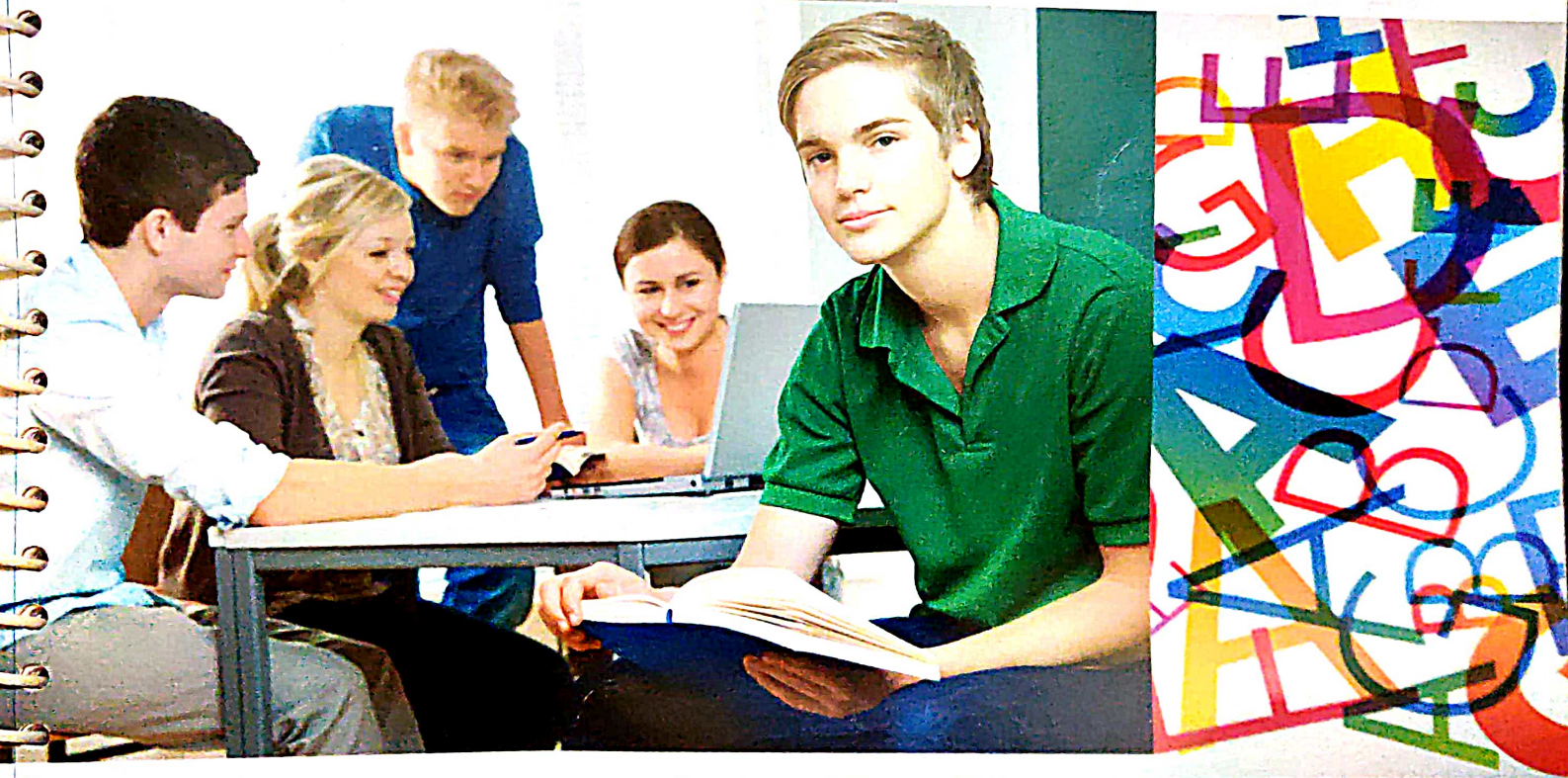
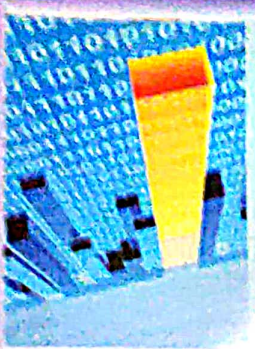




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Practical No. _____

Register No. 152023033

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Mr./Miss. M. Suresh

Class III. B.Com (CA) *during the year* 2017-18

No. of Tasks to be worked out 10

No. of Tasks worked out 10

K. Jambhale
 Lecturer incharge 15/3/18
 PSC & KVSC Govt. College
 Nandyal-510 502, Kurnool(Dt) A.P.

Head of the Department

Examiners

1. C.P.

2.

Submitted for the Practical examinations held on.....



1. What are the salient features of Tally ERP 9?

A. Introduction :

Manual accounts maintaining involves lot of labour and time and even after the result be up to expectations. Working in Tally, which is an accounting software provides a complete solution to the problems of our manual book-keeping and makes the job faster, perfect and elaborate. Moreover, it gives a vast and advanced information about our company. It is a fully secured and reliable accounting program.

Tally is one of the most Accounting Programs which was developed by Tally Solutions Pvt Ltd. Bangalore. Tally is a user-friendly package having various versions viz. Tally 5.4, Tally 6.3, Tally 7.2, Tally 8.1, and the latest Tally 9. Tally 5.4, Tally 6.3, Tally 7.2, Tally 8.1, Tally 9 and Tally ERP 9 are working under windows environment.

1. Simplicity : Tally ERP 9 is simple, easy to set up and use. It is also allows easy keyboard operations. It requires basic knowledge of accounts and English to use it.

2. Speed : Tally ERP 9 provides the capability to generate instant and accurate reports, which assists the management to take timely and correct decisions for the overall production and growth of the company.

3. Power : Tally ERP 9 allows the user to maintain multiple companies and with unlimited levels of the classification and grouping capabilities.



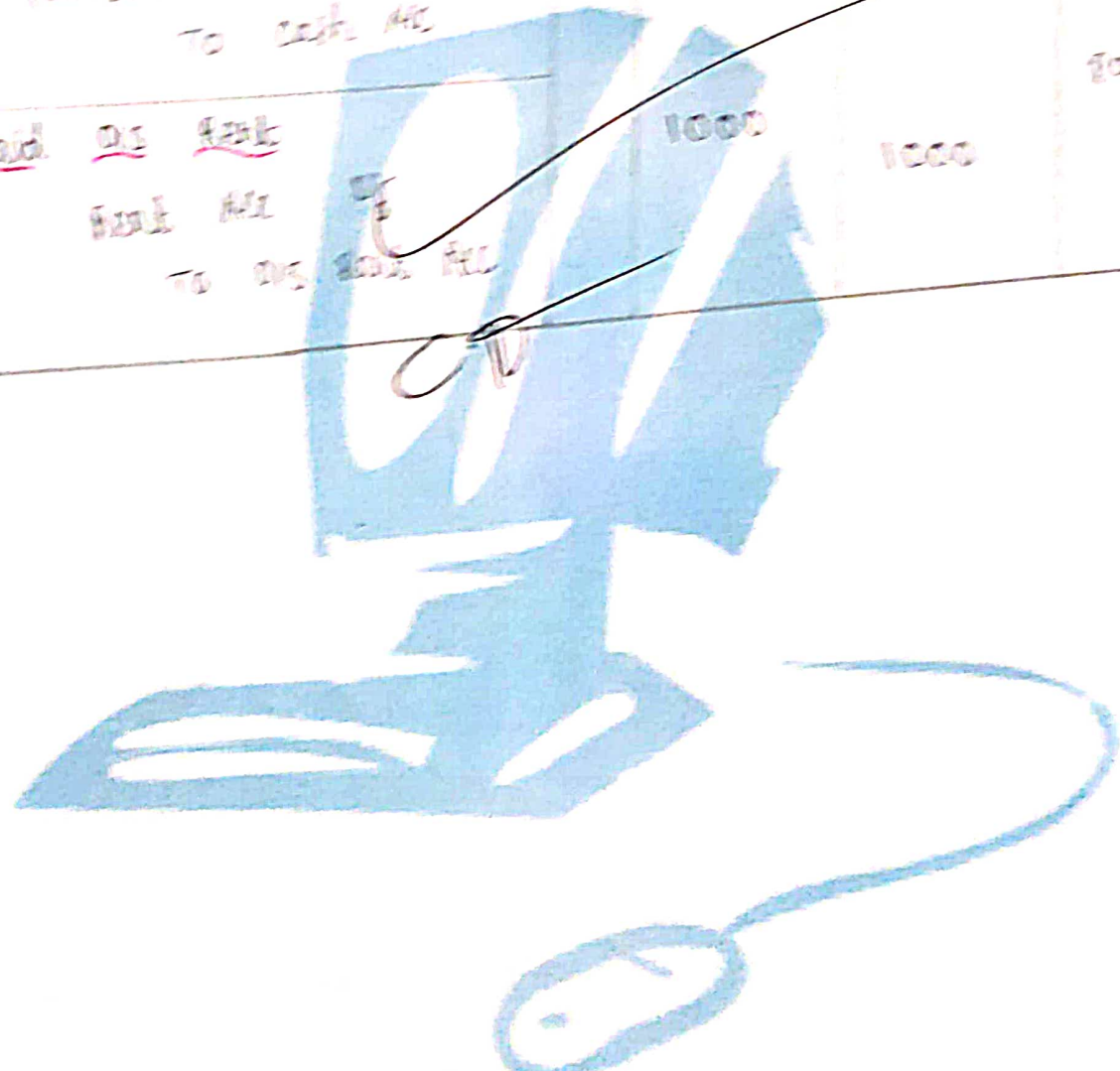
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MYSORE

Page No. 37

Date

Page No.

Date	Particulars	L.F.	Debit	Credit	Voucher
	<u>Paid</u> <u>Wages</u> Wages A/c BY <u>to</u> <u>Cash</u> <u>A/c</u>		2000	2000	Payment
	<u>Paid</u> <u>Transportation</u> <u>Charges</u> Transportation charges A/c BY <u>to</u> <u>Cash</u> <u>A/c</u>		1500	1500	Payment
	<u>Paid</u> <u>Dr</u> <u>Bank</u> Bank A/c BY <u>to</u> <u>Dr</u> <u>Bank</u> <u>A/c</u>		1000	1000	Payment





MFG. BY :

Cell : 9849363991

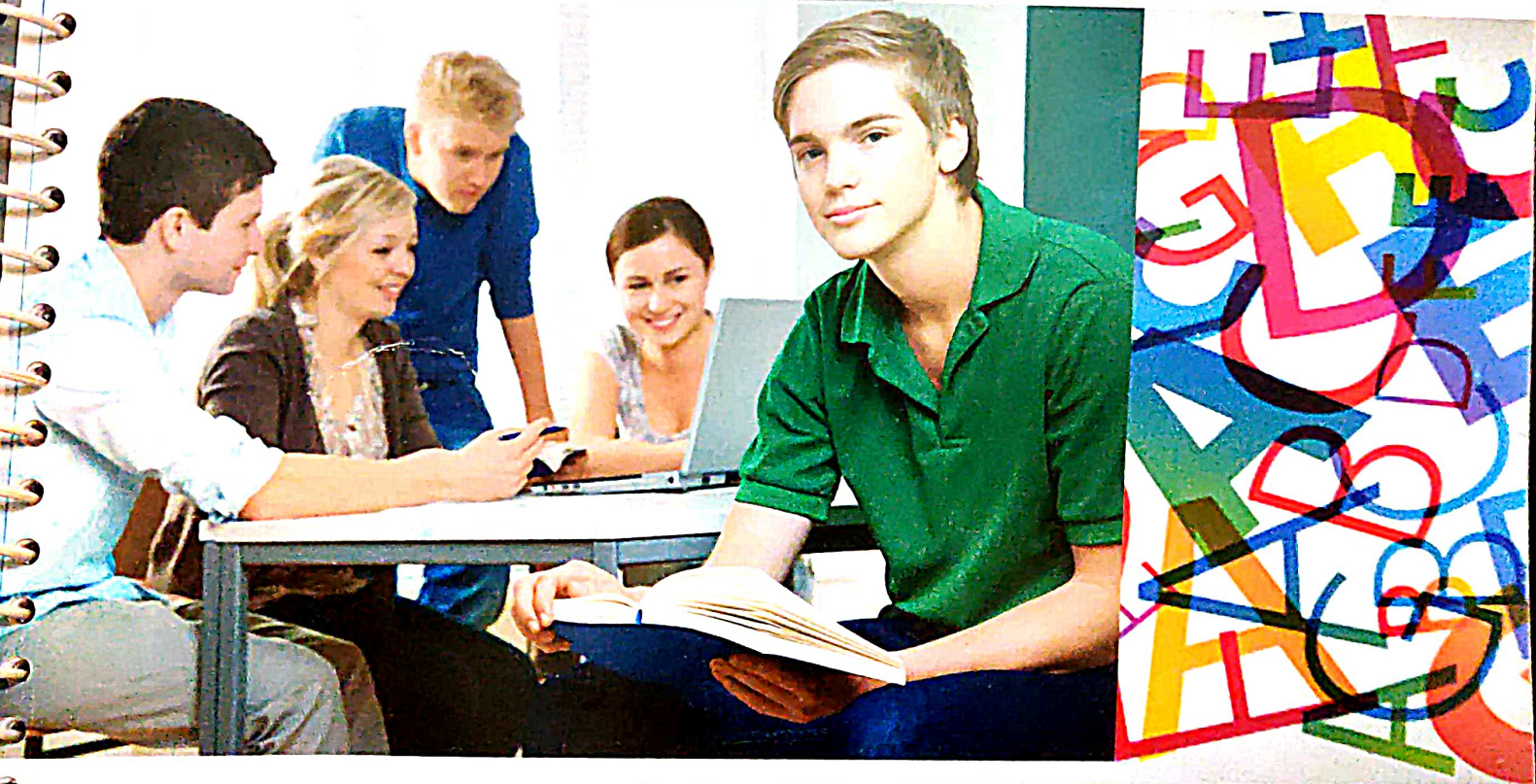
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15/3/18

Practical No.

Register No. 152023001

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Mr./Miss. A. Mahendera

Class III B.com (C.A) *during the year* 2017-18

No. of Tasks to be worked out 10

No. of Tasks worked out 10

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 Nandyal-518 502, Kurnool(Dt) AP

Head of the Department

Examinors

1. C.P.H
- 2.

Submitted for the Practical examinations held on.....



1. What different salient features of Tally ERP9?

1. Simplicity:- Tally ERP9 is simple easy to setup and use. It also allows easy keyboard operations, It requires basic knowledge of accounts and English to use it.
2. Speed:- Tally ERP9 provides the capability to generate instant and accurate reports which assists the management to take timely and correct decision for the overall productivity and growth of the company.
3. Power:- Tally ERP9 allows the user to maintain multiple companies and with unlimited levels of the classification and grouping capabilities, It also allows drill down facility from report level to transaction level.
4. Flexibility:- Tally ERP9 provides flexibility to generate instant reports for any given period at any point of times besides the providing facility to toggle between accounting and inventory reports of the same company or between the companies.
5. Flexibility:- (scalability) → Tally ERP9 suits to any style of the business need and eliminates the necessity for business to change its style of operation in order to adopt to the application.
6. Multi-lingual capability:- Tally ERP9 offers the exclusive capability of maintaining the accounts in any Indian language viewing them in another language and printing them in yet another Indian language.



- ① Real-time processing :- immediate posting and updation of books of accounts, as soon as the transactions are entered thereby facilitating instant statements and reports. It also facilitates the real-time multi-user environment.
- ② Accounting without codes :- Tally ERP9 allows accounting with the regular names [normal parlance] without any accounting codes.
- ③ Remote access :- Tally ERP9 provides remote capabilities to access the data from anywhere and any time.
- ④ Online Help :- Tally ERP9 online help [Alt+H] provides instant assistance on basic and advanced features or any other relevant topics of Tally ERP9.
- ⑤ Tally Net :- It is enabling framework which establishes connections through which the remote user can access the clients data without copying transferring the data.
- ⑥ Control Centre :- It works as interface between the user and Tally ERP9 installed at different sites and enabling the user to centrally configure and administer site user belonging to an accounts.
- ⑦ Support Centre :- It allows the user can directly post his support queries on the functional and technical aspects of the product.
- ⑧ Auditor's Edition :- Tally ERP9 offers a special auditor's edition of Tally ERP9 provides auditing and compliance capabilities exclusively for chartered accountants.



Journal Entries

	Particulars	Debit	Credit	Receipts
1	Cash a/c To Capital	10,000	10,000	Receipt
2	Cash purchased of Investment a/c To Cash	10,000 10,000	10,000	Payment
3	Wages purchased of To Cash a/c	2,000	2,000	Payment
4	Revenue To Credit Sale To Expense a/c To Sale Tax	10,500	5,000 500 5,000	Sale
5	Sale Returns a/c To Revenue	500	500	General
6	Credit purchase To Cash	20,000	20,000	Purchase
7	Cash To purchase Returns a/c	1,000	1,000	Debit (or) Journal



- 6) Lasya started business with 2,00,000
- * she purchased furniture Rs 1,00,000.
 - * she purchased goods from Z on credit 40,000
 - * she sold goods to on credit Rs 80,000
 - * she paid Rent Rs 1000 and Salary Rs 1000
 - * she charged 10% depreciation on furniture
 - * cash paid into Bank 20,000.
- * she sold goods worth 50,000 "Y"
- * she purchased good Rs 30,000 from "ZU"
- * she paid salaries 20,000 by way of cheque

JOURNAL ENTRIES.

particulars	Debit	Credit	Vouchers
1) Cash a/c To Lasya capital	2,00,000	2,00,000	Receipts
2) Furniture a/c To Cash a/c	1,00,000	1,00,000	Payment
3) Credit purchase To Z a/c	40,000	40,000	Purchase
4) Credit sales To V a/c	80,000	80,000	Sales a/c
5) Rent a/c To salaries a/c To cash	1000 100	2000	Payment



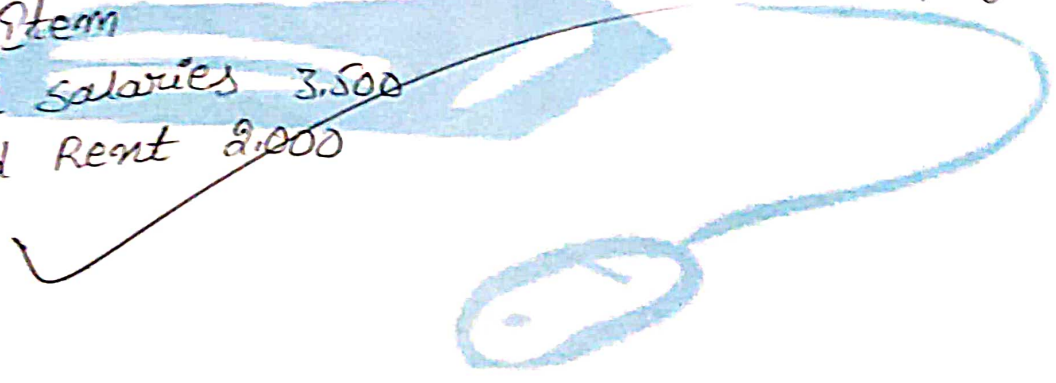
Q) prepare the account in the books of Tally Ramesh. started business in the name of Ray's Book store by 1st Oct

Quantity	Item Name	Rate.	To
100	MBA Text Book	220	
100	BA Text Book	120	
100	CA Text Book	500	
100	MCA Text Book	300	
100	Long Note Books	60	
100	Short Note books	35	
100	Unruled notebooks	25	
100	Ruled note book	30	
100	Penciles	12	
100	Pens	18	

* Sold the above items to cash with a profit of 30 on each item

* Paid salaries 3,500

* Paid Rent 2,000



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Page No. 25

Date :

Practical No.

