HANUMAKONDA, TELANGANA STATE – 506001

(Affiliated to Kakatiya University, Warangal)

(e-mail:warangal.jkc@gmail.com, website: https://gdcts.cgg.gov.in/hanamkonda.edu)



Criterion -I

Metric: 1.3.2

Number of students undertaking Project Work /

Field Work / Internships

PROJECT WORK / FIELD WORK

2018 - 19

DEPARTMENT OF ENGLISH

STUDENT STUDY PROJECT

TOPIC:

A Study on Problems in Usage of Prepositions

2018-2019

STUDENT RESEARCHERS

- 1. B.Rakesh
- 2. T.Rajashaker
- 3. B.Anil
- 4. Ch.Ramya
- 5. B.Chanti
- 6. A.Venu
- 7. K.Rajesh
- 8. M.Afreen
- 9. P.Jayasree
- 10.Ch.Pavan

RESEARCH SUPERVISOR

S. Vishnu Charan

Dr.E.Rom Bhaskar Raju

SUBMITTED TO

STUDENT STUDY PROJECT

TOPIC:

Themes of Alexander Pope's Rape of Lock

2018-2019

STUDENT RESEARCHERS

- 1. TSindhuia
- 2. B.Bhargavi
- 3. Ch.Shivaraj
- 4. E.Mahesh
- 5. M.Vinod
- 6. M.Raju
- 7. A.Nagesh
- 8. S.Sribanth
- 9. M.Mamatha
- 10.5.Anusha

RESEARCH SUPERVISOR

S.Vishnu Charan

SUBMITTED TO

STUDENT STUDY PROJECT

TOPIC:

Thematic Study of Shakespearean Sonnets

2018-2019

STUDENT RESEARCHERS

- 1. A.Meghana
- 2. G.Kauya
- 3. B.Sribanth
- 4. J.Vinod
- 5. K.Surrendar
- 6. K.Sridhar
- 7. Sk.Abdul jillani
- 8. R.Rakesh
- 9. K.Abhraham

10.G.Naveen

RESEARCH SUPERVISOR

P.Indrodevi

SUBMITTED TO

TOPIC:

Works of Geoffrey Chaucer - A Study

2018-2019

STUDENT RESEARCHERS

- 1. E.Soundarya
- 2. S.Sravanthi
- 3. K.Vinod
- 4. M.Ramesh
- 5. V.Rishivardhan
- 6. Y.Yasmeen
- 7. T.Kiran
- 8. Y.Raju
- 9. B.Ramesh
- 10.K.Pallavi

RESEARCH SUPERVISOR

P.Indrodevi

SUBMITTED TO

THE DEPARTMENT OF ENGLISH,

TOPIC: Metaphysical Poetry of John Donne

2018-2019

STUDENT RESEARCHERS

- 1. E.Samatha
- 2. S. Vaishnavi
- 3. V.Saikumar
- 4. T.Omkar
- 5. S. Harshvardhan
- 6. R.Latha
- 7. Ch.Manasa
- 8. G.Suresh
- 9. B.Raju
- 10. A.Rajini

RESEARCH SUPERVISOR

Dr.E.SatyaNarayana

SUBMITTED TO

THE DEPARTMENT OF ENGLISH,

TOPIC:

Advantages and Disadvantages of Teaching English Through Online Classes

2018-2019

STUDENT RESEARCHERS

- 1. E.Anusha
- 2. Ch. Varsha
- 3. K.Shekar
- 4. E.Lavanya
- 5. G.Joseph
- 6. K.Jyothi
- 7. K.Mamatha
- 8. L.Narender
- 9. P.Dinakar
- 10. N. Suman

RESEARCH SUPERVISOR

Dr.E.SatvaNaravana

SUBMITTED TO

THE DEPARTMENT OF ENGLISH,

TOPIC: A Study on Selected Dramatic Monologues of Robert Browning

2018-2019

STUDENT RESEARCHERS

- 1. G.Ashwini
- 2. M.Mahesh
- 3. N.Kalyan
- 4. P.Kumarswaniy
- 5. MD. Sadeeq Pasha
- 6.K.DhanaLaxmi

RESEARCH SUPERVISOR

Dr.E.Ram Bhaskar Raju

SUBMITTED TO

THE DEPARTMENT OF ENGLISH,

TOPIC: A Study on John Keats Selected Poems (Odes)

2018-2019

STUDENT RESEARCHERS

- 1. Y.Shruthi
- 2. N.Prathiba
- 3. O.Karunakar
- 4. E.Prashanth
- D.Jyothi
- 6. J.Lavanya
- 7. R.Anil
- 8. S.Sambaraju
- 9. M.Bharathi
- 10. R.Anil

RESEARCH SUPERVISOR

Dr.E. Ram Bhaskar Raju

SUBMITTED TO

THE DEPARTMENT OF ENGLISH,

TOPIC: A Study on Poets of Victorian age

2018-2019

STUDENT RESEARCHERS

- 1. Ch.Manasa
- 2. P.Raju
- 3. R.Ganesh
- 4. K.Ravali
- 5. Ch.Nagaveni
- 6. B.Dharmender
- 7. A.Pallavi
- 8. A.Karthik
- 9. C.Somesh
- 10. N.Swapna Kumari

RESEARCH SUPERVISOR

Dr. Adi Ramesh Babu

SUBMITTED TO

THE DEPARTMENT OF ENGLISH,

KAKATIYA GOVERNMENT COLLEGE HANUMAKONDA

555

STUDENT STUDY PROJECT

TOPIC: Indian Sensibility in Toru Dutt's Poetry

2018-2019

STUDENT RESEARCHERS

- 1. A.Raju
- 2. B.Saritha
- 3. Ch.Navya
- 4. E.Naveen
- 5. K.Aravind
- 6. N.Laxmi
- 7. R.Sravani
- 8. T.Anil
- 9. S.Pradeep
- 10. U.Mouneshwar

RESEARCH SUPERVISOR

Dr. Adi Ramesh Babu

SUBMITTED TO

STUDENT STUDY PROJECT

TOPIC: Thematic Concerns of A.K.Ramanujan in connection with his Poetry

2018-2019

STUDENT RESEARCHERS

- 1. G.Praneeth Vanishi
- 2. G.RaviTeja
- 3. E.GiriBabu
- 4. K.Anand
- 5. N.Pavan
- 6. S.Pradeep

RESEARCH SUPERVISOR

M. Manojkar Samley

SUBMITTED TO

STUDENT STUDY PROJECT

TOPIC: Strategies for Improving Writing Skills

2018-2019

STUDENT RESEARCHERS

- 1. K.Kiran
- 2. B.Saritha
- 3. B.Vamshi
- 4. B.SasiKumar
- 5. MD.Hymed Pasha
- 6. B.Mounika
- 7. J.Nirusha
- 8. K.Ranjith
- 9. N.Pramod
- 10. B.Prasad

RESEARCH SUPERVISOR

M. Manojkar Samley

SUBMITTED TO



COMMISSIONERATE OF COLLEGIATE EDUCATION GOVERNMENT OF TELANGANA

JIGNASA 2018 STUDENT STUDY PROJECT

Way to English...? A Millennial Enterprise!
The Student-Teacher Initiative...

Project Guide

Dr. E. RAM BHASKAR RAJU

Asst. Professor of English

Student Researchers
L. SAI KUMAR
GULAM SARWAR ALI ANSARI
ARSHIA AMREEN
B. SAHITHI
G. SANTHOSH KUMAR

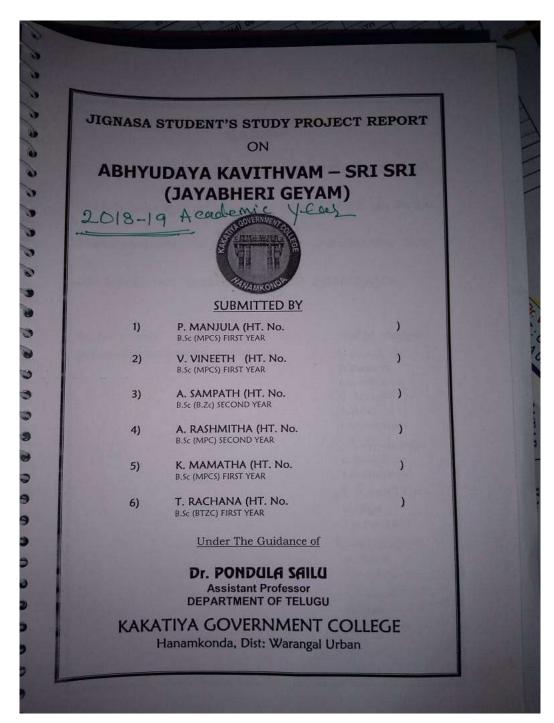


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Accredited with NAAC 'A' Grade

Hanamkonda, Warangal (U) – Telangana State

DEPARTMENT OF TELUGU





ತಲುಗು ವಿಭಾಗಂ

By

- 1. A. Veuketesh MpesII y BSC
- 2. ch. Madhusudhannpes I y BSC
- 3. G. prakash Mpcs Ilyr BSC
- 4. K. Rashmi MpcsII yn BSC
- 5. N STIKauth MAPCSTT Y BSC.

