Commerce, **GURU GHASIDAS VISHWAVIDYALAYA, Bilaspur (C.G.)**, 495009 under the guidance of **PROF. BHUVANA VENKATRAMAN**, professor and is truly carried out by me.

Date:

Place: Bilaspur

ANJALI

B.Com. (Hons.) 6th semester

Roll No.: 22064123

Enrollment NO.: GGV/22/04023

A PROJECT REPORT

ON

**A STUDY OF INFLUENCE OF CELEBRITY ENDORSEMENTS ON
SNEAKER PREFERENCES AMONG STUDENTS OF GGV**

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

BACHELOR OF COMMERCE



BY

ANJALI JAISWAL

ENROLLMENT NO: GGV2204024

EXAMINATION ROLL NO: 22364124

UNDER THE SUPERVISION OF

Prof. BHUVANA VISWKATARAMAN

**DEPARTMENT OF COMMERCE
SCHOOL OF MANAGEMENT AND COMMERCE
GURU CHASIDAS VISHWAVIDYALAYA
BILASPUR C.G.
SESSION (2024-2025)**

ACKNOWLEDGEMENT

I would like to express my sincere gratitude to all those who supported me throughout the course of this dissertation.

First and foremost, I offer my heartfelt thanks to the Almighty for giving me the strength, health and determination to complete this academic endeavor successfully.

I extend my profound gratitude to my respected supervisor, Prof. Bhavani Varishasthama, Department of Commerce, Guru Ghaskela Vishwavidyalaya, for an intelligent guidance, encouragement, and continuous support throughout this research. Her insightful feedback, patience, and dedication have made a crucial role in shaping this dissertation.

I'm equally grateful to Dr. Nandhi Kari Head of the Department of Commerce, for providing the academic environment, resources, and departmental support necessary for carrying out this research work effectively. I would also like to thank all the faculty members of the Department of Commerce for their support and motivation during the project work.

Lastly, I'm thankful to my parents, friends, and classmates for their constant encouragement, word support, and assistance throughout my academic journey.


Arjati Jaiswal

CANDIDATES DECLARATION

I Anjali Jaiswal, a student of B.Com 6th Sem in department of commerce, GGS Chaudhary Vishwavidyalaya, hereby declare that the project report entitled "A STUDY OF INFLUENCE OF CELEBRITY ENDORSEMENTS ON BREAKER PREFERENCES AMONG STUDENTS OF GGS" submitted for partial fulfillment of the requirement for the award of the degree of Bachelor of Commerce, comprises only my original work and due acknowledgement has been made in the text to all other materials used.

The results embodied in this project report have not been submitted to any other university or institute for the award of any other degree.

The information and data given in the project report is authentic and original to the best of my knowledge.



ANALI JAISWAL

22964124

**A PROJECT REPORT
ON
SWOT ANALYSIS OF WATER RESOURCES IN CHHATTISGARH**

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

BACHELOR OF COMMERCE(Hons)



BY

ANSHU YADAV

ENROLLMENT NO: GGS/22B/025

EXAMINATION HALL NO: 22B/4125

UNDER THE SUPERVISION OF

Prof. DR. RAJANA VENKATARAMAN

DEPARTMENT OF COMMERCE

SCHOOL OF MANAGEMENT AND COMMERCE

GURU GHASIDAS VISHWAKYALAYA

BILASPUR C.G.

SESSION (2024-2025)

AKNOWLEDGEMENT

I have taken efforts in this project. However, it would not have been possible without ideal support and help of many individuals and organizations. I would like to extend sincere thanks to all of them.

I thank the almighty for providing me with everything required that I required in completing this project.

I wish to acknowledge my sincere gratitude and indebtedness to my project guide **Prof. Bhuvana Venkataraman, 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 continuance guidance throughout.

I would like to thank all faculty members of Department of Commerce, Guru Ghasidas Vishwavidyalaya for their valuable suggestion 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.

Date:


Anjali Yadav



DECLARATION

I AM Anjali Yadav hereby declare that the project work entitled "SWOT ANALYSIS OF WATER RESOURCES IN CHHATTISGARH" is an authentic record of my own work carried out at Guru Ghasidas Vishwavidyalaya, Bilaspur (C.G.) as requirements for the award of degree under the guidance of Prof. Bhuvana Venkataraman, Department of Commerce, Guru Ghasidas Vishwavidyalaya.

The information & data given in the project report is authentic and original to the best of my knowledge.

The project report has not been submitted to any other university for the award of any diploma, degree, fellowships or any other similar topic.

Name with Roll No.

ANALI YADAV220611251

Anali

A PROJECT REPORT ON
'STUDY OF PROFIT VALUATION ANALYSIS OF
HARDWARE TRADERS WITH SPECIAL REFERENCE OF
GUARELLA PENDRA MARWAHI'

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

Bachelor of Commerce



BY

ANMOL GUPTA

Enrollment No. (GGV/22/04028)

UNDER THE SUPERVISION OF

PROFESSOR. B. P. SINGHRAULI

Department of Commerce

SCHOOL OF COMMERCE AND MANAGEMENT
GURU GHASIDAS VISHWA VIDYALAYA BILASPUR (C.G.)

(Term-2024-25)

DECLARATION

I HEREBY DECLARE THAT THIS DISSERTATION ENTITLED "STUDY OF PROFIT VALUATION ANALYSIS OF HARDWARE TRADERS WITH SPECIAL REFERENCE OF GUARELLA PENDRA MARWAHI HAS BEEN FINISHED BY WAY OF ME AT THE GURU GHASIDAS VISHWAVIDYALAYA CHHATTGARH BELOW THE STEERING OF PROFESSOR B.P SINGHRAUL SIR OF THE REGULATION OF GURU GHASIDAS VISHWAVIDYALAYA FOR THE AWARD OF BACHELOR DEGREE IN TRADE. THIS DISSERTATION HAS NOW NOT BEEN SUBMITTED IN COMPONENT OR FULL TO EVERY OTHER COLLEGE OR TOWARDS AND OTHER DEGREE APPLICATION EARLIER THAN THIS UNDERNEATH MENTION D


Signature of Student

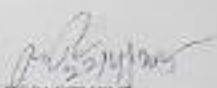
ANMOL GUPTA

Signature of guide

Professor B.P SINGHRAUL

CERTIFICATE

THIS IS CERTIFYING THAT THE DISSERTATION ENTITLED "STUDY OF PROFIT VALUATION ANALYSIS OF HARDWARE TRADERS WITH SPECIAL REFERENCE GAURELLA PENDRA MARWAHT" IS BASED TOTALLY AT THE ENIGUT-PAINTINGS CARRIED OUT VIA ANMOE GUPTA BRANCH OF COMMERCE GURU GHASIDAS VISHWAVIDYALAYA KONI BILASPUR BENEATH MY GUIDANCE AND THIS HAS NO LONGER PREVIOUSLY FORMED THE PREMISE FOR THE AWARD OF ANY DEGREE, DIPLOMA, COMPANION DELIVER, FELLOWSHIP OR ANOTHER SIMILAR TITLE AND IT REPRESENTS COMPLETELY AN IMPARTIAL WORK OF THE A PART OF CANDIDATE.



HEAD OF DEPARTMENT

Dr. MUNSHIRAM



Researcher's signature

Professor B.P. SINGHRAU

A
DISSERTATION REPORT
ON
WOMEN ENTREPRENEURSHIP IN VIJAY NAGPUR SEMRA:
BARRIERS AND OPPORTUNITIES
SUBMITTED TO



GURU GHASIDAS VISHWAVIDYALAYA
A CENTRAL UNIVERSITY
BILASPUR CHHATTISGARH
SCHOOL OF COMMERCE

IN PARTIAL FULFILLMENT OF THE DEGREE OF
B.COM (HONOURS)

SUBMITTED BY:

ANNAPURNA SINGH
B.COM (HONS) 6TH SEMESTER
GGV/22/04030
22064130

SUPERVISOR:

DR. BUDHESHWAR
PRASAD SINGHRAUL
ASSOCIATE PROFESSOR

Dr. Budheshwar Prasad Singhraul
22/04/2022

CERTIFICATE OF ORIGINALITY

This is to certify that the dissertation titled "Women Entrepreneurship in Village Nagpur Sonra" submitted by Annapurna Singh, a student of Bachelor of Commerce (Honours) 6th semester at Guru Ghasidas Vishwavidyalaya, is an original work carried out by the student under my supervision and guidance.

To the best of my knowledge, this dissertation does not contain any material previously published or written by another person, except where due reference has been made in the text. It has also not been submitted anywhere else for any degree or diploma.



Supervisor's Signature:

Dr. Badheshwar Prasad Singhal

Associate Professor

School of Commerce

Guru Ghasidas Vishwavidyalaya,

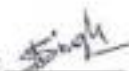
A Central University

DECLARATION BY STUDENT

I, Annapurna Singh, a student of Bachelor of Commerce (Honours) 6th semester at Guru Ghasidas Vishwavidyalaya, hereby declare that the dissertation titled "Women Entrepreneurship in Village Nagpur Semara" submitted in partial fulfillment of the requirements for the award of the degree is my original work.

This dissertation has not been submitted previously by me or any other person for any degree, diploma, or other qualification to any other university or institution. All sources and references used in the study have been duly acknowledged.

Place: Bilaspur

Signature of Student: 

Annapurna Singh

GGV/22/04030

Roll Number: 22064130

A DISSERTATION OF THE RESEARCH WORK ENTITLED
"STUDY OF IMPORTANCE OF KISAN CREDIT CARD
SCHEME IN AGRICULTURAL FINANCE"

[In context of Dilla Block C.G.]

SUBMITTED TO



GURU GHANSHYAM VISHWAVEDYALAYA

For

THE DEGREE OF B.COM (HONS) IN COMMERCE

FACULTY: COMMERCE

BY

ANSARI IRFAN GAISUL

UNDER THE GUIDANCE

OF

PROFESSOR BUDHESHWAR PRASAD SENGRAUL

Guru Ghanshyam Vishwavidyalaya, Biliger

Chhattisgarh

SUPERVISOR'S CERTIFICATE

This is certifying that the dissertation entitled "Study of Importance of Kisan credit Card Scheme in Agricultural Finance (in context of BILHA block e.g.)" is based totally on the unique printings carried out via ANSARI IRFAN QASIM, branch of commerce (GURU GHASIDAS VISHWAVIDYALAYA KONI BILASPUR) beneath my guidance and this has no longer previously formed the premise for the award of any degree, diploma, inscription, fellowship or another similar title and it represents completely an impartial work of the part of candidate.



22/04/24

Professor, Budheshwar Prasad Singh

Professor

Department Of Commerce

Guru Ghasidas Vishwavidyalaya, Bilaspur

Date:

Place:

ACKNOWLEDGMENT

First and most important, I specify my inner most gratitude to Badshahwar Prasad Singhai, my guide, for giving me this extremely good risk to writings below her, and for regular communication on this topic.

I'm additionally grateful to all the academics of commerce department for their valuable time and aid and to all my fellow associates who supported me throughout the entire dissertation writings. Thanks to all of the non-teaching school individuals of department of trade, Gauri Choudhari Vishwavidyalaya for supplying me vital guide in styles of books and journals for this research.

Eventually, I take this possibility to express my gratitude and love to my dad and mom and cherished circle of relatives individuals, for their expertise me and for his or her kind support and encouragement to do my writings on increasing number of effectively for the duration of the huge times of the completion of the project.

Date:


Anant Irfan Gahat

A PROJECT REPORT

ON

**"STUDY ON ROLE OF DIGITAL MARKETING IN
BUSINESS GROWTH"**

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

BACHELOR OF COMMERCE



By

ANSHIL KUMAR

Enrollment No. GGV/22/04032

Examination Roll No. 22064132

UNDER THE SUPERVISION OF

PROF. BUDHESHWAR PRASAD SINGHRAUL

(Professor)

DEPARTMENT OF COMMERCE

SCHOOL OF COMMERCE & MANAGEMENT

GURU GHASIDAS VISHWAVIDYALAYA

KONI, BILASPUR (C.G.)

SESSION 2024-25

CANDIDATES'S DECLARATION

I Anshil Kumar, a student of B.Com.(Hons.) 6th semester of Department of Commerce, Gini Chaudas Vidya Vidyalaya, hereby declared that the project report entitled "STUDY ON ROLE OF DIGITAL MARKETING IN BUSINESS GROWTH" is submitted for partial fulfillment of the requirements for the award of the degree of Bachelors of Commerce (Hons.) comprises only my original work and due acknowledgement has been made in the text to all other materials used. The results embodied in this project report have not been submitted to any other university or institute for the award of any other degree.


ANSHIL KUMAR

B.com (Hons) 6th Semester

Roll No.22064132

Enrollment No-GGV/22-04032

Date: 22/04/2025

SUPERVISOR'S CERTIFICATE

This is to certify that ANSHUL KUMAR (Enrollment No: GGV/22040322) has complete his project entitled "STUDY ON ROLE OF DIGITAL MARKETING IN BUSINESS GROWTH" under my guidance and supervision. To the best of my knowledge, it is his original work and is fit for evaluation for the B.Com (hons.) project.

PROF. BUDHESHWAR PRASAD SINGHRAUL

Professor

Department of Commerce

Date - 22/04/25

Place- Bilaspur


22/4/25
Professor / I.O.D.
School of Distance Education / Dept. of Commerce
GGS Indraprastha University, Delhi (GGSU)
GGS Indraprastha University, Bilaspur (GGSU)

A STUDY ON THE EFFECTIVENESS OF PRADHAN MANTRI
AWAS YOJANA GRAMIN(PMAY-G) IN THE SELECTED AREA
OF CHHATTISGARH-RAIGARH



Dissertation submitted to
The Gurus Ghasidas Vishwavidyalaya
in partial fulfillment of the requirements for
the award of the Degree of

BACHELORS OF COMMERCE(HONS)

By

ANSHU BAITHIA

anshu baithia

DEPARTMENT OF COMMERCE

THE GURU GHASIDAS VISHWAVIDYALAYA

RAIGARH - 495009

CHHATTISGARH, INDIA

[Signature]
12/11/2023
Principal, H.O.D.
Department of Commerce
The Gurus Ghasidas Vishwavidyalaya, Raigarh
Chhattisgarh

Professor Budheshwar Prasad Singrauli, M.Com., M.Phil., Ph.D.,

Professor

Department of Commerce

The Gurus Ghasidas University

Bilaspur - 495009, Chhattisgarh

CERTIFICATE

This is to certify that the thesis entitled "A Study on the Effectiveness of Pradhan Mantri Awas Yojana Urban in the Selected Area of Chhattisgarh - Raigarh" is the Bonafide record of original research work carried out by Miss Anshu Baidya, under my supervision and that it has not been submitted earlier elsewhere for the award of any degree or diploma or fellowship.

Place: Bilaspur

Date: 20/04/23


Professor Budheshwar Prasad Singrauli

Research Supervisor


22/4/2023

DECLARATION

I am Anshu Baitha hereby declare that the research entitled "A Study on the Effectiveness of Pradhan Mantri Awas Yojana Urban in the Selected Area of Chhatisgarh-Raigarh" is the Bonafide record of the research work carried out by me under the guidance of Professor Rudreshwar Prasad Singraul, Department of Commerce, Guru Ghasidas University, Bilaspur and that it has not been submitted earlier elsewhere for the award of any degree and diploma

Place: Bilaspur

Signature of the candidate

Date: 22/04/2024

(Anshu Baitha)

A DISSERTATION OF THE RESEARCH WORK ON

"PM VISHWAKARMA YOJNA"

SUBMITTED TO



GURU GHASIDAS VISHWAVIDYALAYA

For

The Degree of B.com (Hons.) in Commerce

Faculty: Commerce

BY

ANSHU VISHWAKARMA

UNDER THE GUIDANCE

Of

Dr. B.P. Singhraul

Guru Ghasidas Vishwavidyalaya,

A Central University, BILASPUR, Chhattisgarh

Certificate:

It is to certify that, ANSHU VISHWAKARMA, a student of Bachelor of Commerce has studied Business Law and turned out the research work as presented in this dissertation under my supervision and guidance and that the work is his original work & his.

The dissertation on "A COMPARATIVE STUDY OF TWO VISHWAKARMA YOUNG" is eligible to be submitted for the Bachelor's degree, but not with priority awarded to any institution for any degree award.

Place: BILASPUR

Date: 20/10/2025


Dr. B. P. Singh

 professor

ACKNOWLEDGMENT

First and most important, I specify my inner most gratitude to Dr. R.P. Singrao, my guidance, for giving me this extremely good task to paintings below her, and for regular communication on the topic. I'm additionally grateful to all the academics of commerce department for their valuable time and advice to me. I my fellow associates who supported me throughout the entire dissertation painting. Thanks to all of the non-teaching school individuals of department of trade, Guna Ghawade, Vishwadevjalapa for supplying me vital guide to styles of books and journals for this enormous. Eventually, I take this possibility to express my gratitude and love to my dad and mom and cherished circle of relatives individuals, for their expertise, love and for his or her kind support and encouragement to do my writings an increasing number of effectively for the duration of the huge times of the completion of the project.

Date: 22/04/2025

ANSHI VISHWAKARMA

Enrollment No: GGV/22/04055

Roll No: 22054135

Signature

Dr. R.P. Singrao, Director
Commerce Department, GGV
Guna Ghawade, Vishwadevjalapa, GGV

Signature

**A PROJECT REPORT
ON
FINANCIAL PLANNING AND RETIREMENT SAVINGS
BEHAVIOR IN INIDA**

*SUBMITTED FOR THE PARTIAL FULFILLMENT OF THE
REQUIREMENT AWARD OF THE DEGREE OF
BACHELOR OF COMMERCE*



BY

**ANURAG BECK
ENROLLMENT NO – GGV/22/04036
UNDER THE SUPERVISION OF
PROF. BUDHESHWAR PRASAD SINGHRAUL**

**DEPARTMENT OF COMMERCE
SCHOOL OF COMMECRE AND MANAGEMENT
GURU GHASIDAS VISHVAVIDYALAYA
BILASPUR (C.G)
APRIL 2025 (TERM 2024-25)**

ACKNOWLEDGEMENT

I sincerely express my deep sense of gratitude to Professor Dr. MUNSHI RAM Head of department of commerce for their extraordinary cooperation and supervision.

I wish my sincere gratitude and acceptance to my project guide PROF. BUDHESHWAR PRASAD SINCHRAUL, Professor, Department of commerce, Guru Ghasidas Vishwavidyalaya, Bilaspur C.G. for helping me at each step and guiding me in every possible way. This project would not have been successful without her help and continuous guidance throughout.

I would like to thank all faculty members of the Department of Commerce for their valuable suggestions and useful comments throughout this project work.

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

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

Date: 22/04/2025

Anurag Beek

B.com (Hons) 6th Semester

Roll No. 22044136

Excellence No-GGV/22044136

SUPERVISOR'S CERTIFICATE

This is to certify that the project report on " FINANCIAL PLANNING AND RETIREMENT SAVINGS BEHAVIOR IN INIDA", submitted to Guru Ghasidas Vishwavidyalaya, for partial fulfillment of requirements for the award of the degree of bachelor's of commerce is a record of original research work done by ANURAG BECK during the period under my supervision and guidance.



22/04/22

Guided By:

PROF. BUDHESHWAR PRASAD SINGHRAUL

Professor

Department of Commerce

Guru Ghasidas Vishwavidyalaya, Bilaspur

A Dissertation

on

"A study of the impact of Kisan Samman Nidhi Yojana on the Economic Development of farmers with special reference to Gram Panchayat Charoda, Baledabazar District."

Submitted for partial fulfillment of the
Requirement for the award of the degree of
Bachelor of Commerce



By

ANURAG PRADHAN

B.COM (Hons.) 6th Semester

Enrollment No. (GGV/21/64037)

Roll No. 22064137

Under the Supervision of

Dr. Rudreshwar Prasad Singhraul

Professor

Department of Commerce

School of Management and Commerce

Guru Ghasidas Vishwavidyalaya (A Central University)

Bilaspur, Chhattisgarh - 495009

DECLARATION

I ANURAG PRADHAN, student of B.Com (Hons), Final Year, bearing Roll Number-22064137, hereby declare that the dissertation titled: "A Study of Impact of PM-KISAN Scheme on the Economic Development of Farmers With Special Reference to Gram Panchayat Charada submitted to GURU GHASIDAS UNIVERSITY is a Bonafide and original work done by me under the guidance of Dr. BUDHESHWAR PRASAD SINGHRAUL, in partial fulfillment of the requirements for the degree of Bachelor of Commerce (Honsans).

I further declare that this project report has not been submitted to any other university or institution for the award of any degree or diploma. The contents of this project are based on primary data collected from the farmers of my village and reliable secondary sources and the work is entirely free from plagiarism to the best of my knowledge.

Date: 27/06/25

Place: Bilaspur


Signature of the student.

Enrollment no.- GGV/22/00037

Roll Number: 22064137

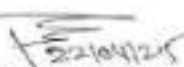
CERTIFICATE

This is to certify that the dissertation entitled: "A Study of Impact of Pradhan Mantri Kisan Samman Nidhi Yojana on the Economic Development of Farmers With Special Reference to Gram Panchayat Chaurada" has been successfully completed and submitted by ANURAG PRADHAN, a student of B.Com (Hons.) First Year, bearing Roll Number: 22044137, under the supervision of Dr. BUDHESHWAR PRANAD SINGHRAO, in partial fulfillment of the requirements for the degree of Bachelor of Commerce (Honours) from GURU GHASIDAS VISHWAVIDYALAYA.

To the best of my knowledge, this dissertation is an original work and has not been submitted to any other university or institution for the award of any degree or diploma. It is based on primary and secondary data collected and analysed by the student.

Date: 22/04/25

Place: Bilgaer


Dr. Budheshwar Prasad Singhrao

Professor

Supervisor


Dr. Manoj Kumar, D. Sc.

Associate Professor
Department of Commerce
Guru Ghanshyam Das College, Bilgaer (C.G.)
Hons. in Commerce

A Dissertation

on

"A study of the impact of Kisan Samman Nidhi Yojana on the Economic Development of farmers with special reference to Gram Panchayat Charoda, Balodabazar District."

Submitted for partial fulfillment of the
Requirement for the award of the degree of
Bachelor of Commerce



By

ANURAG PRADHAN

B.COM (Hons.) 1st Semester

Enrollment No. (UGV/22/04037)

Roll No. 22160151

Under the Supervision of

Dr. Badreshwar Prasad Singhdeo

Professor

Department of Commerce

School of Management and Commerce

Guru Ghasidas Vishwavidyalaya (A Central University)

Bilaspur, Chhattisgarh - 495005

DECLARATION

I ANURAG PRADHAN, student of B.Com (Hons.) Final year, bearing Roll Number 22664137, hereby declare that the dissertation titled: "A Study of Impact of PRI-KISAN Samitiya/Nadhi Yojna on the Economic Development of Farmers With Special Reference to Gram Panchayat Chaudh submitted to GURU GHANSHYAM UNIVERSITY is a Bonafide and original work done by me under the guidance of Dr. DEEPAKSHWAR PRASAD SINGHRAUL, in partial fulfillment of the requirements for the degree of Bachelor of Commerce (Honsin).

I further declare that this project report has not been submitted to any other university or institution for the award of any degree or diploma. The contents of this project are based on primary data collected from the limited of my village and reliable secondary sources and the work is entirely free from plagiarism to the best of my knowledge.

Date: 24/04/23

Place: Bilaspur


Signature of the student.

Enrollment no.: GDV/22/04/17

Roll Number: 22664137

CERTIFICATE

This is to certify that the dissertation entitled: "A Study of Impact of Pradhan Mantri Kisan Samman Nidhi Yojana on the Economic Development of Farmers With Special Reference to Gram Panchayat Chhapra" has been successfully completed and submitted by ANUBHAG PRADHAN, a student of B.Com (Hons.) Final Year, bearing Roll Number: 22064157, under the supervision of Dr. BUDHESHWAR PRASAD SINGHRAULI, in partial fulfillment of the requirements for the degree of Bachelor of Commerce (Honours) from GURU GHANSHYAM VISHWASDIYALAYA.

To the best of my knowledge, this dissertation is an original work and has not been submitted to any other university or institution for the award of any degree or diploma. It is based on primary and secondary data collected and analysed by the student.

Date: 22/04/25

Place: Bhatgaon

Dr. Budheshwar Prasad Singhrauli

Professor

Supervisor

Dr. N. K. Singh

Associate Professor

Department of Commerce, Gurukul Kangri Vishwavidyalaya, Haridwar

A PROJECT REPORT

ON

**A STUDY ON GOVERNMENT SCHEMES FOR
PROMOTION OF WOMEN ENTREPRENEURSHIP IN
BILASPUR CITY**

**SUBMITTED FOR PARTIAL FULFILLMENT OF THE REQUIREMENT
FOR THE AWARD OF THE DEGREE OF**

BACHELOR OF COMMERCE



BY

ARCHANA AHIRWAR

ENROLMENT No. IGGV/22/040300

UNDER THE SUPERVISION OF

MR. B.P. SINGHRAUL

(Professor)

DEPARTMENT OF COMMERCE

SCHOOL OF COMMERCE & MANAGEMENT

GURU GHASHIDAS VISHWAVIDYALAYA

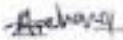
BILASPUR (C.O.)

(BATCH 2022-25)

CANDIDATE'S DECLARATION

I, Archana Ahirwar , a student of B.COM (Semester VI) in Department of Commerce, GURU GHASIDAS VISHWAVIDYALAYA, BILASPUR, (C.G.) Herby declare that the project report entitled "A STUDY ON GOVERNMENT SCHEMES FOR PROMOTION OF WOMEN ENTREPRENEURSHIP IN BILASPUR CITY " is submitted for partial fulfillment of the requirements for the award of the degree of Bachelor of Commerce, comprise only my original work and due acknowledgement has been made in the text to all other materials used. The results embodied in this project report have not been submitted to any other university or Institute for the award of any other degree.

Date-


ARCHANA AHIRWAR

SUPERVISOR'S CERTIFICATE

This is to certify that Anshu Ashwar (Enrollment no. GGV/22/0408) has completed his project entitled "A STUDY ON GOVERNMENT SCHEMES FOR PROMOTION OF WOMEN ENTREPRENEURSHIP IN BHILAPUR CITY " Under my guidance and supervision. To the best of my knowledge it is his original work and is fit for evaluation for the B.COM Project.

HEAD


DEPARTMENT OF COMMERCE
GURU GHASIDAS VISHWAKARMA VYAS
BHILAPUR (C.O.)


MR R.P. SINGHERAUL

PROFESSOR

DEPARTMENT OF COMMERCE
GURU GHASIDAS VISHWAKARMA VYAS

A PROJECT REPORT
ON
A COMPARATIVE STUDY OF CONSUMER PREFERENCES
IN IN-STORE SHOPPING AND OFF-STORE SHOPPING
WITH REFERENCE TO BILASPUR CITY
*SUBMITTED FOR THE PARTIAL FULFILLMENT OF THE
REQUIREMENT AWARD OF THE DEGREE OF*
BACHELOR OF COMMERCE



BY

ARMAN SAHU
ENROLLMENT NO – GGV/22/04039
UNDER THE SUPERVISION OF
PROF. BUDHESHWAR PRASAD SINGHRAUL

DEPARTMENT OF COMMERCE
SCHOOL OF COMMECRE AND MANAGEMENT
GURU GHASIDAS VISHVAVIDYALAYA
BILASPUR (C.G)
APRIL 2025 (TERM 2024-25)

ACKNOWLEDGEMENT

I sincerely express my deep sense of gratitude to Professor Dr. MUNSHI RAM Head of department of commerce for their extraordinary cooperation and supervision.

I wish my sincere gratitude and respect to my project guide PROF. JUDHESHWAR PRASAD SINGHRAUL Professor, Department of commerce, Ganga Chaudhary Vishwavidyalaya, Bilaspur C.G. for helping me at each step and guiding me in every possible way. This project would not have been successful without her help and continuous guidance throughout.

I would like to thank all faculty members of the Department of Commerce for their valuable suggestions and useful comments throughout this project work.

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

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

Date: 22.04.2025

Arman Sahu

B.com (Hons) 6th Semester

Roll No. 22064139

Enrollment No- OGV/22/04039

Arman Sahu
22/04/2025

SUPERVISOR'S CERTIFICATE

This is to certify that the project report on "A COMPARATIVE STUDY OF CONSUMERS PREFERENCE IN IN-STORE AND OFF-STORE SHOPPING", submitted to Guru Ghasidas Vishwavidyalaya, for partial fulfillment of requirements for the award of the degree of bachelor's of commerce is a record of original research work done by ARMAN SAHU during the period under my supervision and guidance.



Guided By:

PROF. RUDHESHWAR PRASAD SINGHRAUL

Professor

Department of Commerce

Guru Ghasidas Vishwavidyalaya, Bilaspur

A DISSERTATION PROJECT REPORT
ON
DOORSTEP BANKING
SUBMITTED FOR PARTIAL FULFILMENT OF THE
REQUIREMENT FOR THE AWARD OF THE DEGREE OF
BACHELOR OF COMMERCE



BY
ARNAV MISHRA
ENROLLMENT NO. - (GGN/22040001)
UNDER THE SUPERVISION OF
DR. B.P SINGRAUL
(PROFESSOR)

Department Of Commerce
School Of Commerce & Management
Guru Granth Sahib Vishwavidyalaya
Bilaspur (C.O.)

(TERM - 2024-2025)

ACKNOWLEDGEMENT

I wish to acknowledge my sincere gratitude to my supervisor and guide supervisor
DR. D.P. SINGRAULI, PROFESSOR, DEPARTMENT OF COMMERCE, GURU GHASIDAS
VISHWANATHALAYA, for his guidance at every step and guiding me in every possible way. I sincerely
acknowledge the effort of all those who have directly or indirectly helped me in completing my
dissertation project work.

I sincerely express my deep sense of gratitude to DR. MUNSI RAM, HEAD OF THE
DEPARTMENT OF COMMERCE, GURU GHASIDAS VISHWANATHALAYA, for his
extraordinary cooperation, valuable guidance, and supervision.

Thank you to DR. D.P. SINGRAULI that this dissertation project worked sees the light of the day.

I thank this dissertation project work of mine with a great sense of achievement and regard.

DATE :

ARNAV MISHRA



SUPERVISOR CERTIFICATE

This is to certify that ARUN KISHOR, Permanent number 06W22/MD40701, has completed his DEDICATION PROJECT entitled "DOONSTEP BANKING" under the guidance and supervision,


HEAD OF DEPARTMENT


DR. P. SINGRAI,
PROFESSOR

DEPARTMENT OF CIVIL ENGINEERING

U.G.-I. DEPARTMENT

A PROJECT REPORT

ON

"A STUDY ON TOURISM FROM THE MONUMENT OF BILASPUR DIVISION"

Submitted for Partial fulfillment of the requirements for the degree of

BACHELOR OF COMMERCE (HONOURS)

2024-25



Submitted by

ARPITA KILARE

(ROLL NO. - 22064147)

[ENROLLMENT NO - GGVC22/04041]

Under the Supervision of

DR. MUNSHI RAM

(Associate Professor)

DEPARTMENT OF COMMERCE

SCHOOL OF MANAGEMENT AND COMMERCE

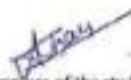
GURU GHASIDAS VISHWAVIDYALAYA

(A Central University) BILASPUR, CG (495009)

CANDIDATE DECLARATION

I hereby certify that the work which is being presented in the dissertation entitled "A STUDY ON TOURISM FROM THE MONUMENT OF BILASPUR DIVISION" is carried out by me under the supervision of Dr. MUNSHI RAM and submitted to Department of Commerce for the award of the degree of BACHELOR OF COMMERCE in School of Management & Commerce from Guru Ghasidas Vishwavidyalaya, Bilaspur, C.G. is of my own work. I declare to the best of my knowledge that no part of this dissertation has been submitted for any other degree in part or full in this University or any other University.

Date :- 22/04/2025


Signature of the student

Arpita Khare

Enrollment no. GGV/22/04045

Examination Roll 22064141

SUPERVISOR'S CERTIFICATE

This is to certify that Mrs. Arjun Khare a student of Bcom(hons.) in the Gurs Ghansidas Vishwavidyalaya Bilaspur, Chhattisgarh has worked under my supervision and guidance for his project work and prepared a project report with the title "A Study on Tourism from the monument of Bilaspur Division" which is he submitting his genuine and original work to the best of my knowledge.


20/11/2025
Head of the Department

Dr. MUNSHI RAM

(Associate Professor)

Gurs Ghansidas Vishwavidyalaya, Bilaspur, Chhattisgarh

A DISSERTATION OF THE RESEARCH WORK ENTITLED
"A COMPARATIVE STUDY OF SBI CARD SATISFACTION AND
FINANCIAL LITERACY"

SUBMITTED TO



GURU GHASIDAS VISHWAVIDYALAYA

For

The Degree of B.com (Hons.) in Commerce

Faculty: Commerce

BY

ARSLAN ALI ANSARI

UNDER THE GUIDANCE

Of

Dr. Munshi Ram

[Handwritten signature of Dr. Munshi Ram]
20/4/2023

Guru Ghasidas Vishwavidyalaya, Bilaspur

Chhattisgarh

CERTIFICATE

It is to certify that ARSHAN ALI ANSARI a student of Bachelor of Commerce (B.Com) Chartered Accountancy, has passed his dissertation work as presented in that most worthy order for supervision and guidance and that the work is his original contribution.

The dissertation titled "A COMPARATIVE STUDY OF MSU CREDIT CARD SATISFACTION AND FINANCIAL LITERACY" is hereby submitted for the candidate's degree. This has been previously submitted to the institution for its approval.

Place: DELHIVER

Date:

Dr. Munshi Ram

Associate professor

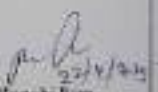
DECLARATION

I, the undersigned hereby prove that the research work thus defined I did invent for a "A COMPARATIVE STUDY OF THE CHECK CARD SATISFACTION AND FINANCIAL LITERACY" for bachelor's degree is my original work and having prepared it in the guidance given by my guide/mentor as Dr. Manshi Ram.

I declared that the research work has not been previously submitted to any University/Institution for the award of degree, diploma or various certificates.

Place: Bilaspur

Date:


Dr. Manshi Ram

Associate professor

**"A STUDY ON CURRENT STATUS, CHALLENGES, OPPORTUNITIES, AND
CUSTOMER SATISFACTION TOWARDS HOTEL INDUSTRY IN BILASPUR
CIRCA THIRGAH"**



SESSION 2024-25

**SUBMITTED AS PART OF DISSERTATION IN PARTIAL FULFILLMENT OF
REQUIREMENT FOR THE DEGREE OF B.COM (Hons)**

SUBMITTED BY

Mr. ARJUN JANGID

BILASPUR (Hons), 6TH SEMESTER

ROLL NO. 22064145

ENROLLMENT NO. (CGV/22/1001)

UNDER SUPERVISION OF

Dr. MUNSHI RAM

(Associate Professor)

DEPARTMENT OF COMMERCE

SCHOOL OF COMMERCE AND MANAGEMENT

GURL GHASIDAS VISHWA VIDYALAYA

KONI, BILASPUR (C.G.)

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ACKNOWLEDGEMENT

I express my deepest gratitude to my supervisor Dr. Manoharan, Associate Professor, School of Commerce, Guru Ghansada Vishwavidyalaya, Kori, Bilaspur (C.G.). This single line acknowledgment is not enough to define his generosity, his wisdom, his critical understanding of the subject and for his continuous support, patience, and encouragement throughout my work. It is not often that one finds a supervisor and that always finds the time for listening to the little problems and roadblocks that unavoidably crop up in the course of performing the dissertation. His legal acumen and editorial advice was essential to the completion of this dissertation and has taught me innumerable lessons and insights on the workings of academic research in general. I am privileged enough to complete my research under his close supervision.

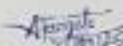
I am also very grateful to the Head of Department, School of Commerce, Guru Ghansada Vishwavidyalaya for the facilities he provided me and in cooperation in completion of my work.

My special appreciation goes to my teachers, who has inspired and guided me during three years in this institution by their brilliant and expert teaching.

I gratefully acknowledge the help and cooperation extended by the library staff of the faculty as well as Vishwavidyalaya.

I would like to thank everybody who was important to the successful realisation of this dissertation and my specially I want to thank Dr. my friends who helped me in completing this dissertation topic by their knowledge and vast experience in the field of research and writing.

Last but not least, I am deeply and forever indebted to my parents and family members for their love, support and encouragement throughout my entire life. They form the backbone and origin of my happiness. Their love and support without any complaint and regret has enabled me to complete this work. Love my every achievement to them.