③ He sold Items for cash

Quantity	Name of the item	Rate	Total
92 ltrs	Petrol	79	7248
92 litters	Power Petrol	85	7820
100 ltrs	Diesel	42	4200
92 ltrs	Hydencity	45	4140
98 ltrs	cutroils	49	4802
100 ltrs	Kerosine	42	

1) Interest Received.

Cash a/c DR
TO Interest A/c

9000

9000

Receipt

② Rent Received.

Cash a/c
TO Rent a/c

5000

5000

Recipted

3 office Expenses.

④ Paid Salaries.

Salaries
TO Cash a/c

4000

4000

Paymente

⑤ paid wages.

wages a/c
TO Cash a/c

2000

2000

Payment.

⑥ Paid o/s Rent

Rent a/c
TO o/s Rent a/c

1000

100

Payment

A STUDY ON



STATEMENT OF EXPENSES
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Type No. 26

Date

Practical No.

Paid transaction charges.
transaction charges are
to cash

1500

1500

Payment

C.P.





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**A STUDY ON
PERFORMANCE EVALUATION OF
SECTORIAL BANKS**

Presented to the Council of Rayalaseema University
for the Award of Bachelor Degree

in
COMMERCE

By

G.RAJESH

E.MOULALI

V.SREENATH

K.CHINNA OBANNA

M.OBULAPATHI

T.VIJAYA KANTH

Under the Guidance of

Dr.M.BUCHAIAH, M.Com., M.Phil., Ph.D.

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PSC & KVSC GOVT DEGREE COLLEGE (NANDYAL),

RAYALASEEMA UNIVERSITY

KURNOOL



Department of Commerce

PSC & KVSC GOVT COLLEGE (NANDYAL)

March-2018



**A STUDY ON
PERFORMANCE EVALUATION OF
SELECTED BANKING**

Project submitted to Rayalaseema University
for the Award of Bachelor Degree

in

COMMERCE

By

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KURNOOL



Department of Commerce

PSC & KVSC GOVT COLLEGE (NANDYAL)

March-2018

CERTIFICATE

This is to certify that Project entitled "A STUDY ON PERFORMANCE EVALUATION OF SELECTED BANKING" submitted for the award of the Bachelor Degree in Commerce is a record of bonafide research carried out by **G.RAJESH** under my supervision. No part of the Project is submitted for the award of any other Degree or Diploma to any institution.

Place: Kurnool

Date:


(Dr. M. Buchaiah)
PSC & RVSC Govt. College
Nandyal-518 502, Kurnool(D) A.P.

DECLARATION

I do hereby declare that Project entitled "A STUDY ON PERFORMANCE EVALUATION OF SELECTED BANKING" submitted for the award of the Bachelor Degree in Commerce, Rayalaseema University, Kurnool, is original work done by me and has not been submitted to any other Institution for the award of any Degree or Diploma.

Place: Kurnool

Date:

G. Rajesh
(G.RAJESH)

ACKNOWLEDGEMENTS

I would like to take this opportunity to express my deep indebtedness to Dr.M.Buchaiah, Dept Of Commerce,(PSC & KVSC GOVT DEGREE COLLEGE,NANDYAL) who readily accepted to supervise my research work and spent his valuable time for the guidance in my work right from the beginning. It has been great pleasure and privilege to work under him, without his continuous encouragement and valuable guidance, this work would not have been completed. From the bottom of my heart I express my respectful thanks to him.

My Special thanks to My Family and Head of Dept K.JANARDHANUDU Garu, for offering their constructive comments and warm encouragement.

Place:

G. Rajesh

Date:

(G.RAJESH)

PROJECT VIVA VOICE CERTIFICATE

This is certify that **Mr.G.RAJESH** has attended for the External Project viva - voice Examination, and completed successfully on _____ for the award of Bachelor Degree in Commerce in Rayalaseema University, Kurnool. 2015 - 2018


Internal Examiner

PSC & KVSC Govt. College
Nandyal-518 502, Kurnool(D) A.R.


External Examiner

14/3/18


Head of the Department

PSC & KVSC Govt. College
Nandyal-518 502, Kurnool(D) A.R.

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Introduction

1.1.0 Background of the study

1.2.0 Objectives of the report

1.3.0 Methodology

1.4.0 Limitation of the study

CHAPTER ONE

1.1.0 Background of the study

The performance of an economy is very much associated with the performance of the financial sector of that economy. The financial sector of our country is gaining strength over the years and its contribution to growth is overwhelming. Banks are considered the main component of our Financial Sector. A good performance of banking sector itself indicates the overall good performance of the sector, which ultimately leads to improved performance of economy. The functions of present day commercial banks have diversified manifold.

The banking sectors are treated as the back-bone of an economy. There are several types of banks in Bangladesh. In today's scenario, the banking sector is one of the fastest growing sector and a lot of funds are invested in Banks. Also today's banking system is becoming more complex. So, we thought of evaluating the performance of the banks. There are so many models of evaluating the performance of the banks, but we have chosen the CAMELS Model to evaluate the performance of the banks. CAMELS is an acronym for six components of bank safety and soundness And those include—

C - Capital adequacy

A - Asset quality

M - Management quality

E - Earnings

L - Liquidity

S - Sensitivity to Market Risk

This paper examines the comparative performance of the commercial banks of Bangladesh namely Prime Bank, Dhaka Bank, Mercantile Bank, Premier Bank and Bank Asia through CAMELS Rating.

Performance of the banking sector under CAMELS involves analysis and evaluation of these six crucial dimensions of banking operations. The CAMELS methodology was originally adopted by North American bank regulators to evaluate the financial and managerial soundness of U.S.

1.1.1 Research background and motivations

A number of studies have been done relating to Camels rating and exploited on the implication of such measures of banking institutions. Therefore, this study has aimed at filling the gap on Camels rating of private commercial banking institution.

1.1.2 Statement of the Problem

This report has been titled as “**Measuring Financial Performance Based on Camels Rating on Five Selected Commercial Banks in Bangladesh**”. This rating system is designed to take into account and reflect all significant financial and operational factors examiners assess in their evaluation of a camels rating performance.

1.2.0 Objectives of the report

This assignment examines the Camels rating in the area of banking sector. The main objective of the study is to measure financial performance based on Camels rating of commercial banks in Bangladesh.

- a) To explore about CAMELS rating frame work.
- b) To understand the financial performance of the banks.
- c) To describe the CAMELS model of ranking, banking institutions, so as to analyze the comparative of various banks.
- d) To analyze 5 banks to get the desired results by using CAMELS as a tool of measuring performance.

1.3.0 Methodology

Research Design: Descriptive research will be followed to cover the topic at hand. According to the instruction of my supervisor, I would like to prepare information about the assignment. So the assignment is descriptive in nature.

Population Size: The population for this study is the all commercial banks that operate inside Bangladesh. Here 56 commercial banks in Bangladesh are considered as population.

Sample Design: The sample design comprises 5 commercial banks. These 5 Commercial banks are selected randomly from 56 commercial banks in Bangladesh

Sources of Data: This study is purely based on secondary data. This paper examines the comparative performance of five leading private sector commercial banks, namely, Premier bank, Bank Asia, Dhaka bank, Mercantile bank and Prime bank through CAMELS Rating, to understand the camels models and practices and their impact on the banking sector of Bangladesh. The financial data of selected banks have been collected from the financial statements of the respected banks. The financial statements have been collected from the Official Websites of selected banks. To determine this, financial statements for the fiscal period 2013 to 2015 are evaluated.

Data Analysis: The collected data for analyzing financial performance based on Camels rating on five selected commercial banks in Bangladesh.

- Data is presented using tables and graphs among other data presentation tools.
- Collected information has then processed & compiled with the aid of MS Word 2016.
- Various graphs and tables will be used through Microsoft Excel 2016 for calculation and putting up in the report.

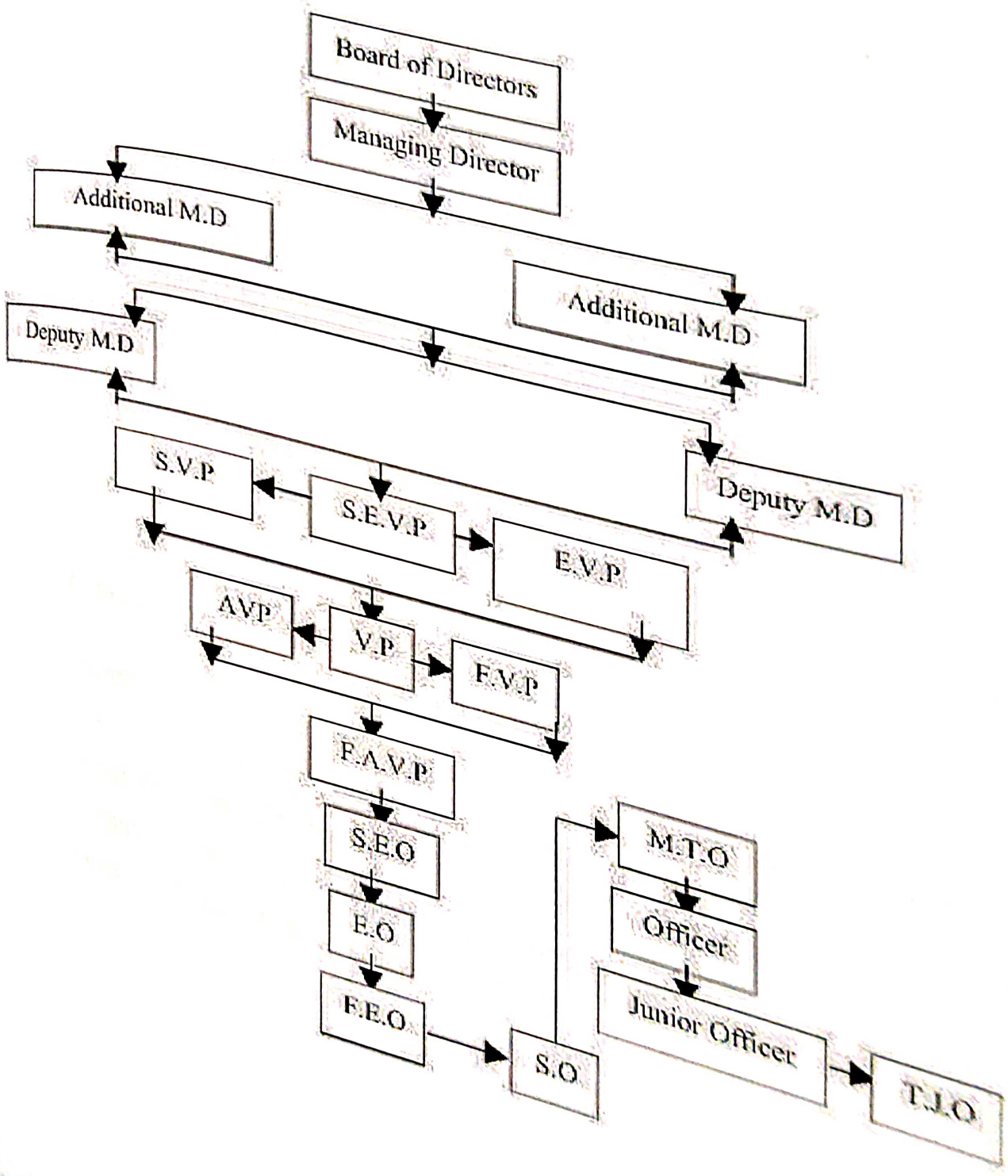
1.4.0 Limitation of the study

Every study has its distinct limitations. Preparing this report, I have faced some certain limitations to collect the information which are as follows:

- Limited sources of data, only the website. Insufficient supply of relevant books and journals and lack of structured information.
- The data used for his study is the published annual reports from time to time. Therefore, the quality of this research depends on reliability of data published in those reports.
- Time constraint for preparing the report in appropriate manner.
- Lack of proper experience in the explored area while preparing the standard report.
- Time and resource constrains.
- The study was completely done on the basis of ratios calculated from the balance sheets.
- It was not possible to get a personal interview with the management employees of all banks under study.

In spite of these limitations it can be said that such limitations are common to almost all data based study. Appropriate methodology, proper research design and appropriate statistical techniques have been used to overcome many of these limitations.

Figure 2.4: Organizational hierarchy



4.4.2 Products and Services of the bank

Premier Bank is always conscious of the changing needs of the customers and strive to develop new and improved services for its valued customers. Bank offers various Deposits and Lending Products & Services to meet all kinds of financial needs of our customers.

Deposit Products	Lending Products
<ul style="list-style-type: none">• Monthly Savings Scheme (MSS)• Monthly Income Scheme (MIS)• Education Savings Scheme (ESS)• Special Deposit Scheme (SDS)• Fixed Deposit (FD)• Saving Account (SB)• Current Account (CD)• Corporate Savings Account (SB)• Short Term Deposit Account (STD)• RFCD/ NFCD Account	<ul style="list-style-type: none">• Consumer Credit Scheme• Rural Credit Scheme• Student Credit Programme• Special Credit Scheme on RMG• Doctor's Loan• Lease Finance• SME Finance• Hire Purchase• Trade Finance• Working Capital Finance• Project Finance• Finance for Agro processing Industry

4.4.3 Functions of the Bank

- Commercial banking service including collection of deposit, short term trade finance, working capital finance in processing and manufacturing units and financing and facilitating trade
- Term loans and working capital loans to industries.
- Loans to Small and Medium Enterprises (SMEs).

Comment: In above table, Mercantile Bank is on the top position with least average of 9.16 followed by Bank Asia of 10.28 and Premier Bank of 10.63. on second and third positions respectively. Dhaka Bank scored the lowest position with least percentage of 11.18.

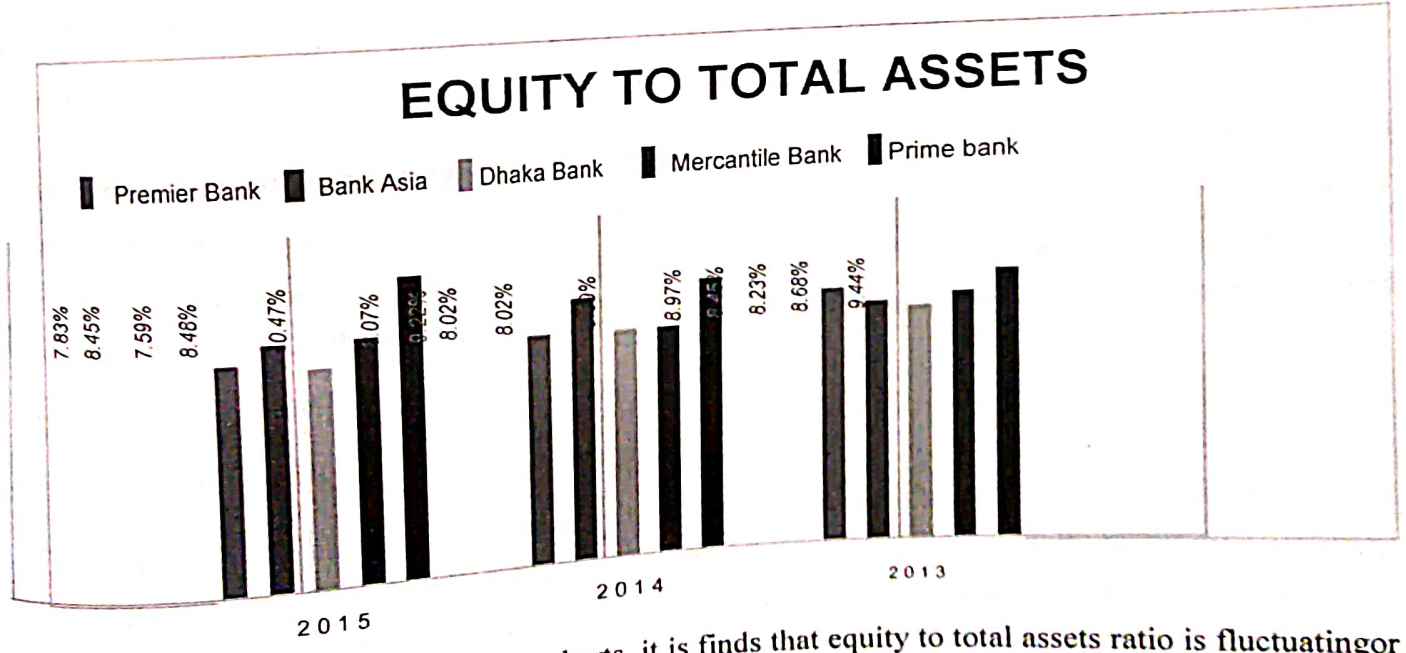
5.1.3 Equity to Total Assets

The Equity Ratio measures the proportion of the total assets that are financed by stockholders, as opposed to creditors. A low equity ratio will produce good results for stockholders as long as the company earns a rate of return on assets that is greater than the interest rate paid to creditors.

Bank	Equity to Total Assets				
	2013	2014	2015	Average	Rank
Premier Bank	8.97%	8.01%	7.79%	8.25%	4
Bank Asia	8.92%	9.22%	8.45%	8.86%	2
Dhaka Bank	8.23%	8.02%	7.59%	7.94%	5
Mercantile Bank	8.68%	8.02%	8.48%	8.39%	3
Prime bank	9.44%	9.59%	10.47%	9.83%	1

(Source: Annual Report 2015)

Table: 3.3



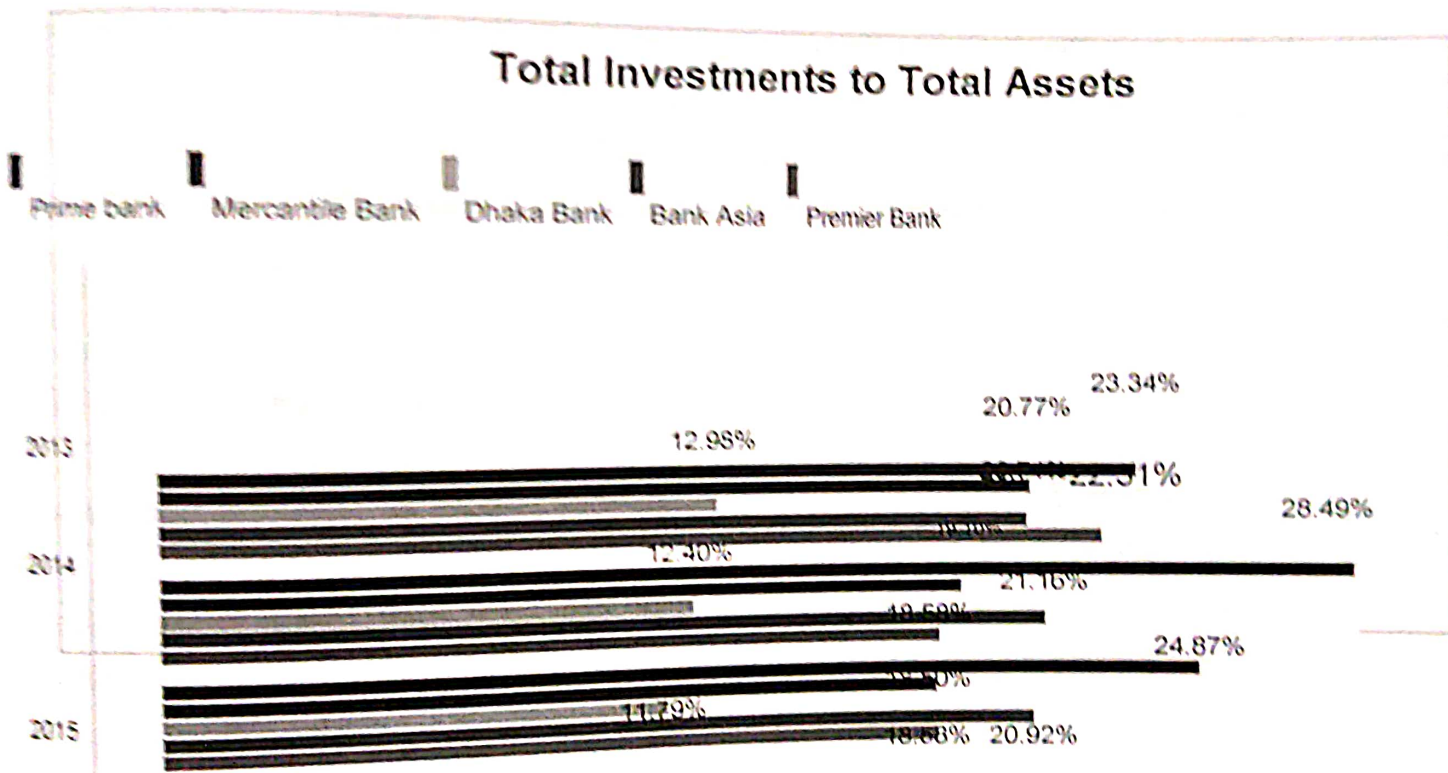
Comment: From the above table and charts, it is finds that equity to total assets ratio is fluctuating or increasing and decreasing over the years. The equity to total assets ratio of Premier Bank was 8.97% in 2013 which was decreased to 7.83% in 2015. Besides, Bank Asia equity to total assets ratio increased 9.22% in 2014 but 2015 it ratio is 8.45% and Dhaka Bank and Mercantile Bank

3.2.2 Total Investments to Total Assets (TUTA): It indicates the extent of deployment of assets in investment as against advances.