పర్యవేక్షకులు

డా. పాండుల సాయిలు, అసిస్టెంట్ ప్రౌఫెసర్

HANAMKONDA

DEPARTMENT OF TELUGU

ACADEMIC YEAR

2018-2019

STUDENT STUDY PROJECT

ON

గుత్రం జాషువ

SUBMITTED BY

H.T. No.	Name	Group
006-19-3222	K. MADHU	BZC
006-19-32/1	G. SHASHI PREETHAM	BZC
006-19-3234	V. ARCHANA	BZC
006-19-3474	T. PRIYANKA	BZC
006-19-3216	G. SUPRIYA	BZC
006-19-3122	KISHIVARAM	BIBC
006-19-3/32	P. MAYURI	BIBC
006-19-3107	B. MAHESHWAR	BBC
006-19-3119	J. SAIRAM	BIBC
006-19-3133	P. CHANDRA SHEKAR	BBC

Supervised By

B. BALAIAH

Asst. Professor of Telugu

DEPARTMENT OF TELUGU

ACADEMIC YEAR

2018-2019

STUDENT STUDY PROJECT

మీకు నబ్బున డ్రముఖ కవి

SUBMITTED BY

H.T. No.	Name	Group
006-19-3214	M. ANIL KUMAR	BZC
006-19-3212	G. SPANDA NA	1326
006-19-3210	G. RAKESH	BZC
006-19-3214	G.SARITHA	1320
006-19-3208	D. RAMYA	BZC
006-19-3709	M. ROSHINI	MZC
006-19-3608	A. SURESH	MBC
006-19-3609	M. SRIKANTH	MBC
006-19-3134	R. SARASWATHI	BIBC
006-19-3117	J. PRANATHI	BIBC

Supervised By

B. BALAIAH

Asst. Professor of Telugu



ತಿಲುಗು ವಿಭಾಗಂ

కాకతీయ ప్రభుత్వ కళాశాల, హన్మకొండ

STUDENT STUDY PROJECT

2018-19

Ву

- 1. D. Poorning M.P.C Elm Iyearco619-4015
- 2. G. Sandeep MP. C Elm Tycar 006-19-4023
- 3. N. Ramesh M.P. C Elm Iyear 006-19-4037
- 4. R. Srija M.P.C Elm Iyear 006-19-4046
- 5. V. Uday Kiran M. P. C Elm Tycar 006-19-4048

పర్యవేక్షకులు

జి. చాందుకళా



ತಿಲುಗು ವಿಭಾಗಂ

కాకతీయ ప్రభుత్వ కళాశాల, హన్మకొండ

2000 Facion

STUDENT STUDY PROJECT

2018-19

By

- 1. B. Abinaya IIyear B.Z. CT/m 006-18-3108
- 2. D. Bhavani Tyear B. Z. C T/m 006-18-3111
- 3. M. Manasa Iyear B.Z.CT/m 006-18-3127 4. T. Swathi Lecla Tyer B. Z. C T/m 006-18- 3141
- 5. J. Sriveni IIytar B. Z. CT/m 006-18-3118

పర్యవేశ్లకులు జాండ్లి ముక్కల



తెలుగు విభాగం

కాకతీయ ప్రభుత్వ కళాశాల, హన్మకొండ సాంబంబ్స్ - చెప్పు వవల - విస్లేషణ

STUDENT STUDY PROJECT

2018-2019

By

- 1. P. shalini B. com Tyear 006-19-2554
- 2. S. Bharatt B. Com Iyear 006-19-2579
- 3. T. Akhil B. Com Iyear 006-19-2585
- 4. B. Kumar B. Com Iyear 006-19-2609
- 5. T. Navender B. Com Iyear 006-19-2607

పర్యపేక్షకులు

V. ಸಂಪ ೯ ರಿಜ್ಜೆ



ತಿಲುಗು ವಿಭಾಗಂ

కాకతీయ ప్రభుత్వ కళాశాల, హన్మకొండ

బాశరథి రంగా-ఎార్ప్

STUDENT STUDY PROJECT

2018-19

Ву

1. K. Pranatti 006-19-1310 B.A E.P.PA-Istyear

2. K. Vikram 006-19-1314 B.A E.P.PA-Istyear

3. B. Sudheer Babu 006-19-1304 B.A EFP.A-Istyear

4. P. Prashauth 006-19-1316 B.A E.P.PA-ISquar

5. D. Lenin 006-19-1318 B.A EP.PA-Istyear

పర్యవేక్షకులు

V. సంపత్ రెడ్డి



ತಲುಗು ವಿಭಾಗಂ

కాకతీయ ప్రభుత్వ కళాశాల, హన్మకొండ

2018 - 2019

STUDENT STUDY PROJECT

ふるのいと るからかんい - 50かん かののかののか

B.A. E.P.P. Telugu Medium

- 1. B. Sardar 006-19 1201
- 2. B. Rajesh 006-19 1202
- 3. Cn. Rajender Naik 006-19 1203 4. M. Avil - 006-19 1205
- 5. N. Shiva chandra 006-191206

పర్యవేక్షకులు

y. vijayalalitha
Associate professor in Telugu

Kakatiya Boot college Hanamkonda. Navangal (U)

REDMI NOTE 9 AI QUAD CAMERA



తెలుగు విబాగం

కాకతీయ ప్రభుత్వ కళాశాల, హన్మకొండ

2018 - 2019

STUDENT STUDY PROJECT

dianolino- speech

B.A. Hodren Language Teluga (HL)

1. B. Naveen Nank - 006-18 1403

- 006 - 19 1404

1. 6. Naveen

2. 8. Kalyani

3. E. Devender

4. 61. Nagarjun

- 006-181410

5. K. Mamatha

పర్యవేక్షకులు

DEPARTMENT OF HINDI



COMMISSIONERATE OF COLLEGIATE EDUCATION GOVERNMENT OF TELANGANA, HYDERABAD

JIGNASA 2018

STUDENT STUDY PROJECT

Online Hindi Patra-Patrikayein Evam Sahithya - Ek Navin Dwar छात्र अध्ययन परियोजना

"ऑनलाइन हिन्दी पत्र-पत्रिकाएँ एवं साहित्य - एक नवीन द्वार"
परियोजना निर्देशिका (Project Guide)

GOPIREDDY LEELAVATHI Asst. Professor of Hindi

छात्र शोधार्थी (Student Researchers)

- 1. Md. ANEES PARVEZ
- 2. NAVEEN
- 3. G. SHIVANI
- 4. Md. SALMAN
- 5. T. NAINESH



KAKATIYA GOVERNMENT COLLEGE

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anned with

HANAMKONDA, DIST. WARANGAL (U) TELANGANA



DEPARTMENT OF HINDI

2018-2019

STUDENT PROJECT

विद्यार्थी और अनुशासन

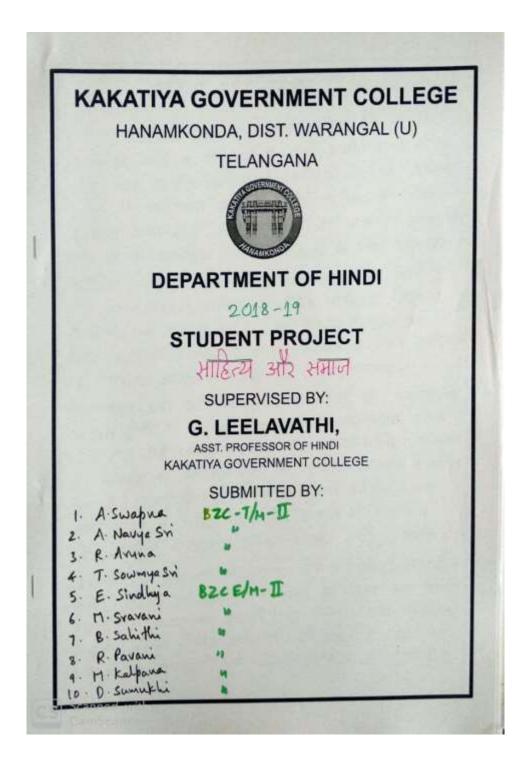
SUPERVISED BY:

G. LEELAVATHI,

ASST. PROFESSOR OF HINDI KAKATIYA GOVERNMENT COLLEGE

SUBMITTED BY:

	SOBIMITIED	DI.
1. B. Shirisha	MPC-I	006 184103
2. ch. Rahul	u	4114
3. B. Rojeth		4106
4. 6. Prakach Reddy		4121
5. B. Manershe	MPCS-I	4402
6. G. Shivani		4416
7. K. Mounika	4	4421
8. M svavanthi	49	4428
a. sk. Agra	4	4441
10. Md shazia Samra	en 4	4442



HANAMKONDA, DIST. WARANGAL (U) TELANGANA



DEPARTMENT OF HINDI

2018-19

STUDENT PROJECT

भारतीय समाज में नारी का स्थान

SUPERVISED BY:

G. LEELAVATHI,

ASST. PROFESSOR OF HINDI KAKATIYA GOVERNMENT COLLEGE

SUBMITTED BY:

_		
1. Md. Aneez Parvez	826 II.	00618
2. Arabia Amreen	и	3012
3. P. swathi	ч	3121
4. k. Svivika	BTBC-II	3223
5. K. Rahul		3218
6. P. Sindhu Priya		3232
7. D. Raju	MZC-II	3502
8. T. Nainelh	84.86-II	3235
9- P. Vinceth		
10. T. Vikhnu	BZC-II	3112

HANAMKONDA, DIST. WARANGAL (U) TELANGANA



DEPARTMENT OF HINDI

2018-19

भारत में बद्ती हुई जनसंख्या की समस्या

SUPERVISED BY:

G. LEELAVATHI,

ASST. PROFESSOR OF HINDI KAKATIYA GOVERNMENT COLLEGE

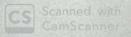
SUBMITTED BY:

1. M. Rame Brahmachary BZC-TT 006 18 3014

3018

2. k. Navender " 3045

4. M. Deepak 3233



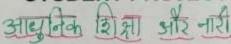
HANAMKONDA, DIST. WARANGAL (U) TELANGANA



DEPARTMENT OF HINDI

2018-19.

STUDENT PROJECT



SUPERVISED BY:

G. LEELAVATHI,

ASST, PROFESSOR OF HINDI KAKATIYA GOVERNMENT COLLEGE

SUBMITTED BY:

	SUDIVITIED DI.	
1. A. Ranadheer	B.A. JMC - II	006181301
2. G. Anil	и	1321
3. M. Pavan	Ar	1135
4. M. Shive Pravad	. "	1136
5. S. Tulan	"	1145
6. S. Dineth		1146
7. V. Hounika.	h -	1149
8. V. Hanuma	B.A. HRM -D	1226
9. A. Nikhileshwa	rA. 11	1202

DEPARTMENT OF MATHEMATICS



JIGNASA- STUDENT STUDY PROJECTS STATELEVEL PRESENTATION 2018-19

JIGNASA STUDENT STUDY PROJECT-2019

Mathematical Modeling Using Ordinary Differential Equations

By

K.Ankith III MPCs E/M
K.Anil III MPCs E/M
G.Navya II MPCs E/M
G.Prashanth II MPCs E/M
K.Suresh II MPCs E/M



Supervised by

Dr.B.Prabhakar D.Venkatesh

Department of Mathematics

Kakatiya Government College, Hanamkonda.

CERTIFICATE

This is to certify that the Project Report entitled "Mathematical Modeling Using Ordinary Differential Equations", submitted to the Commissioner of Collegiate Education Hyderabad, for the best student Project award in JIGNASA Competition, was carried out by the following students under my guidance.

