



Government Degree College Siddipet (Autonomous)
Department of Commerce and Business Management



**List of Students Study Projects supervised by the
Faculty Members for the Academic Year: 2020-21**

Sl.No	Name of the Teacher-Guide	Title of the SSP	No of Students
1	Dr. Gopala Sudarshanam	Implications of Cashless Transactions: A Study of Siddipet Rythu Bazaar in Siddipet District.	05
2	Dr. G. Raju	Women Empowerment through Entrepreneurship- A study of select Unit in Siddipet District	05
3	Dr. A. Balachandram	Understanding the Strategy & Requirements of Samsung Company with reference to Siricilla District.	05
4	Dr. T. Srinivas	Indian Handloom Industry Sector- A Study	05
5	Smt. Prameela	Impact of Pandemic situation on Higher Education	05
6	Sri. Gurucharan Das	A Study On Awareness And Knowledge About Wealth Management Among Investors – Siddipet Dist	05
7	Sri. S. Prabhakar	Employee Job Satisfaction regarding Life Insurance Corporation of India	05
8	Smt. JJ Navatha	A Study of performance of Mutual fund	05

Students Study Project on:

Implications of Cashless Transactions: A Study of Siddipet Rythu Bazaar in Siddipet District.



In connection with CCE-Hyderabad initiated 'Jignasa- Study Projects'

Submitted by

S.no	Name of the student	Group	Year	Hall ticket no.
1	M.DIVYA	B.COM(G) T/M	III. YEAR	6025-18-401-018
2	P.LAVANYA	B.COM(G) E/M	III. YEAR	6025-18-401-024
3	M.KIRAN	B.COM(G) E/M	III. YEAR	6025-18-401-031
4	VINOD CHOUHAN	B.COM(G) E/M	III. YEAR	6025-18-401-059
5	J. RAMESH	B.COM.CA E/M	III. YEAR	6025-18-405-004

Supervised By:
Dr. Gopala Sudarshanam
Assistant Professor of Commerce

Department of Commerce & Business Management
Government Degree College Siddipet (A)

Content Sheet

Sl.No	Content/Topic	Page No
1	Title page	01
2.	Content sheet	02
3.	Cover Page	03
4.	Acknowledgement	04
5.	Declaration by Students	05
6.	Declaration by the Guide	06
7.	Certification by the Head, Department of Commerce	07
8.	Certification by the Principal	08
9	Introduction	09
10.	Relevance of the study project	10-11
11	Objectives of the study project	11
12	Methodology	12
13	Results and Analysis	12-15
14	Findings	16
15	Suggestions and Conclusions.	17
16	Bibliography	18
17	Appendices 1. Photographs 2. Questionnaire administered on Customers 3. Questionnaire administered on Farmers	19-22

Students Study Project on:

Implications of Cashless Transactions: A study of Siddipet Rythu Bazaar in Siddipet District.



Prepared By:

Group of Commerce Students
Department of Commerce
Government Degree College, Siddipet (A)

Acknowledgement

We express our deep sense of gratitude to Dr. Gopala Sudarshanam, Assistant Professor and Head Department of Commerce Government Degree College Siddipet(A), who has guided us in this Students Study Project. His close supervision, personal care and research insights have made us to keep this work in the present state.

We also convey our utmost gratitude to Dr. Gopala Sudarshanam, Assistant Professor, Head and Chairman Board of Studies, Department of Commerce Government Degree College Siddipet (A), who has motivated us with his scholarly advices, meticulous care and personal affection. His inspiring information, constant help, encouragement and valuable suggestions at every stage of this assignment enabled us to pursue and complete the work in an appreciable manner.

We also express my sincere thanks to Dr. Ch. Prasad, Principal Government Degree & P.G. College- Siddipet for his encouragement, constant support and kind hearted co-operation & help in undertaking and performing this task. He is always very supportive and cooperative.

We wish to express my sincere thanks to all the faculty members of Department of Commerce Government Degree College Siddipet(A) and our Class mates for their eminent and timely contribution, quick response and co-operation in providing the valuable data relating to this Students Study Project.

Last but not least we also humbly convey our sincere thanks to the officials of Siddipet Rythu Bazar and customers & Farmers who have responded very positively and supplied required data for our proposed Study Project, indeed without their kind cooperation and support this work would not be completed productively.

Yours obediently:

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5	J. RAMESH	B.COM.CA E/M	III. YEAR	6025-18-405-004

**Group of Commerce Students, Department of Commerce
Government Degree College, Siddipet (A)**

Declaration by Students

We hereby very sincerely declare that the present Students Study Project entitled “**Implications of Cashless Transactions: A Study of Siddipet Rythu Bazaar in Siddipet District**” has been carried out by us under the close supervision of Dr. Gopala Sudarshanam, Assistant Professor of Commerce and able guidance of all other our faculty members, Department of Commerce, Government Degree College Siddipet (A). Further, we also please to declare that the present work has not been presented anywhere for any scholar work/Project work/publication. Hence we honestly submit that, this Students Study Project Report is original in its nature and the data presented is based on our empirical study.

Yours obediently:

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**Group of Commerce Students,
Department of Commerce
Government Degree College, Siddipet (A)**

Declaration by the Guide

This is to certify that the Students Study Project Report on “**Implications of Cashless Transactions: A Study of Siddipet Rythu Bazaar in Siddipet District**” has been carried out by the Group of Students, from Department of Commerce of our College under my supervision. Further I also declare that, this report has not been submitted anywhere for award of any degree, diploma, certificate or award. Following are the students involved in the work.

S.no	Name of the student	Group	Year	Hall ticket no.
1	M.DIVYA	B.COM(G) T/M	III. YEAR	6025-18-401-018
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Hence certified

Dr. Gopala Sudarshanam

**Assistant Professor of Commerce
Government Degree College(A), Siddipet**



Government Degree & P.G. College Siddipet

Siddipet (Dt) Telangana-502103

(Re-Accredited with 'A' Grade by NAAC & Affiliated to Osmania University-Hyd)

Dr. Gopala Sudarshanam

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Certification by the Head of the Department

This is to certify that the proposed Students Study Project Report entitled “**Implications of Cashless Transactions: A Study of Siddipet Rythu Bazaar in Siddipet District**” has been carried out by the Group of Commerce Students, from Department of Commerce of our College under the supervision of Dr. Gopala Sudarshanam, Assistant Professor of Commerce. The list of students involved in the work is given below and I also certify that they are the bonafide students of our Department pursuing B. Com Degree for the academic year: 2018-21 with bearing hall ticket numbers mentioned in the table. Further I declare that the prepared report was original in its nature and not been published anywhere or in any form by the project trainees and their guide. Hence it is certified.

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Certification by the Principal

This is to certify that the Students Study Project Report on **“Implications of Cashless Transactions: A Study of Siddipet Rythu Bazaar in Siddipet District”** has been carried out by the Group of Students, from Department of Commerce of our College under the able supervision of Dr. Gopala Sudarshanam, Assistant Professor of Commerce. The list of students involved in the work is given below and I also certify that they are the bonafide students of our college pursuing B. Com Degree for the academic year: 2018-21 with baring hall ticket numbers mentioned in the table.

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Principal
(Dr. Ch. Prasad)

Implications of Cashless Transactions: A study of Siddipet Rythu Bazaar in Siddipet District.

Introduction:

Rythu Bazars were introduced with a view to eliminate the middlemen and arrange facilities for the farmers to sell their produce directly to the consumers at reasonable rates fixed every day. The scheme benefits both the farmers and the consumers. Regulated market yards for fruits and vegetables are functioning only at a few centres. The marketing system for fruits and vegetables is now in the hands of middlemen. Middlemen exist at various levels between the farmers and the consumers and exploit through malpractices in weighing, handling and payments. Large number of small farmers is unable to effectively bargain for better price in the wholesale market. Inefficiencies in the wholesale markets result in a long chain of intermediaries, multiple handling, and loss of quality and increase the gap between the producer and consumer prices. Large number of small retailers, each handling small quantities, create high overheads leading to high margin on produces. Also In the absence of adequate facilities for storage and preservation, farmers are forced to make distress sales. At present, market yards are mostly set up by the State Governments. For setting up of agricultural markets, funds are sourced from National Bank for Agriculture and Rural Development (NABARD) through Rural Infrastructure Development Fund (RIDF) and National Cooperative Development Corporation (NCDC). However, infrastructure available to farmers for selling their produce still remains inadequate.

Conceptual Framework:

Rythu Bazar is thus an initiative to create infrastructure facilities to enable farmers to sell their products directly to retail consumers thereby ensuring that farmers realize better prices and consumers receive fresh vegetables, fruits, etc., at reasonable prices and thus address constraints in agri-marketing infrastructure. Typically, a Rythu Bazar covers 10 to 15 villages and at least 250 farmers including 10 groups (self help groups) who are selected by a team consisting of Mandal Revenue Officers, Horticulture Officers and Agriculture Officers in the villages to operate in the bazars. Joint Collectors of the concerned districts ensure that adequate transport facilities are arranged for transport of goods to Rythu Bazars in consultation with State Road Transport Corporation. In addition, online information of prices and commodities movements is provided on the internet. Outreach and Potential: More than 100 Rythu Bazars are in existence benefitting 4500 farmers and large number of consumers. Hence Rythu Bazars can play a key role in addressing some of above given marketing problems. Cashless Transaction is an [initiative](#), is a process of buying daily eatables from vendors in [India](#), using a [feature phone](#), without any internet connection as required in [smart phone](#) or [mobile phone](#), instead of cash payment. The basic requirement, to make a cashless transaction, is to have a sim card activated, [feature phone](#), [mobile phone](#) or a [smart](#)

[phone](#). The instructions to operate the transaction will be delivered on dealing a specific number from, customer phone. The [vendor](#) also needs to be registered with a [National Bank](#) which will provide the vendor, with a code.

Relevance of the study project:

With the announcement cancellation of high value notes by Prime Minister Sri Narendra modi on 8th November 2016, the operators in Rythu bazaar sellers and buyers of vegetables and other essential commodities were the most affected sections of the society. Because they were habituated to traditional banking system, which mainly visiting the banks and withdrawing physical cash and doing business with that physical cash. But the cancellation of high value notes compelled them to look for alternatives.

In Telangana state department of marketing has initiated necessary measures to nullify the impact of cancellation of high value notes. This is very essential because the sellers are common man of the society i.e., farmers. He is the back bone of Indian agriculture system. The buyers are common citizens of the society. How to keep these two sections of the society unaffected was a major challenge before the government. the government initiated the token system in Siddipet rythu bazaar as a pilot project to implement cashless transactions. As this is new problem solving measure in Siddipet rythu bazaar there, is a need to study how far these measure are successful in implementation of cashless transaction in Siddipet raithu bazaar. There is a need to understand the how the system of cashless transaction is being implemented, what are the issues and prospects of this scheme, what are various issues and problems related to the buyers and sellers in Rythu bazaar. There is also a need to study to what extent the government authorities addressing these problem in effective , efficient and economic manner.

Rythu Bazaar – Genesis:

It is common knowledge that inefficiencies in the wholesale markets result in a long chain of intermediaries, multiple handling, loss of quality, which increase the gap between the price at which the consumer purchases his vegetables and the price that the grower gets. Large number of small retailers, each handling small quantities, create high overheads leading to high price. The state government of Andhra Pradesh therefore decided on working towards the creation of a market where both growers and consumers get benefitted. Thus, Rythu Bazaars were established. The then Government of Andhra Pradesh started Rythu Bazaar in 1999 with the principal objective of helping farmers bring and sell their produce without the involvement of any middleman or marketing intermediary. Both farmers and consumers get benefitted with direct marketing as it helps ensure higher remuneration for the farmers and provides fresh vegetables at cheaper rates to the consumers. The usefulness of direct marketing at Rythu Bazaars is increased by the Andhra Pradesh Agricultural Marketing Department providing facilities like weighing scales for proper weighing, transportation, and stalls for the farmers operating from these market yards. These market yards

operate outside the purview of the Agriculture Market Committees and are managed by Estate Officers (administrative in charge of Rythu Bazaars) under the control of Revenue Department of the State Government.

Rythu Bazar aims:

Following are the main aims of promoting Rythu Bazzars in the state.

- ✓ To eliminate middlemen in wholesale agricultural markets and enable farmers to sell their produce directly to consumers
- ✓ To ensure that farmers get remunerative prices & to curb marketing malpractices.
- ✓ To provide fresh products to consumers at reasonable rates.

Functioning:

During the week days, the quantity of vegetables that are brought to the market is in the range of 1000 - 2500 quintals. This goes up by about 500 quintals in the weekends. The total worth of transactions that happen on an average on week days ranges between 10 – 20 lakhs which even goes upto 35 - 40 lakhs during weekends for some of the markets. In a model Rythu Bazaar, it has been observed that on weekdays about 300 to 400 farmers transact while the number of customers range from 16000 to 20000. These numbers go up significantly during the weekends and holidays to 500 to 600 farmers and 25000 to 30000 customers. Supervisors at Rythu Bazaars keep track of the quantity of produce that comes into the market yards each day. This helps them divert some of the produce to some select localities through mobile vans known as Mobile Rythu Bazaars (MRB). Rythu Bazaars also encourage bulk purchases for marriage and other functions which enables higher turnover in the market. The price fixation in Rythu Bazaars shall be through a committee of farmers and the Estate Officer. The prices generally in Rythu Bazaars shall have to be 25% above the wholesale rates and 25% less than the local retail price.

Objectives of the study Projects:

Keeping in view the relevance of the study project, following specific objectives were framed.

1. To examine the profile of the respondents
2. To study the cash less transaction mechanism in Siddipet Rythu bazaar in view of demonization scenario.

3. To study customer perceptions and satisfaction levels and to observe the issues of farmers relating to demonization
4. To present the findings and make appropriate suggestions wherever required.

Methodology of Study Project:

Methodology is the scientific approach adopted for the preparation of any report or study project. The present study is purely based on survey method. Required data has been collected from both primary and secondary sources. For collecting primary data a sample of 100 regular farmers and 100 customers of vegetables at Rythu Bazar from siddipet sub-urban area was selected through convenience sampling method. A structured questionnaire was also administered among the selected respondents to elicit primary data. Further informal interactions were also made with the good number of respondents to know their opinion on the proposed work besides to study their perceptions and satisfaction levels.

To make the project work more conceptually supported, secondary data has also included by collecting the same from news papers, journals, magazines, websites and various records maintained by the officer concerned at Rythu Bazar. To present the data for meaningful appearance it was constructed in the simple tables. Eventually to make scientific analysis and inferences, different statistical tools like averages, percentages, graphs and diagrams are used.

Limitations of the study:

As the study is confined to only 100 consumers and sellers each of a selected Rythu Bazaar, situated at Siddipet the findings and conclusions derived thereon may not be generalized. It is assumed that the respondents are honest in expressing their opinions but in scientific evaluation it may not be beyond the doubt. Further the geographical variations may also affect the findings from rural to urban and even semi urban. Though the sample size is small and less scope for generalizations, but every care has been taken to include all types of consumers in the sample to make it a representative one.

Results and Analysis:

Under the head of analysis of data the Project trainees have made an attempt to analyze the data collected through the questionnaire with the help of the statistical tools such as averages, percentages and ratios. Further the collected data is also constituted in the form of tables.

The vegetables are non durable goods and they are very essential for every one of us. So there is a need for smooth sales and purchases in the market otherwise everybody will undergo the difficulties. The marketing

transactions should be remained unaffected even in the wake of high value notes cancellation scenario. The measure aimed at facilitating cashless transitions in easy, convenient manner for both sellers and buyers in rythu bazaar.

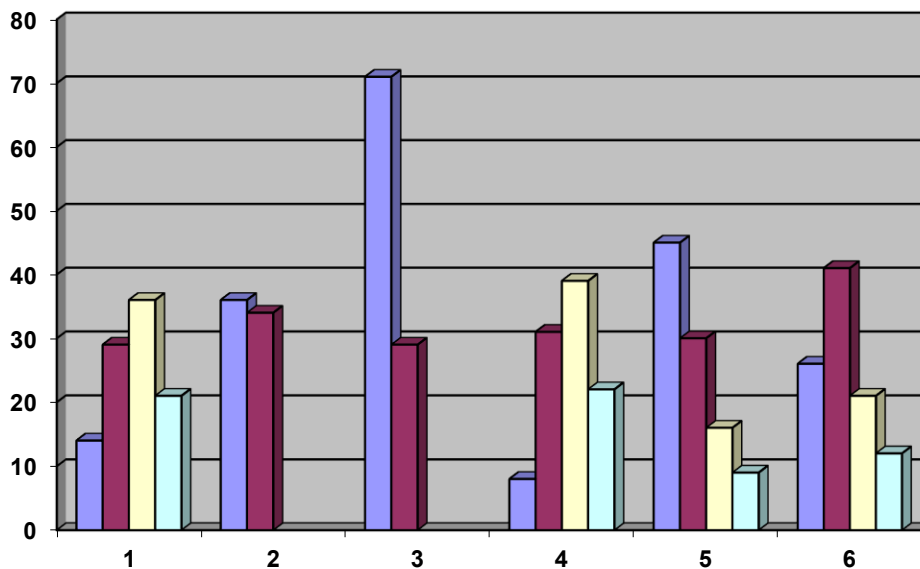
Table.1: Profile of the Respondents

Age	Below 25Yrs	25-40 Yrs	40-50 Yrs	Above 50 Yrs
	27(14.00%)	57 (29.00%)	73 (36.00%)	43(21.00%)
Sex	Male: 72 (36.00%)		Female 128 (64.00%)	
Marital Status	Married: 142 (71.00%)		Un-married: 58 (29.00%)	
Education	Illiterate	Below SSC	Inter	Degree & above
	16 (8.00%)	61 (31.00%)	78 (39.00%)	45(22.00%)
Occupation	Employee	Business	Professional	Others
	90 (45.00%)	60 (30.00%)	32 (16.00%)	18 (9.00%)
Distance travelled (In Kms.)	Below 1	1 to 2	2 to 5	Above 5
	51(26.00%)	82 (41.00%)	42 (21.00%)	25 (12.00%)

Source: Primary data compiled from Questionnaire,

Note: Figures in parentheses indicate percentage to vertical totals.

Diagrammatical Presentation of Profile of the Respondents



Note: on x- Axis – Variables and on Y-Axis- Percentage of respondents

The data in Table 1 reveals that 36.00 per cent of the respondents belong to 40-50 years age group, followed by 29.00 per cent belong to the age group of 25-40 years and the remaining respondents fall either in above 50 years or below 25 years age group. In the sample respondents about 64.00 per cent are female. The marital status of the respondents shows that about 71.00 per cent are married and others are unmarried. The educational back ground indicates that 39.00 per cent of the respondents have Inter mediate education and 31.00 per cent have below SSC qualification. 22.00 per cent respondents have Degree and above qualifications and the remaining are illiterates. It is to be noted that majority of the respondents have inter mediate and above qualifications. The data further shows that 45.00 per cent of the respondents are employees and 30.00 per cent are business people. The remaining respondents are either professionals or other category people. Further the respondents were asked about the distance they travel to purchase the vegetables from the market and the relevant information is placed in Table 1. The data shows that 41.00 per cent of the respondents are travelling 1 to 2 Km and 26.00 per cent are travelling less than 1 Km distance to purchase the vegetables and the remaining respondents are travelling more than 2 Km to purchase the vegetables. The analysis of this information is also depicted in the form of diagram presented above.

When project trainees enquired about usage of non cash means for their transactions they have opined that they will purchase the token worth of R/s. 5, 10, 15, 20, 25. etc. by using ATM/Debit card/Credit card/Mobile app. The vegetable buyers will purchase the vegetables with these tokens. The sellers (farmers) sale their vegetables and other produces by receiving the tokens from the customers. The sellers (farmers) will deposit the tokens at the counters provided by municipality /Marketing department and get credited the same amount in their bank account. Here municipality and marketing department personnel and bankers play the vital role in facilitating the cashless transitions in Siddipet rythu bazaar. Thus without using physical cash, the farmers can sale their produces and customers also can purchases vegetables and other essential commodities.

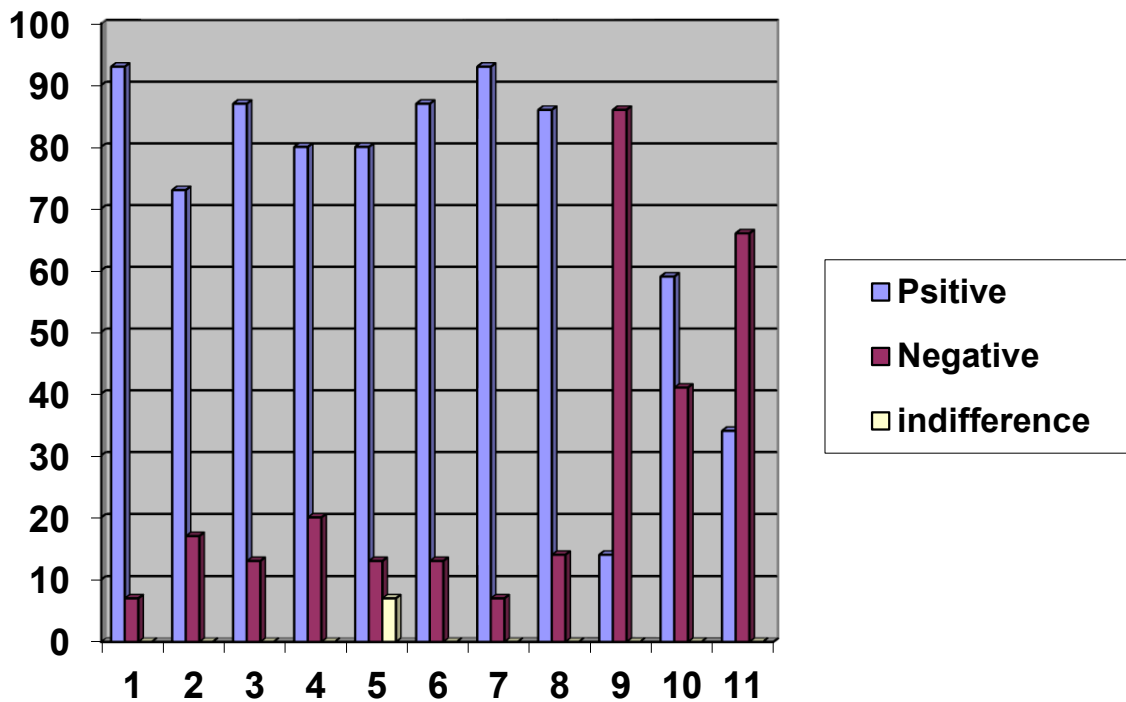
Table-2: The perceptional analysis of Farmers/Seller in Siddipet Rythu bazaar

S.No	Particulars	Positive Responses	Negative Responses	Indifferent
1	The Sellers/farmers feel convenient	93%	7%	-
2	The Sellers/farmers feel easiness	73%	17%	-
3	The Sellers/farmers feel safety and security about their bank details.	87%	13%	-
4	The Sellers/farmers sales declined	80%	20%	-
5	The prices of the vegetables and other produces declined due to demonetization	80%	13%	7%
6	The profits reduce due to demonetization	87%	13%	-
7	High satisfaction levels due to cashless transaction in Rythu bazaar	93%	7%	-
8	Had bank account before 8 th Nov.2016	86%	14%	-

9	Have bank account after 8 th Nov.2016	14%	86%	-
10	Have smart phones	59%	41%	-
11	Using mobiles/app for cashless transaction in Ryth bazaar	34%	66%	-

Source: Based on the primary data collected through questionnaire.

Diagrammatical Representation of perceptual analysis of Farmers/Seller in Siddipet Rythu bazaar



Note: on X- Axis – Variables, and on Y-Axis- Percentage of respondents

During the study it is found that 93% percentage of sellers felt convenient with the token system to implement the cashless transaction system in rythu bazaar. The 73% of people expressed that this system is so easy to understand and execute in rythu bazaar. the safety and security of transactions are utmost important in cashless transactions, because this is related to their faith and confidence in the system .The 87% of people opined that there are enough measures of safety and security to their bank details and money transactions. When the question is posed to the respondents about the demonetization and its impact on the sales of vegetables and other produces in the rythu bazaar,80%of people expressed that sales were initially declined ,but later on raised to normal levels. The fluctuation of prices of vegetables

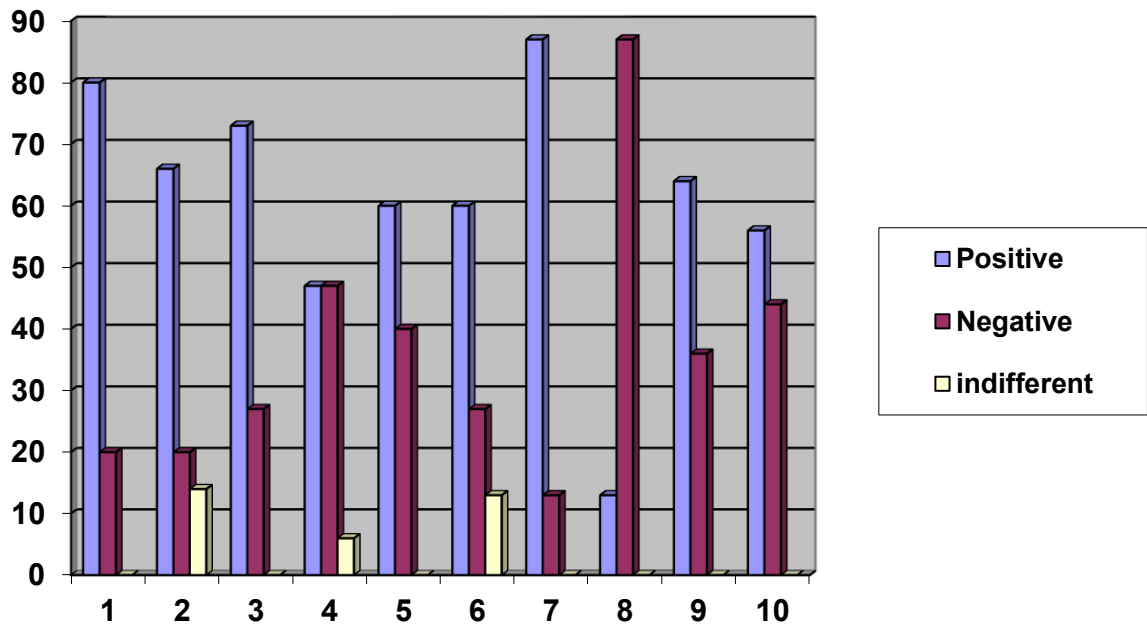
and other produces also figured in the study project. This is directly linked to availability of disposable cash with the customers and customers demand for the quantity of goods and frequency of purchases. the 80% of people stated that prices of all vegetable and other produces were reduced but later gradually reached the normal level of the season. The profit is basic motive of any business. The sellers (farmers) do the business of vegetable for profit on daily bases. This can be rightly termed as reward for their efforts in the agricultural activity and 87% of farmers expressed that initially their profit were effected to the considerable level, but with the introduction of cashless transitions, The dent on profits were declined. 93% of farmers said that they were satisfied with the introduction of token system and its implementation. 86% of sellers had the bank account before 8 th November 2016 but their percentage in creased to nearly cent percent because the special drives and awareness programmes initiated by government authorities. Only 59% have smart phones. This can be attributed to low income level and low digital literacy in rural India. Only 34% people are using mobile apps for cashless transitions. The analysis of this information is also depicted in the form of diagram presented above.