Anuradha

B.Com. (Hons), VI Semester

Department of Commerce,

Guru Ghansada Vishwavidyalaya, Bilaspur, (C.G.)

**A DISSERTATION PROJECT ON THE TOPIC OF
PROMOTION OF RURAL INDUSTRIES
IN CHHATTISGARH**



**GURU GHASIDAS VISHWAVIDYALAYA,
BILASPUR (C.G.)**

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

DEPARTMENT OF COMMERCE

SESSION 2024-25

SUBMITTED BY:

ARIYAN DAMSANA

B.COM(HONS.) 6TH SEMESTER

ENROLLMENT NO. GGVT22H4044

ROLL NO. 22H4144

GUIDED BY:

DR. MUNSHI RAM

(HEAD OF DEPARTMENT)

DEPARTMENT OF COMMERCE

DECLARATION

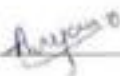
I hereby declare that this dissertation, entitled "PROMOTION OF RURAL INDUSTRIES IN CHHATTISGARH" submitted for the degree of B.com (Hons) 6th semester, at GURU GHANSHYAM VISHWAVIDYALAYA, Koni (Bilaspur), is my own original work and has not been submitted previously, either in whole or in part, for a degree or diploma at this or any other institution.

All sources of information and quotations from published or unpublished works have been duly acknowledged in the text and in the list of references.

I understand that any violation of this declaration may lead to disciplinary action in accordance with the university's academic regulations.

Name: ARYAN DANSENA
Student ID: GGV/2264664
Program: B.com (Hons) 6th semester
Supervisor: Dr. MUNSHI RAM
Date:

Signature: _____



Department of Commerce
Guru Ghansidh Vaidya Vidyapeeth, Bilaspur
(A Central University established under the Central Universities Act, 1956) Bilaspur
Kont, Bilaspur-495005 (C.G.)



CERTIFICATE

This is to certify that the work contained in the dissertation entitled "**PROMOTION OF RURAL INDUSTRIES IN CHHATTISGARH**" submitted by **ARYAN DANSENA** for the award of the degree of **B.com (Hons)** from Guru Ghansidh Vaidya Vidyapeeth is completed under my guidance in the session 2024-25.

The dissertation fulfils the requirements of the degree. The contents embodied in the dissertation have not been submitted for the award of any other degree or diploma in this or any University.

Place: Bilaspur

Signature: *[Signature]* 20/4/2025

Supervisor: Dr. MUNSHI RAM

Designation: HEAD OF DEPARTMENT

[Signature]
20/4/2025
Dr. Munshi Ram
Head of Department
Department of Commerce
Guru Ghansidh Vaidya Vidyapeeth, Bilaspur (C.G.)

A PROJECT REPORT
ON
"A STUDY ON E-COMMERCE GROWTH IN BILASPUR,
CHHATTISGARH"

Submitted for Partial fulfillment of the requirements for the degree of
BACHELOR OF COMMERCE (HONOURS)
2024-25



Submitted by
ASHISH KUMAR SINGH
(ROLL NO. - 22064145)
[ENROLLMENT NO – GGV/22/04045]
Under the Supervision of
DR. MUNSHI RAM
(Associate Professor)

DEPARTMENT OF COMMERCE
SCHOOL OF MANAGEMENT AND COMMERCE
GURU GILASIDAS VISHWAVIDYALAYA
(A Central University) BILASPUR, CG (495009)

CANDIDATE DECLARATION

I hereby certify that the work which is being presented in the dissertation entitled "A STUDY ON E-COMMERCE GROWTH IN BILASPUR, CHHATTISGARH" is carried out by me under the supervision of Dr. MUNSHI RAM and submitted to Department of Commerce for the award of the degree of BACHELOR OF COMMERCE in School of Management & Commerce from Guru Ghasidas Vishwavidyalaya, Bilaspur, C.G. is of my own work. I declare to the best of my knowledge that no part of this dissertation has been submitted for any other degree in part or full to this University or any other University.

Date :- 22/04/2015


signature of the student

Ashish Kumar Singh

Enrollment no. GOV/22/04045

Examination Roll no. 22064145

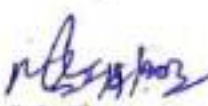
SUPERVISOR'S CERTIFICATE

This is to certify that Mr. Ashish Kumar Singh a student of B.com(hons.) in the Guru Ghasidas Vishwavidyalaya Bilaspur, Chhattisgarh has worked under my supervision and guidance for his project work and prepared a project report with the title "A Study on E-commerce growth in Bilaspur District, Chhattisgarh" which is he submitting his genuine and original work to the best of my knowledge.


Head of the Department Dr. MUNSHI RANI

Guru Ghasidas Vishwavidyalaya

Bilaspur, Chhattisgarh


(Assistant Professor)

A PROJECT REPORT

ON

Disposal of industrial and domestic waste in Bilaspur - Chhattisgarh:

Prospects of reuse and energy generation from waste.

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

BACHELOR OF COMMERCE



By

ASHISH PATEL

Enrollment No.-GGV/22/04046

Examination Roll No.-22064146

UNDER THE SUPERVISION OF

Dr. Munshi Ram

(Associate Professor)

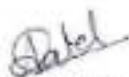
DEPARTMENT OF COMMERCE

SCHOOL OF MANAGEMENT & COMMERCE

GURU CHHASID DAS VISHWAVIDYALAYA, BILASPUR (C.G.) SESSION (2023-24)

CANDIDATE'S DECLARATION

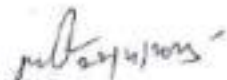
ASHISH PATEL, a student of B. COM (H) (Semester VI) in Department of Commerce, Guru Ghasidas Vishwavidyalaya, hereby declare that the project report entitled Disposal of Industrial and domestic waste in Bilaspur Chhattisgarh: Prospects of reuse and energy generation from waste, submitted for partial fulfillment of the requirements for the award of the degree of BACHELOR of Commerce, comprise only my original work and due acknowledgement has been made in the text to all other materials used. The results embodied in this project report have not been submitted to any other university or institute for the award of any other degree.



ASHISH PATEL

SUPERVISOR'S CERTIFICATE

this is to certify that ASHISH FATEL (Enrollment No. 066V/22/04044) has completed his project entitled "Disposal of industrial and domestic waste in Bikaner - Chustangarh: Prospects of reuse and energy generation from waste, submitted " under my guidance and supervision. To the best of my knowledge it is his original work and is fit for evaluation for the B.COM. Project


Dr. Munshi Ram

(Associate Professor)

Department of Commerce

Guru Charandas Vaidwanthpalla

A PROJECT REPORT

ON

**Disposal of industrial and domestic waste in Bilaspur Chhattisgarh:
Prospects of reuse and energy generation from waste.**

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

BACHELOR OF COMMERCE



By

ASHISH PATEL

Enrollment No - GCV/22/04046

Examination Roll No. : 22064146

UNDER THE SUPERVISION OF

Dr. Munshi Ram

(Associate Professor)

DEPARTMENT OF COMMERCE

SCHOOL OF MANAGEMENT & COMMERCE

GURU GHASIDAS VISHWAKARMA BIHARLI (C.G.) SESSION (2023-24)

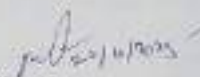
CANDIDATE'S DECLARATION

I, ASHISH PATEL, a student of B. COM (H) Semester VI in Department of Commerce, Guru Ghasidas Vishwavidyalaya, hereby declare that the project report entitled Disposal of industrial and domestic waste in Bilaspur - Chhattisgarh: Prospects of reuse and energy generation from waste, submitted for partial fulfillment of the requirements for the award of the degree of BACHELOR of Commerce, comprise only my original work and due acknowledgement has been made in the text to all other materials used. The results embodied in this project report have not been submitted to any other university or institute for the award of any other degree.


ASHISH PATEL

SUPERVISOR'S CERTIFICATE

This is to certify that ASHLEY PAUL (Enrollment No. 0605/22/06346) has completed his project entitled "Disposal of Industrial and Domestic wastewater Effluent: Christography Process of waste and energy generation from waste" (SEMESTER II) under my guidance and supervision. To the best of my knowledge, it is his original work and is fit for evaluation for the B. COM. Project.


Dr. Murali Ravi

(Associate Professor)

Department of Commerce

Govt. Chaudhary Vishwanath College

A PROJECT REPORT

On

Problems faced by micro and small industries in Chhattisgarh

Submitted for Partial fulfilment of the requirements for the degree of

BACHELOR OF COMMERCE (HONOURS)

2024-25



Submitted by

Ayush Dubey

(ROLL NO. - 22064148)

[ENROLLMENT NO - GGV/22/34048]

Under the Supervision of

DR. Munshi Ram

(Assistant Professor)

DEPARTMENT OF COMMERCE

SCHOOL OF MANAGEMENT AND COMMERCE

GURU GHASIDAS VISHWAVIDYALAYA

(A Central University) BILASPUR, CG (495009)

ACKNOWLEDGMENT

This project is a spontaneous product of many minds and has been actualized over the last few weeks. This brochure is a small product brought to fruition through the efforts of some special people. Many people contributed and enthusiastically to this project, which really came together in the last few weeks before the deadline. For their guidance and valuable advice, I would like to take this opportunity to thank

Firstly, I would like to thank Gauri Shrivastava for sincerely inviting me to participate in this project. I would like to thank Gauri Shrivastava for sincerely inviting me to participate in this project. I would like to thank Gauri Shrivastava for sincerely inviting me to participate in this project.

And I would like to thank all those respondents who have helped me with their contributions, their valuable inputs, and time for this project.

Anshu Dabhi

CANDIDATE'S DECLARATION

I, Ayush Dubey, a student of B.Com. (Hons.) 6th Semester from the Department of Commerce, Guru Granth Sahib Vasthanshiksha, hereby declare that the project report entitled "Problems faced by small and medium enterprises in Chhotanagpur" has submitted the dissertation for partial fulfillment of the requirements for the award of the degree of Bachelor of Commerce (Hons.) comprises only my original work and the acknowledgment has been made in the text to all other materials used. The results embodied in this project report have not been submitted to any other University or Institute for the award of any other degree.

Student's Sign

HOD's Sign

Head of Department

Department of Commerce

Guru Granth Sahib Vasthanshiksha

Guru Granth Sahib Vasthanshiksha, Chhotanagpur (C.O.)

Supervisor's Sign

A DISSERTATION PROJECT REPORT

ON

"INVESTING HABITS OF INDIVIDUALS IN BLASPUR CITY"

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

BACHELOR OF COMMERCE (HONS.)



BY

AYUSH YADAV

Enrollment no. - (GGV/22/04046)

UNDER THE SUPERVISION OF

DR. MUNSHI RAM

Associate Professor

DEPARTMENT OF COMMERCE

Guru Ghasidas Vishwavidyalaya Bilaspur (C.G.)

Academic Year 2014-15

Date of submission : 22/04/2015

CERTIFICATE DECLARATION

I AYUSH YADAV , A Student of B.COM(HONS) 6TH semester in the year 2024-25 in the DEPARTMENT OF COMMERCE GURU GHASIDAS VISHWAVEDALAYA hereby declare that , I have prepared a dissertation project report on "STUDY ON INVESTING HABITS OF INDIVIDUALS IN BELASPTER CITY" is submitted for the partial fulfillment of the requirement of the award of the degree of BACHELOR OF COMMERCE comprises only my original work and due acknowledgment has been made in the text in all the other materials used . The work embodied in this project report has not been submitted in any other universities or institutions for the award of any degree .

Date:

22/04/2025



AYUSH YADAV

ROLL NO. - 22064145

B.COM 6TH Sem

SUPERVISOR CERTIFICATE

This is to certify that AYUSHI YADAV (Enrollment number GGV722) has completed his
DISSERTATION PROJECT entitled "STUDY ON INVESTING HABITS OF
INDIVIDUALS IN BHILASPUR CITY" under the guidance and supervision, of DR. MUNSHI
RAM.

HEAD OF DEPARTMENT


DR. MUNSHI RAM

ASSOCIATE PROFESSOR

DEPARTMENT OF COMMERCE

GURU GHASIDAS VISHWAKMALAYA

BHILASPUR (C.G.)

A DISSERTATION REPORT

ON

A STUDY ON SCHEME MAHATARI VANDAN YOJANA, ITS
SOCIAL AND ECONOMICAL VALUE IN THE AREA OF
KHAPRADIH, BALONA BAZAR BHATAPARA (C.G)

Submitted to the partial fulfillment of the required for the award of the degree
of

BACHELORS OF COMMERCE(HONS)



BY

AYUSHI KASHYAP

ENROLLMENT NO: GGV/22/04054

EXAMINATION HALL NO: 22064150

UNDER THE SUPERVISION OF

DR. MUNSHI RAM

(HEAD OF THE DEPARTMENT)

DEPARTMENT OF COMMERCE

THE GURU GHASIDAS UNIVERSITY-DEEMED TO BE UNIVERSITY

BILASPUR - 495009

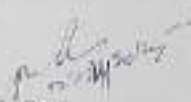
CHHATTISGARH, INDIA

[Signature]
DR. MUNSHI RAM
HEAD OF THE DEPARTMENT
DEPARTMENT OF COMMERCE
THE GURU GHASIDAS UNIVERSITY
BILASPUR - 495009
CHHATTISGARH, INDIA

SUPERVISOR CERTIFICATE

This is to certify that Avushi Kashyap has completed her project entitled "A study on Mahatma Vandan Yojana and its social & Economical value" under my supervision and guidance.

To the best of my knowledge, this is submitted in partial fulfillment of the requirement for the degree of Bachelor of Commerce. The project is fit for evaluation.



Prof. Munshi Ram

Department of commerce

Guru Ghasidas Vishwavidyalaya, Bilaspur (C.G)

CANDIDATES DECLARATION

I am Ayushi Kashyap, hereby declare that the research entitled "A STUDY ON SCHEME MAHTARI VANDAN YOJANA, ITS SOCIAL AND ECONOMICAL VALUE IN THE AREA OF KHAPRADIH, BALODA BAZAR-BHATAPARA (C.G)" is the Bonafide record of the research work carried out by me under the guidance of Dr. Munshi Ram, Associate Professor and Head of Department of Commerce, Gura Ghasidas Vishwavidyalaya, Bilaspur and that it has not been submitted earlier elsewhere for the award of any degree and diploma.

Place: Bilaspur
candidate


Signature of the

(Ayushi Kashyap)

A DISSERTATION REPORT

ON

**DEVELOPMENT OF SELF HELP GROUP IN
CHHATTISGARH**

SUBMITTED FOR THE PARTIAL FULFILLMENT OF THE REQUIREMENT FOR THE AWARD OF THE
DEGREE OF

BACHELOR OF COMMERCE (HONS.)



BY **BAKRISHNA SAHU**

ENROLLMENT NO. - GGV/22/04051

ROLL NO. - 22064151

UNDER THE SUPERVISION OF

DR. MUNSHI RAM

DEPARTMENT OF COMMERCE

SCHOOL OF MANAGEMENT & COMMERCE

GURJI CHHATIS DAS VISHWAM DYALAYA BHASKAR (G.C.D.V.B.)

(SESSION - 2024-25)

msk
22/04/2025

ACKNOWLEDGMENT

Above all, I wish to express my sincere appreciation to the Almighty for providing me with the strength, determination, and mental acuity to complete this dissertation successfully.

I would like to convey my heartfelt gratitude to my guide and mentor, **Dr. Munshi Ram Sir**, for his invaluable support, guidance, and constant encouragement during the process of this research. His constructive criticism, cogent suggestions, and persistent motivation inspired me to mould this dissertation in the proper direction.

I am also thankful to the members of the faculty of the **Department of Commerce, Guru Ghasidas Vishwavidyalaya**, who offered me the needed academic background and guidance throughout the duration of my study.

I am thankful to all the respondents in Chhattisgarh, particularly the members of different Self Help Groups (SHGs), who invested their time and effort in replying to my questionnaire sincerely and with interest. Their feedback contained very useful information that added value to my research.

I also extend gratitude to my family and friends, who were with me throughout the highs and lows of this endeavor with their patience, emotional support, and encouragement. Their belief in me empowered me to persevere through the worst of times.

Last but certainly not least, I give recognition to everyone, known and unknown, directly and indirectly associated with the realization of this dissertation. Your patronage, big or small as it was, was significant.

Balkrishna Sahu

Date: 22/04/2025

Declaration

I hereby certify that the dissertation titled "**Development of Self Help Groups in Chhattisgarh**" submitted in partial fulfillment of the requirements for the award of the degree of **Bachelor of Commerce** is the product of my own work done under the supervision of **Dr. Munshi Ram**, and has not been submitted earlier to any other university or institution for the award of any degree, diploma, or other recognition.

The information, data, figures, and facts included in this dissertation are accurate to the best of my belief and knowledge. All information and data sources utilized have been appropriately acknowledged in the relevant parts of the dissertation.

Name: Baikrishna Sahu

Program: Bachelor of Commerce

Institution: Guru Ghasidas Vishwavidyalaya

Place: Bilaspur

Date: 22/04/2025



Signature of the Student

A DISSERTATION PROJECT REPORT
ON
IMPACT OF ALGORITHM TRADING ON RETAIL
INVESTOR

Submitted for the partial fulfillment of the
Requirements for the Award of the degree of
BACHELOR OF COMMERCE (HONOURS)



BY
BHAVDEEP SAHU
Enrolment No.-(GGV/22/04052)
UNDER THE SUPERVISION OF
Dr. MUNSHI RAM
[Associate Professor]
DEPARTMENT OF COMMERCE
Guru Ghasidas Vishwavidyalaya Bilaspur (C.G.)

Academic Year: 2024-25
Date of submission: 22/04/2025

CERTIFICATE DECLARATION

I BHAVDEEP SAHU, A Student of B.COM(EDNS) 6th semester in the year 2024-25 in the DEPARTMENT OF COMMERCE GURU GHASEDAS VISHWAMALAYA hereby declare that, I have prepared a dissertation project report on "IMPACT OF ALGO TRADING ON RETAIL INVESTOR" is submitted for the partial fulfillment of the requirement of the award of the degree of BACHELOR OF COMMERCE comprises only my original work and due acknowledgement has been made in the text to all the 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 degree.

DATE: 22/4/2025

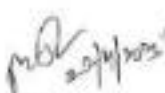
BHAVDEEP SAHU

ROLL NO.- 22064152

B.COM 6th Sem

SUPERVISOR CERTIFICATE

This is to certify that Bhaskar Singh (Bharatpur number 0000222) has completed her
DISSERTATION PROJECT entitled "IMPACT OF ALGO TRADING ON RETAIL INVESTOR" under the
guidance and supervision.


HEAD OF DEPARTMENT


DR. MUNSHI RAM
ASSOCIATE PROFESSOR
DEPARTMENT OF COMMERCE
GURU GHASIDAS VISHWAVIDYALAYA
BILASPUR (C.G.)

A DISSERTATION PROJECT REPORT
ON
IMPACT OF ALGORITHM TRADING ON RETAIL
INVESTOR

Submitted for the partial fulfillment of the
Requirements for the Award of the degree of
BACHELOR OF COMMERCE (HONOURS)



BY

BHAVDEEP SAHU

Enrolment No.-(GGV/22/04052)

UNDER THE SUPERVISION OF

Dr. MUNSHI RAM

[Associate Professor]

DEPARTMENT OF COMMERCE

Guru Ghasidas Vishwavidyalaya Bilaspur (C.G.)

Academic Year: 2024-25

Date of submission: 22/04/2025

CERTIFICATE DECLARATION

I, BHAVDEEP SAHU, A Student of B-COMMERCES, 6th semester in the year 2023-24, in the DEPARTMENT OF COMMERCE GURU KRISHNADAS VISWAMIDHALAYA hereby declare that, I have prepared a dissertation project report on "IMPACT OF AI/GO TRADING ON RETAIL INVESTOR" & submitted for the partial fulfillment of the requirement of the award of the degree of BACHELOR OF COMMERCE. I am proud to say that this work and the acknowledgement has been made in the service of the other materials used. The result authentic of this project report has not been submitted to any other universities or institutions for the award of any degree.

DATE: 22/4/2023

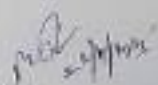
BHAVDEEP SAHU

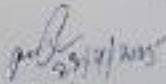
ROLL NO.- 22064152

B.COM 6th Sem

SUPERVISOR CERTIFICATE

"This is to certify that Bhawana Sahasr Kumbhar (roll No. 669722) has completed her
course work and project titled "IMPACT OF AGRI TRADING ON RURAL INVESTOR" under the
guidance and supervision of


HEAD OF DEPARTMENT


DR. M. NISHU RAM

ASSOCIATE PROFESSOR

DEPARTMENT OF COMMERCE

GURU GHANSHYAM VISHWAMIDYALAYA

BILASPUR (C.O.)

A PROJECT REPORT

ON

Rural Infrastructure Development in Chhattisgarh

Recommendations for new models of rural development with emphasis on transportation energy water resources and other infrastructure facilities.

**SUBMITTED FOR PARTIAL FULFILLMENT OF THE
REQUIREMENT OF THE AWARD OF THE DEGREE OF
BACHELOR OF COMMERCE**



BY

BHOOMIKA AGRAWAL

ENROLLMENT NO. - GGV/22/04053

UNDER THE GUIDANCE OF

DR. MUNSHI RAM

DEPARTMENT OF COMMERCE

ASSOCIATE PROF. SCHOOL OF COMMERCE AND MANAGEMENT

GURU GHASIDAS VISHWAVIDYALAYA

BILASPUR (C.O.)

APRIL 2025 (TERM 2022-2025)

ACKNOWLEDGEMENT

I humbly state my profound gratitude to my instructor Dr. MUNSHI RAM ASSOCIATE PROF.
Department of Commerce, for his exemplary cooperation and guidance for my project work.

I express my warmest thanks and appreciation to my project guide Dr. MUNSHI RAM,
Department of Commerce, Guru Ghasidas Vishwavidyalaya A Central University, Kori
Bilaspur C.G. for their assistance at every step and guidance in every possible manner for the
successful completion of my project.

This project would have been unsuccessful if not for his assistance and continued guidance. I
would also want to express appreciation to all Department faculty members who assisted me
with this.

I would like to express my gratitude to all the faculty members of the Department of Commerce
for their useful suggestions and valuable comments during this project work. I also appreciate
the efforts of all those who have directly or indirectly assisted me in the completion of my
project work.

I present this project work of mine with a lot of humility and utmost respect.
Completed it with full dedication, hard work and racing knowledge in return.

DATE:

22nd April 2025

SUBMITTED BY:

BHOOMIKA AGRAWAL

ENROLMENT NO. GGV/22/04053

ROLL NO. 22064151

BCOM HONS. 6TH SEMESTER


Bhoomika Agrawal
B.Com. Hons. VI Sem.
Enrollment No. GGV/22/04053
Enrollment No. 22064151
Guru Ghasidas Vishwavidyalaya, Bilaspur (C.G.)

Certificate of Originality

I, **BHOOMIKA AGRAWAL**, hereby certify that the dissertation entitled "**Development of rural infrastructure in Chhattisgarh: suggestions for innovative models for rural development focusing on transportation energy water resources and other infrastructure facilities**" which is being submitted in partial fulfillment of the requirements for the degree of (B.COM HONS.) at GURU GHASIDAS VISHPWVIDALAYA is my own work.

This dissertation has not been submitted before, in whole or in part, for any other academic award at this or any other institution. All sources quoted or paraphrased have been properly referenced using the prescribed referencing style.

I affirm that I have adhered to the academic integrity policies of the university and have not engaged in any form of plagiarism, collusion, or fabrication of data. Where external help, supervision, or equipment were used, their input has been aptly acknowledged.

Where relevant, all appropriate ethical clearances for research with human participants or data collection were secured and adhered to.

This is my own work, analysis, and findings, derived from independent study and critical thinking about the topic. I take full responsibility for the contents of this dissertation.

Name: **BHOOMIKA AGRAWAL**

Enrollment no.: **GGV/22/04053**

Program / Department: **UNDERGRADUATION BCOM HONS. DEPARTMENT OF COMMERCE**

Date: **22ND APRIL, 2025**

Signature: _____



**"A STUDY ON TRIBAL ENTREPRENEURSHIP IN CHHATTISGARH
WITH SPECIAL PREFERENCE TO MAHESHRAGARH DISTRICT"**



SESSION 2014-25

**SUBMITTED AS PART OF DISSERTATION IN PARTIAL FULFILLMENT OF
REQUIREMENT FOR THE DEGREE OF B.COM (Hons)**

SUBMITTED BY :

DEBAPRHA MARAY

B.com (Hons)¹ SEMESTER

ROLL No. 21060175

ENROLLMENT No. GCV/21060175

UNDER SUPERVISION OF

Dr. AMBENDRA KUMAR

(Assistant Professor)

DEPARTMENT OF COMMERCE

SCHOOL OF COMMERCE AND MANAGEMENT

GURU CHASIDAS VISHWAVIDYALAYA

KONI, BILASPUR (C.G.)

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ACKNOWLEDGEMENT

I express my deepest gratitude to my supervisor Dr. Anantham Kumar, Associate Professor, School of Commerce, Gyan Gyanee Mahavidyalaya, Kottai, Bellur (P), Coim. This verbal thank acknowledgement is not enough to define his generosity, his wisdom, his critical understanding of the subject and for his continuous support, patience and encouragement throughout my work. It is not often that one finds a supervisor and that always finds the time for listening to the little problems and roadblocks that inevitably crop up in the course of performing his dissertation. His logical accuracy and extensive advice was essential to the completion of this dissertation and has taught me innumerable lessons and insights on the workings of academic research in general. I am privileged enough to complete my research under his able supervision.

I am also very grateful to the Head of Department, School of Commerce, Gyan Gyanee Mahavidyalaya for the facilities he provided me and to cooperate in completion of my work.

My special appreciation goes to my teachers, who had inspired and guided me during these years in this journey by their brilliant and expert teaching.

I gratefully acknowledge the help and co-operation extended by the library staff in the library as well as Yashwanthra.

I would like to thank everybody who was important to the successful realization of this dissertation and my specially I want to thank my friends who helped me in completing this dissertation topic by their knowledge and vast experience in the field of research and writing.

Last but not least, I am deeply and forever indebted to my parents and family members for their love, support and encouragement throughout this journey. They form the backbone and source of my happiness. Their love and support without any complaint and regret has enabled me to complete this work. I owe my every achievement to them.


Anantham Kumar

B.L. (M), VI Semester

School of Commerce,

Gyan Gyanee Mahavidyalaya, Bellur (P), Coim.

A PROJECT REPORT ON
"AN EVALUATIVE STUDY ON ADOPTION OF
DIGITAL BANKING IN RURAL AREAS"

Submitted for partial fulfilment of requirements for the award
of the degree of
Bachelor's of Commerce



SUBMITTED BY
BRIJESH DAS MANIKPURI
B.com (Honours) 6th SEMESTER

ROLL NO: 22064156
ENROLLMENT NO: GGV/22/64056

UNDER THE SUPERVISION OF
DR. AMRENDRA KUMAR
ASSOCIATE PROFESSOR
DEPARTMENT OF COMMERCE

GURU GHASIDAS VISHWAVIDYALAYA
BILASPUR (C.G.)

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

SESSION 2024-2025

DECLARATION CERTIFICATE

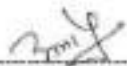
(BY THE SUPERVISOR)

This is to declare that the research work presented in this dissertation titled "**AN EVALUATIVE STUDY ON ADOPTION OF DIGITAL BANKING IN RURAL AREAS**" submitted by **BILLES DAS MANIKPURI** in partial fulfillment of the requirements for the degree of B.Com. Honours has been completed under my supervision and guidance.

To the best of my knowledge, the work embodies the student's original research and sincere effort. The findings, analysis, and interpretations presented in this dissertation are a result of the student's own work, carried out with academic integrity and ethical standards. I have found the work to be in accordance with the prescribed guidelines and recommend it for evaluation.

DATE: 22/04/2025

SIGNATURE: _____



DR. AMRENDRA KUMAR

ASSOCIATE PROFESSOR

DEPARTMENT OF COMMERCE

DECLARATION CERTIFICATE

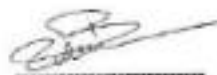
(BY THE STUDENT)

I, **BRIJESH DAS MANIKPURI**, hereby solemnly declare that the research work presented in this dissertation titled "**AN EVALUATIVE STUDY ON ADOPTION OF DIGITAL BANKING IN RURAL AREAS**" is the result of my own research, carried out as a part of my B.Com. Honours Degree.

This dissertation has been prepared solely for academic purposes and is a genuine submission towards the partial fulfilment of the bachelor of commerce degree. I further declare that this work has not been submitted earlier, to any other institution or university for the award of any degree, diploma or certificate. All references and sources of information have been duly acknowledged.

I accept full responsibility for the integrity and originality of the content and findings presented herein.

DATE: 22/04/2025



BRIJESH DAS MANIKPURI

B.COM (H) 6th SEMESTER

ROLL NO: 22064156

ENROLLMENT NO. - GGV/22/04056

**A PROJECT REPORT
ON
"IMPACT OF ONLINE SHOPPING ON BUYING BEHAVIOR OF
CONSUMER: A STUDY OF HIGHER EDUCATIONAL INSTITUTIONS OF
BILASPUR"**

Submitted for partial fulfillment of the requirements for the award of the degree
Bachelor's of Commerce (Honours)



By:

Harsh Vardhan Rathore

6th Semester

Enrollment no. GGV/22/04056

Roll no. 22064186

UNDER THE SUPERVISION OF

Dr. Sanjay Kumar Patel

Associate Professor

Department of Commerce & Management

GURU GHASIDAS VISHWAVIDYALAYA

Bilaspur, Chhattisgarh

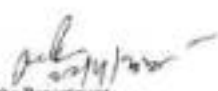
Academic year (2024-25)

Session 2022-25

CERTIFICATE OF APPROVAL

This is to certify that the dissertation entitled: "IMPACT OF ONLINE SHOPPING ON BUYING BEHAVIOR OF CONSUMER: A STUDY OF HIGHER EDUCATIONAL INSTITUTIONS OF BILASPUR" submitted by HARSH VARDHAN RATHORE, a student of Bachelor of Commerce (6th Semester), Roll No. 22044106, in fulfillment of the requirements for the award of the Bachelor of Commerce (B.Com. Honors) degree under the academic program of Gita Ghoshla Vidya Vidyalaya, Bilaspur (C.G.) is an original and independent work carried out by the candidate under my supervision.

To the best of our knowledge, this dissertation has not been submitted previously, in part or full, for the award of any other degree or diploma in any university or institution.


Head of the Department

Dr. J. K. D.
Department of Commerce

Gita Ghoshla Vidya Vidyalaya, Bilaspur (C.G.)

Bilaspur (C.G.)

CERTIFICATE OF THE GUIDE

This is to certify that **Mr. HARSH VARDHAN RATHORE** student of Bachelor of Commerce Honours (4th Semester, Enrollment No.- GGV/2204081, Department of Commerce, GGS Gharoda Vidhyapeetham Bilaspur (C.G.) has successfully completed his (Title) entitled,

"IMPACT OF ONLINE SHOPPING ON BUYING BEHAVIOR OF CONSUMER: A STUDY OF HIGHER EDUCATIONAL INSTITUTIONS OF BILASPUR" under my guidance and supervision of **DR. SANJAY KUMAR PATEL** for the award of the Degree of Bachelor of Commerce (Hons.) This project is original, as it has not previously formed the basis for the award of any other degree.



(Signature of the Guide)

DR. SANJAY KUMAR PATEL
Associate Professor

(Department of Commerce)

A PROJECT REPORT

A PROJECT REPORT ON
IMPACT OF DIGITAL PAYMENT SYSTEM ON
CONSUMER BEHAVIOR IN BILASPUR

Substantive (or partial) fulfillment of these requirements for the award of degree

Number of members



33

Chandana Newsaram

INFLUENTIENDO (REV. 12/1985)

UNDER SUPERVISION OF

Dr. Anandita Kumar

Associate Professor

DEPARTMENT OF COMMERCE

SCHOOL OF MANAGEMENT ADMINISTRATION

GURUDASIDASVIHARAVITYALAYA

BLASPER, CAN

(A CENTRAL UNITY)

April 2011 (TUMM 2013.3.11)

April 2022 (TUE)
 2022/04/02
 10:00 AM - 11:00 AM
 10:00 AM - 11:00 AM
 10:00 AM - 11:00 AM

CANDIDATE'S DECLARATION

I, Candidate Name and status of B.COM (semester 6th) in the department of GURU
GHASIDAS VISHWAS VIDYALAYA Bilaspur, hereby declare that the project report
"IMPACT OF DIGITAL PAYMENT SYSTEM ON CONSUMER BEHAVIOR IN
BILASPUR" and the degree of master of commerce comprise only my original work and the
acknowledgment have been made in the text to all other material used

DATE 22/04/2022

SIGNATURE

Candidate Name

SUPERVISOR'S CERTIFICATE

This is to certify that Chandani Nawarang (GGV/22-040518) has completed her project entitled "IMPACT OF DIGITAL PAYMENT SYSTEM ON CONSUMER BEHAVIOR IN BILASPUK" under my guidance and supervision. To the best of my knowledge, it is her original work and is fit for evaluation for B.COM project.



Dr. Anand Kumar

(Associate professor)

Department of Commerce (Gen)

Ganadha Vishwavidyalaya

Bilaspur

A PROJECT REPORT ON
"DIGITAL VS OFFLINE MARKETING WITH
SPECIAL REFERENCE TO MUNGELI (C.G.)"

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

Bachelor of commerce



BY

Chhaya Chatur

ENROLLMENT NO. (GGV/22/04059)

UNDER SUPERVISION OF

Dr. Anrendra Kumar

Associate Professor

DEPARTMENT OF COMMERCE

SCHOOL OF MANAGEMENT & COMMERCE

GURU GHASIDAS VISHWAVIDYALAYA

A CENTRAL UNIVERSITY

BILASPUR (C.G.)

April 2025 (TERM 2024-2025)

Handwritten signature and date
22/4/25

CANDIDATE'S DECLARATION

I, Chhaya Chetani, a student of B.com (hon's) 6th semester in the department of, GURU
GHASIDAS VIRHWADYALAYA Bilaspur, hereby declare that the project report
"DIGITAL VS OFFLINE MARKETING WITH SPECIAL REFERENCE TO
MUNGERI (C.G.)" and the degree of bachelor of commerce, comprise only my original work
and due acknowledgement have been made in the text to all other material used.

22/05/24
DATE


SIGNATURE

Chhaya Chetani

CERTIFICATE

This is to certify that chhaya chandra (GGV/23/04059) has completed her project entitled "DIGITAL VS OFFLINE MARKETING WITH SPECIAL REFERENCE TO MUNGELI (C.G.)" under my guidance and supervision. To the best of my knowledge, it is her original work and is fit for evaluation for B.COM project.



Dr. Anandendra Kumar

Associate professor

Department of Commerce

Guru Gharidas Vishwavidyalaya

Bilaspur (C.G.)

**A PROJECT REPORT
ON
IMPACT OF FINANCIAL LITERACY
ON PERSONAL INVESTMENT
DECISIONS: WITH REFERENCE TO
BILASPUR**

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

Bachelor's of Commerce



By

Deepanjali Pareshwar

Enrollment Number - GGV/22/04060

UNDER THE SUPERVISION OF

DR. Amendra Kumar

DEPARTMENT OF MANAGEMENT AND

COMMERCE GURU GHASIDAS

VISHWAVIDYALAYA BILASPUR (C.G.)

(TERM-2024-25)

CANDIDATE'S DECLARATION

I, **Deepanjali Pareashwar**, a student of B. Com. (Hons.) VI in Department of Management and Commerce at Guru Ghasidas Vishwavidyalaya Bilaspur, hereby declare that the project report titled '**Impact of Financial Literacy on Personal Investment Decisions:with reference to Bilaspur**' is submitted in partial fulfillment of the requirements for the award of the degree **Bachelor's of Commerce** and that only my original work is included with proper acknowledgement given in the text to all material used. This project report's findings have not been submitted to another university for the award of a degree.

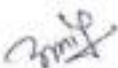
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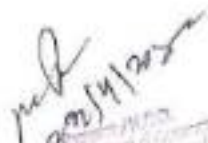

Deepanjali Pareashwar

SUPERVISOR'S CERTIFICATE

This is to inform that Deepanjali Pareswar (Enrollment Number-GGV/22/04060) , under my direction and supervision, has finished her project titled "Impact of Financial Literacy on Personal Investment Decisions with reference to Bilaspur " It is, to the best of my knowledge her original work and qualifies for B. Com (Hons) project evaluation.