1.	K.ANKITH	III MPCs E/M
2.	K.ANIL	III MPCs E/M
3.	G.NAVYA	II MPCs E/M
4.	G.PRASHANTH	II MPCs E/M
5.	K.SURESH	II MPCs E/M

Signature of the Guide

DEPARTMENT OF PHYSICS

KAKATIYA GOVT. COLLEGE, HANAMKONDA, DIST: WARANGAL(U) – TELANGANA - 506001

(Affiliated to Kakatiya University, Wasangal)



STUDENT PROJECT WORK on

"Determination of acceleration due to gravity by Simple pendulum, Compound pendulum and Tarsional pendulum- A comparative study and study of errors "

V.VINEETH V.HAREE	SH E.RAKESH
P.KASTHURI M.NAVEI	SHAIK.AMREEN
R.SHRAVANI 0.SANDH	A DOLD CONTROL OF THE PARTY OF

DEPARTMENT OF PHYSICS

DECLARATION

We, the undersigned students declare that the project entitled, Determination of acceleration due to gravity by Simple pendulum, Compound pendulum and Torsional pendulum- A comparative study and study of errors "submitted to Department of Physics, Kakatiya Government College, Hanamkonda, this project work is our original work.

PARTICIPANTS

R.SHRAVANI - B.Sc.(MPCs) - I yr.

O.SANDHYA - B.Sc.(MPCs) - Iyr.

P.SHRUTHI- B.Sc.(MPCs) - Iyr.

P.KASTHURIM.NAVEEN - B.Sc.(MPCs) - I yr.

SHAIK.AMREEN- B.Sc.(MPCs) - I yr.

V.VINEETH- B.Sc.(MPCs) - I yr.

V.HAREESH - B.Sc.(MPCs) - I yr.

E.RAKESH- B.Sc.(MPCs) - I vr.

Assissiant Professor of Physics Kakatiya Government College, Hanamkonda, Warangal (U) - 505 001 Incharge
Department of Physics
Kakatiya Government College
HANAMKONDA

CERTIFICATE FROM THE MENTOR

This is to certify that the project entitled, "Determination of acceleration due to gravity by Simple pendulum, Compound pendulum and Torsional pendulum- A comparative study and study of errors" is a bonafied record of independent work done by the students under our supervision. It is submitted to the Department of Physics.

Date: 24-10-2018

Hanamkonda

Assassiant Professor of Physics Kakatiya Government College, Hanankorda, Warangal (U) - 506 001

Department of Physics
Kakatiya Government College
HANAMKONDA

2018-19

KAKATIYA GOVT. COLLEGE, HANAMKONDA, DIST: WARANGAL(U) – TELANGANA - 506001

(Affiliated to Kakatiya University, Warangal)



STUDENT STUDY PROJECT WORK

on

"Study of Surface tension of some liquids -A comparative study"

G.ANIL - B.Sc.(MPCs) - I yr.
G.NARESH - B.Sc.(MPCs) - I yr.
CH.SUSHMITHA - B.Sc.(MPCs) - I yr.
D.SANDEEP KUMAR - B.Sc.(MPCs) - I yr.
J.BHASKAR- B.Sc.(MPCs) - I yr.
G.YAKU- B.Sc.(MPCs) - I yr.
K.MOUNIKA.(MPCs) - I yr.
G.VINOD.(MPCs) - I yr.
G.PRATHYUSHA.(MPCs) - I yr.

DEPARTMENT OF PHYSICS

DECLARATION

We, the undersigned students declare that the project entitled, "Study of Surface tension of some liquids -A comparative study" submitted to Department of Physics, Kakatiya Government College, Hanamkonda, this project work is our original work.

PARTICIPANTS

G.ANIL - B.Sc.(MPCs) - I yr.

G.NARESH - B.Sc.(MPCs) - I yr.

CH.SUSHMITHA - B.Sc.(MPCs) - I yr.

D.SANDEEP KUMAR - B.Sc.(MPCs) - I yr.

J.BHASKAR- B.Sc.(MPCs) - I yr.

G.YAKU- B.Sc.(MPCs) - I yr.

K.MOUNIKA.(MPCs) - I yr.

G.VINOD.(MPCs) - I yr.

G.PRATHYUSHA.(MPCs) - I yr.

Assissant Professor of Physics Kakatiya Government College, Hanamkonda, Warangal (U) - 506 001 Department of Physics
Kakatiya Government College
HANAMKONDA

CERTIFICATE FROM THE MENTOR

This is to certify that the project entitled, "Study of Surface tension of some liquids -A comparative study" is a bonafide record of independent work done by the students under our supervision. It is submitted to the Department of Physics.

Date: 15-11-2018

Hanamkonda

Assissant Professor of Physics Kakatiya GVernment College, Hanamkonda, Warangal (U) - 506 001

Incharge

Department of Physics Kakatiya Government College HANAMKONDA

JIGNASA 2018 STUDENT STUDY PROJECT

"Synthesis and Characterization of Silver Nanoparticles from Feronia elephantum leaf extract"

By

- 1. D. Rakesh B.Sc. (MPCs) III Yr
- 2. A. Santhosh B.Sc. (MPCs) III Yr
- 3. A. Dinesh B.Sc. (MPCs) III Yr
- 4. G. Prashanth B.Sc. (MPCs) II Yr
- 5. G. Sandeep B.Sc. (MPC) I Yr
- 6. N. Ramesh B.Sc. (MPC) I Yr

Supervised by

B. Sreenivas

Asst. Prof in Physics

Md. Yousuf Hussain Ansari

Asst. Prof in Physics

Department of Physics



KAKATIYA GOVERNMENT COLLEGE

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Hanamkonda, Warangal (U) - Telangana State

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KGC Hanamkonda Physics Project

COMMISSIONERATE OF COLLEGIATE EDUCATION GOVERNMENT OF TELANGANA



JIGNASA 2018 STUDENT STUDY PROJECT

"Synthesis and Characterization of Silver Nanoparticles from Feronia elephantum leaf extract"

By

- 1. D. Rakesh B.Sc. (MPCs) III Yr
- 2. A. Santhosh B.Sc. (MPCs) III Yr
- 3. A. Dinesh B.Sc. (MPCs) III Yr
- 4. G. Prashanth B.Sc. (MPCs) II Yr
- 5. G. Sandeep B.Sc. (MPC) I Yr
- 6. N. Ramesh B.Sc. (MPC) I Yr

Supervised by

B. Sreenivas

Asst. Prof in Physics

Md. Yousuf Hussain Ansari

Asst. Prof in Physics

Department of Physics



PRINCIPAL KAKATIYA GOVT COLLEGE Hanamkonda.

KAKATIYA GOVERNMENT COLLEGE

Accredited with NAAC 'A' Grade

Accredited With NAAC 'A' Grade

Hanamkonda, Warangal (U) - Telangana State



DECLARATION

Date: 31/12/2018

We hereby declare that the Student Study Project work entitled on 'Synthesis and Characterization of Silver Nanoparticles from Feronia elephantum leaf extract' submitted to Kakatiya Government College, Hanamkonda as part of the partial fulfillments of the requirements towards participating in JIGNASA 2018. Equal contribution has been made by each group member in completing the study project placed on record. The end result is of

our own work and due acknowledgements are solicited in the references for the sources of information be they printed, electronic, or personal. This is a bonafide record of the original 'project work' done by us under the guidance and supervision of B. Sreenivas Asst. Professor & Md. Yousuf Hussain Ansari Asst. Professor Department of Physics of the college. This work has not been submitted anywhere else for any other purpose except for the JIGNASA 2018.

- 1. D. Rakesh B.Sc. (MPCs) III Yr
- 2. A. Santhosh B.Sc. (MPCs) III Yr
- 3. A. Dinesh B.Sc. (MPCs) III Yr
- 4. G. Prashanth B.Sc. (MPCs) II Yr
- 5. G. Sandeep B.Sc. (MPC) I Yr
- 6. N. Ramesh B.Sc. (MPC) I Yr

Page 3

KGC Hanamkonda Physics Project



B. Sreenivas

Asst. Prof in Physics Mobile: 9492309885 Department of Physics Kakatiya Government College Hanamkonda – Warangal (U)

E-mail: srinuburugu@gmail.com

CERTIFICATE

Date: 27/12/2017

I hereby certify that the Student Study Project entitled 'Synthesis and Characterization of Silver Nanoparticles from Feronia elephantum leaf extract 'is a record of the original work submitted by the student researchers namely D. Rakesh B.Sc. (MPCs) III Yr A. Santhosh B.Sc. (MPCs) III Yr; A. Dinesh B.Sc. (MPCs) III Yr; G. Prashanth B.Sc. (MPCs) III Yr; G. Sandeep B.Sc. (MPC) I Yr and N. Ramesh B.Sc. (MPC) I Yr carried out by research under my guidance towards participating in JIGNASA 2018 which is believed to draw out the inventive talent, inquisitiveness creating an urge for prospective research in the students.

B. Sreenivas
Asst. Prof in Physics
Project Supervisor

KGC Hanamkonda Physics Project

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3018-19

KAKATIYA GOVT. COLLEGE, HANAMKONDA, DIST: WARANGAL(U) - TELANGANA - 506001

[Affiliated to Kahatiya University, Warangal]



STUDENT STUDY PROJECT on

"Estimation of errors relative density"

B.VIJAYALAXMI - B.Sc.(MPCs) - I yr. B.KAVITHA - B.Sc.(MPCs) - Iyr. B.YAMUNA- B.Sc.(MPCs) - Iyr. B.SUMA- B.Sc.(MPCs) - I yr. CH.VINAY- B.Sc.(MPCs) - I yr. D.ARUN PRASAD- B.Sc.(MPCs) - I yr. D.TRIVENI - B.Sc.(MPCs) - I yr.

DEPARTMENT OF PHYSICS

DECLARATION

We, the undersigned students declare that the project entitled, "Estimation of errors relative density" submitted to Department of Physics, Kakatiya Government College, Hanamkonda, this project work is our original work.

PARTICIPANTS

B.VIJAYALAXMI - B.Sc.(MPCs) - I yr. B.KAVITHA - B.Sc.(MPCs) - Iyr. B.YAMUNA- B.Sc.(MPCs) - Iyr. B.SUMA- B.Sc.(MPCs) - I yr. CH.VINAY- B.Sc.(MPCs) - I yr. D.ARUN PRASAD- B.Sc.(MPCs) - Iyr. D.TRIVENI - B.Sc.(MPCs) - I yr.