Table-3: The perceptual analysis of customers in Siddipet Rythu bazaar

Sl.No	Particulars	Positive Responses	Negative Responses	Indifferent
1	The Customers convenient with cashless transactions in Rythu Bazaar	80%	20%	-
2	The Customers feel easiness	66%	20%	14%
3	Safety and security about bank details	73%	27%	-
4	Purchases reduced	47%	47%	6%
5	The Prices reduced	60%	40%	-
6	High satisfaction level	60%	27%	13%
7	Had bank account before 8 th Nov.2016	87%	13%	-
8	Have bank account after 8 th Nov.2016	13%	87%	-
9	Have smart phones	64%	36%	-
10	Using mobiles/app for cashless transaction in Ryth bazaar	56%	44%	-

Source: Based on the primary data collected through questionnaire.

Diagrammatical Presentation of perceptual analysis of customers in Siddipet Rythu bazaar



Note: on x- Axis – Variables and on Y-Axis- Percentage of respondents

The customer is considered as the king. All the business activities revolve around him and to satisfy him. The customer generally tries to maximize his satisfaction level and expect high value for the money he pays. His comfort levels are very much important in sales, delivery of goods and payment methods. 80% of people expressed that their satisfaction levels are high with the introduction of token system in rythu bazaar. The above 66% of customers opined that they feel easiness with cashless transactions in rythu bazaar. Nearly 20% of the customers responded negatively and 14% of them remained indifferent. As per as security issues of bank details are concerned 73% of the customers responded positively. The 47% of the customers have stated that the purchases of the commodities were reduced due to demonization and non-availability of disposable cash. When the questions posed on the price fluctuations, 60% of the customers agreed positively and 40% responded negatively. The satisfaction level of the customers received 60% positive responses and 27% negative responses and 13% of them remained indifferent. The special awareness programs by government official 13% increase in number bank account holders. Nearly 64% of the customers have smart phones and 56% of the customers are using mobiles/mobiles apps for transaction in rythu bazaar. The analysis of this information is also depicted in the form of diagram presented above.

Findings:

Based on the study project on cashless transition in Siddipet Rythu bazaar, the empirical data collected from there as part of study, these are main findings from the study.

- It is found from the study that 36.00 per cent of the respondents belong to 40-50 years age group, followed by 29.00 per cent belong to the age group of 25-40 years and the remaining respondents fall either in above 50 years or below 25 years age group.
- In the sample respondents about 64.00 per cent are female. The marital status of the respondents shows that about 71.00 per cent are married and others are unmarried.
- The educational back ground indicates that 39.00 per cent of the respondents have Inter mediate education and 31.00 per cent have below SSC qualification. 22.00 per cent respondents have Degree and above qualifications and the remaining are illiterates.
- It is to be noted that majority of the respondents have inter mediate and above qualifications. The data further shows that 45.00 per cent of the respondents are employees and 30.00 per cent are business people.
- The data shows that 41.00 per cent of the respondents are travelling 1 to 2 Km and 26.00 per cent are travelling less than 1 Km distance to purchase the vegetables and the remaining respondents are travelling more than 2 Km to purchase the vegetables.
- Cancellation of high value notes affected all the sections of the society. The sellers and buyers in Rythu bazaar of Siddipet is not exempt to this move
- All the sections of the society were compelled to the cope up with the change that is announced by the Prime Minister Narendra Modi.
- The government authorities came to rescue of the common man. The token system implement the cash less transaction is one of such measure.
- The cash less transactions is the need of the society. Every one should fallow the change and co-operate with the policy makers and government authorities.
- Still more numbers of buyers and sellers have apprehensions about the safety and security of bank details.
- When cancellation of high value notes was announced, the buyers had less disposable income. That led to decline in low purchase quantity, fall in prices and decline in profits for farmers/Sellers.
- The poor people and illiterate people now become the part of cash less transactions, without using any mobile app or internet. They can simply use the token system.
- Middlemen do not interfere between the buyers and sellers.
- Buyers and sellers expressed that there is change problem like 2 rupees, 3 rupees.
- The bankers, municipality employees, marketing department employees undertook many campaign programmes to educate the sellers and buyers. That resulted to increase in numbers of bank account holders.

Suggestions:

From the findings and other information gathered through empirical study, following suggestions may be offered for further strengthening of the functioning of Rythu Bazzars in connection with cashless transactions.

- Government authority has to initiate more awareness programmes to remove the apprehension about the cashless transactions
- The timely deposit of amount in the bank account is important as many people expressed that they do not received amount immediately.
- The Numbers of Tokens should be increased to facilitate more easiness and convenience.
- Friendly cooperation is also needed from personnel of department of marketing and municipality. Majority of the responded stated that there is good co operation from personnel of department of marketing and municipality.
- The Cashless transaction without internet will help the buyers and sellers to shift to the new system. This should be core of the awareness programs.
- The poor and uneducated peoples needs should be kept in while addressing the problems raised from cashless transactions.
- Some incentives or encouragement should be provided to the buyers and sellers for adopting cashless transaction in Rythu bazaar.
- There are some farmers in Rythu bazaar who do not have even basic mobile phone with them so government authorities address this problem by giving some concession on purchase of mobiles.

Conclusion:

Due to demonetization of high value notes in India, the business activities in vegetable markets had been badly affected and the activities in Rythu Bazar had come to a halt. As a result of currency shortage, the buyers were facing severe hardship in obtaining vegetables and the sellers and farmers were suffering losses due to decay of vegetables as they have short shelf-life. With an eye on increasing cashless transactions, the Rythu Bazaar management has initiated the process of opening bank accounts for farmers selling their produce at Rythu Bazaars. Once the bank accounts are opened, the bank will provide [ePoS machines](#) to farmers so that they can undertake transactions involving credit and debit cards. The government of announce the some measures in economic sphere with a view to clean the economy. But this step created some initial problems at gross root level of the society. Rythu bazaar is one such organisation when buyers and sellers meet for their essential needs. With introduction of token system to implement cashless transactions in Siddipet rythu bazaar , these problems were addressed very effectively.

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Appendices

1. Students interacting with Rythu bazaar managers



2. students Collecting information from farmers in Rythubazaar.

3. Token in Rythu bazaar



Questionnaire: Student study project Questionnaire- Farmer/Seller

Name:

Age:

Village:

1. టోకెన్ సిస్టం ద్వారా రైతు బజార్ లో అమలవుతున్న నగదు రహిత లావాదేవీలు సౌలభ్యంగా ఉన్నాయి
A) ఏకీభవిస్తాను B) ఏకీభవించను C) ఏమి చెప్పలేను ()
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8. నవంబర్ 8 2016 కంటే ముందు మాకు బ్యాంకు అకౌంట్ ఉంది
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12. రైతు బజార్లో పని చేసే సిబ్బంది పని తీరు ఎలా ఉంది ?

13. రైతు

బజార్ లో నగదు రహిత లావా దేవీల పై మీ అభిప్రాయం

Student study project Questionnaire - Customer

Name:

Age:

Village:

1. టోకెన్ సిస్టం ద్వారా రైతు బజార్ లో అమలవుతున్న నగదు రహిత లావాదేవిలు సౌలభ్యంగా ఉన్నాయి
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11. రైతు బజార్లో పని చేసే సిబ్బంది పని తీరు ఎలా ఉంది ?

12.నగదు రహిత లావా దేవల పై మీ అభిప్రాయం



A STUDY ON AWARENESS AND KNOWLEDGE ABOUT WEALTH MANAGEMENT AMONG INVESTORS – SIDDIPET DIST

Students Study Project

2020-21

Dept. of Commerce & Business Management



Submitted by: 1) T. Shiva Teja, 2) N. Vaishnavi Reddy, 3) K. Shiva Krishna,

4) K. Vishal 5) R. Rahul

UNDER THE SUPERVISION OF

GURUCHARAN DAS ADEPU

M.B.A., D.E.M., SET.

Lecturer in Management

**Govt. Degree College (Autonomous)
Siddipet**

Dist. Siddipet

2020- 2021

CERTIFICATE

This is to certify that the Study Project Report entitled "A STUDY ON AWARENESS AND KNOWLEDGE ABOUT WEALTH MANAGEMENT AMONG INVESTORS – SIDDIPET DIST", has completed by a group of 5 students of BBA II year, as a part of students' study project activity.

Submitted for the sake of practical experience for the final year Jignasa Programme, initiated and organized by the Commissioner of Collegiate Education, Hyderabad, Telangana.

It is the record of original bonafide research work carried out by

1. T. Shiva Teja
2. N. Vaishnavi Reddy
3. K. Shiva Krishna

4. K. Vishal

5. R. Rahul

Students of the Dept of Commerce and Business Management under my supervision and guidance.

Signature of the Supervisor

Attestation of the Principal

STUDENT DECLARATION

We the students of Commerce and Business Management, GDC Siddipet conducted a survey in Siddipet and its surrounding villages to elicit data on "A STUDY ON AWARENESS AND KNOWLEDGE ABOUT WEALTH MANAGEMENT AMONG INVESTORS – SIDDIPET DIST", under the guidance of Gurucharandas Adepu, Lecturer in Marketing,

Government Degree College Siddipet (Autonomous). This is an original piece of writing that has been made with our own interest, for a practical experience on the subject.

Signatures of the Student participants

1. T. Shiva Teja
2. N. Vaishnavi Reddy
3. K. Shiva Krishna
4. K. Vishal
5. R. Rahul

ACKNOWLEDGEMENT

We are grateful to Sri Gurucharandas Adepur garu, our mentor for providing us with the opportunity to have practical experience in the field of research through this studyproject.

We are also thankful to every staff member of Commerce and Business Management for their cooperation in completing this project.

Our heartfelt thanks to Dr. Gopala Sudershanam garu, Assistant Professor of Commerce and HOD of the Commerce and Business Management, for his immense Support in making us involved in these activities, which are helpful for our betterment.

Our Heartfelt thanks to our principal sir Dr. Ch. Prasad garu, for his continuous support in undertaking and designing innovative programs to tap the creativity in us.

We are always indebted to the Hon'ble Commissioner of Higher Education, Mr. Naveen Mittal IAS garu, who is continuing this program to foster a culture of research to uncover the hidden talent of the students.

INDEX

S. No.	TOPIC	PAGE NO
1	Introduction	6
2	Statement of the problem	7
3	Objectives	8
4	Hypothesis	9
5	Scope	10-11
6	Limitation of the study	12
7	Review of literature	13-14
8	Methodology	15
9	Definition of terms	16-17
10	Findings	18
11	Data analysis and interpretation	19-20
12	Conclusion	21
13	Suggestions	22
14	Bibliography / references	23
15	Appendices	24-25

1. INTRODUCTION

The Project "A study of Awareness & Knowledge of Wealth Management among Investors" focuses on understanding the present and future requirements of investors. The key aim of money-wise Financial Planners is to provide growth, preservation, and transmission of wealth. The company also knits together a unified and holistic plan ethically designed around particular needs.

Wealth Management as a concept originated in the year 1990 in the US. Essentially, it is the investment advisory covering financial planning which provides individuals with private banking/ asset management/ taxation advisory & portfolio management. Warren Buffett is the most successful investor in the world. He says that the basic ideas of investing are to look at stocks as business house techniques. Wealth managers provide personalized investment advice to customers ranging from mutual funds to insurance to equity.

ROLE OF WEALTH MANAGER

The wealth manager's fundamental role is to ensure that the investors have adequate money/ wealth for various financial needs/ goals.

- ❖ While performing this role, financial planners offer some or all of the following services.
- ❖ Preparing a financial blueprint for the investor's future
- ❖ Advice on investment in the share market
- ❖ Advice on investment in small savings schemes and other debt instruments
- ❖ Advice on investment in mutual funds and other investment products
- ❖ Suggesting a suitable asset allocation based on the risk profile of the investors
- ❖ Management of loans and other liabilities

2. STATEMENT OF THE PROBLEM

The research problem can be stated - as the reason behind the lack of knowledge of wealth management in rural and semi-urban areas. Assessing the role of government in educating the people to save their hard-earned money and make them to overcome the vicious circle of propensity to consume. However, nowadays many people are showing interest in learning wealth management, but they are scared of the risk involved in investing in stocks and Mutual Funds. If proper guidance is provided, they can overcome their inhibitions to the propensity to save.

3. OBJECTIVES OF THE STUDY

- ❖ To create awareness about the ever-increasing needs and aspirations and its impact on facing financial challenges. The span of earning for individuals is decreasing, while the longevity (life span) of people is increasing. Hence, the study is insisting on the need for retirement planning, which is essential to meet the needs of old age.
- ❖ To educate the people about when income levels are going up, and make them meet their investible surplus needs to be invested prudently for the future. This study will emphasize the importance of the financial assets and liabilities that are available in the market for various needs are getting more and more complex.

4. HYPOTHESIS

Null hypothesis

H₀: Wealth management education plays a significant role in a labor-intensive country like India to counter the employment challenges.

Alternative hypothesis

H₁: Wealth management education has no significance in meeting the employment challenges of a country.

5. SCOPE

Wealth management is a consultative process it involves consultations with affluent clients and deaccessions on their financial needs and goals.

Wealth management (WM) or wealth management advisory (WMA) is a form of investment management and financial planning that provides solutions to a wide array of clients ranging from affluent to high-net-worth (HNW) and ultra-high-net-worth (UHNW). It is a discipline that incorporates financial planning, portfolio management, and several aggregated financial services offered by a complex mix of investment banks, asset managers, custodial banks, retail banks, and financial planners. There is no equivalent of a stock exchange to consolidate the allocation of investments and promulgate fund pricing and, as such, it is considered a fragmented and decentralized industry.

HNW individuals, small-business owners, and families who desire the assistance of a credentialed financial advisory specialist call upon wealth managers to coordinate retail banking, estate planning, legal resources, tax professionals, and investment management. Wealth managers can have backgrounds as independent Chartered Financial Consultants, Certified Financial Planners or Chartered Financial Analysts in the United States), Certified International Investment Analysts, Chartered Strategic Wealth Profession ATA (in Canada), Chartered Financial Planners (in the UK), or any credentialed (such as MBA) professional money managers who work to enhance the income, growth and tax-favored treatment of long-term investors.

The term "wealth management" known to humankind as early as 1933, it came into more general use in the elite retail (or "Private Client") divisions of firms such as Goldman Sachs or Morgan Stanley (before the Dean Witter Reynolds merger of 1997), to distinguish those divisions services from mass-market offerings, but has since spread throughout the financial services industry Family offices that had formerly served just one family opened their doors to other families, and the term Multi-family office was coined. Accounting firms and investment advisory boutiques created multi-family offices as well. Certain larger firms (UBS, Morgan Stanley, and Merrill Lynch) have "treed their platforms with separate branch systems and advisor-training programs, distinguishing "Private Wealth Management from "Wealth Management, with the latter term denoting the same type of services but with a lower degree of customization and delivered to mass affluent clients. At Morgan Stanley, the "Private Wealth Management retail division

focuses on serving clients with greater than 520) million in investment assets, while "Global Wealth Management" focuses on accounts smaller than \$10 million.

In the late 1980s, private banks and brokerage firms began to offer seminars and client events designed to showcase the expertise and capabilities of the sponsoring firm. Within a few years, a new business model emerged, Family Office Exchange in 1990, the Institute for Private Investors in 1991, and CCC Alliance in 1995. These companies aimed to offer an online community as well as a network of peers for ultra-high-net-worth individuals and their families. These entities have grown since the 1990s, with total IT spending (for example) in the global wealth management industry predicted to reach \$35bn by 2016, including heavy investment in digital channels.

6. Limitations

The limitations of the study are those characteristics of methodology that affected the interpretation of the findings from your research.

- ❖ Completely relying on the data provided by the individual through the questionnaire.
- ❖ A failure to use a random sampling technique significantly limits the ability to make broader generalizations from results.
- ❖ Less geographical reach
- ❖ Man Power constraint.
- ❖ Lack of face-to-face communication as large a number of surveys are done through Google forms.
- ❖ Lack of time to study the border concept.

7. REVIEW OF LITERATURE

Velmurugan et al (2015) concludes that investment done in various investment avenues with the expectation of capital appreciation and short- and long-term earnings. The basic idea behind investment of all government, private, self-employed and retired person in this study is to utilize the surplus money in favorable plans so that the money will be rolled back as well as it will give high returns also. When a common man thinks about investment he will never go for any risky plan. In the present scenario the share and gold market are highly uncertain and unpredictable, so the investor should analyze the market cautiously and then make investment decision.

Wyman et al (2014) says that digital is a threat to established participants in wealth management. Younger, technologically-savvy investors have a greater comfort level with self-directed investing than the older generation of today. These investors have also grown up in a world where young companies routinely disrupt older companies and often create entirely new industries. As a result, the next generation of investors is likely to have a greater openness to directing their savings to entities that rely on new models and different technologies-all at lower cost-than established wealth managers. But there are also digitally-oriented opportunities for established wealth managers to deepen their connection with investors through the use of enhanced communications platforms, while also improving the overall investor experience. Significantly, technology can also be harnessed to reduce operating costs savings that can be passed along as lower fees to investors.

Nayak (2013) in his report says that there has been a significant change in the levels and density of savings pattern of the rural households because of the increase in saving opportunities available with a convenient bar. The increase in the financial institutions like banks, micro finance institutions, SHGS and other local banks provided an opportunity to the rural people to save more. The increase in awareness among the people for their future security as through the unforeseen cases like sudden death of a family member, medical emergency and any other financial crisis, education of their children, marriage of a family member has made people inclined to save. The degree of change in savings as compared to urban communities of the rural households are not much but still has brought a revolution in the pattern of savings of the rural households.

Schroder (2013) analyzes the responses to a represent survey of wealth advisors on private wealth management practices, and compares the advisors' views to academic research in household finance. This study demonstrates that many wealth managers do not apply novel insights proposed by financial economists when advising their investors. Many practitioners focus on managing only the market risk exposure of their investors' portfolios. Although financial research has stressed the importance of incorporating human capital, planned future expenditures and the investment time horizon into the investor's asset allocation, these aspects are neglected by most practitioners.

Cognizant Reports (2011) published a report which says that India's wealth management services sector is largely fragmented, which isn't surprising given the industry is still in its early days. Most organized players have so far focused mainly on the urban segment, leaving untapped about one-fifth of India's high net worth individuals (HNWI) population. While Carly entrants and established local players have gained trust with potential investors, firms looking to enter the market will need to invest heavily in brand-building exercises to convey their trustworthiness. Hence, it is recommended that firms take a long-term view while evaluating potential return on investment. The overall outlook and trends in India indicate a huge potential for growth for new and established wealth management firms.

Lucarelli et al (2011) in this paper proposes a theoretical framework which sets alternative business models (BMs) in the wealth management industry, testing them with experimental data. Our "map" of business models arises when wealth managers (WMs) potentially make a mix of business process standardization/customization, together with 'make or buy choices', after an external and internal strategic analysis has been carried out. Operational data support that our business models map can be a reliable instrument both to describe and to guide the strategic position of WMs. Sharma (2008-2010) concluded that Indian investors are very conservative and less risktaker. They prefer to invest their money into safe securities even they know that they will get the less return on the investment and may be possible that they could not cover up the inflation rate but still they prefer to invest in these securities. This is not because they all are risk averse or they don't want to get more return but it is because of lack of knowledge and lack of expertise services in small cities. Investors are not getting the expert's services because they are not aware of such kind of services.

8. RESEARCH METHODOLOGY

Need for wealth management: The need for wealth management comes from the need to meet the financial goals that enable the achievement of one's goals in life. These are determined by an understanding of the present situation, status income level, wealth, responsibility, aspiration, risk profile, ability to save, past and present lifestyle, future requirement, etc. Wealth management requires a complete analysis of an individual's current position and future requirements.

Over the last few years, the need for wealth management-driven to the changes in Indian financial markets. Equity and debt markets have become dynamic and volatile because of local and global factors. The investment option is also increasing and now includes bank deposits, bonds, mutual funds, derivatives, gold, real estate, and commodity market.

The universe of investment options is likely to expand further. A wealth manager is one who can guide individuals to achieve their financial goals. Education levels and the average age of investors are increasing. This means that working duration and post-retirement duration are almost equal.

Hence, we can conclude that comprehensive wealth management can go a long way in assisting investors to build financial security for them.

9. DEFINITION OF TERMS

1. Mutual Funds

A mutual fund is an investment vehicle that is made up of a pool of funds collected from many investors for the purpose of investing in securities such as stocks, bonds, money market instruments and similar assets. Mutual funds are operated by money managers, who invest the fund's capital and attempt to produce capital gains and income for the fund's investors. A mutual fund's portfolio is structured and maintained to match the investment objectives stated in its prospectus.

2. Life Insurance

Life insurance is a protection against the loss of income that would result if the insured passed away. The named beneficiary receives the proceeds and is thereby safeguarded from the financial impact of the death of the insured. The goal of life insurance is to provide a measure of financial security for your family after you die. So, before purchasing a life insurance policy, you should consider your financial situation and the standard of living you want to maintain for your dependents or survivors.

3. Debentures & Bonds

A debenture is a type of debt instrument that is not secured by physical assets or collateral. Debentures are backed only by the general creditworthiness and reputation of the issuer. Both corporations and governments frequently issue this type of bond to secure capital. Like other types of bonds, debentures are documented in an indenture. There are 2 types of debentures: Convertible and nonconvertible. A bond is a debt investment in which an investor loans money to an entity (typically corporate or governmental) which borrows the funds for a defined period of time at a variable or fixed interest rate. Bonds are used by companies, municipalities, states and sovereign governments to raise money and finance a variety of projects and activities.

4. Equity Market

Equity market one of the most vital areas of a market economy because it gives companies access to capital and investors a slice of ownership in a company with the potential to realize gains based on its future

performance. The securities traded in the equity market can be either public stocks, which are those listed on the stock exchange, or privately traded stocks.

5. Commodity Market

A physical or virtual marketplace for buying, selling and trading raw or primary products. For investor's purposes there are currently about 50 major commodity markets worldwide that facilitate investment trade in nearly 100 primary commodities. Commodities are split into two types: hard and soft commodities. Hard commodities are typically natural resources that must be mined or extracted (gold, rubber, oil, etc.), whereas soft commodities are agricultural products or livestock (corn, wheat, coffee, sugar, soybeans, etc.)

6. FOREX Market

FOREX is the market in which currencies are traded. The FOREX market is the largest, most liquid market in the world, with average traded values that can be trillions of dollars per day. It includes all of the currencies in the world. There is no central marketplace for currency exchange; trade is conducted over the counter.

7. Chit Fund

A Chit fund is a kind of savings scheme practiced in India. A chit fund company is a company that manages, conducts, or supervises such a chit fund, such chit fund schemes may be conducted by organized financial institutions, or may be unorganized schemes conducted between friends or relatives. In some variations of chit funds, the savings are for a specific purpose.

10. FINDINGS

56% of young and unmarried people working in the private sector don't have proper financial planning. On the other-hand married and having young & older children prefer financial planning and consult with a financial plan to manage their asset mix. We can categorize married people into 4 segments i.e., young and married, with no children; married and having young children; married and having older children and retirement, they will make up 36 out of 63 respondents, out of those 36 respondents only 29 respondents says that they have proper financial planning, but from those 29 only 9 respondents consult to a financial planner to plan their asset mix.

Most Male prefers comprehensive financial planning as they invest in various asset mixes. Most mutual fund investors prefer a systematic approach based on SIP for investment. But on the other hand, we can say that most of the respondent doesn't know the benefits of the systematic approach. Respondents having an annual income up to 5, 00,000 prefer to save only 5% to 15%. In the same way, only 6 respondents go for over 30% of saving as they prefer comprehensive financial planning.

Extremely risk-averse haven't invested in any risky asset as they play a safe game and most of the respondents prefer saving account to be their 1st option but on same, extremely risk-oriented prefer to invest in most risky assets. The respondent who is young either unmarried & married is not aware of how to balance uncertainty with various asset mixes. That respondent who invests in the risky market prefers tactical asset allocation, whereas most of the respondents prefer fixed asset allocation as their risk is neutral.

Fixed asset allocation respondents mostly preferred long-term horizons and even if they have proper financial planning.

44% of respondents are aware of wealth management but they have studied no material on wealth management. According to some of the respondents, wealth management manages their investing money in various sectors.

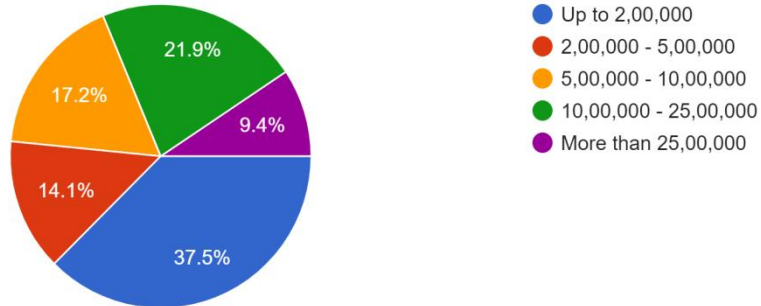
In the same way, many respondents don't know about portfolio management services.

Some respondent believes that wealth management is the systematic management of all the income you generate.

11. DATA INTERPRETATION

Annual income (in Rs)

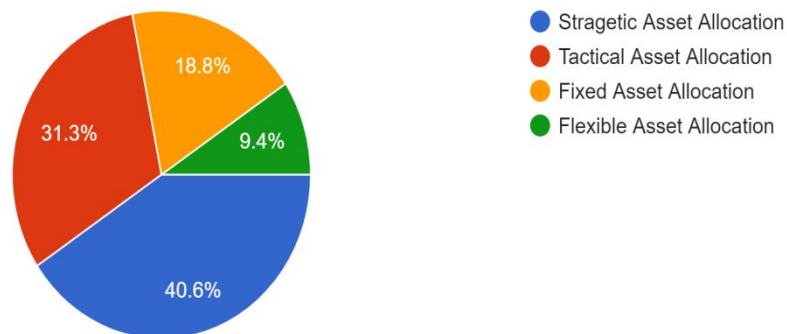
64 responses



- 37.5 % annual income up to lakhs
- 14.1 % annual income 2 to 5 lakhs
- 17.2% annual income 5 to 10 lakhs
- 22% annual income 10 to 25 lakhs
- 9.4 % annual income more than 25 lakhs

What kind of Asset Allocation you will prefer?

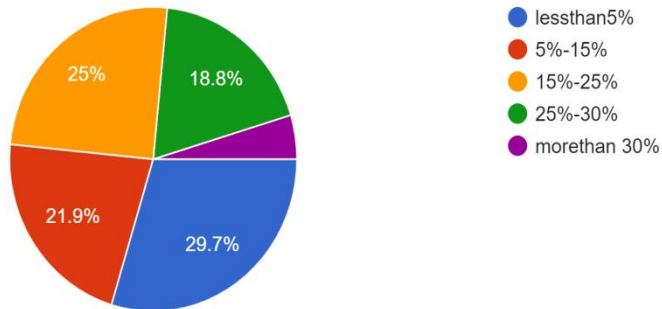
64 responses



- 40.6 % strategic asset allocation
- 31.3 % tactical asset allocation
- 18.8 % fixed assets allocation
- 9.4 % flexible asset allocation

What percent income you invest (save)?