Bank	Total Investments to Total Assets				
	2013	2014	2015	Average	Rank
Premier Bank	22.51%	18.58%	18.58%	19.89%	3
Bank Asia	20.71%	21.16%	20.92%	20.90%	4
Dhaka Bank	12.98%	12.40%	11.79%	12.39%	1
Mercantile Bank	20.77%	19.10%	18.50%	19.45%	2
Prime bank	23.34%	28.49%	24.87%	26.90%	5

Table 3.6

(Source: Annual Report 2015)



Comment: From the above table and charts, it is found that total investments to total assets ratios fluctuating or increasing and decreasing over the years. In table 3.6, Dhaka Bank is on the top position with least average of 12.39% followed by Mercantile Bank of 19.45% and Premier Bank of 19.89% on second and third positions respectively. Prime bank scored the lowest position with highest percentage of 26.90%.

Indicate by ticking the services offered through ATM in your bank

- 4.4.3 Withdraw of cash
- 4.4.4 Deposit of cash and cheque
- 4.4.5 Balance check
- 4.4.6 Requesting cheque book
- 4.4.7 Paying any utility bills
- 4.4.8 Check bank statement
- 4.4.9 Order cheque book
- 4.4.10 Transfer of funds

Appendix 1

5. What are methods you use to encourage your bank clients to use E-banking?

(Tick as many as applicable)

- ii) Make them cheaper by reducing charges and fees
- iii) Incentives to E-banking users
- iv) Intensive advertisement
- v) Contacting every customer personality
- vi) Keep on reminding customers through written communication
- vii) Demonstrating on how to use services to them
- viii) Giving them guarantee of security and privacy
- ix) Giving the technological knowledge to customers through seminars

6. In your own opinion what are the challenges facing the adoption of E-banking technologies? (Please give your opinion to the following statements in the appropriate column.)

Sr. No.	Statement	Strongly agree (1)	Agree (2)	Neutral (3)	Disagree (4)	Strongly Disagree (5)
(i)	The cost of adopting is very high.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
(ii)	Traditional banking still remain the best option for our clients	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
(iii)	The services are simply too expensive for the lower and consumer	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
(iv)	No difference in profitability as compared to branch banking	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>



**A STUDY ON
FINANCIAL ANALYSIS BHE**

Project submitted to Rayalaseema University
for the Award of B.A. in Commerce

E.KARNALINGAMAIAH

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KURNOOL



Department of Commerce

PSC & KVSC GOVT COLLEGE (NANDYAL)

March-2018



A STUDY ON
FINANCIAL ANALYSIS BHEL

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By
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March-2018

CERTIFICATE

This is to certify that Project entitled "A STUDY ON FINANCIAL ANALYSIS BHEL" submitted for the award of the Bachelor Degree in Commerce is a record of bonafide research carried out by **D.RADHA DEVI** under my supervision. No part of the Project is submitted for the award of any other Degree or Diploma to any institution.

Place: Kurnool

Date:


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DECLARATION

I do hereby declare that Project entitled "A STUDY ON FINANCIAL ANALYSIS BHEL" submitted for the award of the Bachelor Degree in Commerce, Rayalaseema University, Kurnool, is original work done by me and has not been submitted to any other Institution for the award of any Degree or Diploma.

Place: Kurnool

Date:

D. Radha Devi
(D.RADHA DEVI)

ACKNOWLEDGEMENTS

I would like to take this opportunity to express my deep indebtedness to Dr.M.Buchaiah, Dept Of Commerce,(PSC & KVSC GOVT DEGREE COLLEGE,NANDYAL) who readily accepted to supervise my research work and spent his valuable time for the guidance in my work right from the beginning. It has been great pleasure and privilege to work under him, without his continuous encouragement and valuable guidance, this work would not have been completed. From the bottom of my heart I express my respectful thanks to him.

My Special thanks to My Family and Head of Dept K.JANARDHANUDU Garu, for offering their constructive comments and warm encouragement.

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INTRODUCTION

Ratio analysis is a powerful tool of financial analysis. A ratio is defined as "the indicated quotient of two mathematical expressions" and "the relationship between two or more things". In financial analysis, a ratio is used as a benchmark for evaluation the financial position and performance of a firm. The absolute accounting figures reported in the financial statements do not provide a meaningful understanding of the performance and financial position of a firm. An accounting figure conveys meaning when it is related to some other relevant information. For example, an Rs.5 core net profit may look impressive, but the firm's performance can be said to be good or bad only when the net profit figure is related to the firm's Investment.

The relationship between two accounting figures expressed mathematically, is known as a financial ratio (or simply as a ratio). Ratios help to summarize large quantities of financial data and to make *qualitative judgment* about the firm's financial performance. For example, consider current ratio. It is calculated by dividing current assets by current liabilities; the ratio indicates a relationship- a quantified relationship between current assets and current liabilities. This relationship is an index or yardstick, which permits a quantitative judgment to be formed about the firm's liquidity and vice versa. The point to note is that a ratio reflecting a quantitative relationship helps to form a qualitative judgment. Such is the nature of all financial ratios.

Standards of comparison:

The ration analysis involves comparison for a useful interpretation of the financial statements. A single ratio in itself does not indicate favorable or unfavorable condition. It should be compared with some standard. Standards of comparison may consist of:

- **Past ratios**, i.e. ratios calculated form the past financial statements of the same firm;
- **Competitors' ratios**, i.e., of some selected firms, especially the most progressive and successful competitor, at the same pint in time;
- **Industry ratios**, i.e. ratios of the industry to which the firm belongs; and

- **Protected ratios**, i.e., developed using the protected or proformas, financial statements of the same firm.

In this project calculating the past financial statements of the same firm does ratio analysis.

1.1 Theoretical background:

1.1.1 Use and significance of ratio analysis:-

The ratio is one of the most powerful tools of financial analysis.

It is used as a device to analyze and interpret the financial health of enterprise. Ratio analysis stands for the process of determining and presenting the relationship of items and groups of items in the financial statements. It is an important technique of the financial analysis. It is the way by which financial stability and health of the concern can be judged. Thus ratios have wide applications and are of immense use today. The following are the main points of importance of ratio analysis:

a) Managerial uses of ratio analysis:-

1. Helps in decision making:-

Financial statements are prepared primarily for decision-making. Ratio analysis helps in making decision from the information provided in these financial Statements.

2. Helps in financial forecasting and planning:-

Ratio analysis is of much help in financial forecasting and planning. Planning is looking ahead and the ratios calculated for a number of years a work as a guide for the future. Thus, ratio analysis helps in forecasting and planning.

3. Helps in communicating:-

The financial strength and weakness of a firm are communicated in a more easy and understandable manner by the use of ratios. Thus, ratios help in communication and enhance the value of the financial statements.

4. Helps in co-ordination:-

Ratios even help in co-ordination, which is of at most importance in effective business management. Better communication of efficiency and weakness of an enterprise result in better co-ordination in the enterprise

5. Helps in control:-

INDUSTRY PROFILE

Heavy Electrical Industry

Heavy Electrical Industry covers power generation, transmission, distribution and utilization equipments. These include turbo generators, boilers, various types of turbines, transformers, switchgears and other allied items. Majority of the products manufactured by heavy electrical industry in the country, which includes items like transformers, switchgears etc. are used by all sectors of the Indian economy. Some major areas where these are used are the multi core projects for power generation including nuclear power stations, petrochemical complexes, chemical plants, integrated steel plants, non-ferrous metal units, etc.

India is the only other developing country besides China, which produces a full range of electric power generation and transmission equipment. In fact, the history and growth of (Bharat Heavy Electricals Ltd.), a public sector enterprise under in the country, symbolizes the overall growth pattern of heavy electrical industry in the country. BHEL has the unique distinction of being one of the very few companies in the world, manufacturing all major power generating equipment under one roof.

The industry has been upgrading the existing technology and is now capable of taking up turnkey contracts also for export markets. The industry has been delicensed. Foreign collaborations are allowed with 100 percent FDI. The country is planning to add 150,000 MW power generation capacity in the next 10 years. This will generate substantial demand for heavy electrical equipments.

The heavy electrical industry is capable of manufacturing transmission and distribution equipment upto 400 KV AC and high voltage DC. The industry has taken up the work of upgradation and transmission to the next higher voltage system of 765 KV and have

upgraded their manufacturing facilities to supply 765 KV class transformers, reactors, CTS, CPT, bushing and insulators, etc.

The investments in R & D by the electrical industry are amongst the largest in the corporate sector in India. Large electrical equipment used in steel plants, petrochemical complexes and other such heavy industries are also being manufactured in the country. The domestic electrical equipment manufacturers are making use of the developments of the global market with respect to product designs and upgrading of manufacturing and testing facilities. The heavy electrical industry has established its reference in the global arena also. These encompass thermal, hydro and gas based power plants, substation projects, rehabilitation projects, besides a wide variety of products like transformers, photo voltaic equipments, insulators, switchgears, motors, etc.

Turbines and Generator Sets

The capacity established for manufacture of various kinds of turbines such as steam & hydro turbines including Industrial turbines is more than 7000 MW per annum in the country. Apart from BHEL, the public sector unit that has the largest installed capacity, there are units in the private sector also manufacturing steam & hydro turbines for power generation and industrial use. The manufacturing range of BHEL includes steam turbines upto 660 MW unit rating and the facilities are available for 1000 MW unit size. They have the capability to manufacture gas turbines upto 260 MW (ISO) rating and gas turbine based Co-generation and Combined Cycle Systems for the industry and utility applications. Custom built conventional hydro turbines of Kaplan, Francis and Peloton types with matching generators are also available indigenously.

AC Generators manufactured in India are on par with international AC Generators and consistently deliver high quality power with high performance. Domestic manufacturers are capable of manufacturing AC Generator right from 0.5 KVA to 25,000 KVA and above with specified voltage rating.

Boilers

Bharat Heavy Electrical Ltd.(BHEL) is the largest manufacturer of boilers in the country (with more than 60% share) and has the capacity to manufacture boilers for Super Thermal Power Plants apart from utility boilers and industrial boilers. The industry has the capability to manufacture boilers with super critical parameters upto 1,000 MW unit size. The domestic

been more than realized with a well-recognized track record of performance. The company has been earning profits continuously since 1971-72 and paying dividends since 1976-77.

BHEL manufactures over 180 products under 30 major product groups and caters to core sectors of the Indian Economy viz., Power Generation & Transmission, Industry, Transportation, Telecommunication, Renewable Energy, etc. The wide network of BHEL's 14 manufacturing divisions, four Power Sector regional centers, over 100 project sites, eight service centers and 18 regional offices, enables the Company to promptly serve its customers and provide them with suitable products, systems and services — efficiently and at competitive prices. The high level of quality & reliability of its products is due to the emphasis on design, engineering and manufacturing to international standards by acquiring and adapting some of the best technologies from leading companies in the world, together with technologies developed in its own R&D centers.

BHEL has acquired certifications to Quality Management Systems (ISO 9001), Environmental Management Systems (ISO 14001) and Occupational Health & Safety Management Systems (OHSAS 18001) and is also well on its journey towards Total Quality Management.

BHEL has installed equipment for over 90,000 MW of power generation — for Utilities, Captive and Industrial users.

Supplied over 2,25,000 MVA transformer capacity and other equipment operating in Transmission & Distribution network up to 400 kV (AC & DC).

Supplied over 25,000 Motors with Drive Control System to Power projects, Petrochemicals, Refineries, Steel, Aluminum, Fertilizer, Cement plants, etc.

Supplied Traction electrics and AC/DC locos to power over 12,000 kms Railway network.

Supplied over one million Valves to Power Plants and other Industries.

BHEL's operations are organized around three business sectors, namely Power, Industry — including Transmission, Transportation, Telecommunication & Renewable Energy — and Overseas Business. This enables BHEL to have a strong customer orientation, to be sensitive to his needs and respond quickly to the changes in the market.

BHEL's vision is to become a world-class engineering enterprise, committed to enhancing stakeholder value. The company is striving to give shape to its aspirations and fulfill the expectations of the country to become a global player.

The greatest strength of BHEL is its highly skilled and committed 42,600 employees. Every employee is given an equal opportunity to develop himself and grow in his career.

COMPANY PROFIL

BHEL is the largest engineering and manufacturing enterprise in India in the energy related/infrastructure sector. BHEL was established more than four decades ago ushering in the indigenous Heavy Electrical Equipment industry in India. BHEL has built over the years, a robust domestic market position by becoming the largest supplier of power plant equipment in India, and by developing strong market presence in select segments of industrial sector and the Railways. Currently, 80% of the Nuclear power generated in the country is through BHEL sets.

BHEL caters to core sectors of the Indian Economy viz., Power Generation and Transmission, Industry, Transportation, Renewable Energy, Defence, etc. The wide network of BHEL's 14 manufacturing divisions, 4 power sector regional centers, 8 service centres, 15 regional offices, one subsidiary co., Joint Ventures and a large number of Project Sites spread all over India and large number of Project Sites spread all over India and abroad enables the Company to promptly serve its customers and provide them with suitable products, systems and services – efficiently and at competitive prices.

BHEL, where Quality Systems as per ISO-9000 have taken deep roots, has now made significant achievements in Total Quality Management by adopting the CII/EFQM model for

Business Excellence. BHEL became the first Public Sector Company in the country to win the coveted "PRIZE" through Hardwar unit under the CII Exim Award Scheme. BHEL's Bhopal & Jhansi Units and Power Sector Northern and Eastern Regions have also won the commendations for Significant achievement/Strong commitment to TOM during 2008-09. Also BHEL's insulator plant at Jagdishur won the commendation by R K Bajaj Quality award.

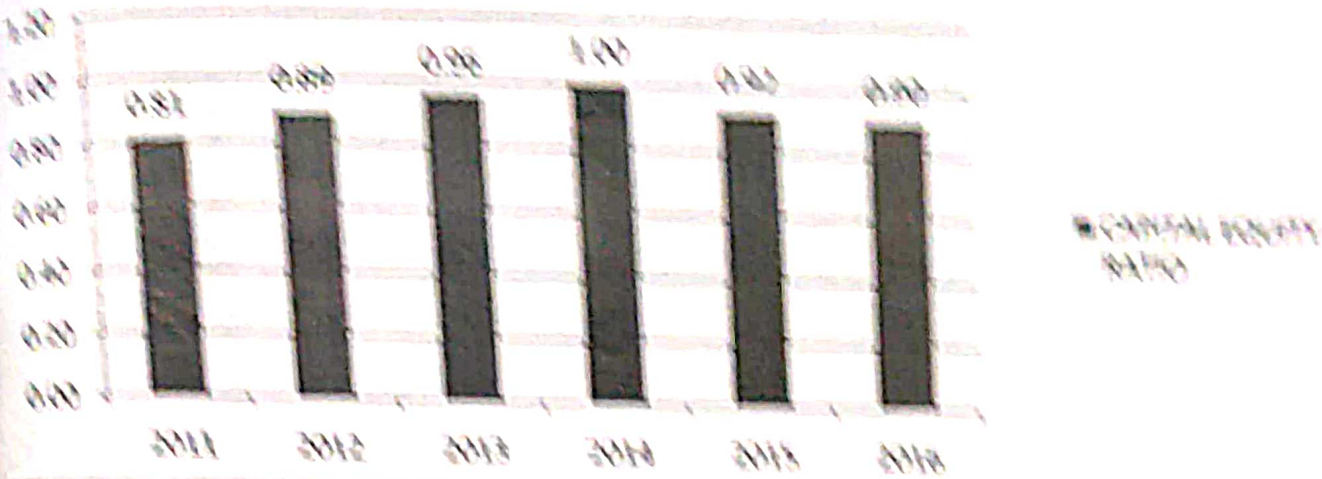
Health and Safety. Major Units of BHEL have been accredited to ISO-14001 Environmental Management Systems and to OHSAS-18001 for Occupational Health and Safety Systems. For the third consecutive year, BHEL's performance was recognized by the prestigious publication 'Forbes Asia', which featured BHEL in its fourth annual 'Forbes 50' list of the best of Asia-Pacific's publicly-traded companies with revenues or market capitalization of at least US\$ 5 billion, having highest long-term profitability and sales & earnings growth.

Significantly, BHEL is the only India PSU to figure on the elite list, since the list was conceived. BHEL is the only Indian PSU to figure on the elite list, since the list was conceived. BHEL and its 4 units were awarded "ICWAI Awards for Excellence in Cost Management" for 2008 – the highest among both public and private sector companies. BHEL won EEPC's top Export Award for the eighteenth year in succession.

POWER GENERATION

BHEL manufactures a wide range of products and systems for thermal, nuclear, gas and hydro-based utility power plants to meet customer requirements for power generation. BHEL has proven turnkey capabilities for executing power projects from Concept to Commissioning. BHEL-built power generating sets account for nearly two-third of the overall Installed capacity and around three-fourth of the power generated in India. BHEL supplies steam turbines, generators, boilers and matching auxiliaries upto 800 MW ratings including supercritical sets of 600/800 MW. BHEL has facilities to go up to 1000 MW unit size. BHEL-make steam turbines are designed to achieve higher efficiencies. To make efficient use of high ash content coal available in India. BHEL also supplies circulating fluidized bed combustion (CFBC) boilers for thermal plants. BHEL manufactures 220/235/500/540 MWe Nuclear turbine-generator sets. BHEL is the only India company capable of manufacturing large-size gas-based power plant equipment, comprising advanced-class gas turbines up to 289 MW (ISO) RATING for open and combined-cycle operations. BHEL engineers and manufactures custom-built hydro power equipment. Its

CAPITAL EQUITY RATIO



REFERENCE: The above table shows the Capital Equity Ratio of six years (2011-2016). The Capital Equity Ratio of Bharath Heavy Electricals Ltd shows 2011 to 2014 continuous upward & 2014 to 2016 continuous down trend the period of study. The ratio goes high from 0.81 in 2011 to 1.00 in the year 2014 and again down to 0.90 in 2016.