Date - 22/04/2025


Dr. Amrendra Kumar
Assistant professor
Guru Ghasidas
Vishwavidyalaya Bilaspur


22/4/2025
OFFICE OF THE
PROFESSOR IN CHARGE
GURU GHASIDAS VISHWAVIDYALAYA, BILASPUR (C.O.)

**A PROJECT REPORT
ON
THE STUDY ON THE IMPACT OF MOBILE SHOPPING APPS ON CONSUMER
BUYING BEHAVIOUR
SUBMITTED FOR PARTIAL FULFILLMENT OF THE
REQUIREMENT OF THE AWARD OF THE DEGREE OF
BACHELOR OF COMMERCE**



**BY
DEEPANSHU RAJPOOT
ENROLLMENT NO.- GOV02294041
UNDER THE SUPERVISION OF
DR. ANRENDRA KUMAR**

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

ACKNOWLEDGEMENT

I sincerely express my deep sense of gratitude to my guide Dr. Anurendra Kumar Sir, Department of commerce, Gura Ghansidhar Vishwavidyalaya, Bilaspur C.G. for guiding me at each step and giving valuable suggestions to me in every possible way. This project would not have been successful without her help and continuance guidance throughout the dissertation.

I wish my sincere thanks to Dr. Munshi Ram Sir, Head of department of commerce for his extraordinary cooperation and support during this project.

I would like to thank all faculty members of the Department of Commerce for their valuable suggestions and useful comments throughout this project work.

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

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

DATE- 22 - 04 - 2025


DEEPANSHI RAJPOOT

B.COM 6th Semester

Roll No. 22964161

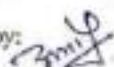
Enrollment No- GGV/22/04061


22/4/2025
Anurendra Kumar
Officer in Charge / Dept. of Commerce
Gura Ghansidhar Vishwavidyalaya, Bilaspur C.G.

SUPERVISOR'S CERTIFICATE

This is to certify that the project report on **"THE STUDY ON THE IMPACT OF MOBILE SHOPPING APPS ON CONSUMER BUYING BEHAVIOUR"**, submitted to Guru Ghasidas Vishwavidyalaya, for partial fulfillment of requirements for the award of the degree of bachelors of commerce is a record of original research work done by **Deepanshi Rajpoot** during the period under my supervision and guidance.

Guided by:



Dr. Amrendra Kumar
Department of Commerce
Guru Ghasidas Vishwavidyalaya, Bilaspur

CANDIDATE'S DECLARATION

I DEEPANSHI RAJPOOT, A student of Bachelors of Commerce honours (semester VI) in Department of Commerce, GURU GHASIDAS VISHWAVIDYALAYA, hereby declare that the project report on **"THE STUDY ON THE IMPACT OF MOBILE SHOPPING APPS ON CONSUMER BUYING BEHAVIOUR."**, is submitted for partial fulfillment of the requirements for the award of the degree Bachelor of Commerce, comprise only my original work and due acknowledge has been made in the text to all materials used. The result embodied in this project report has not been submitted to any other university or university for the award of any degree.

DATE 22-04-2025

SUBMITTED BY:

DEEPANSHI RAJPOOT

B.Com 6th Semester

Roll No.-22064161

Enrollment No.- GGV/22/34061



A PROJECT REPORT ON
"PROBLEMS AND PROSPECTS OF WOMEN
ENTREPRENEURSHIP IN CHATTISGARH"

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



BY

Deepesh Saw

ENROLLMENT NO. (GGV/22/04062)

UNDER SUPERVISION OF

Dr. AMRENDRA KUMAR

(Associate Professor)

DEPARTMENT OF COMMERCE

SCHOOL OF COMMERCE & management

GURU GHASIDAS VISHWAVIDYALAYA BILASPUR (C.G)

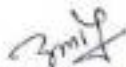
Certificate

This is to certify that the work contained in the dissertation entitled "PROBLEMS AND PROSPECTS OF WOMEN ENTREPRENEURSHIP IN CHATTISGARH" submitted by deepesh saw for the award of the degree of B.Com (Hon'rs), Gita Choudha Vishwavidyalaya, is completed under my guidance in the session 2024-25.

The dissertation fulfils the requirements of the degree. The contents embodied in the dissertation have not been submitted for the award of any other degree or diploma in this or any other University.

Place: Bilaspur

Date:



Signature of Supervisor

Name: Dr. AMRENDRA KUMAR

Designation: ASSOCIATE PROFESSOR

**"IMPACT OF INFORMATION TECHNOLOGY IN
MODERN ACCOUNTING PRACTICES"**



**GURU GHASIDAS VISHWAVIDYALAYA
(A CENTRAL UNIVERSITY)
BILASPUR CHHATTISGARH (495001)**

Dissertation submitted to Gurm Ghasidas Vishwavidyalaya in
partial fulfilment of the requirement of the reward of
BACHELORS OF COMMERCE (HONORS)

BY

DEVESH DEWANGAN
ROLL NO:- 22064163
ENROLMENT NO:- GGV/22/04063

under the supervision of

DR. AMRENDRA KUMAR

DEPARTMENT OF COMMERCE (GGV)

STUDENT DECLARATION

I hereby declare that the dissertation entitled "Impact of Technology on accounting practices" submitted to the Department of Commerce and Management, Guru Ghasidas Vishwavidyalaya, Bilaspur (C.G.), in partial fulfillment of the requirements for the award of the degree of Bachelor of Commerce (Honours), is my original work and has not been submitted earlier, either partly or wholly, for the award of any degree or diploma in any other institution or university.

This work has been carried out under the supervision and guidance of Dr. Amrendra kumar, Department of Commerce, Guru Ghasidas Vishwavidyalaya.

I have duly acknowledged all the sources used in the preparation of this dissertation.

Date: 22/04/2025

Signature 

Name: Devesh Dewangan

Enrolment : GGV/22/04063

Roll No. : 22064163

Programme: B.Com (Hons.)

Semester: 6th

GUIDE'S CERTIFICATE

This is to certify that the dissertation entitled "Impact of Technology on Accounting Practices" submitted by Devesh Dewangan, Roll No. 22064163, a student of B.Com (Hons.), Department of Commerce and Management, Guru Ghasidas Vishwavidyalaya, Bilaspur (C.G.), has been prepared under my supervision and guidance.

Signature



Dr. Amrendra Kumar

Date:

ACKNOWLEDGMENT

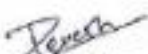
I would like to express my sincere gratitude to all those who supported and guided me throughout the completion of my dissertation titled "Impact of Information Technology in Accounting Practices."

First and foremost, I extend my heartfelt thanks to Dr. Amrendra Kumar sir, my dissertation supervisor, for their constant support, valuable guidance, and encouragement throughout the course of this project. Their insights and suggestions were instrumental in shaping the direction and quality of this research.

I would also like to thank the all Department of Commerce, Guru Ghasidas Vishwavidyalaya, Bilaspur (C.G.), for providing me with the resources and academic environment necessary to undertake this research work.

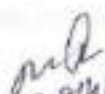
My sincere thanks to all the respondents and professionals who took the time to share their experiences and knowledge, which enriched the findings of this study.

I am also grateful to my family and friends for their motivation, patience, and unwavering support during the entire journey.


Name : Devesh Dewangan

Student of 6th semester b.com h.

Roll No. : 22064163


20/11/2024
Head of the Department
Department of Commerce
Guru Ghasidas Vishwavidyalaya, Bilaspur (C.G.)

A PROJECT REPORT

ON

**"HUMAN RESOURCE MANAGEMENT PRACTICES IN INDIAN
RAILWAY"**

Submitted for partial fulfillment of the requirement for the degree of

BACHELOR OF COMMERCE (B.COM)

GURU GHASIDAS VISHWAVIDYALAYA

(A CENTRAL UNIVERSITY)



Submitted by:

Devindra Markam

Enrollment No. GGV/22/04064

Examination Roll No. 22064164

Under the guidance of

Dr. Anrendra Kumar

Associate professor

DEPARTMENT OF COMMERCE & MANAGEMENT

APRIL - 2025 (Term 2024-25)

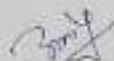
CERTIFICATE

This is to certify that the project report titled "Human Resource Management Practices in Indian Railways" submitted by Devendra Markam of Bachelor of Commerce Gurus Ghasidas Vishwavidyalaya, has been carried out successfully under my guidance and supervision. This work has been completed as part of the academic requirements for the award of the degree of Bachelor of Commerce (Honours) during the academic year 2024-25.

I confirm that this project is a genuine piece of work carried out by the student, and to the best of my knowledge, it has not been submitted anywhere else for the award of any degree or diploma.

Date: _____

Place: Bilaspur



Signature of Supervisor

Dr. Anand Kumar

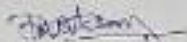
Associate Professor

CANDIDATE DECLARATION

I certify that the work presented in the dissertation titled 'A Study on Human Resource Management Practices in Indian Railways' is done by me under the guidance of Dr. Anandkumar Kumar and submitted to Department of Commerce for award of the degree of **BACHELOR OF COMMERCE** in School of Management & Commerce from Guru Granth Sahib GGS Indraprastha, Bhopal, Chhatisgarh.

I affirm to the best of my knowledge that no part of this dissertation has been submitted for any other degree or part or full in this University or any other University.

Date


Signature of the student

Place: Bhopal

Devendra Marcom

Bachelor of commerce (VI/Sem)

Enrollment no. GGV/22/04064

Examination no. 22064164

A PROJECT REPORT ON
MICROFINANCE AND ITS ROLE IN POVERTY ALLEVIATION:
A STUDY OF SELF-HELP GROUPS (SHGs)

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

Bachelor of Commerce



BY

DHANENDRA SAHU

Enrollment No. (GGV/2204065)

UNDER THE SUPER VISION OF

Dr. Anandendra Kumar

Associate Professor

Department of Commerce

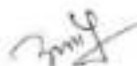
SCHOOL OF COMMERCE AND MANAGEMENT
GURU GHASIDAS VISHWA VIDYALAYA, BILASPUR (C.G.)
(Term-2024-25)

DECLARATION

"I HERE AFFIRM THAT THIS DISSERTATION " **MICROFINANCE AND ITS
ROLE IN POVERTY ALLEVIATION A STUDY OF SELF HELP GROUPS (SHGS)**
" THE ORIGINALS FINDINGS OF MY RESEARCH, COMPOSED SOLELY BY ME
AND HAS NOT BEEN PREVIOUSLY SUBMITTED FOR ANY ACADEMIC DEGREE.
THE EXPERIMENTAL WORK CONDUCTED PREDOMINANTLY MY OWN, WITH
ANY COLLABORATIVE CONTRIBUTIONS EXPLICITLY IN ACCORDANCE WITH
ACADEMIC STANDARDS.



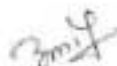
Signature of student
DHANENDRA SAHU



Signature of guide.
DR. AMRENDRA KUMAR
(Associate Professor)

CERTIFICATE

THIS IS TO CERTIFY THAT THE DISSERTATION TITLED "MICROFINANCE AND ITS ROLE IN POVERTY ALLEVIATION A STUDY OF SELF HELP GROUPS (SHGS)" SUBMITTED BY DHANENDRA SAHU IN PARTIAL FULFILLMENT OF THE REQUIREMENT FOR THE DEGREE OF B. COM HON. AT GURU GHASIDAS UNIVERSITY, BILASPUR, IS AN ORIGINAL WORK OF RESEARCH CONDUCTED BY THE ME. I DECLARE THAT THE WORK PRESENTED IN THIS THESIS IS THE RESULT OF MY OWN INVESTIGATIONS, EXCEPT WHERE OTHERWISE STATED. WHERE ASSISTANCE WAS RECEIVED, THE CONTRIBUTION OF OTHERS HAS BEEN ACKNOWLEDGED AND APPROPRIATELY REFERENCED. THIS THESIS HAS NOT BEEN PREVIOUSLY SUBMITTED FOR ANY ACADEMIC AWARD. ALL SOURCE USED HAVE BEEN ACKNOWLEDGED AND REFERENCED IN ACCORDANCE WITH THE ACADEMIC STANDARD OF GURU GHASIDA UNIVERSITY, BILASPUR.



RESEARCHER'S SIGNATURE

Dr Amrendra Kumar

**GURU GHASIDAS VISHWAVIDYALAYA
BILAPUR (C.G.)**

(A central university established by the central universities ACT, 2009 no. 25 of 2009.)



DEPARTMENT OF COMMERCE

SESSION 2024-2025

A DISSERTATION PROJECT ON-

**IMPACT OF SOCIAL MEDIA ON CONSUMER BEHAVIOR IN
PURCHASING COSMETIC PRODUCT**

SUBMITTED BY-

DIKESHWARI SAHU

(B.Com.Hons.) 6th semester

ENROLLMENT NO. - GGVT240466

ROLL NO. - 22064766

MENTORED TO-

DILAMBENDRA KUMAR

ASSOCIATE PROFESSOR, DEPARTMENT OF COMMERCE,
GURU GHASIDAS VISHWAVIDYALAYA, BILAPUR (C.G.)

DECLARATION CERTIFICATE BY THE STUDENT

I hereby affirm that this Dissertation "IMPACT OF SOCIAL MEDIA ON CONSUMER BEHAVIOR IN PURCHASING COSMETIC PRODUCT" is original findings of my research composed solely by me and has not been previously submitted for any academic degree. The experimental work conducted predominantly my own, with any collaborative contributions explicitly in accordance with academic standards.

Signature
Signature of the student

It is certified that (Name)

Enrollment no. - 08152279464

Roll no. - 22004100

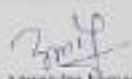
CERTIFICATE

THIS is to certify that the Dissertation titled **IMPACT OF SOCIAL MEDIA ON CONSUMER BEHAVIOR IN PURCHASING COSMETIC PRODUCT**, submitted by **DEEPRANNA SANKI** in partial fulfillment of the requirement for the degree of B. Com Hon. At **GURU GHOSIA UNIVERSITY, KOLKATA**, is an original work of research conducted by the candidate. I declare that the work presented in this thesis is the result of my own investigations, except where otherwise noted. Where assistance was received, the contribution of others has been Acknowledged and appropriately referenced. This thesis has not been previously submitted for any academic award. All sources used have been acknowledged and referenced in accordance with the academic standard of **GURU GHOSIA UNIVERSITY KOLKATA**.

Date:

Sign of student

Dr. Manish Rathi
(head of the department)


Dr. Anandendra Kumar
(Associate professor)

A PROJECT REPORT

ON

**A STUDY ON IMPACT OF CONSUMER BEHAVIOUR ON
SOCIAL MEDIA**

Submitted for the partial fulfilment of the requirement
for the degree of
BACHELOR OF COMMERCE (HONS.)



BY

DINESH PANJWANI

ENROLLMENT NO-GGV/22/04067

ROLL NO-22064167

UNDER THE SUPERVISION OF

DR. AMRENDRA KUMAR

DEPARTMENT OF COMMERCE

GURU GHASIDAS VISHWAVIDYALA BILASPUR,

(A CENTRAL UNIVERSITY)

CHHATTISGARH

SESSION - 2022-2025

DECLARATION

I here affirm that this Dissertation "A STUDY ON IMPACT OF CONSUMER BEHAVIOUR ON SOCIAL MEDIA" the originals findings of my research composed solely by me and has not been previously submitted for any academic degree. The experimental work conducted predominantly by own, with any collaborated contributions explicitly in accordance with academic standards.



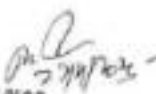
SIGNATURE OF STUDENT
DINESH PANJWANI



SIGNATURE OF GUIDE
DR. AMRENDRA KUMAR

CERTIFICATE

This is too certified that the dissertation title "STUDY ON IMPACT OF CONSUMER BEHAVIOUR ON SOCIAL MEDIA", submitted by DINESH PANJWANI in partial fulfilment of the requirement for the degree of BCom Hon. at GURU GHASIDAS UNIVERSITY, BILASPUR is an original work of research conducted by the me. I declare that the work presented in this thesis is the result of my own investigations, except where otherwise stated. Where assistant was received, the contribution of others has been acknowledged and appropriately referenced. This thesis has not been previously submitted for any academic award. All source used have been acknowledged and referenced in accordance with the academic standard of GURU GHASIDAS UNIVERSITY, BILASPUR.


Signature/MOD
office In-charge, Dept of Commerce
Guru Ghasidas University, Bilaspur (C.O.)
Guru Ghasidas University, Bilaspur (C.O.)


DR. AMRENDRA KUMAR

A PROJECT REPORT ON

"WOMEN EMPOWERMENT (SELF HELP GROUP)"

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

Bachelor of commerce



BY

Dineshwari Sidar

ENROLLMENT NO. (GGV/22/04068)

UNDER SUPERVISION OF

Dr. Venkateshwar Rao Bhanotu

(Associate Professor)

DEPARTMENT OF COMMERCE

GERUGHASIDAS VISHWAVIDYALAYA BILASPUR (C.G.)

Certificate

This is to certify that the work contained in the dissertation entitled "WOMEN EMPOWERMENT (SELF HELP GROUP)" submitted by DINESHWAR SIDNA for the award of the degree of B.A. (B.A. (Hons)) Sanshodhan Vishwavidyalaya, is completed under my guidance in the session 2023-25.

The dissertation fulfills the requirements of the degree. The contents embodied in the dissertation have not been submitted for the award of any other degree or diploma in this or any other University.

Place: Bilaspur

Date:

Signature of Supervisor

Name: Dr. Venkateshwar Rao Sharma

Designation: ASSOCIATE PROFESSOR


21/4/2025
Principal
Dr. Venkateshwar Rao Sharma
Associate Professor, Sanshodhan
Vishwavidyalaya, Bilaspur (C.G.)

DECLARATION

"I, Dineshwar Sedar, hereby declare that this project report entitled "WOMEN EMPOWERMENT (SELF HELP GROUP)" is submitted by me under the guidance of Dr. Yashwanth Rao Hanthi, Associate Professor, Department of Commerce, Anna University, Veluruppalakudi, as my own creation and has not been submitted to any other University or institution earlier.

Date: 22/04/2020


DINESHWAR SEDAR
ROLL NO: 22064160
4TH SEMESTER

A DISSERTATION REPORT
ON
**DIGITAL TRANSFORMATION IN THE BANKING
SECTOR FROM CONSUMER'S PERSPECTIVE**

SUBMITTED FOR THE PARTIAL FULFILLMENT OF THE REQUIREMENT FOR THE
AWARD OF THE DEGREE OF

BACHELOR OF COMMERCE (HONS.)



BY DISHA SAHU

ENROLLMENT NO. - GGV/22/04069

ROLL NO. - 22064169

UNDER THE SUPERVISION OF
DR. VENKATESWARA RAJ BHANOTU
DEPARTMENT OF COMMERCE
SCHOOL OF MANAGEMENT & COMMERCE
GURU GHASIDAS VISHWAVIDYALAYA BLASPUR (C.G.)
(SESSION - 2024-25)



Department of commerce

Guru Ghasidas Vishwavidyalaya, Bikaner (C.G.)

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

CERTIFICATE

This is to certify that the work contained in the dissertation entitled, "Digital Transformation in the Banking Sector from Consumer's Perspective", submitted by Disha Sahu (Roll No. 22004088) in partial fulfillment of the requirements for the degree of B.Com (Hons) from Guru Ghasidas Vishwavidyalaya, Bikaner, is a record of bonafide research work carried out by her under direct supervision and guidance by Dr. Venkateswara Rao Bhawanrao Sir during the academic year 2024-25. To the best of my knowledge, the matter involved in the dissertation has not been submitted to any other Institute or University for the award of the degree.

Date: 21.04.25


Sign of the Student


Dr. Manohar Ram
(Head of the Department)


Dr. Venkateswara Rao Bhawanrao
(Associate Professor)

DECLARATION CERTIFICATE BY THE STUDENT

I, **Disha Sethi**, a student of **B.Com (Hons)**, VI Semester, in Department of Commerce, Guru
Chandrasekhar Vastwani Group, hereby declare that the work presented in the report entitled "**Digital
Transformation in the Banking Sector from Commerce's Perspective**" submitted in partial
fulfillment of the degree of **Bachelor of Commerce (Hons)**, comprises only my original work and
the information presented in this report, including data, figures and pictures are original and duly
verified. The results embodied in this project report have not been submitted to any other
University or Institute for the award of any other degree.

Date : **21/04/23**


Signature of the Student

B.Com (Hons) (VI Semester)

Enrollment No. - **CGV/22/99069**

R/JB No. - **22064369**

A PROJECT REPORT
On
**IMPACT OF DIGITALIZATION ON COAL TRANSPORT
INDUSTRY**

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

BACHELOR OF COMMERCE



By

DIVAKAR KUMAR

Enrollment No.: GGIV/22/04070

Roll No.: 22064170

UNDER THE SUPERVISION OF

DR. Venkateswara Rao Bhanotu

Associate Professor

Department Of Commerce

School of Commerce & Management

Guru Ghasidas Vishwavidyalaya

Bilaspur (C.G.)

April 2025 (Term -2022-2025)

CERTIFICATE

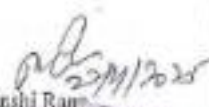
This is to certify that **Mr. DIVAKAR KUMAR** (Enrollment no. GGV/22/04070) has carried out Undergraduate report work entitled "**Impact of Digitalization on Coal Transport Industry**" Growth under the supervision of **DR. Venkateswara Rao Bhanotu** from the month of January 2025 to April 2025 towards the partial fulfillment of degree of Bachelor of Commerce (Hons.).

The work presented in the dissertation report is original and has not been submitted to anywhere else for this or any other degree.

Date: 22-04-2025

Place: Bilaspur


Dr. Venkateswara Rao Bhanotu
Associate Professor


Dr. Munshi Ram
Associate Professor
Head of the Department

DECLARATION

I hereby declare that the report presented in the review entitled "**Impact of Digitalization on Coal Transport Industry**" Submitted in the partial fulfillment of degree of Bachelor of Commerce (Hons.) was carried out by me at Guru Ghazidas Vishwavidyalaya, Bilaspur Chhattisgarh.

The work presented in this report is original and will remain the intellectual property of the author. The information presented in this report, including data, figures and pictures, is original and duly credited. If any discrepancy or mistake or plagiarism is found in this report, the responsibility for the same will be solely mine.

Date: 22-04-2025

Divakar Kumar
Signature

Place: Bilaspur

DIVAKAR KUMAR

Bachelor of commerce (Hons.)

Enrollment No. GGV/22/04070

Roll No. 22064170

**A DISSERTATION PROJECT REPORT
ON
STUDY ON TEA CONSUMPTION
OF INDIVIDUALS IN BILASPUR.**

Submitted for the partial fulfillment of the
Requirements for the reward of the degree
BACHELOR OF COMMERCE



By

DIVYA SHRUTI SINGH

Enrollment No.-(GGV/2204071)

Roll No.-22064171

UNDER THE SUPERVISION OF
Dr. VENKATSWAR RAO BHANUTU
(Associate Professor)

DEPARTMENT OF COMMERCE
Guru Ghasidas Vishwavidyalaya Bilaspur(C.G.)

CERTIFICATE DECLARATION

I Divya Smriti Singh, A Student of B.COM(10000) 6th semester in the year 2024-25 in the DEPARTMENT OF COMMERCE, GURU CHAIDAS VISHWAVIHARALAYA hereby declare that, I have prepared a dissertation project report on "STUDY ON TEA CONSUMPTION OF INDIVIDUAL IN BHASPOUR CITY" is submitted for the partial fulfillment of the requirement of the award of the degree of BACHELOR OF COMMERCE comprises only my original work and due acknowledgment has been made in the text to all the other materials used. The result embodied in this project report has not been submitted to any other universities or institute for the award of any degree.

DATE: 29/04/25

Place: Bhaspour

Divya Smriti Singh
DIVYA SMRITI SINGH

ROLL NO. 22064171

B.COM 6th SEMESTER

SUPERVISOR CERTIFICATE

This is to certify that **DIVYA SMERITI SINGH** (Enrollment no. GGV/22/04371) has completed her **DISSERTATION PROJECT** entitled '**STUDY ON TEA CONSUMPTION OF INDIVIDUAL IN BELASPUR CITY**' under the guidance and supervision.

HEAD OF DEPARTMENT

AD OF DEPARTMENT OF
Public Health, Dept. of Commerce
for various functions, (see p. 17)
Bureaus of various agencies, (see p. 17)

Dr. VENKATSHWAR RAO BILANUTU

DEPARTMENT OF COMMERCE

GGV BILASPUR

A
DISSERTATION REPORT
ON
" A STUDY ON FINANCIAL LITERACY AMONG GGV STUDENTS "

GURU GRASIDAS VISHWAVEDYALAYA,
KONIL, BELASPUR (C.G.)



IN THE PARTIAL FULFILLMENT OF THE REQUIREMENT FOR THE AWARD
OF THE DEGREE OF BACHELORS OF COMMERCE (HONOURS)
(Session - 2024-25)

SUBMITTED BY -
DUSHYANT SAHU
ENROLMENT NO. - GGV/22/04073
ROLL NO. 22064173

UNDER THE SUPERVISION OF
DR. VENKATESWARA RAO BHANOTU
(ASSOCIATE PROFESSOR)
DEPARTMENT OF COMMERCE

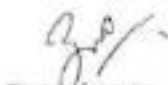
CERTIFICATE

This is to certify that the Dissertation titled ; " A Study on Financial Literacy Among GUV Students " , prepared and submitted to the Department of Commerce , Gura Gladhis Vidyapeethology , Kori, Bilaspur (CG) , is a genuine record of research carried out by Dushyant Sahu (Enrollment No. GGV/2204073) , student of B.Com Honours 3rd Semester of the department of commerce , in the partial fulfillment of the degree of B.Com Honours . The Dissertation has been examined and found to be satisfactory.

We wish him a bright future ahead.

Date: 22/04/25

Place : Bilaspur (CG)



Signature of supervisor

(Dr. Veerabhadra Rao Thakur)

Associate Professor

Commerce Department



Signature of HOD

(Dr. Manoj Kumar)

Associate Professor

Head of the department of
commerce

DECLARATION

I hereby declare that the work, which is being presented in the dissertation entitled "A Study on Financial Literacy Among GGV Students" in partial fulfillment for the award of Degree of "B.Com. Honours" in Department of Commerce, Gani Ghoshdas Vidyalayashiksha Kashi Bazar (CG) is a record of my own investigation carried under the guidance of Dr. Venkateswara Rao Bhambhani (Associate Professor) Department of Commerce, Gani Ghoshdas Vidyalayashiksha Kashi Bazar (CG).

I have not submitted the matter presented in this Dissertation anywhere for the award of any other degree.



Signature of Student

Debajyoti Saha

Enrol.No. GGV/2304673



Signature of supervisor

Dr. Venkateswara Rao Bhambhani

Associate Professor

GURU GHASIDAS VISHWAVIDYALAYA
(A CENTRAL UNIVERSITY)
BILASPUR (C.G)



A PROJECT REPORT

On

**A STUDY OF SOCIAL MEDIA & ITS IMPACT ON
CONSUMERS BUYING BEHAVIOUR**

*Submitted for partial fulfilment of the
Requirements for the Award of the Degree of
BACHELOR OF COMMERCE*

By

FAIZAN HUSSAIN

GGV/22/04074

**UNDER THE SUPERVISION OF
DR. VENKATESWAR RAO BHANOTU**

Assistant Professor

**DEPARTMENT OF COMMERCE
SCHOOL OF COMMERCE & MANAGEMENT**

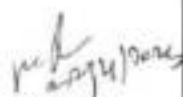
April 2025 (Term -2024-2025)

CERTIFICATE OF APPROVAL

This is to certify that Mr. **Faizan Hussain**, a student of 6th semester at Department of Commerce of the **Guru Ghasidas Vishwavidyalaya**, Bilaspur (C.G.), with Roll no. **22064174** and Enrollment no. **GGV/22/04074**, has completed a project report titled "**A Study Of Social Media & Its Impact On Consumers Buying Behaviour.**"

The candidate's genuine attempts, critical thinking abilities, and subject-matter knowledge are all evident in the report. Additionally, it is certified that this work is unique and hasn't been submitted to another university for consideration for a degree or diploma.

This work is officially recognized as valid for the awarding of the Bachelor of Commerce (Hons.) degree.


Head of the Department

Department of Commerce GGV₂

Bilaspur (C.G.)

CERTIFICATE OF THE GUIDE

This is to certify that the dissertation titled "**A Study of Social Media & Its Impact on Consumers' Buying Behaviour**" is a bona fide work carried out by **Mr. Faizan Hussain**, a student of **Bachelor of Commerce (6th Semester)** at **Guru Ghasidas Vishwavidyalaya Bilaspur (C.G.)**, under my guidance and supervision.

The project work is original and has been conducted as part of the academic curriculum prescribed by the university. It reflects the student's own efforts and research in understanding the growing influence of social media platforms on consumer purchasing decisions and patterns. The study is well-structured, and the findings are based on data collected and analyzed thoughtfully.

I am confident that this dissertation will be valuable for further academic and practical insights into the subject. I wish the student continued success in all future academic and professional endeavors.


[Signature of the Guide]

Dr. Venkateswar Rao Bhanotu

Assistant Professor

[Department of Commerce]

A DISSERTATION REPORT ON
A STUDY OF INSURANCE COMPANIES

A report submitted in fulfillment for the award of degree of Bachelor
of Commerce (Hons)



Session 2024-25

By

FALESHWAR PRASAD RATHIA

B.com (Hons) VI semester

Enrollment No. GGVI22/04075

Roll No. 22064175

Under the supervision of

DR. VENKATESHWAR RAO BHANOTU

Associate Professor

DEPARTMENT OF COMMERCE
GURU GHASIDAS VISHWAVIDYALAYA
BILASPUR, CHHATTISHGARH



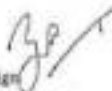
DEPARTMENT OF COMMERCE
GURU GHASIDAS VISHWAVIDYALAYA

(A central university established by the central university act 2009)

CERTIFICATE

I certify that the work included in the dissertation on the topic "A STUDY OF INSURANCE COMPANIES", presented by FALESHVAR PRASAD RATHIA for the degree of B.com (Hons.), Guru Ghasidas Vishwavidyalaya, is submitted under my guidance during the session 2024-25.

The dissertation meets the requirements of the degree. The contents included in the dissertation have not been presented for the award of any other diploma or degree in this or any other university.


Sign

Place : Bilaspur

Date :

Dr. Venkateshwar Rao Shanab

Associate professor

DECLARATION

I **Veleshwar Prasad Barhla**, hereby declare that this project report entitled " A study of insurance companies " is submitted by me, under the guidance of **Dr. Venkateshwar Rao Shanoo**, Associate Professor , Department of Commerce , **Guru Ghasidas Vishwavidyalaya**, its my own creation and has not been submitted to any other university or published earlier.

Signature of student

DISSERTATION REPORT

ON

"A COMPARATIVE STUDY ON THE FINANCIAL PERFORMANCE OF
PRIVATE SECTOR BANKS AND PUBLIC SECTOR BANKS IN INDIA"

SUBMITTED IN THE PARTIAL FULFILLMENT FOR THE AWARD OF THE DEGREE

OF

BACHELOR OF COMMERCE



SUBMITTED TO:

DR. VENKATESWARA RAO

BHANOTU

SUBMITTED BY:

G VANSHIKA REDDY

22064176

DEPARTMENT OF COMMERCEGURU GHASIDAS VISHWAVIDYALAYA, KORIBILASPUR (C.G.)



GURU GHASIDAS VISHWAVIDYALAYA

(A Central university established under central
university act, 2009) BILASPUR (C.G.)

CERTIFICATE OF ORIGINALITY

This is to certify that dissertation entitled "A COMPARATIVE STUDY ON THE FINANCIAL PERFORMANCE OF PRIVATE BANKS AND PUBLIC BANKS IN INDIA" submitted by G VANSHIKA REDDY student of 5th semester B.COM(H) in partial fulfillment of requirements for the award of the degree of B.COM(H) in DEPARTMENT OF COMMERCE, GURU GHASIDAS VISHWAVIDYALAYA, is an original work carried out by the student under my supervision and guidance.

To my best of my knowledge this dissertation does not contain any material previously published or written by another person, nor it has been submitted elsewhere, for any academic degree/diploma.

All sources used have been appropriately acknowledged and referenced.

SUPERVISOR'S NAME:-

DR. VENKATESWARA BAO BHANOTU

SIGNATURE OF SUPERVISOR

SIGNATURE OF STUDENT

DATE:-

CITY:- BILASPUR

DEPARTMENT OF COMMERCE

GURU GHASIDAS VISHWAVIDYALAYA

DECLARATION CERTIFICATE

J. G. VANSHIKA REDDY, here by declare that dissertation entitled "A COMAPARTIVE STUDY ON FINANCIAL PERFORMANCE OF PUBLIC AND PRIVATE BANKS IN INDIA" submitted to GURU GHASIDAS VISHWAVIDYALAYA, in partial fulfillment of requirements for the award of degree B.COM(III) is the result of my own work carried out under the supervision of DR. VENKATESWARA RAO BHANDU.

I further declare that this work is original and has not been submitted earlier, either in part or full, for the award of any degree diploma or any other similar title or recognition at this or any other institution.

All sources of information and data have been duly acknowledged.

PLACE- BILASPUR

DATE-


SIGNATURE OF STUDENT

NAME- J. G. VANSHIKA REDDY

DEPARTMENT OF COMMERCE

GURU GHASIDAS VISHWAVIDYALAYA

A Dissertation Report on
"Cultural Capital : Monetizing Religious and Spiritual Tourism for
Regional Economic Growth"



Prepared By:
GARIMA LOKHANDE
Enrollment no. : GGV/22/64077
Roll no.: 22064177

Under the Guidance of
Dr. VENKATESWARA RAO BHANOTU
(Assistant professor)

Submitted To:
DEPARTMENT OF COMMERCE
School of Commerce and Management
GURU GHASIDAS VISHWAVIDYALAYA
Bilaspur, Chhattisgarh - 495001

In partial fulfillment of the requirements of the degree of
Bachelors of Commerce (Honors)



GURU GHASIDAS VISHWAVIDYALAYA

Department of Commerce

PLAGIARISM VERIFICATION CERTIFICATE

Title of Dissertation: Cultural Capital: Monitoring Religious and Spiritual Tourism for Regional Economic Growth

Submitted By: Carina Lakshmi

Enrollment No.: GGV/22/04077

Roll No.: 2204177

Program: B.Com (Hons.), VI Semester

Supervisor: Dr. Vidyanandana Rao Sharma

Plagiarism Summary: Checked using FlagScan + Internal Repository

Similarity Index: 4.1% (UGC Limit: <10%)

All Content Original: 95%

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Reviewed using academic detection tools without repository submission. Minor similarities found are within acceptable academic limits. No AI-generated content detected. Complies with UGC and university integrity standards.

Verified by: Dr. Vidyanandana Rao Sharma | Department of Commerce, GGV

Date: April 21, 2025

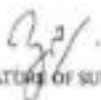


GURU GHASIDAS VISHWAVIDYALAYA

Department of Commerce

CERTIFICATE OF ORIGINALITY

This is to certify that the dissertation titled "Cultural Capital : Monitoring Religious and Spiritual Tourism for Regional Economic Growth" is an original work of Garima Lokhande. Enrollment no.: GGV22/04077 and is being submitted in partial fulfillment for the award of the Bachelor's Degree in Commerce of Guru Ghasidas University, Bilaspur, Chhattisgarh. This report has not been submitted earlier either to this University or to any other University/Institution for the fulfillment of the requirement of a course of study.


SIGNATURE OF SUPERVISOR


SIGNATURE OF STUDENT

Place :

Place :

Date :

Date :

A DISSERTATION REPORT ON
SPENDING HABITS OF GGV STUDENTS
[IMPLICATION FOR BUSINESS STRATEGIES AND MARKET TRENDS]

A REPORT
SUBMITTED
IN PARTIAL FULFILMENT OF THE REQUIREMENT FOR THE AWARD OF THE
DEGREE OF
BACHELOR OF COMMERCE
(HONS.)



BY
GAURAV NAGPURE
B.COM. (HONS.) VI SEMESTER
ENROLLMENT NO. - GGV/22/04078
ROLL NO. - 22064178

UNDER THE SUPERVISION OF
Dr. VENKATESWARA RAO BHANOTU
ASSOCIATE PROFESSOR

(Batch 2024-2028)

DEPARTMENT OF COMMERCE
SCHOOL OF STUDIES OF COMMERCE AND MANAGEMENT
Guru Ghasidas Vishwavidyalaya (A Central University)
Bilaspur, Chhattisgarh - 495004



Department of commerce
G. G. Vishwavidyalaya, Bilaspur, (C.G.)