Assisstant Professor of Physics Kakatiya Government College, Hanamkonda, Warangai (U) - 506 001 Incharge
Department of Physics
Kakatiya Government College
HANAMKONDA

CERTIFICATE FROM THE MENTOR

This is to certify that the project entitled,

"Estimation of errors relative density" is a
bonafied record of independent work done by the
students under our supervision. It is submitted to
the Department of Physics.

Date: 13-7-2018

Hanamkonda

4 szávs**ifica for fibarn el á fi**ssos Kakatiya Government College, Haramkonda, Warangal (U) - 506 001

Incharge
Department of Physics
Kakatiya Government College
HANAMKONDA

DEPARTMENT OF CHEMISTRY

COMMISSIONERATE OF COLLEGIATE EDUCATION GOVERNMENT OF TELANGANA

JIGNASA 2018 : STUDENT STUDY PROJECT

Analysis of Physico-chemical Parameters of Soils in some parts of Warangal District

By

1. E.Hemasri, B.Sc.(BZC) - III (006-17-3313) Afrah Tahameen, B.Sc.(BZC) – III (006-17-3301) 3. G. Anusha, B.Sc.(MPC) - III (006-17-4006) 4. 5. Sneha, B.Sc.(MPC) - III (006-17-4012) 5. M.Sushma, B.Sc.(BtBC) - III (006-17-3039) B.Sc.(BZC) - III (006-17-3309) 6. Ch. Sunanda, 7. M. Chandana, B.5c.(BZC) - III (006-17-3328) 8. M. Chandana, B.Sc.(BZC) - III (006-17-3333) 9. G. Renuka, B.5c.(BZC) - III (006-17-3315) 10.Ch. Naveen, B.Sc.(BZC) - III (006-17-3307) 11.0. Manoj, B.Sc.(BZC) - III (006-17-3334)

Supervised by

Dr. B. RAMESH, Aug. Professor K. SATYANARAYANA, Asst. Professor



DEPARTMENT OF CHEMISTRY

KAKATIYA GOVERNMENT COLLEGE, HANAMKONDA (Re-Accredited by NAAC with 'A' grade)

HANAMKONDA, WARANGAL (U)

December, 2018

STUDIES ON FOOD ADULTERATION IN PULSES AND CEREALS

BY

M Roshmi 006-19-3709 [MZC-1 Year] K Sumanth 006-19-3703 [MZC-1 Year]
G Aşay Kumar 006-19-3704 [MZC-1 Year] P Vishwas 006-19-3710 [MZC-1 Year]
P Maneesha 006-19-3610 [MBC-1 Year] T Ramm 006-19-3611 [MBC-1 Year]
M Smkmth 006-19-3609 [MBC-1 Year] M Suresh 006-19-3608 [MBC-1 Year]
G Raju 006-19-3602 [MBC-1 Year] G Sumath 006-19-3604 [MBC-1 Year]

Supervised by

K.SUNEETHA

Asst.Prof. of Chemistry



DEPARTMENT OF CHEMISTRY

KAKATIYA GOVERNMENT COLLEGE, HANAMKONDA.

NOVEMBER, 2018



DEPARTMENT OF CHEMISTRY KAKATIYA GOVERNMENT COLLEGE, HANAMKONDA

(Re-Accredited by NAAC with 'A' grade)

HANAMKONDA, WARANGAL.

STUDENT STUDY PROJECT (2018-19)

UNSATURATED FATTY ACID RICH LIMONIA ACIDISSIMA BASED LUBRICANT BASE STOCKS

By

- 1. A.Amreen, BZC (006-18-3303)
- 2. B. Sahithi, BZC (006-18-3305)
- 3. D.Sumukhi, BZC (006-18-3303)
- 4. G.Manasa, BZC (006-18-3312)
- G. Suhasini, BZC (006-18-3313)
- 6. M. Kalpana, BZC (006-18-3323)
- 7. M. Sravani, BZC (006-18-3330)
- 8. P. Sravani, BZC (006-18-3341)
- 9. Md. Ances parveez, BZC (006-18-3328)

10.E.Sindura, BZC (006-18-3311)

Supervised by

K.Satyanarayana



Kakatiya Government College

Hanamkonda, Warangal, T.S.



DEPARTMENT OF CHEMISTRY

KAKATIYA GOVERNMENT COLLEGE, HANAMKONDA

(Re-Accredited by NAAC with 'A' grade)

HANAMKONDA, WARANGAL(U)

STUDENT STUDY PROJECT (2018-19)

Synthesis, spectral characterization 2-((E)-(5-cyclohexylphenylimino)methyl)phenol

By

- 1. J.Akhila, BZC (006-16-3101)
- 2. B.Anusha, BZC (006-16-3105)
- B.Ashok, BZC (006-16-3106)
- 4. B.Nagaraju, BZC (006-16-3108)
- B.Arvindh, BZC (006-16-3110)
- 6. Ch.Divya, BZC (006-16-3111)
- 7. Ch.Laxman, BZC (006-16-3112)
- 8. K.Revathi, BZC (006-16-3113)
- K.Naresh, BZC (006-16-3116)
- 10.K.Rajashaker , BZC (006-16-3118)

Supervised by

K. JAGADESH BABU

Kakatiya Government College

Student field study project

DETERMINATION CONTENTOF THE COLD DRINKS

SUBMITTED BY

G.Suresh	BtZC-1	(006-19-3017)
K. Ranjith	BtZC-I	(006-19-3019
L.Upender	BtZC-I	(006-19-3021)
M.Sai prabhanjan	BtZC-I	(006-19-3023)
M. Rachana	BtZC-I	(006-19-3024)
M,Ajay kumar	BtZC-I	(006-19-3025)
M.Sathish	BtZC-I	(006-19-3026)
R. Diviya	BtZC-I	(006-19-3039)
S.Priyanka	BtZC-I	(006-19-3040)
T.Rachana	BtZC-I	(006-19-3041)

UNDER THE GUIDANCE OF:

Dr .RAVULA MOGILI



DEPARTMENT OF CHEMISTRY
KAKATIYA GOVERNMENT COLLEGE, HANAMKONDA



DEPARTMENT OF CHEMISTRY

KAKATIYA GOVERNMENT COLLEGE, HANAMKONDA

(Re-Accredited by NAAC with 'A' grade)

To Prepare Pigments And Poster Paints STUDENT STUDY PROJECT (2018-19)

By

- 1. Ch. Shyam BIBC III (006-17-3002)
- 2. A. Manogna BIBC 111 (006-17-3004)
- 3. G. Eeru BIBC III (006-17-3006)
- 4. K. Venkatesh BrBC III (006-17-3010)
- 5. M. Pavani BtBC 1II (006-17-3013)
- 6. M. Ganesh BrBC III (006-17-3014)
- 7. S. Ravindar BeBC 111 (006-17-3021)
- 8. V. Kaiyani BtBC 111 (006-17-3023)
- 9. V. Shrujana BiBC III (006-17-3024)
- 10.Y. Priyanka BtBC III (006-17-3025)

Supervised by

Ashok Alishala

Asst. Professor of Chemistry



KAKATIYA GOVERNMENT COLLEGE, HANAMKONDA WARANGAL, TELANGANA STATE

DEPARTMENT OF COMPUTER SCIENCE & APPLICATIONS

A Project Report on Traffic e-Challanas is submitted to department by M. Sainath, G. Pruthviraj, R. Shiva kumar, K. Nagaraj, L. Anusha and R. Rohini under the guidance of D. Rajkumar, T. Ragotham Reddy and It was selected for state level Competition "JIGNASA-2019" held by Commissioner of Collegiate Education, Hyderabad. Students have given a presentation on their project work.

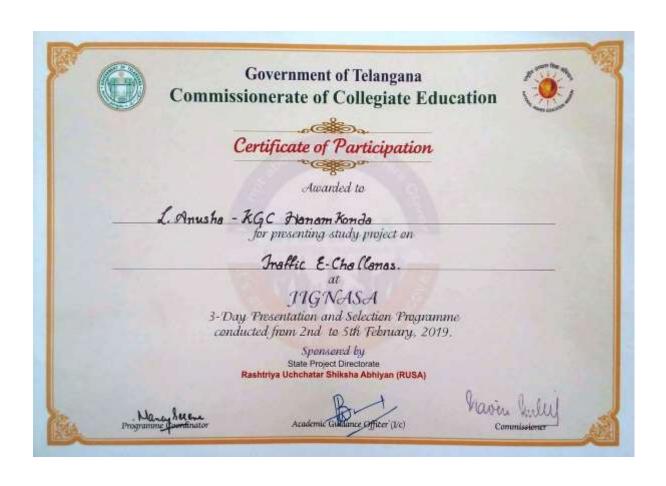
S. No	Date	Conducted through (DRC/JKC/ELF/NCC etc.,	Nature of Activity	Title of the Project	Name(s) of the lecturer(s) involved	No. of students participa ted
1.	02.2.2019	JIGNASA	Study Projects	Traffic e-Challanas	D. Rajkumar, T. Ragotham Reddy	06











STUDENT'S STUDY PROJECT REPORT

ON

CUSTOMER QUERY TRACKING SYSTEM



SUBMITTED BY

- M.PAVAN RAJ HTNO: 006-17-4218 B.Sc. (M.P.CS) FINAL YEAR
- N.ANIL- HTNO; 006-17-4219
 B.Sc. (M.P.CS) FINAL YEAR
- P.SANDYA RANI- HTNO: 006-17-4220
 B.Sc. (M.P.CS) FINAL YEAR
- A.THIRUPATHI- HTNO: 006-17-4201 B.Sc. (M.P.CS) FINAL YEAR
- B.PRASHANTH-HTNO: 006-17-4202
 B.Sc. (M.P.CS) FINAL YEAR
- B.DIVYA HTNO: 006-17-4203

B.Sc. (M.P.CS) FINAL YEAR

Under The Guidance of

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LECTURER IN COMPUTER SCIENCE

DEPARTMENT OF COMPUTER SCIENCE / APPLICATIONS,

KAKATIYA GOVERNMENT COLLEGE, HANAMKONDA,

DIST.WARANGALURBAN.

KAKATIYA GOVERNMENT COLLEGE,

HANAMKONDA, DIST. WARANGAL URBAN.
(Affiliated to Kakatiya University)

CERTIFICATE

This is to certify that the Project Report entitled "CUSTOMER QUERY TRACKING SYSTEM", submitted to the Kakatiya Government College, Hanamkonda. Department of Computer Science & Applications was carried out by the following students under my guidance.