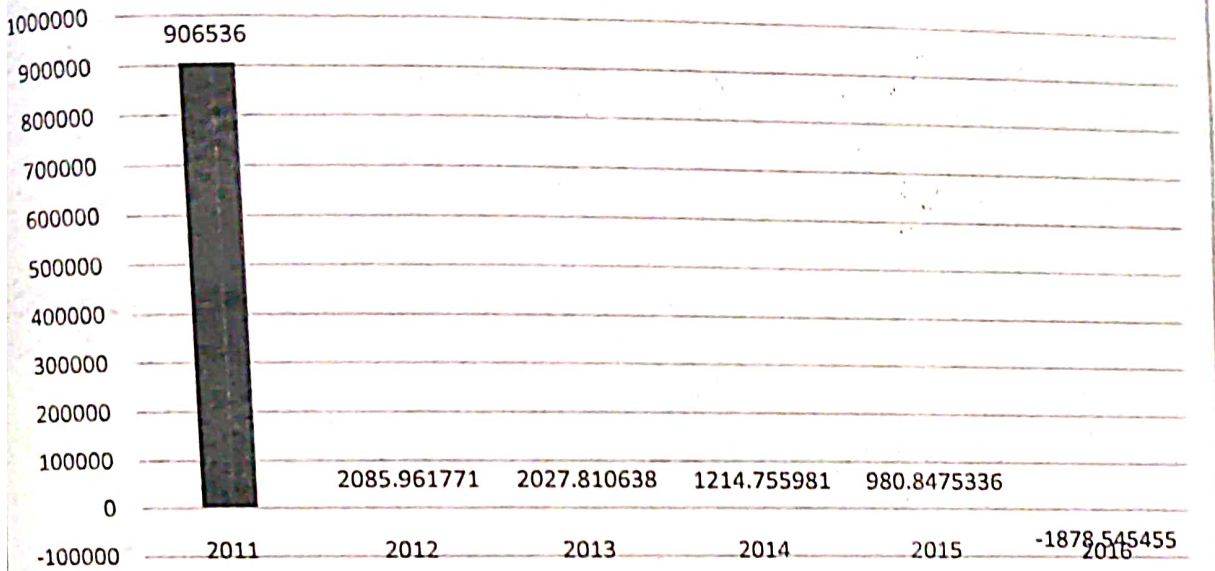
4. Interest Coverage Ratio:

$$\text{INTEREST COVERAGE RATIO} = \frac{\text{EBIT}}{\text{INTEREST}}$$

TABLE 8

YEAR	EBIT	INTEREST	INTEREST COVERAGE RATIO
2011	9065.36	11.01	823.06
2012	10167.23	11.47	886.40
2013	17155.91	17.47	981.97
2014	10225.08	11.18	914.58
2015	9281.29	10.21	910.00
2016	10081.08	11.11	907.39

INTEREST COVERAGE RATIO



INFERENCE: Interest coverage ratio 906536 to -1878.54 percent is considered an ideal. The interest coverage ratio is highly decreased during the study period from 906536 in 2011 to -1878.5455 in 2016 and gone down.

ACTIVITY RATIOS:

1. Inventory Turnover Ratio:

$$\text{INVENTORY TURNOVER RATIO} = \frac{\text{NET SALES}}{\text{AVERAGE INVENTORY}}$$

TABLE 9

YEAR	NET SALES	INVENTORY	INVENTORY TURNOVER RATIO
2011	43337	10903	3.97
2012	49510	13633	3.63
2013	50156	11869	4.23
2014	40338	9809	4.11
2015	30947	10117	3.06



**A PROJECT REPORT ON
CUSTOMER SATISFACTION
ON NANDI PIPES**

Project submitted to Rayalaseema University
for the Award of Bachelor Degree

in
COMMERCE

By

- 1, S.MAHAMMED RAFI
- 2, E.VENKATESWARLU
- 3, K.PRASAD
- 4, A.SATHYANARAYANA
- 5, P.LINGA PRASAD
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Department of Commerce

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March-2018

**A PROJECT REPORT ON
CUSTOMER SATISFACTION
ON NIPES**

Project submitted to Rayalaseema University
in partial fulfillment of Bachelor Degree

in
COMMERCE

By

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March-2018

CERTIFICATE

This is to certify that Project entitled "A STUDY ON CUSTOMER SATISFATION ON NANDI PIPES" submitted for the award of the Bachelor Degree in Commerce is a record of bonafide research carried out by **K. PRASAD** under my supervision. No part of the Project is submitted for the award of any other Degree or Diploma to any institution.

Place:

Date:


(Dr. M. Buchaiah)
PSC & KVSC Govt. College
Nandyal-519 502, Kurnool(D.T) A.P.

DECLARATION

I do hereby declare that Project entitled "A PROJECT ON CUSTOMER SATISFACTION ON NANDI PIPES" submitted for the award of the Bachelor Degree in Commerce, Rayalaseema University, Kurnool, is original work done by me and has not been submitted to any other Institution for the award of any Degree or Diploma.

Place:

K. Prasad - 12-03-2018
(K PRASAD)

Date:

PROJECT VIVA VOICE CERTIFICATE

THIS IS CERTIFY THAT Mr. K. PRASAD has attended for the External
Project viva – voice Examination, and completed successfully on
_____ for the award of Bachelor Degree in Commerce in
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External Examiner
14/3/18


Head of the Department
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CHAPTER-1

INTRODUCTION

Customer satisfaction, a business term, is a measure of how products and services supplied by a company meet or surpass customer expectation. It is seen as a key performance indicator with in business. In a competitive market place where businesses compete for customers, customer satisfaction is seen as a key differentiator and increasingly has become a key element.

Satisfaction is a person's feeling of pleasure or disappointment resulting from comparing a product is perceived performance (outcome) in relation to his or her expectations. As this definition makes clear, satisfaction is a function of perceived performance and expectations. if the performance falls short of expectations, the customer is dissatisfied, if the performance exceeds the expectations, the customers are highly satisfied (or) delighted.

Many companies are aiming for high satisfaction because customers who are just satisfied are still find it easy to switch when a better offer comes along, those who are highly satisfied are much less ready to switch. High Satisfaction or delight creates an emotional affinity with the brand, not just a rational performance. The result is high customer loyalty.

Here I Am Doing My Research In NANDI PALYMERS PIPES, BOMMALASATRAM,
NANDYAL. Product .Customer Satisfaction

1.1 INDUSTRY PROFILE

Plastics

Plastics have come to play a vital role in a variety of applications the world over. In our country plastics are used in making essential consumer goods of daily for common man such as baskets, shopping bags, water bottles, school bags, Tiffin boxes tooth brushes, spectacle frames and fountain pens. They also find applications in fields like packaging automobiles and transportation, engineering, electronics, telecommunications, defence, medicine and construction, plastics are growing in importance in agriculture and water management.

The government of India recognizing the importance of plastics in agriculture, forecast a tremendous growth of drip-irrigation through a network of plastic pipes and tubes.

The plastics are classified into major classes:

- 1 The thermo plastics
- 2 Thermo sets

1. The Thermo Plastics

The thermo plastics become sufficiently soft on the applications of heat.

2. Thermo Sets

The thermoses on the other had become sufficiently soft only not the initial application of heat and pressure in the world to flow, but upon further applications of heat and pressure they are cured to hard, inert moulded piece, which cannot be reoffered but reheating.

3.5.2 SOURCE OF DATA

The data that is being used in study was collected from two methods

Primary data

Primary data

Primary data is the data which are collected originally or at first time the researcher. It does not exist already in records and publications. The primary data useful to gather the present working conditions of the Employees.

1. Methods of collection Primary data

The following are the methods to collect primary data

(a) Questionnaire or Survey method

The survey technique is intended to secure one or more of information from a sample of respondents of informant's representative of employees. The information is recorded on a form known as questionnaires or a schedule or a blank form of inquiry. As data is gathered by asking questions to persons who are thought to have desired information it is also called questionnaire technique.

TYPE OF SURVEY

We can gather information any one of these three alternatives

1. Mail Survey by Questionnaire

The printed form is sent to be respondent by postal

2. Telephone Survey

Through telephone the researcher will gather information from respondents

3. Personal interview field survey

It involves face to face communication. The researcher asks questions directly and gets answers from the respondent.

b) Observation method-

In the observation method we use the services of an observer or interpreter of things seen or who examine carefully what happens under certain conditions. Events are recorded as they happen either by persons or even by some mechanical device.

c) Experimental research

Experimental research methods is a method of putting rest on job satisfaction how they are vacating in organizational environment

d) Panel research

When research analyst interviews the same sample group of respondents two or more times or secure data from them on two or more occasions it is called panel research.

CONCLUSION

We know that primary data is the information which is collected at the first time. In this project we used that survey method to collect the information.

USES OF SURVEY METHOD

1. We can have factual survey to gather with factors
2. We can have opinion survey to secure personal or thinking on a Particulars matter
3. Interpretative survey can be conducted to probe into personal feelings Motives attitudes etc., of the respondents who is not only a reporter But also un-interpreter.

QUESTIONNAIRE

STUDY ON CUSTOMER SATISFACTION IN NANDI PIPES PVT LTD

CUSTOMER DETAILS

Name

Sex

Age:

Are you the regular customer of NANDI PIPES? []

- a) Yes b) No

How many years are you using Nandi Pipes? []

- a) Less then one year b) 1-5 years c) 5-10 Years

D) More then ten years

Awareness on Competitive Brands? []

- a) Yes b) No

How Do You Come to Knowing About Nandi Pipes? []

- a) Dealer b) Reference c) Commercial Ads

d) Others

Preferable Factors on Nandi Pipes? []

- b) Quality c) Price d) Availability

e) Others

Opinion on Quality Standards of Nandi Pipes Comparer to []

Other Brands

- a) Very much Satisfy b) Satisfy c) Dis – Satisfy

Opinion on Durability of Nandi Pipes

- a) Yes b) No

Opinion on Service of Nandi Pipes? []

- a) Excellent b) Good c) Average d) Poor

Opinion on Delivery of Nandi Pipes? []

a) Yes b) No

Opinion on After Sales Service of Nandi Pipes []

a) Satisfied b) Can't say

c) Not Satisfied

What are the Attributes that you like in Nandi pipes []

a) Reasonable price b) Durability c) quality d) services

Opinion on Offers and Discount of Nandi Pipes? []

a) Yes b) No

Do you Recommend Nandi Pipes to others to purchase? []

a) Sure b) Can't say c) No

Which company provided better services? []

a) Nandi b) Monarch c) Finolex d) Sudhakar

Opinion on Price of Nandi Pipes []

a) Lower b) Reasonable c) Higher

Are you getting the solutions for your problems regarding Nandi pipes

a) Yes b) no []



A STUDY
PERFORMANCE ANALYSIS AND EVALUATION OF
COOPERATIVE BANKING

Submitted to Rayalaseema University
for the Award of Bachelor Degree

in
COMMERCE

By

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Department of Commerce

PSC & KVSC GOVT COLLEGE (NANDYAL)

March-2018

**A STUDY ON
PERFORMANCE EVALUATION OF
SELECTED BANKING**



*Project submitted to Rayalaseema University
for the Award of Bachelor Degree*

in

COMMERCE

By

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March-2018

DECLARATION

I do hereby declare that Project entitled “**A STUDY ON PERFORMANCE EVALUATION OF SELECTED BANKING**” submitted for the award of the Bachelor Degree in Commerce, Rayalaseema University, Kurnool, is original work done by me and has not been submitted to any other Institution for the award of any Degree or Diploma.

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V. Sreenath
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ACKNOWLEDGEMENTS

I would like to take this opportunity to express my deep indebtedness to Dr.M.Buchaiah, Dept Of Commerce,(PSC & KVSC GOVT DEGREE COLLEGE,NANDYAL) who readily accepted to supervise my research work and spent his valuable time for the guidance in my work right from the beginning. It has been great pleasure and privilege to work under him, without his continuous encouragement and valuable guidance, this work would not have been completed. From the bottom of my heart I express my respectful thanks to him.

My Special thanks to My Family and Head of Dept K.JANARDHANUDU Garu, for offering their constructive comments and warm encouragement.

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.1.0 Background of the study

The performance of an economy is very much associated with the performance of the financial sector of that economy. The financial sector of our country is gaining strength over the years and its contribution to growth is overwhelming. Banks are considered the main component of our financial sector. A good performance of banking sector itself indicates the overall good performance of the sector, which ultimately leads to improved performance of economy. The functions of present day commercial banks have diversified manifold.

The banking sectors are treated as the back-bone of an economy. There are several types of banks in Bangladesh. In today's scenario, the banking sector is one of the fastest growing sector and a lot of funds are invested in Banks. Also today's banking system is becoming more complex. So, we thought of evaluating the performance of the banks. There are so many models of evaluating the performance of the banks, but we have chosen the CAMELS Model to evaluate the performance of the banks. CAMELS is an acronym for six components of bank safety and soundness And those include–

C - Capital adequacy

A - Asset quality

M - Management quality

E - Earnings

L - Liquidity

S - Sensitivity to Market Risk

This paper examines the comparative performance of the commercial banks of Bangladesh namely Prime Bank, Dhaka Bank, Mercantile Bank, Premier Bank and Bank Asia through CAMELS Rating.

Performance of the banking sector under CAMELS involves analysis and evaluation of these six crucial dimensions of banking operations. The CAMELS methodology was originally adopted by North American bank regulators to evaluate the financial and managerial soundness of U.S. commercial lending institutions.

1 Research background and motivations

number of studies have been done relating to Camels rating and exploited on the implication such measures of banking institutions. Therefore, this study has aimed at filling the gap on Camels rating of private commercial banking institution.

1.2 Statement of the Problem

This report has been titled as “Measuring Financial Performance Based on Camels Rating on Five Selected Commercial Banks in Bangladesh”. This rating system is designed to take account and reflect all significant financial and operational factors examiners assess in their evaluation of a Camels rating performance.

2.0 Objectives of the report

This assignment examines the Camels rating in the area of banking sector. The main objective of the study is to measure financial performance based on Camels rating of commercial banks in Bangladesh.

- a) To explore about CAMELS rating frame work.
- b) To understand the financial performance of the banks.
- c) To describe the CAMELS model of ranking, banking institutions, so as to analyze the comparative of various banks.
- d) To analyze 5 banks to get the desired results by using CAMELS as a tool of measuring performance.

1.3.0 Methodology

Research Design: Descriptive research will be followed to cover the topic at hand. According to the instruction of my supervisor, I would like to prepare information about the assignment. So the assignment is descriptive in nature.

Population Size: The population for this study is the all commercial banks that operate inside Bangladesh. Here 56 commercial banks in Bangladesh are considered as population.

Sample Design: The sample design comprises 5 commercial banks. These 5 Commercial banks are selected randomly from 56 commercial banks in Bangladesh

Sources of Data: This study is purely based on secondary data. This paper examines the comparative performance of five leading private sector commercial banks, namely, Premier bank, Bank Asia, Dhaka bank, Mercantile bank and Prime bank through CAMELS Rating, to understand the camels models and practices and their impact on the banking sector of Bangladesh. The financial data of selected banks have been collected from the financial statements of the respected banks. The financial statements have been collected from the Official Websites of selected banks. To determine this, financial statements for the fiscal period 2013 to 2015 are evaluated.

Data Analysis: The collected data for analyzing financial performance based on Camels rating of five selected commercial banks in Bangladesh.

- Data is presented using tables and graphs among other data presentation tools.
- Collected information has then processed & compiled with the aid of MS Word 2016.
- Various graphs and tables will be used through Microsoft Excel 2016 for calculation and putting up in the report.

1.4.0 Limitation of the study

Every study has its distinct limitations. Preparing this report, I have faced some certain limitations to collect the information which are as follows:

- Limited sources of data, only the website. Insufficient supply of relevant books and journals and lack of structured information.
- The data used for his study is the published annual reports from time to time. Therefore, the quality of this research depends on reliability of data published in those reports.
- Time constraint for preparing the report in appropriate manner.
- Lack of proper experience in the explored area while preparing the standard report.
- Time and resource constrains.
- The study was completely done on the basis of ratios calculated from the balance sheets.
- It was not possible to get a personal interview with the management employees of all banks under study.

In spite of these limitations it can be said that such limitations are common to almost all data based study. Appropriate methodology, proper research design and appropriate statistical techniques have been used to overcome many of these limitations.

Banking sector has played a crucial role in the development of the economy. Various studies have made several studies on the performance of banking sector in the using CAMELS model. The Camels rating is a supervisory rating system originally developed in the U.S. to classify a bank's overall condition. It's applied to every bank and credit union in the U.S. and is implemented outside the U.S. by various banking supervisory regulators. Some of the important studies reviewed for present paper are as under:

Federal Reserve System of United States implemented The Uniform Financial Institutions Rating System (UFIRS) in 1979 in the US banking institutions. UFIRS was recommended worldwide later on. UFIRS was known internationally as CAMELS rating system globally.

Dang, Uyen. 2011, The camels rating system in banking supervision a case study by examining its balance sheet, as well as, profit and loss statement on the basis of each component, thus observing the institution's dynamic aspect.

Doumpos & Zopounidis said that " In the new globalize financial system, as with all financial markets and products, the banks' economic situation can rapidly change than in the past. As a result of the new situation, supervisory authorities were led towards changing their way of approach and assessment, paying more emphasis on ways to overcome and manage risks. As a result of this new situation that was created through the development of the financial system, a further area of assessment was added, that of the initial S, indicating market risk. This took place in 1995 by the US Federal Reserve (Fed) and the Comptroller of the Currency (Hafer, 2005), who replaced CAMEL with CAMELS and added a management assessment system scale from 1 (optimum) to 5 (worse) for risk management.

Prasuna (2003), analyzed the performance of Indian banks by adopting the CAMEL Model. The performance of 65 banks was studied for the period 2003-04. The author concluded that the competition was tough and consumers benefited from better services quality, innovative products and better bargains.

Dr. Sneha S. Shukla (2015) study the analysis financial strength of public and private sector banks: A CAMELS approach. His study was mainly based on secondary data drawn from the annual reports published by banks. His report analyzed the financial health of public and private sector banks in the CAMELS parameters. His findings of the study revealed that the financial health of public and private sector banks.

Bangladesh Bank introduced CAMEL Rating System in 1993 as an integral part of offsite Supervision System. Initially, report was prepared on the half-yearly basis for all banks. Subsequently in 1999, Board of Directors of BB advised to prepare the reports of State-owned Commercial Banks (SCBs) on quarterly basis. Due to the emergence of the banking sector and changes in the economic scenario, BB Management updated the previously practiced CAMEL based Supervision System to "Guidelines for Determination of CAMELS Rating for the Banking Companies" which was developed by supervision consultant Ms. F. P. Santos employed under the Central Bank Strengthening Project Cell (CBSP).

The new system was approved by the Governor on 26.01.2006. The revised rating system was first exercised on June '06 to evaluate the performance of banks as of 30/06/2006.

In the new system, Sensitivity to Market Risks has been added to the previously practiced system to observe how the banks manage the market risks such as interest rate risk, foreign exchange risk, commodity prices, equity prices etc.