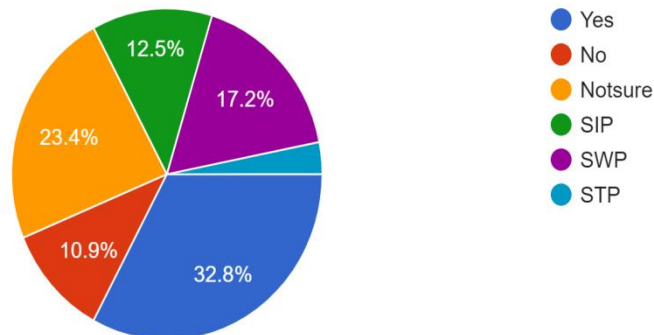
64 responses



- 30% of people less than 5%
- 22% of people 5 to 15 %
- 25% of people 15 to 25 %
- 18.8 of people 25 to 30 %

Do you have Systematic approach to investing?

64 responses



- 32.8% people approach yes
- 17.2% people approach swp
- 23.4% people approach not sure
- 12.5% people approach sip
- 10.9 % people approach no

12. CONCLUSIONS

- ❖ It poised the wealth management industry in India for significant expansion, given the variable market landscape and expected regulatory boosts for the sector. This provides acting growth opportunities that will drive rapid market expansion, coupled with a rise in the number of industry participants. To successfully tap into these potential, financial services organizations must undertake a customized approach, taking into the specific variables of the Indian market. This will need to be supported by a fast-effective business model focused on improved transparency and compliance, partnerships, and efficient technology solutions.
- ❖ By survey, we can say that many individuals don't know the real meaning of wealth management as they interpret it as financial planning. Out of 63 respondents, 58 respondents say that they are aware of wealth management.
- ❖ Respondents prefer risk-free assets to be in their portfolios like PPF, FDs, Life insurance, Gold, etc. thus we can say that these are some popular sources other than saving accounts.
- ❖ On average, the saving percentage gives an outlook of the risk that a person can bear. A low saving ratio leads to lower risk & high saving ratio leads to high risk.
- ❖ The higher the return, the higher the risk will be. Mutual funds, though given the higher return in the long run than any other asset mix but yet not been preferred by many of the respondents, are now a day SIP is more popularizing in a mutual fund.

In recent years, the proliferation of wealth management products and innovative financial services have contributed to the steady growth of wealth management as an attractive and lucrative service sector within the financial industry around the world. The constant forward march of technology is opening new markets in wealth management. At the same time, rapid product development and changing needs of the investors and the globalization of businesses are posing new challenges for the professionals in wealth management.

13. SUGGESTIONS

- ❖ Through this study, we can suggest that the government should bring awareness programmes on wealth management
- ❖ It is essential for wealth management authorities should take initiatives to spread awareness of wealth management among common people
- ❖ People should try to save as much as possible in order to manage their wealth in emergencies
- ❖ People should also be ready to take the risk and invest because the greater the risk, the greater would be the return

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15. APPENDICES

QUESTIONNAIRE

1. Name
2. Annual income
3. In which sector are you employed
 - a) Government sector
 - b) Private sector
 - c) Business
 - d) Professionals
 - e) Home maker
4. How many years are you in this profession?
 - a) Less than 2 years
 - b) to 5 years
 - c) 5 to 10n years
 - d) 10 to 20 years
 - e) 20 to 30 years
5. Do you have proper financial planning?
 - a) Yes
 - b) no
6. Do you consult any financial planner?
 - a) Yes
 - b) no
7. What kind of financial planning you opt for?
 - a) Gold based financial plan
 - b) Comprehensive financial plan
8. Do you have systematic approach to investing?
 - a) Yes
 - b) no
9. What percent of your income you invest (savings)?
 - a) Less than 5%
 - b) 5 to 15%
 - c) 15 to 25%

- d) 25 to 30 %
- e) More than 30%

10. What is your risk profiting?

- a) Extremely risk averse
- b) Modern risk averse
- c) Risk neutral
- d) Moderately risk oriented
- e) Extremely risk oriented

11. Do you have balance un certainty with various asset mix investments?

- a) Yes
- b) no

12. What kind of asset allocation will you prefer?

- a) Strategic asset allocation
- b) Tactical asset allocation
- c) Fixed asset allocation
- d) Flexible asset allocation

13. Duration you prefer for investment

- a) Short term
- b) Middle term
- c) Long term

14. Are you aware of wealth management?

- a) yes
- b) no

15. Do you know about portfolio management services?

- a) Yes
- b) no

16. Have you read any material on wealth management?

- a) Yes
- b) no

17. What do you understand by wealth management?



A Student Study Project on

**UNDERSTANDING THE STRATEGY AND REQUIREMENTS OF SAMSUNG COMPANY
WITH REFERENCE TO SIRCILLA DISTRICT**

BY

GAMPA NAGAVARUN 6025-19-684-015

UNDER THE SUPERVISION OF

A. BALACHANDRAM

SUBMITTED TO

DEPARTMENT OF COMMERCE AND BUSINESS MANAGEMENT

GOVERNMENT DEGREE COLLEGE (A) SIDDIPET

DIST: SIDDIPET, TELANGANA – 502103.

2019- 2022

Student declaration

I, the undersigned GAMPANAGAVARUN, bearing the Hall Ticket No:6025-19-684-015. Hereby, declare that the project report entitled “UNDERSTANDING THE STRATEGY AND REQUIREMENTS OF SAMSUNG COMPANY WITH REFERENCE TO SIRCILLA DISTRICT”

This is the bonafide work undertaken by me, and is not submitted to any other university or institution for the award of any degree/diploma.

GAMPANAGAVARUN(H.T.NO: 6025-19-684-015)

Place: Siddipet

Date:

DEPARTMENT OF COMMERCE & BUSINESS MANAGEMENT

Certification by the Supervisor

This is to certify that Mr.GAMPA NAGAVARUN, H.T. NO: -6025-19-684-015, Student of BBA, has completed his project report on “UNDERSTANDING THE STRATEGY AND REQUIREMENTS OF Samsung COMPANY WITH REFERENCE TO SIDDIPET DISTRICT “. This report has not been submitted to any other University or Institute for the award of the any Degree.

GAMPA NAGAVARUN

DEPARTMENT OF COMMERCE & BUSINESS MANAGEMENT

Certification by the Head of the Department

This is to certify that the proposed Student Study Project Report entitled '**UNDERSTANDING THE STRATEGY AND REQUIREMENTS OF SAMUSUNG COMPANY WITH REFERENCE TO SIRCILLA DISTRICT**' Has been carried out by **GAMPA NAGAVARUN** the Student of BBA II Year, from Department of Commerce & Business Management of our College under the supervision of Mr. A. BALACHANDRAM Lecturer in Commerce & Business Management. I certify that he is a bonafide student in our department studying BBA Degree avidly for the academic year: 2019-22 with bearing hall ticket number.6025-19-684-013.

HOD Commerce & Business Management

DEPT. OF COMMERCE&BUSINESS MANAGEMENT

ACKNOWLEDGEMENT

I wish my profound gratitude to my project guide **Mr. A. BALACHANDRAM** sir, Lecturer in Commerce and Business Management, for his flawless guidance, meticulous care, and cooperation throughout my project work.

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I express my gratitude to our principal, **Dr. Ch. Prasad** Sir, for his initiation, to conduct student-oriented activities in the college to inculcate research culture among the student community.

I am in depth of words to express my feelings to my family and friends for their encouragement and support in the project's completion successfully.

Gampa nagavarun

ABSTRACT

Samsung's Innovation Strategy in Smart Phones market Farshad Modani; Mamie Abdula; Jejung Ha; Rachanida Koosawangsi Abstract theSmart Phones Market has beenfast evolving in termsof innovation. Samsung's 'Fast Follower' innovative strategy as proved to be successful so far. However, even with higher sales in smart phones as compared to its competitor and market leader, apple, Samsung is now competing mainly on sales rather than innovation. In this study, we considered factors of innovation such as: innovative Strategy, Resources for innovation, Innovation Capabilities and Processes to analysis Samsung's current situation. The study then looks at Samsung's opportunity to gain Smart Phones Market innovative leadership based on the 5G emerging technology. The same factors of innovation are analyzed based on existing gaps to suggest ways in which Samsung can leverage its domination in the mobile industry patents as well as the resources for innovation to gain competitive advantage and set market standards with 5G technologies.

1. 1 INTRODUCTION

Before the liberalization of the Indian economy, only a few companies like Kelvinator, Godrej, Alwyn, and Voltas were the major players in the consumer durables market, accounting for no less than 90% of the market. Then, after the liberalization, foreign players like LG, Sony, Samsung, Whirlpool, Daewoo, and Aiwa came into the picture. Today, these players control the major share of the consumer durables market. Consumer durables market is expected to grow at 10-15% in 2007-2008. It is growing very fast because of rise in living standards, easy access to consumer finance, and wide range of choice, as many foreign players were entering in the market with the increase in income levels, easy availability of finance, increase in consumer awareness, and introduction of new models,

the demand for consumer durables has increased significantly. Products like washing machines, air conditioners, microwave ovens, color televisions (C-TV) were no longer considered luxury items. However, there were still very few players in categories like vacuum cleaners, and dishwashers. Consumer durables sector is characterized by the emergence of MNCs, exchange offers, discounts, and intense competition. The market share of MNCs in consumer durables sector is 65%. MNC's major target is the growing middle class of India. MNCs offer superior technology to the Consumers whereas the Indian companies compete on the basis of firm grasp of the local market, their wellacknowledged brands, and hold over wide distribution network. However, the penetration Level of the consumer durables is still low in India. Indian Consumer durables market used to be dominated by few domestic players like Godrej, Voltas, Alwyn and Kelvinator. But post liberalization many foreign companies have entered into Indian market dethroning the Indian players and dominating Indian market the major categories being CTV, REFRIGRATOR, MICROWAVE OVEN and WASHING MACHINES. India being the second largest growing economy with huge consumer class has resulted in consumer durables as the fastest growing industries in India. LG, SAMSUNG the two Korean companies have been maintaining the lead in the market with LG being leader in almost all the categories. The rural market is growing faster than the urban market, although the penetration level is much lower. The CTV segment is expected to be the largest contributing segment to the overall growth of the industry. The rising income levels double-income families and consumer awareness were the main growth drivers of the industries.

1.2 Statement of the problem:

There's plenty of reason to blame Samsung for its Note 7 debacle. It rushed the phone to market. It didn't subject the batteries to independent testing, as its competitors routinely do. It was slow to acknowledge the scale of the problem. And it failed to properly coordinate its response with regulators. Oh, and it created a product that can no longer be easily repaired or refurbished.

Bloomberg View

This week, Samsung representatives are standing by at some of the world's busiest airports, ready to exchange Galaxy Note 7 phones for something new and less combustible. After dozens of fires, two recalls and the complete cancellation of the product, the U.S. government on Saturday warned that anyone knowingly bringing a Galaxy Note 7 and its potentially explosive battery onto a plane could be subject to criminal prosecution.

There's plenty of reason to blame Samsung for this debacle. It rushed the phone to market. It didn't subject the batteries to independent testing, as its competitors routinely do. It was slow to acknowledge the scale of the problem. And it failed to properly coordinate its response with regulators.

But perhaps Samsung's biggest mistake was one common to many phone makers: In the race to make the slimmest devices possible, it created a product that can no longer be easily repaired or refurbished. For years, this trend has been harmful to consumers and the environment; now it's clear that it can hurt a manufacturer's bottom line and reputation, too.

The immediate problem with the Galaxy Note 7 is a manufacturing defect that makes its batteries prone to short-circuiting and combustion. That didn't need to be a fatal flaw: As recently as 2014, one of the top selling points for Galaxy Note phones was that a user could switch out the battery pack with ease. If the Note 7's batteries could have been quickly replaced, the toll of the current crisis would have been far smaller.

In 2015, however, Samsung began to transition away from replaceable batteries. It wanted to produce a thinner device, which made accessing interior components more difficult. And it wanted to make its phones waterproof, which required embedding batteries and made DIY repair a fantasy except for the most competent technicians. (One expert recently explained that replacing a Note 7 battery requires "blasting the back of the phone with hot air, prying away the glass and pulling out a layer of components before going after the battery with a tiny plastic crowbar.")

Samsung's new approach offered one other advantage. Replacing batteries is now a high-margin business for phone makers. Apple charges \$79 to swap out a battery on an out-of-warranty iPhone 6, even though replacement kits, complete with tools, can be found online for less than \$30. Those who already have the tools — such as the fast-growing independent phone-repair industry — can purchase the batteries online for less than \$10. Samsung had the same idea: It costs \$45 for an authorized service center to swap out a battery for the premium S6. But many owners will simply upgrade instead of going through the trouble. And that's precisely what the manufacturers want: An overly expensive battery replacement is really just the starting point for upselling a new phone.

The Note 7 recall is a blunt reminder that, in a crisis, those harder-to-repair phones can become a vast liability. Instead of switching out 2.5 million batteries, Samsung is now preparing to "dispose" of 2.5 million phones, at a cost that will easily exceed \$1 billion, not to mention long-term reputational damage.

And the cost to the environment may be steeper. By one estimate, the average new phone requires 165 pounds of raw materials, including gold, copper, rare earths and oil. Even under the best circumstances, recyclers can recover only a small percentage of such ingredients. Samsung hasn't disclosed what it plans to do with all those recalled phones, but it's a safe bet that it will amount to an enormous waste.

It doesn't need to be this way. Manufacturers are fully capable of designing products for easier repairs, and some are doing so. When Apple designed the iPhone 7 to be water resistant, it didn't rely on adhesives but instead opted for repair-friendly gaskets and seals. Fair Phone, a Dutch social enterprise, has sold tens of thousands of premium modular phones that allow customers to snap out batteries with ease. LG has carved out a profitable niche making high-end phones that do the same.

1.3 Limitations of study:

In earlier days telecommunication field had many obstacles. The number of mobile cellular phone users are increasing day to day in India. Companies make aggressive marketing, advertising and promotional efforts which compel other manufactures to focus on their marketing efforts as well. These companies resort to price reductions, new function additions, value addition and focus advertising and promotional campaigns.

This study entitled to "A Study of Brand awareness towards Samsung Mobile products with competitor's products" was conducted over a period of two weeks. 50 different customers are selected as sample. Samsung mobile field faces tough competition

from different reputed brands. It gives more pressure to develop more innovative technologies in Samsung mobile phones.

1.4 Objectives of the study:

PRIMARY OBJECTIVES

The primary objective of the study is to analyze the market share and understand the distribution channel relationship with reference to SAMSUNG ELECTRONICS INDIA PVT LTD.

SECONDARY OBJECTIVES

- To find out the counter share of SAMSUNG LCD TVs. To find out the counter size of the dealer as well as the different brands kept by different dealers.
- To record who are the major players of LCD TVs To find out the largest selling model among all the segments
- To know whether the dealer is aware of current pricelist
- To find out whether the dealer is having brochure of the product
- To know the benefits a dealer wants so that he is satisfied by selling the products

1.5 Hypothesis:

A hypothesis is a Statistical proposition formulated in a certain given situation as a part of research which state what the research is looking for the proposed research hypothesis has been formulated as:

Samsung Electronics sold its hard disk drive (HDD) business to Seagate

- The latest model of Samsung tablet is Galaxy S3
- Samsung expects to export 510 million phones in 2013 of these 390 million were smartphones
- Samsung planning to release a lineup of devices powered by Microsoft's Windows 8 mobile operating system, that support TIZEN software.

This project gives us great exposure to the consumer durable market because it includes product knowledge and field survey job in which we visited the consumer durable stores in Sircilla district.

1.6 Scope of study:

This project gives us great exposure to the consumer durable market because it includes product knowledge and field survey job in which we visited the consumer durable stores in Sircilla.

While visiting the shops we

1. Calculated the display share of the SAMSUNG product in shop.
2. Collected the data of actual monthly sale of the SAMSUNG product in few shops.
3. Found out the problems that the dealer was facing while selling the SAMSUNG product.
4. Found out the customer response for SAMSUNG products by asking the owner of the shop.
5. Checked whether demo calls were attended or not

1.7 Limitations of study

Although I tried my best in preparation of this project, but this study has some limitation:

1. The period of the project was not sufficient to study all the factors in deep.
2. Visiting various places for the study consumed a lot of time.
3. We cannot say that what the consumer have revealed will be right for each and every situation because their perception is influenced by many factors.
4. Many consumers and dealers/retailers showed less interest in providing information and haven't cooperated.
5. Some of confidential information viz. credit period, schemes, policies and sales figure were not disclosed by the competitors.

3.1 FINDINGS

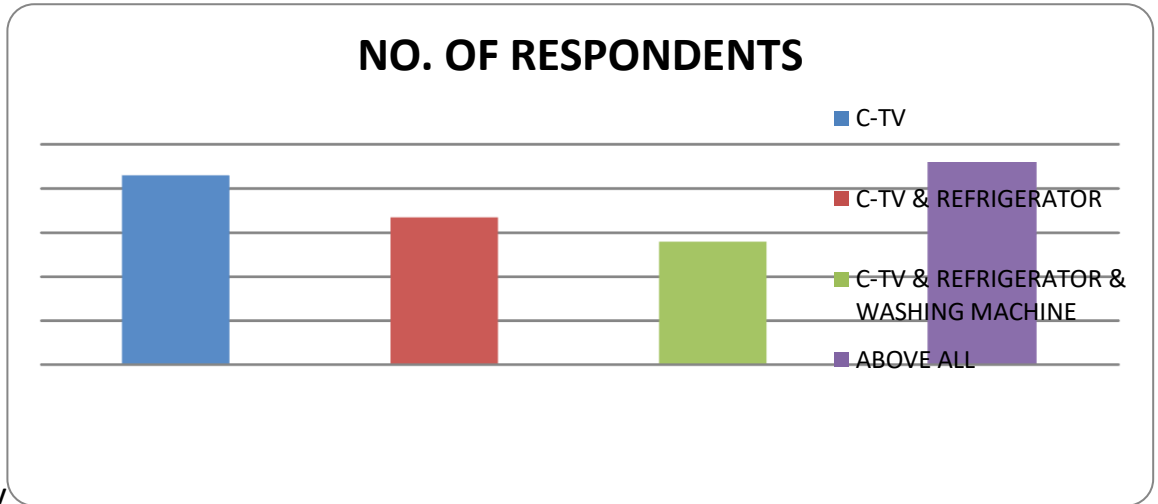
- Majority of the dealers i.e., 50% at having enter share of SAMSUNG LCD
- between NP-40%. It shows that Samsung has got strong grip in the market an
- if the dealers will court me ethically than market share may go 54% of the dealers are having counter war between 0-19 units per month. I
- shows that majority of the dealers end to improve their counter size in order to expand the market
- From the study, eagled that 62% of the dealers don't have any LCDdisplay stand in their counter.
- Samsung is having hobbydeploy share between 55% to 75%) 18% les rather than it shows that many of the dealers are keeping Samsung in the display. Differ test for displaying the LCD beings a new perspective in.
- Among the difficultmuch like 22-inch, 25-inch40-inch, shove 40-inch, majority of the dealers (365) finds 22" the largest selling model in them
- Majority of the sales in 52% don't have the efficient catalog of the product
- Samsung should strive to ensure that the catlings are sent out regularly and
- quickly, as this is the case of most grimaces of the channel partners.
- Majority of the deals are aware of current princelier due to the effective communication with the company. Without effective communication Val
- cannot be passed deliver exteriors value to the target market.
- Same dealers are taking Samsung LCD from her makes. This is price instability in the market been sellers and system

3.2 Data analysis & interpretation:

Table No.1 Number of company's product sold by dealers

Sr. No.	PRODUCT	NO. OF RESPONDENTS
1	C-TV	86
2	C-TV & REFRIGERATOR	67

3	C-TV & REFRIGERATOR & WASHING MACHINE	56
4	ABOVE ALL	92
	TOTAL	301

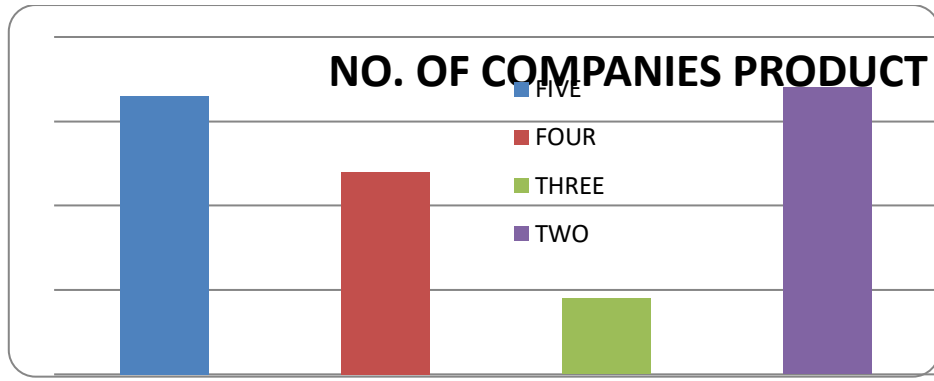


Source: - Survey

INTERPRETATION: According to survey, 86 dealers were sold only C-TV, 67 dealers were sold C-TV and REFRIGERATOR, 56 dealers were sold C-TV and REFRIGERATOR, WASHING MACHINE and 92 dealers were sold all product.

Table no. 2 shows no. of company's product sold from dealer's shop.

Sr. NO.	NO. OF COMPANIES PRODUCT	NO. OF RESPONDENTS
1	FIVE	33
2	FOUR	24
3	THREE	9
4	TWO	34
	TOTAL	100

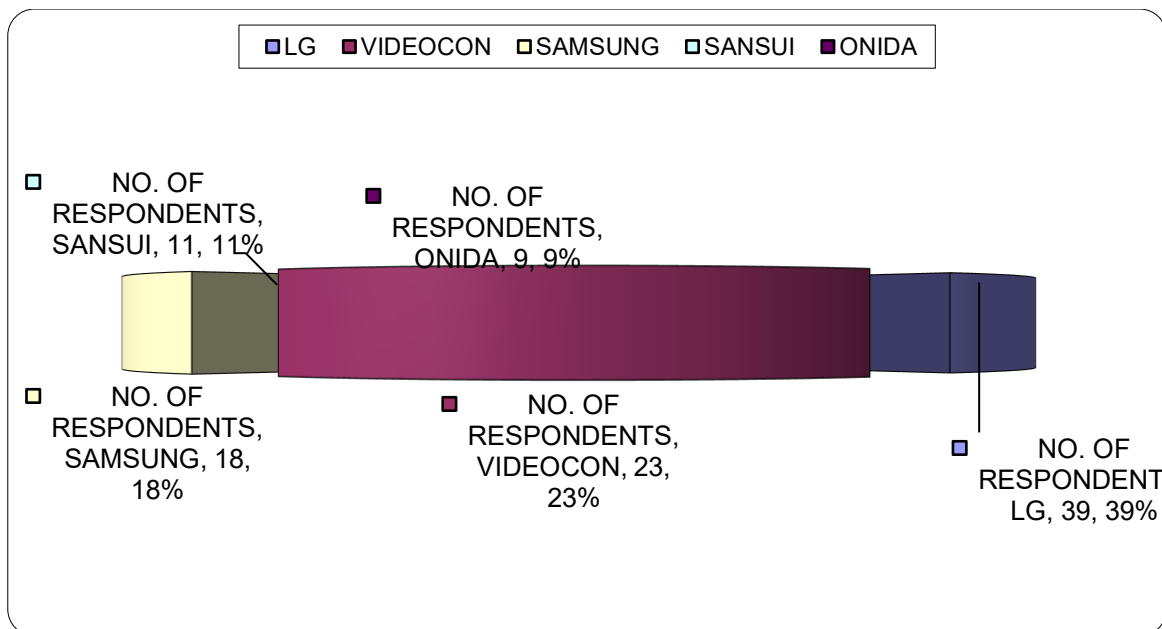


INTERPRETATION-

According to survey, 33 dealers were sold 5 brands, 34 dealers were sold only 2 brands from their shops.

Table No.3 Shows Major brand of C-TV sold by dealers.

Sr. NO.	BRAND	NO. OF RESPONDENTS	PERCENTAGE
1	LG	39	39
2	VIDEOCON	23	23
3	SAMSUNG	18	18
4	SANSUI	11	11
5	ONIDA	9	9
	TOTAL	100	100



INTERPRETATION-

According to dealers, in Nashik district LG is leading in

C-TV with 39%, after that VIDEOCON is 2nd with 23% and then SAMSUNG is on 3rd with 18%.

Chapter – 4 Summary & conclusion

4.1Conclusions

- ✓ CDMA t has 30-35% of tool mobile market share.
- ✓ CDMA sales are increase day by day.
- ✓ Samsung Market share is high among all the brands
- ✓ Market share of LG is very much similar to Samsung in mobile steres
- ✓ CDMA mobile market is very price sensitive market, Maximum selling of 1k-2k Rs lower range handsets
- ✓ A handsets restriction is biggest problem in CDMA segment
- ✓ Customers are very much aware about every feature of handsets
- ✓ In CDMA mobile market there are limited player are available.
- ✓ There is very close competition among some players of handsets
- ✓ In CDMA very limited handsets is available
- ✓ In CDMA variety of handsets is required
- ✓ In CDMA handsets battery problem is biggest problem
- ✓ Price of CDMA handsets is high as compare to GSM handsets
- ✓ Basic handsets FM+ speaker is most demand model in operator handsets.

Appendices:

Questionnaire

Study of Consumer Durable Market for SAMSUNG Electronics Ltd. With Special reference to Sircilla district.

Name of shop:

Address:

Contact no.:

Which is consumer durable product you sold from your shop?

- C-TV Refrigerator Washing Machine
 DVD Microwave

How many no. of company's product you sold from your shop?

- ONE _____
 TWO _____
 THREE _____
 FOUR _____
 FIVE _____
 SIX _____

Which is major brand of Colour-Television you sold from your shop?

- SAMSUNG LG Videocon Onida
- Sansui

What is the important parameter for more sales of Colour-Television brand?

- Price Quality Services Advertisement Schemes

Which is major brand of Refrigerator you sold from your shop?

- Godrej Whirlpool Kenstar LG
- SAMSUNG Videocon Kelvinator

What is the important parameter for more sales of Refrigerator brand?

- Price Quality Services Advertisement
- Schemes

Which is major brand of Washing Machine you sold from your shop?

- IFB Whirlpool Kenstar LG
- SAMSUNG Videocon Kelvinator Godrej

What is the important parameter for more sales of Washing Machine brand?

- Price Quality Services Advertisement
- Schemes

Which is major brand of DVD you sold from your shop?

- SAMSUNG LG Videocon Onida
 Sansui Philips Intex SONY

What is the important parameter for more sales of DVD brand?

- Price Quality Services Advertisement
 Schemes

Which is major brand of Microwave you sold from your shop?

- SAMSUNG LG Videocon Kenstar
 Godrej Philips Bajaj SONY

What is the important parameter for more sales of Microwave brand?

- Price Quality Services Advertisement
 Schemes

Which company's product you give high profit margin?