- M.PAVAN RAJ HTNO: 006-17-4218 B.Sc. (M.P.CS) FINAL YEAR
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 B.Sc. (M.P.CS) FINAL YEAR
- B.DIVYA HTNO: 006-17-4203
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Name & Address of the Guide
D. RAJ KUMAR
Lecturer in Computer Science,
Kakatiya Government College, Hanamkonda
Department of Computer Science & Applications

Signature of the Guide

Dept. of Computer Science Kakatiya Government Colorya Hansmkonda, Warangai

STUDENT'S STUDY PROJECT REPORT

ON

ONE TIME REGISTRATION FORM



SUBMITTED BY

- B.MOUNIKA HTNO: 006-17-4205
 B.Sc. (M.P.CS) FINAL YEAR
- B.PARAMESH- HTNO: 006-17-4206 B.Sc. (M.P.CS) FINAL YEAR
- B.RAVI KUMAR-HTNO: 006-17-4207.
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- 4. D.RAKESH- HTNO: 006-17-4208 B.Sc. (M.P.CS) FINAL YEAR
- 5. D.NARESH- HTNO: 006-17-4209 B.Sc. (M.P.CS) FINAL YEAR
- 6. E.RAJESH HTNO: 006-17-4210

B.Sc. (M.P.CS) FINAL YEAR

Under The Guidance of

SRI T.RAGOTHAM REDDY

LECTURER IN COMPUTER SCIENCE

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KAKATIYA GOVERNMENT COLLEGE,

HANAMKONDA, DIST. WARANGAL URBAN. (Affiliated to Kakatiya University)

TAYAMKONO!

CERTIFICATE

This is to certify that the Project Report entitled "ONE TIME REGISTRATION FORM", submitted to the Kakatiya Government College, Hanamkonda. Department of Computer Science & Applications was carried out by the following students under my guidance.

- B.MOUNIKA HTNO: 006-17-4205
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- B.PARAMESH- HTNO: 006-17-4206 B.Sc. (M.P.CS) FINAL YEAR
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Name & Address of the Guide T. RAGOTHAM REDDY Lecturer in Computer Science, Kakatiya Government College, Hanamkonda Department of Computer Science & Applications Signature of the Guide

Dapt, of Computer Science Kakatiya Government College Hansmkonda, Worongal.

STUDENT'S STUDY PROJECT REPORT

ON

SUPPLY CHAIN MANAGEMENT SYSTEM



SUBMITTED BY

- E.SOUJANAYA HTNO: 006-17-4211 B.Sc. (M.P.CS) FINAL YEAR
- G.NARESH HTNO: 006-17-4212
 B.Sc. (M.P.CS) FINAL YEAR
- 3. G.SURESH-HTNO: 006-17-4213 B.Sc. (M.P.CS) FINAL YEAR
- G.RAJU- HTNO: 006-17-4214
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- M.RAJESH-HTNO: 006-17-4216 B.Sc. (M.P.CS) FINAL YEAR
- 6. M.SANDEEP HTNO: 006-17-4217

B.Sc. (M.P.CS) FINAL YEAR

Under The Guidance of

SRI T.RAGOTHAM REDDY

LECTURER IN COMPUTER SCIENCE

DEPARTMENT OF COMPUTER SCIENCE / APPLICATIONS,

KAKATIYA GOVERNMENT COLLEGE, HANAMKONDA,

KAKATIYA GOVERNMENT COLLEGE, HANAMKONDA, DIST. WARANGAL URBAN. (Affiliated to Kakatiya University)

WALKOND!

CERTIFICATE

This is to certify that the Project Report entitled "SUPPLY CHAIN MANAGEMENT SYSTEM", submitted to the Kakatiya Government College, Hanamkonda. Department of Computer Science & Applications was carried out by the following students under my guidance.

- E.SOUJANAYA HTNO: 006-17-4211
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- G.NARESH- HTNO: 006-17-4212
 B.Sc. (M.P.CS) FINAL YEAR
- G.SURESH- HTNO: 006-17-4213
 B.Sc. (M.P.CS) FINAL YEAR
- G.RAJU- HTNO: 006-17-4214
 B.Sc. (M.P.CS) FINAL YEAR
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 B.Sc. (M.P.CS) FINAL YEAR
- M.SANDEEP HTNO: 006-17-4217
 B.Sc. (M.P.CS) FINAL YEAR

Name & Address of the Guide T. RAGOTHAM REDDY Lecturer in Computer Science, Kakatiya Government College, Hanamkonda Department of Computer Science & Applications Signature of the Guide

Dept. of Computer Science Kaketiya Government College Hanamkonda, Warangak /

DEPARTMENT OF BOTANY

COLLEGE, HANAMKONDA

DEPARTMENT OF BOTANY



STUDENT STUDY PROJECT

2018-19

TITLE: Adaptations in hydrophytes

NAMES OF THE STUDENTS	SUPERVISOR	
1. G.Supriya 2. K.Revathi 3. K. Rakesh 4. M.Anil 5. D.Mounika 6. N.Mahesh 7. B. Sathes 8. B. Archana 9. EAJAY 10. G.PRANAY	A.Ramana Rao Dr. <u>B.Vijayapa</u> l Reddy	

COLLEGE, HANAMKONDA

DEPARTMENT OF BOTANY



STUDENT FILED PROJECT

2018-19

TITLE:PLANTS USED IN ETHNOMEDICINE

NAMES OF THE STUDENTS	SUPERVISOR
1. K. SAITEJA	Dr. B. Vijayapal Reddy
2. G.SANDDEP	Dr. M.Rambabu A.RamanaRao
3. G.NIHARIKA	reasonanason.
4. B.HARISH	
5. G. RAMYA	
6. K. BALA RAJU	
7. M. SUREKA	
8. GRAVI	
9. K. RAJU	
10. B. RATHNAKAR	

COLLEGE, HANAMKONDA

DEPARTMENT OF BOTANY



STUDENT STUDY PROJECT

2018-19

TITLE: Traditional Medicinal System

Dr. T. Annie Sheron
Dr. B, Vijayapal Reddy
Dr.M.Rambabu

DEPARTMENT OF ZOOLOGY

DEPARTMENT OF ZOOLOGY

STUDENT STUDY PROJECTS 2018-2019



TITLE: PREVENTION OF HIV-AIDS: A REVIEW

SUBMITTED BY

- 1. G. SHASHI PREETHAM
- 2. K. MADHUPRIYA
- 3. A. SRINIVAS
- 4. B. MANASA
- 5. B. SUMA
- 6. P. PURNACHANDER
- 7. T. BHANU PRASAD
- 8. S. ARAVIND
- 9. V. ARCHANA
- 10. A. SUMANTH

KAKATIYA GOVERNMENT COLLEGE

HANAMKONDA, WARANGAL.

TITLE: PREVENTION OF HIV-AIDS: A REVIEW

Aims and Objectives:

The aim of the HIV/AIDS Awareness Programme is to empower and increase the awareness to participants of HIV/AIDS, its impact, management and availability of support systems. This is to encourage early testing and lifestyle changes that will thereby reduce and prevent further infection.

To foster early detection of HIV infection among persons at ongoing risk for HIV or among persons with a recent HIV exposure;

To enhance earlier referral to prevention, care, treatment and support for persons newly identified as being HIV positive.

The main objectives are:

- to explain why it is not advisable to recommend re-testing for HIV for all populations and in all settings,
- to clarify the specific populations and settings in which persons who have previously tested HIV negative can benefit from re-testing after a given time period,
- to provide the timeframe for re-testing when it is indicated by population and setting, and
- to illustrate these scenarios with messages that can be used by providers to educate individuals at the time of the HIV test.

Objectives

- Prevention of HIV transmission
- Safe Blood Transfusion
- Reduction of Sexually Transmitted Diseases transmission
- Establishment of surveillance
- Reduce Stigma attached with disease
- Training of Health Staff
- Research and Behavioral studies
- Development of Programme Management.
- Create an enabling environment
- Build the right capacity
- Strengthen the institutional framework

Aquatic insects and their importance in assessing ecosystem health

2018-19

1.B.PRATHAP
2.D.SUNEETHA
3.G.KAVERI
4.L.DEEPTHI
5.M.AJAYKUMAR
6.M.NIKHITHA
7.P.NAVEEN
8.S.PRIYANKA
9.T.RAJUKUMAR
10.T.RAMYA

Editorial Insects are the most successful group in the animal kingdom in terms of both richness and abundance and thus are the largest and most diverse group of invertebrates. They outnumber all animal species and compete with plant and microbial species richness. Among insects, aquatic insects are specialized group which exhibit rich adoptability and hence one more diverse. Micro and macro habitat distribution of aquatic insect population is due to their varied life style such as benthic (associated with the bottom substrates), clinging (clinging to the substrate with grasping claws or disks), sprawling (crawl along the protected surfaces of the substrates), climbing (reside on aquatic plant stems and other shoreline substrates), burrowing (burrow into the soft bottom), floating and swimming (which are not associated with a substrate for attachment With over 100,000 species, the aquatic insects grouped into 12 orders have been reported to harbour freshwater ecosystem and are prominent among other aquatic fauna. Off these, orders such as Diptera, and Trichopteraare more diverse and constitutes 43%, 18% and 15%, respectively. These insects devote one or more stages of their life cycle in water and involve in important of ecologicafunction in the freshwaters ecosystem like processing organic matter, food for predators, transporting energy flow between different trophic level. With various

functional feeding groups viz., shredders, scrapers, collectors-gathers, collectors-filter feeders and predators, aquatic insects are links in nutrient cycling inter connected and their biological interactions often have significant effects on community structure in the freshwater ecosystem. In addition to this ecosystem function, they are very good indicators of the anthropogenic impact of aquatic environment and hence, they are used in bio-monitoring methods in aquatic system. Further the economic importance of biodiversity and role of aquatic insects facilitate sustainable culture fisheries management and practice India is bestowed with diverse freshwater ecosystem like streams, rivers, ponds, wetlands, lakes and reservoirs which serve as shelters for several aquatic insects as well as other floral and faunal communities. However, studies on freshwater organisms especially insects have received only less attention in India when compared to rest of the developed countries. A comprehensive review of studies on aquatic insects are carried out in Tamil Nadu, Kerala, Karnataka, Andra Pradesh revealed their relationship with physicochemical parameters of their habitats. Further these studies extrapolate the utility of aquatic insects in monitoring changes in water quality and aquatic life in freshwater ecosystems and to identify the sources of pollution are currently employed in assessing the biomagnification due to pesticides and heavy metals Aquatic insect are the diverse group of insect, which used for various toxicological studies. This insect indicate the pollution status of water bodies. Hence for any pesticide registration the test on aquatic insect needed. OECD has given various guidelines to conduct the studies on pesticides in Daphnia sp., Chironomus immobilisation test. So insects play a important role for not only diversity but as a indicator of any pollutant in any water bodies. In water oxygen level