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

CERTIFICATE

This is to certify that Mr. Ganesh sagure (Enrollment No.- GGV/2204078, Roll No. 22064178) has carried out his Under Graduate Report work entitled "Understanding the spending habits of GGV students : Implication for business strategies and market trends" under the supervision of Dr. Venkateswara rao bhutani from the month of January 2023 to April 2023 toward partial fulfillment of degree of Bachelor of Commerce (Hons.).

The work presented in the dissertation report is original and has not been submitted anywhere else for this or any other degree.

Date: 22/04/25

Dr. Venkateswara rao bhutani

Place: Bilaspur

Associate
Professor
Supervisor

Dr. Munish Kumar

Associate
Professor
Head of Department

ACKNOWLEDGEMENT

I bow my head before the Divinity for the internal courage and strength that kept me high on life's path.

Starting with his name I express a deep sense of gratitude to my honourable guide Dr. Venkateswara Rao Bhimavarapu (Associate Professor, Department of Commerce), Guna Gaudan University (C.G), for his incomparable guidance, constant support and a gear of motivation that kept my spirit high even in adverse conditions. It is with a sense of *gratitude and respect* that I avail this opportunity to thank him.

I wish to record sincere thanks to Dr. Mahesh Rao, (Associate Professor and Head of the Department of Commerce) for giving me permission of Review work entitled "*Understanding the Spending Habits of GGV Students: Implication for Business Strategies and Market Trends*".

I am also thankful to all the faculty members and staff of Department of commerce for their support and guidance.

At last, I acknowledge that my work is a result of co-operation and help of many individuals, whom I have not mentioned, I would like to thank them all.

**A PROJECT REPORT
ON
IMPACT OF FINTECH ON FINANCIAL
INCLUSION IN INDIA**

*SUBMITTED IN PARTIAL FULFILLMENT OF THE REQUIREMENTS
FOR THE AWARD OF THE DEGREE OF
BACHELOR OF COMMERCE*



By

Gopesh Verma

Enrollment No. (CGV/22/04079)

UNDER THE SUPERVISION OF

DR. Venkateswara Rao Bhanota

(ASSOCIATE PROFESSOR)

DEPARTMENT OF COMMERCE
SCHOOL OF COMMERCE & MANAGEMENT
GURU GHASIDAS VISHWAVIDYALAYA BILASPUR (C.G.)
APRIL 2025 (TERM-2022-25)

CANDIDATE'S DECLARATION

I, Gopesh Verma, a student of B.Com (SEMESTER VI) in Department of Commerce, Guru Granth Sahib Vastavevishya College, Haryana, hereby declare that the project report entitled "IMPACT OF FINTech ON FINANCIAL INCLUSION IN INDIA" is substantial for the partial fulfillment of the requirements for the award of the degree of Bachelor of Commerce, comprising only my original work and due acknowledgements have been made in the text to all other materials used. The results embodied in this project report have not been submitted in any other university or institution for the award of any other degree.

Date: 22 April 2025

GOPESH VERMA

SUPERVISOR'S CERTIFICATE

This is to certify that Gopesh Verma (Enrollment No. GGV 22 04079) has completed his project entitled "IMPACT OF FINTECH ON FINANCIAL INCLUSION IN INDIA" under my guidance and supervision. To the best of my knowledge it is his original work and is fit for evaluation for the B.Com (Hons.) Project.



DR. Venkateswara Rao Bhanota
(ASSOCIATE PROFESSOR)

Department of commerce

A PROJECT REPORT ON
"AFFECTS ON DIGITAL INTERNET PAYMENT
SYSTEM ON CONSUMER BEHAVIOR IN
PASHCHIM"

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

Bachelor of commerce



BY

GYAN SHANKER VERMA

ENROLLMENT NO.

(GGV2304031) UNDER

SUPERVISION OF

Dr. VENKATESWARA RAO BHANOTU

DEPARTMENT OF COMMERCE

SCHOOL OF MANAGEMENT & COMMERCE

GURU GHASIDAS VISHWAVIDYALAYA

BILASPUR (C.G.)

(A CENTRAL UNIVERSITY)

April 2023 (TERM 2022-2023)

[Signature]
Head of the Department
School of Management & Commerce
GGS Indraprastha University, Delhi
Date: 04/04/2023

CANDIDATE'S DECLARATION

I, GYAN SHANKER VERMA, a student of B.COM (semester 6th) in the department of, COMMERCE IN GURU GHASIDAS VISHWAVIDYALAYA Bilaspur, hereby declare that the project report "AFFECTS ON DIGITAL INTERNET PAYMENT SYSTEM ON CONSUMER BEHAVIOR IN PAMGARIP" and the degree of bachelor of commerce, comprise only my original work and that no knowledge have been made in the text to all other material used.

02/04/25

DATE



SIGNATURE

Gyan Shanker Verma

CERTIFICATE

This is to certify that GYAN SHANKER VERMA (GGV/22/04080) has completed her project entitled "" AFFECTS ON DIGITAL INTERNET PAYMENT SYSTEM ON CONSUMER BEHAVIOR IN PAMGARH"" under my guidance and supervision. To the best of my knowledge, it is her original work and is fit for evaluation for B.COM project.



Dr. VENKATESWARA RAO BHANOTHU SIR

Associate professor

Department of Commerce

Guru Chasidas Vishwavidyalaya

Bilaspur

A DISSERTATION REPORT ON
**GROWTH AND CHALLENGES TO EV INDUSTRY IN
BILASPUR (CHHATTISGARH)**

"A Localized Study of EV Industry Transformation and Its Emergence"

A REPORT
SUBMITTED
IN PARTIAL FULFILMENT OF THE REQUIREMENT FOR THE AWARD OF THE
DEGREE OF
BACHELOR OF COMMERCE (HONS.)



BY
HARI NARAYAN DWIVEDI
B.COM. (HONS.) VI SEMESTER
ENROLLMENT NO. - GGV/22/04081
ROLL NO. - 22664181

UNDER THE SUPERVISION OF
Dr. VENKATESWARA RAO BHANOTU
ASSOCIATE PROFESSOR

(Batch 2024-2028)

DEPARTMENT OF COMMERCE
SCHOOL OF STUDIES OF COMMERCE AND MANAGEMENT
Guru Chhasidas Vishwavidyalaya (A Central University)
Bilaspur, Chhattisgarh - 495009



Department of commerce
Guru Ghasidas Vishwavidyalaya, Bilaspur, (C.G.)
(A Central University Established by the Central University Act, 2000 No. 25 of 2000)

CERTIFICATE

This is to certify that Mr. HARI NARAYAN DWIVEDI (Enrollment No.- GGN/22/04081, Roll No. 22064181) has carried out her Under Graduate Report work entitled "Growth and challenges to EV industry in Bilaspur (Chhattisgarh): A Localised Study of EV Industry Transformation and Its Emergence" under the supervision of Dr. Venkateswara Rao Bhosale from the month of January 2025 to April 2025 toward partial fulfillment of degree of Bachelor of Commerce (hons.).

The work presented in the dissertation report is original and has not been submitted anywhere else for this or any other degree.

Date: 22/04/2025

Dr. Venkateswara Rao Bhosale

Dr. Manish Rao

Place: Bilaspur

Associate Professor
Supervisor

Associate Professor
Head of Department

DECLARATION

I hereby declare that the work presented in the review entitled "Growth and challenges to EV industry in Bilaspur (Chhottanagpur): A Localised Study of EV Industry Transformation and Its Emergence" submitted in partial fulfillment of the degree of Bachelor of Commerce (B.Com.) was carried out by me as, Gauri Chaudhary Vishwakarma, Bilaspur (C.G.).

The work presented in this review is original and will remain intellectual property of the reviewer. The information presented in this review including data, figures and pictures are original and duly credited. If any discrepancy or mistake or plagiarism is found in this report, the responsibility for the same will be solely mine.

Date: 22/04/2025
Place: Bilaspur



Signature of the student
B.Com.(hons.) (VI Semester)
Enrollment no. - GGV/2264361
Roll no. - 22064131

ACKNOWLEDGEMENT

I bow my head before the Universe for the internal courage and strength that kept me high on life's path.

Starting with his name I express a deep sense of gratitude to my honourable guide **Dr Venkateswara Rao Bharola** (Associate Professor, Department of Commerce), Guru Ghansim University (C.G), for his incomparable guidance, constant support and a gear of motivation that kept my spirits high even in adverse conditions. It is with a sense of gratefulness and respect that I avail this opportunity to thank him.

I wish to record sincere thanks to **Dr. Munsil Rao**, (Professor and Head of the Department of Commerce) for giving me permission of Review work entitled "Growth and challenges in EV industry in Bilaspur (Chhattisgarh): A Localized Study of EV Industry Transformation and Its Emergence".

I am also thankful to all the faculty members and staff of Department of Commerce for their support and guidance.

At last, I acknowledge that my work is a result of co-operation and help of many individuals, whom I have not mentioned, I would like to thank them all.

A PROJECT REPORT

On

**FINANCIAL MANAGEMENT OF AUTO MOBILE SECTOR IN INDIA
A CASE STUDY OF BAJAJ AUTO LTD**

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

BACHELOR OF COMMERCE (HONS)



By

(HARSH BHAGAT)

ENROLLMENT NO – GGV/22/14682

ROLL NO – 27064182

UNDER THE SUPERVISION OF

DR. SANJAY KUMAR PATEL

(ASSOCIATE PROFESSOR)

DEPARTMENT OF COMMERCE

SCHOOL OF MANAGEMENT & COMMERCE

GURU GHASIDAS VISHWAVIDYALAYA BILASPUR (C.G.)

APRIL 2023 (SESSION- 2024-25)

CERTIFICATE OF APPROVAL

This is to certify that **Mr. HARSH BHAGAT** of 6th semester at Department of Commerce of Guru Ghasidas Vishwavidyalaya, Bilaspur (C.G) bearing Roll no. **22064182**, Enrollment no. **GGV/22/04082** has developed project report work entitled '**FINANCIAL MANAGEMENT OF AUTO MOBILE SECTOR IN INDIA A CASE STUDY OF BAJAJ AUTO LTD**' is hereby approved as a credible work for the award of the degree of Bachelor of commerce (Hons)


Head of the Department

Department of Commerce GGV,

Bilaspur (C.G)

CERTIFICATE OF THE GUIDE

This is to certify that Mr. **HARSH BHAGAT** student of Bachelor of Commerce Honours (6th Semester, Enrollment no.-GGV/22/04082, Department of Commerce, Guru Ghasidas Vishwavidyalaya Bilaspur (C.G) has successfully completed his project entitled,

**"FINANCIAL MANAGEMENT OF AUTO MOBILE SECTOR IN INDIA
A CASE OF BAJAJ AUTO LTD"** under my guidance and supervision of **DR. SANJAY KUMAR PATEL** for the award of the degree of **BACHELOR OF COMMERCE (HONS)**.

This project is original, as it has not previously formed the basis for the award of any other degree.


(Signature of the Guide)

DR. SANJAY KUMAR PATEL

Associate Professor

(Department of Commerce)

A PROJECT REPORT

ON

AGRICULTURAL REVOLUTION AND CROP ROTATION:

(A study of irrigation system in Chhattisgarh traditional to modern approach)



SESSION 2024-25

SUBMITTED BY:

HARSH KUMAR SINGH

B.COM(HONS) 6TH SEMESTER

ENROLLMENT NO. GGV/22/04084

GUIDED BY:

DR. SANJAY KUMAR PATEL

(ASSOCIATE PROFESSOR)

DEPARTMENT OF COMMERCE

GURU CHASIDAS VISHWAVIDYALAYA BILASPUR(C.G.)

Department of commerce
Guru Ghastidas Vishwavidyalaya, Bilaspur
U.P. Group of Institutions is affiliated with the Central Board of Secondary Education (CBSE)
Kosi, Bilaspur-495009 (C.G.)



certificate

This is to certify that the work contained in the dissertation entitled "AGRICULTURAL REVOLUTION AND CROP ROTATION: A study of irrigation systems in Chhattisgarh (traditional to modern)" submitted by Harsh Kumar Singh for the award of the degree of B.Com (Hons) from Guru Ghastidas Vishwavidyalaya is completed under my guidance in the session 2024-25.

The dissertation fulfills the requirements of the degree. The contents embodied in the dissertation have not been submitted for the award of any other degree or diploma in this or any University.

Place:


Signature of Supervisor
Dr. Sanjay Kumar Patel
Designation
ASSOCIATE PROFESSOR

Department of commerce
Guru Ghansidas Vishwavidyalaya, Bilaspur
G.G.V.V. Society (Pvt.) Ltd. Bilaspur (C.G.)
Kani, Bilaspur-465009 (C.G.)



certificate

This is to certify that the work contained in the dissertation entitled **"AGRICULTURAL REVOLUTION AND CROPROTATION: A study of irrigation systems in Chhattisgarh (traditional to modern)"** submitted by **Harsh Kumar Singh** for the award of the degree of **B.com (Hons)** from **Guru Ghansidas Vishwavidyalaya** is completed under my guidance in the session **2024-25**.

The dissertation fulfils the requirements of the degree. The contents embodied in the dissertation have not been submitted for the award of any other degree or diploma in this or any University.

Place:


Signature of Supervisor

Dr. Sanjay Kumar Patel

Designation

ASSOCIATE PROFESSOR

A PROJECT REPORT
on
"A STUDY ON AN IMPACT OF SOCIAL MEDIA ON CONSUMER
BUYING BEHAVIOUR"

Submitted for Partial fulfilment of the requirements for the degree of
BACHELOR OF COMMERCE (HONOURS)

2024-25



Submitted by
HARSHI SHARMA
(ROLL NO. - 22064185)
[ENROLLMENT NO - GGV/22/04085]

Under the Supervision of
DR. SANJAY KUMAR PATEL
(Associate Professor)

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

CANDIDATE DECLARATION

Thereby certify that the work which is being presented in the dissertation entitled "A STUDY ON AN IMPACT OF SOCIAL MEDIA ON CONSUMER BUYING BEHAVIOUR" is carried out by me under the supervision of DR. SANJAY KUMAR PATEL and submitted in Department of Commerce for the award of the degree of BACHELOR OF COMMERCE in School of Management & Commerce from Gani Ghaudas Vishwavidyalaya, Bilaspur, C.G. is of my own work. I declare to the best of my knowledge that no part of this dissertation has been submitted for any other degree in part or full to this University or any other University.

Date:-


HARSH SHARMA

B.com(hons.)

Dept. of Commerce

SUPERVISOR'S CERTIFICATE

This is to certify that **Mr. HARSH SHARMA** a student of B.com(hons.) in the **Guru Ghasidas Vishwavidyalaya Bilaspur, Chhattisgarh** has worked under my supervision and guidance for his project work and prepared a project report with the title **"AN STUDY ON AN IMPACT OF SOCIAL MEDIA ON CONSUMER BEHAVIOUR"** which is he submitting his genuine and original work to the best of my knowledge.


DR. SANJAY KUMAR PATEL
(Associate Professor)


B.Com. / H.C.B.
Office No. / Dept. of Commerce
Guru Ghasidas Vishwavidyalaya, Bilaspur (C.G.)
Guru Ghasidas Vishwavidyalaya, Bilaspur (C.G.)

DISSERTATION PROJECT ON

**"Recycling and New startup development: The study of waste management
of solar panel in Chhattisgarh"**

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

Bachelor of Commerce (Hons.)



By: Harshita Saa

Enrollment no. GCN/22/04087

Roll no. 22064187

Guided by: Dr. Sanjay Kumar Patel sir (Associate Professor)

Department of Commerce & Management

Guru Ghasidas Vishwavidyalaya,

Bilaspur (C.G.) 495009

Academic year (2024-25)

Date of submission: April 23, 2025

Department of commerce
Guru Chaidas Vishwavidyalaya, Bilaspur
Honsd Chaidas Vishwavidyalaya, Bilaspur
Kori, Bilaspur-495009 (C.G.)



CERTIFICATE

This is to certify that the work contained in the dissertation entitled "Recycling and new startup development: the study of waste management of solar panel in Chhattisgarh" submitted by Harshita Sahu for the award of the degree of B.A. (Hons) from Guru Chaidas Vishwavidyalaya is completed with my guidance on the session 2024-25.

The dissertation fulfills the requirements of the degree. The original copy of the dissertation have not been submitted for the award of any other degree or diploma in this or any University.

Place: BILASPUR


Signature of Supervisor

Dr. Sangeeta Kumar Patel

Designation

ASSOCIATE PROFESSOR

ACKNOWLEDGEMENT

I would like to express my sincere gratitude to all those who supported and guided me throughout the course of this dissertation.

First and foremost, I am deeply thankful to my supervisor Dr. Sanjay Kumar Patel *et al.* for their invaluable guidance, encouragement, and insightful feedback throughout every stage of this research. Their support and mentorship were crucial to the completion of this work.

I would also like to thank Department of commerce at Guru Ghasidas Vishwavidyalaya for providing the necessary resources and academic environment that made this research possible.

My heartfelt thanks go to my family and friends for their unwavering support, patience, and motivation during this journey. Their understanding and encouragement gave me the strength to keep moving forward.

Finally, I would like to acknowledge all those who participated in or contributed to this research in any way. Your input and cooperation are genuinely appreciated.

Thank you all.

Harshita Sao

A PROJECT REPORT
ON
**Problem and Prospects of Atal Pension Yojana (APY) With
Reference to (C.G) State**

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

Bachelor of Commerce



By

HARSHWARDHAN BANJARE

Enrollment No. GGV/22/04088
Examination Roll No. 22064188
UNDER THE SUPERVISION OF

DR. SANJAY KUMAR P. PATEL
ASSOCIATE PROFESSOR

DEPARTMENT OF COMMERCE
SCHOOL OF MANAGEMENT & COMMERCE
GURU GHASIDAS VISHWAVEDYALAYA
KONI BILASPUR (C.G) 495009 (Term- 2024_25)

CERTIFICATE OF APPROVAL

This is to certify that the work contained in the thesis entitled, "problem and prospects of Atal Pension Yojana (APY) with reference to (C.G) state" submitted by Harshwardhan Banjare (Roll no. 22064188) for the degree of B. Com (Hons.) from Guru Ghasidas Central University, Bilaspur, is a record of Bonafide research work carried out by her under direct supervision and guidance by DR.SANJAY KUMAR PATEL during the Academic Year 2024-2025. To the best of my knowledge, the matter embodied in the dissertation has not been submitted to any other University/Institute for the award of Degree.


Head of the Department
Department of Commerce
Guru Ghasidas Vastwasthyalaya
Bilaspur (C.G)

SUPERVISOR'S CERTIFICATE

This is to certify that **Harchwardhan Banjara** (Enrollment No. GGV/22/04088) has completed his/her project entitled **"Problem and prospects of Atal Pension Yojana (APY) with reference to (C. G) state"** under my guidance and supervision. To the best of my knowledge, it is his original work and is fit for evaluation for the B.COM, (H) Project.



(SIGNATURE OF SUPERVISOR)

Dr. Sanjay Kumar Patel

Associate Professor

Department of Commerce

Guru Ghasidas Vishwavidyalaya

**A PROJECT REPORT
ON
"EMPOWERING GRASS ROOTS OF MARGINALISED FARMERS
THROUGH FARMERS PRODUCER ORGANISATION (FPO) : A CASE
STUDY OF CHHATTISGARH"**

Submitted for partial fulfilment of the Requirements for the

Award of the Degree of
BACHELOR OF COMMERCE



BY

HEMANT KUMAR SAHU

ENROLLMENT NO. - GGV/22/04089

ROLL NO. - 22064189

UNDER THE SUPERVISION OF

DR. SANJAY KUMAR PATEL

Associate Professor

Department Of Commerce

School of Commerce & Management

Guru Ghasidas Vishwavidyalaya

Bilaspur (C.G.)

April 2025 (Term : 2024-2025)

CERTIFICATE OF APPROVAL

This is to certify that Mr. HEMANT KUMAR SAHU of 6th semester at Department of Commerce of Guru Ghasidas Vishwavidyalaya, Bilaspur (C.G.) bearing Roll no. 22064189, Enrollment no. GGV/22/04089, has developed project report work entitled "Empowering grass roots of marginalised farmers through farmers producer organisation (FPO) : A case study of Chhattisgarh" is hereby approved as a credible work for the award of the degree of Bachelor of Commerce (Hons.).



Head of the Department

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

SUPERVISOR'S CERTIFICATE

This is to certify that HEMANT KUMAR SAHU (Enrollment No. GGV/22/04089) has completed his project entitled "Empowering grass roots of marginalised farmers through farmers producer organization (FPO) : A case study of Chhattisgarh" under my guidance and supervision. To the best of my knowledge, it is his original work and is fit for evaluation for the B.COM Project. Dr. SANJAY KUMAR PATEL, (Associate Professor) Department of Commerce Guru Ghansidas Vishwavidyalaya.



(Signature of supervisor)

Dr. Sanjay Kumar Patel Sir

Department of Commerce

Guru Ghansidas Vishwavidyalaya,

Bilaspur (C.G.)

DISSERTATION PROJECT ON

"Conversion of ethnic knowledge system in MSMEs a case study of Chhattisgarh with respect to city of Bilaspur"

Submitted for partial fulfillment of the requirements for the award of a degree

Bachelor of Commerce (Honors)



By: Himanshu Dadsena

Enrollment no. GGV/22/04092

Roll no. 22064192

Guided by: Dr. Sanjay Kumar Patel sir (Associate Professor)

Department of Commerce & Management

Guru Ghasidas Vishwavidyalaya,
Bilaspur (C. G.) 495009

Academic year (2024-25)

Date of submission: April 22, 2025

CERTIFICATE OF APPROVAL

This is to certify that Mr. HIMANSHU DADSENA of 6th semester at Department of Commerce of Gura Ghasidas Vishwavidyalaya, Bilaspur (C.G.) bearing Roll no. 22064192, Enrollment no. GGV/22/04092 has developed project report work entitled "Conversion of ethnic knowledge system in MSMEs: a case study of Chhattisgarh with respect to city of Bilaspur" is hereby approved as a credible work for the award of the degree of Bachelor of Commerce (Hons.).


Head of the Department

Department of Commerce GGV,

Bilaspur (C.G.)

CERTIFICATE OF THE GUIDE

This is to certify that Mr. HIMANSHU DADSENA student of Bachelor of Commerce Honours (6th Semester, Enrollment No.- GGV/22/04092, Department of Commerce, Gura Ghasidas Vishwavidyalaya Bilaspur (C.G) Has successfully completed his project entitled,

"Conversion of ethnic knowledge system in MSMEs: a case study of Chhattisgarh with respect to city of Bilaspur" under my guidance and supervision of DR. SANJAY KUMAR PATEL for the award of the Degree of Bachelor of Commerce (Hons.)

This project is original, as it has not previously formed the basis for the award of any other degree.



(Signature of the Guide)

DR. SANJAY KUMAR PATEL

Associate Professor

(Department of Commerce)

DISSERTATION PROJECT ON

"Conversion of ethnic knowledge system in MSMEs: a case study of Chhattisgarh with respect to city of Bilaspur"

Submitted for partial fulfillment of the requirements for the award of a degree

Bachelor of Commerce (Honors)



By: Himanshu Dadsena

Enrollment no. GGV/22/04062

Roll no. 22064192

Guided by: Dr. Sanjay Kumar Patel sir (Associate Professor)

Department of Commerce & Management

Guru Ghasidas Vishwavidyalaya,

Bilaspur (C. G.) 495009

Academic year (2024-25)

Date of submission: April 22, 2025

CERTIFICATE OF APPROVAL

This is to certify that Mr. HIMANSHU DADSENA of 6th semester at Department of Commerce of Guru Ghasidas Vishwavidyalaya, Bilaspur (C.G.) bearing Roll no. 22064192, Enrollment no. GGV/22/04092 has developed project report work entitled "Conversion of ethnic knowledge system in MSMEs: a case study of Chhattisgarh with respect to city of Bilaspur" is hereby approved as a credible work for the award of the degree of Bachelor of Commerce (Hons.).


Head of the Department

Department of Commerce GGV,

Bilaspur (C.G.)

CERTIFICATE OF THE GUIDE

This is to certify that **Mr. HIMANSHU DADSENA** student of Bachelor of Commerce Honours (6th Semester, Enrollment No. - G61V/22/04092, Department of Commerce, Gura Ghasidas Vishwavidyalaya Bilaspur (C.G) Has successfully completed his project entitled,

"Conversion of ethnic knowledge system in MSMEs: a case study of Chhattingarh with respect to city of Bilaspur" under my guidance and supervision of **DR. SANJAY KUMAR PATEL** for the award of the Degree of **Bachelor of Commerce (Hons.)**

This project is original, as it has not previously formed the basis for the award of any other degree.



(Signature of the Guide)

DR. SANJAY KUMAR PATEL

Associate Professor

(Department of Commerce)

A PROJECT REPORT

ON

**"BILATERAL TRADE AGREEMENT OF INDIA WITH ASEAN
COUNTRY AND ITS IMPACT ON EXPORT AND IMPORT OF INDIA"**

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

BACHELOR OF COMMERCE



BY

HIMANSHU KUMAR SONCHE

ENROLLMENT NO.:- GGV/22/04093

UNDER THE SUPERVISION OF

DR. SANJAY KUMAR PATEL

Associate Professor

Department Of Commerce

**School of Commerce & Management - Jyoti Ghasidas
Vishwavidyalaya**

Bilaspur (C.G.)

April 2025 (Term -2024-2025)

CERTIFICATE OF APPROVAL

This is to certify that **Mr. HIMANSHU KUMAR SONCHE** of 6th semester at Department of Commerce of Guru Ghasidas Vishwavidyalaya, Bilaspur (C.G.) bearing Roll no. **22064193**, Enrollment no. **GGV/22/04093** has developed project report work entitled "**BILATERAL TRADE AGREEMENT OF INDIA WITH ASEAN COUNTRY AND IT'S IMPACT ON EXPORT AND IMPORT OF INDIA**" is hereby approved as a credible work for the award of the degree of Bachelor of Commerce (Hons.).


Head of the Department

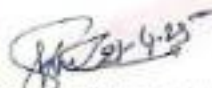
Department of Commerce GGV,
Bilaspur (C.G.)

CERTIFICATE OF THE GUIDE

This is to certify that **Mr. HIMANSHU KUMAR SONCHE** student of Bachelor of Commerce Honours (6th Semester, Enrollment No.-GGV/22/04093, Department of Commerce, Guru Ghasidas Vishwavidyalaya Bilaspur (C.G) has successfully completed his project entitled,

"BILATERAL TRADE AGREEMENT OF INDIA WITH ASEAN COUNTRY AND ITS IMPACT ON EXPORT AND IMPORT OF INDIA" under my guidance and supervision of. **DR. SANJAY KUMAR PATEL** for the award of the Degree of **Bachelor of Commerce (Hons.)**

This project is original, as it has not previously formed the basis for the award of any other degree.



(Signature of the Guide)

DR. SANJAY KUMAR PATEL

Associate Professor

(Department of Commerce)

**"Utilization of AI and Machine learning in accounting:
A study of cost-effective approach"**

Dissertation

GURU GHASIDAS VISHWAVIDYALAYA, BILASPUR
(A Central University)

B. COM. 6th Semester Department of COMMERCE
(2022-2025)



Submitted to:

Dr. Sanjay Kumar Patel
(Associate Professor)
Department of Commerce
Guru Ghasidas
Vishwavidyalaya, Bilaspur,
(C.G.)

Submitted by:

Himanshu Shekh
GGV/22/04094
Department of
Commerce
Guru Ghasidas
Vishwavidyalaya,
Bilaspur, (C.G.)

Department of Commerce
Guru Ghasidas Vishwavidyalaya, Bilaspur (C.G.)
2022-2025

CERTIFICATE OF APPROVAL

This is to certify that Mr. HIMANSHU SHEKHAR of 6th semester at Department of Commerce of Guru Ghasidas Vishwavidyalaya, Bilaspur (C.G.) bearing Roll no. 22064194, Enrollment no. GGV/22/04094 has developed Dissertation work entitled "Utilization of AI and Machine Learning in Accounting: A Study of Cost-Effective Approach" is hereby approved as a credible work for the award of the degree of Bachelor of Commerce (Hons.).

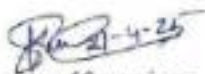

Head of the Department

Department of Commerce GGV,
Bilaspur (C.G.)

Certificate

This is to certify that the work contained in the dissertation entitled "Utilization of AI and Machine learning in accounting: A study of cost-effective approach" submitted by Himanshu Shekhar for the award of the degree of Bcom (Hon's) Commerce, Guru Ghasidas Vishwavidyalaya is completed under my guidance in the session 2024-25.

The dissertation fulfils the requirements of the degree. The contents embodied in the dissertation have not been submitted for the award of any other degree or diploma in this or any University.



Signature of Supervisor

Name: Dr. Sanjay Kumar Patel

Designation: Associate Professor

A PROJECT REPORT
ON
**IMPACT OF ECO-FRIENDLY BRANDING ON CONSUMER
PERCEPTION OF CHHATTISGARH**

Submitted for partial fulfilment of the requirements for the award of a degree
Bachelor's of Commerce (Honours)



By:

Hrishika Sai Painkra

6th Semester

Enrollment No: GGV/22/04095

Examination Roll No: 22064195

UNDER THE SUPERVISION OF

Dr. Sanjay Kumar Patel

Associate Professor

Department of Commerce

School of Commerce & Management

GURU GHASIDAS UNIVERSITY,

Bilaspur, Chhattisgarh

April 2025, Session 2022-25


21/4/2025
Signature/M.O.D.
Dr. Sanjay Kumar Patel / Dept. of Commerce
School of Commerce & Management, Guru Ghasidas
University, Bilaspur, Chhattisgarh

CANDIDATE'S DECLARATION

I hereby declare that the dissertation entitled "Impact of Eco-friendly Branding on Consumer Perception of Chhattisgarh" submitted by me for the partial fulfillment of the requirements for the award of the degree of Bachelors of Commerce (Honours) to GURU GHASIDAS UNIVERSITY, is a bonafide work carried out by me under the guidance and direction of Dr. Sanjay Kumar Patel, Associate Professor at Department of Commerce, School of Commerce & Management.

I further declare that this dissertation has not been submitted by me or anyone else for the award of any other degree, diploma, fellowship, or similar title or recognition from any other university or institution.

All sources of material and data have been appropriately recognized and referenced. The work embodied in this dissertation results from my original research, and due care has been taken to ensure that no part of this dissertation is plagiarized. If found otherwise, I shall be held responsible.

Date: 21/04/2025

Place: Bilaspur

Signature: Heishika

Heishika Sui Patil

Enrollment No: GGV/22/04095

Examination Roll No: 22064195

B.Com.(Hons.) 2025

SUPERVISOR'S CERTIFICATE

This is to certify that the dissertation entitled "Impact of Eco-friendly Branding on Consumer Perception", submitted by Hristika Sui Prakash bearing Roll Number/Enrollment Number 22064195, in partial fulfillment of the requirements for the award of the degree of Bachelors of Commerce, to GURU GHASIDAS UNIVERSITY, is a record of the bonafide research work carried out by her under my supervision and guidance.

To the best of my knowledge and confidence, the dissertation:

- Embodies the work of the candidate herself,
- Has not been submitted in part or full for the award of any other degree or diploma in any other institution,
- Is free from plagiarism, and
- Is suitable for submission in partial fulfillment of the requirements of the said degree.

The dissertation represents an independent research effort and is a genuine contribution to the field of Marketing.

I wish her all the best for her upcoming activities.

Date: 21/04/2025

Place: Bilaspur

Signature of the Supervisor

Dr. Sanjay Kumar Patel

Associate Professor

Department of Commerce

School of Commerce & Management

Guru Ghasidas University

 21-04-2025

DISSERTATION PROJECT ON

*"Financial upliftment of tribal community through MSMEs
and entrepreneurship: A case study of Korba "*

Submitted for partial fulfillment of the requirements for the award of a degree

Bachelor of Commerce (Honours)



By : Ishita Khess

Enrollment no. GGP/2204096

Roll no. 22354166

*Guided by: Dr. Sanjay Kumar Patel sir (Associate Professor)
Department of Commerce & Management*

Guru Ghasidas Vishwavidyalaya,

Bilaspur (C. G.) 495009

Academic year (2024-25)

Date of submission: April 22, 2025

CERTIFICATE OF APPROVAL

This is to certify that Miss. ISHITA KHESS of 6th semester at Department of Commerce of Guru Ghasidas Vishwavidyalaya, Bilaspur (C.G.) bearing Roll no. 22064196, Enrollment no. GGV/22/04096 has developed project report work entitled "Conversion of ethnic knowledge system in MSMEs: a case study of Chhattisgarh with respect to city of Bilaspur" is hereby approved as a credible work for the award of the degree of Bachelor of Commerce (Hons).


23/4/2015
Head of the Department
Department of Commerce
Guru Ghasidas Vishwavidyalaya
Bilaspur (C.G.)

CERTIFICATE OF THE GUIDE

This is to certify that Miss, ISHITA KHESS student of Bachelor of Commerce Honours (8th Semester, Enrollment No.- GGV/22/04096, Department Of Commerce, Guru Ghasidas Vishwavidyalaya Bilaspur (C.G) has successfully Completed her project entitled, "**Financial upliftment of tribal community through MSMEs and entrepreneurship: A case study of Korba**" under my guidance and

Supervision of. **DR. SANJAY KUMAR PATEL** for the award of the Degree of

Bachelor of Commerce (Hons.) This project is original, as it has not previously formed the basis for the award of any other degree.



(Signature of the Guide)

DR. SANJAY KUMAR PATEL

Associate Professor

(Department of Commerce)

**GURU GHASIDAS VISHWAVIDYALAYA
(A CENTRAL UNIVERSITY)
BILASPUR (C.G.)**



**A PROJECT REPORT on
"The Influence of Social Commerce on Young Consumers' Buying
Behavior – A Case Study of GGV Bilaspur".**

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

BACHELOR OF COMMERCE By

JASPREET KAUR MUNDI

GGV/22/04098

UNDER THE SUPERVISION OF

Dr. MUKESH AGARWAL

Assistant Professor

DEPARTMENT OF COMMERCE

SCHOOL OF MANAGEMENT & COMMERCE

GURU GHASIDAS VISHWAVIDYALAYA BILASPUR (C.G.)

April 2025 (Term-2024-25)

CERTIFICATE OF THE GUIDE

This is to certify that **Ms. JASPREET KAUR MUNDI** student of Bachelor of Commerce Honours (6th Semester, Enrollment No.-GGV/22/04098, Department of Commerce, Guru Ghasidas Vishwavidyalaya Bilaspur (C.G) has successfully completed her project entitled, **"The Influence of Social Commerce on Young Consumers' Buying Behavior – A Case Study of GGV Bilaspur"** under my guidance and supervision of. **DR. MUKESH AGARWAL** for the award of the Degree of Bachelor of Commerce (Hons) This project is original, as it has not previously formed the basis for the award of any other degree.



DR. MUKESH AGARWAL

Assistant Professor

(Department of Commerce)

ACKNOWLEDGEMENT

With a deep sense of gratitude and devotion, I begin by offering my sincere thanks to Lord Hanuman, whose blessings gave me the strength, clarity, and perseverance to carry this work to completion.

I am truly thankful to my mother, whose unconditional love and care have always been my source of comfort and strength, and to my father, whose wisdom, sacrifices, and constant support have been the foundation of my journey. Their belief in me has been my greatest motivation.

My heartfelt appreciation goes to Hon'ble Vice Chancellor Prof. Alok Kumar Chakraborty, for fostering a rich academic environment and providing the infrastructure that enabled this research to flourish. I am also grateful to Registrar Prof. A. S. Ramadive for his continued encouragement and support throughout my academic path.

I am equally thankful to Prof. B. D. Mishra, our Dean, School of Studies of Commerce and Management for his academic encouragement and support, and to Dr. Munchi Ram, Head Department of Commerce, for always being available with guidance and support.

I owe special thanks to my Supervisor Mr. Mukesh Agrawal, Assistant Professor, GGS Indraprastha Vishwavidyalaya Central University. His guidance, patience, and constructive feedback helped me navigate challenges, refine my ideas, and stay focused. This dissertation would not have taken shape without his mentorship.

I am also thankful to all the faculty members of the Department of Commerce, GGV, for creating an environment of learning, curiosity, and support that shaped my growth as a researcher.

Lastly, my heartfelt thanks go to my friends who stood by me with encouragement, laughter, and kindness when I needed it most.

This dissertation is not just the result of my work, but of the collective support, patience, and goodwill of everyone mentioned above. I will always remain grateful.