- SAMSUNG LG VIDEOCON SONY
 WHIRLPOOL GODREJ PHILIPS KENSTAR

14) What are your suggestions for SAMSUNG to increase the sales?



A STUDENT STUDY PROJECTON



INDIANHANDLOOMINDUSTRY SECTOR

(For the partial fulfillment of a ward of B.Com Computer Application)

BY B.COM III YEAR

Page 18 of 175

SL.NO.	STUDENTNAME	H.T.NO.
1	AKKAM ARUN	6025-18-405-001

2	BATHU VAMSHI	6025-18-405-013
3	DASARI RAJITHA	6025-18-405-043
4	GALIPALLY ASHWINI	6025-18-405-056
5	CHILUMULA SWATHI	6025-18-405-032

UNDERTHE SUPERVISION OF

DR.T.SRINIVAS

LECTURER IN COMMERCE AND BUSINESS MANAGEMENT

SUBMITTED TO

Department of commerce and business management Government degree college (a) Siddipet Dist: Siddipet, Telangana – 502103.

2020-2021

CONTENT'S

- 1) Introduction
- 2) Indianhandloom industry
- 3) Major handloomclustersinIndia
- 4) WomeninIndianhandloomindustry
- 5) Issuesandchallengesfacedbyhandloomsector
- 6) Observational
- 7) Conclusions
- 8) Questionnaire
- 9) Declaration

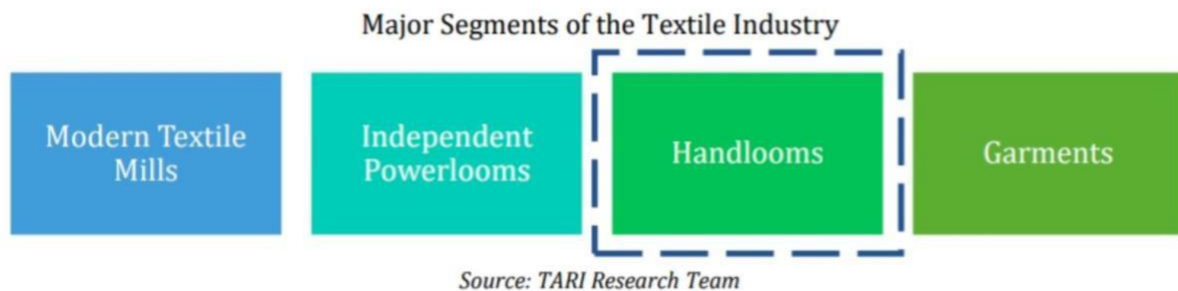
1:INTRODUCTION

The Indian textile and clothing industry is one of the mainstays of the national economy having Established itself as a leading export sector and with large consumption based domestically. The Sector has made significant contribution to the economy accounting for 6% of GDP and 13% of Exports.

The strength of the sector lies across its entire value chain from natural to man-made Fibre to apparel to home furnishings. Besides, the sector is the second largest provider of Employment after agriculture, employing nearly 51 million people directly and 68 million people Indirectly. These numbers clearly indicate that growth and all-round development of the textile Industry will have a direct bearing on and lead to improvement of the Indian economy.

The textile sector is currently estimated at around US\$ 150 billion³ and is expected to reach US\$ 250 billion by 2019. The industry's manufacturing setup is second largest in the world, following China. The industry has an installed capacity of 512 lakh spindles, 8.6 lakh rotors, 0.68 lakh looms in organized sector, 25.23 lakh power looms and 23.77 lakh handloom.

The textile sector comprises four important segments - modern textile mills, independent power looms, handlooms and garments.



The handloom industry in India has a long tradition of excellent craftsmanship, representing and preserving the vibrant Indian culture. Indian artists are now distinguished worldwide for their Handspinning, weaving and printing elegance. The operations of this industry are primarily Household based; where in various members of the family put in joint efforts for production. These Activities are spread across thousands of towns and villages of the country and involve transfer of skills from one generation to the next. The sector involves large number of artisans from rural and semi-urban areas, most of which are Women and people from economically disadvantaged groups. Some of the strengths of this Industry are availability of cheap and abundant labour, use of local resources, low capital investment, unique craftsmanship in manufacturing of the products and increasing appreciation by international consumers.

★ Handloom Fabric Manufacturing ★



2: Indian handloom industry overview

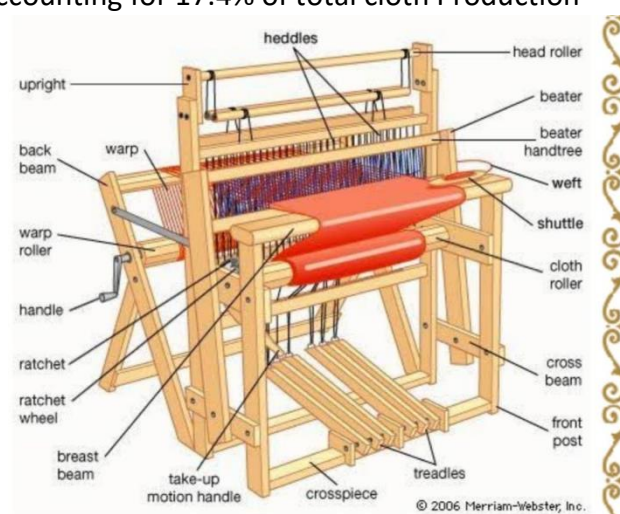
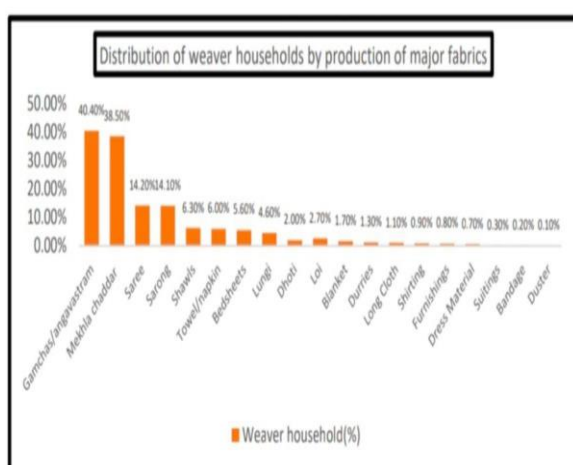
The Indian handloom industry is one of the oldest and largest cottage industries in the country. The industry is a hallmark of India's centuries old traditions and culture with huge variety of Designs, printing techniques, weaving art and materials renowned globally. Almost every state of India has something unique to offer in terms of handloom products. Phulkar from Punjab, Chanderi from Madhya Pradesh, Ikats from Andhra Pradesh, Tie and Die from Rajasthan and Gujarat, Daccai from West Bengal, Brocade from Banarasi and Jacquard from Uttar Pradesh are some of the examples of the intricate work done by Indian artisans and weavers which are appreciated globally.

The operations of the industry are generally household based, wherein various members of the family come together and contribute to the production process. These activities are spread across the length and breadth of the country and involve transfer of skills from one generation to the next. The sector is largely unorganized, and the workers are mainly from the economically and socially weaker sections of the society, who weave for their household needs and also contribute to the production in the textile sector. The weavers of this industry are keeping alive the traditional craft of different states. The level of artistry and intricacy achieved in the handloom fabrics is unparalleled and certain weaves are still beyond the scope of modern machines. Most of the handloom units are run either as sole proprietors or on partnership basis. This sector is one of the largest unorganized

Year	Cloth Production - Handloom Sector (Billion Sq. Metres)
2010-11	6.91
2011-12	6.90
2012-13	6.95
2013-14	7.10
2014-15	7.20
2015-16	7.64
2016-17	8.01

economic activities in the country providing employment directly and indirectly to over 43.31 lakh weavers. It is an integral part of the livelihood of many people in the rural areas of the country. Moreover, the quantity of cloth production by the sector has increased from 6.91 billion square meters in the year 2010-11 to nearly 8.01 billion square meters during the year 2016-17, accounting for 17.4% of total cloth production

Graphic 6 - Distribution of Weaver Households by production of major fabrics



3:MajorhandloomclustersinINDIA

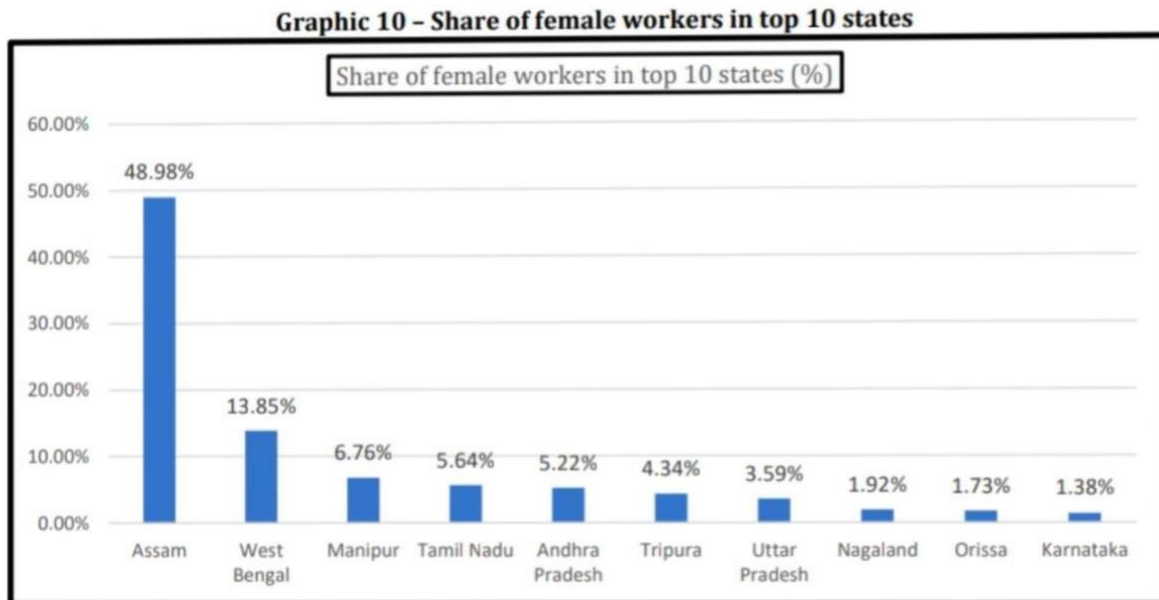
As mentioned earlier, different parts of the country have different and unique offerings of Handloom products. A review of the products and specialties on offer and the main centers of Production / clusters is provided in the following table

Region	State(s)	Product / Speciality Work	Major Clusters
North India	Jammu and Kashmir	Pashmina Weaving	Srinagar
	Uttar Pradesh	Brocade, Jangla, Tanchoi, Vaskat, Cutwork, Tissue and Butidar	Varanasi
	Haryana, Punjab and Rajasthan	Panja Weaving	Panipat, Jaisalmer, Barmer
		Bandhej, Lehariya	Jaipur, Jodhpur, Alwar, Ajmer
	Kota Doria	Kaithun, Magrol, Siswali	
North East India	Assam	Sualkuchi	Guwahati
	Mizoram	Mizo Puan Weaving	Thenzwal, Aizwal
	Nagaland	Loin Loom Weaving	Dimapur, Kohima
East India	Odisha	Sambalpuri Weave	Sambalpur, Kalahandi, Phulbani, Bolangir
		Koraput Weave	Koraput
	West Bengal	Carpet Weaving	Darjeeling
South India	Kerala	Coir Work	Allapuzha
		Dhurrie Weaving	Warangal, Kothawada
	Andhra Pradesh	Pochampalli Weave	Pochampalli
		Mangalagiri	Mangalagiri
Tamil Nadu	Kanchipuram	Kanchipuram	
West India	Gujarat	Patola Weaving	Patan
		Mashru Weaving	Patan
	Maharashtra	Paithani	Yeola, Paithan
Central India	Chhatisgarh	Pata Weaving	Bastar
	Madhya Pradesh	Maheshwari Weaving	Maheshwari
		Chanderi Weaving	Chanderi

4: WOMEN IN INDIAN HANDLOOM INDUSTRY

Women form an integral part of the Indian Handloom industry. As per the Third Handloom Census, 89% of the 43.31 lakh handloom workers in India are adult (18 years and above) workers of which majority are female (77%) while male (23%) forms a relatively smaller proportion of the workforce. Also, most of the female workers are located in rural areas. The sector has the Potential to play a huge role in women's empowerment. However, it is important to note that most women weavers are illiterate or semi-illiterate due to poor economic conditions which casts doubt on their social security and future aspirations. Also, it has been realized that the Contribution of women to the work is not recognized fully as can be seen from poor work conditions and low wages.

Thus, there is need for measures for social and economic empowerment of women in the sector and make efforts to restore the centrality of women in this trade. There is a need to improve the working, living and wage conditions of women weavers in the industry. The graph below shows the proportion of adult female workers in top 10 states and it indicates that the female workers dominate the North Eastern region. The detailed state wise distribution of adult female workers is provided in Annexure.



The handloom sector has occupied an important position in providing employment opportunities to rural women in North Eastern Region (NER). Weaving is a major source of livelihood for rural tribal women in industrially backward states of NER. Even the government and non-Governmental organizations (NGOs) have taken keen interest in promoting the process and providing financial support that would help women create business ventures. Through this support, the women have created Self-Help Groups and Cooperatives, thus building a platform for generating income and inculcating entrepreneurial skills. Eventually, this has enhanced their participation in decision making process, developed their level of confidence and strengthened.

5. ISSUES AND CHALLENGES FACED BY HANDLOOM SECTOR

The strength of the handloom sector lies in its uniqueness, flexibility of production, openness to innovations, adaptability to buyers' requirements and wealth of tradition. However, the sector is still facing multifarious problems and challenges which are stifling its growth and impacting its sustainability. Though the government has taken measures towards the development of the sector and improvement of its productivity and marketing, weavers are still facing a livelihood crisis.

Therefore, to be able to implement corrective measures to uplift the sector, it is important to first identify the problems as well as the weaknesses of the handloom industry. A review of the literature on the subject shows that there are a few key areas that require attention if the growth and development of this sector is to be strengthened. We present below some of the issues and challenges that are faced by the handloom sector in India.

Shortage of inputs and Problem of working Capital:

The high cost of inputs such as yarn, cotton, silk, artsilk, chemicals & dyes and zari and irregular supply of working capital affects the operations and continuity of the industry thereby leading to a decline in the production of handloom products. The major raw materials have low yield which creates hurdles in production planning and aggravates the problem due to lack of economies of scale

Lack of credit:

Shortage of credit facilities and expensive cost of obtaining credit is a key concern for the handloom sector. Also, lack of financial literacy increases credit-related challenges among the weavers. As per the Third Handloom Census, 44.6% of weavers relied on a master weaver for the provision of credit and nearly 13.4% depended on the money lenders. It was also specified that only 14.8% of handloom weavers had access to institutionalized sources of credit. Also, majority of the weavers find it difficult to meet their credit needs on reasonable terms as they are unable to satisfactorily provide adequate security to banks and other financial institutions. This limits their ability to upgrade their looms or buy new looms.

Marketing issues:

Some of the concerns regarding the low volume of sale of finished handloom products stem from the fact that weavers lack awareness and information on customer preferences, customers are unable to distinguish between the products produced from the power loom sector versus those produced from the handlooms, promotional campaigns are not sustained over time to promote the products, there are at times inconsistencies in quality of the product as well as inefficiencies in the supply chain.

Greater competition from power looms and Mill sector:

The modernization of the textile industry with increased usage of sophisticated technology in production of cloth has led to a serious threat to the traditional handloom industry. Diversified product ranges, low prices, high quality, superior and standardized products offered by the modern textile industry are in greater demand by the consumers relative to the expensive handloom clothing.

Technological backwardness:

The looms deployed in the production of handloom products are old, worn out and unproductive which require more labor to operate. This increases the price of the final product and renders the industry uncompetitive relative to its power loom counterparts.

Challenges faced by the sector:

Even though women form an integral part of the Indian handloom industry, there is not enough recognition of their contribution to the sector. Most women weavers are illiterate or semi-illiterate due to poor economic conditions which casts doubt on their social security and future aspirations. While 25% of the women in the NEER have a certain advantage in enjoying cultural freedom of dealing with work on their own, women in most other parts of India are constrained within a male-centric environment that does not recognize

women to function as equals. They are
Enlisted as housewives who assist menfolk and are therefore regarded as secondary workers as
Against men
who get formally enlisted as owners of looms.

6. OBSERVATIONAL

VENUE: SIDDIPET

*Great accommodation

Good food

Great hospitality

*Lots of fibre close by – allowed women to learn how to gather and pick this for themselves

*No connection to outside – totally focused on what doing at the time

THINGS WE ENJOYED:

Everything

Great experience

Hearing stories from women

*Seeing people engaged about their perspectives on things

Having links to other areas and groups through those represented

Having both Elders and Younger women there

*The young people were beautiful

Sharing stories about life journey with others – just beautiful to be part of this

*People connect with others when they face struggles in life

*The meditation – away from everyday world

*Healing

*The many stories – good yarns – some good ones at the smoking area

YOUNG PEOPLE:

*Must be included in these types of things

Must be treated with respect – they want to learn – but also have knowledge to take us forward

BOTH WORLDS:

*Women are leading the way in adapting to “walking in both worlds”

Education is key – including learning of cultural knowledge

Must find a balance

WEAVING:

*Great to teach their skills

*The weaving takes time – but everyone stuck at it

The muf feather exercise gave everyone a quick return on time – good fun

CONCLUSIONS

The problems faced by the weavers can be addressed by leveraging e-commerce, which, in turn, can bridge the gap between the consumers and weavers. The e-commerce platform can also help in increasing the foreign sales of Indian handloom products. An exclusive e-commerce website, with relevant logistics support, needs to be created to sell authentic Indian handloom products. This should ultimately provide a sales avenue for weavers, while increasing the visibility and reach of Indian handlooms to the consumers. Handlooms are exported generally in the form of traditional Indian attires. To increase the demand abroad, handloom products should be tailored as per the needs of the foreign markets. A group of designers can be hired to understand the fashion trends of the West and guide the weaver community. With the change in consumer preferences towards comfort and sustainability, handlooms are regaining prominence gradually around the world.

However, Covid-19 has hit handloom and other sectors badly. If the industry had a good digital presence, revival would have been easier for the industry. It is time that the handloom industry leveraged technology and digital platforms to become sustainable.

8: QUESTIONNAIRE

FeedbackFromWeavers:

1. What are the fibres used in Textile Industry?

- a) Three basic types of fibres used in Textile industries are
- b) Synthetic fibres
- c) Natural fibres
- d) Cotton fibres

2. What are the chemical based procedures used in textile manufacturing?

- a) Scouring
- b) Bleaching
- c) Bleach clean up
- d) De-sizing
- e) Fabric softening

3. What are the different types of cotton available?

- a) Different types of cotton available are
- b) Grey cotton fabric
- c) Bleached cotton fabric
- d) Color or dyed cotton fabric

4. What is habutae?

It is a silk fabric specially produced only in Japan but recently there is a trend of importing this from China and Korea is increasing.

5. Explain the fundamental principle of Knitting?

The basic principle of knitting is that a single yarn which is formed into interlocking loops with the help of hooked needles. The loops may be closely or loosely constructed.

6. What is wale and course in the textile industry?

Course: In Knitted fabric loop, the total amount of horizontal rows is known as Course.
Wale: In Knitted fabric loop, the total amount of vertical rows is known as Wale.

7. What is the fibre used to create linen?

To create linen, FLAX fibre is used.

8. What are the three basic stitches in weft knitting?

- a) Plain Knit stitch
- b) Purl stitch
- c) Rib stitch

9. How many fibres can you yield from each cotton seed?

Each cotton seed may produce as many as 20,000 fibers on its surface, and a single ball will contain around 150,000 fibers.

10. Explain what is Tufting?

Tufting is a type of method for textile weaving, which is done by pushing extra yarn into a fabric. In this process, many needles simultaneously punch the fabric at pre-determined distance for extruding the fibers. Tufting is usually done on carpets, blankets and upholstery.

11. How non-woven fabrics are made?

Non-woven fabrics are made by interlocking or bonding of fibers through mechanical, chemical, thermal or solvent means. Different types of fabric are used for nonwovens like wool, Cotton, polyester, acrylic, etc.

12. What are the different methods of dyeing?

- a) Different types of dyeing methods are
- b) Stock dyeing
- c) Top dyeing
- d) Yarn dyeing
- e) Piece dyeing
- f) Garment dyeing
- g) Dope dyeing



Handloom working Location



9: DECLARATION

We hereby declare that the contents presented in the student study project Entitled: **INDIAN HANDLOOM INDUSTRY SECTOR** that is being submitted in partial fulfillment for the **STUDENT STUDY PROJECT** is a record of original work investigated by us under the supervision of **DR.T.SRINIVAS B.COM(CA) DEPARTMENT OF COMMERCE AND BUSINESS MANAGEMENT GOVERNMENT DEGREE COLLEGE (A) SIDDIPET...**

Further this is to state that the result embodied in this thesis have not submitted to any other University or Institution for the award of any degree or PG

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A PROJECT REPORT ON
IMPACT OF PANDAMIC SITUATION ON HIGHER
EDUCATION SYSTEM

(FOR THE PARTIAL FULFILLMENT OF B.COM COMPUTER APPLICATION).

PROJECT WORK DONE BY

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UNDER THE SUPERVISION OF
RODDA PRAMEELA

LECTURER IN COMMERCE AND BUSINESS MANAGEMENT

SUBMITTED TO

DEPARTMENT OF COMMERCE & BUSINESS MANAGEMENT

GOVERNMENT DEGREE COLLEGE (A) SIDDIPET

DIST: SIDDIPET, TELANGANA -502103

2019-2022

DECLARATION

We do here by declare that the present study project titled ”**IMPACT OF PANDAMIC ON HIGHER EDUCATION SYSTEM**”

submitted as student study project is an outcome of the an original work carried out by us under the supervision of

RODDA PRAMEELA Lecturer in Commerce. We also declare that this student study project has not been submitted elsewhere.

S.NO	STUDENT NAMES	HT.NO	Signature
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Certify by the Guide

This is to certify that the Students Study Project Report on *-A STUDY OF IMPACT OF PANDAMIC SITUATION ON HIGHER EDUCATION* has been carried out by the Group of Students, from Department of Commerce of our College under my supervision. Further I also declare that, this report has not been submitted anywhere for award of any degree, certificate or award. Following are the students involved in the work

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Certification by the Head of the Department

This is to certify that the proposed Students Study Project Report entitled IMPACT OF PANDEMIC SITUATION ON HIGHER EDUCATION SYSTEM, SIDDIPET DISTRICT" has been carried out by the Group of Commerce Students, from Department of Commerce& Business management of our college under the supervision of RODDA PRAMEELA Lecturer in Commerce. The list of students involved in the work is given below and I also certify that they are the bonafide students of our department studying B. Com Degree avidly for the academic year: 2019-22 with bearing hall ticket numbers mentioned in the following table. Further I declare that the prepared report was original in its nature and not been published anywhere or in any form by the project trainees and their guide. Hence it is certified.

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We also feel privileged thanks to our faculty Department of Commerce & Business Management.

CONTENT SHEET

Sl.no	particulars	Page no
1	Title	1
2	Declaration by Students	2
3	Declaration by Guide	3
4	Declaration by Department	4
5	Certificates of Students	5-7
6	Acknowledgement	8
7	Content sheet/Index	9
8	Introduction	10-11
9	sampling	12-15
10	Observation	16-19
11	Conclusion	20
12	Reference	21

IMPACT OF PANDAMIC SITUATIONON HIGHER EDUCATION

What is a pandemic?

According to the WHO Trusted Source, a pandemic is defined as the “worldwide spread of a new disease.”

When a new disease first emerges, most of us lack the natural immunity to fight it off. This can cause a sudden, sometimes rapid, spread of the disease between people, across communities, and around the world. Without a natural immunity to fight off an illness, many people can become sick as it spreads.

INTRODUCTION

In present Pandemic COVID-19, an infectious virus, spread all over the world and adversely affected all facets of the economy. This economic earthquake reached into an astonishing array of many sectors, mutilating them to a great extent. It is estimated that the impact of COVID-19 on the Indian economy during 2020 may reach nearly 8.8tn Indian rupees.

The pandemic had incurred an enormous loss to the economy and had a staggering impact on *global education*.

According to UNESCO, 63 million teachers were affected in 165 countries. A total of 1.3 billion learners around the world were not able to attend school or university and approximately 32,07,13,810 learners are affected in India alone.

The Director of the Division of Policies and Lifelong Learning Systems also highlighted the concern that prolonged closure of schools may have major implications on teaching, learning, assessments and credentials.

The disruption of teaching and examination has delayed student progression and resulted in a broader socio-economic impact.

In India, the government has announced the lockdown and closure of educational institutions as a logical solution to enforce social distancing within communities.

To support their decision Ministry of Human Resource Development in their press release (March 21, 2020) shared various free digital e-learning platforms such as the National programme on Technology

Enhanced Learning, Study Web for Active Young Expiring Minds (SWAYAM), e-Pathshala, DIKSHA portal, SWAYAM Prabha, National Repository of Open Educational, etc. for students so that they may capitalize and continue their learning during lockdown.

The ministry also issued an advisory for HEIs to continue teaching through online mode and requested teachers to teach from home. COVID-19 changed the traditional teaching model to the educational technology (Ed. Tech) model where teachers and students were exposed to new innovative educational methodologies.

Respecting the decision of the government, many higher education institutions (HEIs) started to put their efforts to use technology in support of remote learning, distance education and online learning during the COVID-19 pandemic.

SAMPLING

The study was conducted among the teachers working in the government and private universities of TELANGANA India.

There is 3 central university; 17 state universities; 3 Deemed universities and 17 private universities in the Telangana region of India.

To get diversity from the viewpoint of teachers, we contacted around 27 teachers through email and phone from different types of universities.

All the interested participants were asked to give their written consent and submit the statement carrying ethics approval for participation in the study (Creswell, 2020)

Finally, 19 teachers showed interest and agreed to participate in the study (four teachers from central university; five teachers from a state university; five teachers from deemed university; and five teachers from private universities)

who are engaged in online teaching and assessment during COVID-19.

The study population has (ten males) and (nine females) with the age group 26– 55 years; all of them were having a minimum of five years of teaching experience.

Among the 19 participants, 12 were postgraduates and 7 were having a PhD degree. Utmost care was taken while selecting the participants as they have to justify the objective of the study.

Table

DEEMED UNIVERSITIES	3
CENTRAL UNIVERSITIES	3
State University	17
Private universities	17

According to this sampling our project team also take some samples and observed following issues about impact of pandemic on higher education system.

As a part of the student study Project, we have selected primary data collection method to collect the data from a sample of 50 respondents.