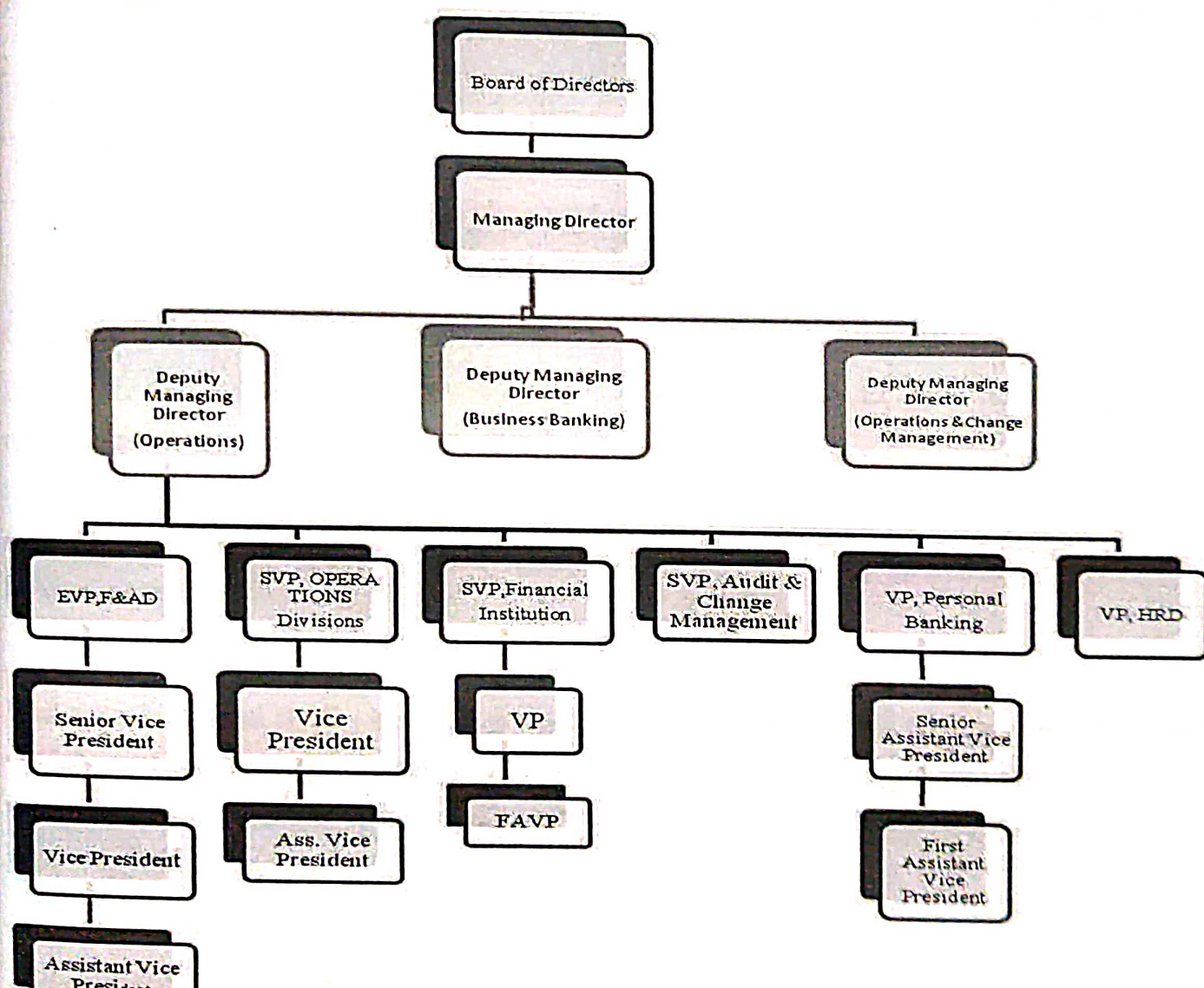
Mohammad Kamrul Ahsan (2016) performance Measuring financial based on CAMEL: A study on selected Islamic banks in Bangladesh. His study focuses on domestic Islamic banks measuring financial performance based on CAMEL rating model.

CHAPTER THREE

4.2.1 Management Hierarchy of Dhaka Bank Ltd

The Managing director heads the management team of Dhaka Bank Limited. Several management committees have been formed to handle the banking operation and identifying and managing risk. The committees are MANCOM, ALCO. As per Bangladesh Bank's instruction "BASEL II Implementation team" has been formed which will be responsible for proper implementation of BASEL II capital adequacy guidelines in the Bank. The guidelines have been issued Bangladesh Bank recently but the target date for the implementation was 31st November, 2009.

Figure 2.2: Organizational hierarchy



4.2.2 Products and Services

Dhaka Bank Limited has a wide range of products and services in its assortment. These value based products are very much contemporary and standardized. Its main products and services are described briefly next:

1.2.1 Retail Banking

DBL is a leading bank in the countries consumer banking arena. Emphasis on customer service, product innovation, asset quality and brand building are the cornerstones of the Retail Banking strategy. The major products and services of Retail Banking include:

Liability Products	Asset Products	Services
Savings Bundled Product	Car Loan	Internet Banking
Deposit Pension Scheme	Home Loan	SMS Banking
Special Deposit Scheme	Personal Loan	Locker
Deposit Double Scheme	Vacation Loan	ATM & VISA Credit Card

Corporate Banking

Providing a tailored solution is the essence of Corporate Banking services of DBL. Dhaka Bank recognizes that Corporate Customers' needs vary from one to another and a customized solution is critical for the success of their business. Dhaka Bank offers a full range of tailored advisory, financing and operational services to its corporate client groups combining trade, treasury, investment and transactional banking activities in one package.

Trade Finance

Dhaka Bank Limited (DBL) started its trade operations in 1995 and all the trade activities were carried out by DBL's 15 (fifteen) Authorized Dealer (AD) Branches. In the year 2009, DBL established the Central Processing Center (CPC) at BGMEA Bhaban, Karwanbazar, Dhaka and Agrabad, Chittagong.

Import Finance

DBL undertakes Import Finance in the form of both pre-import and post-import finance. These two categories of import finances include:

- ⇒ Letter of Credit
- ⇒ Performance Bonds & Other Guarantees
- ⇒ Loan against Trust Receipt (LTR)

Export Finance

Like import trade, DBL advances in export trade at both pre-shipment and post-shipment stages. The pre-shipment facilities are usually required to finance the costs to execute export orders, such as: procuring & processing of raw materials, packaging and transportation, payment of various fees and charges including insurance premium etc. The facilities under both categories are:

- Export Letter of Credit Advising
- Back to Back LC
- Export Bills for Collection
- Packing Credit
- Foreign Documentary Bill Purchased (FDBP)
- Inland Documentary Bills Purchased (IDBP)
- Export Development Fund (EDF)

SME

Small and Medium Enterprises (SMEs) are the 'engines of growth' in almost all the emerging economies of the globe. Banking to the SMEs can be termed as banking to the 'unbanked', as many are yet to receive bank finances to ensure greater business development. DBL signed a new refinancing deal on 'Solar Energy', Solar panel assembling plant and ETP with Bangladesh Bank.

Remittance

DBL has already started payment of remittance through two renowned NGO of Bangladesh- PAGE and PADAKHEP MANOBIK UNNOYON KENDRO, which added 250 distribution centers. It is also a member of EL-DORADO which is a 9-bank Elite Network for remittance distribution facility. It has already introduced Mobile remittance disbursement partnering with Banglalink.

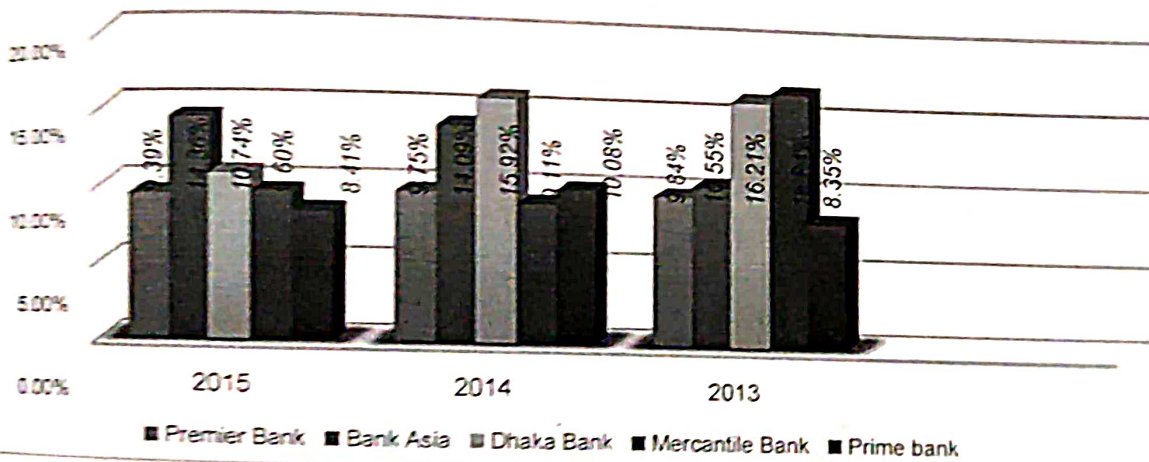
Return on Equity: It is a measure of the profitability of a bank. In calculation of this ratio, Profit after tax is expressed as a percentage of equity.

Bank	Return on Equity(%)				
	2013	2014	2015	Average	Rank
Premier Bank	9.84%	9.75%	9.39%	9.66%	4
Bank Asia	10.55%	14.09%	14.36%	13.00%	2
Dhaka Bank	16.21%	15.92%	10.74%	14.29%	1
Mercantile Bank	16.84%	9.11%	9.60%	11.85%	3
Prime bank	8.35%	10.08%	8.41%	8.94%	5

Table 3.11

(Source: Annual Report 2015)

Return on Equity(%)



Comment: In table 3.11, Return on equity of Dhaka Bank is on the top position with highest average of 14.29% followed by Bank Asia of 13.00% and Mercantile Bank of 11.85% on second and third positions respectively. Prime Bank scored the lowest position with least percentage of 8.94%.

□ Indicate by ticking the services offered through ATM in your bank

- 4.4.3 Withdraw of cash
- 4.4.4 Deposit of cash and cheque
- 4.4.5 Balance check
- 4.4.6 Requesting cheque book
- 4.4.7 Paying any utility bills
- 4.4.8 Check bank statement
- 4.4.9 Order cheque book
- 4.4.10 Transfer of funds

Appendix 1

5. What are methods you use to encourage your bank clients to use E-banking?

(Tick as many as applicable)

- ii) Make them cheaper by reducing charges and fees
- iii) Incentives to E-banking users
- iv) Intensive advertisement
- v) Contacting every customer personality
- vi) Keep on reminding customers through written communication
- vii) Demonstrating on how to use services to them
- viii) Giving them guarantee of security and privacy
- ix) Giving the technological knowledge to customers through seminars

6. In your own opinion what are the challenges facing the adoption of E-banking technologies? (Please give your opinion to the following statements in the appropriate column.)

Sr. No.	Statement	Strongly agree (1)	Agree (2)	Neutral (3)	Disagree (4)	Strongly Disagree (5)
(i)	The cost of adopting is very high.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
(ii)	Traditional banking still remain the best option for our clients	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
(iii)	The services are simply too expensive for the lower and consumer	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
(iv)	No difference in profitability as compared to branch banking	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Appendix 1

(vi)	Adopting E-banking helps in retaining more customers					
(vii)	E-banking may help in avoiding many risks like robbery in physical handling of large amount of cash.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
iii)	Why do you choose ATM as a media of providing services to customers? Indicate on the appropriate column.					
Sr. No.	Statement	Strongly agree (1)	Agree (2)	Neutral (3)	Disagree (4)	Strongly Disagree (5)
(i)	It is easy to install the system	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
(ii)	It is not expensive among others	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
(iii)	It is easy to provide services to clients	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
(iv)	Convenient to many clients	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
(v)	Most of clients demand it	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

RURAL CREDIT

A Project report submitted to Rayalaseema University

BACHELOR OF COMMERCE IN GENERAL

BY

M.MADHU KUMAR

CIVILIAN

CLASS

OF B.A.B.C.

K.CHINNA SUBBAIAH

Under the guidance of

Dr K.NAGATHIMMAIH, M.com,M,Phil,B.ed

Lecture In Commerce

**PSC & KVSC GOVT DEGREE COLLEGE (NANDYAL),
RAYALASEEMA UNIVERSITY KURNOOL**



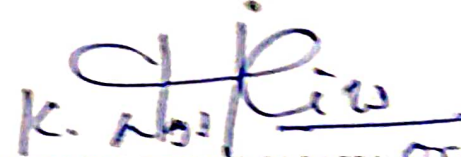
**DEPARTMENT OF COMMERCE
PSC & KVSC GOVT COLLEGE (NANDYAL)**

2016-2019

CERTIFICATE

is to certify that the mini project entitled "RURAL CREDIT" submitted for the award Bachelor Degree in commerce is a record bonafide research carried out by (M.MADHU AR) under my supervision.No part of the thesis is submitted for the award of any other degree or diploma to any insitution.

Kurnool


(NAGA THINMAIAH) 05/10/18

CERTIFICATE FROM THE GUIDE

This is certify that Mis. **M.MADHU KUMAR** has submitted the project rept entitled "PROJECT REPORT ON **"RURAL CREDIT"**, in fulfilment for the award of **PSC& KVSC GOVT DEGREE COLLEGE NANDYAL, RAYAYALASEEMA UNIVERSITY, Kurnool**, Which is a record of bonafide wrk carried out by him/her under my guidance and supervision.

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

GA THIMMAIAH,

Prer in commerce Dept,

KVSC GVT DEGREE COLLEGE,

DYAL,

NOOL.

DECLARATION

I do hereby declare that thesis entitled "RURAL CREDIT" submitted for the award of the Bachelor Degree in Commerce, Rayalaseema University, kurnool, is original work done by me and has not been submitted to any other Institution for the award of any Degree or Diploma.

place:kurnool

Date:

(M.MADHU KUMAR)

DECLARATION

here by declare that this project report entitled " RURAL CREDIT" has been prepared by me during 2016-2018 in the partial fulfilment of requirements for the award of Bachelor of Commerce in Seema University, Kurnool.

also declare that this project is the result of my own efforts and this has been not submitted to any authority for the award of any Degree.

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I would like to take this opportunity to express my deep indebtedness to Dr. Nagaiah, Dept of commerce, (PSC & KVSE GOVT DEGREE COLLEGE, NANDYAL) who readily accepted to supervise my research work and spent his valuable time for the guidance in my work right from the beginning. It is a great pleasure and privilege to work under him, without his continuous encouragement and valuable guidance, this work would not have been completed. From the bottom of my heart I express my respectful thanks to him.

Special thanks to My Family and Head of Dept K. JANARDHANUDU Garu, for their constructive comments and warm encouragement.

(M. MADHU KUMAR)

ACKNOWLEDGEMENT

We, the project work group members would like to express thanks to all those who helped us directly indirectly complete this project work.

First we take the opportunity to express my sincere thanks to our principal sir **REEDAR** and the college management for providing an opportunity and the facility in successful completion of our project work.

We also thanks sri. **K.NAGATHIMMAIAH.**, M.Com, M.Phil, B.Ed. Lecturer in commerce, **PSC&KVSC GOVT DEGREE COLLEGE, NANDYAL** . for his constant guidance and valuable advices and who showed infiniteinte and interest and helped us at all times with valuable suggestions and kind cooperation without which we could not draw our final sketch for our project work.

Our heartfelt thanks to the **Sri Janardhannaidu., sri. Natrajgupta.,**dept of commerce, for his constant guidance and valuable advice.

Finally we were thankful to our parents and friends who helped us in every phase of completion of this project work.

M.MADHU KUMAR

P.MADHU BABU

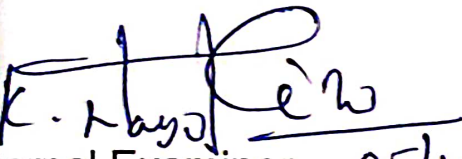
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PROJECT VIVA VOCE CERTIFICATE

This is to certify that Mr. **M.MADHU KUMAR** has attended for the external Project viva-voce Examination, and completed successfully in _____ for the award of achelor of Commerce in Rayalaseema University, Kurnool. 2016 – 2019


External Examiner 05/10/18


External examiner


Head of the Department

BONAFIDE CERTIFICATE
BACHELR OF COMMERCE

This to certify that the project report entitled
"RURAL CREDIT" competition among financial intermediaries is a bonafide record work
done by Mr.M.MADHU KUMAR (regd.No.162023076) submitted in the partial fulfillment of the
requirement for the award of BACHELR OF COMMERCE IN THE RAVALASEEMA
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P. Sankar
10/05/18
Principal of the college

Principal
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A project report

ON

THE ROLES OF BANKS IN FINANCIAL SYSTEMS

PREFACE

The Research Provides an Opportunity to demonstrate application of His / Her knowledge, skill and competencies Required During the Technical session. Research also helps the student to evaluate them AND to provide Feasible recommendations on the provided Data.

The Research is on the topic of "**RURAL CREDIT.**" Although we have Tried my level best to prepare this report this report this an Error free report Every Effort has been made to offer authenticate position with Accuracy

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Introduction

01 Rural Cooperative Banking and Credit Institutions play an important role in meeting the growing credit needs of rural India. The volume of credit flowing through these institutions has increased. The performance of these institutions, however (apparent in the share of total institutional credit and the indicators of their financial health), has been less than satisfactory and deteriorating rapidly. Of late, a number of Committees have gone into the reasons for this situation and suggested remedial measures, but there has been little progress in implementing their recommendations.

02 The Government of India, which is committed to reviving and revitalising the rural cooperative credit structure (CCS) and attributes high priority and urgency to it, felt it necessary to commission a fresh review. The Union Government constituted a Task Force (vide Government of India notification dated 05 August 2004 reproduced in Annexure I) to formulate a practical and implementable plan of action to rejuvenate the rural cooperative credit structure. The Task Force comprises the following members and permanent invitees:

The Terms of reference of the Task Force

To recommend an implementable action plan for reviving the Rural Cooperative Banking Institutions, taking into consideration, inter alia, main recommendations made by various committees in this regard.

To suggest an appropriate regulatory framework and the amendments which will be necessary for the purpose in the relevant laws.

To make an assessment of the financial assistance that the Cooperative Banking Institutions will require for revival, the mode of such assistance, its sharing pattern and phasing.

3. To suggest any other measures required for improving the efficiency and viability of Rural Cooperative Credit Institutions.

1.03 The Task Force was required to submit its report by 31 October 2004. However, on account of some delay in getting the names of the State Government nominees, the Task Force could hold its first meeting only on September 06, 2004. The deadline of 31st October, 2004 for completion of its work being clearly unrealistic, the Task Force sought and obtained concurrence of the Government of India to extend the deadline up to the end of December 2004.

1.04 The Task Force held eight meetings between September and December 2004 at Mumbai, Chennai, Kolkata, New Delhi, Bhopal, Kolhapur and Hyderabad. (The dates and venues of the meetings are given in Annexure II.

1.05 At its very first meeting, the Task Force considered the submissions of representatives of the long term credit institutions, that restructuring these institutions should also be considered. The Task Force appreciated the validity of their concerns. It recognises that the revival of the long term cooperative credit structure is no less important than that of its short term counterpart. The nature, magnitude and complexity of the issues relating to such institutions are, however, quite different from those of institutions of the short-term structure.

1.17 In conclusion, all members of the Task Force and the professional staff that helped us are of the unanimous view that this has been one of the most satisfying assignments handled by us. This was so not only because of the challenge inherent in the subject but because of the chemistry that developed between the members which was an amalgam of mutual trust, professional competence and the conviction that the task assigned is in the nature of a public good and therefore public service.

lending institutions appropriate repayments first against interest dues and only the balance against principal, is believed to be the main reason for this phenomenon. However this is basically a reflection of low rates of recovery, the failure to make adequate provisions against risk of delay and default, and (in the lower tiers) the use of recoveries to fund part of operational expenses.

7.11 The Task Force would like to emphasise the importance of addressing these root causes.

7.12 The current practice is to make provisions on the basis of actual repayment record. There are doubts whether prescribed provisioning norms even on this basis is done systematically and adequately. No such norms have been prescribed for PACS. Moreover, the actual repayments are heavily influenced by ad hoc policy decisions, usually at the behest of the government, to suspend, delay or even waive recovery. These decisions are based on particular events of crop shortfall or failure without considering whether the extent of shortfall is within the normal risk band.

7.13 It is important to recognise that risks involved in agricultural lending arise essentially because of the propensity of agricultural production to vary, depending on rainfall and other extraneous factors. While these factors are not controllable, the risks associated with them are amenable to objective measurement. Ideally, lending institutions should make adequate appropriations against this measurable normal risk irrespective of the actual recoveries from year to year and earmark them in a fully funded reserve.

7.14 It is also to be recognised that agriculture is subject to a relatively higher degree of risk than other sectors, and that this risk is variable across space, between crops and between rain-fed and irrigated farms. It would be impractical to assess risks by crops, a

7.19 This process cannot and should not be hastened by artificial feeding or under hothouse conditions but allowed to develop organically. The process may be slower than one would wish, but it is likely to result in a stronger, healthier structure.