JASPREET KAUR MUNDI



**GURU GHASIDAS VISHWAVIDYALAYA
(A CENTRAL UNIVERSITY)
BILASPUR (C.G.)**



A PROJECT REPORT

ON

**AN IMPACT OF DIGITAL PAYMENT SYSTEM ON SMALL BUSINESS
WITH REFERENCE TO AMBIKAPUR**

Submitted for partial fulfillment of the
Requirement for the Award of the Degree of
BACHELOR OF COMMERCE

By

JAYESH SHRIVASTAVA

GGV/22/04099

UNDER THE SUPERVISION OF

Dr. MUKESH AGARWAL

Assistant Professor

DEPARTMENT OF COMMERCE

SCHOOL OF MANAGEMENT & COMMERCE

GURU GHASIDAS VISHWAVIDYALAYA

BILASPUR (C.G.)

April 2025 (Term-2024-25)

CERTIFICATE OF THE GUIDE

This is to certify that **Mr. JAYESH SHRIVASTAVA** student of Bachelor of Commerce Honours (6th Semester, Enrollment No.- GGV/22/04099, Department of Commerce, Guru Ghasidas Vishwavidyalaya Bilaspur (C.G.) has successfully completed his project entitled,

"AN IMPACT OF DIGITAL PAYMENT SYSTEM ON SMALL BUSINESS WITH REFERENCE TO AMBIKAPUR" under my guidance and supervision of, **DR. MUKESH AGARWAL** for the award of the Degree of **Bachelor of Commerce (Hons)**

This project is original, as it has not previously formed the basis for the award of any other degree.



(Signature of the Guide)

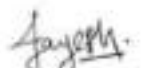
DR. MUKESH AGARWAL

Assistant Professor

(Department of Commerce)

DECLARATION

I hereby, declare that the work presented in this project report entitled "AN IMPACT OF DIGITAL PAYMENT SYSTEM ON SMALL BUSINESS WITH REFERENCE TO AMBIKAPUR" in partial fulfilment for the 6th semester of Degree of B.Com(Hons) is a record of my own investigations carried out under the guidance of my institute's faculty member **DR. MUKESH AGARWAL (Assistant Professor, Department of Commerce)**. It is not copied from any external sources. If anything related to my project founds incorrect then the institute/University has the right to disapprove my project.


(Signature)

Date: 22-04-2025

JAYESH SHRIVASTAVA
B.COM. 6th Semester (Hons.)
Department of Commerce
GGV, Bilaspur (C.G.)

A PROJECT REPORT
ON
**"ASSESSING THE LEVEL OF FINANCIAL LITERACY & ITS
IMPACT ON FARMERS IN RAIGARH DISTRICT"**

Submitted for partial fulfilment of the
requirement for the award of degree of
Bachelor of Commerce (Honours)



BY

Jeetesh Patel

Enrollment No. (GGV/22/04100)

Under Supervision of

Dr. Mukesh Agarwal

(Assistant Professor)

Department of commerce

GURU GHASIDAS VISHWAVIDYALAYA

BILASPUR (C.G.)

Central University established by the central University Act 2009 No.25 of 2009

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CANDIDATES DECLARATION

I, Jyoti Patel, a student of B.COM (Semester VI) in the Department of Commerce, Gujarat Sahakar Vidyapeeth, Vadodra, hereby declare that the project report "ASSESSING THE LEVEL OF FINANCIAL LITERACY & ITS IMPACT ON FARMERS IN RAIGARH DISTRICT" is submitted for partial fulfillment of the requirement for the award of the degree of Bachelor of Commerce, comprises only my original work and due acknowledgement has been made in the text to all other material used. The results embodied in the project report have not been submitted to any other university or institute for the award of any other degree.



JYOTI PATEL

Date - 22/04/25

Place - Bilaspur (C.G.)

B.com 6th

Enroll. No. (GCV/22/04/00)

GURU GHASIDAS VISHWAVIDYALAYA
(A CENTRAL UNIVERSITY)
BILASPUR (C.G)



A PROJECT REPORT

on

Investigating the Adoption of Digital Payment Methods and Their Impact on

Consumer Spending Behavior.

WITH REFERENCE TO BILASPUR & AMBIKAPUR

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

BACHELOR OF COMMERCE

By

JUHI YADAV

GGV/22/04101

UNDER THE SUPERVISION OF

Dr. MUKESH AGARWAL

Assistant Professor

DEPARTMENT OF COMMERCE SCHOOL

OF MANAGEMENT & COMMERCE

GURU GHASIDAS VISHWAVIDYALAYA

BILASPUR (C.G.) April 2025 (Term-2024-25)

CERTIFICATE OF APPROVAL

This is to certify that **JUHI YADAV** of 6th semester of B.com at Department of Commerce of Guru Ghasidas Vishwavidyalaya, Bilaspur (C.G.) bearing Roll no. 22064201, Enrollment no. GGV/22/04101 has developed project report work entitled **"Investigating the Adoption of Digital Payment Methods and Their Impact on Consumer Spending Behavior With Reference to Bilaspur and AMBIKAPUR,"** is hereby approved as a credible work for the award of the degree of Bachelor of Commerce (Hons.).

Head of the Department

Department of Commerce GGV,

Bilaspur (C.G.)

CERTIFICATE OF THE GUIDE

This is to certify that **JUHI YADAV** student of at Bachelor of Commerce Honours (5th Semester, Enrollment No- GGV/2204101, Department of Commerce, Guru Ghansidass Vishwavidyalaya Bilaspur (C.G.) Has successfully completed her project entitled, **"Investigating the Adoption of Digital Payment Methods and Their Impact on Consumer Spending Behavior"** under my guidance and supervision of **DR. MUKESH AGARWAL** for the award of the Degree of Bachelor of Commerce (Hons.) This project is original, as it has not previously formed the basis for the award of any other degree.



(Signature of the Guide)

DR. MUKESH AGARWAL

Assistant Professor

(Department of Commerce)

A PROJECT REPORT

ON

TAX

**IMPACT OF GOODS AND SERVICE ON INDIAN ECONOMY – LOGISTIC
SECTOR**

Submitted for partial fulfillment of the

Requirement for the Award of the Degree

Bachelors of Commerce

ACADEMIC SESSION: 2024-2025



BY

AKANSHU SHRIWAS

Under the supervision of

PROF. ASHOK KUMAR MISHRA

DEPARTMENT OF COMMERCE

**GURU GHASIDAS VISHWAVIDYALAYA
BILASPUR (C.G.)**

CERTIFICATE OF ORIGINALITY

This is to certify that the dissertation titled "IMPACT OF GST ON INDIAN ECONOMY - LOGISTIC SECTOR" submitted by AKANSHU SHRIWAS [ENROLLMENT NO. - GGV/22/04012], in partial fulfillment of the requirements for the degree of Bachelor of Commerce [B.Com], is a record of original and independent research work carried out by the student under my supervision.

To the best of my knowledge, this dissertation has not been submitted earlier, to any other institution or university for the award of any degree, diploma or certificate. All references and sources of information have been duly acknowledged.

STUDENT SIGNATURE:



AKANSHU SHRIWAS

ENROLLMENT NO - GGV/22/04012

SUPERVISOR SIGN:



PROF. ASHOK KUMAR MISHRA

DEPARTMENT OF COMMERCE

GURU GHASIDAS VISITWADYALYA

BELASPUR (C.G)

DATE: 22/04/25

PLACE: BELASPUR, C.G

Page No. 100
Date: 22/04/25
Signature: _____
Name: _____

DECLARATION CERTIFICATE

[BY THE STUDENT]

I **AKANSHU SHRIWAS** , hereby solemnly declare that the research work presented in this dissertation titled "**IMPACT OF GOODS AND SERVICE TAX ON INDIAN ECONOMY -LOGISTIC SECTOR** " is the result of my own research, carried out as a part of my B.Com. Degree.

This dissertation has been prepared solely for academic purposes and is a genuine submission towards the partial fulfillment of the bachelor of commerce degree. I further declare that this work has not been submitted earlier, to any other institution or university for the award of any degree, diploma or certificate. All references and sources of information have been duly acknowledged.

I accept full responsibility for the integrity and originality of the content and findings presented herein.

DATE: 22/04/25



AKANSHU SHRIWAS

**A PROJECT REPORT
ON
IMPACT OF FINANCIAL LITERACY AMONG RURAL STUDENTS IN MUNGLI
(CHHATTISGARH)**

**Submitted for partial fulfillment of the requirement for the award of a degree
Bachelor of Commerce**



By

Kabiraj Madhukar

Enrollment No. (GGU/22/04102)

Under the supervision of

Dr. Mitlesh Agarwal

(Assistant Professor)

Department of Commerce

Guru Ghasidas Vishwavidyalaya

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

A++ Grade Accredited by NAAC

Koni, Bilaspur 495009 (C.G.)

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CANDIDATE'S DECLARATION

I, Kishraj Medhakar, a student of B.COM (H^o semester) in the Department of Commerce, (C.W.) GHASIDAS VISHWAVIDYALAYA, BILASPUR, hereby declare that the project report titled "Impact of Financial Literacy Among Rural Students in Mongla, Chhattisgarh" is submitted for partial fulfillment of the requirement for the award of the degree of Bachelor of Commerce and comprises only my original work and the acknowledgment has been made in the text to all other material used. The results embodied in the project report have not been submitted to any other university or institute for the award of any other degree.

DATE - 22/04/25

Place - Bilaspur (C.G.)



SIGNATURE

Kishraj Medhakar

B.Com H^o

Enrollment no. (GG172384181)

A Dissertation

On

**"Usage and Access of Pradhan Mantri Jan Dhan Yojana in Balodabazar
Bhatapara District of Chhattisgarh."**

Submitted for partial fulfillment of requirement for the
degree of Bachelor of Commerce



By

KHUSHBOO NAYAK

B.COM (Hons.) 4th Semester

Enrollment no. - (GGV/22/04109)

Roll No.- 22060209

Under the supervision of

Dr. Anantika Tiwari (Assistant Professor)

Department of Commerce

Guru Ghasidas Vishwavidyalaya (A Central University)

Bilaspur, Chhattisgarh - 495009

Declaration by the Student

I, Kishore Nayak, a student of B.Tech (IT) 6th semester at Guru Ghasidas Vishwavidyalaya, hereby declare that the dissertation titled "Usage vs Access of PMUDY in Hakoda Bazar-Bhopal, Chhindigarh" is my original work and has not been submitted previously for any degree or diploma at any other university or institution.

I also declare that this dissertation does not contain any plagiarized content and all sources have been properly acknowledged.

Date: 22/04/25

Place: Bilaspur,


Signature of the Student

Kishore nayak

GGV/22/04180

Declaration by the supervisor

This is to certify that the dissertation titled "Usage vs. Access of PMDV in Bilechi Bazar-Bhupura, Chhattisgarh" submitted by Khashboo Nayak, is partial fulfillment of the requirements for the award of the degree of B.Com. (Hons) semester, is a bona fide piece of original research work carried out under my supervision and guidance.

To the best of my knowledge, this dissertation has not been submitted either in part or full for any degree or diploma in any other university or institution.


Signature of the Supervisor

Name: Dr. Anamika Tiwari

Designation: Assistant professor

Department: Commerce

Institution: Guru Ghanshyam Vihar Vidyalaya

Date: 22/04/25

Place: Bilaspur

A PROJECT REPORT
ON
IMPACT OF GST ON SMALL BUSINESSES

Submission for partial fulfillment of the requirement of for the award of the
degree
BACHELOR OF COMMERCE



By

KHUSHI PANDEY

Enrollment no. - GGV/22/04111

UNDER THE SUPERVISION OF
Dr. ANAMIKA TIWARI
(Assistant professor)

DEPARTMENT OF COMMERCE
SCHOOL OF MANAGEMENT & COMMERCE
GURU GHASIDAS VISHWAVIDYALAYA
(BILASPUR)
APRIL 2023 (TERM 2024-25)

ACKNOWLEDGEMENT

I express my deepest gratitude to the Vice Chancellor Prof. Alok Kumar Guleria of Guru Ghasidas Vishwavidyalaya, for providing me with the opportunity and academic environment to undertake and complete this dissertation titled "IMPACT OF GST ON SMALL BUSINESSES."

I am sincerely thankful to Prof. Ashok Kumar Mishra (Dean), for their constant encouragement and support throughout my academic journey. I extend my heartfelt thanks to Prof. Manish Ran, Head of the Department of Commerce, whose guidance and motivation inspired me to pursue this research with dedication.

I owe my deepest appreciation to my supervisor, Dr. Anamika Tiwari, for their expert guidance, valuable insight, and continuous support at every stage of this dissertation. Their constructive feedback and encouragement helped me refine my work and develop a deeper understanding of the subject.

Lastly, I express my gratitude to all the respondents who participated in the survey, and to my family and friends for their moral support and encouragement throughout the research process.

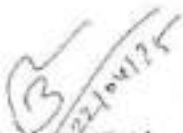
Date: 22/04/25


Khushi -

SUPERVISOR'S CERTIFICATE

This is to certify that the project on "IMPACT OF GST ON SMALL BUSINESSES" submitted to GURU GHASIDAS VISHWAVIDYALAYA, for partial fulfilment of requirements for the Degree of BACHELOR OF COMMERCE is a record of original research work done by KHUSHI PANDEY during period under my supervision and guidance.

Date : 22/04/25


Dr. Anamika Tiwari

Assistant professor

Department of Commerce
Guru Ghasidas Vishwavidyalaya
Bilaspur


22/4/2025
M.O.
(Commerce) - 25

A PROJECT REPORT

(ON)

MICROFINANCE - A MECHANISM FOR WOMEN

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

BACHELOR OF COMMERCE (HONS)



By

KHUSHI SINGH

GGV/2204112

22064112

UNDER THE SUPERVISION OF

(ABHIRAM TIWARI)

Assistant Professor

DEPARTMENT OF COMMERCE

ACTHRILOFCOMMERCE&MANAGEMENT

GURUKULANGRI VISHWAVIDYALAYA DEHRADUN

CANDIDATE'S DECLARATION

I, Khushi Singh, a student of B.COM(HONS) (Semester VI) in Department of Commerce, Guru Gobindas Vaidya Vidyalyaya, hereby declare that the project report "Microfinance-A Mechanism For Women" is submitted for partial fulfillment of the requirements for the award of the degree of Bachelor of Commerce, comprise only my original work and due acknowledgment has been made in the text to all other materials used. The results embodied in this project report have not been submitted to any other university or Institute for the award of any other degree.

DATE:

Place: Bilaspur


KHUSHI SINGH

SUPERVISOR'S CERTIFICATE

This is to certify that KIRAN SINGH (Enrollment No- GGV/22/04/12) has completed his/her project entitled "**MICROFINANCE-A MECHANISM FOR WOMEN**" under my guidance and supervision. To the best of my knowledge it is her original work and is fit for evaluation for the DCC (MUNIONS) Project.



(Azamika Tiwari)

Assistant Professor

Department of Commerce

Guru Ghazidesh Vaidya Vidyapeeth

Kanpur, Uttar Pradesh (U.P.)

A PROJECT REPORT
ON
EXPLORING THE RELATIONSHIP BETWEEN EMPLOYEE
INTEREST AND INVESTMENT BEHAVIOUR

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

BACHELOR OF COMMERCE



BY

KRITIKA KANT

Enrollment no.- GGV/22/04113

Dr.ANAMIKA TIWARI

(Assistant Professor)

DEPARMENT OF COMMERCE
SCHOOL OF COMMERCE & MANAGEMENT
GURU GHASIDAS VISHWAVIDYALAYA
BILASPUR(C.G)
TERM 2022-25

Declaration by the Student

I, Kritika Kant, a student of BCom. (H.) 6th semester at Guru Ghasidas Vishwavidyalaya, hereby declare that the dissertation titled "exploring the relationship between employee interest and investment behaviour" is my original work and has not been submitted previously for any degree or diploma at any other university or institution.

I also declare that this dissertation does not contain any plagiarized content, and all sources have been properly acknowledged.

Date: 22/04/2025

Place: Bhopal

Signature of the Student

Kritika Kant

GGV/22/04113

Declaration by the supervisor

This is to certify that the dissertation titled "exploring the relationship between employee interest and investment behaviour" submitted by Kritika Kant, in partial fulfilment of the requirements for the award of the degree of B.com. (H) 6th semester, is a bona fide piece of original research work carried out under my supervision and guidance. To the best of my knowledge, this dissertation has not been submitted either in part or full for any degree or diploma in any other university or institution. The research methodology, data analysis, and findings presented in this work are the result of the candidate's independent and sincere effort. I believe the study offers valuable insights into the subject of financial inclusion and contributes meaningfully to academic and practical discussions on the exploring the relationship between employee interest and investment behaviour.



Dr. Anamika

Assistant professor

Department: Commerce Institution: Guru Ghasidas Vishwavidyalaya Date: __

Place: Bilaspur

GURU GHASIDAS UNIVERSITY

BILASPUR (C.G.)

SESSION-2024-25



A PROJECT REPORT ON

EFFECTIVENESS OF CSR PROGRAMMES IN EDUCATION AND SKILL
DEVELOPMENT

(WITH REFERENCE TO CHATTISGARH)

DEPARTMENT OF COMMERCE

BY

KUMKUMBHATHRI

ROLL NO. 22064214

ENROLLMENT NO. CGV/22/04114

UNDER THE GUIDANCE OF

Dr. ANAMIKA TIWARI

(ASSISTANT PROFESSOR)

ACKNOWLEDGEMENT

I express my deepest gratitude to the Vice Chancellor Prof. ALOK KUMAR CHAKRAWAL Of GGS Indraprastha Vishwavidyalaya, for providing me with the opportunity and academic environment.

I am sincerely thankful to Dr. R.D. MISRA, Dean of the Department of Commerce, I wish to acknowledge my utmost gratitude to MUNISH RAO, Head of Department of Commerce, GGS Indraprastha Vishwavidyalaya, Bilaspur (C.G.) for his, valuable guidance.

I would like to express my thanks to my supervisor DR. ANAMIKA TIWARI (Assistant Professor) Department of Commerce, GGS Indraprastha Vishwavidyalaya, Bilaspur (C.G.), for her support and guidance throughout during the period of my research work. Without her constructive criticism and invaluable guidance in planning the scheme of the study, this dissertation on the topic **EFFICIENCY OF THE PROGRAM IN INSTITUTE OF MANAGEMENT INTERVENTION WITH ENTREPRENEURSHIP** wouldn't have been for helping me at every step and guiding me in every way possible.

I would like to thank all the faculty members of Department of commerce, GGS Indraprastha Vishwavidyalaya Bilaspur (C.G.), for their valuable suggestions and ideas and moral assistance throughout the project work.

I sincerely acknowledge the efforts of all those who have directly or indirectly helped me in completing my project work including my family members, and my friends.



Date 26 April 2025

Karan Sahni

CCN7234114

CANDIDATE'S DECLARATION

KUNJUM BATHU, a student of D.COM (Semester 4th) Department Of Commerce, Chitra Chaudhary Institute of Technology, Dibrugarh (C.G.), hereby Declare that the project report entitled "EFFECTIVENESS OF THE PROGRAMMES IN EDUCATION AND SKILL DEVELOPMENT (WITH REFERENCE TO CHATITIGARH)" is submitted for award, fulfillment of the requirements for the award of the degree Bachelor of Commerce, comprising only my original work and due acknowledgement has been made in text to all other materials used. The results embodied in this project report have not been submitted to any other university or institution for award of any other degree.

10 April 2021


Kunjum Bathu

GGV/2240/11

A PROJECT REPORT

On

Awareness of Atal Pension Yojana among the college students

submitted for partial fulfilment of the

Requirement for the Award of the Degree of

Bachelor of Commerce



By

Kunal Chaudhary

Enrollment No. UGV/22/04/15

UNDER THE SUPERVISION OF

Dr. Anshika Tiwari

(Assistant Professor)

DEPARTMENT OF COMMERCE

SCHOOL OF MANAGEMENT AND COMMERCE

GURU GHASIDAS VISHWAVIDYALAYA

BILASPUR (C.G.)

(APRIL-2025)

ACKNOWLEDGEMENT

I express my deepest gratitude to the Vice-Chancellor Prof. Ajit Kumar Chakraborty of Gya Gyania Mahavidyalaya, for providing me with the opportunity and academic environment to undertake and complete this dissertation titled "Awareness of Aha Pension Yojana among the college students". I am sincerely thankful to Prof. B.D. Mishra (Dean), for their constant encouragement and support throughout my academic journey. I extend my heartfelt thanks to Prof. Mirosh Rani, Head of the Department of Commerce, whose guidance and motivation inspired me to pursue this research with dedication. I owe my deepest appreciation to my supervisor, Dr. Anamika Tiwari, for their expert guidance, valuable insights, and continuous support at every stage of this dissertation. Their constructive feedback and encouragement helped me refine my work and develop a deeper understanding of the subject. Lastly, I express my gratitude to all the respondents who participated in the survey, and to my family and friends for their moral support and encouragement throughout the research process.



Karal Chakraborty

Enrolment No.: UGV/22/04/15

Date: 22nd April 2025

PLACE - BILGAPOUR

DECLARATION

I, Kunal Chaudhan, a student of B.Com (Semester VI) in Department of Commerce, Gani Ghansha Vishwavidyalaya, hereby declare that the project report entitled 'Awareness of Atal Pension Yojana among the college students' is submitted for partial fulfillment of the requirements for the award of the degree of Bachelors of Commerce. It comprise only my original work and due acknowledgement has been made in the text to all other material. The results evaluated in this project report have not been submitted to any other university or Institute for the award of any other degree.

Date: 22nd April 2023


Kunal Chaudhan

A PROJECT REPORT
ON
"THE ROLE OF PRODUCT PACKAGING AS CONSUMER'S
PERSPECTIVE"

*Submission for partial fulfillment of the requirement for the award
of the degree*

BACHELOR OF COMMERCE



KUNAL PATEL
Enrollment No.: GGV/22/04116
UNDER THE SUPERVISION OF
DR. ANAMIKA TIWARI
(Assistant professor)

DEPARTMENT OF COMMERCE
SCHOOL OF MANAGEMENT & COMMERCE

GURU GHASIDAS VISHWAVIDYALAYA
BILASPUR (C.G.)

APRIL 2025 (TERM 2023 - 2025)

Dr. Anamika Tiwari
22/11/23

Principal/In-charge
of the School / Department
of Commerce, Bilaspur (C.G.)
Guru Ghasidas Vishwavidyalaya, Bilaspur (C.G.)

Acknowledgements

I express my deepest gratitude to the Vice Chancellor Prof. Alok Kumar Chakrawal of Guru Ghasidas Vishwavidyalaya, for providing me with the opportunity and academic environment to undertake and complete this dissertation titled "Usage vs. Access of PMJDY."

I am sincerely thankful to Prof. Ashok Kumar Mishra(Dean), for their constant encouragement and support throughout my academic journey.

I extend my heartfelt thanks to Prof. Munshi Ram, Head of the Department of Commerce, whose guidance and motivation inspired me to pursue this research with dedication.

I owe my deepest appreciation to my supervisor, Dr. Anamika Tiwari, for their expert guidance, valuable insights, and continuous support at every stage of this dissertation. Their constructive feedback and encouragement helped me refine my work and develop a deeper understanding of the subject.

Lastly, I express my gratitude to all the respondents who participated in the survey, and to my family and friends for their moral support and encouragement throughout the research process.

Kunal Patel

Enrollment No. -GGV/22/04116

Date: 20/09/2025

Place: GGV & Co. UG

CERTIFICATE DECLARATION

I KUNAL PATEL, a student of B.COM(HONS.) in Department of Commerce, GURU GHASIDAS VISHWAVIDYALAYA, hereby declare that the project report on **THE ROLE OF PRODUCT PACKAGING IN CONSUMER PERSPECTIVE** is submitted for partial fulfilment of the requirements for the award of the degree of Bachelor of Commerce comprise only my original work and due acknowledgement has been made in the text to all other materials used. The result embodied on this project report has not been submitted to any other university or institute for the award of any degree.

Date: 22-04-2025

Kunal

A PROJECT REPORT
ON
CUSTOMER SATISFACTION RELATED TO HDPC BANK
Submitted in partial fulfillment of the requirements of the
award of the degree
BACHELOR OF COMMERCE



By
KUSHAL PATEL
Enrollment no -GGV/22/04117
UNDER THE SUPERVISION OF
Dr. ANAMIKA TIWARI
(Assistant professor)

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

APRIL 2025 (TERM 2022 -2025)

[Signature]
22/4/2023
HOD,
Department of Commerce
Guru Ghasidas Vishwavidyalaya, Bilaspur (C.G.)

ACKNOWLEDGEMENT

I express my deepest gratitude to the Vice-Chancellor Prof. A. K. Singh (Chairman of GGS Indraprastha University) for providing me with the opportunity and academic environment to undertake and complete this dissertation titled "Shape vs. Content of Fashion".

I am eternally thankful to Prof. B. J. Mishra (Teacher) for their constant encouragement and support throughout my academic journey.

I extend my heartfelt thanks to Prof. Shashi Bani, Head of the Department of Commerce, whose guidance and motivation inspired me to pursue this research with dedication.

I owe my deepest appreciation to my supervisor Dr. Anandika Tiwari, for their expert guidance, valuable insights, and continuous support at every stage of this dissertation. Their constructive feedback and encouragement helped me refine my work and develop a deeper understanding of the subject.

Lastly, I express my gratitude to all the respondents who participated in the survey and to my family and friends for their moral support and encouragement throughout the research process.

Surabhi Patel

Enrollment No.: GGV/22/08117

Date: 22/04/2025

Place: $\int_0^1 x f(x) dx$

SUPERVISOR'S CERTIFICATE

This is to certify that the project report on "CUSTOMER SATISFACTION RELATED TO HDFC BANK" submitted to GURU GHASIDAS VISHWANIYALWA, for partial fulfillment of requirements for the award of the Degree of BACHELOR OF COMMERCE is a record of original research work done by KUSHAL PATEL during the period under my supervision and guidance.



Dr. Anamika Tiwari

Assistant professor

Department of Commerce

Guru Ghastidas

Vishwaniyalya

Bilaspur (C.G.)

DISSERTATION
ON
IMPACT OF GST ON INDIAN ECONOMY
SUMMITTED FOR THE PARTIAL FULFILLMENT OF THE
REQUIREMENT FOR THE AWARD OF DEGREE
BACHELORS OF COMMERCE



SUMMITTED BY
LAXMIKANT PATEL
ENROLLMENT NO- GGV/22/04118

UNDER THE SUPERVISION OF
DR. ANAMIKA TIWARI
ASSISTANT PROFESSOR OF
DEPARTMENT OF COMMERCE
GURU GHASIDAS UNIVERSITY
BILASPUR, CHHATTISGARH
SEASON 2022-25

[Signature]
22/4/2025

Signature/M.O.D.
Head of the Department / Deputy Commissioner
Guru Ghasidas Vishwavidyalaya, Bilaspur (C.G.)

SATATEMENT BY STUDENT

"I hereby affirm that this dissertation on the topic **IMPACT OF GST ON INDIAN ECONOMY** represents the original findings of my research, composed solely by me, and has not been previously submitted for any academic degree. The experimental work conducted is predominantly my own, with any collaborative contributions explicitly acknowledged. All relevant literature and resources have been appropriately referenced in accordance with academic standards



Signature of Guide

DR. ANAMIKA TIWARI



Signature of students

LAXMIKANT PATEL

सामान्य विभाग
गुरु घासीदास विश्वविद्यालय,
बिलासपुर
(केंद्रीय विश्वविद्यालय अधिनियम,
2009, 2009 की संख्या 25 के
द्वारा स्थापित एक केंद्रीय
विश्वविद्यालय)
को-1, बिलासपुर-495009 (छ.प्र.)



Department of Commerce
Guru Ghasidas
Vishwavidyalaya, Bilaspur
(A central University
established under the
Central University Act, 2009,
No. 25 of 2009)
Koni, Bilaspur-495009 (C.G.)

CERTIFICATE

This is to certify that the work contained in the dissertation entitled "IMPACT OF GST ON INDIAN ECONOMY" submitted by Laxmikant Patel for the award of the degree of B. Com (Hon's) Commerce, Guru Ghasidas Vishwavidyalaya, is completed under my guidance in the session 2024-25.

The dissertation fulfills the requirements of the degree. The contents embodied in the dissertation have not been submitted for the award of any other degree or diploma in this or any university.

Place:
Date:

Signature of supervisor
Name: - Dr. Anurag Tiwari
Designation: Assistant Professor

Acknowledgement

I express my deepest gratitude to the Vice Chancellor Prof. Alok Kumar Chakrawal of Guru Garudha Vaidya Vidyalaya, for providing me with the opportunity and academic environment to undertake and complete this dissertation titled "Impact of GST on Indian economy."

I am sincerely thankful to Prof. Alok Kumar Mishra (Dean), for their constant encouragement and support throughout my academic journey.

I extend my heartfelt thanks to Prof. Manish Ram, Head of the Department of Commerce, whose guidance and motivation inspired me to pursue this research with dedication.

I owe my deepest appreciation to my supervisor, Dr. Anamika Tiwari, for their expert guidance, valuable insights, and continuous support at every stage of this dissertation. Their constructive feedback and encouragement helped me refine my work and develop a deeper understanding of the subject.

Lastly, I express my gratitude to all the respondents who participated in the survey, and to my family and friends for their moral support and encouragement throughout the research process.

Laalchand Patel

Enrollment No.: GGV/22/04118

Date: 22/04/25

Place: Bikaner

A PROJECT REPORT
ON
ROLE OF MICRO-FINANCE IN POVERTY ALLEVIATION

Submitted for partial fulfillment of the
Requirement for the award of the degree of
BACHELOR OF COMMERCE (HONS)



By

(Lekhnaj Patel)

GGV/22/04119

22064219

UNDER THE SUPERVISION OF

(Anamika Tiwari)

Assistant Professor

DEPARTMENT OF COMMERCE

SCHOOL OF COMMERCE & MANAGEMENT

GURU GHASEDAS VISHWAVIDYALAYA

BILASPUR (C.G.)

ACKNOWLEDGEMENT

I sincerely express my deep sense of gratitude to Dr. Munshi Ram, Head, Department of Commerce, Gura Ghasidas Vishwavidyalaya for his extraordinary cooperation, valuable guidance and supervisor.

I wish to acknowledge my sincere gratitude and indebtedness to my project guide Anamika Tiwari, Assistant Professor, Department of Commerce, Gura 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 would like to thank Dr. B. P. Singhania, Dr. Mukesh Agarwal and other faculty members of Department of Commerce, GGV.

I sincerely acknowledge the effort of all those who have been 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: 22/04/2025

Place: Bilaspur


LEKHRAJ PATEL

CANDIDATE'S DECLARATION

I, Lekha Patel, a student of B.COM(HONS) (Semester VI) in Department of Commerce, Guru Ghasidas Vishwavidyalaya, hereby declare that the project report "ROLE OF MICRO-FINANCE IN POVERTY ALLEVIATION" is submitted for partial fulfillment of the requirements for the award of the degree of Bachelor of Commerce, comprise only my original work and due acknowledgment has been made in the text to all other materials used. The results embodied in this project report have not been submitted to any other university or institute for the award of any other degree.

DATE: 22/04/2025

Place: Bilaspur


LEKHA PATEL

A PROJECT REPORT
ON
"A Study on Financial Performance Analysis of
Union Bank of India"

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

BACHELOR OF COMMERCE (HONS.)



BY
MAILAK CHAWLA
Enrollment no: GGV/22/04120
UNDER THE SUPERVISION OF
DR. ANUP KUMAR ROY
(ASSISTANT PROFESSOR)

DEPARTMENT OF COMMERCE
SCHOOL OF COMMERCE & MANAGEMENT

GURU GHASIDAS VISHWAVIDYALAYA , BILASPUR (C.G)

(SESSION: 2022-25)

DECLARATION

I hereby declare that the dissertation entitled "A Study on Financial Performance Analysis of Union Bank of India" submitted by me in partial fulfillment of the requirements for the degree of Bachelor of Commerce (B.Com) is a bonafide and original work carried out by me under the guidance of DR. ANUP KUMAR ROY, assistant professor at Guru Ghansidass Vishwavidyalaya.

This dissertation has not been submitted to any other University or Institution for the award of any degree or diploma.

Place: Bilaspur (Chhattisgarh)

Date: 10/04/2025



Signature of the Candidate

MAHAK CHAWLA

CERTIFICATE

This is to certify that the project report titled "A STUDY ON FINANCIAL PERFORMANCE ANALYSIS OF UNION BANK OF INDIA" submitted by **SHARAK CHAWLA**, Enrollment No.UGV/2204120, a student of Bachelors of Commerce, at Gurm Ghanshiya Vidwadyalaya, is an original work carried out by ~~him~~ under my supervision.

To the best of my knowledge, this work has not been submitted, either in part or full, for the award of any degree, diploma, or certificate in this or any other institution/university.

The content of this project report is the result of his independent research and effort. Any references or sources used in the preparation of this report have been duly acknowledged and cited.

I further certify that this report is free from plagiarism and adheres to the academic integrity policies laid down by the institution.

DATE: 22nd April 2025



Supervisor's Signature

Dr. Anup Kumar Ray

(Assistant Professor)

Forwarded by

Head of Department

Department of Commerce

Gurm Ghanshiya Vidwadyalaya

A PROJECT REPORT

ON

A comparative study on financial performance of Bajaj Finserv and
Cholamandalam Investment & Finance Company Limited

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

BACHELOR OF COMMERCE



BY

MANORANJAN MANDAL

Enrolment No. - (GGV/22/04121)

UNDER THE SUPERVISION OF

Dr. Anup kumar Roy

Assistant professor

Department Of Commerce

School of Commerce & Management Guru Ghasidas Vishwavidyalaya

Bilaspur (C.G.)

April 2025 (Term -2024-2025)

ACKNOWLEDGEMENT

With immense gratitude and deep respect, I take this opportunity to express my heartfelt thanks to Dr. Manish Ram, Head of Department of Commerce, Guru Chaidas Vishwavidyalaya for his extraordinary cooperation, valuable guidance and supervision all these who have supported and guided me throughout the course of this project.

I would like to express my sincere appreciation to Dr. Anam Kumar Ray, Assistant Professor, Department of Commerce, Guru Chaidas Vishwavidyalaya for their constant support, valuable guidance, and encouragement during every stage of the project. Their insights and suggestions were instrumental in shaping this report.

I am also thankful to the faculty members and staff of the Department of Commerce, Guru Chaidas Vishwavidyalaya, for providing the necessary academic environment and resources that facilitated the completion of this project.

Also, I would like to thank my family and friends for their unwavering support, patience, and motivation throughout this journey.

This project would not have been possible without the contribution and cooperation of all the aforementioned individuals.

DATE: 22nd April 2025

MANORANJANMANDAL

GGV2206121

CERTIFICATE

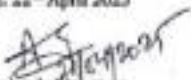
This is to certify that the project report titled "A comparative study on financial performance of Bajaj Finserv and Cholaramalam Investment & Finance Company Limited" submitted by Manojanjan Mandal, Enrollment No GGV/22/04121, a student of Bachelors of Commerce, at Guru Ghasidas Vishwavidyalaya, is an original work carried out by him under my supervision.

To the best of my knowledge, this work has not been submitted, either in part or full, for the award of any degree, diploma, or certificate in this or any other institution/university.

The content of this project/report is the result of his independent research and effort. Any references or sources used in the preparation of this report have been duly acknowledged and cited.

I further certify that this report is free from plagiarism and adheres to the academic integrity policies laid down by the institution.

DATE: 22nd April 2025



Supervisor's Signature

Dr. Anup Kumar Roy

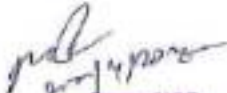
(Assistant Professor)

Forwarded by

Head of Department

Department of Commerce

Guru Ghasidas Vishwavidyalaya



Head of Department
Dr. Anup Kumar Roy
Assistant Professor
Department of Commerce
Guru Ghasidas Vishwavidyalaya

Project Report on
EMPLOYEE AWARENESS & PERCEPTION
TOWARDS ESG PRACTICES IN BEVERAGE MANUFACTURING:
A CASE STUDY OF NARMADA DRINKS PRIVATE LTD

SUBMITTED FOR THE PARTIAL FULFILLMENT OF THE
REQUIREMENT FOR THE AWARD OF THE DEGREE OF
BACHELOR OF COMMERCE HONOURS



BY
MEGHA TOLANI
ENROLLMENT NO. GGV/22/04123
ROLL NO. 22064223
UNDER THE SUPERVISION OF
DR. ANUP KUMAR ROY
ASSISTANT PROFESSOR
(DEPARTMENT OF COMMERCE)
SCHOOL OF MANAGEMENT & COMMERCE
GURU GHASIDAS VISHWAVIDYALAYA
BILASPUR (C.G.)
APRIL 2025

ACKNOWLEDGEMENT

With immense gratitude and deep respect, I take this opportunity to express my heartfelt thanks to Dr. Manish Ram, Head of Department of Commerce, Guru Ghansidh Vishwavidyalaya for his extraordinary cooperation, valuable guidance and supervision & all those who have supported and guided me throughout the course of this project.