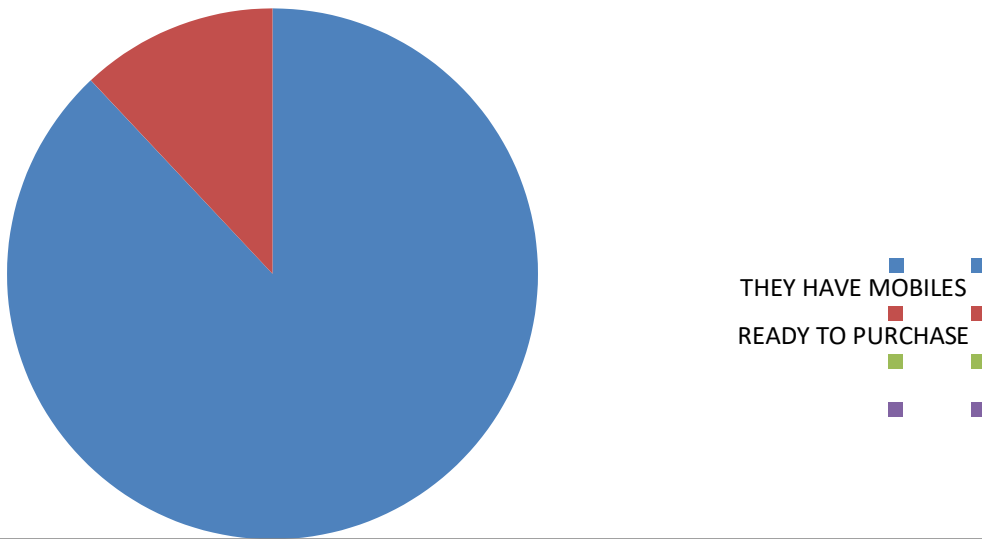
1.12% (6 respondents) of students were expressed that there in a position to purchase mobile or any electronic devices.

88% (44 respondents) of the students answered that they have mobiles, however out of 88% of the students 80% (35 respondents) students expressed their inability to attend all the classes scheduled for a day is not possible because of insufficient data.

Out of 88% (44 respondents) 18% (8 respondents) of the students complained about the poor signal.

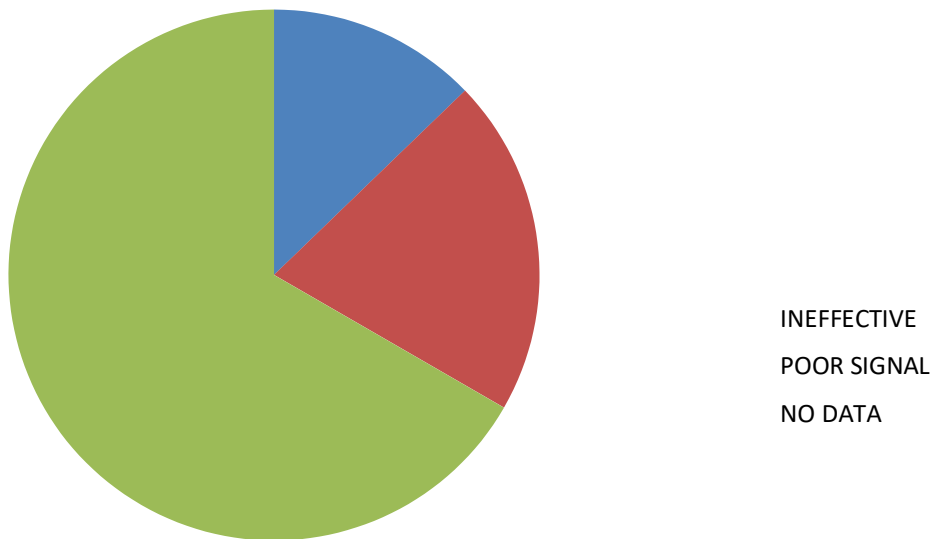
Out of 88% (44 respondents) 11.5% (5 respondents) of the students are not attending the classes and agreed that the online classes are ineffective.

RESPONDENTS



1. 88%(44 RESPONDENTS) THEY ARE GETREADY TO PURCHASE MOBILE
2. 12%(6 RESPONDENTS)THEY HAVE MOBILES

OUT OF 80



1. 11.5%(5 RESPONDENTS) AREONLINE CLASSES ARE INEFFECTIVE
2. 18.5%(5 RESPONDENTS) POOR SIGNAL
3. 60%(31 RESPONDENTS) NO DATA

Observations

Economic position does not support to buy a Gadget:

No gadgets, no studies: What online classes mean for 16 lakh poor students in Delhi schools

Many students don't have smart phones or laptops to attend online classes or get work on WhatsApp. In some cases, even schools haven't figured things out.

Covid-19 pandemic, education is shifting online all over the world. But in developing countries like India, the internet is still not an essential commodity for millions.

The necessity of online schooling during the Covid-19 pandemic and lockdown has thrown into relief the sharp difference between the economic classes

Students in rural areas or other underprivileged students do not have smart phones or internet connections to keep up with online learning like their city-dwelling peers.

Online schooling: Poor children with no smart phone or internet left high and dry by authorities

With rural children being forced to borrow smart phones, and the lack of internet connection in many villages, online schooling is a difficult task in rural India.



We haven't sufficient data. How to listen in an online classes?

Some of the students expressed their inability to attend all the classes scheduled for a day is not possible because of insufficient data.



ALERT 100%: You have used 100% of your daily highspeed data limit. Speed is now reduced to 64Kbps. Get 15GB @148, valid till current pack: i.airtel.in/Rcharge

3 We have phones but no signal how to listen in an online classes?

The online platform may be the only way to reach students during

lockdown, but the digital medium comes with its own challenges. While students and teachers living in remote areas are facing trouble due to slow internet and connectivity issues, city-dwellers too find it challenging.

Higher institutions like IITs have found that about 10 per cent of their students are not equipped to access online classroom instructions from home. A survey

by IIT-Kanpur revealed that 9.3 per cent of its 2,789 students, who responded to the survey, cannot download any material sent by the institute or study online.



Education in lockdown: Poor internet connectivity shadows online classes, many students walking to reception areas.

CONCLUSION:

After collecting the data from the respondents and analyzing the same we came to a conclusion.

In spite several hard less in this pandemic situation the students scam tobe moving away from the formaeducation

Although complete justice cannot be done through onlineeducation, some justice has beendone. The academic year was not wasted. The online survey students were benefitted greatly from using onlineclasses.

Internet using was increased alot.

While using the Apps.(Viz: ZOOM , GOOGLE MEET , TEACHMET Etc.) Teacher technical skills also been improved.

In order to make them to use library facilities through online mode DIGITAL LIBRARY was introduced and student were allowed to join the same to get access to thelibrary.

Students who have access to online classes also join theMOOC through SWAYAM portal. And also understandingabo online courses.

REFERENCE:

Medically reviewed by Meredith Goodwin, MD, FAAFP— Written by Eleesha Lockett,MS on March 25,2020

Impact of corona virus pandemic on the Indian educationsector: perspectives of teachers on online teaching andassessments

Amit Joshi, Muddu Vinay, Preeti Bhaskar .Interactive Technology and SmartEducation

Article publication date: 24 September 2020. Issue publication date: 22 September 2021

No gadgets, no studies: What online classes mean for 16 lakh poor students in Delhi schools

Many students don't have smart phones or laptops to attend online classes or get work on WhatsApp. In some cases, even schools haven't figured things out.

ANEESHA BEDI, 22 April, 2020 8:04 pm IST

Education in lockdown: Poor internet connectivity shadows onlineclasses, many students walking to reception areas(Hindustan Times,Dehradun, BySuparna Roy)

Written by Arnab Mitra. New Delhi |Indian Express Updated: April 8, 2020 10:37:57am



A STUDY ON PERFORMANCE OF MUTUAL FUND



**Students Study Project
2020-21**

Dept. of Commerce & Business Management



Submitted by: 1) A.Shireesha, 2) B.Vamshi, 3) CH.Aravind,
4) D,Sagar 5) G.Shiva kumar

UNDER THE SUPERVISION OF

JJ.NAVATHA

M.com., MA., UGC-NET.(Ph.D)

Lecturer in Commerce

**Govt. Degree College (Autonomous)
Siddipet**

Dist. Siddipet

2020- 2021

CERTIFICATE
E

This is to certify that the Study Project Report entitled "**A STUDY ON A STUDY ON PERFORMANCE OF MUTUAL FUND**", has completed by a group of 5 students of B.com III year, as a part of students' study project activity.

Submitted for the sake of practical experience for the final year Jignasa Programme, initiated and organized by the Commissioner of Collegiate Education, Hyderabad, Telangana.

It is the record of original Bonafied research work carried out by

y

- 1) A.Shireesha,
- 2) B.Vamshi,
- 3) CH.Aravind,
- 4) D,Sagar
- 5) G.Shiva kumar

Students of the Dept of Commerce and Business Management
under my supervision and guidance.

Signature of the Supervisor

Attestation of the Principal

STUDENT DECLARATION

We the students of Commerce and Business Management, GDC Siddipet conducted Project Report entitled "A STUDY ON A STUDY ON PERFORMANCE OF MUTUAL FUND- SIDDIPET DIST", under the guidance of JJ.Navatha, Lecturer in Commerce, Government Degree College Siddipet (Autonomous). This is an original piece of writing that has been made with our own interest, for a practical experience on the subject.

Signatures of the Student participants

1).A.Shireesha,

2) B.Vamshi,

3) CH.Aravind,

4) D,Sagar

5) G.Shiva kumar

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Our Heartfelt thanks to our principal sir Dr. Ch. Prasad garu, for his continuous support in undertaking and designing innovative programs to tap the creativity in us.

We are always indebted to the Hon'ble Commissioner of Higher Education, Mr. Naveen Mittal IAS garu, who is continuing this program to foster a culture of research to uncover the hidden talent of the students.

ABSTRACT

Mutual funds are a favorite method to purchase securities. Since mutual funds are able to provide expert management and integrated diversification, they provide specific benefits over buying specific stocks & bonds. Nevertheless, such as purchasing any protection, purchasing a mutual fund calls for specific chances, like the chance that you might have stolen money.

Commercially generally known as a "open end company," a mutual fund is an investment business which pools some money out of lots of investors and also invests it dependent on certain investment objectives. The mutual fund raises money by marketing a shares to investors. The cash is utilized to buy a profile of stocks, bonds, short term money-market tools, various other property or securities, or maybe several mix of the investments. Every share belongs to an ownership piece of the fund and provides the investor a proportional perfect, dependent on the quantity of shares he or maybe she has, to revenue and capital gains which the fund yields through the investments of its.

The specific investments a fund can make are discovered by the goals of its and also, in the situation of a definitely managed fund, by the expenditure design in addition to ability of the fund's pro supervisors or perhaps supervisor. The holdings of the mutual fund are called the fundamental investments of its, and also the functionality of those investments, minus fund costs, figure out the fund's investment decision return

- While generally there are huge amounts of specific mutual funds, you will find just a couple of significant fund categories:
- Stock money purchase stocks
- Bond money purchase bonds
- Well balanced finances purchase a blend of bonds as well as stocks

Cash market money purchase extremely short term investments and are often referred to as money equivalents Most fund businesses also provide 1 or maybe much more cash market money, that make extremely short term investments and are sometimes discussed as cash equivalents.

You are able to discover the specifics regarding a mutual fund - such as the investment approach of its, management, performance history, risk profile, along with costs - in a document known as the prospectus. Invariably you should examine the prospectus before getting a fund.

CONTENT

CH. NO.	PARTICULARS	PAGE NO.
CHAPTER -1	INTRODUCTION	
	1.NEED &IMPORTANT OF THE STUDY	
	2. OBJECTIVES OF THE STUDY	
	3.SCOPE OF THE STUDY	
	3. RESEARCH METHODOLOGY	
	4. LIMITATIONS OF THE STUDY	
CHAPTER -2	COMPANY PROFILE	
	INDUSTRY PROFILE	
CHAPTER -3	LETERATURE REVIEW	
CHAPTER-4	ANALYSIS & INTERRETATION OF THE STUDY	
CHAPTER -5	FINDINGS SUGGESTIONS &CONCLUSIONS	
	BIBLIOGRAPHY	

INTRODUCTION

A Mutual Fund is a loyalty which pools the cost savings of a selection of investors that reveal a typical monetary objective. The cash collected & expended by the fund manager in various forms of securities based on the goal of the plan. These might vary from shares to debentures to cash market tools. The revenue earned through the investments and the unit slots of its in proportion to the quantity of devices run by them (pro rata) shares the capital appreciation recognized by the plan. Consequently, a Mutual Fund is considered the most appropriate buy for the typical individual as it provides a chance to purchase a diversified, expertly handled profile at essentially low price. Anyone with an investible surplus of just a couple of 1000 rupees are able to purchase Funds that are Mutual. Every Mutual Fund scheme carries an identified investment decision goal and strategy

A mutual fund will be the solution to each of the circumstances. It appoints expertly skilled and skilled team which manages every one of the features on a regular foundation. The big swimming pool of cash collected in the fund enables it to employ such staff members at a really low cost to every investor. In effect, the mutual fund car exploits economies of scope in all 3 places - investigation, investments as well as transaction processing. Even though the idea of people coming in concert to commit cash jointly isn't brand new, the mutual fund in the existing type of its is a twentieth century occurrence. In reality, mutual funds acquired popularity just after the next World War. Worldwide, you can find a huge number of companies featuring tens of a huge number of mutual funds with various investment goals. Nowadays, mutual funds jointly deal with virtually almost as or maybe more cash as than banks.

DEFINITIONS

- A mutual fund is a loyalty which pools the cost savings of a selection of investors with typical financial objectives. The collected funds are purchased different tools as debentures, shares, and more. The revenue produced out of the tools as well as the capital appreciation is discussed by the investors in proportion to the quantity of devices run by them.

A mutual fund is an expertly handled kind of collective investment pattern which pools some money out of lots of investors and also invests usually in investment securities (stocks bonds, short term cash market tools, any other mutual funds, various other securities, or commodities such as for instance special metals).[1] The mutual fund is going to have a fund manager which trades (buys and also sells) the fund's investments in accordance with all the fund's expense goal. In the U.S., a fund documented with the Securities as well as Exchange Commission (SEC) under each Internal Revenue Service and sec (IRS)

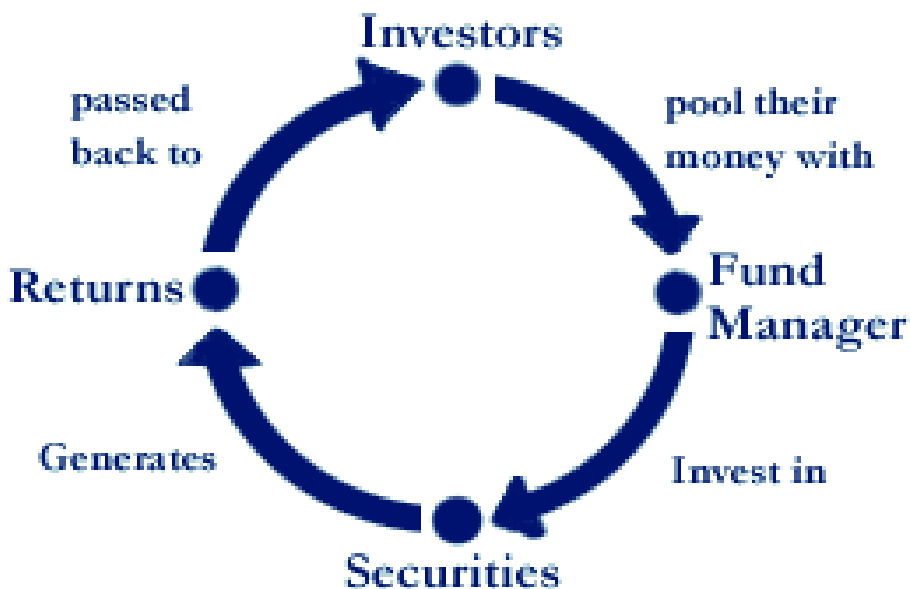
regulations should disperse almost all of the net earnings of its as well as web discovered profits from the selling of securities (if any) to the investors of its a minimum of yearly. Majority of finances are overseen by a panel of trustees or directors (if the U.S. fund is structured as a loyalty because they generally are) that is charged with ensuring the fund is handled properly by the expenditure adviser of its along with other service groups & vendors, most in the most effective interests of the fund's investors

SHORT HISTORY

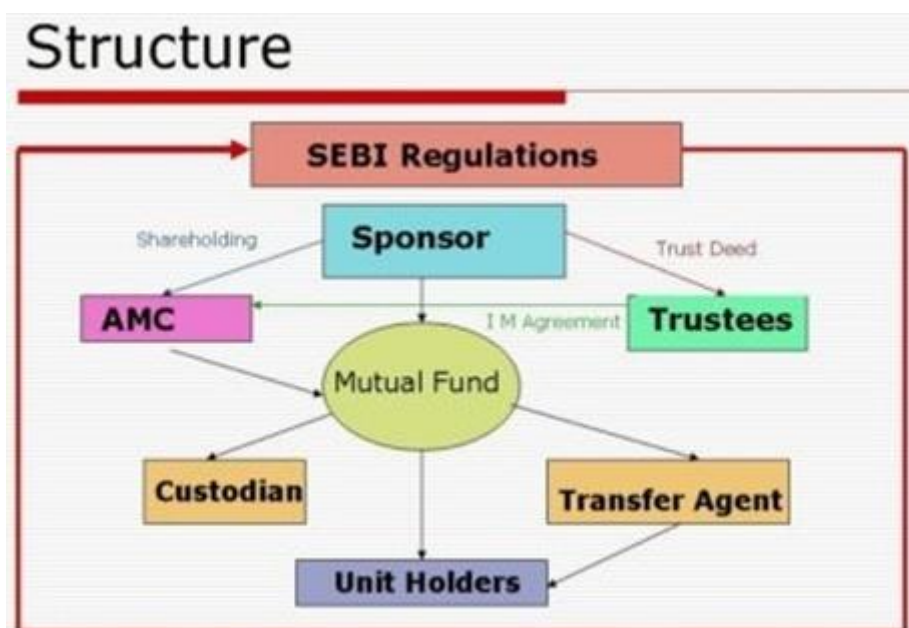
The market experienced its most difficult obstacle when the US sixty four fiasco shattered the self-confidence of investors. Nevertheless, throughout 2003, the federal government bifurcated the erstwhile UTI. One entity manages the assets of US sixty four and several sure go back schemes. The alternative is the typical mutual fund operating under the Sebi laws. Because of the boom in the stock market, AXIS managed to clean up the action of its and carry on and appreciate the confidence of numerous investors. The entire business even came from the controversy with no serious setbacks.

The authorities of India developed Unit Trust of India in 1963 by an act on parliament. AXIS functioned underneath the administrative and regulatory command of the Reserve Bank of India till 1978. The Industrial Development Bank of India got over the administrative and regulatory command that season. The very first system introduced by AXIS was Unit Scheme 1964 or maybe the infamous Unit sixty four. The next stage of the mutual fund sector started with the public sector banks and Life Insurance Corporation of General Insurance Corporation and india of India creating the own mutual funds of theirs within 1987. Lastly, within 1993 Kothari Pioneer (now merged with Franklin Templeton) evolved into the very first personal industry mutual fund to begin businesses in the nation. A number of private sector in addition to international money set up store after which. Throughout 1996, an extensive and modified Mutual Fund regulation was placed in position. The business nowadays features under Sebi (Mutual Fund) laws, 1996.

Mutual Funds Operations flow chart;



Organizational Structure of Mutual Funds;



The above diagram gives an idea on the structure of an Indian mutual fund.

SPONSOR:

Almost any company body, and that initiates the launching associated with a mutual fund, is described as 'the sponsor'. Sponsor it's essentially a promoter of the fund. The company, and that is anticipated to employ a good track record in addition to knowledge of the appropriate area of financial solutions for a least time of five yrs, guarantees complying with the different formalities needed in starting a mutual fund. Based on SEBI norms, the sponsor needs to have expert competence, fiscal soundness along with an overall track record of integrity and fairness in internet business transactions. Generally there has to be considered a least contribution by the sponsor to the tune of forty a cent of the total worth of the Asset Management Company. Trustees - Trustees has mutual fund home for the gain of device slots.

TRUSTEES:

People that keep the home of the mutual fund of loyalty for the gain of the device slots are called 'trustees'. Trustees take care of the mutual fund, that is contributed as a loyalty underneath the provisions of the Indian Trust Act. For this particular objective, a business is appointed as a trustee to control the mutual fund with previous endorsement from SEBI. 2 last of the trustees should be impartial workers that possess the fund and supervises the tasks of the AMC to confirm good dealings.

Advantage MANAGEMENT COMPANY:

The expenditure supervisor associated with a mutual fund is commercially referred to as the 'Asset Management Company (AMC)' and it is appointed by the trustees or the sponsor. The Asset Management Company manages the matters of the mutual fund. It's liable for running all of the systems of the fund, and may serve as the AMC of just one mutual fund. tasks that are in the dynamics of advisory and management services to offshore money, pension money, provident money, and venture capital money, managing of insurance money, fiscal exchange and consultancy of investigation on business foundation is able to be performed by the AMC. With the authorization of SEBI, it could additionally work a mainly a mainly

NEED OF THE STUDY

- To know the effective utilization of the financial performance in the company.
- To make people aware about concept of mutual fund.
- To provide information regarding advantages and demerits of mutual fund.
- To advice where to invest or not to invest.
- To provide information regarding types of mutual fund which is beneficial for whom?

Therefore it means that entire guaranty of managerial efforts devoted to the management of finance.

OBJECTIVE OF THE STUDY

Main goal of the task is finding out the techniques of many E Broking companies and also assess them. Task is intending to penetrate the opposition of BIRLA SUNLIFE Conclusion of the project is able to provide a concept of approaches of various businesses that may

- Understand the idea of fiscal results.
- Understand the methods whereby we are able to compute the monetary performance • To analyse current economic performance of Angel broking ltd as well as complications concerned in it.
- In order to assess the functionality of three distinct equity systems primarily based on speed as well as BETA of substitution.
- In order to evaluate the NAV phenomena of the money to which of the NSE Nifty.

SCOPE OF THE STUDY

The functionality of mutual funds in India experienced qualitatively. The 1992 stock market scandal, the losses by disinvestments and naturally the absence of transparent regulations in the whereabouts rocked trust among the investors. Partially owing to a somewhat sensitive stock market efficiency, mutual money haven't yet recovered, with finances trading at an average discount of 1020 % of the web advantage worth of theirs. The degree was brought to create mutual funds the primary key instrument for long-range conserving. The greater the assortment gave, the quantitative is going to be investors. With very last to point out, so long as mutual fund businesses are doing with less chances as well as greater profits within a quick span of time, an increasing number of individuals will likely be willing to commit till as well as until they're completely knowledgeable with the dos and don'ts of mutual funds.

LIMITATION:

- The analysis is restricted to three equity systems of mutual funds.
- Only 1 month NAV is looked at to assess the functionality of equity systems.
- There might be range for committing statistical mistakes.
- The systems which are far more compared to one years of age are viewed for evaluation.
- Only open ended finances are believed to be for evaluation.
- Among development as well as dividend systems, simply development systems happen to be used to stay away from repetition (as profile stays the same for both options).

RESEARCH METHODOLOGY

The compilation technique incorporates the secondary and primary compilation methods.

Main details methods: This strategy contains the information collection from the private debate with the authorities' users as well as clerks of the exchange.

Secondary details: This strategy contains the lectures of the superintendent of the division of industry activities and therefore on.., additionally the information collected from the information, newspapers and publications.

Information COLLECTION:

The existing analysis is grounded on Secondary information. The different supply of secondary details normally include? Share prices of various BSE Sensex businesses.? Information offered by BIRLA SUNLIFE? Magazines? Websites? nseindia.com? investopedia.com? angelbroking.com? mutualfundsindia.com? hdfcfund.com

REVIEW OF LITERATURE

The largest danger of getting a mutual fund is 1 of underperformance. When an investor chooses to purchase a specific asset type, he usually expects to buy the go back that the benchmark of the asset offers.

For instance, in case somebody is purchasing large cap equity stocks, he will look to create a minimum of as a lot of go back (with comparable risk) as a benchmark list, claim Sensex or perhaps Nifty.

Mutual money try and capitalize on the rewards on the money invested through them -- but the resources can't triumph an outperforming one another or maybe the benchmark. Thus, several of them under perform the benchmark.

Likewise, the expense of getting a mutual fund (discussed below), eats in the rewards. For superior go back yrs (like the final several years, in which rewards were in the higher thirty % for equity, two % prices might not come up with a material impact: however, at far more average or maybe bad return shipping, expenses could be a huge inch).

The alternative threat with mutual funds is 'style drift.' in case you spend money on a big cap fund which starts investing in mid cap stocks, or even when you invest in an extended debt fund though it begins to commit a much better proportion of money tools, you may not the kind of risk return incentive which you've been wanting.

Switch of the fund manager also can present a part of possibility into the profile of yours. There's a broad controversy regarding whether committing is an art or a science: many authorities concede it's a combination of the 2. In that case, the artist might help the good results of the rewards.

Thus, in case you commit depending on the capability of a fund manager which chooses to go on, it provides you with a threat. Switch of a fund manager could additionally trigger like drift.

COSTS OF INVESTING IN A MUTUAL FUND:

Mutual Funds were a tremendous tool of investment in each company securities and authorities. It's been for the many years the monopoly of the state with AXIS being the primary key participant with expended finances exceeding Rs. 300 bn. (US ten dollars bn.). The state owned insurance companies also hold a profile of stocks. Presently, several mutual funds are present, which includes foreign²⁵ and

private businesses. Banks - chiefly state owned overly have determined Mutual Funds (MFs). Overseas involvement in funds that are mutual as well as asset management companies allowed on a case-by-case schedule.

The Exchange as well as Securities Board of India (SEBI): (Mutual Funds) REGULATIONS,1996 describes a mutual fund as being a " fund establishment in the kind of a loyalty to raise cash with the sale of devices to a department or the public of the general public under 1 or maybe much more schemes for investing in securities, which includes cash industry instruments."

The mutual fund sector could be broadly set into 4 phases based on the improvement of the field. Every stage is briefly referred to as under.

Development IN ASSETS UNDER MANAGEMENT:-

Whenever you purchase a fund, you'll generally be invited to purchase at a premium on the prevailing Net Asset Value (NAV) of the fund. Likewise, while promoting some cash may demand you to market at rates below the NAV. Hence, you get struck on both sides. This particular spread is restricted by SEBI to six %, but usually the number is significantly less, indicating a mature industry. Whenever you purchase a mutual fund, be careful: while these're excellent avenues of purchase, you have to understand the chances and also the expense. Today we've perfected them, we are going to look at the taxation elements of the money.

Exit lots are lots which the mutual fund costs you if you exit the fund. Exit a lot are charged by some cash on a decreasing time frame on time: thus the ton decreases as time goes by. This encourages a long-term expenditure from the investor. Furthermore, the fund might ask you for an exit ton to recuperate several of the costs of from you.? Buy-sell spread:

While academic investigation as well as mutual fund industry experts (for instance, John Bogle) demonstrate that the money do much better & at less expensive with the long term, the money appear to not have found the fancy of investors in India.? Exit loads:

In case you're committing for the long term, you are going to realize that an affordable fund (in the category) of its may be the best option for you personally. Moreover, probably the lowest price equity funds are ' list funds' that regulate the property of yours passively by committing according to an index.

In equity money, it usually ranges in between 1.5 % to two % of the property a season while in debt money, it's usually less than 0.5 %.

Even though the fund home manages the money of yours, it must incur bills in investigation, brokerage, wages of getting probably the very best skill for you, business rentals as well as overheads, etcetera. To recover such expenses, the fund home fees you a particular percent of the property of yours as advantage management bills.