A STUDY ON

మర్చంట్ బ్యాంకింగ్



A project report submitted to Rayalaseema University, Kurnool
in partial fulfillment for the Award of the Degree of

BACHELOR OF COMMERCE

BY

M. SANJEEVA

K. NAGENDRA

P. RAMESH

V. SHIVA KUMAR

B. NAVEEN

SHAIK AFRAIN TARA

Under the guidance of

Dr. M. BUCHAIAH, M.Com, M.Phil, PhD

Lecture In Commerce

R.S.C & K.V.S.C GOVT DEGREE COLLEGE, NANDYAL,

RAYALASEEMA UNIVERSITY, KURNOOL



DEPARTMENT OF COMMERCE

R.S.C & K.V.S.C GOVT DEGREE COLLEGE, NANDYAL,

(AFFILIATED TO RAYALASEEMA UNIVERSITY, KURNOOL)

2018 - 2021



A STUDY ON



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KURNOOL



DEPARTMENT OF COMMERCE

P.S.C&K.V.S.C GOVT DEGREE COLLEGE, NANDYAL.

(AFFILIATED TO RAYALASEEMA UNIVERSITY, KURNOOL)

2018-2021

A PROJECT REPORT

On

ಅಧ್ಯಯನ ವ್ಯಾಪ್ತಿ

The Research Provides An Opportunity To Demonstrate Application Of His Her Knowledge, Skill And Competence Acquired During The Technical Session. Research Also Helps The Student To Develop His Her Skill To Analyze The Problem To Suggest Alternative Solutions To Problems Then, And To Provide Feasible Recommendations In The Specified Time.

The Research Is On The Topic ~~ಅಧ್ಯಯನ ವ್ಯಾಪ್ತಿ~~ Although We Have Tried My Level To Prepare This Report But Still The Report An Error Free Report Every Hint Has Been Taken To Give The Most Satisfactory Problem With Accuracy.

PROJECT VIVA VOCE CERTIFICATE

This is to certify that **M. SANJEEVA** has attendend for the external project viva examination and completdd succe-ssfully on _____ for the award of bachelor of commerce in rayalaseema university, kurnool. 2018 and 2021.

INTERNAL EXAMINAR

A. S. Srinivas
EXTERNAL EXAMINAR

K. Srinivas
HEAD OF THE DEPARTMENT

BONAFIDE CERTIFICATE
BACHELOR OF COMMERCE

This certify that the project report entitled మర్చంట్ బ్యాంకింగ్ ' competition among financial intermediaries is a bonafide recoard work done by M. SANJEEVA Regd : 18232023023 submitted in the partial fulfillment of the requirement for the award of BACHELOR OF COMMERCE IN THE RAYALASEEMA UNIVERSITY,KURNOOL.,

K. Sanjeeva
Head of Department

[Signature]
Principal Of The College

Place :

Date :

ACKNOWLEDGEMENT

I we the project work group members would like to express thanks to all those who were helped us directly indirectly complete this project work.

First we take the opportunity to express my sincere thanks to principal madam **Dr. M. INDIRA SANTHI**, and the college management for providing an opportunity

We also thanks sri. **Dr. M. BUCHAIAH**, M.Com, M. Phil, P.hD Lecture in commerce, **PSC & KVSC GOVT DEGREE COLLEGE, NANDYAL.**, for his constant guidance and valuable suggestions and kind cooperation with out which we could not draw multifariour sketech for our project work.

Our heartfelt thanks to the sri k. **JANARDHANUDU** sri **P. NATRAJGUPTA**. Sir. **Dr. M. BUCHAIH.**, Dept of commerce, for his constant guidance and valuable advice.

Finally we were thankful to our parents and friends who halped us in every phase of completion of this project work.

M. SANJEEVA

K. PRAVALLIKA

K. NAGENDRA

B.NAVEEN

P. RAMESH

SHAIK AFRAIN TARA

DECLARATION

I do hereby declare that Project entitled **మర్చంట్ బ్యాంకింగ్** submitted for the award of the Bachelor Degree in Commerce, Rayalaseema University, Kurnol, is original work done by me and has not been submitted to any other Institution for the award of any Degree or Diploma.

Place :

Date

M. SANJEEVA

DECLARATION

I here by declare that this project report entitled మర్చంట్ బ్యాంకింగ్ has benn prepared by me during the year 2018-2021 in the partial fulfillment of requirements for the award of bachelor of commerce in Rayalaseema University , Kurnool

I also declare that this project is the result of my own efforts and this has been not submitted to any university for the award of any degree

1. STUDENT NAME ONE : M. SANJEEVA
Regd No : 18232023023
2. STUDENT NAME ONE : V.SHIVA KUMAR
Regd No : 18232023045
3. STUDENT NAME ONE : K. NAGENDRA
Regd No : 18232023018
4. STUDENT NAME ONE : B.NAVEEN
Regd No : 18232023002
5. STUDENT NAME ONE : P.RAMESH
Regd No : 18232023036
6. STUDENT NAME ONE : SHAIK AFRAIN TARA
Regd No : 18232023041

CERTIFICATE

This is certif that Project entitled 'మర్చంట్ బ్యాంకింగ్' submitted for the award of the Bachelor Degree in Commerce is a record of bonafide research carried out by **M. SANJEEVA** Under my supervision. No part of the project is submitted for the award of any other Degree or Diploma to any institution

Place :

Date

Dr. M. BUCHAIAH

ACKNOWLEDGEMENT

I, would like to take this opportunity to express my deep indebtedness to Dr. M. BUCHAIAH, M.Com, M. Phil, P.hD Dept Of Commerce, (P.S.C & K.V.S.C GOVT DEGREE COLLEGE, NANDYAL.) who readily accepted to supervise my research work and spent his valuable time for the guidance in my work right from the beginning. It has been great pleasure and privilege to work under him, without his continuous encouragement and valuable guidance, this work would not have been completed. From the bottom of my heart I express my respectful thanks to him.

My Special thanks to my Family and Head of Dept K. JANARDHANUDU Garu, for offering their constructive comments and warm encouragement.

Place :

Date

M. SANJEEVA

CERTIFICATE FOR THE GUIDE

This is certify that mis /mr M. SANJEEVA submitted the project report
entitled a project report on మర్చంట్ బ్యాంకింగ్ in fulfilment for the award of PSC &
P.S.C & K.V.S.C GOVT DEGREE COLLEGE, NANDYAL. Rayalaseema Kurnool which is a
record of bonafide work carried out by him/ her under my guidance and supervision

The results embodied in this project have been not submitted any other
university or institure for the award of any degree

Dr. M. BUCHAIAH, M.Com, M. Phil, P.hD

Lecture In Commerce

P.S.C & K.V.S.C GOVT DEGREE COLLEGE, NANDYAL.

RAYALASEEMA UNIVERSITY

KURNOOL

మర్చంట్ బ్యాంకింగ్ యొక్క విశ్లేషణ

INDIA

మర్చంట్ బ్యాంకింగ్ IN INDIA విశేషాల విశ్లేషణ '

దీని పర్యవేక్షణలో: -

సమర్పించినది: -

శ్రీమతి కావ్య మామ

కపిల్ బాహటి

కు అందచేస:-

ఇంటర్నేషనల్ స్కూల్ ఆఫ్ ఇన్ఫోమాటిక్స్

& నిర్వహణ

విషయ

Sr.No.

పేజీ నం.

y ముందుమాట

y గైడ్ సర్టిఫికేట్

y డిక్లరేషన్

y రసీదు

అధ్యాయం I.

పరిచయం (సంభావిత ముసాయిదా)

y పరిచయం

y అధ్యయనం యొక్క ప్రాముఖ్యత

భారతదేశంలో మర్చంట్ బ్యాంకింగ్

y అధ్యయనం యొక్క దృష్టి

y కాన్సెప్చువలైజేషన్

అధ్యాయం II

సాహిత్య సమీక్ష

అధ్యాయం III

ఆటెక్టివ్ & మెథడాల్జీ

y అధ్యయనం యొక్క లక్ష్యం

y పరిశోధన రూపకల్పన

y నమూనా పరిమాణం & సాంకేతికత

y డేటా సేకరణ (ప్రాథమిక & ద్వితీయ)

అధ్యాయం IV

డేటా ప్రదర్శన & విశ్లేషణ

అధ్యాయం V.

చిక్కులు & తీర్మానాలు

అధ్యాయం VI

గ్రంథ పట్టిక

పరిచయం (సంభావిత ముసాయిదా)

పరిచయము

బరిజినల్ డెఫినిషన్ : మర్చంట్ బ్యాంక్ అనేది బ్రిటిష్ పదం వాణిజ్యం నుండి ఉత్పన్నమయ్యే బిల్లులను అంగీకరించడం, సలహా ఇవ్వడం వంటి ఆర్థిక సేవలు సముపార్జనలు, విలీనాలు, విదేశీ మారకం, కొత్త సమస్యలను పూచీకత్తు మరియు పోర్ట్ఫోలియో నిర్వహణ.

ఫోకస్ డెఫినిషన్ : మర్చంట్ బ్యాంక్ ను సాధారణంగా పైనాన్నియల్ గా వర్ణించవచ్చు ఇన్వెస్ట్మెంట్ బ్యాంకింగ్ మరియు ప్రైవేట్ ఈక్విటీ ఇన్వెస్ట్మెంట్ ఆర్మ్ కలిగిన సేవల సంస్థ సహాయక సేవలు కూడా. ఎందుకంటే వ్యాపారి బ్యాంకు సలహాదారుగా మాత్రమే పనిచేస్తుంది మరియు బ్రోకర్ కానీ ప్రిన్సిపాల్ గా, ఒక వ్యాపారి బ్యాంకు సాధారణం కంటే దీర్ఘకాలిక విధానాన్ని కలిగి ఉంటుంది పెట్టుబడి బ్యాంక్ మరియు ప్రతి పెట్టుబడి యొక్క సాధ్యతతో చాలా ఆందోళన చెందుతుంది ప్రతి క్లయింట్ తో బలమైన భాగస్వామ్యం కోసం సరైన సలహా ఇవ్వడం సంస్థ. బ్యాంకింగ్ లో,

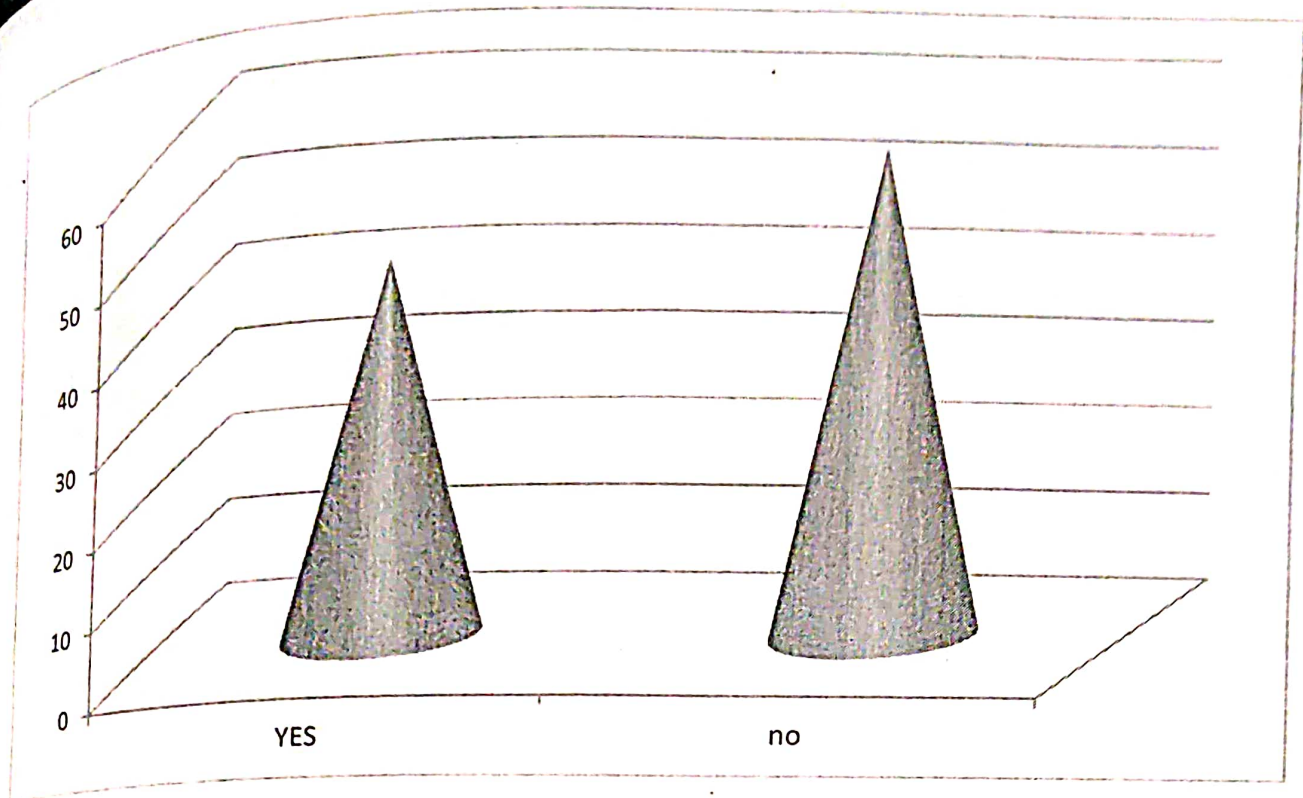
మర్చంట్ బ్యాంక్ అనేది ఇన్వెస్ట్మెంట్ బ్యాంక్ కు సాంప్రదాయక పదం. ఇది కూడా కావచ్చు బ్యాంకింగ్ యొక్క ప్రైవేట్ ఈక్విటీ కార్యకలాపాలను వివరించడానికి ఉపయోగిస్తారు. ఈ వ్యాసం చరిత్ర గురించి మధ్య యుగం నుండి వ్యాపారులు అభివృద్ధి చేసిన బ్యాంకింగ్. ఆర్థిక ప్రపంచాన్ని వేగంగా మార్చే మార్పుల మధ్య, మర్చంట్ బ్యాంకింగ్ ఉద్భవించింది

ఒక అనివార్యమైన ఆర్థిక సలహా ప్యాకేజీగా. మర్చంట్ బ్యాంకింగ్ అనేది సేవ-ఆధారితమైనది మూలధనాన్ని స్వంతం చేసుకున్న వారి నుండి ఉపయోగించగల వారికి బదిలీ చేసే ఫంక్షన్. వారు ప్రయత్నిస్తారు

పెట్టుబడిదారులు & కార్పొరేట్ రంగం & సలహాదారులకు ఏమి చేయాలో గుర్తించండి విజయవంతం కావడానికి. వ్యాపారి బ్యాంకర్ ఒక వ్యాపారి బ్యాంకర్ ఏమి చేస్తాడో నిర్వచించబడింది. ఒక వ్యాపారి బ్యాంకర్ ను సెక్యూరిటీస్ ఎక్స్ఛేంజ్ బోర్డ్ ఆఫ్ ఇండియా (మర్చంట్ బ్యాంకర్) నిర్వచించింది నియమాలు, 1992, “ఇష్యూ మేనేజ్మెంట్ వ్యాపారంలో నిమగ్నమైన ఏ వ్యక్తి అయినా సెక్యూరిటీలను అమ్మడం, కొనడం లేదా చందా చేయడం లేదా నటనకు సంబంధించి ఏర్పాట్లు చేయడం ద్వారా కార్పొరేట్ సలహా సేవలకు సంబంధించి మేనేజర్, కన్సల్టెంట్, సలహాదారు లేదా రెండరింగ్ అటువంటి సమస్య నిర్వహణ”

మర్చంట్ బ్యాంకింగ్ చరిత్ర

17 వ శతాబ్దం చివరిలో మరియు 18 వ శతాబ్దం ప్రారంభంలో, ప్రపంచంలోని అతిపెద్ద కంపెనీలు వ్యాపారి సాహసికులు. సంపన్న వ్యక్తుల సమూహాలు మరియు విదేశీ వాణిజ్య పోస్టుల నెట్వర్క్ మద్దతు



ఇంటర్వెయ్ షన్

మొత్తం ప్రతివాదులలో, 43.75% మంది ప్రతివాదులు సంతృప్తి చెందారు మరియు మిగిలిన 60% మంది ప్రతివాదులు ఇవ్వరు సంతృప్తి.

Q4 బ్యాంకులు అందించే సేవలతో మీరు సంతృప్తి చెందుతున్నారా ?

సీనియర్ నం	బ్యాంక్	శాతం
1	ఐసిఐసిఐ	20
2	ఎస్పిఐ	35
3	పీఎన్బీ	20
4	BOI	15
5	ఇతర	10

Graph



**A STUDY ON
ON PERFORMANCY EVALGATION
OF INSURANCE**



**A project report submitted to Rayalaseema University, Kurnool
In partial fulfillment For The Award of The Degree Of**

BACHELOR OF COMMERCE

BY

D. UPENDRA

Y. LOKESH

M. SWETHA

S. RAJ KUMAR

K. PRAVEEN KUMAR

Under the guidance of

Dr. M. BUCHAIAH, M.Com, M. Phil, PhD

Lecture In Commerce

PS.C & K.V.S.C GOVT DEGREE COLLEGE, NANDYAL,

RAYALASEEMA UNIVERSITY, KURNOOL



DEPARTMENT OF COMMERCE

PS.C & K.V.S.C GOVT DEGREE COLLEGE, NANDYAL,

(AFFILIATED TO RAYALASEEMA UNIVERSITY, KURNOOL)

2018 - 2020



A STUDY ON
ON PERFORMANCY EVALUATION OF
INSURANCA

A project report submitted to rayalaseema university, Kurnool
in partial fulfilment For The Award of The Degree Of
BACHELOR OF COMMERCE

BY

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Lecture In Commerce

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RAYALASEEMA UNIVERSITY

KURNOOL



DEPARTMENT OF COMMERCE

P.S.C&K.V.S.C GOVT DEGREE COLLEGE, NANDYAL.

(AFFILATED TO RAYALASEEMA UNIVERSITY, KURNOOL)

2018-2021

A PROJECT REPORT

On

ON PERFORMANCY EVALUATION OF INSURANCA

The Research Provides An Opportunity To Demonstrate Application Of His /Her Knowledge, Skill And Competencies Required During The Technical Session. Research Also Helps The Student To Devots His/ Her Skill Toi Analyze The Problem To Sugeest Alternative Solutions To Evaluate Them And To Provide Feasible Recommendations On The Provided Data

The Research Is On The Topics **ON PERFORMANCY EVALUATION OF INSURANCA** Although We Have Tried My Level To Prepare This Repot This Error Free Report An Error Free Report Every Effort Has Been Made To Ofer The Most Authenticate Position With Accuracy

PROJECT VIVA VOCE CERTIFICATE

This is to certify that **D. UPENDRA** has attendend for the external project viva examination and completdd succe-ssfully on _____ for the award of bachelor of commerce in rayalaseema university, kurnool. 2018 and 2021.


INTERNAL EXAMINAR


EXTERNAL EXAMINAR


HEAD OF THE DEPARTMENT

BONAFIDE CERTIFICATE
BACHELR OF COMMERCE

This certify that the project report entitled **ON PERFORMANCY EVALUATION OF INSURANCA** competion among financial intermediarics is a bonafide recoard work done by **D.UPENDRA** Regd : 18232023009 submitted in the partial fulfillment of the requirement for the award of **BACHELR OF COMMERCE IN THE RAYALASEEMA UNIVERSITY,KURNOOL.,**

K. Saneesh
Head of Department

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Principial Of The College

ace :

te :

ACKNOWLEDGEMENT

I we the project work group members would like to express thanks to all those who were helped us directly indirectly complete this project work.

First we take the opportunity to express my sincere thanks to principal madam **Dr. M. INDIRA SANTHI**, and the college management for providing an opportunity

We also thanks sri. **Dr. M. BUCHAIAH**, M.Com, M. Phil, P.hD Lecture in commerce, **PSC & KVSC GOVT DEGREE COLLEGE, NANDYAL.**, for his constant guidance and valuable suggestions and kind cooperation with out which we could not draw multifariour sketech for our project work.