I would like to express my sincere appreciation to Dr. Anup Kumar Ray, Assistant Professor, Department of Commerce, Guru Ghansidh Vishwavidyalaya for their constant support, valuable guidance, and encouragement during every stage of the project. Their insights and suggestions were instrumental in shaping this report.

I am also thankful to the faculty members and staff of the Department of Commerce, Guru Ghansidh Vishwavidyalaya, for providing the necessary academic support and resources that facilitated the completion of this project.

I extend my gratitude to Mr. Rajesh Chandel, HR Executive at Mr. Sonu Thakani, HR Manager of Namaste Drinks Private Ltd. for providing me the opportunity to gain practical exposure and deepen my understanding of the subject in their organization.

Also, I would like to thank my family and friends for their unwavering support, patience, and motivation throughout this journey.

This project would not have been possible without the contribution and cooperation of all the aforementioned individuals.

DATE: 22nd April 2025

MEGHA TOLANI

GGV/22/04123

CERTIFICATE OF ORIGINALITY

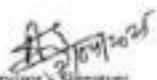
This is to certify that the project report titled "EMPLOYEE AWARENESS & PERCEPTION TOWARDS ESG PRACTICES IN BEVERAGE MANUFACTURING: A CASE STUDY OF NARMADA DRINKS PRIVATE LTD." submitted by Megha Tefani, Enrollment No. GGV/22/04123, a student of Bachelors of Commerce, at Guru Ghansida Vishwavidyalaya, is an original work carried out by her under my supervision.

To the best of my knowledge, this work has not been submitted, either in part or full, for the award of any degree, diploma, or certificate in this or any other institution/university.

The content of this project/report is the result of her independent research and effort. Any references or sources used in the preparation of this report have been duly acknowledged and cited.

I further certify that this report is free from plagiarism and adheres to the academic integrity policies laid down by the institution.

DATE: 22nd April 2025


Supervisor's Signature

Dr. Anup Kumar Roy

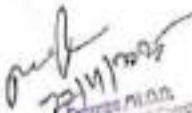
(Assistant Professor)

Forwarded by

Head of Department

Department of Commerce

Guru Ghansida Vishwavidyalaya


22/4/2025
Dr. Anup Kumar Roy
Assistant Professor
Department of Commerce
Guru Ghansida Vishwavidyalaya, GGS (G)



GURU GHASIDAS VISHWAVIDYALAYA
DISSERTATION ON TRENDS AND
PATTERNS OF FDI ON MANUFACTURING
SECTOR OF INDIA



SUBMITTED TO:
[DEPARTMENT OF
COMMERCE]

SUBMITTED BY:
MEHAK SHARMA
ENROLL NO.GGV/22/04124
EXAM ROLL NO. 22064224

ACKNOWLEDGEMENT

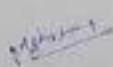
I would like to express my gratitude towards my mentor for offering me this wonderful opportunity to prepare a knowledgeable disseratation on FDI .His guidance helped me to complete this dissertation with proper facts and figures. I appreciate the dedication of my teammates and colleagues, whose collaborative efforts brought my project to fruitition. Our institution's support was crucial in ensuring a smooth execution.

I am so grateful for my family and friends who supported me in this journey. I would like to thank the library staff of my university for providing valuable and feasible study material and resources. I would like to thank the whole deparment of commerce in whose guidance I successfully completed the dissertation process

DECLARATION

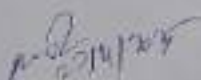
I hereby declare that this project entitled "FOREIGN DIRECT INVESTMENT" has been completed successfully by using the different kinds of references in the GURU GHASIDAS VISHVAVIDYALAYA for the academic session 2024-2025.

I also declare that this project work has neither been submitted to any other university nor published at any time by me in the past.


MEHAK SHARMA

ROLL NO. 22064224

BCOM HONOURS SEM 6th


Date: 21/11/24
Place: Gurukul Kangri Vishwavidyalaya, Haridwar
Guru Ghanshyam Das Vishwavidyalaya, Haridwar

**A DISSERTATION PROJECT REPORT
ON
CASHLESS ECONOMY AND DIGITALISATION
Shifting Patterns in Indian Payment Industry**

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

BACHELOR OF COMMERCE



BY

MICKEY LAL RAJWADE

Enrolment No. - (GGV/22/04125)

Valu
2024
UNDER THE SUPERVISION OF

DR. Anup Kumar Roy

Assistant professor

Department Of Commerce

School of Commerce & Management Guru Ghasidas Vishwavidyalaya

Bilaspur (C.G.)

(Term -2024-2025)

CERTIFICATE OF APPROVAL

This is to certify that Mr. **MICKEY LAL RAJWADE** of 6th semester at Department of Commerce of **Guru Ghasidas Vishwavidyalaya, Bilaspur (C.O.)** bearing Roll no. **2206402225**, Enrollment no. **GGV/22/04125** has developed dissertation report work entitled **"CASHLESS ECONOMY AND DIGITALISATION Shifting Patterns in Indian Payment Industry"** is hereby approved as credible work for the award of the degree of Bachelor of Commerce (Hons.).

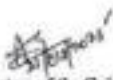

Head of the Department
of Commerce GGV, Bilaspur (C.O.)

CERTIFICATE OF THE GUIDE

This is to certify that Mr. MICKEY LAL RAJWADE student of Bachelor of Commerce Honours (6th Semester, Enrollment No. OGV/22/04/25), Department of Commerce, Guru Gobind Singh Vishwavidyalaya Bilaspur (C.G.) Has successfully completed her project entitled,

"CASHLESS ECONOMY AND DIGITALISATION Shifting Patterns in Indian Payment

Industry" Under my guidance and supervision of, Dr. ANUP KUMAR ROY for the award of the Degree of Bachelor of Commerce (Hons.) ^{at the end of my knowledge} This project is original, as it has not previously formed the basis for the award of any other degree.


(Signature of the Guide)

Dr. ANUP KUMAR ROY

Assistant Professor

(Department of Commerce)

A PROJECT REPORT ON
A COMPARATIVE STUDY ON PERFORMANCE OF ICICI BANK
AND HDFC BANK
SUBMITTED FOR PARTIAL FULFILLMENT OF THE
REQUIREMENTS FOR THE AWARD OF THE DEGREE OF
BACHLORE OF COMMERCE (HONORS)



BY MILIND XAVIER DAHARIYA
ENROLLMENT NO: GGV/22/94126
EXAMINATION ROLL NO: 22064226
UNDER THE GUIDANCE OF
DR. ANUP KUMAR ROY
DEPARTMENT OF COMMERCE
GURU GHASIDAS VISHWAVIDYALAYA BILASPUR (C.G.)

CANDIDATE'S DECLARATION

I hereby, declare that the work presented in this project report entitled "A Comparative Study on Performance of ICICI Bank and HDFC Bank" in partial fulfillment for the 6th semester of degree of B.com (Hons) is a record of my own investigation carried out under the guidance of my Institute's faculty member Dr. Anup Kumar Roy (Assistant Professor, Department of Commerce). It is not copied from any external sources. If anything related to my project founds incorrect then the Institute/ university has the right to disapprove my project.

*Value
Signature*

Date:

Milind
MILIND XAVIER DAHARIYA

ACKNOWLEDGEMENT

I sincerely express my deep sense of gratitude to **Dr. Munshi Ram**, Head, Department of Commerce, **Guru Ghasidas Vishwavidyalaya, Bilaspur (C.G.)** for his extraordinary cooperation, valuable guidance and supervision. I wish to acknowledge my sincere gratitude and indebtedness to my project guide **Dr. Anup Kumar Roy**, Assistant 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 his help and continuous guidance throughout.

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

I sincerely acknowledge the efforts of all 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:


MILIND XAVIERA DAHARIYA

A PROJECT REPORT
ON
"A STATE-WISE ANALYSIS ON THE PATTERN OF
STRUCTURE CHANGE IN INCOME AND EMPLOYMENT IN
INDIA"

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

BACHELOR OF COMMERCE



BY

NAVNISH KUMAR RAY

ENROLLMENT NO: - GGV/22/04129

Handwritten signature and initials

UNDER THE SUPERVISION OF

DR. ANUP KUMAR ROY

Assistant Professor

Department Of Commerce

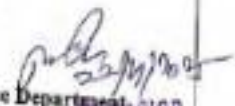
SCHOOL OF COMMERCE & MANAGEMENT

GURU GHASIDAS VISHWAVIDYALAYA, Bilaspur (C.G.)

April -2025 (Term 2024-25)

CERTIFICATE OF APPROVAL

This is to certify that Mr. NAVNISH KUMAR RAY of 6th semester at Department of Commerce of Gura Ghoskda Vishwavidyalaya, Bilaspur (C.G.) bearing Roll no. 22064229 Enrollment no. GGV/22/04129 has developed project report work entitled "A STATE-WISE ANALYSIS ON THE PATTERN OF STRUCTURE CHANGE IN INCOME AND EMPLOYMENT IN INDIA" is hereby approved as a credible work for the award of the degree of Bachelor of Commerce (Hons.).


Head of the Department

Department of Commerce

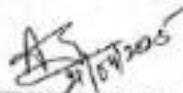
GGV, Bilaspur (C.G.)

Dr. S. K. Singh / Head of Department
Gura Ghoskda Vishwavidyalaya, Bilaspur (C.G.)

CERTIFICATE OF THE SUPERVISOR

This is to certify that the work contained in the Project entitled, "A STATE-WISE ANALYSIS ON THE PATTERN OF STRUCTURE CHANGE IN INCOME AND EMPLOYMENT IN INDIA" Submitted by NAVNISH KUMAR RAY (Enrollment No.- GGV/22/04129) For the degree of B. Com(Hons) from Guru Ghasidas Vishwavidyalaya Bilaspur (C.G) is a record of Bonafide Project work carried by Under my direct supervision and guidance ANUP KUMAR ROY during the Academic Year 2024-2025. To the best of my knowledge, the matter embodied in the project has not been submitted to any other University/Institute for award of degree.

Forwarded by,
Head of Department
Department of Commerce
G.G.V, Bilaspur (C.G)


DR. ANUP KUMAR ROY
Assistant Professor
Department of Commerce
G.G.V, Bilaspur (C.G)

CANDIDATE'S DECLARATION

I hereby, declare that the work presented in this project report entitled, "A STATE-WISE ANALYSIS ON THE PATTERN OF STRUCTURE CHANGE IN INCOME AND EMPLOYMENT IN INDIA" in partial fulfillment for the 6th semester of Degree of B. Com (Hons.) is a record of my own investigations carried out under the guidance of my institute's faculty member DR. ANUP KUMAR ROY (Assistant Professor, Department of Commerce). It is not copied from any external sources. If anything related to my project founds incorrect then the institute/University has the right to disapprove my project.

Navnish Kumar Ray
20/04/2022

NAVNISH KUMAR RAY

B.COM. 6th Semester (Hons.)
Enrollment No. GGV/22/04129

Department of Commerce
GGV, Bilaspur (C.G.)

Date

RESEARCH PROJECT
ON
CUSTOMER PERCEPTION OF DATA PRIVACY IN DIGITAL
PAYMENTS STUDY AWARENESS AND TRUST

Research project

Submitted in the partial fulfillment of B.com(Hons.) VI semester



Valued
Signature
MENTOR/SUPERVISION

DR. ANUP KUMAR ROY

(Assistant Professor)

Department of commerce

SUBMITTED BY

NICKY BHARDWAJ

Enrolment No: (GGV/22/04/30)

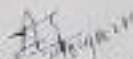
GURU GHASIDAS UNIVERSITY

DEPARTMENT OF COMMERCE

Batch 2024-25

SUPERVISOR'S CERTIFICATE

This is to certify that the work contained in the project entitled, "Customer Perception Of Data Privacy In Digital Payments Study: Awareness And Trust" submitted by Nicky Bhardwaj Enrollment NO:- (GGV/22/04130) for the degree of B.COM (HONS) from Gani Gauddas Vastwavidyalaya, Bilaspur, (C.G.) is a record of Bonafide project work carried by ~~her~~ Under direct supervision and guidance by Anup Kumar Roy during the Academic Year 2024/2025. To the best of my ~~my~~ knowledge, the matter embodied in the project has not been submitted to any other University/ Institute for the award of degree.



Supervisor's Name: DR. ANUP KUMAR ROY

Designation: ASSISTANT PROFESSOR

Forwarded by,

Head,

Department of Commerce

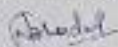
G.G.V, Bilaspur (c. g.)

CANDIDATE'S DECLARATION

I, **NICKY BHARDWAJ** the student of (B.Com) from **GURU GHASIDAS UNIVERSITY** declare that the project work titled '**CUSTOMER PERCEPTION TOWARDS DIGITAL PAYMENT**' put forward by me is a result of my own research and work, carried under the guidance of **ANUP KUMAR ROY**.

This project is submitted as part of the requirements for the award of the degree of Bachelor of Commerce (B.Com). I also declare that this report has not been submitted by myself or anyone else to any other institution, university or organization for the purpose of getting a degree, diploma or certificate.

I can confirm all the information, analysis, and conclusion of the report are from the data that I collected and the secondary data that is referred from reliable sources which are duly acknowledged. Moreover, I own the authenticity and accuracy of the provided content.



Place: **BILASPUR**

Date: **22/04/2023**

NICKY BHARDWAJ

ENROLMENT NO:- (GGV/22/04130)

A DISSERTATION PROJECT REPORT

ON

**"IMPACT OF SOCIAL MEDIA MARKETING ON CONSUMER
BUYING BEHAVIOUR"**

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

BACHELORE OF COMMERCE



BY

RAJUL BAJPAI

Enrolment No. - (GGV/22/04168)

UNDER THE SUPERVISION OF

DR. GOSALA RAJU

Assistant professor

Department Of Commerce

School of Commerce & Management

Guru Ghasidas Vishwavidyalaya

Bilaspur (C.G.)

April 2025 (Term -2024-2025)

CANDIDATE DECLARATION

I, **Rajul Bajpai**, a student of **B.Sc. (Semester VI)** in **Department of Commerce**, **GGS Indraprastha University**, hereby declare that the project report entitled **"IMPACT OF SOCIAL MEDIA MARKETING ON CONSUMER BUYING BEHAVIOUR"** is submitted for partial fulfillment of the requirements for the award of the degree of **Bachelor of Commerce**, comprise only my original work and due acknowledgment has been made in the text to all other material. The results included in this project report have not been submitted to any other university or institute for the award of any other degree.

DATE: 22/04/2025


RAJUL BAJPAI

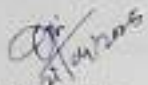
ENROLLMENT NO.-GGV/22-04168

B.COM 6th SEMESTER

SUPERVISOR CERTIFICATE

This is to certify that Rajul Bajpai (Enrollment No. GGV/2204104) has completed his/her project entitled "IMPACT OF SOCIAL MEDIA MARKETING ON CONSUMER BUYING BEHAVIOUR" under my guidance and supervision. To the best of my knowledge, it is his original work and is fit for evaluation for the B.COM. Project. Dr. Gosal Raju (Assistant Professor) Department of Commerce Guru Ghasidas Vishwavidyalaya.


HEAD OF DEPARTMENT
Department of Commerce
Guru Ghasidas Vishwavidyalaya, Bilaspur (C.G.)


DR. GOSALA RAJU
ASSISTANT PROFESSOR
DEPARTMENT OF COMMERCE
G.G.U. BILASPUR (C.G.)

A PROJECT REPORT

ON

A STUDY ON CONSUMER EXPERIENCE ON THE IMPACT OF ONLINE PAYMENT AND
UPI ADOPTION

Submitted for partial fulfillment of the requirement for the degree

of

BACHELORS OF COMMERCE (HONOURS) 2024-25



SUBMITTED BY

SAMIR VERMA

(ROLL NO-220604237)

DEPARTMENT NO- GCN/22/04183)

Under the supervision of

DR. VANITA KUMARI SONI

(ASSISTANT PROFESSOR)

DEPARTMENT OF COMMERCE

SCHOOL OF MANAGEMENT AND COMMERCE

GURUKUL DAS VAIDYA VIDYALAYA

BILASPUR, CG (495009)

CANDIDATE DECLARATION

I hereby certify that the work which is being presented as the dissertation entitled "A study on insurance experience on the impact of online payment and UPI adoption" is carried out by me under the supervision of DR. VANITA KUMARI SONI and submitted to Department of Commerce for the award of the degree of Bachelor of Commerce in school of Management & Commerce from Guru Chander Prasad Mahavidyalaya, Bilaspur C.G. is of my own work. I declare to the best of my knowledge that no part of this dissertation has been submitted for any degree in part or full to this university or any other university.

Place - Bilaspur

Date - 22/05/2025


Signature of Student

Sonnet Varma

Signature of supervisor (V)

ENROLLMENT NO. (03TV22301838)

Examination roll no. - 22064381

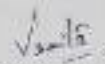
SUPERVISORS CERTIFICATE

This is to certify that Mr. Sameer Verma a student of B.Tech(Civil) in the GGS Indraprastha Vishwavidyalaya Bhiwapur, Chhattisgarh has worked under my supervision and guidance for his project work and prepared report with the title "A study on economic performance on the impact of online payment and ITPM adoption" which is the substantiating his genuine and original work to the best of my knowledge.

Head of the Department

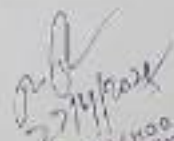
GGS Indraprastha Vishwavidyalaya

Bhiwapur, Chhattisgarh


Dr. Vinod Kumar Sood

(Assistant Professor)

Department of Civil Engineering


27/11/2024
Signature / H.O.D.
Dr. Vinod Kumar Sood, is Commence
on this page. (Signature) (Name) (Date)
The GGS Indraprastha Vishwavidyalaya Bhiwapur, Chhattisgarh

A DISSERTATION PROJECT ON THE TOPIC OF
A STUDY ON CONSUMER PERCEPTION REGARDING
SEBI AS REGULATORY AUTHORITY IN INDIAN CAPITAL
MARKET: A CASE STUDY OF BILASPUR, CHHATTISGARH



**GURU GHASIDAS VISHWAVIDYALAYA,
BILASPUR (C.G.)**

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

DEPARTMENT OF COMMERCE

SESSION 2024-25

Vahan
Sharma
SUBMITTED BY:

SANDEEP SHARMA

B.COM(HONS) 1st SEMESTER

ENROLLMENT NO. CGV2294184

ROLL NO. 22064284

GUIDED BY:

DR. VANITA K. VARISONI

(ASSISTANT PROFESSOR)

DEPARTMENT OF COMMERCE

DECLARATION

I hereby declare that this dissertation, entitled "A Study on Consumer perception regarding REIT in regulatory authority in Indian Capital Market: A case study of Bangalore, Chhatnagore" submitted for the degree of Bcom (Hons) 4th semester, at GURU GHASIDAS VISHWAMIDYALAYA, Kani (Bilaspur) is my own original work, and has not been submitted previously, either in whole or in part, for a degree or diploma or title or any other institution.

All sources of information and quotations from published or unpublished works have been duly acknowledged in the text and in the list of references.

I understand that any violation of this declaration may lead to disciplinary action in accordance with the university's academic regulations.

Name: Anshu Sharma
Student ID: CGV2204118
Program: Bcom (Hons) 4th semester
Supervisor: Dr. Vazha Kumar Soni
Date: 22/04/2025

Signature: _____





CERTIFICATE

This is to certify that the work contained in the dissertation entitled "A study on consumer perception regarding SEBI as regulatory authority in Indian Capital Market: A case study of Bilaspur, Chhattisgarh" submitted by Sindree Sharma for the award of the degree of B.Com (Hons) from Guru Granth Sahib Vignanshiksha is completed under my guidance in the session 2024-25.

The dissertation fulfills the requirements of the degree. The contents included in the dissertation have not been submitted for the award of any other degree or diploma in this or any University.

Place: Bilaspur

Signature

Supervisor: Dr. Anil Kumar Sirohi

Designation: Assistant Professor

Signature

Dr. Manish Ran

Signature / H.O.D.

Designation: Head of Department

Guru Granth Sahib Vignanshiksha, Bilaspur (C.G.)
Jawahar Education Society's Institute of Management Studies, Bilaspur (C.G.)

A PROJECT REPORT
ON
"A STUDY ON PERCEPTION OF CONSUMER PREFERENCES ON SERVICES
OFFERED IN ONLINE BANKING"



2024-25

DEPARTMENT OF COMMERCE
GURU GHASIDAS VISWAVIDYALAYA BH. ASPUR (U.G.)

Submitted for the degree of B. Com. Honors in the University of GURU GHASIDAS
VISWAVIDYALAYA Bh. Aspur, Chhattisgarh

Submitted by:

SHEETS DIXIT

H. COM. SEM-IV

Enrollment No. - 00000000000

Roll No. - 220000000

Under the guidance of:

DR. MANISH SINGH

Assistant Professor

SUPERVISOR'S CERTIFICATE

This is to certify that Shweta Dhoti (GU/V/2204199) has carried out the research embedded in the project dissertation entitled "A STUDY ON PERCEPTION OF CONSUMER PREFERENCES ON SERVICES OFFERED IN ONLINE BANKING" under my supervision for the award of Bachelor Degree in Commerce at the GURU GHANIDAS VISHWANIDHYALAYA, 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.


22/04/25
DR. MANISH SETHI

ASSISTANT PROFESSOR

DEPARTMENT OF COMMERCE

GURU GHANIDAS VISHWANIDHYALAYA

BILASPUR (C.G.)


22/4/2028

ACKNOWLEDGEMENT

I deem it is a matter of privilege to express my gratitude to Dr. Manish Seth, Assistant Professor CLRI, GHASIDAS VISHWANIDHAYA, Bhopal, for his inspiration to start this work help, and constant supervision over my work during the remaining last but not least I wish to express my profound gratitude to my parents and friends who have unselfishly encouraged my work and supported me.

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

Through the kindness of those acknowledged persons, this project work runs the light of the day. I submit this project of mine with great humility and sincere regard.


SRUTIDIXIT

B.COM(BONSI)

Roll No. 22044298

Enrollment No. 12084289

Date 22/04/25

A DISSERTATION
REPORT ON
**A STUDY ON FINANCIAL LITERACY ON
VARIOUS MUTUAL FUND SCHEMES RUNNING
IN INDIA WITH SPECIAL REFERENCE TO
BILASPUR DISTRICT**

SUBMITTED FOR THE PARTIAL FULFILLMENT OF THE REQUIREMENT
FOR THE AWARD OF THE DEGREE OF
BACHELOR OF COMMERCE (HONS.)



BY SHRUTI SINGH

ENROLLMENT NO. -GGV/22/04200 ROLL NO. - 22064300

**UNDER THE SUPERVISION OF
DR. MANISH SETH**

**DEPARTMENT OF COMMERCE
SCHOOL OF MANAGEMENT & COMMERCE**

GURU GHASIDAS VISHWAVIDYALAYA



Department of commerce

Guru Ghasidas Vishwavidyalaya, Bilaspur, (C.G.)

(A Central University Established by the Central University Act, 1989 No. 25 of 1989)

CERTIFICATE

This is to certify that the work contained in this dissertation entitled, "A STUDY ON FINANCIAL LITERACY ON VARIOUS MUTUAL FUND SCHEMES RUNNING IN INDIA WITH SPECIAL REFERENCE TO BILASPUR DISTRICT", submitted by SHRUTI SINGHI (Roll no. 22064300) in partial fulfillment of the requirements for the degree of B.Com (Hons.) from Guru Ghasidas Vishwavidyalaya, Bilaspur, is a record of her/his research work carried out by her under direct supervision and guidance by Dr. MANISH SETH Sir during the academic year 2024-25. To the best of my knowledge, the matter embodied in the dissertation has not been submitted to any other Institute or University for the award of the degree.

Date:

Sign of the Student

Dr. Munshi Ram

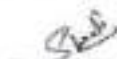
(Head of the Department)

Dr. MANISH SETH

DECLARATION CERTIFICATE BY THE STUDENT

I, **SIRJUTI SINGH**, a student of B.A. (Hons.), VI Semester, in Department of Commerce, Guru Garudas Vidyapeeth, hereby declare that the work presented in the report entitled "**A STUDY ON FINANCIAL LITERACY ON VARIOUS MUTUAL FUNDS SCHEMES RUNNING IN INDIA WITH SPECIAL REFERENCE TO BHILAPUR DISTRICT**" submitted in partial fulfillment of the degree of Bachelor of Commerce (Hons.), comprise only my original work and the information presented in this report including data, figures and pictures are original and duly credited. The results included in this project report have not been submitted in any other University or Institute for the award of any other degree.

Date:



Signature of the Student

B.A. (Hons.) (VI Semester)

Enrollment No. - CGV/22/0403

Roll No. - 2206033



**GURU GHASIDAS VISHWAVIDYALAYA
BILASPUR (C.G.)**

**DEPARTMENT OF COMMERCE
SESSION: 2024-25**

**A DISSERTATION PROJECT REPORT
ON**

**An Analytical Study of Investment
Patterns, Trading Awareness, and
Platform Preferences among Retail
Investors in Bilaspur**

***Submitted for the partial fulfillment of requirement
for the award of degree of
Bachelor of Commerce***

**Submitted By:
Shryansh Jain
Enrollment No.: GGV/22/04201**

**Under the Supervision of:
Dr. Manish Seth
Assistant Professor**

CANDIDATE'S DECLARATION

I, Shryamk Jari, a student of B.COM Hon. (Semester VI) in Department of Commerce, Ganga Gharada Vishwavidyalaya, Bilaspur (C.G.), hereby declare that the project report entitled "**An Analytical Study of Investment Patterns, Trading Awareness, and Platform Preferences among Retail Investors in Bilaspur**" is submitted for partial fulfillment of the requirements for the award of the degree of Bachelor of Commerce, comprise only my original work and due acknowledgment has been made in the text to all other material used. The results included in this project report have not been submitted to any other university or Institute for the award of any other degree.

Date: 22nd April 2025


Shryamk Jari

SUPERVISOR'S CERTIFICATE

This is to certify that Srijanah Jain (Enrollment No.: GGV22/042011) has completed her dissertation project entitled "An Analytical Study of Investment Patterns, Trading Awareness, and Platform Preferences among Retail Investors in Bilaspur" under my guidance and supervision. To the best of my knowledge, it is his original work and is fit for evaluation.



Dr. Anurag Sethi
Assistant Professor
Guru Gobind Singh Vasthwan Vasthwan
Commerce Department

**A PROJECT REPORT
ON
MARKETING STRATEGY AND CONSUMER
SATISFACTION OF RELIANCE JIO**

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

Bachelor of Commerce



By

Sneha Karn

GGV/22/04203

U.I. NUMBER

22064503

Under the supervision of

Dr. Satya Prakash

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

April 2025 (Term-2022-25)

CANDIDATE DECLARATION

I Sneha Karn, a student of B.Com. (Semester VI) of Department of Commerce, Guna Ghandar Vishwavidyalaya, hereby declared that the project report entitled "Marketing Strategy and Consumer Satisfaction of Reliance Jio" is submitted for partial fulfillment of the requirements for the award of the degree of Bachelor of Commerce comprises only my original work and due acknowledgement has been made in the text to all other materials used. The results embodied in this project report have not been submitted to any other university or institute for the award of any other degree.

Date: 22/04/2025



Sneha Karn

SUPERVISOR'S CERTIFICATE

This is to certify that Susha Kam (Enrollment No: GGV/22/04203) has completed her project entitled "Marketing Strategy and Consumer Satisfaction of Reliance Jio" under my guidance and supervision. To the best of my knowledge, it is her original work and is fit for evaluation for the B.Com. project.



Dr. Satya Prakash

Assistant Professor

Department of Commerce

Guru Ghasidas Vishwavidyalaya

Bilaspur (C.G.)



22/4/2022

Signature / N.O.D.
for student / Student
Guru Ghasidas Vishwavidyalaya, Bilaspur (C.G.)

A DISSERTATION REPORT ON
"IMPACT ASSESSMENT OF PRADHANMANTRI AWAS
YOJNA [URBAN] ON AFFORDABLE HOUSING IN INDIA"

Submitted for Partial fulfilment of the requirements for the degree of

DEPARTMENT OF COMMERCE AND MANAGEMENT



Submitted by - SOUMYA SHARMA

ROLL NO - 22064305

[ENROLLMENT NO - GGV/22/04205]

Under the Supervision of

DR. SATYA PRAKASH

INTERNAL GUIDE

DEPARTMENT OF COMMERCE

SCHOOL OF MANAGEMENT AND COMMERCE

GURU GHASIDAS VISHWAVIDYALAYA

(A Central University) BILASPUR, CG (495009)

ms
22/4/2025

CANDIDATE DECLARATION

I hereby certify that the work which is being presented in the dissertation entitled **IMPACT ASSESSMENT ON PRADHANMANTRI AWAS YOJNA AFFORDABLE OF HOUSING IN INDIA:** is carried out by me under the supervision of **Dr. SATYA PRAKASH** and submitted to Department of Commerce for the award of the degree of **BACHELOR OF COMMERCE** in School of Management & Commerce from Guru Ghasidas Vishwavidyalaya, Bilaspur, C.G. is of my own work. I declare to the best of my knowledge that no part of this dissertation has been submitted for any other degree in part or full to this University or any other University.

SOURMYA SHARMA

B.com 6TH semester

Roll no. - 2204305

Enrollment No. GGV/22/04205

SUPERVISOR'S CERTIFICATE

Mr. SATYA PRAKASH a student of B.com in the Guru Ghansidas
in, Chhatisgarh has worked under my supervision and guidance for his
and a project report with the title "IMPACT ASSESSMENT ON
AWAS YOJNA [URBAN] ON AFFORDABLE HOUSING IN
miting his genuine and original work to the best of my knowledge.



Dr. SATYA PRAKASH

Department of commerce

Guru Ghansidas Vishwavidyalaya

Bilaspur [C.G.]

A DISSERTATION REPORT

ON

**CONSUMER TRUST AND DECISION MAKING : A STUDY
ON INFLUENCE OF TRADITIONAL AND DIGITAL
MARKETING**

SUBMITTED FOR THE PARTIAL FULFILLMENT OF THE REQUIREMENT FOR THE AWARD OF THE
DEGREE OF

BACHELOR OF COMMERCE (HONS.)



BY SUDHANSHI KHUNTE

ENROLLMENT NO. - GGV/22/04206

ROLL NO. - 22064306

UNDER THE SUPERVISION OF

DR. SATYA PRAKASH

DEPARTMENT OF COMMERCE

SCHOOL OF MANAGEMENT & COMMERCE

GURU GHASIDAS VISHWAVIDYALAYA, BILASPUR (C.G.)

(SESSION - 2024-25)



Department of commerce

Guru Gharidas Vishwavidyalaya, Bilaspur, (C.A.)

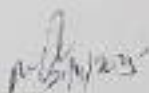
(A Central University Established by the Central University Act, 2009 (No. 25 of 2009))

CERTIFICATE

This is to certify that the work contained in this dissertation entitled, "CONSUMER TRUST AND DECISION MAKING : A STUDY ON INFLUENCE OF TRADITIONAL AND DIGITAL MARKETING", submitted by Sudhanshi Khuntia (Roll no. 22064106) in partial fulfillment of the requirements for the degree of B.Com (Hons.) from Guru Gharidas Vishwavidyalaya, Bilaspur, is a record of beautiful research work carried out by her under direct supervision and guidance by Dr. Satya Prakash Sir during the academic year 2020-21. To the best of my knowledge, the matter articulated in the dissertation has not been submitted to any other Institute or University for the award of the degree.

Date: 01/11/23


Sign of the Student


Dr. Manish Ran

(Head of the Department)


Dr. Satya Prakash

DECLARATION CERTIFICATE BY THE STUDENT

I, **Saithaashi Khurana**, a student of **B.Com (Hons)**, VI Semester, in Department of Commerce, **Giri Chaudhary Vishwavidyalaya**, hereby declare that the work presented in the report entitled **"CONSUMER TRUST AND DECISION MAKING: A STUDY ON INFLUENCE OF TRADITIONAL AND DIGITAL MARKETING"** submitted in partial fulfillment of the degree of **Bachelor of Commerce (Hons)**, comprises only my original work and the information presented in this report including data, figures and passages are original and duly credited. The results embodied in this project report have not been submitted in any other University or Institute for the award of any other degree.

Date: 5/1/2024



Signature of the Student

B.Com (Hons.) (VI Semester)

Enrollment No. - GCV/2204706

Roll No. - 22060706

PROJECT REASON REPORT

1

**HOW DIFFERENT AGE GROUPS INVEST IN MUTUAL
FUND, FIXED DEPOSIT OR STOCKS AND WHY**

SUBMITTED FOR THE PARTIAL FULFILLMENT OF THE REQUIREMENT FOR THE AWARD OF THE DEGREE
OF

BACHELOR OF COMMERCE (HONS.)



BY SUHANI SINGH

ENROLLMENT NO. - GGV/22/04207

ROLL NO. - 22064307

UNDER THE SUPERVISION OF

DR. SATYA PRAKASH

DEPARTMENT OF COMMERCE

SCHOOL OF MANAGEMENT & COMMERCE

GURU GHASIDAS VISHWAMIDYALAYA BILASPUR (C.G.)

(SESSION - 2024-25)



Department of commerce

Guru Ghasidas Vishwavidyalaya, Bilaspur, (C.G.)

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

CERTIFICATE

This is to certify that the work contained in this dissertation entitled, "HOW DIFFERENT AGE GROUPS INVEST IN MUTUAL FUND, FIXED DEPOSIT OR STOCKS AND WHY", submitted by Sahant Singh (Roll no. 22064307) in partial fulfillment of the requirements for the degree of B.Com (Hons.) from Guru Ghasidas Vishwavidyalaya, Bilaspur, is a record of bonafide research work carried out by her under direct supervision and guidance by Dr. Satya Prakash Sir during the academic year 2024-25. To the best of my knowledge, the matter embodied in the dissertation has not been submitted to any other Institute or University for the award of the degree.

Date:

Signature of the Student

Dr. Minshi Ram

(Head of the Department)

Dr. Satya Prakash

DECLARATION CERTIFICATE BY THE STUDENT

I, **SURJANT SINGH**, a student of **B.Com (Hons.)**, VI Semester, in Department of Commerce, **Guru Gobind Das Vishwavidyalaya**, hereby declare that the work presented in the report entitled **"HOW DIFFERENT AGE GROUPS INVEST IN MUTUAL FUND, FIXED DEPOSIT OR STOCKS AND WHY"**, submitted in partial fulfillment of the degree of Bachelor of Commerce (Hons.), comprise only my original work and the information presented in this report including data, figures and pictures are original and duly credited. The results are scaled in this project report have not been submitted to any other University or institute for the award of any other degree.

Date:


Signature of the Student

B.Com (Hons.) (VI Semester)

Enrollment No. - 089/22/04207

Roll No. - 22064307

A PROJECT REPORT
ON
A STUDY ON IMPACT OF E-COMMERCE ON CONSUMER
BUYING BEHAVIOUR WITH REFERENCE TO GROCERY
PRODUCTS

DISSERTATION REPORT



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

BACHELOR OF COMMERCE [HONS.]

SUBMITTED BY :-
SUMIT SEN

ROLL NO.: 22064308
ENROLLMENT NO. GOV72/04208

UNDER THE SUPERVISION
DR. SATYA PRAKASH
ASSISTANT PROFESSOR

DEPARTMENT OF COMMERCE
SCHOOL OF MANAGEMENT & COMMERCE
GURU GHASIDAS VISHWAVIDYALAYA
BILASPUR (C.G.)
SESSION: 2024-25

CANDIDATES DECLARATION

I, SUMIT SEN a student of B.com semester 6th in department of commerce, GURU GHASIDAS VISHVAVIDYALAYA, REASPOH, hereby declare that the project report entitled "A STUDY ON IMPACT OF E-COMMERCE ON CONSUMER BUYING BEHAVIOUR WITH THE REFERENCE TO GROCERY PRODUCTS" is submitted for partial fulfillment of the requirement for the award of the degree of bachelor of commerce, comprises my original work and due acknowledgment has been made in the text of all material used. The result embodied in this project report has not been submitted for any other university or institute for the award of any other degree.



SUMIT SEN

B.COM VI 6TH SEMESTER

Certificate By Supervisor

This is to certify that the dissertation report entitled "A STUDY ON IMPACT OF E-COMMERCE ON CONSUMER BUYING BEHAVIOUR WITH REFERENCE TO GROCERY PRODUCTS" is a bonafide work carried out by "Sumit Sen" of B.COM(HONS) of 'Guru Ghasidas Vishwavidyalaya' for fulfillment of Bachelor of commerce (hons) degree course of Guru Ghasidas Vishwavidyalaya Bilaspur (C.O.)