Clearly, the fund provider produces a Contingent Deferred Sales Charge (CDSC) that is the entire spending which the business has incurred to introducing the NFO. It amortizes the total every day with the program of three to five yrs (the lock in period) that cuts down on the NAV somewhat each day (but with such a miniscule quantity that it's barely noticeable!)? Asset management charges:

So now you might claim that if you purchased the final new fund providing (NFO), you didn't encounter an entry ton. The Rs thousand you invested proved as hundred devices of Rs ten every -- ways subsequently was the entry ton energized (or maybe the agent compensated)?

An entry ton will be the cost that the fund costs you for advertising and distributing the fund for you. This particular cash is usually given to the mutual fund agent of yours. This could vary from close to 0.25 % (or lower) in case of debt money to as large as 2.25 % in case of older equity money. Usually, different equity money need a great deal more advertising as well as division energy and to be able to compensate the agent of yours for offering you a fund primarily based solely on promises, the entry ton is larger (up to five %).

Usually there are actually 3 kinds of costs in a mutual fund: entry ton, exit loads as well as asset control charges. As the labels claim, the costs are appropriate once you commit, while you're with all the fund and if you exit the fund, respectively. Additionally you get struck by the 'buy sell spread.'? Entry load:

Performance of Mutual Funds in India:

They may be acknowledged with introducing numerous new methods such as for instance completely new product development, clear enhancement of program requirements as well as disclosure, usage of technologies, broker training as well as help etc. In reality, they've pressured the market to update itself & assistance amounts of businesses as AXIS have developed considerably within the last couple of years in reaction to the competitors supplied by these.

Many folks nationalized banks got into the mutual fund biz in the first nineties and also got off to a great beginning because of the stock market boom prevailing subsequently. These banks didn't actually comprehend the mutual fund company and they also only looked at it as another sort of banking actions. Not many employed particular staff members and also typically decided to transmit staff members from the parent groups. The functionality of the majority of the systems floated by the money wasn't beneficial. Certain systems had available assured return shipping as well as the parent groups of theirs had to bail out the AMC's by paying a lot of money as the big difference in between the assured and real return shipping. The assistance levels were additionally that bad. The majority of the AMC's haven't been equipped to keep employees, float brand new systems etc. also it's uncertain whether, barring a couple of exclusions, they've severe blueprints of continuing the task in a significant way. The knowledge of several of the AMC's floated by private industry Indian businesses had also been similar. They rapidly recognized that the AMC industry is a company, and that tends to make cash in the long run and also demands deep pocketed assistance in the intermediate seasons. A few have sold out to overseas owned businesses, many have merged with other people and thus there's typical restructuring taking place.

The latest fashion in mutual fund sector: The most crucial phenomena in the mutual fund business is definitely the intense development of the overseas owned mutual fund businesses and also the drop of the businesses floated by nationalized banks and also scaled-down personal industry players.

The functionality of mutual funds in India experienced qualitatively. The 1992 stock market scandal, the losses by disinvestments and naturally the absence of transparent regulations in the whereabouts rocked trust among the investors. Partially owing to a somewhat sensitive stock market efficiency, mutual money haven't yet recovered, with finances trading at an average discount of 1020 % of the web advantage worth of theirs. The degree was brought to create mutual funds the primary key instrument for long-range conserving. The greater the assortment gave, the quantitative is going to be investors. With very last to point out, so long as mutual fund businesses are doing with less chances as well as greater profits within a quick span of time, an increasing number of individuals will likely be willing to commit till as well as until they're completely knowledgeable with the dos and don'ts of mutual funds.

The Assets under Management of AXIS was Rs. 67bn. by the conclusion of 1987. Allow me to focus about the functionality of mutual funds in India through figures. Via Rs. 67bn. the Assets Under Management rose to Rs. 470 bn. in March 1993 as well as the figure had a 3 times greater overall performance by April 2004. It rose up to Rs. 1,540bn. The web advantage worth (NAV) of mutual funds in India declined when stock prices began dropping in the entire year 1992. Those times, the

marketplace laws didn't permit portfolio adjustments to alternate investments. Generally there was quite absolutely no option apart by positioning the money or even to further keep on purchasing shares. Another item to be observed, since just closed-end money have been floated in the sector, the investors disinvested by offering at a damage in the secondary market.

Let us begin the talk of the functionality of mutual funds in India from the morning the idea of mutual fund got birth in India. The season was 1963. Device Trust of India invited investors or perhaps quite to people who thought in cost savings, to park the money of theirs in AXISMutual Fund. The functionality of mutual funds in India in the original stage wasn't even closer to satisfactory fitness level. Individuals seldom known, and naturally investing was of issue. But of course, several twenty four million shareholders have been used with assured huge return shipping by the beginning of liberalization of the market in 1992. This great history of AXISbecame advertising application for brand-new entrants. The expectations of investors touched the skies in earnings component. Nevertheless, folks have been far from the preparedness of chances element following the liberalization.

Tracking mutual fund's performance:

Objective parameters:

Interval Funds: These money incorporate the characteristics of both close-ended and open money. They're open for sale and also repurchase at a predetermined time.

Close-ended money: These money possess a stipulated maturity phase, that might differ from 3 to fifteen years. They're open for membership just during a specified time. Investors have the possibility of purchasing the pattern during first public provide time or maybe purchase or even easily sell devices of the pattern on the stock exchanges. Some close ended money repurchase the devices at NAV related costs occasionally to present an exit path to the investors.

open ended money: Investors are able to purchase as well as easily sell products of open-ended money at NAV related cost each day. Open-end money don't use a fixed maturity also it's for membership each day of the entire year. Open-end money likewise supply liquidity to investments, as a person may offer sound systems anytime there's a requirement for cash.

By Structure

Different Mutual Fund systems as well as their Types and implications: Mutual fund systems are categorized on the foundation of the framework of its as well as expense goal.

Exit load: Amount collected when you're promoting or maybe redeeming devices.

Entry load: The additional amount you spend if you purchase a plan. It's likewise termed front end ton or maybe product sales ton.

Redemption cost: The cost at that open ended systems repurchase the units of theirs as well as close ended systems redeem their devices on maturity. This particular cost is NAV associated.

Repurchase cost: The cost at what a close ended system repurchases the products of its. It's likewise known as bid selling price.

Sale cost: The cost you spend if you purchase a plan. It's likewise known as provide selling price.

NAV: NAV will be the market worth of the property of the system minus the debts of its. The per device NAV will be the web advantage valuation of the system split by the quantity of devices.

Glossary:

Solving grievances: Mutual funds are controlled by SEBI (mutual fund) regulation 1996. Thus, an investor generally has got the option to address the watchdog. Different investor boards likewise undertake the situation of specific investors. You are able to additionally use judiciary as a last measure.

Info sources: Every fiscal day provides day NAV of most mutual fund systems. Publications additionally emerge with yearly survey of mutual funds. There are also publications devoted totally towards mutual fund market. Web is additionally a fantastic spot for info. Right now there are focused web sites and fiscal websites, that offer info on funds that are mutual. Connection of Mutual Funds of India (AMFI) homepage is additionally a fantastic spot for info.

Subjective parameters: The performance on its own doesn't create a fund home a victor. Just as essential will be the program requirements as well as transparency in measures. It's additionally crucial that the fund provide fast remedies to grievances of investors. The standing of the fund home some of the investors of its and public at big suggests just how effectively the fund scores on this front.

The NAV of the program is going to reflect the functionality of the plan. The fund will furthermore provide return shipping for different times like a single month, since inception, three years, one year, six months, three months, etc. This can provide you with a concept concerning the functionality of the fund. Cash offer comparability with pertinent benchmarks. This ought to let you know whether the fund manager has performed much better compared to the benchmark. Nevertheless, financial industry experts think that the rewards don't create the entire photo. They feel the go back must be risk adjusted. Different Internet as well as publications websites supply such return shipping. The computation is challenging and utilize different formulas for this job.

By Investment objective

Sphere certain schemes: These money commit merely specified sectors as a team or an industry of industries or maybe different segments such as?A? Team shares and/or first public offerings.

Index money: Index Funds commit the corpus of theirs on the specified list like BSE Sensex, NSE list, etc. as stated to the offer booklet. They try and imitate the structure of the list in the profile of theirs. Not merely will be the share, including their weightage replicated. Index finances are a passive investment approach and also the fund manager has a restricted function to relax right here. The NAVs of the money go with the list they're attempting to imitate save for a number of areas there and here. This particular distinction is known as monitoring errors.

Exclusive systems: These systems commit just in the industries specified to the offer booklet. Good examples are Infotech money, pharma funds, FMCG funds, etcetera. These systems are intended for well-informed and aggressive investors.

Some other systems Tax conserving systems: Tax saving schemes or maybe equity linked cost savings schemes provide tax discounts to investors under section eighty eight of the Income Tax Act. They usually enjoy a lock in time of 3 seasons. They're perfect for investors desiring to exploit tax discounts in addition to development in investments.

Cash market money: These money make an effort to offer simple liquidity, upkeep of capital and moderate earnings. MMFs commonly spend the corpus in much safer short term tools as treasury bills, certificates of deposit, business newspaper as well as inter bank phone call cash. Return shipping on the systems depends on the interest rates prevailing on the market. MMFs are perfect for individual and corporate investors desiring to park money for brief times.

Well balanced finances: The goal of well balanced money is providing development together with normal cash flow. They commit the corpus of theirs in each equities and fixed income securities as suggested in the offer scanned documents. Well balanced finances are perfect for all those searching for earnings as well as average growth.

Cash flow money: As the title indicates, the target of the money is providing steady and regular earnings to investors. They usually commit the corpus of theirs in income securities that are fixed as bonds, federal securities, plus company debentures. Cash flow finances are perfect for all those trying to find typical income along with capital balance.

Development funds: They usually spend the majority of the corpus of theirs in equities, as the aim of theirs is providing capital appreciation with the medium-to-long phrase. Development systems are perfect for investors with chance appetite.

TYPES OF MUTUAL FUNDS:

Many finances enjoy a specific approach they concentrate on when committing. For example, several spend exclusively in Sky blue Chip businesses which are much more recognized and are comparatively small risk. On the opposite hand, others emphasis on high risk start in place businesses with the possibility for triple and double digit growth. Locating a mutual fund which suits the expenditure key elements of yours as well as design is crucial.

On the foundation of their goal and framework, mutual funds could be categorized into following huge types:

Closed-end funds

A closed end mutual fund has a limited amount of shares given to the general public via an initial public offering.

Open-end funds

Wide open conclusion finances are operated by a mutual fund home that raises money from shareholders and also invests in a team of property

Huge cap funds

Huge cap finances are all those mutual funds, that find capital appreciation by committing mainly of stocks of large sky blue chip companies

Mid-cap money Mid cap finances are all those mutual funds, and they spend money on little or moderate sized businesses. As there's no regular description classifying businesses

Equity money Equity mutual funds can also be often known as inventory mutual funds. Equity mutual funds spend pooled quantities of money in the stocks of public businesses.

Equity money Balanced fund is likewise often known as crossbreed fund. It's a kind of mutual fund which purchases a blend of common stock, bonds, preferred stock, along with short term bonds

Development money Growth finances are all those mutual funds which try to attain capital appreciation by getting development stocks.

Not any load money Mutual funds will be categorized into 2 kinds - Load mutual funds and No Load mutual funds.

Exchange traded funds Exchange Traded Funds (ETFs) symbolize a basket of securities that's traded on an exchange, much like a stock. Thus, compared with traditional mutual money

Benefit money Value finances are all those mutual funds which have a tendency to concentrate on reliability rather compared to development, and sometimes pick investments offering dividends in addition to capital appreciation.

Cash market funds

A cash market fund is a mutual fund which invests entirely in income market tools. Cash market tools are types of debt which grow in under 1 season and are extremely fluid.

Global mutual money International mutual funds are the money which purchase non domestic securities markets across the globe.

Local mutual money Regional mutual fund is a mutual fund which boundaries itself to investments in securities by a certain geographical region, generally, the fund's neighborhood area.

Field money Sector mutual funds are all those mutual funds which control the investments of theirs to a specific part or part of the economic system.

Why invest through a Mutual Fund:

Affordability: Mutual funds enable you to begin with modest investments. For instance, in case you would like to purchase a profile of blue potato chips of moderate measurement, you need to at any rate have a couple of lakhs of rupees. A mutual fund provides you with exactly the same profile for meagre buy of Rs 1,000 5,000. A mutual fund is able to accomplish that since it records cash out of a lot of individuals as well as it's a big corpus.

Specialized management: The main benefit of getting a mutual fund is you obtain an experienced cash manager for a small charge. You are able to make the investment choices to him and just need to keep track of the functionality of the fund during frequent time periods.

Diversification: Considered the vital instrument of risk control, mutual funds causes it to be easy for actually little investors to diversify the profile of theirs. A mutual fund may greatly diversify the profile of its due to the massive corpus. Nevertheless, a tiny investor can't enjoy a well diversified profile since it calls for big investment decision. For instance, a moderate profile of ten blue-chip stocks phone calls for a number of a couple of thousands.

Convenience: Mutual funds provide tailor made remedies including systematic outlay blueprints as well as systematic withdrawal designs to investors, and that is extremely handy to investors. Investors additionally don't need to be worried about the purchase choices or maybe they don't need to cope with their depository or brokerage, etc. for purchasing and promoting of securities. Mutual money additionally provide specialized schemes as retirement program, children's program, market certain systems, etc. to match individual choice of investors. These systems likewise assist very small investors with asset allocation of the corpus of theirs. Additionally, it will save a great deal of newspaper work.

Cost effectiveness: A little investor is going to find that a mutual fund path is a cost highly effective approach. AMC payment is generally 2.5 % and additionally, they conserve a great deal of transaction fees as they receive concession at brokerages. Additionally, they receive the program associated with a monetary expert for an extremely small fee. In case they had been seeking an economic advisor's assistance directly, they might wind up spend much more. Furthermore, the dimensions of the corpus must be big to obtain the program of buy professionals, who provide profile management.

Liquidity: You are able to liquidate the investments of yours whenever you desire. Majority of mutual funds dispatch inspections for redemption proceeds within 2 or maybe 3 performing days.

Additionally you don't need to spend any penal curiosity in many instances. Nevertheless, several systems demand an exit ton.

Tax breaks: You don't need to spend some fees on dividends given by mutual funds. You likewise have the benefit of capital gains taxation. Tax-saving systems as well as pension systems provide the added benefit of advantages under Section eighty eight. Investments around Rs 10,000 within them are eligible for tax rebate.

Transparency: Mutual funds provide regular NAVs of systems, that enable you to to watch the investments of yours on a routine schedule. Additionally they deliver quarterly updates, giving specifics of the profile, functionality of systems against different benchmarks, etcetera. They're likewise properly controlled and also Sebi monitors the actions of theirs carefully.

Choice parameters: The objective of yours: The very first thing to take note prior to purchasing a fund is finding out whether the objective matches of yours with the plan. It's needed, as any struggle would have an effect on the potential return shipping of yours. For instance, a program which invests seriously in mid cap stocks isn't designed for a conventional equity investor. He ought to be more well off in a scheme, and that invests primarily in potato chips that are bluish . Likewise, you need to choose systems which satisfy the unique needs of yours. Examples: pension plans, children's blueprints, sector specific systems, etcetera.

The risk power of yours as well as capability: that decides the option of systems. Individuals with absolutely no potential risk tolerance must choose debt systems, as they're fairly less dangerous. Intense investors are able to go for equity investments. Investors that're a lot more intense should attempt systems which spend money on certain market or even sectors.

Fund Manager's and also system track record: Because you're providing the hard earned cash of yours to somebody to control it, it's vital he manages it really well. It's additionally crucial that the fund home you pick has superb track record. Additionally, it ought to be expert & keep higher transparency of activities. Look at the functionality of the pattern from appropriate industry benchmarks and the opposition of its. Look at the functionality of an extended time, because it is going to give you the way the system fared in various market problems.

Cost you factor: Though the AMC payment is controlled, you need to look at the cost ratio of the fund prior to committing. This's since the cash is deducted from the investments of yours. A greater entry ton or maybe exit ton additionally will consume into the return shipping of yours. A greater

cost ratio may be justified solely by superlative return shipping. It's pretty essential in a debt fund, because it is going to devour a couple of proportions from the moderate return shipping of yours.

COMPANY PROFILE

The Aditya Birla Group is a dominating player in all the areas of its of functions viz; Aluminum, Copper, Cement, Viscose Staple Fiber, Carbon Black, Viscose Filament Yarn, Mutual Funds, Insurance, Branded Apparels, Chemicals, Sponge Iron, Insulators, Fertilizers, Telecom and Software. The Group has strategic jvs with worldwide majors like Sun Life (Canada), AT&T (USA), the Tata Group as well as NGK Insulators (Japan), and has now ventured into the BPO segment with the acquisition of Trans Works, a top ITES/BPO business.

A US twenty eight dolars billion corporation with a market cap. Of US \$31.5 billion & in the League of Fortune 500, the Aditya Birla Group is anchored by an exceptional pressure of 100,000 personnel, belonging to twenty five various nationalities. Around fifty a dollar of the revenues of its run through the businesses of its throughout the globe.

The Group's businesses span sixty six state of the art form, Canada, Philippines, Egypt, Indonesia, Malaysia, Thailand, straddling India, China and Australia.

The Aditya Birla Group is 1 of India's biggest company homes. Worldwide for eyesight, grounded in Indian values, the Group is pushed by a functionality ethic pegged on value development for the several stakeholders of its.

No. of schemes	71
No. of schemes including options	218
Equity Schemes	63
Debt Schemes	106
Short term debt Schemes	17
Equity & Debt	10
Money Market	0
Gilt Fund	16

BIRLA SUN LIFE MUTUAL FUND'S DIFFERENT SCHEMES

EQUITY SCHEMES	DEBT SCHEMES
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Birla Sun Life Advantage Fund	Birla Sun Life Short Term Opportunities Fund
Birla Sun Life Dividend Yield Plus	Birla Sun Life Dynamic Bond fund
Birla Sun Life Tax Plan	Birla Sun Life Gilt Plus- liquid Plan
Birla Sun Life Index Fund	Birla Sun Life Gilt Plus-PF Plan
Birla Sun Life India GenNect Fund	Birla Sun Life Gilt Plus- Regular Plan
Birla Sun Life India Opportunities Fund	Birla Sun Life Income Plus
Birla Sun Life Midcap Fund	Birla Sun Life Govt. Securities(Long Term)
Birla Sun Life MNC Fund	Birla Sun Life Govt. Securities(Short Term)
Birla Sun Life Basic Industries fund	Birla Sun Life Income Fund- Half Yearly Dividend
Birla Sun Life Buy India Fund	Birla Sun Life Income Fund- Quarterly Dividend
Birla Sun Life Equity Fund	Birla Sun Life Liquid Plus-Institutional Monthly Dividend
Birla Sun Life Frontline Equity Fund	Birla Sun Life Liquid Plus-Retail Monthly Dividend
Birla Sun Life New Millennium fund	Birla Sun Life Short Term Fund- Monthly Dividend
Birla Sun Life Tax Relief'96	
Birla Sun Life Top 100 fund	

INDUSTRY PROFILE

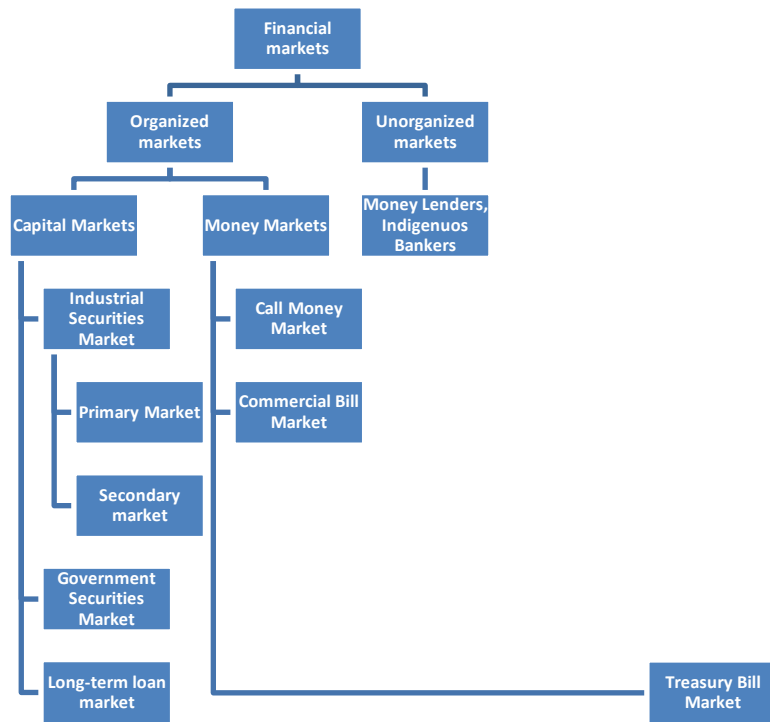
FINANCIAL MARKETS; -

In a nutshell, financial markets would be the credit markets catering to the different requirements of the individuals, institutions and firms by facilitating marketing and purchasing of monetary property, providers and assertions.

In general, there's no certain location or maybe location to signify an economic market. Anywhere a monetary transaction happens, it's deemed to have happened in the monetary industry. Hence monetary markets are pervasive in nature since monetary transactions are themselves really pervasive throughout the financial system. For example, problem of equity shares, giving of loan by phrase lending institutions, deposit of cash right into a bank account, purchase of debentures, selling of shares etc.

Financial is the pre requisite for financial institutions as well as contemporary company have a crucial part in the financial system. It's through financial institutions as well as markets the monetary method of an economic system will work. Fiscal markets talk about the institutional plans for offering in monetary recognition and property tools of many types like currency, equities, bonds, bills, bank deposits, cheques, and more. Monetary market place is an extensive term describing some marketplace exactly where customers as well as sellers take part in the swap of property like equities, bonds, derivatives and currencies. They're usually outlined by getting transparent rates, fundamental laws on trading, costs and expenses as well as market forces identifying the rates of securities which trade.

CLASSIFICATION OF FINANCIAL MARKETS



CAPITAL MARKET

It's a market place in what individuals are competent to purchase, promote, swap as well as theorize on currencies. Foreign exchange marketplaces are comprised of banks, investors, list forex brokers,, hedge funds, expense management businesses along with core banks along with industrial businesses. The forex market place is regarded as probably the largest economic industry of the globe. It's an international decentralized nonprescription monetary industry for the trading of currencies. As the currency markets are big as well as fluid, they're thought to function as the most effective monetary markets. It's crucial to recognize that the international exchange market place isn't just one exchange, but is built of a worldwide community of computer systems which links individuals by all areas of the planet.

- Options: A monetary offshoot which presents an agreement offered by a single bash (option writer) to the next bash (option holder). The contract provides the purchaser the proper, although not the obligation, to purchase (call) or even promote (put) a protection or any other monetary advantage at an agreed upon cost (the hit cost) during a particular time period or perhaps on a certain day (exercise day). Phone choices provide the choice to purchase during specific price tag, therefore the customer will prefer the inventory going up. Put choices provide the choice to promote at a particular price tag, therefore the customer will prefer the inventory going bad. Swaps: It's still one more thrilling trading instrument. Infact, it's the mix of forwards by 2 counterparties. It's organized to enjoy the gains arising out of the variations in the marketplace - both currency industry or maybe interest rate industry or maybe some additional industry for that situation. Foreign Exchange Market

- Futures: Future agreement is much like a forward agreement in all of respects excepting the reality that it's entirely a standardized body. It's only a standardized forward agreement and that is legally enforceable and constantly traded on an organized exchange.

- Forwards: Forwards would be the earliest of all of the derivatives. A forward contract represents an understanding between 2 parties to exchange an agreed amount of an advantage for money in a particular day in potential at a predetermined cost specified in that understanding. The promised advantage could be currency, instrument etc, product.

The derivatives market place is the monetary sector for derivatives, monetary tools as futures contracts or maybe choices, that are produced from various other styles of property. A derivative is a security whose cost depends on or perhaps produced from 1 plus fundamental property. The offshoot is only a contract in between 2 or maybe much more people. The great of its is driven by variations of the basic asset. Probably the most

typical fundamental property consist of stocks, currencies, commodities, bonds, interest rates as well as sector indexes. The key monetary derivatives are the following:

DERIVATIVES MARKET

Money marketplaces would be the marketplaces for short term, really fluid debt securities. Cash market securities are usually really risk-free investments that return comparatively small interest rate which is very suitable for transient money storage space or maybe short-run period must have. It is composed of a selection of sub markets that jointly comprise the cash market specifically call cash market, Treasury expenses market,, approval market along with industrial costs market.

Secondary market: Secondary market place is a market place whereby current securities are traded. Put simply, securities that have passed through brand new matter industry are traded in this specific marketplace. In general, such securities are quoted to the stock exchange which offers a regular and continuous industry for purchasing just promoting of securities. This particular marketplace includes every stock exchanges realized by the authorities of India.

Main sector: Primary market place is a market place for completely new problems or perhaps innovative monetary statements. Thus it's additionally termed as New Issue Market. It essentially deals with those securities that are given to the general public the very first time. The sector, consequently, provides a brand new block of securities for public membership. Put simply, it handles increasing of new capital by organizations possibly for cash or even for account apart from cash. The most effective illustration might be Initial Public Offering (IPO) in which a firm provides shares to the general public the very first time.

Capital marketplace involves secondary market as well as main market.

3. Effective allocation of the mobilized monetary online resources, by blowing similar to tasks yielding top yield or even on the tasks required to enhance well balanced economic development.

2. Securing the overseas capital as well as know how to run debt in the necessary sources for financial development at a quicker speed.

The main tasks done by a capital sector are: 1. Mobilization of fiscal information on a nation wide machine.

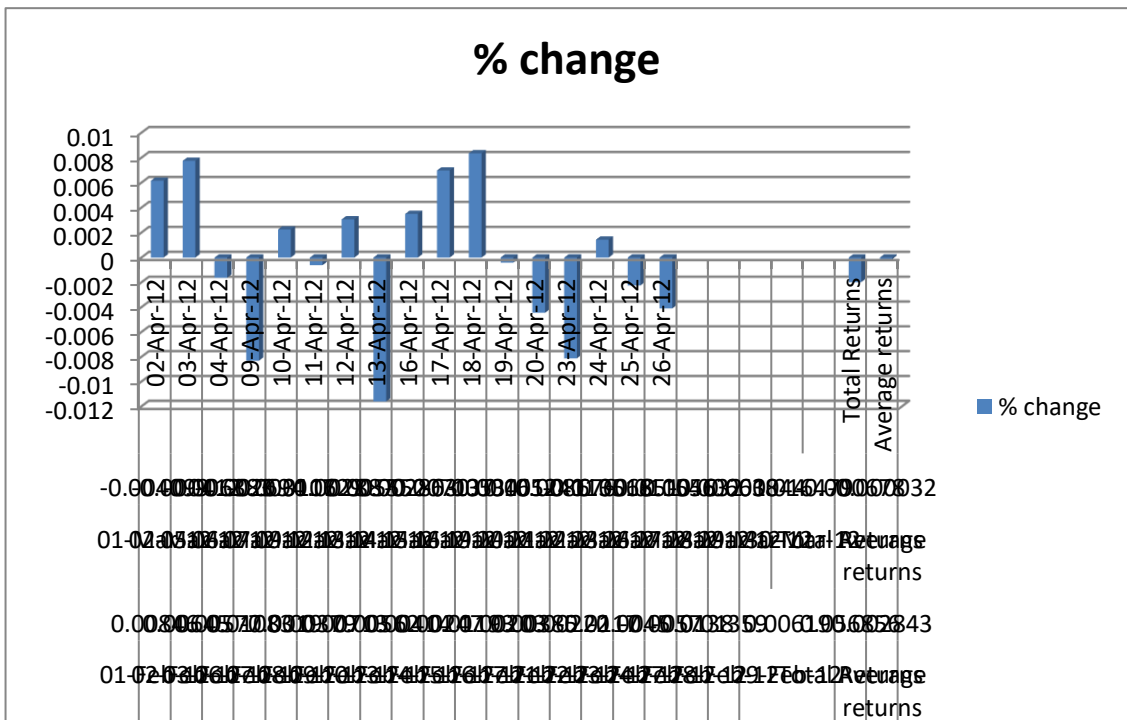
The capital market place is a market place for monetary property which happen to have an indefinite or long maturity. In general, it deals with long run securities which happen to have some previously a single season. In probably the widest feeling, it includes a number of routes whereby the cost savings of the neighborhood are made readily available for industrial and public authorities and commercial businesses. As an entire, capital marketplace helps with soaring of capital.