DEPARTMENT OF COMMERCE

KAKATIYA GOVERNMENT COLLEGE, HANAMKONDA

WARANGAL URBAN



A study on - EMERGING INDIAN FINANCIAL MARKETS

(2018-2019)

Study Project

Submitted by

S.No	Name of the Student	Class	HT.No.
1	A. Pranth Kumar	B.Com II year	006182001
2	B. Mohan	B.Com II year	006182005
3	CH. Roja	B.Com II year	006182010
4	G. Soni	B.Com II year	006182021
5	J. Bindu	B.Com II year	006182026
ь	K. Anusha	B.Com II year	006182032
7	E. Naveen	B.Com II year	006182018
8	K. Karunakar	B.Com II year	000182037
9	K. Rakesh	B.Com II year	006182043
10	K. Hanadeep	B.Com II year	006182040

Under the Supervision of

Smt. G. Sujatha Lecturer

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ABSTRACT

The global financial crisis of 2007–2008, privatization, globalization and liberalization and demonetization and other local negative factprs highlighted the need to re-evaluate several well established tenets in the world of finance. Questions have been raised the world over about the existing paradigm, leading to an acceptance that new financial architecture needed to be evolved and that new models need to emerge, keeping in mind the multiplicity of socio-economic realities that exist round the globe. In this context, the imperative for a new financial architecture in India is quite evident, and the ensuing panel discussion throws up some India-specific issues that need to be explored by the various stakeholders involved in this attempt.

Keywords

- New financial architecture;
- Integrated financial architecture;
- De-regulation;
- Global Financial Crisis 2007–2008;
- Banking;
- Mutual funds;
- Non-banking finance companies;
- Risk management

Perspective

Post liberalization followed by the globalization and privatization, limited availability of the natural resources like oil, etc., financial epidemics like subprime crisis, etc., the global financial crisis of 2007–2008 has questioned many of the beliefs held very strongly in the world of finance, in particular about the way the whole system was developed and sustained. The collapse of most of the large financial institutions in the capitalist capital of the world, the United States of America, and the subsequent requirement of huge governmental support in bailing out these institutions to preserve the stability of the social structure have led to regulators (both national

and international), policy makers, researchers as well as practitioners questioning the very model on which they had built their reputation, leading to an understanding of the requirement for a new financial architecture to be followed, going forward.

We are now at the point where the need for the new financial architecture has been more or less universally accepted, but the exact form of the same is yet to be understood and accepted. In fact, it is highly probable that there will be not just one model but multiple models depending on the underlying social fabric and requirements, and hopefully all of the models will coexist.

The financial architecture that has been in use was conceived in the wake of the Great Depression of 1929 and was designed to address the issues arising out the economic conditions at that point. Over the last 70 odd years, the economic conditions around the globe have significantly changed. The Second World War and the development assistance plans that were put in place post the war by the developed nations meant that there was an abundance of capital to rebuild the world. This also meant that a lot of the regulators' frameworks put in place in the immediate aftermath of the Great Depression were slowly but steadily dismantled; so much so that by the 1990s the entire financial markets globally (particularly the developed world) were subject to very little regulation.

Objectives of the study: The main objective is to know the importance of the financial sector in the country's economy. The other objectives are;

- 1. To understand the elements influence the financial sector.
- 2. To know the cause and effect relationship between the incidents.
- 3. To know the impact of the major financial incidents and their effect on the economy.
- 4. To give possible suggestions for the better practice.

Methodology and limitations: Mostly the study is based on the secondary data, from the reports and printed documents of the respective organizations. The limitations may be the basic facts mentioned in the printed documents may not represent the facts.

On the other hand, financial markets in countries like India and China were still significantly controlled by the regulators, and in some cases by the governments themselves. In the good

years, through until about 2006–2007, this meant that the perceived benefit of deregulation that most of the developed markets saw did not really percolate to these markets and hence these markets had a persistent demand for larger levels of deregulation. This has been coupled with the need for relatively high growth rates that these countries would require to sustain their economies—a growth rate of 8%–9% going forward for a number of years. One of the obvious fallouts of these kinds of needs would be the fact that the standard financial architecture that existed would not be able to sustain this level of growth—in fact no one segment of the financial sector will be able to sustain the growth required; hence the possible need for an integrated new financial order or architecture integrating the banking sector, the mutual funds, and the non-banking finance sector. Another sector that probably would need to be formally included in this new order would be the organisations that collate and provide all the relevant financial information—as, going forward, information will be the key driver and more so in the financial sector.

While the new financial architecture needs to be developed, each segment of the finance industry will be impacted. The banking segment will probably the most impacted as it is the largest contributor to the financial sector. The need for financial inclusion in the country, the push for the same from the government, as well as the additional responsibilities and requirements thrust on them on account of the various regulatory mechanisms, for example the Basel guidelines, will definitely make banking a whole new ball game when compared to the banking sector that we now know of. Implementation of and adherence to such requirements would also require significant amount of trained human capital and thus trained human capital would also form a pillar in the new financial architecture that is in the process of being developed.

The other major sector that probably has never got the attention due to it is the micro small and medium enterprises (MSME). It seems clear that these MSMEs are going to be the major drivers of growth in the future and hence the entire financial structure would have to give importance and prominence to the capital and fund requirements for such enterprises; this is particularly relevant given that the current share of the non-corporates in the Indian GDP is about 52% and is expected to grow in the coming years. The financial support needs to come from the formal banking sector as well as the non-formal sector represented by the non-banking financial companies (NBFCs). Interestingly NBFCs can also play a significant part in the financial

inclusion of all citizens. In a sense, it is now clear that going forward, NBFCs will play an even larger role than it plays currently and such organisations will have to be given a place at the high table of finance on equal terms.

The other pillar of the new financial architecture will be the mutual fund industry. Globally it is already a very important player contributing around 36% of the global GDP. This number is only expected to increase with increased life expectancy and therefore an increase in the superannuated population leading to larger savings during the working life. On the contrary mutual funds contribute only about 7% to the Indian GDP; but as life expectancy increases, the retired population also increases, and thus the need for increased savings will become very important, and the mutual funds will be one of the prime vehicles of this investment going forward. The main driver that will lead to a successful increase in the increased investments in mutual funds will be improved and effective regulation of the capital markets, thereby increasing the confidence of the common investor in capital market products and, as a consequence, the mutual funds.

The final pillar of this new financial architecture has to be information—information on all counts but in particular channelised towards risk management and risk mitigation. The same is being highlighted by all regulators—Basel guidelines by the Bank of International Settlements (BIS) is a classic case in point. The importance is also growing as better and more efficient analytics tools are available today for users and regulators alike to carry out detailed predictive analysis and hence try and pre-empt adverse market moves. Even if the success of pre-emptive market moves may be questioned, the ability of these data based strategies will give all the stakeholders of the financial system a better chance to have more efficient and robust risk management systems—not that they will be successful all the time but the success rate will definitely improve significantly from the current times and thus improve the efficiency of the entire financial sector.

In this context, the imperative for a new financial architecture in India is evident. The following panel discussion brings forth some of the issues that would need to be identified, particularly in the Indian case, as the regulators and the policy makers in conjunction with market participants go about building a new architecture.

A new financial architecture is emerging in India. We are talking about 8–9% growth in the future. What are the challenges faced by the financial architects? What types of changes are required? To discuss these issues, we have experts from distinct areas—banking, mutual funds, non-bank finance, and risk management. We will have a short presentation from each of them pertaining to their domain, and then open up the discussion to the audience.

The financial sector in India consists of commercial banks—private and public sector, foreign banks, all India financial institutions, and the non-banking finance companies (NBFCs). I will focus on banking and the changes required, the issues to be resolved in the formulation of the new financial architecture.

Banking has undergone a huge amount of change with the regulator playing his role in guiding the banks on the concepts of BASEL-1, 2 and 3, particularly on the need to maintain higher capital. Capital is an important element in strengthening the foundation of the bank and in building a healthy banking system. We need to ensure that we have enough capital to meet eventualities. This is an area that is going to be of greater prominence in the banking system. We cannot give loans just because there is an appetite for loans; we need to link loans to the capital that is available. Given that public sector banks are managed by the government with more than 51% shareholding, the ability to raise money is one of the main challenges. The government in its own way is trying to bring down the holding levels but this will take time. One of the structural changes that have to be made is for the government to move out, and retain only a controlling interest, leaving the professionals to run the show.

The next issue is streamlining the procedures and upgrading technology in banking. A lot of things have changed in Indian banking. When we got into the banking system in 1984, we had manual systems. As one among those who have gone through the process, I definitely know that we have come a long way. People with no experience in handling computers, who are retiring soon, have been managing systems successfully. The major issue that banks face today, which will impact their efficiency going forward, is that of human resources. Banks, at one point of time, were able to attract the best of talent. It was the prime area where employment was being generated. Joining the bank as a probationary officer was not considered any less than joining the Indian Administrative Service. The salary structure was also similar at that point of time. But

today, after the IT boom, the best of talent has not come to banks. This is the sector that is going to be very important for the economy. There has to be a distinct look at what needs to be done to attract the best of talent to banking, especially to the public sector. This is the most important part of the whole financial architecture that we are talking about. The challenge will come to a head in the next couple of years when the seniors in the bank retire—all those who joined in the late 70s and early 80s—and there will be a distinct gap in the middle and senior management levels. The seniors will be replaced by officers who have not had that experience. We have to take this challenge seriously and address it if we want banks to be the backbone of the industry and the economy.