Name of the Supervisor

Prof. (Dr.) Satya Prakash

Designation Director

Guru Ghasidas Vishwavidyalaya Bilaspur, Chhattisgarh



22/04/2024

**"A COMPARATIVE ANALYSIS OF BANKING AND MUTUAL FUND
INTEREST RATES"**

A Project Report Submitted to

Guru Ghansim Vishwavidyalaya Bhanpur (U.G.)



In partial fulfillment of the requirements for the award of
BACHELORS OF COMMERCE (HONOURS) Degree

Submitted by :-

NAME :- Aaraj Singh Chandra

B.Com (Hons) 4th Sem

Roll No. - 22060111

Enrolment No. - GGV/22/04211

Supervisor :-

DR. SATYA PRAKASH

Assistant Professor

Department of Commerce

Guru Ghansim Vishwavidyalaya

APRIL 2025

Student's Declaration

I, 'SURAJ SINGH CHOUDHAN' hereby declare that the project dissertation entitled as "A COMPARATIVE ANALYSIS OF BANKING AND MUTUAL FUND INTEREST RATES" is submitted as partial Fulfillment of B.com (Hons). The project work has been performed in the Department of Commerce , Guru Ghasidas Vishwavidyalaya, Bilaspur under the supervision of Dr. Satya Prakash. I further declare that, to the best of my knowledge, the project does not contain any part of The work which has been submitted for the award of any degree either in the University or Any other educational institutes, without proper citation. Also, the project dissertation is Original work and will remain intellectual property of Department of Commerce , Guru Ghasidas Vishwavidyalaya, Bilaspur (C.G.).



Signature

Date :- 22/04/2025

CERTIFICATE

This is to certify that the dissertation entitled "Comparative Analysis of bank and mutual fund interest rates" submitted by Saraj Singh Chouhan is a bonafide record of research work done by her under my guidance and supervision.



DR. NAFYA PRAKASHI
(ASSISTANT PROFESSOR)

A Dissertation Project Report

On

Financial Literacy Among Street Vendors

*Submitted for partial fulfilment of the
Requirements for the Award of the Degree of
Bachelors of Commerce (Hons)*



By

Suyash Sahu

Enrollment No. GGV/22/04213

Roll No. 22064313

B.COM - VI Semester

Under Supervision of

Dr. Vinod Kumar Vishwakarma

Department of Commerce

School of Commerce and Management

Guru Ghasidas Vishwavidyalaya

Koni, Bilaspur

CANDIDATE'S DECLARATION

I, Sayash Saha hereby declare that the project dissertation entitled as "Financial literacy among street vendors " is submitted as partial fulfillment of B.com (Hons). The project work has been performed in the Department of Commerce, Gera Chandra Vaidya Vidyalaya, Bilaspur under the supervision of Vinod Viharsharma.

I further declare that, to the best of my knowledge, the project does not contain any part of the work which has been submitted for the award of any degree either in the University or any other educational institutions, without proper citation. Also, the project dissertation is original work and will remain intellectual property of Department of Commerce , Gera Chandra Vaidya Vidyalaya, Bilaspur (C.G.).

22/04/2025
Date


Sayash Saha

SUPERVISOR'S CERTIFICATE

This is to certify that Suyash Saha (Enrollment No. GGV/22/64213) has completed his project dissertation entitled "Financial Literacy Among Street Vendors" under my guidance and supervision for the partial fulfillment of required degree of "Bachelors of Commerce (Hons)".

To the best of my knowledge, it is original work and is fit for the evaluation for the B.COM project.



Dr. Vinod Kumar Vishwakarma

Assistant Professor

Department of Commerce,

Guru Ghasidas Vishwavidyalaya, Bilaspur (C.G.)

A PROJECT REPORT
ON
**HOW EMOTIONAL CONNECTION WITH BRAND
INFLUENCE CUSTOMER LIFETIME VALUE (NIKE)**

*Submitted for partial fulfillment of the
Requirement of the Award of Degree of
Bachelor of Commerce(Hons.)*



By:

Swati Kanwar

6th Semester

Enrollment No. GGV/22/04214

Examination Roll No. 22064314

UNDER THE SUPERVISION OF

Dr. Vinod Kumar Vishwakarma

Assistant professor

Department of Commerce

School of Commerce & Management

GURU GHASIDAS UNIVERSITY,

Bilaspur, Chhattisgarh

April 2025, Session 2024-25

CANDIDATE'S DECLARATION

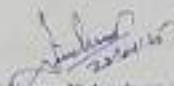
I am Swati Kanwar, a student of B.Com(hons.) 6th semester from the Department of Commerce, Guru Ghansidass University, hereby declared that the project report entitled "How emotional connection with brands influence Customer Lifetime Value (Nike)" has submitted the dissertation for partial fulfillment of the requirements for the award of the degree of Bachelor of Commerce (Hons.), comprises only my original work and due acknowledgment has been made in the text to all other materials used. The results embodied in this project report have not been submitted to any other university or institute for the award of any other degree.


Swati Kanwar

Date: April 16, 2015

SUPERVISOR'S CERTIFICATE

This is to certify that Swati Kanwar, Enrollment No. GGV/2294214 has completed his project entitled "How Emotional Connection with Brands influence Customer Lifetime Value(Nike)" under my guidance and supervision. To the best of my knowledge, it is his original work and is fit for evaluation for the B.Com(Hons.) Project.


Dr. Vinod Kumar Vishwakarma

Assistant Professor

Department of Commerce

Guru Ghansidas University, Bilaspur


20/11/2023
Swati Kanwar
Enrollment No. GGV/2294214
B.Com(Hons.) Project

A PROJECT REPORT ON
SOCIO-ECONOMIC IMPACT OF KOSA SILK
PRODUCTION ON RURAL COMMUNITIES IN
CHHATTISGARH

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

Bachelor of Commerce (Hons.)



By :

Swayam Mishra
6th Semester

Enrollment No. : GGV/22/04215

Examination Roll No. : 22064315

UNDER THE SUPERVISION OF

Dr. Vinod Kumar Vishwakarma
Assistant Professor

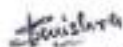
School of Commerce and Management
GURU GHASIDAS UNIVERSITY
Bilaspur, Chhattisgarh

APRIL 2025, SESSION 2024-25

CANDIDATE'S DECLARATION

I Swayam Mishra, a student of B.Com.(Hons.) 6th Semester from the Department of Commerce, Guru Ghasi das University, hereby declare that the project report entitled "Socio-Economic Impact of Kosa Silk on Rural Communities of India" has submitted the dissertation for partial fulfillment of the requirements for the award of the degree of Bachelor of Commerce (Hons.), comprises only my original work and due Acknowledgement has been made in the text to all other material used. The result embodied in this project report have not been submitted to any other university or institute for the award of any other degree.

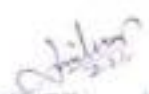
Date: 22-04-2025



Swayam Mishra

SUPERVISOR'S CERTIFICATE

This is to certify that Swayam Mishra, Enrollment No. GGV/22/04215 has completed his project entitled "Socio-Economic Impact of Kosa Silk on Rural Communities of India" under my guidance and supervision. To the best of my knowledge, it is his original work and is fit for evaluation for the B.Com.(Hons.) project.


Dr. Vinod Kumar

Chairman

Assistant Professor

Department of Commerce

Guru Ghanshyam University, Bilaspur

A PROJECT REPORT

ON

"THE IMPACT OF SOCIAL MEDIA ON CONSUMER BEHAVIOUR"

**(AN ANALYTICAL STUDY OF TRENDS, INFLUENCE, AND
PURCHASING DECISIONS)**

**Submitted for partial fulfillment of the requirement of the Award of Degree of
BACHELOR OF COMMERCE (HONS).**



Department Of Commerce

School of Management and Commerce

GURU GHASIDAS VISHWAVIDYALAYA,

BILASPUR, CHHATTISGARH

SESSION -2022-2025

By:

Tamanna Kujur

6th Semester

Enrolment No. GGV/22/04216

Examination Roll No. 22064316

UNDER THE SUPERVISION OF

Dr. Vinod Kumar Vishwakarma

Assistant Professor

CANDIDATE DECLARATION

I hereby certify that the work which is being presented in the dissertation entitled "IMPACT OF SOCIAL MEDIA ON CONSUMER BEHAVIOUR" is carried out by me under the supervision of Dr. Vinod Kumar Vishwakarma sir and submitted to Department of Commerce for the award of the Degree of **BACHELOR OF COMMERCE (HONS)** in School of Management & Commerce from Guru Ghasidas Vishwavidyalaya, Bilaspur (CG) is my original work and has not been submitted previously, in part or full, for the award of any degree, diploma, or other qualification at any other institution.

I have acknowledged all sources used and have adhered to the guideline and ethical standards of academic research.



DATE: 22/04/2025

SUBMITTED BY:

TAMANNA KUJUR

ENROLLMENT NO: GGV/204216

EXAMINATION NO: 22064316

CERTIFICATE

This is to certify that Tamanna Kujur has carried out the research work embodied in the present dissertation entitled "IMPACT OF SOCIAL MEDIA ON CONSUMER BEHAVIOUR" under my supervision. This dissertation is submitted in partial fulfilment of the requirement for the award of the degree "**BACHELOR OF COMMERCE(HONS)**" at **GURU GHASIDAS UNIVERSITY**.

To the best of my knowledge, the work embodied in this dissertation is the original work of the candidate.



Dr. Vinod Kumar Vishwakarma

Assistant Professor

Department of Commerce

Guru Ghasidas University, Bilaspur

DISSERTATION PROJECT REPORT

On

**"IMPACT OF GREEN MARKETING ON CONSUMER BUYING
BEHAVIOUR"**

Submitted for Partial Fulfilment of the Requirements for the Award of the
Degree of the Bachelor of Commerce



By

TANUSHREE BORKAR

Enrollment No. (GGV/22/04217)

UNDER THE SUPERVISION OF

Dr. Vinod Kumar Vishwakarma

(ASSISTANT PROFESSOR)

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

ACKNOWLEDGMENT

I sincerely express my deep sense of gratitude to (Mr.) **MUNSHI PREMCHAND, HEAD OF THE 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 dissertation report supervisor **Dr. VINOD KUMAR VISHWAKARMA, 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 efforts of all those who have directly or indirectly helped me in completing my dissertation project report.

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

I submit this project work of mine with great humanity and level of best regards.

Date > 22-04-2025

TANUSHREE BORKAR

Candidate Declaration

I, **TANUSHREE BORKAR**, a student of 6th semester in the year 2024-2025 in the **DEPARTMENT OF COMMERCE, GURU GHASIDAS VISHWAVIDYALAYA**, hereby declared that, I have prepared a dissertation project report on "**IMPACT OF GREEN MARKETING ON CONSUMER BUYING BEHAVIOUR**" is submitted for partial fulfillment of the requirement of award of the Degree of **BACHELOR 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 has not been submitted to any other university or institute for the award of any other degree.



(Signature of the Candidate)

Name :- **TANUSHREE BORKAR**

Enrollment No. :- **GGV/22/046317**

A PROJECT REPORT
ON
FROM NICHE TO LEADER: A STUDY OF MARKETING
STRATEGY BY IMAI

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

Bachelor of Commerce (Hons.)



By

Tanya Saha

6th semester

Enrollment No. GGV/2240218

Examination No. 22064318

UNDER THE SUPERVISION OF

Dr. Vinod Kumar Vishwakarma

Assistance Professor

Department of Commerce

School of Commerce & Management

GURU GHASHIDAS VISHWAVIDYALAYA

Bilaspur, Chhattisgarh

Session- 2024-25

CERTIFICATE

This is to certify that " TANYA SAHU " has submitted the project report titled " FROM NICHE TO LEADER: A STUDY OF MARKETING STRATEGY BY I&M , towards partial fulfillment of BACHELOR OF COMMERCE degree examination. This has not been submitted for any other examination and does not form part of any other course undergone by the candidate.

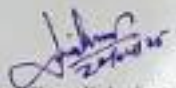
It is further certified that he/she has ingeniously completed his/her project as prescribed by GURU GHASIDAS VISHWAVIDYALAYA, BILASPUR

DATE:
PLACE:

TANYA SAHU

SUPERVISOR'S CERTIFICATE

This is to certify that Tanya Saha (Enrollment No. GGV/2204218) has completed her project entitled " From Niche To Leader : A Study of Marketing Strategy By baAJ" under my guidance and supervision. To the best of my knowledge, it is her original work and is fit for evaluation for the B.Com (Hons.) project.



Dr. Vinod Kumar Vishwakarma

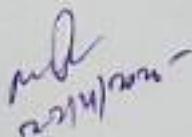
Assistant Professor

Department of Commerce

School of commerce and management

Govt. Ghanshi Vishwavidyalaya

Ditapur (C.G.)



A PROJECT REPORT
ON
**FINANCIAL REGULATIONS AND THEIR IMPACT ON
BANK PERFORMANCE POST-2008 FINANCIAL
CRISIS**

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

Bachelor of Commerce (Hons.)



By:

Tanya Vishwakarma

6th Semester

Enrollment No - GGV/22/04219

Examination Roll No - 22064319

UNDER THE SUPERVISION OF:

Dr. Vinod Kumar Vishwakarma

(Assistant Professor)

Department of Commerce

School of Commerce & Management

GURU GHASIDAS VISHWAKARMA UNIVERSITY

Bilaspur, Chhattisgarh

Session 2024-25

CANDIDATE'S DECLARATION

I, *Tanya Vidwatsaria*, a student of *B.Com. (Hons.) 4th Semester* from the *Department of Commerce, Guru Chaudhri Vidwatsaria College*, hereby declare that the project report entitled "*Financial Regulations and their impact on bank performance Post-2008 Financial Crisis*" has submitted the dissertation for partial fulfillment of the requirements for the award of the degree of *Bachelor of Commerce (Hons.)* comprises only my original work and due acknowledgment has been made in the text to all other materials used. The results embodied in this project report have not been submitted in any other university or Institute for the award of any other degree.



Date: April 2011

Tanya Vidwatsaria

SUPERVISOR'S CERTIFICATE

This is to certify that Tanya Vishwakarma, Enrollment No. GG/22/04219, has completed her project entitled "Financial Regulations and their impact on bank performance Post-2008 Financial Crisis" under my guidance and supervision. To the best of my knowledge, it is her original work and is fit for evaluation for the B.Com. (Hons.) Project.



Dr. Vinod Kumar Vishwakarma

Assistant Professor

Department of Commerce

Guru Ghasidas Vishwavidyalaya, Bilaspur

A PROJECT REPORT
ON

ARTIFICIAL INTELLIGENCE IN COMMERCIAL TRANSACTION

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

Bachelors of Commerce (Hons)



By:

Tarun Nirmalkar
6th Semester

Enrollment NO - GGV 22/04220
Examination Roll No - 22064320

UNDER THE SUPERVISION OF

Dr. Vinod Kumar Vishwakarma
Assistant Professor

Department of Commerce
School Commerce & Management
GURU GHASIDAS UNIVERSITY,

Bilaspur, Chhattisgarh

April, 2025, Session 2024-25

CANDIDATE'S DECLARATION

I, **Tarun Nirmalkar**, a student of B.Com. (Hons.) 6th Semester from the Department of Commerce, Gauri Ghasidas Vishwavidyalaya, Bilaspur (C.G.), hereby declare that the dissertation entitled "**Artificial Intelligence in Commercial Transactions**" has been carried out by me as a part of the partial fulfillment of the requirements for the degree of **Bachelor of Commerce (Hons.)**.

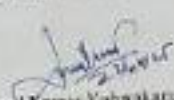
This research project represents my original work, and I have duly acknowledged all external sources and references used throughout the study. I confirm that the content of this report has not been submitted in any other university or institute for the award of any degree or diploma.

This project has been completed under the supervision of **Dr. Vinod Kumar Vishwakarma**, to whom I am so grateful for his expert guidance and support.



SUPERVISOR'S CERTIFICATE

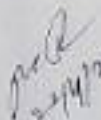
This is to certify that Mr. Tarun Nimsalkar, a student of B.Com (Hons.) in Guru Ghanshyam Vishwavidyalaya, Bilaspur, Chhattisgarh, has worked under my supervision and guidance for his project work and prepared a project report with the title "Artificial Intelligence in Commercial Transactions", which he is submitting as his genuine and original work to the form of my knowledge.


Dr. Vinod Kumar Vishwakarma

Assistant Professor

Department of Commerce

Guru Ghanshyam Vishwavidyalaya, BILASPUR.


24/4/2025

A PROJECT REPORT
ON
**EXTENDING PRODUCT LIFE CYCLE THROUGH REBRANDING:
PARLE-G CO.**

*Submitted for partial fulfillment of the
Requirement of the Award of Degree of*
BACHELOR OF COMMERCE (HONS.)



BY:

Thanenden Kumar Verma

6th Semester

Enrollment No.: GGV/22/04221

Examination No. : 21064321

UNDER SUPERVISION OF

Dr. Vinod Vishwakarma

Assistant Professor

Department of Commerce

School of Management & Commerce

GURU GHASIDAS UNIVERSITY,

Bilaspur, Chhattisgarh

April 2024, Session 2024-25

ACKNOWLEDGMENT

This project is a synergistic product of many minds and has been accumulated over the last few months. This has been a special project brought to fruition through the efforts of some special people. Many people contributed enthusiastically to this project, but it came together in the last few weeks before the deadline. For their guidance and valuable advice, I would like to take this opportunity to thank.

Firstly, I would like to thank Guru Ghasidas University, which has granted me this opportunity to prepare a project that has helped me to gain knowledge besides my studies and which will definitely be useful in the future.

I would like to express my deep gratitude to my parents for the financial wholeness and inspiration they have given me from day one.

My project supervisor, Assistant Professor Dr. Vinod Vishwakarma, came in and batted down the hassles when things were flying about.

And I would like to thank all those respondents who have helped me with their contribution, their valuable insights, and time for this project.

Also, would like to thank the head of the Department of Commerce, Prof. Dr. Manoharan sir, for their input regarding the project.



April 15, 2023

Tharendra Kumar Verma

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A PROJECT REPORT
ON
MICROFINANCE AND RURAL DEVELOPMENT IN INDIA-
ANALYSING HOW SMALL CREDIT ACCESS IMPROVES
RURAL LIVELIHOOD

*Submitted for the partial fulfillment of the
requirement of the award of Degree of
Bachelor of Commerce (both.)*

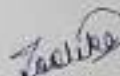


By
Lokesh Verma
6th Semester
Enrolment No. GGU/22/94222
Examination Roll No. 23064322

UNDER THE SUPERVISION OF
Dr. Vinod Kumar Vishwakarma
Assistant Professor
Department of Commerce
School of Commerce & Management
GURUKUL KANGRI VISHWAVIDYALAYA
Dehradun, Uttarakhand
April 2025, Session 2023-25

CANDIDATE'S DECLARATION

I, Toolika Verma, a student of B.Com. (Hons.) 6th Semester from the Department of Commerce, Guru Ghanidas Vishwavidyalaya, hereby declare that the project report entitled "Microfinance and Rural Development in India- Analysing how small credit access improves rural livelihoods" has submitted the dissertation for partial fulfillment of the requirements for the award of the degree of Bachelor of Commerce (Hons.), comprises only my original work and due acknowledgment has been made in the text to all other materials used. The results embodied in this project report have not been submitted to any other University or Institute for the award of any other degree.

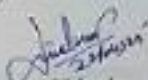


Toolika Verma

Date: April 22, 2025

SUPERVISOR'S CERTIFICATE

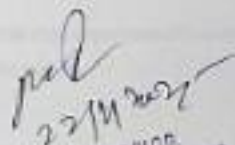
This is to certify that Toolika Verma, enrolment no. GGV/2204222 has completed her project entitled "Microfinance and Rural Development in India- Analysing how small credit access improves rural livelihoods" under my guidance and supervision. To the best of my knowledge, it is her original work and is fit for evaluation for the B.Com(Hons.) project.


Dr. Vinod Kumar Vishwakarma

Assistant Professor

Department of Commerce

Guru Ghasidas Vishwavidyalaya, Bilaspur


22/11/2022
Dr. Vinod Kumar Vishwakarma
Assistant Professor
Department of Commerce
Guru Ghasidas Vishwavidyalaya, Bilaspur

A PROJECT REPORT

ON

**THE IMPACT OF BRAND LOYALTY ON LONG – TERM
CUSTOMER RELATION**

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

Bachelor of Commerce (Hons.)



By:

Tripti Dewangan

6th Semester

Enrollment No. GGV/22/04223

Examination Roll No. 22064323

UNDER THE SUPERVISION OF

Dr. Vinod Kumar Vishwakarma

Assistant professor

Department of Commerce

School of Commerce & Management

GURU GHASIDAS VISHWAVIDYALAYA

Bilaspur, Chhattisgarh

May 2025, Session 2024-25

CANDIDATE'S DECLARATION

I, **Tripti Dewangan**, a student of B.COM (Hons.) Semester VI in Department of Commerce, Gita Ghosidas Vishwavidyalaya, hereby declare that the project report entitled "**Brand loyalty & Customer Retention**" is submitted for partial fulfillment of the requirements for the award of the degree of Bachelor of Commerce, comprise only my original work and due acknowledgement has been made in the text to all other materials used. The results embodied in this project report have not been submitted to any other university or Institute for the award of any other degree.

Date: 20 May 2025


Tripti Dewangan

SUPERVISOR'S CERTIFICATE

This is to certify that Tripti Dewangan (Burelham: No.GGV/22/04233) has completed his/her project entitled "Brand Loyalty & Customer Retention" under my guidance and supervision. To the best of my knowledge it is his original work and is fit for evaluation for the B.COM. (Hons.) Project.

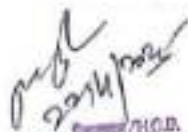


Dr. Vinod Kumar Vishwakarma

Assistant Professor

Department of Commerce

Guru Ghasidas University, Bilaspur



Head / H.O.D.
Department of Commerce
Guru Ghasidas University, Bilaspur (C.G.)

A PROJECT REPORT

On

**"FROM RECOMMENDATION TO PERSONALIZATION: THE ROLE
OF AI IN ENHANCING CONSUMER SATISFACTION ON MYNTRA"**

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

BACHELOR OF COMMERCE



By

TRIPTI SAHU

Enrollment No. GGV/12/04224

Examination Roll No. 22004324

UNDER THE SUPERVISION OF

DR. ALKA PANDEY

(Assistant Professor)

DEPARTMENT OF COMMERCE

SCHOOL OF COMMERCE & MANAGEMENT

GURU GHASIDAS VISHWAVIDYALAYA

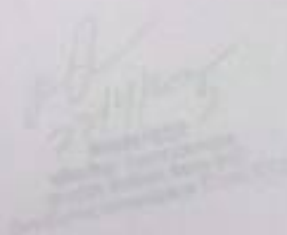
KONI, BILASPUR (C.G.)

SESSION 2024-25

CANDIDATE'S DECLARATION

I Tripti Saha, a student of B.Com (honors) 3rd semester of Department of Commerce, Guru
Gobind Singh Indraprastha University, hereby declare that the project report entitled **"FROM
RECOMMENDATIONS TO PERSONALIZATION: THE ROLE OF AI IN ENHANCING
CONSUMER SATISFACTION ON MYNTRA"** is submitted for partial fulfillment of the
requirements for the award of the degree of Bachelors of Commerce (honors) comprises only
my original work and due acknowledgement has been made in the text to all other materials
used. The results embodied in this project report have not been submitted to any other
university or institute for the award of any other degree.


TRIPTI SAHA


22/11/2023
Signature of Candidate
Date of Submission
Institution Name

SUPERVISORS'S CERTIFICATE

This is to certify that TRIPATI SATHI (Enrollment No: GGVT/22/64234) has complete her project entitled "FROM RECOMMENDATIONS TO PERSONALIZATION: THE ROLE OF AI IN ENHANCING CONSUMER SATISFACTION ON MEYNTRA" under my guidance and supervision. To the best of my knowledge, it is her original work and is fit for evaluation for the B.Com (hons.) project.


Dr. ALKA PANDEY

Assistant Professor

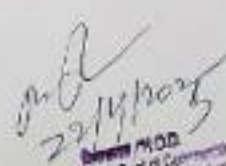
Department Of Commerce

Dr. Alka Pandey

Assistant Professor

Department of Commerce

G.G.V. Bilaspur (C.G.)


Dr. ALKA PANDEY
Assistant Professor
Department of Commerce
G.G.V. Bilaspur (C.G.)

A PROJECT REPORT

ON

**AN ANALYSIS OF CONSUMER PERCEPTION REGARDING THE
UTILITY OF PRODUCTS ENDORSED BY SOCIAL MEDIA INFLUENCERS**

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

BACHELORS OF COMMERCE



By

TUSHAR PANDEY

Enrolment No.- GGV/22/04225

Examination Roll No.- 22064325

UNDER THE SUPERVISION OF

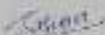
Dr. Alka Pandey (Assistant Professor)

**DEPARTMENT OF COMMERCE
SCHOOL OF MANAGEMENT & COMMERCE**

**GURU GHASIDAS VISHWAVIDYALAYA
BILASPUR (C.G.)
SESSION (2024-25)**

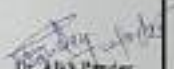
CANDIDATE'S DECLARATION

I, TUSHAR PANDEY a student of B.Com(Hons) 6th Semester of Department of Commerce, GGS Indraprastha Vishwavidyalaya, hereby declare that the project report entitled "AN ANALYSIS OF CONSUMER PERCEPTION REGARDING THE UTILITY OF PPOPRODUCTS ENDORSED BY SOCIAL MEDIA INFLUENCERS" is submitted for partial fulfillment of the requirements for the award of the degree of Bachelors of Commerce (Hons) comprises only my original work and due acknowledgement has been made in the text to all other materials used. The results embodied in this project report have not been submitted in any other university or institution for the award of any other degree.


TUSHAR PANDEY

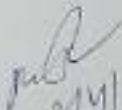
SUPERVISOR'S CERTIFICATE

This is to certify that TUSHAR PANDEY (Enrollment No. - GGV/22/04225) has completed her project entitled "AN ANALYSIS OF CONSUMER PERCEPTION REGARDING THE UTILITY OF PPO PRODUCTS ENDORSED BY SOCIAL MEDIA INFLUENCERS" under my guidance and supervision. To the best of my knowledge, it is his original work and is fit for evaluation for the B.Com(Hons) project.


Dr. Alka Pandey
Assistant Professor

Department of Commerce
Guru Chandra Vishwanathjiya
Bilaspur (C.G.)

Dr. Alka Pandey
Assistant Professor
Department of Commerce
G.G.V., Bilaspur (C.G.)


21/4/2025

Dr. Alka Pandey
Assistant Professor / Dept of Commerce
Guru Chandra Vishwanathjiya, Bilaspur (C.G.)
Guru Chandra Vishwanathjiya, Bilaspur (C.G.)

DISSERTATION REPORT
ON
A ROLE OF CHATBOTS AND AI IN ENHANCING CUSTOMER
SATISFACTION IN ONLINE SHOPPING

*Submitted for the partial fulfillment of the
requirements of the award of Degree of
Bachelor of commerce (honours)*



By:

Twinkal Dewangan

6th Semester

Enrolment No. GGV/22/04226

Roll No. 22064326

UNDER THE SUPERVISION OF

Dr. Alica Pandey

Assistant Professor

Department of Commerce

GURU GHASIDAS VISHWAVEDYALAYA

Bilaspur, Chhattisgarh

Session 2022-25

CANDIDATE'S DECLARATION

I, Twinkal Dewangan, a student of B.Com. (Hons.) 6th Semester from the Department of Commerce, Guru Ghasidhar Vastwani College, hereby declare that the project report entitled "The Role of Chatbots and AI in enhancing Customer experience in Online shopping" has submitted the dissertation for partial fulfillment of the requirements for the award of the degree of Bachelor of Commerce (Hons.), comprises only my original work and due acknowledgment has been made in the text to all other materials used. The results embodied in this project report have not been submitted to any other University or Institute for the award of any other degree.

Date: 22 April, 2025



Twinkal Dewangan

SUPERVISOR'S CERTIFICATE

This is to certify that Twishal Dewangan, enrollment no. GGV/22/04226 has completed her project entitled "A Role of chatbots and AI in enhancing customer experience in online shopping" under my guidance and supervision. To the best of my knowledge, it is her original work and is fit for evaluation for the B.Com.(Hons.) project.



Assistant Professor

Department of Commerce

Guru Ghasidas Vishwavidyalaya, Bilaspur

Dr. Alka Pandey
Assistant Professor
Department of Commerce
G.G.V., Bilaspur (C.G.)



Signature / H.O.D.
Head of Dept. of Commerce
Guru Ghasidas Vishwavidyalaya, Bilaspur (C.G.)
Guru Ghasidas Vishwavidyalaya, Bilaspur (C.G.)

A Study On Financial Inclusion And Its Effect On Economic Growth With Reference To Bilaspur Region

Submitted for partial fulfillment of requirement for
the Degree of (Bachelor of Commerce)



(Session 2024-25)

Under the Supervision of:

Dr. Alka Pandey

Assistant Professor

Department of Commerce

GGV, Bilaspur, CG

Submitted By:

Udit Nayak

B.Com 6th Semester

Enrol No.: GGV/23/04227

Roll No.: 23064327

DEPARTMENT OF COMMERCE

GURU GHASIDAS VISHWAVIDYALAYA

BILASPUR-495009, CHHATTISGARH



Guru Ghasidas Vishwavidyalaya
DEPARTMENT OF COMMERCE
GGV, Bilaspur (C.G.) - 495009

CERTIFICATE OF ORIGINALITY

This is to certify that the dissertation titled "A Study on Financial Inclusion And Its Impact On The Economic Growth In Bilaspur District." is an original work of Mr. Udit Nayak, bearing University Enrollment Number GGV/22/04227 and is being submitted in partial fulfillment for the award of the Under Graduate Degree in Commerce of Guru Ghasidas Vishwavidyalaya, Bilaspur.

The report has not been submitted earlier or either to this university/institution for the fulfillment of the requirement of a course of study.

Signature of the Guide

Dr. Allen Pandey

Assistant Professor

Date: _____

Signature of the Student

Udit Nayak

Enrollment No.: GGV/22/04227

Date: _____

CANDIDATE'S DECLARATION

I Udit Nayak a student of B. Com Hons. 6th Semester Of Department of Commerce Guru Ghasidas Vishwavidyalaya, hereby declared that the project report entitled "A Study On Financial Inclusion and Its effect on Economic Growth in Bilaspur Region" is submitted for the partial fulfilment of the requirements for the award of the degree of Bachelors of Commerce (HONS) comprise 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 gave not been submitted to any other university or institute for the award of any other degree.


UDIT NAYAK

A PROJECT REPORT
ON
Effect of Flash Sale on Consumer Behaviour with reference to
Bilaspur

*Submitted for partial fulfilment of the
requirements for the Award of the degree of*

Bachelors of Commerce



By

Veibhav Singh

Enrolment No. GGV/22/04229

Roll no. 22064329

UNDER THE SUPERVISION OF
Dr. Alka Pandey (Assistant Professor)

DEPARTMENT OF COMMERCE
SCHOOL OF MANAGEMENT AND COMMERCE
GURU GHASIDAS VISHWAVIDYALAYA
BILASPUR(C.G.)
SESSION (2024-2025)

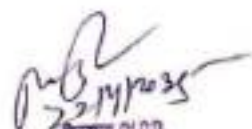
CANDIDATE'S DECLARATION

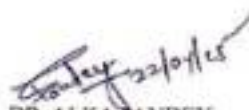
I AM VAIBHAV SINGH, A STUDENT OF B.COM (SEMESTER VI) IN DEPARTMENT OF COMMERCE, GURU GHASIDAS VISHWAVIDYALAYA, HEREBY DECLARE THAT THE PROJECT REPORT ENTITLED "EFFECT OF FLASH SALE ON CONSUMER BEHAVIOR WITH REFERENCE TO BILASPUR " IS SUBMITTED FOR PARTIAL FULFILMENT OF THE REQUIREMENTS FOR THE AWARD OF DEGREE OF BACHELOR'S OF COMMERCE, COMPRISE 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 HAVE NOT BEEN SUBMITTED TO ANY OTHER UNIVERSITY OR INSTITUTE FOR THE AWARD OF ANY OTHER DEGREE.


Vaibhav Singh

SUPERVISOR'S CERTIFICATE

THIS IS TO CERTIFY THAT VAIBHAV SINGH (ENROLLMENT NO.GGV/21/04005) HAS COMPLETED HIS PROJECT ENTITLED "EFFECT OF FLASH SALE ON CONSUMER BEHAVIOR WITH REFERENCE TO BILASPUR" UNDER MY GUIDANCE AND SUPERVISION, TO THE BEST OF MY KNOWLEDGE IT IS HIS ORIGINAL WORK AND IS FIT FOR EVALUATION FOR B.COM PROJECT


22/11/2025
Dr. Alka Pandey
Assistant Professor
Department of Commerce
Guru Ghasidas Vishwavidyalaya, Bilaspur


22/11/2025
DR. ALKA PANDEY

ASSISTANT PROFESSOR

DEPARTMENT OF COMMERCE

GURU GHASIDAS VISHWAVIDYALAYA

A PROJECT REPORT

ON

**ANALYSES OF FINANCIAL PERFORMANCE OF
SELECTED PUBLIC SECTOR BANKS IN INDIA**

*Submitted for the partial fulfillment of the
requirement of the award of Degree of*



By:

VAIBHAVEE DEWANGAN

B^A Semester

Enrollment No. OGV/22/04230

Examination Roll No. 22064330

UNDER THE SUPERVISION OF

Dr. Alka Pandey

Assistant Professor

Department of Commerce

GURU GHASEIDAS VISHWAVIDYALAYA

Bilaspur, Chhattisgarh

April 2025, Session 2022-25

CANDIDATE'S DECLARATION

I, Varbhavee Dewangan, a student of B.Com. (Hons.) 6th Semester from the Department of Commerce, Guru Ghasidas Vishwavidyalaya, hereby declare that the project report entitled "ANALYSES OF FINANCIAL PERFORMANCE OF SELECTED PUBLIC SECTOR BANKS IN INDIA" has submitted the dissertation for partial fulfillment of the requirements for the award of the degree of Bachelor of Commerce (Hons.), comprises only my original work and due acknowledgment has been made in the text to all other materials used. The results embodied in this project report have not been submitted to any other University or Institute for the award of any other degree.



VARBHAVEE DEWANGAN

Date: April 22, 2025

SUPERVISOR'S CERTIFICATE

This is to certify that Vibhawa Deshpande, enrollment no. GGV/22/04230 has completed her project entitled "ANALYSES OF FINANCIAL PERFORMANCE OF SELECTED PUBLIC SECTOR BANKS IN INDIA" under my guidance and supervision. To the best of my knowledge, it is her original work and is fit for evaluation for the B.Com.(Hons.) project.



Dr. Alka Pandey

Assistant Professor

Department of Commerce

Guru Chintadas Vishwavidyalaya, Bilaspur

Dr. Alka Pandey

Assistant Professor

Department of Commerce

G.G.V., Bilaspur (C.G.)



Supervisor/H.O.D.

College/Bank / Dept of Commerce

to submit the project, Bilaspur (C.G.)

Guru Chintadas Vishwavidyalaya, Bilaspur (C.G.)

**A DISSERTATION REPORT
ON**
**"A Study on Work-Life Balance of People
Working in Educational Institutions- With
Special Reference to Bilaspur City of
Chhattisgarh"**

*For partial fulfilment for the Award of the Degree of
BACHELOR OF COMMERCE (HONOURS)*



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

Guided By-
Dr. Aika Pandey
Assistant Professor
Department of Commerce
Guru Ghasidas Vishwavidyalaya

Submitted By-
Vanshika Adwani
GSV/22/04231
Roll No.-22064331

CERTIFICATE

This is to certify that the Dissertation titled : *'A study on the Work-Life Balance of people working in Educational Institutions - with special reference to Teachers of Chhattisgarh'*, prepared and submitted to the Department of Commerce, GGS Chaudhary Vaidya Devi College, Bilaspur (CG), is a genuine record of research carried out by Vanshika Adwani (Registration No. GGV/22/04231), student of Bachelor of Commerce (Honours) 6th Semester of the Department of Commerce, in the partial fulfillment for the award of the degree of B.Com. (Honours). The Dissertation has been examined and found to be satisfactory.

We wish her a bright future ahead.