DATA ANALYSIS AND INTERPRETATION

ICICI PRUDENTIAL FUND (GROWTH):

NAV Date	% change	NAV Date	% change	NAV Date	% change
1-Feb-19	0.00846	1-Mar-19	-0.004099	2-Apr-19	0.006136
2-Feb-19	0.00643	2-Mar-19	-0.000416	3-Apr-19	0.007730
3-Feb-19	0.00377	3-Mar-19	-0.006383	4-Apr-19	-0.001619
6-Feb-19	0.01083	6-Mar-19	-0.002694	9-Apr-19	-0.008311
7-Feb-19	-0.0019	7-Mar-19	-0.003117	10-Apr-19	0.002249
8-Feb-19	0.00379	9-Mar-19	0.010629	11-Apr-19	-0.000616
9-Feb-19	0.00713	16-Mar-19	0.002887	16-Apr-19	0.003061
10-Feb-19	0.00362	13-Mar-19	0.003332	13-Apr-19	-0.011397
13-Feb-19	0.00414	14-Mar-19	0.002863	16-Apr-19	0.003499
14-Feb-19	0.00247	13-Mar-19	-0.007137	17-Apr-19	0.006974
13-Feb-19	0.01193	16-Mar-19	-0.003340	18-Apr-19	0.008332
16-Feb-19	0.00203	19-Mar-19	-0.001632	19-Apr-19	-0.000404
17-Feb-19	0.00383	20-Mar-19	0.001641	20-Apr-19	-0.004446
21-Feb-19	0.00222	21-Mar-19	0.008676	23-Apr-19	-0.008160
22-Feb-19	-0.0117	22-Mar-19	-0.013316	24-Apr-19	0.001433
23-Feb-19	-0.0043	23-Mar-19	0.006831	23-Apr-19	-0.002248
24-Feb-19	-0.0037	26-Mar-19	-0.011346	26-Apr-19	-0.004097

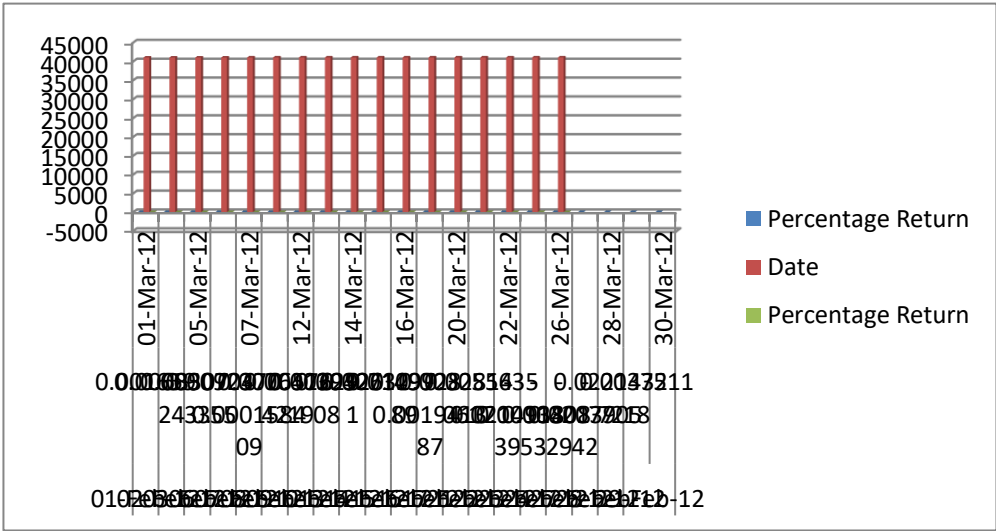
27-Feb-19	-0.0138	27-Mar-19	0.003632		
28-Feb-19	0.01339	28-Mar-19	-0.006638		
29-Feb-19	0.00619	29-Mar-19	0.001044		
		30-Mar-19	0.016479		
Total Returns	0.036836	Total Returns	-0.000678	Total Returns	-0.001980
Average returns	0.002843	Average returns	-0.000032	Average returns	-0.000116



HDFC BALANCED FUND (GROWTH):

Date	Percentage Return	Date	Percentage Return	Date	Percentage Return
1-Feb-19	0.001639	1-Mar-19	-0.003794219	2-Apr-19	0.004448473
2-Feb-19	0.006830724	2-Mar-19	0.002241334	3-Apr-19	0.008397636
3-Feb-19	0.003070433	3-Mar-19	-0.008774043	4-Apr-19	-0.004439439
6-Feb-19	0.009237033	6-Mar-19	-0.004998611	9-Apr-19	-0.009620603
7-Feb-19	-0.000138409	7-Mar-19	0.000393078	10-Apr-19	0.001630664
8-Feb-19	0.007637642	9-Mar-19	0.013097103	11-Apr-19	-0.003062866
9-Feb-19	0.004162919	16-Mar-19	0.004946074	16-Apr-19	0.007466143
10-Feb-19	0.003932008	13-Mar-19	0.008202883	13-Apr-19	-0.007649324
13-Feb-19	0.00426321	14-Mar-19	0.001864333	16-Apr-19	0.010283438
14-Feb-19	0.0071097	13-Mar-19	-0.008340947	17-Apr-19	0.004993922
13-Feb-19	0.014992889	16-Mar-19	-0.008496409	18-Apr-19	0.002434818
16-Feb-19	-0.001941387	19-Mar-19	-0.008431338	19-Apr-19	0.000674696
17-Feb-19	0.003281406	20-Mar-19	0.00373102	20-Apr-19	-0.003292789
21-Feb-19	0.003363317	21-Mar-19	0.013698479	23-Apr-19	-0.010167424
22-Feb-19	-0.021493839	22-Mar-19	-0.013932437	24-Apr-19	0.00222337
23-Feb-19	-0.001130833	23-Mar-19	0.007628174	23-Apr-19	-0.003416331
24-Feb-19	-0.004013929	26-Mar-19	-0.011467221	26-Apr-19	-0.002313942
27-Feb-19	-0.020770342	27-Mar-19	0.00342103		
28-Feb-19	0.022143272	28-Mar-19	-0.006836039		
29-Feb-19	0.003731118	29-Mar-19	0.00078413		
		30-Mar-19	0.017673074		
Total Returns	0.030103932	Total Returns	0.002810	Total Returns	-0.003803 44

Average returns	0.002303297	Average returns	0.000134	Average returns	-0.000224
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AXISBALANCED FUND (GROWTH):

Date	Percentage Return	Date	Percentage Return	Date	Percentage Return
1-Feb-19	0.00723	1-Mar-19	-0.00843	2-Apr-19	0.00374
2-Feb-19	0.00666	2-Mar-19	0.00142	3-Apr-19	0.00642
3-Feb-19	0.00820	3-Mar-19	-0.00787	4-Apr-19	-0.00217
6-Feb-19	0.00787	6-Mar-19	-0.00663	9-Apr-19	-0.01176
7-Feb-19	-0.00247	7-Mar-19	-0.00092	10-Apr-19	-0.00026
8-Feb-19	0.00332	9-Mar-19	0.01339	11-Apr-19	-0.00427
9-Feb-19	0.00372	16-Mar-19	0.00400	16-Apr-19	0.00397
10-Feb-19	0.00013	13-Mar-19	0.00809	13-Apr-19	-0.00710
13-Feb-19	-0.00078	14-Mar-19	0.00433	16-Apr-19	0.00208
14-Feb-19	0.00239	13-Mar-19	-0.00830	17-Apr-19	0.00973
13-Feb-19	0.01310	16-Mar-19	-0.00793	18-Apr-19	0.00193
16-Feb-19	0.00420	19-Mar-19	-0.00638	19-Apr-19	0.00372
17-Feb-19	0.00608	20-Mar-19	0.00323	20-Apr-19	-0.00281
21-Feb-19	0.00379	21-Mar-19	0.01178	23-Apr-19	-0.01192
22-Feb-19	-0.01927	22-Mar-19	-0.01689	24-Apr-19	0.00337
23-Feb-19	-0.00204	23-Mar-19	0.00481	23-Apr-19	-0.00393
24-Feb-19	-0.00433	26-Mar-19	-0.01167	26-Apr-19	-0.00247
27-Feb-19	-0.01888	27-Mar-19	0.00472		
28-Feb-19	0.01387	28-Mar-19	-0.00482		
29-Feb-19	0.00787	29-Mar-19	-0.00039		
		30-Mar-19	0.01743		

Total	0.04708	Total	-0.00483	Total	-0.01174
Average Returns	0.0023338	Average Returns	-0.000239	Average Returns	-0.0006903

CALCULATION OF RETURNS ON MUTUAL FUND SCHEMES:

Month	Sensex Return	ICICI	X	Y	X*Y	X*X	Y*Y
FEBRUARY	0.116	0.002843	0.071	0.002	0.00014	0.003041	0.000004
MARCH	0.016	-0.000032	-0.023	-0.001	0.00002	0.000623	0.000001
APRIL	-0.003	-0.000116	-0.046	-0.001	0.00003	0.002116	0.000001
TOTAL	0.163	0.002694031			0.00021	0.007782	0.000006
MEAN	0.041	0.000898017					
BETA	0.0267		ALPHA	0.00019787			
	STANDARD DEVIATION		0.000006				

Month	Sensex Return	HDFC	X	Y	X*Y	X*X	Y*Y
FEBRUARY	0.116	0.002303	0.071	0.002	0.00016	0.00304	0.000004
MARCH	0.016	0.000134	-0.023	-0.001	0.00002	0.00063	0.0000003
APRIL	-0.003	-0.000224	-0.046	-0.001	0.00003	0.00216	0.000001
TOTAL	0.163	0.002413			0.00018	0.00778	0.000006₄₇

Month	Sensex Return	AXISBalanced	X	Y	X*Y	X*X	Y*Y
February	0.116	0.00233	0.071	0.002	0.000133	0.00304	0.0000033
March	0.016	-0.00023	-0.023	-0.001	0.000018	0.00063	0.0000003
April	-0.003	-0.00069	-0.046	-0.001	0.000034	0.00216	0.0000014
TOTAL	0.163	0.0014331			0.000203	0.00778	0.000003
MEAN	0.041	0.0004777					
	BETA	0.026296884		ALPHA	-0.000600		

MEAN	0.041	0.000803					
	BETA	0.023731		ALPHA	-0.00017		
		STANDARD DEVIATION		0.000006			

	STANDARD	DEVIATION	0.000003				

	SCHEMES	BETA	ALPHA	S.D.
PRU ICICI	0.0267	-0.00019	0.000006	
HDFC	0.0237	-0.00017	0.000006	
AXIS	0.0262	-0.00060	0.000003	

INTERPRETATION:

BETA:

This indicates that ICICI Schemes in balance fund has given return with par with SENSEX. After which comes the AXISBalanced Fund.

Alpha:

Alpha of HDFC is the highest, this indicate that with the given risk the fund has given good return.

Standard Deviation:

Standard Deviation indicates volatility in the performance. From the Balance Fund, it indicates that HDFC and ICICI have equal volatility in its portfolio. But AXISFund has less volatility than the other two funds.

EQUITY FUND:

ICICI EQUITY FUND (GROWTH)

HDFC EQUITY FUND (GROWTH)

AXISEQUITY FUND (GROWTH)

ICICI EQUITY FUND (GROWTH)

Date	Percentage Return	Date	Percentage Return	Date	Percentage Return
1-Feb-19	0.0099	1-Mar-19	-0.0080	2-Apr-19	0.0030
2-Feb-19	0.0091	2-Mar-19	0.0020	3-Apr-19	0.0067
3-Feb-19	0.0076	3-Mar-19	-0.0160	4-Apr-19	-0.0070
6-Feb-19	0.0072	6-Mar-19	-0.0100	9-Apr-19	-0.0100
7-Feb-19	-0.0030	7-Mar-19	-0.0030	10-Apr-19	-0.0010
8-Feb-19	0.0037	9-Mar-19	0.0170	11-Apr-19	-0.0030
9-Feb-19	0.0094	16-Mar-19	0.0027	16-Apr-19	0.0049
10-Feb-19	-0.0020	13-Mar-19	0.0118	13-Apr-19	-0.0090
13-Feb-19	0.0019	14-Mar-19	0.0037	16-Apr-19	-0.0040
14-Feb-19	0.0019	13-Mar-19	-0.0110	17-Apr-19	0.0082
13-Feb-19	0.0133	16-Mar-19	-0.0030	18-Apr-19	0.0026
16-Feb-19	-0.0010	19-Mar-19	-0.0040	19-Apr-19	0.0036
17-Feb-19	0.0046	20-Mar-19	0.0016	20-Apr-19	-0.0030
21-Feb-19	0.0083	21-Mar-19	0.0111	23-Apr-19	-0.0130
22-Feb-19	-0.0180	22-Mar-19	-0.0160	24-Apr-19	-0.0002
23-Feb-19	-0.0040	23-Mar-19	0.0087	23-Apr-19	-0.0030
24-Feb-19	-0.0010	26-Mar-19	-0.0160	26-Apr-19	-0.0040
27-Feb-19	-0.0210	27-Mar-19	0.0066		

28-Feb-19	0.0183	28-Mar-19	-0.0060		
29-Feb-19	0.0107	29-Mar-19	-0.0003		
		30-Mar-19	0.0196		
Total	0.03790	Total	-0.00710	Total	-0.03220
Average Returns	0.002893	Average Returns	-0.000338093	Average Returns	-0.001894118

HDFC EQUITY FUND (GROWTH)

Date	Percentage Return	Date	Percentage Return	Date	Percentage Return
1-Feb-19	0.00936	1-Mar-19	-0.00879	2-Apr-19	0.00619
2-Feb-19	0.01001	2-Mar-19	0.00481	3-Apr-19	0.01060
3-Feb-19	0.00863	3-Mar-19	-0.01313	4-Apr-19	-0.00638
6-Feb-19	0.01046	6-Mar-19	-0.01011	9-Apr-19	-0.01987
7-Feb-19	-0.00724	7-Mar-19	-0.00006	10-Apr-19	0.00032
8-Feb-19	0.00818	9-Mar-19	0.02108	11-Apr-19	-0.00370
9-Feb-19	0.00666	16-Mar-19	0.00667	16-Apr-19	0.00937
10-Feb-19	0.00221	13-Mar-19	0.01332	13-Apr-19	-0.00896
13-Feb-19	0.00036	14-Mar-19	0.00620	16-Apr-19	0.00834
14-Feb-19	0.00603	13-Mar-19	-0.01310	17-Apr-19	0.01647
13-Feb-19	0.02244	16-Mar-19	-0.01428	18-Apr-19	0.00133
16-Feb-19	-0.00023	19-Mar-19	-0.01676	19-Apr-19	0.00311
17-Feb-19	0.00790	20-Mar-19	0.00437	20-Apr-19	-0.00643
21-Feb-19	0.00630	21-Mar-19	0.01873	23-Apr-19	-0.02103
22-Feb-19	-0.03047	22-Mar-19	-0.02409	24-Apr-19	0.00622
23-Feb-19	-0.00326	23-Mar-19	0.00792	23-Apr-19	-0.00384
24-Feb-19	-0.00483	26-Mar-19	-0.01796	26-Apr-19	-0.00333
27-Feb-19	-0.02348	27-Mar-19	0.00833		
28-Feb-19	0.02847	28-Mar-19	-0.00941		
29-Feb-19	0.00798	29-Mar-19	-0.00034		
		30-Mar-19	0.02363		
Total	0.06387	Total	-0.00896	Total	-0.01760

Average Returns	0.003193319	Average Returns	-0.00042638	Average Returns	-0.001033208
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AXISEQUITY FUND (GROWTH)

Date	Percentage Return	Date	Percentage Return	Date	Percentage Return
1-Feb-19	0.00723	1-Mar-19	-0.00843	2-Apr-19	0.00374
2-Feb-19	0.00666	2-Mar-19	0.00142	3-Apr-19	0.00642
3-Feb-19	0.00820	3-Mar-19	-0.00787	4-Apr-19	-0.00217
6-Feb-19	0.00787	6-Mar-19	-0.00663	9-Apr-19	-0.01176
7-Feb-19	-0.00247	7-Mar-19	-0.00092	10-Apr-19	-0.00026
8-Feb-19	0.00332	9-Mar-19	0.01339	11-Apr-19	-0.00427
9-Feb-19	0.00372	16-Mar-19	0.00400	16-Apr-19	0.00397
10-Feb-19	0.00013	13-Mar-19	0.00809	13-Apr-19	-0.00710
13-Feb-19	-0.00078	14-Mar-19	0.00433	16-Apr-19	0.00208
14-Feb-19	0.00239	13-Mar-19	-0.00830	17-Apr-19	0.00973
13-Feb-19	0.01310	16-Mar-19	-0.00793	18-Apr-19	0.00193
16-Feb-19	0.00420	19-Mar-19	-0.00638	19-Apr-19	0.00372
17-Feb-19	0.00608	20-Mar-19	0.00323	20-Apr-19	-0.00281
21-Feb-19	0.00379	21-Mar-19	0.01178	23-Apr-19	-0.01192
22-Feb-19	-0.01927	22-Mar-19	-0.01689	24-Apr-19	0.00337
23-Feb-19	-0.00204	23-Mar-19	0.00481	23-Apr-19	-0.00393
24-Feb-19	-0.00433	26-Mar-19	-0.01167	26-Apr-19	-0.00247
27-Feb-19	-0.01888	27-Mar-19	0.00472		
28-Feb-19	0.01387	28-Mar-19	-0.00482		
29-Feb-19	0.00787	29-Mar-19	-0.00039		
		30-Mar-19	0.01743		

TOTAL	0.163	0.0017313			0.000336	0.016823	0.000011
MEAN	0.041	0.0003772					
	BETA	0.027738482		ALPHA	-0.000361		
		STANDARD DEVIATION	0.000011				

Month	Sensex Return	AXIS Equity	X	Y	X*Y	X*X	Y*Y
Februar y	0.116	0.00264	0.071	0.002	0.000146	0.00304	0.0000042
March	0.016	-0.00004	-0.023	-0.001	0.000016	0.00063	0.0000004
April	-0.003	-0.00084	-0.046	-0.001		0.00216	0.0000020
					0.000066		
TOTAL	0.163	0.0017333			0.000227	0.00778	0.000007
MEAN	0.041	0.0003843					
	BETA	0.029184332		ALPHA	-0.000616		
	STANDARD	DEVIATION	0.000007				

SCHEMES	BETA	ALPHA	S.D.
PRU ICICI	0.0233	-0.00082	0.000016
HDFC	0.0277	-0.00030	0.000011
AXIS	0.0291	-0.00061	0.000007

INTERPRETATION

BETA:

Beta of AXISEquity Scheme may be the top, that suggest that the risk Profile of AXISMutual Fund for Equity systems is much more. Subsequently riskiest Fund is HDFC as well as consequently ICICI Prudential.

ALPHA:

The greatest substitution is provided by HDFC Equity Fund. After that will come AXISEquity Fund.

Standard format DEVIATION:

ICICI Prudential Equity Fund indicates much more deviation in the Movement of its. Consequently this fund indicates much more volatility in the overall performance of its. AXISEquity Fund indicates much less deviation.

For investors that put money into Equity Fund for acquiring more return shipping as compared to various other systems, consequently to be able to obtain further earnings they've to have much more consequences.

FINDINGS

- BIRLA SUNLIFE committing money in the various selected sectors. therefore it's not feasible to diversify the danger regarding finances, so they experiencing much more standard deviation.
- Because of volatility on the market problems. The finances are unable to cross the benchmark return so fund homes must focus on the market problems.
- From profile building reveals that, the fund diversifies it's danger for some degree to ensure the fund equipped to provide +ve return primarily based on Jensen ratio.

SUGGESTIONS

Don't forget to carry the subsequent choice gems in the baggage of yours when you put forth on the monetary trip of yours. These guideposts bolster as well as grow the primary key factors tackled throughout Building The Mutual Fund Portfolio of yours.

Diversify for expense success: Develop a good strategy based upon the age of yours, liquidity needs, time horizon, revenue or risk tolerance. Stick with it unless the problems change of yours.

Regularly rebalance the holdings of yours on your authentic advantage allocation benchmark: When we do this, you are going to wind up promoting shares in costly money and also reinvesting in discount shoes.

Spend almost as you are able to available funds: As an approximate principle, attempt to keep a portion at least comparable to "100 minus the age" of yours in stocks. Elderly people may well think about 110 minus the ages of theirs to stay away from developing very traditional.

Do not hop of fund to fund: Traders frequently lag the long range return shipping of the inventory & bonds marketplaces.

Establish the sights of yours on creating money slowly: Get rich quick systems frequently backfire. Individuals that amass fortunes through speculation often additionally discover the way it thinks for getting bad easily.

CONCLUSION

We ought to remember that a mutual fund is a loyalty which pools the cash of numerous investors and also manages investments on behalf. The fund records the cash at investors through different systems. Every system is differentiated by the goals of its investments and in additional phrases a broadly identified objective of the way the collected funds are to be engaged.

Investors spend money on mutual fund as a result of next advantages: they've specialized management, low cost, return potential, convenient administration, diversification, liquidity.

By evaluating the above described systems, I concerned learn the chance as well as go back relation in between the specified systems. Consequently investors prior to purchasing any Mutual Fund systems they need to examine the chance as well as go back relation. Of course, if the chance and also comes back fit with the preparation of theirs, and then just the investors must go for Mutual Fund systems.

And so the potential future of mutual funds in India is brilliant, since it fulfills investor s has properly. This can supply improvement to Indian investors and can draw in overseas investors too. It is going to lead to the development of powerful institutional framework which could help support the capital markets in the long haul.

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STUDENT STUDY PROJECT ON “EMPLOYEE JOB SATISFACTION REGARDING LIFE INSURANCE CORPORATION OF INDIA”



IN PARTIAL FULLFILMENT OF THE DEGREE

“ BACHELOR OF COMMERCE ”

OSMANIA UNIVERSITY

Submitted By

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GOVT DEGREE COLLEGE (AUTONOMOUS), SIDDIPET

(2020-2021)

CERTIFICATE

This is to certify that, Students of Commerce and business management, has completed his project report on **“A STUDY ON EMPLOYEE JOB SATISFACTION REGARDING LIFE INSURANCE CORPORATION OF INDIA”** SIDDIPET in partial fulfillment of the requirement for the award of the degree of Bachelor of Business Administration.

This report has not been submitted to any other University or Institute for the award of the any Degree.

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INTERNAL GUIDE

DECLARATION

I, the undersigned declare that the project report entitled “**A STUDY ON EMPLOYEE JOB SATISFACTION REGARDING LIFE INSURANCE CORPORATION OF INDIA**” SIDDIPET have completed successfully towards the partial fulfilment of the award of the degree “**Bachelor of Commerce**” from **GOVT DEGREE COLLEGE (AUTONOMOUS), SIDDIPET.**

This is the bonafide work undertaken by me, and is not submitted to any other university or institution for the award of any degree/diploma.

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Date:

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I would like to express my heartfelt thanks to the Manager of **LIC OF INDIA** for providing time to time required information, extending his full cooperation, and being an unfailing source of inspiration to help me in the completion of my project successfully in the specified time.

I am in depth of words to express my feelings to my family and friends for their encouragement and support in the project's completion successfully.

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INDEX

CHAPTER NO.	TOPIC	PAGE NO.
CHAPTER - 1	INTRODUCTION ➤ SCOPE OF THE STUDY ➤ NEED OF THE STUDY ➤ OBJECTIVE OF THE STUDY ➤ SAMPLE DESIGN ➤ SOURCES OF DATA ➤ LIMITATIONS OF THE STUDY	1 --3
CHAPTER - 2	INDUSTRY AND COMPANY PROFILE	4 -8
CHAPTER - 3	THEORETICAL FRAMEWORK	9 --11
CHAPTER - 4	DATA ANALYSIS AND INTERPRETATION	12-21
CHAPTER- 5	CONCLUSION	22

CHAPTER- I

INTRODUCTION

Meaning of employee job satisfaction

Employee job satisfaction is a measure of workers' contentedness with their job, whether or not they like the job or individual aspects or facets of jobs, such as nature of work or supervision. Job satisfaction can be measured in cognitive (evaluative), affective (or emotional), and behavioral components. Researchers have also noted that job satisfaction measures vary in the extent to which they measure feelings about the job (affective job satisfaction) or cognitions about the job (cognitive job satisfaction).

One of the most widely used definitions in organizational research is that of Locke (1976), who defines job satisfaction as "a pleasurable or positive emotional state resulting from the appraisal of one's job or job experiences" (p. 1304). Others have defined it as simply how content an individual is with his or her job; whether he or she likes the job or not. It is assessed at both the global level (whether or not the individual is satisfied with the job overall), or at the facet level (whether or not the individual is satisfied with different aspects of the job). Spector (1997) lists 14 common facets: Appreciation, Communication, Coworkers, Fringe benefits, Job conditions, Nature of the work, Organization, Personal growth, Policies and procedures, Promotion opportunities, Recognition, Security, and Supervision.

Job satisfaction is one of the most researched variables in the area of workplace psychology, and has been associated with numerous psychosocial issues ranging from leadership to job design. This article seeks to outline the key definitions relating to job satisfaction, the main theories associated with explaining job satisfaction, as well as the types of and issues surrounding the measurement of job satisfaction. While it is also important to explore what factors precede and are impacted by job satisfaction

Definition of Employee JobSatisfaction

Employee satisfaction is a function of perceived performance and expectations. It is a person's feeling of pleasure or disappointment resulting from comparing product's outcome to his/her expectations. If the performance falls short of expectations, the employee is dissatisfied and if it matches the expectations, the employee is satisfied.