Coming to funding, we are talking about universal banking today, which has its own benefits and disbenefits. We started commercial banking from the short-term lending perspective of the industry and the all-India financial institutions took over the long-term funding of the industry. This created its own problems. Financial institutions did not possess the resources for asset liability management (ALM); they do not have the assets to match their liabilities. Banks moved into term lending and intra-lending. This has caused a major issue as the ALMs do not match. Our liabilities are of short duration whereas the assets needed to carry projects such as airport projects or port projects which are of 10–15 year duration or longer are different. Today, non-performing assets in the banking industry are causing issues. The prime reason for this is that we have not looked at economic length of the project or what the project requires but at a random number of 10–15 features based on ALMs.

We must have the ability to draw from long-term resources. In all other economies, these activities are funded by groups such as pension funds, Public Provident Fund (PPF), and so on through which more long-term funding is available but in our country there are several investment and regulation issues. Insurance companies only invest in AA or AAA rated companies. So when projects come up, they are unable to attract long-term funds and that is why they come to banks. When they come to banks, based on their ALMs, we give them loans for 10–15 years which impacts our profits. This is because such decisions are based on assumptions. A road project is assessed on what the traffic is going to be. These assumptions need not necessarily turn out to be true. You need a mechanism where we can viably assess such projects and change our goal posts. For that, you need ALMs on tenor-wise basis.

Going forward we need to have banks for varied interests and varied causes. A start has been made by the Reserve Bank of India (RBI) with payment banks. A lot of disintermediation is happening and this is a great challenge. There was a time when banks were involved in various activities, now they find that they have to do clear credit activity. You need to see if income comes from non-interest income. In the past banks used to float funds. Today that option is not available in the banking sector. Going forward, we are going to have a layered structure where we will have specific activities given to different banks.

Next, we come to capital constraints and governmental compliance and regulatory compliance that banks have to meet. This is not a level playing field. Public sector banks have crucial social obligations. Public sector banks need to meet their social obligations, and at the same time focus on profitability as they are also accountable for their performance. The banks have to divert 40% of their lending to the priority sector. These are all social objectives. Unless there is a level playing field, you will not be able to judge which banks are doing better.

Information technology (IT) is already a challenge and given the stage that banks have reached, we are confident that the best of IT would come into this sector and we would be able to match the expectation of the customer. When it comes to IT, the objective of the bank will be to take its cues from the public depending upon their requirements.

Banking is in the cusp of change. It is a change which should happen and will happen. Going forward, we will witness various sets of banking improvements. The banking structure needs to be stronger so that it actually becomes the basis on which the economy works.

Medium enterprises have a reasonable amount of credit which comes in from the banking sector. Micro and small enterprises are largely unorganised, but they do not like to be called so; they call themselves self-organised. Many of them are not registered. They receive credit from local cooperatives which are often private co-operatives. Some NBFCs have taken the risk over the years to lend to micro and small enterprises, and see that they grow, which has had a multiplier effect in terms of positively developing the community around them. In terms of financing, every bank says it lends to MSMEs. One would think that MSMEs are the most "overbanked" sector,

but they are actually the most under-served. The MSMEs rarely get the credit they need for their growth from banks. So MSMEs are largely served by the NBFCs.

Financial inclusion is a term that has been heard for the last few years, but much more today than before. It is something that some NBFCs have been doing very significantly and they have been niche players in transport finance, equipment finance, small business finance and so on.

The primary challenge faced by the regulators with regard to NBFCs is that that today, of the 12,000 or so NBFCs which are registered with the RBI, only about 20–25 of them account for about 70% of the lending in the marketplace. Many of the other players are either inactive or do small business in their local area. The regulator has a lot more focus when it comes to regulating banks (public deposits are a big concern for regulators and they have to protect the depositors), and NBFCs have been regulated with a very light touch for the first 15–20 years. However, over the last 7–8 years, the regulator has looked at NBFCs with more focussed attention.

The thought process now seems that as in the global environment, NBFCs and banks should have a level playing field. Therefore, NBFCs should be regulated just as banks. Some regulations have come about over the last few years, especially in the last one and half years which I believe are going to have an adverse impact on how NBFCs lend to micro and small enterprises. Perhaps this is why in the last budget announcement, there was a separate committee set up to examine the financial architecture of the MSME sector under K V Kamath.²

The issue here is that if NFBCs are regulated the way banks are, be it in terms of capital adequacy norms or provisioning norms or anything that affects the advances made by NBFCs, then NBFCs will also target the same customers as banks. Today if there is any financial inclusion happening (when I say financial inclusion I am not focussing on savings bank accounts or insurance, I am focussing primarily on the amount of credit available from the organised institutions to the sector which is deprived of credit) it is through the NBFCs. There is a lot of mutual exclusivity between the target markets serviced by banks and by NBFCs. Further, there is a significantly higher level of risk which is being taken by the NBFCs because they have light touch regulations and they are allowed to take this risk. On the other hand, banks depend a lot on public deposits for their funding, so the RBI regulates banks more closely. Today, banking is a

low risk-low reward business. While there may be no bank which has more than 12% return on equity (ROE), banks have a premium in terms of their valuations, they have a lot of investor interest and the overhang of RBI control and regulations is seen as a safe bet in the financial services space.

In the case of NBFCs, because of the light regulations and some errant players who have misbehaved in the market place, the RBI has decided to regulate all the NBFCs in the format of the "lowest common denominator". They have decided to regulate the entire NBFC sector in the light of the few failures and with a view to preventing further failures, which has made life much more difficult for these 20–25 NBFCs who are the only ones catering to micro and small enterprises. According to the committees advising the finance ministry, unless we have a separate architecture created for small business financing, financial inclusion will continue to remain a dream; and even the few finance companies which are doing good business will cease to exist. Even if banks start understanding these customer segments, and try to serve them in an effective way, it will take another 15–20 years for them to be effective. Till then, we need NBFCs to flourish continuously and grow. There is a lot of appreciation for the role played by NBFCs from the finance ministry. We are confident that there will be significant changes and some amount of facilitation will happen which will enable NBFCs to continue the process of growing and giving more credit to the micro industries.

To give you a brief background on the character of MSMEs, though they are clubbed in one department and under one acronym, there is a lot of difference in terms of their characteristics. Medium enterprises typically have beyond INR 20–25 crores of turnover. They typically need multiple bank products and they have grown in different sectors of the Indian economy. Their risk is perceived to be relatively lower than the micro and small industries. They are registered companies, some of them are even limited companies. Therefore there is a lot of transparency and their financial documents are available because of which banks have a certain comfort level with them. None of this exists with most of the micro and small enterprises. At the same time, most micro and small enterprises at the lower end do not need any product other than term loans; they have enough collateral available which they are willing to give against loans. Today, when they take loans from NBFCs or local money lenders, their interest rates are much higher. The interest rates are more because there are very few players in this segment and the supply is much

lower than the demand. Also there is a perceived high risk on the part of RBI and other players who are in this space. Therefore, there is a higher return which is seen and made available to NBFCs.

The objective of the new architecture for small business finance is to ensure that more and more players come into the open. If more entrepreneurs come into the MSME space the ultimate pricing for these customers will come down, and there will be more inclination to borrow from NBFCs, and therefore there is huge growth opportunity and potential which will be realised as we go along. It is extremely critical and imperative for NBFCs to grow and we hope the new architecture will facilitate this. In the last few years we have seen a lot of regulations coming in, but this has not stopped the NBFC sector from growing. NBFCs have been fighting for survival all along and they know the art of surviving in the most adverse conditions. The new financial architecture is critical to enable NBFCs to play an even more significant role in financial inclusion in the country.

There is a general opinion that gold is most unproductive. We do not realise that gold is the single largest collateral in the country today for small businesses. I have a flower vendor near my house. There are times when she wears bangles and times when she does not. When she does not have bangles, the business is down. She would have mortgaged the bangles for working capital. When the business is doing well, the bangles come back. So, gold is not an idle asset.

Findings & Suggestions: The liberalization of economy and industrial and foreign policies and economic impediments such wars and terroristic activities and subprime issue and the demonetization, introduction of IFS and BASEL norms made the Indian financial sector weak and strong in some angles. The government should not run after the economic and financial policies followed by the other countries.

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KAKATIYA GOVERNMENT COLLEGE, HANAMKONDA

WARANGAL URBAN



A study on - SOLE PROPRIETORSHIP

(2018-2019)

Study Project

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ABSTRACT

The sole proprietorship is the simplest business form under which one can operate a business. The sole proprietorship is not a legal entity. It simply refers to a person who owns the business and is personally responsible for its debts. A sole proprietorship can operate under the name of its owner or it can do business under a fictitious name, such as Nancy's Nail Salon. The fictitious name is simply a trade name; it does not create a legal entity separate from the sole proprietor.

The sole proprietorship is a popular business form due to its simplicity, ease of setup, and nominal cost. A sole proprietor need only register his or her name and secure local licenses, and the sole proprietor is ready for business. A distinct disadvantage, however, is that the owner of a sole proprietorship remains personally liable for all the business's debts. So, if a sole proprietor business runs into financial trouble, creditors can bring lawsuits against the business owner. If such suits are successful, the owner will have to pay the business debts with his or her own money.

The owner of a sole proprietorship typically signs contracts in his or her own name, because the sole proprietorship has no separate identity under the law. The sole proprietor owner will typically have customers write checks in the owner's name, even if the business uses a fictitious name. Sole proprietor owners can, and often do, commingle personal and business property and funds, something that partnerships, LLCs and corporations cannot do. Sole proprietorships often have their bank accounts in the name of the owner. Sole proprietors need not observe formalities such as voting and meetings associated with the more complex business forms. Sole proprietorships can bring lawsuits (and can be sued) using the name of the sole proprietor owner. Many businesses begin as sole proprietorships and graduate to more complex business forms as the business develops.

Definition

A sole proprietorship, also known as a sole tradership, individual entrepreneurship or proprietorship, is a type of enterprise owned and run by one person and in which there is no legal distinction between the owner and the business entity. A sole trader does not necessarily work "alone" — it is possible for the sole trader to employ other people.

The sole trader receives all profits (subject to taxation specific to the business) and has unlimited responsibility for all losses and debts. Every asset of the business is owned by the proprietor and all debts of the business are the proprietor's. It is a "sole" proprietorship in contrast with patnerships (which have at least two owners).

A sole proprietor may use a trade name or business name other than their or its legal name. They may have to legally trademark their business name if it differs from their own legal name.