Our heartfelt thanks to the sri **k. JANARDHANUDU** sri **P. NATRAJGUPTA**.
Sir. Dr. M. BUCHAIH., Dept of commerce, for his constant guidance and valuable advice.

Finally we were thankful to our parents and friends who halped us in every phase of completion of this project work.

D. UPENDRA

Y. LOKESH

M. SWETHA

S. RAJ KUMAR

K. PRAVEEN KUMAR

DECLARATION

I do hereby declare that Project entitled ON PERFORMANCY EVALUATION OF INSURANCA submitted for the award of the Bachelor Degree in Commerce, Jayalaseema University, Kurnol, is original work done by me and has not been submitted to any other Institution for the award of any Degree or Diploma.

Place :

Date

D. UPENDRA

CERTIFICATE

This is certif that Project entitled **ON PERFORMANCY EVALUATION OF INSURANCA** submitted for the award of the Bachelor Degree in Commerce is a record of bonafide research carried out by **D. UPENDRA** Under my supervision. No part of the project is submitted for the award of any other Degree or Diploma to any institution

Place :

Date

Dr. M. BUCHAIAH

ACKNOWLEDGEMENT

I, would like to take this opportunity to express my deep indebtedness to Dr. M. BUCHAIAH, M.Com, M. Phil, P.hD Dept Of Commerce, (P.S.C & K.V.S.C GOVT DEGREE COLLEGE, NANDYAL.) who readily accepted to supervise my research work and spent his valuable time for the guidance in my work right from the beginning. It has been great pleasure and privilege to work under him, without his continuous encouragement and valuable guidance, this work would not have been completed. From the bottom of my heart I express my respectful thanks to him.

My Special thanks to my Family and Head of Dept K. JANARDHANUDU Garu, for offering their constructive comments and warm encouragement.

Place :

Date

D.UPENDRA

CERTIFICATE FORE THE GUIDE

This is certify that mis /mr D. UPENDRA has submitted the project report entitled a project report on **ON PERFORMANCY EVALUATION OF INSURANCA** in fulfilment for the award of PSC & KVSC GOVT DEGREE COLLEGE, NANDYAL. Rayalaseema Kurnool which is a record of bonafide work carried out by him/ her under my guidance and supervision

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

Dr. M. BUCHAIAH, M.Com, M. Phil, P.hD

Lecture In Commerce

P.S.C&K.V.S.C GOVT DEGREE COLLEGE, NANDYAL.

RAYALASEEMA UNIVERSITY

KURNOOL

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బీమా

భవిష్యత్తులో మన ఆరోగ్యానికి, వ్యాపారాలకి, ఆస్తులకి ఏమి ఆపదలు వస్తాయో ఊహించటం కష్టం. మనకు, మన కుటుంబాలకి ధన నష్టం కలిగే అవకాశాల నుండి రక్షణ పొందడాన్ని బీమా (Insurance) చేయటం అంటారు. ఇంకో విధంగా చెప్పాలంటే బీమా అనగా అనుకోని విపత్తు లకు బీమా సంస్థచే అందచేయబడే ధన సహాయం.

భారీగా రాబోయే నష్టాన్ని పూరించేందుకు ముందుగా చిన్న ఖర్చుని ఇష్టంగా భరించడం బీమా యొక్క ముఖ్య ఉద్దేశం. ఆస్తిని, ఆరోగ్యాన్ని, జీవితాన్ని, ఇలా దేనినయినా బీమా చేయవచ్చు. బీమాను విక్రయించే కంపెనీని బీమా సంస్థగా ; బీమా కొనేవారిని బీమాదారు లేక పట్టాదారు లేక పాలసీ దారు అంటారు. బీమా వల్ల లబ్ధి పొందడానికి చెల్లించాల్సిన రుసుము అనగా కిస్తు లేదా ప్రీమియం ను లెక్కకట్టడానికి బీమా నిష్పత్తి ని ఉపయోగిస్తారు.

బీమా ద్వారా మానసికంగా కొంత స్థిమితాన్ని పొందవచ్చు. విపత్తు సంభవిస్తే నష్టాన్ని తగ్గించుకోవచ్చు. దీని కొరకు వినియోగదారు, బీమా సంస్థతో అనుకోని విపత్తులకి కావలసిన నష్ట పరిహారం, బీమా కాలం, విపత్తు మూలం అవబడే వివరాలు తెలియబరిచి, బీమా సంస్థ ఒప్పందం ప్రకారం ఒకసారి గాని, క్రమ పద్ధతిలో వాయిదాల మీద కాని డబ్బు (ప్రీమియం) చెల్లించాలి. బీమా సంస్థ - చేసుకున్న ఒప్పందం ప్రకారం - విపత్తు సంభవించినపుడు, లేక కాల పరిమితి ముగిసిన రోజున, ఒప్పందం ప్రకారం ఇవ్వ వలసిన ధనం ఇస్తుంది. బీమా ఒప్పందాలు పెట్టుబడితో మిళితం అయి, విపత్తు జరగక పోయినా, కాల పరిమితి ముగిసినప్పుడు కొంత రాబడిని కలిగించగలం

బీమా పేటెంట్లు

యునైటెడ్ స్టేట్స్ లో కొత్త హామీ ఉత్పత్తులను నకలు చేయకుండా ఇప్పుడు వాణిజ్య విధాన పేటెంట్ రక్షణ కల్పిస్తున్నారు.

ఇటీవల ఉదాహరణకు పేటెంట్ పొందిన కొత్త బీమా ఉత్పత్తి ఉపయోగ ఆధారిత ఆటో బీమా. మునుపటి వెర్షన్లు ప్రముఖ U.S ఆటో బీమా సంస్థ ప్రోగ్రెస్సివ్ ఆటో బీమా (U.S. Patent 57,97,134) సంస్థ, స్పానిష్ స్వతంత్ర సృష్టికర్త, స్లావేడార్ మింగుజోన్చే స్వతంత్రగా సృష్టించబడి, పేటెంట్ పొందాయి (EP 0700009).

పలు స్వతంత్ర సృష్టికర్తలు కొత్త బీమా ఉత్పత్తులకు పేటెంట్ల కోసం ఆసక్తి చూపుతున్నారు ఎందుకంటే వారు వారి కొత్త బీమా ఉత్పత్తులను మార్కెట్లో ప్రవేశ పెట్టిన తర్వాత ఇవి వారికి పెద్ద సంస్థల నుండి రక్షణ కల్పిస్తాయి. ఈ ప్రాంతంలో 70 శాతం మంది స్వతంత్ర సృష్టికర్తలు కొత్త U.S పేటెంట్ దరఖాస్తులను సమర్పించారు.

పలు బీమా నిర్వహణాధికారులు బీమా ఉత్పత్తులకు పేటెంట్ అందించడం వలన కొత్తగా మరొక ప్రమాదం ఏర్పడుతుందని వారు దాన్ని వ్యతిరేకిస్తున్నారు.

ఉదాహరణకు హార్ట్ ఫోర్డ్ బీమా సంస్థ పేటెంట్ ఉల్లంఘన కారణంగా, బాన్కార్ప్ చే సృష్టించబడిన, పేటెంట్ ఉన్న జీవిత బీమాను కలిగి ఉన్న ఒక రకం కార్పొరేట్ కోసం ట్రేడ్ రహస్య చట్టపరమైన దావాను అపహరించిన కారణంగా ఇటీవల 80 మిలియన్ డాలర్లను చెల్లించింది.

ప్రస్తుతం యునైటెడ్ స్టేట్స్ లో ప్రతి సంవత్సరంలో బీమా రూపకల్పనలపై 150 కొత్త పేటెంట్ అప్లికేషన్లు ఫైల్ అవుతున్నాయి. కేటాయించబడిన పేటెంట్లు రేట్ 2002లో 15 కాగా, అది క్రమంగా పెరిగి 2006లో 44కు చేరుకుంది.^[17]

పేటెంట్కు తగినవారు ప్రోగ్రామ్ ద్వారా ఇప్పుడు సృష్టికర్తల బీమా US పేటెంట్ అప్లికేషన్లు, ప్రజలచే సమీక్షించబడుతున్నాయి.^[18] మొట్టమొదటిగా US2009005522 "నష్ట పరిహార

అంచనా సంస్థ" అనే భీమా పేటెంట్ అప్లికేషన్ పోస్ట్ చేయబడింది. అది 2009 సంవత్సరంలో మార్చి 6 తేదీన పోస్ట్ చేయబడింది. ఈ పేటెంట్ అప్లికేషన్, మారుతున్న భీమా సంస్థలు సౌలభ్యాన్ని పెంచడానికి ఒక పద్ధతిని వివరిస్తుంది. ^{[19][20]}

భీమా పరిశ్రమ , రుసుమును వసూలు చేసేవి[మార్పు]

నిర్దిష్ట భీమా ఉత్పత్తులు , విధానాలను రుసుమును వసూలు చేసేవిగా విమర్శిస్తారు. ^[ఆదారు చూపాలి] అంటే, కొన్ని భీమా ఉత్పత్తులు లేదా విధానాలు ప్రాథమికంగా పన్నులను తగ్గించడానికి, వ్యతిరేక కార్యక్రమాల నష్టానికి రక్షణను అందించడానికి వంటి చట్టబద్ధమైన లాభాలకు ఉపయోగపడతాయి. యునైటెడ్ స్టేట్స్ పన్నుల చట్టం ప్రకారం, ఉదాహరణకు, అస్థిర వార్షికలు , అస్థిర జీవిత భీమా యొక్క పలు యజమానులు, వారి ప్రీమియం చెల్లింపులను స్టాక్ మార్కెట్లో పెట్టుబడి పెట్టవచ్చు , వారి పెట్టుబడులను తిరిగి తీసుకునే వరకు ఏవైనా వారి పన్నుల చెల్లింపులను నిలిపివేయవచ్చు లేదా ముగించవచ్చు. కొన్నిసార్లు ఈ పన్ను వాయిదా కారణంగానే ఈ ఉత్పత్తులను ప్రజలు ఉపయోగిస్తారు.



A STUDY ON
RESEARCH ON OPEN MARKET



A project report submitted to the Department of Commerce
in partial fulfillment of the requirements for the Degree of

BACHELOR OF COMMERCE

BY

K. ASHOK

M. UDAY KUMAR

D. CHINNA MOULALI

M. PRABHAKAR

M. ANAND BABU

Under the guidance of

Dr. M. BUCHAIAH, M.Com, M. Phil, PhD

Lecturer In Commerce

RS.C & K.V.S.C GOVT DEGREE COLLEGE, NANDYAL.

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DEPARTMENT OF COMMERCE

RS.C & K.V.S.C GOVT DEGREE COLLEGE, NANDYAL.

RAJALASEEMA UNIVERSITY, KURNOOL

2016 - 2017

A STUDY ON

RESEARCH ON CREDIT CARD

A project report submitted to rayalaseema university, Kurnool
in partial fulfilment For The Award of The Degree Of
BACHELOR OF COMMERCE

BY

K.ASHOK

M.UDAY KUMAR

D.CHINNA MOULALI

M.PRABHAKAR

M. ANAND BABU

Under the guidance of

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Lecture In Commerce

P.S.C&K.V.S.C GOVT DEGREE COLLEGE, NANDYAL.

RAYALASEEMA UNIVERSITY

KURNOOL



DEPARTMENT OF COMMERCE

P.S.C&K.V.S.C GOVT DEGREE COLLEGE, NANDYAL.

(AFFILATED TO RAYALASEEMA UNIVERSITY, KURNOOL)

2018-2021

A PROJECT REPORT
On
RESEARCH ON CREDIT CARD

The Research Provides An Opportunity To Demonstrate Application Of His /Her Knowledge, Skill And Competencies Required During The Technical Session. Research Also Helps The Student To Devote His/ Her Skill To Analyze The Problem To Suggest Alternative Solutions To Evaluate Them And To Provide Feasible Recommendations On The Provided Data

The Research Is On The Topics **RESEARCH ON CREDIT CARD** Although We Have Tried My Level To Prepare This Report This Error Free Report An Error Free Report Every Effort Has Been Made To Offer The Most Authentic Position With Accuracy

PROJECT VIVA VOCE CERTIFICATE

is to certify that **K. ASHOK** has attendend for the external project
a examination and completdd succe-ssfully on _____
the award of bachelor of commerce in rayalaseema university ,
rnool . 2018 and 2021.

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C. T. Jay Anu
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ACKNOWLEDGEMENT

I we the project work group members would like to express thanks to all those who ere helped us directly indirectly complete this project work.

First we take the opportunity to express my sincere thanks to prinicipal madam r. M. INDIRA SANTHI, and the college management for providing an opportunity

We also thanks sri. Dr. M. BUCHAIAH, M.Com, M. Phil, P.hD Lecture in ommerce, PSC & KVSC GOVT DEGREE COLLEGE, NANDYAL., for his constant uidance and valuable suggestions and kind cooperation with out which we could not draw ultifariour sketech for our project work.

Our heartfelt thanks to the sri k. JANARDHANUDU sri P. NATRAJGUPTA. ir. Dr. M. BUCHAIH., Dept of commerce, for his constant guidance and valuable advice.

Finally we were thankful to our parents and friends who halped us in every phase of ompletion of this project work.

K.ASHOK

M.UDAY KUMAR

D.CHINNA MOULALI

M.PRABHAKAR

M. ANAND BABU

DECLARATION

I do hereby declare that Project entitled **RESEARCH ON CREDIT CARD** submitted for the award of the Bachelor Degree in Commerce, Walaseema University, Kurnol, is original work done by me and has not been submitted to any other Institution for the award of any Degree or Diploma.

Signature :

Date

K. ASHOK

DECLARATION

I here by declare that this project report entitled **RESEARCH ON CREDIT CARD** has been prepared by me during the year 2018-2021 in the partial fulfillment of requirements for the award of bachelor of commerce in Rayalaseema University, Kurnool

I also declare that this project is the result of my own efforts and this has been submitted to any university for the award of any degree

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Regd No : 18232023027

ACKNOWLEDGEMENT

I, would like to take this opportunity to express my deep indebtedness to Dr. M. BUCHAIAH, M.Com, M. Phil, P.hD Dept Of Commerce, (P.S.C & K.V.S.C GOVT DEGREE COLLEGE, NANDYAL.) who kindly accepted to supervise my research work and spent his valuable time for the guidance in my work right from the beginning. It has been a great pleasure and privilege to work under him, without his continuous encouragement and valuable guidance, this work would not have been completed. From the bottom of my heart I express my respectful thanks to him.

My Special thanks to my Family and Head of Dept K. JANARDHANUDU, for offering their constructive comments and warm encouragement.

Place :

Date

K.ASHOK

CERTIFICATE FORE THE GUIDE

This is certify that mis /mr **K.ASHOK** has submitted the project report entitled a project report on **RESEARCH ON CREDIT CARD** in fulfilment for the award **PSC & KVSC GOVT DEGREE COLLEGE, NANDYAL**. Rayalaseema Kurnool which is a record of bonafide work carried out by him/ her under my guidance and supervision

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

Dr. M. BUCHAIAH, M.Com, M. Phil, P.hD

Lecturer In Commerce

P.S.C&K.V.S.C GOVT DEGREE COLLEGE, NANDYAL.

RAYALASEEMA UNIVERSITY

KURNOOL

షయ సూచిక

- 1 చరిత్ర
 - 1.1 సమిష్టి క్రెడిట్ కార్డులు
- 2 క్రెడిట్ కార్డులు ఏవిధంగా పనిచేస్తాయి
 - 2.1 ప్రకటనలు, సంప్రదింపులు, దరఖాస్తు మరియు ఆమోదం
 - 2.2 వడ్డీ ఖర్చులు
 - 2.3 వినియోగదారులకు ప్రయోజనాలు
 - 2.4 వినియోగదారులకు నష్టాలు
 - 2.4.1 అధిక వడ్డీ మరియు దివాలా
 - 2.4.2 వినియోగదారులందరికీ పెంచిన ధరలు
 - 2.5 గ్రేస్(అనుగ్రహ) కాలం
 - 2.6 వ్యాపారులకు ప్రయోజనాలు
 - 2.7 వ్యాపారులకు ఖర్చులు
 - 2.8 సంబంధిత పార్టీలు
 - 2.9 లావాదేవీ వ్యవహార సోపానాలు
 - 2.10 సురక్షితమైన క్రెడిట్ కార్డులు
 - 2.11 ప్రీపైడ్ (ముందుగా చెల్లింపుచేసే) "క్రెడిట్" కార్డులు
- 3 అంశాలు
- 4 భద్రతా సమస్యలు మరియు పరిష్కారాలు
 - 4.1 కోడ్ 10
- 5 ఋణ చరిత్ర
- 6 లాభాలు మరియు నష్టాలు
- 7 వ్యయాలు
 - 7.1 వడ్డీ ఖర్చులు
 - 7.2 కార్యవర్తన ఖర్చులు

- 7.3 రద్దుచేయబడినవి
- 7.4 బహుమతులు
- 7.5 మోసము
- 7.6 ఉన్నతీకరణ
- 7.7 ఆదాయాలు
 - 7.7.1 అంతరమార్పు రుసుము
 - 7.7.2 బాకీ ఉన్న మొత్తాల మీద వడ్డీ
 - 7.7.3 వినియోగదారులకు విధించే రుసుము
- 8 అధిక పరిమితి విధింపులు
 - 8.1 US
 - 8.2 UK
- 9 తటస్థమైన వినియోగదారుని మూలాలు
 - 9.1 కెనడా
- 10 వివాదం
 - 10.1 గూఢమైన ఖర్చులు
- 11 క్రెడిట్ కార్డు అంకెకాక్రమం
- 12 ATMలలో క్రెడిట్ కార్డులు
- 13 వ్యవస్థాపకుల కొరకు క్రెడిట్ కార్డులు నిధిగా ఉంటాయి
- 14 వీటిని కూడా చూడండి
- 15 సూచనలు
- 16 బాహ్య లింకులు



**A STUDY ON EVALUATION
ON PERFORMANCE EVALUATION
OF INSURANCE**



A project report submitted to rayalaseema university, Kurnool
in partial fulfillment For The Award of The Degree Of

BACHELOR OF COMMERCE

BY

Y. LOKESH

D. UPENDRA

M. SWETHA

S. RAJ KUMAR

K. PRAVEEN KUMAR

Under the guidance of

Dr. M. BUCHAIAH, M.Com, M. Phil, Ph.D

Lecture In Commerce

**P.S.C & K.V.S.C GOVT DEGREE COLLEGE, NANDYAL,
RAYALASEEMA UNIVERSITY, KURNOOL**



DEPARTMENT OF COMMERCE

**P.S.C & K.V.S.C GOVT DEGREE COLLEGE, NANDYAL,
RAYALASEEMA UNIVERSITY, KURNOOL**

2018



A STUDY ON
ON PERFORMANCY EVALUATION OF
INSURANCA

A project report submitted to rayalaseema university, Kurnool
in partial fulfilment For The Award of The Degree Of
BACHELOR OF COMMERCE

BY

Y. LOKESH

D. UPENDRA

M. SWETHA

S. RAJ KUMAR

K. PRAVEEN KUMAR

Under the guidance of

Dr. M. BUCHAIAH, M.Com, M. Phil, P.hD

Lecture In Commerce

P.S.C&K.V.S.C GOVT DEGREE COLLEGE, NANDYAL.

RAYALASEEMA UNIVERSITY

KURNOOL



DEPARTMENT OF COMMERCE

P.S.C&K.V.S.C GOVT DEGREE COLLEGE, NANDYAL.