1. Job satisfaction is defined as a pleasurable or positive emotional state resulting from the appraisal of one's job or job experience
2. Job satisfaction is defined as the amount of overall positive effect (or feelings) that individuals have towards their jobs
3. Job satisfaction is the amount of pleasure or contentment associated with a job. If you like your job intensely you will experience high job satisfaction. If you dislike your job intensely, you will experience job dissatisfaction
4. Job satisfaction is the favorableness or unfavorableness with which employees view their work

Scope of the study

The study will be able to reveal the perception, job satisfaction of the LIFE INSURANCE CORPORATION OF INDIA. It also helps Life Insurance Corporation of India to know where the employees are satisfied with their work

Objectives of the Study

The objective of the study is as follows:

- 1) To identify the factors which influence the job satisfaction of employees?
- 2) To identify the impact of employees' job satisfaction on their performance.
- 3) To identify the factors which improve the satisfaction level of employees?

Sample Design

The process of drawing a sample from a large population is called sampling. Population refers to the total of items about which information is defined. Well selected samples may reflect fairly and accurately the characteristics of the population.

- 1) Sampling unit:** The sample unit of this survey was the employee's satisfaction of LIC in Siddipet, Telangana
- 2) Sample size:** The sample size was 50 employees from same LIC Company
- 3) Sampling technique Adopted:** Random sampling

Source of data

1) Primary data

A detailed and well structured questionnaire was presented to the employees of LIC .copies of the questionnaire being distributed to the employees at random to obtain their views followed thisFurther discussion regarding the employee job satisfaction with the employees and future plans of the company for its effective implementation

2) Secondary data

Secondary data was the data already gathered by someone for some other purpose rather than the user sources include textbooks, magazines, newspapers, journals, reference books, etc.

Limitations of the study;

The study belongs to employee's job satisfaction of LIC employee

- 1) This study belongs to employee job satisfaction of the LIC employees.
- 2) The sample size representing total population
- 3) This study limits up to only Siddipet city and period of study Feb, 2022 to April 2022

INDUSTRY AND COMPANY PROFILE

History of Life Insurance

Risk protection has been a primary goal of humans and institutions throughout history. Protecting against risk is what insurance is all about over 5000 years ago, in China, insurance was seen as a preventative measure against piracy on the sea. Piracy, in fact, was so prevalent, that as a way of spending the risk. A number of ships would carry a portion of another ship's cargo so that if one ship was captured, the entire shipment would not be lost In another part of the world, nearly 4,500 years ago, in the ancient land of Babylonia traders used to bear risk of the caravan trade by giving loans that had to be later repaid with interest when the goods arrived safely. In 2100 BC, the Code of Hammurabi granted legal status to the practice. It formalized concepts of "bottom" referring to vessel bottoms and 'respondent" referring to cargo. These provided the underpinning for marine insurance contracts. Such contracts contain three elements: a loud on the vessel, ear go, or freight: an interest rate; and a surcharge to cover the possibility of loss. In effect, ship owners were the insured and lenders were the underwriters

Life insurance came about a little later in ancient Rome, where burial clubs were formed to cover the funeral expenses of its members, as well as help survivors monetarily concepts of insurance were abandoned, but aspects of it did continue through the Middle Ages, particularly with merchant and artisan guilds. These provided forms of member insurance covering risks like fire, loud, theft, disability, death, and even imprisonment.

During the feudal period, early forms of insurance ebbed with the decline of travel and long-distance trade. But during the 14th to 16th centuries, transportation, commerce, and insurance would again reemerge. Insurance in India can be traced back to the Vedas. For instance, yogakshema, the name of Life Insurance Corporation of India's corporate headquarters, is derived from the Rig Veda. The term suggests that a form of "community insurance" was prevalent around 1000 BC and practiced by the Aryans. And similar to ancient Rome, burial societies were formed in the Buddhist period to help families build houses, and to protect widows and children.


List of Life Insurance Companies in India:

Here is list of Life Insurance companies registered by RDA.

- 1) AEGON Life Insurance Co. Ltd
- 2) Aviva Life Insurance Co. India Ltd.
- 3) Bajaj Allianz Life Insurance Co. Lid
- 4) Bharti AXA Life Insurance Co. Ltd.
- 5) Birla Sun Life Insurance Co. Ltd.
- 6) Canara HSBC Oriental Bank of Commerce Life Insurance Co. Lid
- 7) DHFL Premedical Life Insurance Co. Ltd.
- 8) EdelwessTokio Life Insurance Co. Ltd
- 9) Exide Life Insurance Co. Ltd.
- 10) Future General India Life Insurance Co. Ltd.
- 11) IHDFC Standard Life Insurance Co. Ltd.

- 12) ICICI Prudential Life Insurance Co. Ltd.
- 13) IDBI Federal Life Insurance Co Ltd.
- 14) India First Life Insurance Co. Ltd
- 15) Kotak Mahindra Old Mutual Life Insurance Ltd
- 16) Life Insurance Corporation of India
- 17) Max Life Insurance Co. Ltd.
- 18) PNB MetLife India Insurance Co. Ltd
- 19) Reliance Life Insurance Co. Ltd.
- 20) Sahara India Life Insurance Co. Ltd.
- 21) SBI Life Insurance Co. Ltd.
- 22) Shriram Life Insurance Co. Ltd
- 23) Star Union Dai-Ichi Life Insurance Co. Ltd
- 24) Tata AIA Life Insurance Co. Ltd.

COMPANY PROFILE

<p>Life Insurance Corporation of India</p>  <p style="text-align: center;"> भारतीय जीवन बीमा निगम LIFE INSURANCE CORPORATION OF INDIA </p>	
Type	State enterprise government corporation
Industry	Financial services
Founded	1 September 1956
Headquarters	Mumbai, India

Total assets	2,529,390 crores(US \$ 350 billion)
Owner	Government of India
Number of employees	114773
Subsidiaries	LIC Housing Finance LIC Pension Fund Ltd. LIC International LIC Cards Services LIC Mutual Fund

Organizational Structure of LIC of India



THEORETICAL CONCEPTS

Need for the study of employee job satisfaction:-

Employee satisfaction is a state where individuals are not only happy with their current profiles but also look forward towards a long term association with the organization. No individual wants to quit his/her job after every six months. But the moment monotony creeps in, people start looking for better opportunities. Most of the times, employees treat their jobs just as a mere source of earning their bread and butter. They come to office not because they enjoy their work but because they need their salaries to ensure a comfortable living.

Employees would never be satisfied with their jobs unless and until they have something interesting and challenging to work on. "Monday morning blues" is a common term used by professionals as an excuse for not coming to work and feeling lazy on the first day of the week. I personally do not agree with this. Trust me, if you really enjoy your work, you would feel like coming to office every day. Do we ever crib when we have a holiday or are at home? NO, Why? Just because we feel comfortable at our home. Why do we then always complain at work? Understand, there is a difference between your personal and professional life. Think logically. The moment you have unrealistic expectations at workplace, problems are bound to arise and you can never be happy and contented at workplace.

Both management and employees have an important role to play in ensuring a positive ambience at the workplace and eventually job satisfaction. Employees should not be created as mere robots that simply start working just at the click of a button and neither expresses them nor creates problems for others. Management needs to stand by their employees and constantly mentor them. Employees are indispensable for the organization but in no way, pride and ego should get into their heads. Do not be under the impression that superiors would treat you with respect even if you do not perform. Such a thing is practically impossible in the professional scenario. Be positive and learn to adjust. Try to be happy and satisfied with what all you have got rather than cribbing over small issues.

It is crucial for the employees to be satisfied with their jobs, else neither they would be able to deliver as per expectations nor feel comfortable at the workplace. Believe me; satisfaction is all in our minds. Sometimes, we are satisfied with small things also and sometimes we find a problem even in the best of situations. How many jobs would you change? Believe me, there is a problem everywhere, only the nature of problem would vary. The idea is not to run away from problems but face them with a smile. Satisfied employees willingly work towards the fulfillment of organization's goals and objectives, eventually assuring profits and higher revenues. Unsatisfied employees often badmouth their organization which has a serious impact on the image of the particular brand. Employees who are satisfied with their jobs stick around for a long time, benefitting the organization with their expertise and experience.

Theories of job satisfaction

Job satisfaction theories have a strong overlap with theories explaining human motivation. The most common and prominent theories in this area include: Maslow's needs hierarchy theory [7]; Herzberg's motivator-hygiene theory; the Job Characteristics Model [9]; and the dispositional approach. These theories are described and discussed below.

The Importance of Job Satisfaction

When employees are allowed to operate freely, job satisfaction can contribute substantially to the organizational effectiveness. It can contribute to productive output in the form of high quantity and quality of products or services, as well as to organizational maintenance as represented by low absenteeism and turnover. Yet in a great many instances, aspects of the individual, the organization, or the environment constrain the satisfaction-productivity relationship to the point where its practical importance is minimal. Ultimately stress may catch up with such a person and signs of poor corporate citizenship may appear, but such denials of natural satisfaction-output patterns can maintain themselves for long periods.

Hence, job satisfaction is often much more important to the individual than to the employing organization. Individuals can change jobs, thereby obtaining more satisfying work. Organization can shift people from job to job within the firm, but their capacity to move people from organization to organization is very limited.

DATA ANALYSIS AND INTERPRETATION

1. Employees are satisfied with the top management?

S NO	OPINION	RESPONDENT	PERCENTAGE
1	STRONGLY AGREE	20	40%
2	AGREE	20	40%
3	NEUTRAL	5	10%
4	DISAGREE	5	10%
5	STRONGLY DISAGREE	0	0%
	TOTAL	50	100%

INTERPRETATION

The above table explains about employees are satisfied with their top management .out of the total 50 respondents of the survey 40% are strongly agree ,40% are agree only,10% are neutral ,and 10% are disagree. So the total table tells that 40% are strongly agreed with their top management.

2. Working hours at LIC Company is satisfactory?

S NO	OPINION	RESPONDENTS	PERCENTAGE
1	EXCELLENT	25	50%
2	VERY GOOD	15	30%
3	AVERAGE	8	16%
4	DISAGREE	2	4%
	TOTAL	50	100%

INTERPRETATION

The above table explains that working hours of the employees in LIC is satisfactory in that Out of 50 respondents of the survey 50% said excellent, 30% are said verygood,16% are average, and 4% are disagree. So above table explain that most of the members around 50%are satisfied with their work

3. Employees in the organization have necessary authority to perform their duties effectively?

S NO	OPINION	RESPONDENCE	PERCENTAGE
1	STRONGLY AGREE	30	60%
2	AGREE	8	16%
3	NETURAL	5	10%
4	DISAGREE	7	14%
5	STRONGLY DISAGREE	0	0%
	TOTAL	50	100%

INTERPRETATION

The above table explaining about employees in the organization has necessary authority to perform their duties effectively. Out of 50 respondents of the survey, In that 60% are strongly agree, 16% are agree, 10%are neutral, 4% are disagree .so above table tells that most of the employees around 60% are strongly agree with their performance.

4. Organization conducts counseling programs for the employees regularly?

S NO	OPINION	RESPONDENTS	PERCENTAGE
1	YES	40	80%
2	NO	10	20%
	TOTAL	50	100%

INTERPRETEATION

The above table explains about the organization organizing regularly in the organization. Out of 50 respondents of the survey 80% agree said yes and the 20% said no. So above table explains that the most of the employees around 80% agreed with yes.

5. Employees in LIC Company share experience to help each other?

S NO	OPINION	RESPONDENCE	PERCENTAGE
1	YES	45	90%
2	NO	5	10%
	TOTAL	50	100%

INTERPRETATION

The above table tells about employees in LIC Company sharing their experience to each other. Out of 50 respondents of the survey 90% are said yes, 10% said no. So above table shows 90% are sharing their experience to each other employees in their company.

6. Employees get appreciation and rewards if the desired work/ targets are accomplished?

S NO	OPINION	RESPONDENTS	PERCENTAGE
1	YES	50	100%
2	NO	0	0%
	TOTAL	50	100%

INTERPRETATION

The above table tells about employees are getting appreciation and rewards the desired work /targets accomplished out of the 50 respondents of the survey 100% are said that yes. So above table explains that they are getting their rewards for their desired work

7. Company has good career prospects for its employees?

S NO	OPINION	RESPONDENTS	PERCENTAGE
1	VERY GOOD	35	70%
2	GOOD	10	20%
3	AVERAGE	3	6%
4	BAD	2	4%
	TOTAL	50	100%

INTERPRETATION

The above table explains about company has good career prospects for its employees .out of the 50 respondents, of the survey 70% said that very good, 20% said that good, 6% are said average, 4% are said bad. So above table tells that 70% are said that company has good prospects for employees.

8. Top management involves employees in the management decisions?

S NO	OPINION	RESPONDENTS	PERCENTAGE
1	YES	48	96%
2	NO	2	4%
	TOTAL	50	100%

INTERPRETATION

The above table explains about the top management involves employees in the management decisions. Out of the 50 respondents of the survey, 96% are said that yes, and the 4% said that no. So above table tells that the 96% said that their management involves employees in the management decisions.

9. Welfare facilities provided to the employees by the organization are satisfactory?

S NO	OPINION	RESPONDENTS	PERCENTAGE
1	Satisfactory	40	80%
2	Non-satisfactory	10	20%
	TOTAL	50	100%

INTERPRETATION

The above table tells that about welfare facilities provided to the employees by the organization are satisfactory out of the 50 respondents of the survey, 80% are satisfactory, and 20% are non-satisfactory. So above table tells that the most of the employees around 80% are satisfactory with the company providing facilities.

10. Which of the following factors which motivates you most?

S NO	OPINION	RESPONDENTS	PERCENTAGE
1	SALARY INCREASE	25	50%

2	PROMOTION	10	20%
3	LEAVE	0	0%
4	MOTIVATIONAL TALKS	15	30%
5	RECOGNITION	0	0%
	TOTAL	50	100%

INTERPRETATION

The above table explains about which factor is motivating employees most, out of the 50 respondents of the survey 50% said that salary increase 20% are said promotion, 30% said motivational talks.

So above tables that the most of the employees are motivates them because of the salary increase.

CONCLUSION

LIC is a provider of life insurance in India .It provides customer satisfaction and also at most satisfaction to its employees. In my study I have interrogated to identify weather LIC employees are satisfied or not .yes, finally my project conclude that there are good employee satisfaction in LIC. It does various strategies for employee job satisfaction like, casual leaves, medical leaves, good ambiance, conflict resolving, on time payments, incentives .etc.

QUESTIONNAIRE

Choose the appropriate response and mark in the box with () Mark

1. Employees are satisfied with the top management?

Strongly agree		Agree		Neutral		Disagree		Strongly disagree	
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2. Working hours at LIC Company is satisfactory?

Excellent		Very good		Average		Disagree	
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3. Employees in the organization have necessary authority to perform their duties effectively.

Strongly agree		Agree		Neutral		Disagree		Strongly disagree	
----------------	--	-------	--	---------	--	----------	--	-------------------	--

4. Organization conducts counseling programs for the employees regularly?

Yes		No	
-----	--	----	--

5. Employees in LIC Company share experience to help each other?

Yes		No	
-----	--	----	--

6. Employees get appreciation and rewards if the desired work/ targets are accomplished?

Yes		No	
-----	--	----	--

7. Company has good career prospects for its employees?

Yes		No	
-----	--	----	--

8. Top management involves employees in the management decisions?

Yes		No	
-----	--	----	--

9. Welfare facilities provided to the employees by the organization are satisfactory?

Satisfactory		Non-satisfactory	
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10. Which of the following factors which motivates you most?

Salary hike		Promotion		Leaves		Motivational Talks		Recognition	
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A PROJECT REPORT ON
Women Empowerment through Entrepreneurship
-A study of select unit in Siddipet District

Academic Year 2020-21

By

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Women Empowerment through Entrepreneurship

-A study of select unit in Siddipet District

“Empowerment of women leads to development of a family, good society, and ultimately a good nation”-
Abdul Kalam

Abstract: Women empowerment is one of the important factor in 21st centre. There brainpower is very much to provide an essential opportunity for socio and economic development in the country. The women's family income has been increase through the women participation in economic activities along with their regular family duties. In order to achieve equal rights, identity and position in society, educated women has to go long way despite of all traditional barriers for them in their respective fields. Women economist thought that there economic empowerment is through entrepreneurship so that they are participation in government and private sector interventions have generally accelerated income-generating activities of women both in the urban and rural areas with entrepreneurship development. They involved in different ways through wage labor, engaging in trading activities and operating small industries like enterprise Owner into these two sectors. Full time employment may not be possible through working as labour and it does not improve their living condition. Scope of trading activities in rural areas is extensive poverty and the large number of people who need not to engage in income earning activities is limited. Rural industrial activities are most viable avenue for which the women should be assisted to take up. Non government organizations share equal opportunities along with government for economic salvation and these various forms of opportunities for women to help them earn living, paving the way for entrepreneurship development.

Key word: SHG, Entrepreneurship, Non-Government, Stakeholder, Rural Administrator, Women Empowerment, Start-up, Ministry of Micro Small and Medium Enterprises

Enterprise is another word for a for-profit business or company, but it is most often associated with entrepreneurial ventures. People who have entrepreneurial success are often referred to as “enterprising.”

Empowerment is an association with the daily essentials activity and it provides honor to women from the daily life to the state power. Human being concerns with empowerment from security to getting access, to research and to meet demands to the political decision making process. Empowerment has been includes social, psychological, economic and political environment to women and it is one of the concepts of this study.

Indian societies they confined that the four walls of houses performing household activities and in modern societies they come out of four walls to participate in all sources of activities in to the society, they are important part of economic development. Women are entered in to the all types of business activities and they put equal effort with men. In olden days Entrepreneurship has been male dominated phenomenon but it has been changed the situation. At present women most memorable and inspirational entrepreneurs in the world and women are increasingly turning into entrepreneurship as a way of coping with —glass ceilingl that seems to prevent them from reaching top managerial levels in organizations.

Women are now very active in establishment new enterprise and they are participated in business activities in term of mentally as well as physically .women empowerment through entrepreneurship is

fundamental to strengthening women's right and enabling them to control their lives and exert influence the society. The planning commission of the government of India realizes that economic development of country can take place only when women are brought in the main stream of economic development.

Entrepreneurship

Entrepreneurship is the creative and innovative response to the environment which can take place in variety of fields of social endeavor business, industry, agriculture, education, social work and the like and it is the powerful limiting factor in economic development. Economic development achieve largely through productivity. Growth is very important to both developed and developing nations. Developing countries like India can do more, to advance its economic development through promotion of entrepreneurial activities which is one of the micro economic approaches to economic growth (Lal and Celement, 2005). Entrepreneurship efforts have been found to generate wide range of economic benefits including new business, new jobs, innovative products and services and increased wealth for future community investment (Kayne, 1999). Various studies have been conducted to observe that how entrepreneurial activities have been succeeded in promoting national growth. An extensive study of entrepreneurship in 21st centuries by Reynolds et al., (2000) concluded that successful entrepreneurial activity is strongly associated with economic

Women Empowerment

Empowerment of women has emerged as an important issue in recent times. The economic empowerment of women is being regarded as these days as sine- quo-non of progress for a country in contemporary area. Economic empowerment of women is of paramount important to political thinkers, social scientists and reformers (Fazalbhoj, 2014). Economic participation of women not only increase family income but also brings economic independence among women in the household. This helps them to participate more effectively in intra-household decision making and have better access to information. But this is also a fact that women economic participation cannot ensure true economic empowerment as the ownership of resources may still in the hands of the male members. Economic empowerment of women is possible only when women have full autonomy to use and control resources (Rao, 2011). Women can get economic empowerment through entrepreneurship. Women entrepreneur is economically more powerful than as a mere worker because ownership not only confers control over asset and liabilities but also give her freedom to take decisions. Women Empowerment and economic development are closely interrelated. While economic development along with policy action brings about change in women 's empowerment whereas empowering women will bring about changes in decision making which will have direct impact on development (Duflo, 2011) Women empowerment supports the women to approach the constituents of development in particular

health, education opportunities, rights and political participation. Development plays an important role in driving down inequality between men and women by declining poverty. Women entrepreneurship is a recent phenomenon in India which came into prominence in late 1970's. After that more and more women are venturing as entrepreneurs in all kinds of business, economic activities and service sector.

Review of literature:

The word "Entrepreneurship" defines in many ways, some of the economists, sociologists, psychologists as well as behavioral scientists made to define entrepreneur in their respective fields. The concepts of entrepreneurship could be classified into economic and behavioral concept. In the year of 1967 Schumpeter opined that entrepreneur is an innovator with potentialities of doing new things, and he believed that entrepreneur is an economic leader, as a chief conductive function in the process of economic development. "Need for achievement" was given by McClelland in the year of 1965, and he believed that the supply of entrepreneurship is highly dependent upon the intensity of over achievement, motivation. The famous psychologist Raman said that entrepreneurship is the function that is specific to the entrepreneur's ability to take the factors of production, land, labor and capital and use them to produce new goods and services. Entrepreneurship is defined as a kind of behavior of person that includes perceiving economic opportunities, innovative taking, creativity and innovation, organizing social economic mechanism to turn resources and situation to practical account and is the acceptance of failure. Many of American research examines in great depth by motivation by female start-up and the problems faced by a woman when starting a business. Chowdhury (1988) classified ten types of women entrepreneurs in her study as follows a) Self-made women individual entrepreneurs, b) Trained women industrial entrepreneurs, c) Women entrepreneurs who as wives of business people are involved in production, d) Women are share-holder of commercial firms, e) Women as administrative executives of enterprises, f) Women as inheritor of parents or husbands firms, g) Women as partners in business, h) Researchers turned entrepreneurs, i) Rural women entrepreneurs and j) Industrialists cum traders.

Objectives of the Study:

The main objective of the study is to study the level of customer satisfaction toward service provided by State Bank of India and to estimate the performance of SBI based on the e-commerce services provided

The objectives of this paper are to present the issue of empowerment, a description of women owned businesses in Mittapally village and some of the motivational factors behind them, their characteristics, challenges and opportunities they face as they work to achieve economic and personal empowerment through entrepreneurial activity. Objectives of this study includes

1. To study of socio-economic characteristics of emerging women entrepreneurs
2. To study the effectiveness of training in developing women entrepreneurship.
3. To identify the problems of women entrepreneurs.
4. To present recommendations for women entrepreneurship development.

Need of the Study:

The present study was conducted to know the perception and expansion of women entrepreneur through organizing self-help groups. The present study revolves around the opinions and feedback from the existing member of the SHG in Mittapally village in Siddipet district. An opinion survey with the help of questionnaire was conducted to know the users view on the services provided by Non-Government Organization in this district.

Limitations if the Study:

1. The present study is restricted to Mittapally village.
2. The study is limited to one individual group
3. There may a bias in collecting the primary data from the member of SHG

Research Methodology:

1. **Research Design:** The research paper is with the study on women entrepreneurship development towards empowerment in rural areas. Random Sampling technique is used to collecting the required data.
2. **Area of the Study:** The present study is undertaken in Mittapally village, Siddipet District and the researcher was conducted survey with the Member of SGH.

Sample Size: The sample size of the present study is 80 respondents and it cover the satisfaction of the respondents.

Source of the Data: In this study the researcher used both primary and secondary data to accomplish the objectives of the study. The primary data was collected through field survey in the study are. The field survey

information pertaining to the benefits derived and various competencies encountered were collected from the 80 respondents to know about various policies and financial assistance to women Self Help Group.

The theoretical aspects of the study are collected from various resources which include books, journals, Magazine, Websites and other related projects.

Statistical Tools of the Study:

The following statistical tools have been used to analyze the primary data.

1. Simple percentage analysis
2. Rank analysis

Period of the Study: the period of the study covers six months in the academic year 2020-21. For this purpose, a sample of 80 was collected and convenience sampling was used to analyze the data with percentage analysis and chi-square test is as tools.

Table 1.1 Data Analysis and Interpretation

Variable	No.of Respondents	Percent(%)	
Age	Below 20	5	6.25
	20-30	20	25.00
	30-40	31	38.75
	40 above	24	30.00
	Total	80	100.0
Education Qualification	School	8	8.0
	Intermediate	22	27.50
	Degree	30	37.50
	Post Graduate	18	22.5
	Others	2	2.50
	Total	80	100.0

Source: field survey results

Interpretation:

The above table 1.1 shows about the demographic profile of the respondents. The data analysis and interpretation table present different groups i.e., Age, Education qualification of the 80 respondents who are customers of self-help group of Siddipet district in Telangana state. In this analysis about the age of the respondent's 5 percent (6.25%) are from the age group of below 20 years, 25 percent are from the age group of 20-30 years, 38.75 percent are from the age group of above 40 years.

In analyzing about education qualification of the respondent's 8 percent (8.0%) have completed their school education, 22 percent (27.50%) have completed intermediate education, 30 percent (37.5%) have completed their under graduation, 18 percent (25.5%) have completed P.G, and 2 percent have completed their other courses.

Women belong to Mittapally SGH' of Siddipet district in Telangana have been faced special challenges in different areas. These are lack of resources, management problems, lack of education and training, socio-cultural factors and legal and regulatory challenges.

In this following study, the challenges faced by the women entrepreneurs at starting and various growth stages of their business. It has been shown in rank within four systems table no.1.2

Table 1.2 Challenges of Women Self –Help Groups

S.No	Name of the Challenges	Mean Score	Rank
1	Managerial activities	0.65	II
2	Poor credit orientation	0.70	IV
3	undue tensions	0.51	I
4	Lack of awareness in business activities	0.75	V
5	High burden at work	0.68	III
6	Overall mean score =	3.29	

Source: Primary Data

From the table No.1.2 indicates that the unwarranted tensions were taken as 1st rank because sometime they feel lonely and they did not take dare decisions in a critical situation. The poor performance was disclosed in the entrepreneurship of Mittapally's self-help group and the lack of awareness in business activities have 5th Rank to the statement. The factors which are responsible for such backwardness of the women require to be addressed with all seriousness to enable the women to match to their male counterparts.

Table1. 3: Challenges of women entrepreneurs at Field Level

S.No	Name of the Challenges	Mean Score	Rank
1	Traditional norms	0.60	III
2	Role of dual responsibility etc.	0.58	II
3	Lack of confidence	0.51	I
4	Male dominance	0.80	V
5	Lack of motivation	0.72	IV
6	Overall mean score =	3.21	

Source: Primary Date

Similarly, Table1.3 present the responses of the women entrepreneur that lack of confidence has taken 1st rank. Because lack of motivation from family and society, lack of confidence in women's ability major cause for the above element. The challenge of male dominance, was 5th rank in the present

Conclusions and recommendations: In this paper the researcher presented conclusion and recommendation to improve the proper role of women's empowerment through entrepreneurship development. The following policies are suggested for consideration of the concerned institutions including the government and non-government, the recommended suggestions are as follows

1. Poverty abolition program will address the needs and problems of women at extreme level
2. Banks and financial institutions should always encourage to women entrepreneurs and they should ask them to provide sufficient financial assistance for women owned enterprises
3. Skill enhancement program (Course) should be offered for women entrepreneur to improve their managerial skills
4. Debt forgiveness is to be provided to specially disadvantaged groups
5. To conduct an awareness program on a mass scale with the intention of creating awareness among women about the various areas of business.

6. Vocational training program to be extended to women community that enables them to understand the production process and production management
7. To conduct work training program cum production workshops in collaboration with women polytechnics
8. Making provision of micro credit as well as enterprise credit system to the women entrepreneurs at local level.
9. Women entrepreneurs should utilize the various schemes provided by the Government
10. Self-help groups of women entrepreneurs to mobilize the resources and pooling capital funds.

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