Date: 22-04-23

Place: Bilaspur (CG)

DECLARATION

I, Vinodika Acharya, hereby declare that the work being presented in the dissertation entitled "A study on the Work Life Balance of People working in Educational Institutions - with special reference to Bonga, city of Chhattisgarh" is partial fulfillment for the award of the degree of "Bachelor of Commerce (Honours) VI Semester" awarded in Department of Commerce in GGSU Ghatilias Vishwavidyalaya, Bonga (CG) is a result of my own investigation carried under the guidance of Dr. Alka Pandey (Associate Professor) Department of Commerce, GGSU Ghatilias Vishwavidyalaya.

I have not submitted the matter presented in this Dissertation anywhere for the award of any other degree.



Signature of Student

Vinodika Acharya

Enrollment No. QUV/2204271

A PROJECT REPORT
ON
A COMPARATIVE ANALYSIS OF CUSTOMER PERCEPTION
TOWARDS OLA, UBER, AND RAPIDO

Submitted for the partial fulfillment of the award of the

Degree of

BACHELORS OF COMMERCE (HONS.)



BY

VARTIKA MISHRA

ROLL NO.: 22064332

ENROLLMENT NO.: GGV/22/04232

UNDER THE SUPERVISION OF

DR. ALKA PANDEY

(ASSISTANT PROFESSOR)

DEPARTMENT OF COMMERCE

SCHOOL OF MANAGEMENT & COMMERCE

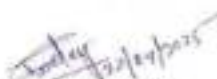
GURU GHASIDAS VISHWAVIDYALAYA

BILASPUR (C.G.)

SESSION: 2024-2025

SUPERVISOR'S CERTIFICATE

This is to certify that VARTIKA MISHRA (Enrollment No: GGV/22/04232) has completed her project entitled "A COMPARATIVE ANALYSIS OF CUSTOMER PERCEPTION TOWARDS OLA, UBER AND RAPIDY" under my guidance and supervision. To the best of my knowledge, it is her original work and is fit for evaluation for the B. Com. (Hons.) project.

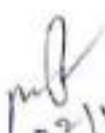

Dr. ALKA PANDEY

Assistant Professor

Department Of Commerce

Guru Gharidas Vishwavidyalaya

Bilaspur (C.G.)


22/4/24
Dr. Alka Pandey
Assistant Professor
Department of Commerce
Guru Gharidas Vishwavidyalaya
Bilaspur (C.G.)

CANDIDATE'S DECLARATION

I Vartika Mishra, a student of B. Com (Hons.) 6th Semester of Department of Commerce, Guru Ghasidas Vishwavidyalaya, hereby declared that the project report entitled "A COMPARATIVE ANALYSIS OF CUSTOMER PERCEPTION TOWARDS OLA, UBER AND RAPIDO" is submitted for partial fulfillment of the requirements for the award of the degree of Bachelors of Commerce (HONS.) comprises only my original work and due acknowledgement has been made in the text to all other materials used. The results embodied in this project report have not been submitted to any other university or institute for the award of any other degree.

Vartika
20/10/25
VARTIKA MISHRA

PROJECT REPORT
ON
**A STUDY ON THE ROLE OF FINTECH IN INDIAN
BANKING SERVICES**

*Submitted for partial fulfillment of the
Requirement of the Award of Degree of
Bachelor of Commerce (Hons.)*



By:-

Vartika Sallum

6TH Semester

Enrollment No. GGIV/22/04

Examination Roll No. 220643.

UNDER THE SUPERVISION OF

Dr. Alka Pandey

Assistant professor

Department of Commerce

School of Commerce & Management

GURU GHASIDAS VISHWAVIDYALAYA

Bilaspur, Chhattisgarh

May 2025, Session 2024-25

CANDIDATE'S DECLARATION

I, Vartika Sallam, a student of B.COM (Hons.) Semester VI in Department of Commerce, Guru Ghansim Vaidyanidyalaya, hereby declare that the project report entitled "A study on the role of Fintech in Indian banking services" is submitted for partial fulfillment of the requirements for the award of the degree of Bachelor of Commerce, comprise only my original work and due acknowledgement has been made in the text to all other materials used. The results embodied in this project report have not been submitted to any other university or Institute for the award of any other degree.

Date: 20 May 2023


Vartika Sallam

SUPERVISOR'S CERTIFICATE

This is to certify that Varika Sallam (Enrollment No. GGV/22/04233) has completed his/her project entitled "Role of FinTech in Indian Banking Services" under my guidance and supervision. To the best of my knowledge it is his original work and is fit for evaluation for the B.COM. (Hons.) Project.


Dr. Alok Pandey

Assistant Professor
Department of Commerce
Guru Ghasidas University,
Bilaspur, Chhattisgarh

Dr. Alok Pandey
Assistant Professor
Department of Commerce
G.G.V., Bilaspur (C.G.)


22/4/2024

Enrollment No. GGV/22/04233
Project Title: Role of FinTech in Indian Banking Services
Project Supervisor: Dr. Alok Pandey (Ph.D.)
Guru Ghasidas Vastanvayaya, Bilaspur (C.G.)

A PROJECT REPORT

ON

"ANALYSIS OF USUAL NATIONAL BANK'S (MNB)'S LIQUIDITY POSITION"

**SUBMITTED FOR THE PARTIAL FULFILLMENT OF THE REQUIREMENT
FOR THE AWARD OF DEGREE
BACHELORS OF COMMERCE**



BY

VAREEN SINGAR

ENROLLMENT NO.-0002204034

UNDER THE SUPERVISION OF

DR. ALKA PANDEV

ASSISTANT PROFESSOR

DEPARTMENT OF COMMERCE

SCHOOL OF MANAGEMENT & COMMERCE

GURU GHASIDAS UNIVERSITY

BILASPUR, CHHATTISGARH

SESSION - 2004-25

CERTIFICATE OF APPROVAL

This is to certify that VARUN SENGAR, of 6th semester at Department of Commerce of Guru Ghasidas Vishwavidyalaya, Bilaspur (C.G.) bearing Roll no. 22054334, Enrollment no. GGV/22/04234, has developed project report work entitled "ANALYSIS OF PUNJAB NATIONAL BANK'S (PNB) LIQUIDITY POSITION" is hereby approved as a creditable work for the award of the degree of Bachelor of Commerce (Hons.).


Head of the Department / Dept. of Commerce
Guru Ghasidas Vishwavidyalaya, Bilaspur (C.G.)
Date: 22/04/2024

Guru Ghasidas Vishwavidyalaya,
Bilaspur (C.G.)



SUPERVISOR'S CERTIFICATE

This is to certify that VARUN BENGAR (Enrollment No. GGV72304234) has completed his project entitled "ANALYSIS OF PUNJAB NATIONAL BANK'S (PNB) LIQUIDITY POSITION" under my guidance and supervision. To the best of my knowledge, it is his original work and is fit for evaluation for the B.COM. Project. Dr. ALKA PANDEY (Assistant Professor) Department of Commerce Guru Granth Sahai Vidyapeeth, Bilaspur.



(Signature of Supervisor)

Dr. ALKA PANDEY MAM

Department of Commerce

Guru Granth Sahai Vidyapeeth, Bilaspur

~~Dr. Alka Pandey~~

~~Assistant Professor~~

Department of Commerce

G.G.V., Bilaspur (C.G.)

A PROJECT REPORT
On
"FINANCIAL LITERACY & ITS IMPACT ON PERSONAL FINANCE
MANAGEMENT"

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

BACHELOR OF COMMERCE



By

YASU SAHU

Enrollment No. - GCVF2240235

Examination Roll No. - 22060351

UNDER THE SUPERVISION OF

Dr. ALKA PANDEY

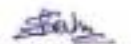
Assistant Professor

DEPARTMENT OF COMMERCE
SCHOOL OF COMMERCE AND MANAGEMENT

GURUKUL KANGRI VISHWAVIDYALAYA
DEHRADUN (C.G.)
SESSION - 2024-25

CANDIDATE'S DECLARATION

I Vasu Sahu, a student of B. Com (Hons.) 6th Semester of Department of Commerce, Gura Ghasidas Vishwavidyalaya, hereby declared that the project report entitled **"FINANCIAL LITERACY & ITS IMPACT ON PERSONAL FINANCE MANAGEMENT"** is submitted for partial fulfillment of the requirements for the award of the degree of Bachelors of Commerce (HONS.) comprises only my original work and due acknowledgement has been made in the text to all other materials used. The results embodied in this project report have not been submitted to any other university or institute for the award of any other degree.


VASU SAHU

SUPERVISOR'S CERTIFICATE

This is to certify that VASU SAHU (Enrolment No: GGV/22/04235) has completed her project entitled "FINANCIAL LITERACY & IT'S IMPACT ON PERSONAL FINANCE MANAGEMENT" under my guidance and supervision. To the best of my knowledge, it is his original work and is fit for evaluation for the B. Com. (Hons.) project.


Dr. ALKA PANDEY

Assistant Professor

Department Of Commerce

Guru Chasidas Vishwavidyalaya

Bilaspur (C.G.)

Dr. Alka Pandey

Assistant Professor

Department of Commerce

G.G.V., Bilaspur (C.G.)


H.O.D.
Guru Chasidas Vishwavidyalaya, Bilaspur (C.G.)

A DISSERTATION REPORT

on

Impact of GST on Small and Medium Enterprises

Submitted for partial fulfillment of the requirement for the degree of

BACHELOR OF COMMERCE (HONOURS)

2024-25



Submitted by:

VEDANT KUNDU

Enrollment No.: GGV/22/04236

Examination Roll No.: 22064336

(Under the guidance of)

Dr. PRIYANKA SINGH

Associate Professor

Department of Commerce

School of Management

Guru Ghasidas Vishwavidyalaya

CERTIFICATE

This is to certify that the project report titled "**Impact of GST on Small and Medium Enterprises**" submitted by **Vedant Kundu** of **Bachelor of Commerce, Guru Ghasidas Vishwavidyalaya**, has been carried out successfully under my guidance and supervision. This work has been completed as part of the academic requirements for the award of the degree of **Bachelor of Commerce (Honours)** during the academic year **2024-25**.

I confirm that this project is a genuine piece of work carried out by the student, and to the best of my knowledge, it has not been submitted anywhere else for the award of any degree or diploma.

Date:

Place: Bilaspur

Signature of Supervisor

Dr. PRIYANKA SINGH

(Associate Professor)

CANDIDATE DECLARATION

certify that the work presented in the dissertation titled "Impact of GST on Small and Medium Enterprises" is done by me under the guidance of Dr. PRIYANKA SINGH and submitted to the Department of Commerce for award of the degree of BACHELOR OF COMMERCE in School of Management & Commerce from Guru Ghasidas Vishwavidyalaya, Bilaspur, Chhattisgarh.

affirm to the best of my knowledge that no part of this dissertation has been submitted for any other degree in part or full to this University or any other University.

Date:

Place: Bilaspur



Signature of the Student

VEDANT KUNDU

Bachelor of Commerce (VI Sem)

Enrollment No.: GGV/22/04236

Exam Roll No.: 22064



Signat./H.O.D.
Office In- Charge of Commerce
Guru Ghasidas Vishwavidyalaya, Bilaspur (C.G.)

GURU GHASIDAS VISHWAVIDYALAY, BILASPUR-KONTI C.G.
DEPARTMENT OF COMMERCE



DISSERTATION REPORT

ON

**"WORK LIFE BALANCE BETWEEN CORPORATE LIFE AND
PERSONAL LIFE WITH INFLUENCE TO THE BILASPUR
DISTRICT"**

Submitted in partial fulfillment of the requirement for the award of the
Bachelor of Commerce H (B.com) (H)

Submitted by:

VIGHNESH KEDIA

ROLL NO. - 22064327

ENROLL NO. - GGV/22/4237

Under the guidance of:

DR. PRIYANKA SINGH

(DEPARTMENT OF COMMERCE)

CANDIDATE'S DECLARATION

I AM VIGHNESH KEDIA, A STUDENT OF B.COM (SEMESTER VII) IN DEPARTMENT OF COMMERCE, GURU GHANIDAS VISHWAKARMA VIDYALAYA. HEREBY DECLARE THAT THE PROJECT REPORT ENTITLED "WORK LIFE BALANCE BETWEEN CORPORATE LIFE AND PERSONAL LIFE" IS SUBMITTED FOR PARTIAL FULFILLMENT OF THE REQUIREMENTS FOR THE AWARD OF DEGREE OF BACHELORS OF COMMERCE. COMPRISE 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 HAVE NOT BEEN SUBMITTED TO ANY OTHER UNIVERSITY OR INSTITUTE FOR THE AWARD OF ANY OTHER DEGREE.


VIGHNESH KEDIA

DATE: 22/4/25

ROLL NO. : 2204037

ENROLL NO. : GGV/2204037

CERTIFICATE OF ORIGINALITY

This is to certify that the dissertation entitled:

"Work-Life Balance between Corporate Life and Personal Life"

Submitted by VIRJENSHU KEDIA, Enrollment No: GGV/22/60237, in partial fulfillment of the requirements for the award of the degree, is an original work carried out by the student under my guidance and supervision.

To the best of my knowledge and belief, the work presented in this dissertation is original and has not been submitted earlier, either in part or full, for any other degree or diploma at this or any other institution.

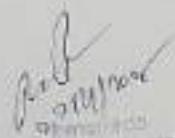
The dissertation has been checked and found to be within the prescribed plagiarism limits.



DR. PRIYANKA SINGH

GURU KRASIDAS VISHWAKARMA

DEPARTMENT OF COMMERCE



DR. PRIYANKA SINGH
Head of Department
Department of Commerce
Guru Krasidas Vishwakarma
University, Gurukul Kangri
Haridwar, Uttarakhand

A PROJECT REPORT

ON

"ECONOMIC DEVELOPMENT IN RURAL AREA"

Submitted for partial fulfillment of the

Requirement for the Award of the Degree of

BACHELOR OF COMMERCE



By

VINAY KUMAR

Enrollment No. - GGV/22/04234

Examination Roll No. - 22064138

UNDER THE SUPERVISION OF

Dr. PRIYANKA SINGH (Assistant Professor)

DEPARTMENT OF COMMERCE

SCHOOL OF COMMERCE AND MANAGEMENT

CHURU (BHASIDAS VISHWAVIDYALAYA

BILASPUR (C.G.)

SESSION - 2024-25

CANDIDATE'S DECLARATION

I Vinay Kumar, a student of B. Com (Hons) 6th Semester of Department of Commerce, Guru Ghasidas Vishwavidyalaya, hereby declared that the project report entitled "ECONOMIC DEVELOPMENT IN RURAL AREA" is submitted for partial fulfillment of the requirements for the award of the degree of Bachelors of Commerce (HONS) comprises only my original work and due acknowledgement has been made in the text to all other materials used. The results embodied in this project report have not been submitted to any other university or institute for the award of any other degree.


VINAY KUMAR

SUPERVISOR'S CERTIFICATE

This is to certify that VINAY KUMAR (Enrolment No: GGV/22/04238) has completed her project entitled "**ECONOMIC DEVELOPMENT IN RURAL AREA**" under my guidance and supervision. To the best of my knowledge, it is his original work and is fit for evaluation for the B. Com. (Hons.) project.

Dr. PRIYANKA SINGH

Assistant Professor

Department Of Commerce

Guru Ghasidas Vishwavidyalaya

Bilaspur (C.G.)

Printed: 10.02

Signature: Dr. Priyanka Singh

My position: Assistant Professor (Hons.)

Date: 02/02/2022

A PROJECT REPORT

ON

TRAIJHAN MANTRI AWAS YOJNA

*Submitted for the partial fulfillment of the requirement of the award of Degree of
Bachelor of Commerce (Honours)*



By

VINAYAK KAMDESH

A^B Semester

Enrollment No. GGU/2204293

Roll No. 22084340

UNDER THE SUPERVISION OF

Dr. Prayanka Singh

Assistant Professor

Department of Commerce

GURU GHASIDAS VISHWAKARVANA AYU

Bhopal, Chhindwara

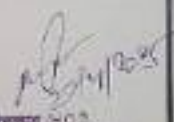
Session 2022-23

CANDIDATE'S DECLARATION

I, Vinayak Kausarik a student of B.Com. (Hons.) 6th Semester from the Department of Commerce, O.P.J.S. Mahavidyalaya, hereby declare that the project report entitled "PHILIPIAN MARKET ANALYSIS YOUNA" has submitted the dissertation for partial fulfillment of the requirements for the award of the degree of Bachelor of Commerce (Hons.), comprises only my original work and that acknowledgment has been made in the text to all other materials used. The results embodied in this project report have not been submitted to any other University or Institute for the award of any other degree.

Date: 22 April, 2025

VINAYAK KAUSARIK


Dr. Vinayak Kausarik
Head of Department / Director of Commerce
O.P.J.S. Mahavidyalaya, YOUNA
Dist. Chitradurga, Karnataka

SUPERVISOR'S CERTIFICATE

This is to certify that VINAYAK KAUSHIK, enrollment no. GGV/22/04240 has completed her project entitled "PRADHAN MANTRI AWAS YOJNA" under my guidance and supervision. To the best of my knowledge, it is her original work and is fit for evaluation for the B.Com (Hons.) project.

Dr. PRIYANKA SINGH

Assistant Professor

Department of Commerce

Guru Granth Sahai Vastwasthaya, Bikaner

A PROJECT REPORT
ON
**"THE ROLE OF ARTIFICIAL INTELLIGENCE IN FRAUD DETECTION
IN BANKING"**

Submission for the Partial Fulfillment of the Requirements for the Award of the degree

B.COM HIGHER STUDIES



BY

VINEET SETAM

ENROLLMENT NO. -GGV/22/00281

UNDER THE GUIDANCE OF

DR. PRIYANKA SINGH

(Assistant professor)

(TERM 2022-2023)

DEPARTMENT OF COMMERCE

SCHOOL OF COMMERCE & MANAGEMENT

GURU GILASIDAS VISHWAVIDYALAYA, RILASPUR (C.G.)

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

CANDIDATE'S DECLARATION

I, VINEET NETAM, a student of B.COM (HONS.), 6TH SEMESTER, Department Of Commerce, GURU GHASIDAS VISHWAVIDYALAYA, Bilaspur (C.G.), here by Declare that the project report entitled "THE ROLE OF ARTIFICIAL INTELLIGENCE IN FRAUD DETECTION IN BANKING" is submitted for partial fulfillment of the requirements for the award of the degree Bachelor Of Commerce, comprise only my original work and due acknowledgement has been made in text to all other materials used. The results embodied in this project report have not been submitted to any other university or institute for award of any other degree.

DATE- 21/04/2025

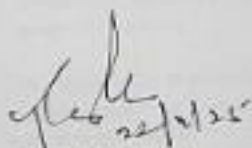

VINEET NETAM

SUPERVISOR'S CERTIFICATE

This is to certify that the dissertation titled "THE ROLE OF ARTIFICIAL INTELLIGENCE IN FRAUD DETECTION IN BANKING" submitted by Vansh Netam, Student of Bachelor of Commerce, under my supervision, is a bona fide record of the research work carried out by him/her during the academic year 2025 as partial fulfillment of the requirements for the award of the degree from Guru Ghasidas Vishwavidyalaya.

To the best of my knowledge, the work reported in this dissertation is original and has not been submitted to any other institution for the award of any degree or diploma.

I wish the student all the best in future academic and professional endeavors.

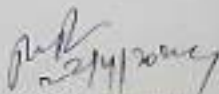


DR. PRIYANKA SINGH

ASSISTANT PROFESSOR

DEPARTMENT OF COMMERCE

GURU GHASIDAS VISHWAVIDYALAYA



DR. MUNISH RAM

HEAD OF DEPARTMENT

Department of Commerce

Guru Ghasidas Vishwavidyalaya, Bilaspur (C.O.)

A PROJECT REPORT
ON
"POST-PANDEMIC GEN Z CONSUMER BEHAVIOUR"
SUBMITTED FOR PARTIAL FULFILMENT OF THE REQUIREMENTS FOR THE
DEGREE OF
BACHELOR OF COMMERCE HONOURS| 2022-25



SUBMITTED BY
VINIT KUMAR THAWRANI
ENROLLMENT NO.: GGV/22/04242
ROLL NO.: 22064342
UNDER THE SUPERVISION OF
DR. PRIYANKA SINGH
(Assistant Professor)
DEPARTMENT OF COMMERCE
SCHOOL OF MANAGEMENT & COMMERCE
GURU GHASIDAS VISHWAVIDYALAYA

ACKNOWLEDGEMENT

First and foremost, I would like to express my sincere gratitude to Dr. Priyanka Singh, who guided me throughout the course of this project. Her continuous support, encouragement, and insightful feedback were instrumental in the successful completion of this dissertation. Her valuable advice helped me navigate through challenges and stay focused on my objectives.

I would also like to thank all the faculty members of the Department of Commerce, Guru Ghasidas Vishwavidyalaya, Bilaspur (C.G.), for their support, suggestions, and for providing the resources necessary for this research work.

A heartfelt thanks to my family and friends, whose unwavering encouragement and motivation helped me stay committed to this project. Their emotional and moral support has been a constant source of strength.

Lastly, I extend my gratitude to everyone who directly or indirectly contributed to the successful completion of this dissertation on "POSTPANDEMIC GEN Z CONSUMER BEHAVIOUR."

VINIT KUMAR
THAWRANI

STUDENT'S DECLARATION

I hereby declare that the project work with the title "POSTPANDEMIC GEN Z CONSUMER BEHAVIOUR" – with special reference to Gen Z is submitted by me for the partial fulfillment of the degree of Bachelor of Commerce [Hons.] under the Guru Ghasidas Vishwavidyalaya, Bilaspur, Chhattisgarh, is my original work and has not been submitted earlier to any other university for the fulfillment of the requirement of any course of study. I also declare that no chapter of this manuscript in whole or in part has been incorporated in this report from any earlier work done by others or by me. However, extracts of any literature which have been used for this report have been duly acknowledged by providing details of such literature in the references.

Name – Vinit Kumar Thakrani

Enrollment No. – GGV: 204242

Exam Roll No. – 220643-2

Date –

Signature – 

A DISSERTATION REPORT

on

PRADHAN MANTRI MUDRA LOAN YOJNA

Submitted for partial fulfillment of the requirement for the degree of

BACHELOR OF COMMERCE (HONOURS)

2024-25



Submitted by:
VISHAL KUMAR SINGH

Enrollment No.: GGV/22/04243
Examination Roll No.: 22064343

(Under the guidance of)

Dr. PRIYANKA SINGH
Associate Professor

Department of Commerce
School of Commerce and Management
Guru Ghasidas Vishwavidyalaya

CERTIFICATE

This is to certify that the project report titled **"PRADHAN MANTRI MUDRA LOAN YOJNA"** submitted by **Vishal Kumar Singh** of **Bachelor of Commerce, Guru Ghasidas Vishwavidyalaya**, has been carried out successfully under my guidance and supervision. This work has been completed as part of the academic requirements for the award of the degree of **Bachelor of Commerce (Honours)** during the academic year **2024-25**.

I confirm that this project is a genuine piece of work carried out by the student, and to the best of my knowledge, it has not been submitted anywhere else for the award of any degree or diploma.

Date:

Place: Bilaspur

Signature of Supervisor

Dr. PRIYANKA SINGH

(Associate Professor)

CANDIDATE DECLARATION

I certify that the work presented in the dissertation titled **"PRADHAN MANTRI MUDRA LOAN YOJNA"** is done by me under the guidance of **Dr. PRIYANKA SINGH** and submitted to the **Department of Commerce** for award of the degree of **BACHELOR OF COMMERCE** in **School of Management & Commerce** from **Guru Ghasidas Vishwavidyalaya, Bilaspur, Chhattisgarh**.

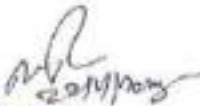
I affirm to the best of my knowledge that no part of this dissertation has been submitted for any other degree in part or full to this University or any other University.

Date:

Place: Bilaspur


Signature of the Student

VISHAL KUMAR SINGH
Bachelor of Commerce (VI Sem)
Enrolment No.: GGV/22/04243
Exam Roll No.: 22064343


Signature / M.O.
of the Guide / Dept of Commerce
Guru Ghasidas Vishwavidyalaya, Bilaspur (C.G.)

A PROJECT REPORT
ON
"STUDY OF COGNITIVE BIAS ON INVESTMENT
DECISION"

A Dissertation submitted to



DEPARTMENT OF COMMERCE
SCHOOL OF MANAGEMENT & COMMERCE
GURU GHASIDAS VISHWA VIDYALAYA
(A Central University) BILASPUR, CG (495009)

For Partial fulfillment of the requirements for the degree of

BACHELOR OF COMMERCE (HONOURS)

2025-26

Submitted by

VISHWA SHARMA

(ROLL NO. - 22064344)

[ENROLLMENT NO - GGV/22/04244]

Under the Supervision of

DR. PRIYANKA SENGH

Department of Commerce,
Guru Ghasidas Vishwavidyalaya, (A Central University)
Bilaspur, C.G. – 495009

CANDIDATE'S DECLARATION

I hereby certify that the work which is being presented in the dissertation entitled "*STUDY OF COGNITIVE BIAS ON INVESTMENT DECISION*" is carried out by me under the supervision of **Dr. PRIYANKA SINGH** and submitted to Department of Commerce for the award of the degree of **BACHELOR OF COMMERCE** in School of Management & Commerce from Guru Ghasidas Vishwavidyalaya, Bilaspur, C.G. is of my own work. I declare to the best of my knowledge that no part of this dissertation has been submitted for any other degree in part or full to this University or any other University.

Place: Bilaspur
22 APRIL, 2025

VISHWA SHARMA
Bachelors in Commerce
Roll No. 22064344
Semester VI

Department of Commerce,
Guru Ghasidas Vishwavidyalaya, (A Central University)
Bilaspur, C.G. - 495009

CERTIFICATE

This is to certify that YOGESH SHARMA has carried out the research work embodied in the present dissertation entitled "*STUDY OF COGNITIVE BIAS ON INVESTMENT DECISION*" for the degree of the Bachelor of Commerce in School of Management and Commerce Prepared under my guidance and supervision. It is also affirmed that, the dissertation submitted by him is original. We recommend that this dissertation be placed before the examiners for evaluation.

DATE: 22 APRIL, 2025

Y. S. Sharma
22/04/2025
Principal
Guru Ghasidas Vishwavidyalaya
Bilaspur, C.G. - 495009

Dr. Purnima Singh
DR. PURNIMA SINGH
(HOD & Supervisor)
Assistant Professor

A PROJECT REPORT

ON

"STUDY ON THE PERFORMANCE OF PUBLIC VS PRIVATE SECTOR BANKS"

*Submission for the Partial Fulfillment of the Requirement for the Award of the
degree*

B.COM HONOURS



BY: -

SNEHA SINGH

ENROLLMENT NO.: - GGV/22/04245

UNDER THE GUIDANCE OF

DR. PRIYANKA SINGH

(Assistant Professor)

APRIL 2025 (TERM 2022-2025)

DEPARTMENT OF COMMERCE

SCHOOL OF COMMERCE & MANAGEMENT

GURU GHASIDAS VISHWAVIDYALAYA, BILASPUR (C.G.)

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

CANDIDATE'S DECLARATION

I, SNEHA SINGH, a student of B.COM (HONS.), (Semester 5th), Department Of Commerce, GURU GHASIDAS VISHWAVIDYALAYA, Bilaspur (C.G.), here by Declare that the project report entitled 'STUDY ON THE PERFORMANCE OF PUBLIC VS PRIVATE SECTOR BANKS', is submitted for partial fulfillment of the requirements for the award of the degree Bachelor Of Commerce, comprise only my original work and due acknowledgement has been made in text to all other materials used. The results embodied in this project report have not been submitted to any other university or institute for award of any other degree.

DATE:-


21/04/24
SNEHA SINGH

SUPERVISOR'S CERTIFICATE

This is to certify that the dissertation titled "STUDY ON THE PERFORMANCE OF PUBLIC VS PRIVATE SECTOR BANKS" submitted by **Smriti Singh**, student of Bachelor of Commerce, under my supervision, is a bona fide record of the research work carried out by him/her during the academic year 2018 is partial fulfillment of the requirements for the award of the degree from Guru Ghosia Vishwavidyalaya.

To the best of my knowledge, the work reported in this dissertation is original and has not been submitted in any other form for the award of any degree or diploma.

I wish the students all the best in future academic and professional endeavors.

THE EMYANNA SENCH

ASSISTANT PROFESSOR

DEPARTMENT OF COMMERCE

GURU GHASIDAS VISEWVIDYALAYA

THE BELLEVILLE SLAM

HEAD OF DEPARTMENT

100% Satisfaction Guarantee

"CONSUMER BUYING BEHAVIOUR IN THE ERA OF E-COMMERCE"

A Dissertation Report

Submitted

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



By

Aayush Tiwari

B.Com. (Hons.) VI Semester

Enrollment No. - GGV/22/040006

Roll No. - 22064106

Under the Supervision of

Dr. ASHOK KUMAR MISHRA

Professor

2024-25

Department of Commerce

Guru Ghasidas Vishwavidyalaya (A Central University)

Bilaspur, Chhattisgarh - 495009

Acknowledgement

I would like to express my sincere gratitude to everyone who supported and guided me throughout the completion of this dissertation.

First and foremost, I am deeply thankful to my supervisor, **Dr. Ashok Kumar Mishra** for their invaluable guidance, constructive feedback, and continuous encouragement throughout this research. Their expertise and patience greatly enriched my learning experience.

I also extend my heartfelt thanks to the faculty and staff of the **Department of Commerce, Guru Ghasidas Vishwavidyalaya** for providing the necessary academic support and resources during my study.

My special appreciation goes to my friends and classmates for their moral support and helpful discussions that contributed to the development of this dissertation.

Last but not least, I am forever grateful to my family for their unwavering support, love, and understanding during the entire process. Their belief in me has been a source of strength and motivation.

This work would not have been possible without the collective support of all these individuals.

Aayush Tiwari

Date:

Dr. Ashok Kumar Mishra
Head of Department
Department of Commerce
Guru Ghasidas Vishwavidyalaya, Bilaspur (C.G.)

Declaration

I hereby declare that the work presented in this dissertation entitled "**Consumer buying behavior of era of Ecommerce**" is my own, and has been carried out under the supervision of **Dr.Ashok Kumar Mishra**. This work has not been submitted in whole or in part for any other degree or diploma at this or any other institution.

All sources of information have been acknowledged, and all data and results presented are genuine and were obtained by me unless explicitly stated otherwise.

Name: Anyush Tiwari

Program: B.com (hons) VI Sem

Institution: Guru Ghasidas Vishwavidyalaya

Date:

Signature: _____

A PROJECT REPORT
ON
TAX
IMPACT OF GOODS AND SERVICE TAX ON INDIAN ECONOMY – LOGISTIC
SECTOR

Submitted for partial fulfilment of the
Requirement for the Award of the Degree
Bachelor of Commerce

ACADEMIC SESSION: 2024-2025



BY

AKANSHU SHRIWAN

Under the supervision of

PROF. ASHOK KUMAR MISHRA

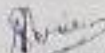
DEPARTMENT OF COMMERCE

**GURU GHASIDAS VISHWAVIDYALAYA
BILASPUR (C.G.)**

CERTIFICATE OF ORIGINALITY

This is to certify that the dissertation titled "IMPACT OF GST ON INDIAN ECONOMY - LOGISTIC SECTOR" submitted by AKANSHU SHIRWAS (ENROLLMENT NO. - GGV/22/04012), in partial fulfillment of the requirements for the degree of Bachelor of Commerce (B.Com), is a record of original and independent research work carried out by the student under my supervision.

To the best of my knowledge, this dissertation has not been submitted earlier, to any other institution or university for the award of any degree, diploma or certificate. All references and sources of information have been duly acknowledged.


STUDENT SIGNATURE:

SUPERVISOR SIGN:

AKANSHU SHIRWAS
ENROLLMENT NO. - GGV/22/04012


PROF. ASHOK KUMAR MISHRA
DEPARTMENT OF COMMERCE
GURU GHASIDAS VISHWAVIHARAYA
BILASPUR (C.G.)

DATE: 22/04/25
PLACE: BILASPUR, C.G.

DECLARATION CERTIFICATE

[BY THE STUDENT]

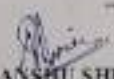
AKANSHU SHRIWAS, I hereby solemnly declare that the research work presented in this dissertation titled "IMPACT OF GOODS AND SERVICE TAX ON INDIAN ECONOMY - LOGISTIC SECTOR" is the result of my own research carried out as a part of my B.Com. Degree.

This dissertation has been prepared solely for academic purposes and is a genuine submission towards the partial fulfillment of the bachelor of commerce degree. I further declare that this work has not been submitted earlier, in any other institution or university for the award of any degree, diploma or certificate. All references and sources of information have been duly acknowledged.

I accept full responsibility for the integrity and originality of the content and findings presented herein.

DATE:

22/04/23


AKANSHU SHRIWAS

A DISSERTATION REPORT
on

**"Work Life Balance of
female IT Sector employees in Nagpur"**

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

Bachelor of Commerce (Honours) Academic Session 2024-25



Prepared By -
Akanksha Sahu
Enrollment No. : GGV/22/04011T

Under the Supervision Of -
Prof. Ashok Kumar Mishra

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

Handwritten signature and date:
25/11/2024
Prof. Ashok Kumar Mishra
Head of School of Management & Commerce
Guru Ghasidas Vishwavidyalaya, Bilaspur (C.G.)

CANDIDATE'S DECLARATION

I, Alanksha Sahu, student of B.Com (H) (6th Semester) in Department of Commerce, Oura Chandra Vidyavidyalaya, hereby, declare that the dissertation titled "WORK LIFE BALANCE OF FEMALE IT SECTOR EMPLOYEES IN NAGPUR" submitted for partial fulfillment of the requirements for the award of the degree is prepared by me under the guidance of Dr. Ashish Kumar Mishra. It comprises of my original work and due acknowledgement has been made in the text to all other material used.

The results embodied in this project report have not been submitted to any other university or institute for the award of any other degree.

Date: 22/04/2025

Place: Bhubaneswar



Alanksha Sahu
B. Com (H) (6th Sem)
Roll No.: 22054111

SUPERVISOR'S CERTIFICATE

This is to certify that Akanksha Sahu (Roll No. 22064111) a student of B.Com (II) 6th Semester has submitted her dissertation titled "Work Life Balance of Female IT Sector Employees in Nagpur" under my guidance and supervision. To the best of my knowledge it is her original work and is fit for evaluation for the B.Com. Dissertation Project Report.

Date: 23/04/2023

Place: Bilaspur



Dr. Ashok Kumar Mishra
Professor, GGV, Bilaspur

A DISSERTATION
ON
**A STUDY ON CONSUMER PERCEPTION OF ONLINE AND OFFLINE
SHOPPING**

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

BACHELOR OF COMMERCE (HONS)



SESSION: 2024-25

SUPERVISED BY

DR. ANUP KUMAR BOY
(ASSISTANT PROFESSOR)

A handwritten signature in black ink, appearing to read 'Anup Kumar Boy'.

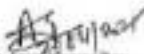
SUBMITTED BY

MINAKSHI ADALI
B.COM(H), 6TH SEMESTER
ROLL NO.- 22041227
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DEPARTMENT OF COMMERCE
GURU CHAUDHARY VISHWAVIDYALAYA, BILASPUR (C.G.)

SUPERVISOR'S CERTIFICATE

This is certify that the work contained in the project entitled "A STUDY ON CONSUMER PERCEPTION OF ONLINE AND OFFLINE SHOPPING" submitted by MINAKSHI ADALI (KOLL NO: 22064227) for the degree of BLOOM(B) from Guru Glasidas Vishwavidyalaya, Nilapar (C.G.) is a record of bonafide project work carried by her/him for my direct supervision and guidance during the academic year 2024-2025. To the best of my knowledge, the matter embodied in the project has not been submitted to any other university/institute for any award of degree.


Dr. Anil Kumar Ray
(Assistant Professor)

Department of Commerce
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Forwarded by

Head,

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22/11/2025

CANDIDATE'S DECLARATION

I MINAKSHI ADALI, a student of B.COM (H) 6th semester in Department of Commerce GURU DEHASIDAS VISITWAVIDYALAYA, hereby declare that the project report entitled "A STUDY ON CONSUMER PERCEPTION OF ONLINE AND OFFLINE SHOPPING" is submitted for partial fulfillment of the requirements for the award of the degree of Bachelor of Commerce, comprise only my original work and due acknowledgement has been made in the text to all other Materials used. The results embodied in this project report have not been submitted to any other University or Institute for the award of any other degree.



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B.Com (H) 6th semester

Roll no. - 22064223

Enrollment no.- GCV/21/04127