(AFFILATED TO RAYALASEEMA UNIVERSITY, KURNOOL)

2018-2021

A PROJECT REPORT

On

ON PERFORMANCY EVALUATION OF INSURANCA

The Research Provides An Opportunity To Demonstrate Application Of His /Her Knowledge, Skill And Competencies Required During The Technical Session. Research Also Helps The Student To Devots His/ Her Skill Toi Analyze The Problem To Sugeest Alternative Solutions To Evaluate Them And To Provide Feasible Recommendations On The Provided Data

The Research Is On The Topics **ON PERFORMANCY EVALUATION OF INSURANCA** Although We Have Tried My Level To Prepare This Repot This Error Free Report An Error Free Report Every Effort Has Been Made To Ofer The Most Authenticate Position With Accuracy

PROJECT VIVA VOCE CERTIFICATE

This is to certify that **Y. LOKESH** has attendend for the external project viva examination and completdd succe-ssfully on _____ for the award of bachelor of commerce in rayalaseema university , urnool . 2018 and 2021.

INTERNAL EXAMINAR


EXTERNAL EXAMINAR


HEAD OF THE DEPARTMENT

BONAFIDE CERTIFICATE
BACHELR OF COMMERCE

This certify that the project report entitled **ON PERFORMANCY VALUATION OF INSURANCA** competion among financial intermediarics is a bonafide recoard work done by **Y.LOKESH** Regd : **18232023047** submitted in the partial fulfillment of the requirement for the award of **BACHELR OF COMMERCE** IN **THE RAYALASEEMA UNIVERSITY,KURNOOL.,**


Head of Department


Principial Of The College

Place :

Date :

ACKNOWLEDGEMENT

I we the project work group members would like to express thanks to all those who helped us directly indirectly complete this project work.

First we take the opportunity to express my sincere thanks to principal madam **M. INDIRA SANTHI**, and the college management for providing an opportunity

We also thanks sri. **Dr. M. BUCHAIAH**, M.Com, M. Phil, P.hD Lecture in commerce, **PSC & KVSC GOVT DEGREE COLLEGE, NANDYAL.**, for his constant advice and valuable suggestions and kind cooperation with out which we could not draw our project work.

Our heartfelt thanks to the sri **k. JANARDHANUDU** sri **P. NATRAJGUPTA**. **Dr. M. BUCHAIAH.**, Dept of commerce, for his constant guidance and valuable advice.

Finally we were thankful to our parents and friends who helped us in every phase of completion of this project work.

Y. LOKESH

D. UPENDRA

M. SWETHA

S. RAJ KUMAR

K. PRAVEEN KUMAR

DECLARATION

I do hereby declare that Project entitled **ON PERFORMANCY EVALUATION INSURANCA** submitted for the award of the Bachelor Degree in Commerce, Kuvempu University, Kuvempu, is original work done by me and has not been submitted to any other Institution for the award of any Degree or Diploma.

Place :

Date

Y.LOKESH

DECLARATION

I here by declare that this project report entitled ON PERFORMANCY VALUATION OF INSURANCA has benn prepared by me during the year 2018-21 in the partial fulfillment of requirements for the award of bachelor of commerce Rayalaseema University , Kurnool

I also declare that this project is the result of my own efforts and this has been submitted to any university for the award of any degree

STUDENT NAME ONE	:	Y. LOKESH
Regd No	:	18232023047
STUDENT NAME ONE	:	D. UPENDRA
Regd No	:	18232023009
STUDENT NAME ONE	:	M. SWETHA
Regd No	:	18232023024
STUDENT NAME ONE	:	S. RAJ KUMAR
Regd No	:	18232023037
STUDENT NAME ONE	:	K. PRAVEEN KUMAR
Regd No	:	18232023017

CERTIFICATE

This is certif that Project entitled ON PERFORMANCY EVALUATION OF INSURANCA submitted for the award of the Bachelor Degree in Commerce is a record of bonafide research carried out by **Y. LOKESH** Under my supervision. No part of the project is submitted for the award of any other Degree or Diploma to any institution

Place :

Date

Dr. M. BUCHAIAH

ACKNOWLEDGEMENT

I, would like to take this opportunity to express my deep indebtedness to Dr. M. BUCHAIAH, M.Com, M. Phil, P.hD Dept Of Commerce, (P.S.C & K.V.S.C GOVT DEGREE COLLEGE, NANDYAL.) who readily accepted to supervise my research work and spent his valuable time for the guidance in my work right from the beginning. It has been great pleasure and privilege to work under him, without his continuous encouragement and valuable guidance, this work would not have been completed. From the bottom of my heart I express my respectful thanks to him.

My Special thanks to my Family and Head of Dept K. JANARDHANUDU
aru, for offering their constructive comments and warm encouragement.

Place :

Date

D.UPENDRA

CERTIFICATE FOR THE GUIDE

This is certify that mis /mr Y.LOKESH has submitted the project report entitled a project report on **ON PERFORMANCY EVALUATION OF INSURANCA** in fulfilment for the award of PSC & KVSC GOVT DEGREE COLLEGE, NANDYAL. Rayalaseema Kurnool which is a record of bonafide work carried out by him/ her under my guidance and supervision

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

Dr. M. BUCHAIAH, M.Com, M. Phil, P.hD

Lecturer In Commerce

P.S.C&K.V.S.C GOVT DEGREE COLLEGE, NANDYAL.

RAYALASEEMA UNIVERSITY

KURNOOL

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**A STUDY ON
RESEARCH ON CREDIT CARD**



**A project report submitted to rayalaseema university
in partial fulfillment of the requirements for the award of the degree of**

BACHELOR OF COMMERCE

BY

B. CHINNA MOULALI

M. UDAY KUMAR

K. ASHOK

M. PRABHAKAR

M. ANAND BABU

Under the guidance of

Dr. M. BUCHAIAN, M.Com, M. Phil, PhD

Lecture In Commerce

**P.S.C & K.V.S.C GOVT DEGREE COLLEGE, NANDIAL,
RAYALASEEMA UNIVERSITY, KURNOOL**



DEPARTMENT OF COMMERCE

P.S.C & K.V.S.C GOVT DEGREE COLLEGE, NANDIAL,

NANDIAL - 577 RAYALASEEMA UNIVERSITY, KURNOOL

2018 - 2021

A STUDY ON

RESEARCH ON CREDIT CARD

A project report submitted to rayalaseema university, Kurnool
in partial fulfillment For The Award of The Degree Of
BACHELOR OF COMMERCE

BY

D.CHINNA MOULALI

MUDAY KUMAR

K.ASHOK

M.PRABHAKAR

M. ANAND BABU

Under the guidance of

Dr. M. BUCHAIAH, M.Com, M. Phil, P.H.D

Lecture In Commerce

P.S.C&K.V.S.C GOVT DEGREE COLLEGE, NANDYAL,

RAYALASEEMA UNIVERSITY

KURNOOL



DEPARTMENT OF COMMERCE

P.S.C&K.V.S.C GOVT DEGREE COLLEGE, NANDYAL,

(AFFILATED TO RAYALASEEMA UNIVERSITY, KURNOOL)

2018-2021

A PROJECT REPORT

On

RESEARCH ON CREDIT CARD

The Research Provides An Opportunity To Demonstrate Application Of His /Her Knowledge, Skill And Competencies Required During The Technical Session. Research Also Helps The Student To Devots His/ Her Skill Toi Analyze The Problem To Sugeest Alternative Solutions To Evaluate Them And To Provide Feasible Recommendations On The Provided Data

The Research Is On The Topics **RESEARCH ON CREDIT CARD** Although We Have Tried My Level To Prepare This Repot This Error Free Report An Error Free Report Every Effort Has Been Made To Ofer The Most Authenticate Position With Accuracy

PROJECT VIVA VOCE CERTIFICATE

is to certify that **D. CHINNA MOULALI** has attendend for the
ernal project viva examination and completdt succe-ssfully on
_____ for the award of bachelor of commerce in
alaseema university , kurnool .2018 and 2021.

TERNAL EXAMINAR

C. V. S. Anu
EXTERNAL EXAMINAR

K. Ganesh .19/8/21
HEAD OF THE DEPARTMENT

BONAFIDE CERTIFICATE
BACHELR OF COMMERCE

This certify that the project report entitled **RESEARCH ON CREDIT CARD** competition among financial intermediaries is a bonafide record work done by **D.CHINNA MOULALI** Regd : 18232023008 submitted in the partial fulfillment of the requirement for the award of **BACHELR OF COMMERCE IN THE RAYALASEEMA UNIVERSITY,KURNOOL.,**

K. Sankar
Head of Department 19/8/21


Principal Of The College

Place :

Date :

ACKNOWLEDGEMENT

I we the project work group members would like to express thanks to all those who ere helped us directly indirectly complete this project work.

First we take the opportunity to express my sincere thanks to prinicipal madam r. M. INDIRA SANTHI, and the college management for providing an opportunity

We also thanks sri. Dr. M. BUCHAIAH, M.Com, M. Phil, P.hD Lecture in mmerce, PSC & KVSC GOVT DEGREE COLLEGE, NANDYAL., for his constant guidance and valuable suggestions and kind cooperation with out which we could not draw multifariour sketech for our project work.

Our heartfelt thanks to the sri k. JANARDHANUDU sri P. NATRAJGUPTA. ir. Dr. M. BUCHAIH., Dept of commerce, for his constant guidance and valuable advice.

Finally we were thankful to our parents and friends who halped us in every phase of ompletion of this project work.

D.CHINNA MOULALI

M.UDAY KUMAR

K.ASHOK

M.PRABHAKAR

M. ANAND BABU

DECLARATION

I do hereby declare that Project entitled **RESEARCH ON CREDIT RISK** submitted for the award of the Bachelor Degree in Commerce, Kuvempu University, Karnol, is original work done by me and has not been submitted to any other Institution for the award of any Degree or Diploma.

Signature :

Date

D.CHINNA MOULALI

DECLARATION

I here by declare that this project report entitled **RESEARCH ON CREDIT CARD** has benn prepared by me during the year 2018-2021 in the partial fillment of requirements for the award of bachelor of commerce in Rayalaseema iversity , Kurnool

I also declare that this project is the result of my own efforts and this has been t submitted to any university for the award of any degree

STUDENT NAME ONE	:	D.CHINNA MOULALI
Regd No	:	18232023008
STUDENT NAME ONE	:	M. UDAY KUMAR
Regd No	:	18232023030
STUDENT NAME ONE	:	K. ASHOK
Regd No	:	18232023019
STUDENT NAME ONE	:	M. PRABHAKAR
Regd No	:	18232023027
STUDENT NAME ONE	:	M.ANAND BABU
Regd No	:	18232023028

CERTIFICATE

It is certified that Project entitled **RESEARCH ON CREDIT CARD** submitted for the award of the Bachelor Degree in Commerce is a record of sincere research carried out by **D. CHINNA MOULALI** Under my supervision. No part of the project is submitted for the award of any other Degree or Diploma in any institution

Signature :

Date

Dr. M. BUCHAIAH

ACKNOWLEDGEMENT

I, would like to take this opportunity to express my deep indebtedness to **Dr. M. BUCHAIAH, M.Com, M. Phil, P.hD Dept Of Commerce, (P.S.C & K.V.S.C GOVT DEGREE COLLEGE, NANDYAL.)** who readily accepted to supervise my research work and spent his valuable time for the guidance in my work right from the beginning. It has been great pleasure and privilege to work under him, without his continuous encouragement and valuable guidance, this work would not have been completed. From the bottom of my heart I express my respectful thanks to him.

My Special thanks to my Family and Head of Dept **K. JANARDHANUDU** for offering their constructive comments and warm encouragement.

Place :

Date

D.CHINNA MOULALI

CERTIFICATE FORE THE GUIDE

This is certify that mis /mr **D.CHINNA MOULAQLI** has submitted the project report entitled a project report on **RESEARCH ON CREDIT CARD** in fulfillment for the award of **PSC & KVSC GOVT DEGREE COLLEGE, NANDYAL.** **AYALASEEMA Kurnool** which is a record of bonafide work carried out by him/ her under my guidance and supervision

The results embodied in this project have been not submitted any other university or institution for the award of any degree

Dr. M. BUCHAIAH, M.Com, M. Phil, P.hD

ecture In Commerce

S.C&K.V.S.C GOVT DEGREE COLLEGE, NANDYAL.

AYALASEEMA UNIVERSITY

URNOOL

య సూచిక

1 చరిత్ర

- 1.1 సమిష్టి క్రెడిట్ కార్డులు

2 క్రెడిట్ కార్డులు ఏవిధంగా పనిచేస్తాయి

- 2.1 ప్రకటనలు, సంప్రదింపులు, దరఖాస్తు మరియు ఆమోదం
- 2.2 వడ్డీ ఖర్చులు
- 2.3 వినియోగదారులకు ప్రయోజనాలు
- 2.4 వినియోగదారులకు నష్టాలు
 - 2.4.1 అధిక వడ్డీ మరియు దివాలా
 - 2.4.2 వినియోగదారులందరికీ పెంచిన ధరలు
- 2.5 గ్రేస్(అనుగ్రహ) కాలం
- 2.6 వ్యాపారులకు ప్రయోజనాలు
- 2.7 వ్యాపారులకు ఖర్చులు
- 2.8 సంబంధిత పార్టీలు
- 2.9 లావాదేవీ వ్యవహార సోపానాలు
- 2.10 సురక్షితమైన క్రెడిట్ కార్డులు
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• 3 అంశాలు

• 4 భద్రతా సమస్యలు మరియు పరిష్కారాలు

- 4.1 కోడ్ 10

• 5 ఋణ చరిత్ర

• 6 లాభాలు మరియు నష్టాలు

• 7 వ్యయాలు

- 7.1 వడ్డీ ఖర్చులు
- 7.2 కార్యవర్తన ఖర్చులు

- 7.3 రద్దుచేయబడినవి
- 7.4 బహుమతులు
- 7.5 మోసము
- 7.6 ఉన్నతీకరణ
- 7.7 ఆదాయాలు
 - 7.7.1 అంతరమార్పు రుసుము
 - 7.7.2 బాకీ ఉన్న మొత్తాల మీద వడ్డీ
 - 7.7.3 వినియోగదారులకు విధించే రుసుము

• 8 అధిక పరిమితి విధింపులు

- 8.1 US
- 8.2 UK

• 9 తటస్థమైన వినియోగదారుని మూలాలు

- 9.1 కెనడా

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- 10.1 గూఢమైన ఖర్చులు

• 11 క్రెడిట్ కార్డు అంకెక్రమం

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• 13 వ్యవస్థాపకుల కొరకు క్రెడిట్ కార్డులు నిధిగా ఉంటాయి

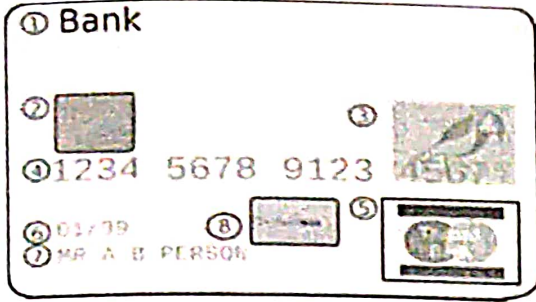
• 14 వీటిని కూడా చూడండి

• 15 సూచనలు

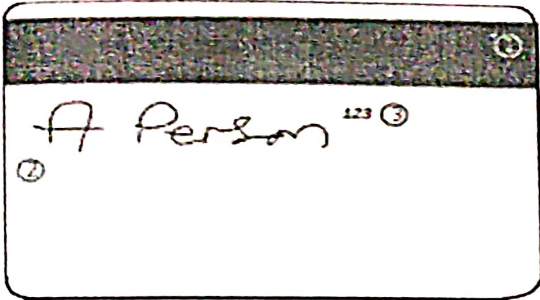
• 16 బాహ్య లింకులు

క్రెడిట్ కార్డు

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ముఖ్యమైన క్రెడిట్ కార్డులో ముందు భాగానికి ఉదాహరణ: జారీచేసే బ్యాంకు చిహ్నం EMV చిప్ "స్మార్ట్ కార్డ్స్" మీద ఉంది హోలోగ్రామ్ క్రెడిట్ నంబర్ కార్డ్ బ్రాండ్ లోగో ఎక్స్‌పిరేషన్ డేట్ కార్డ్ హోల్డర్ నేమ్ కాంటాక్ట్ లెస్ చిప్



విలక్షణమైన క్రెడిట్ కార్డు యొక్క రివర్స్ సైడ్ ఉదాహరణ: మాగ్నెటిక్ స్ట్రైప్ సిగ్నచర్ స్ట్రైప్ కార్డ్ సెక్యూరిటీ కోడ్

క్రెడిట్ కార్డు (Credit card) అనేది ఒక చిన్న ప్లాస్టిక్ కార్డు, చెల్లింపు విధానంగా దీనిని వినియోగదారులకు జారీచేస్తారు. వస్తువులు మరియు సేవలను కొనటానికి వీటి కొరకు కార్డు గ్రహీత యొక్క హామీ చెల్లింపు మీద ఆధారపడి ఇది వినియోగదారుడిని అనుమతిస్తుంది.^[1] కార్డు జారీచేసేవారు ఒక పరిభ్రమణ ఖాతాను ఏర్పరుస్తారు మరియు వినియోగదారునికి (లేదా వాడుకదారునికి) లైన్ ఆఫ్ క్రెడిట్ (ఋణ హద్దును) ఏర్పరుస్తారు దీని నుండి వినియోగదారుడు వ్యాపారికి లేదా వాడుకదారునికి నగదు బయ్యానగా చెల్లించటానికి ధనాన్ని అరువుగా తీసుకోవచ్చు.

క్రెడిట్ కార్డుకు, ఛార్జ్ కార్డుకు వ్యత్యాసం ఉంది: ఛార్జ్ కార్డుకు ప్రతినెలా బాకీ మొత్తం చెల్లించవలసి ఉంటుంది. దీనికి విరుద్ధంగా క్రెడిట్ కార్డులు వినియోగదారుని అప్పు

బొసాక్ మరియు సండి లెర్నర్ వ్యక్తిగత క్రెడిట్ కార్డులను సిస్కో సిస్టంస్ ఆరంభించడానికి ఉపయోగించారని విస్తారంగా నివేదించబడింది. లారీ పేజ్ మరియు సెర్గీ బ్రిన్ యొక్క గూగుల్ ఆరంభానికి కూడా ధనసాయం క్రెడిట్ కార్డుల ద్వారానే పొందబడింది, వీటిని ఉపయోగించి అవసరమైన కంప్యూటర్లు మరియు కార్యాలయ ఉపకరణాలను, మరింత ముఖ్యంగా " హార్డ్ డిస్కుల టెరాబైట్"ను కొనుగోలుచేశారు. అలానే చిత్ర నిర్మాత రాబర్ట్ టాస్సెండ్ క్రెడిట్ కార్డును ఉపయోగించి హాలీవుడ్ షపుల్ లో కొంతభాగానికి ధనాన్ని అందించాడు. దర్శకుడు కెవిన్ స్మిత్ అనేక క్రెడిట్ కార్డుల గరిష్ఠ మొత్తాలతో క్లర్క్స్ లో కొంత భాగానికి ధనాన్ని అందించాడు. నటుడు రిచర్డ్ హాప్ కూడా అతని క్రెడిట్ కార్డుల ద్వారా కొంతవరకు అతని Battlestar Galactica: The Second Coming నిర్మాణానికి ధనాన్ని అందించాడు. ప్రముఖ హెడ్జ్ నిధుల మేనేజర్ బ్రూస్ కొప్పెర్ ఆర్థిక మార్కెట్లలో అతని వృత్తి జీవితాన్ని (మరియు తరువాత అతని సంస్థ కాక్స్ అసోసియేట్స్ కొరకు) క్రెడిట్ కార్డులలో డబ్బును అరువుగా తీసుకొని ఆరంభించాడు. UK వ్యవస్థాపకుడు జేమ్స్ కాన్ (డ్రాగన్స్ డెస్ లో చూడబడిన విధంగా) అనేక కార్డులను ఉపయోగించి అతని మొదటి వ్యాపారానికి ధనాన్ని పొందాడు.