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The owner of a sole proprietorship typically signs contracts in his or her own name, because the sole proprietorship has no separate identity under the law. The sole proprietor owner will typically have customers write checks in the owner's name, even if the business uses a fictitious name. Sole proprietor owners can, and often do, commingle personal and business property and funds, something that partnerships, LLCs and corporations cannot do. Sole proprietorships often have their bank accounts in the name of the owner. Sole proprietors need not observe formalities such as voting and meetings associated with the more complex business forms. Sole proprietorships can bring lawsuits (and can be sued) using the name of the sole proprietor owner. Many businesses begin as sole proprietorships and graduate to more complex business forms as the business develops.

Because a sole proprietorship is indistinguishable from its owner, sole proprietorship taxation is quite simple. The income earned by a sole proprietorship is income earned by its owner. A sole proprietor reports the sole proprietorship income and/or losses and expenses by filling out and filing a Schedule C, along with the standard Form 1040. Your profits and losses are first recorded on a tax form called Schedule C, which is filed along with your 1040. Then the "bottom-line amount" from Schedule C is transferred to your personal tax return. This aspect is attractive because business losses you suffer may offset income earned from other sources.

As a sole proprietor, you must also file a Schedule SE with Form 1040. You use Schedule SE to calculate how much self-employment tax you owe. You need not pay unemployment tax on yourself, although you must pay unemployment tax on any employees of the business. of course, you won't enjoy unemployment benefits should the business suffer.

Sole proprietors are personally liable for all debts of a sole proprietorship business. Let's examine this more closely because the potential liability can be alarming. Assume that a sole proprietor borrows money to operate but the business loses its major customer, goes out of

business, and is unable to repay the loan. The sole proprietor is liable for the amount of the loan, which can potentially consume all her personal assets.

Imagine an even worse scenario: The sole proprietor (or even one her employees) is involved in a business-related accident in which someone is injured or killed. The resulting negligence case can be brought against the sole proprietor owner and against her personal assets, such as her bank account, her retirement accounts, and even her home.

If a sole proprietor is wronged by another party, he can bring a lawsuit in his own name. Conversely, if a corporation or LLC is wronged by another party, the entity must bring its claim under the name of the company.

Registration

Registration of a business name for a sole proprietor is generally uncomplicated unless it involves the selection of a name that is fictitious, or "assumed". The business owner is required to register with the appropriate local authorities, who will determine that the name submitted is not duplicated by another business entity. Furthermore, the business owner must complete a form submitted to the governing authority to acquire title as a "DBA" or "doing business as". The authority in some US states is the Secretary of State.

The license for a sole proprietary business entitles the owner to hire <u>employees</u> and enlist the services of <u>independent consultants</u>. Although an employee or consultant may be requested by the owner to complete a specific project or participate in the company's <u>decision-making</u> process, their contribution to the project or decision is considered a recommendation under the law. Under the <u>legal doctrine</u> Respondent superior (<u>Latin</u>: "let the master answer"), the <u>legal liability</u> for any business decision arising from such a contribution remains upon the owner and cannot be renounced or <u>apportioned</u>.

This is transposed by the unlimited liability attached to a sole proprietary business. The owner carries the financial responsibility for all <u>debts</u> and/or losses suffered by the business, to the extent of using personal or other assets to discharge any outstanding <u>liabilities</u>. The owner is exclusively liable for all business activities conducted by the sole proprietorship and accordingly, entitled to full control and all earnings associated with it. The general aspect according to the general business law is that this type of business owner does not embody a "<u>legal entity</u>" Furthermore, any attempted and unreliable distinctions of the business do not change.

Features of SoleProprietorship

1. Lack of Legal Formalities

A sole proprietorship does not have a separate law to govern it. And so there are not many special rules and regulations to follow. Furthermore, it does not require incorporation or registration of any kind. In fact, in most cases, we need only the license to carry out the desired business.

And just like in its formation, there is hardly any legal process involved in its closure. All in all, it allows for ease of doing business with minimum hassles.

Topics under Forms Of Business Organisations

- Introduction and Evaluation to Forms of Business Organisations
- <u>Joint Hindu Family Business</u>
- Cooperative Society
- Partnership
- Partnership Deed and Registration
- Types of Companies
- Joint Stock Company
- Forms of Organising Public Sector

2. Liability

Since there is no separation between the owner and the business, the personal <u>liability</u> of the owner is also unlimited. So if the business is unable to meet its own debts or liabilities, it will fall upon the proprietor to pay them. For instance, he may have to sell all of his personal assets (like his car, house, other properties etc) to meet the debts or liabilities of the business.

3. Risk and Profit

The business owner is the only risk bearer in a sole proprietorship. Since he is the only one financially invested in the company. As a result, he must also bear all the risk. In other words, if the business fails or suffers losses he will be the one affected.

However, he also enjoys all the profits from the business. He does not have to share his profits with any other <u>stakeholders</u> since there are none. So he must bear the full risk in <u>exchange</u> for enjoying full profits.

4. No Separate Identity

In legal terms, the business and the owner are one and the same. No separate legal identity will be bestowed upon the sole proprietorship. So the owner will be responsible for all the activities and <u>transactions of the business</u>.

5. Continuity

As seen above the business and the owner has one identity. So a sole proprietorship is entirely dependent on its owner. The <u>death</u>, <u>retirement</u>, bankruptcy. insanity, imprisonment etc will have an effect on the sole proprietorship. In such situations, the proprietorship will cease to exist and the business will come to an end.

Advantages

Becoming a sole trader is relatively simple compared to other business structures. It can rapidly enable a business to begin trading; the requirements for record keeping are far more straightforward than other business structures. Sole traders make all operational decisions and are solely responsible for raising business finance. They can invest their own capital into the business, or may be able to access business loans and/or overdrafts. Unlike limited companies or partnerships, it is not necessary to share decision making or the profits.

Disadvantages

The simple structure of the sole proprietorship also has limitations. Unlike many other business entities, the sole proprietorship lacks a clear distinction between personal and business income. The business owner is personally liable for income tax and National Insurance contributions due for the business profits in each given tax year. They are also personally liable for any debts the business incurs. Business analysts may advise sole traders to form a limited company in order to access greater levels of financing, for example for expansion plans. This can limit their personal liability; business lenders may be more inclined to co-operate with a limited company. It can also be the case that within certain industries it is easier to secure work if presenting potentially.

Foundation and Development

The setting-up process of a sole proprietorship to comply with local laws and regulations, is obtainable from the Small Business Development Center (SBDC), using their locator facility. A sole proprietor must be prepared to devote their time, utilizing business methods towards establishing a sound and appropriate foundation. Doing so may contribute to increased turnover, profits, minimize taxes, and avoid other potential adversities.

Sole owners are engaged in many varieties of industry and commerce and a comprehensive list of the primary categories, is found in the <u>North American Industry Classification System</u> (NAICS). The selection of a business type by a new sole proprietor is in many instances, motivated by appropriate business experience in a particular field, especially those pertaining to enterprises involving the marketing and selling of defined products and services.

A crucial component of a sole proprietorship within a business plan is the provision of an inherent guideline, for actions that require implementing for a business to achieve growth. The business name and products are critical aspects in the founding of a sole proprietorship and once selected, should be protected. In the event of a determined brand name being legalized, information regarding trademark protection is available from the <u>U.S. Patent and Trademark</u> Office.

Finances

For the sole proprietor there are a variety of options in obtaining financial support for their business, including loan facilities available from the U.S. <u>Small Business Administration</u>. The loans are not originated by the SBA, but the administration does guarantee loans made by various independent lending institutions. The primary loan facility for small businesses offered by this agency is the 7(a) loan program, designed for general applications. Sole proprietors are able to finance legitimate operating expenses; for example, working capital, furniture, leasehold improvements and building renovations.

Many and varied private <u>organizations</u> and individuals seek opportunities to invest and fund a business that may not qualify for <u>traditional financing</u> from institutions, such as banks. For the sole proprietor, seeking to take advantage of this facility, there are various factors that must be understood and adhered to regarding the <u>loan application</u>.

The <u>Small Business Administration</u> (SBA) advises there are traditionally two forms of financing: <u>debt</u> and <u>equity</u>. For any <u>small business owner</u> seeking funding, they must consider the <u>debt-to-equity ratio</u> of their enterprise. This means the inter-action between the sum of dollars borrowed and the financial dollars invested in the business. The mathematics are simple; greater the finance invested by sole proprietors in their business; easier the obtaining of finance! The SBA statistics show that the majority of <u>small enterprises</u> favor the use of limited equity financing; for example, friends and relatives.

According to the SBA, there are various private organizations prepared to fund sole proprietor business operations that do not qualify for traditional financing from banks. These <u>private investors</u> can provide loans, credit lines, leasing facilities for equipment, or other forms of capital, to sole proprietorship that have exhausted alternative financial resources. It is also possible for these owners to obtain financing by way of <u>business partners</u> or others, with cash to invest. Financial partners are frequently "silent" and although they do not participate in any business related decisions, they generally receive a percentage of the profits, generated by the business.

To assist sole proprietors, there are business grants available from the Federal Government or private organizations, providing certain criteria are met. To qualify for Federal grants, small businesses must comply with determined business size and income standards. For consideration regarding various grant opportunities, sole proprietors may apply for a grant in their capacity as an individual. <u>Local governments</u> and state economic development agencies, frequently make <u>grants</u> available, for businesses that stimulate their <u>local economies</u>.

For any sole proprietor applying for a loan, before starting the loan procedure, it is essential their personal and business credit history is in order and up-to-date. A personal credit report should be obtained from a credit bureau; for example, Trans-Union, <u>Equifax</u> or <u>Experian</u>. This action should be initiated by a business owner well before starting the borrowing process.

The <u>Small Business Administration</u> specifies that all credit reports received from any source should be carefully reviewed to ensure that all relevant <u>personal information</u> is correct. Other content in the report should also be examined particularly that related to the past credit obtained, from sources such as, credit cards, <u>mortgages</u>, student loans, as well as details pertaining to how the credit was repaid.

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KAKATIYA GOVERNMENT COLLEGE, HANUMAKONDA

WARANGAL URBAN



STUDENT STUDY PROJECT (2018-19)

WHATSAPP MARKETING BY WOMEN ENTREPRENEURS IN INDIA

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WHATSAPP MARKETING BY WOMEN ENTREPRENEURS IN INDIA

ABSTRACT

Social Media or Social Commerce has become one of the most popular, economical and effective mode of business across the world. All types of social media tools are widely used by all types and levels of businesses. WhatsApp, as a marketing tool for business, owing to its amazing free of charge features and ease of use, has been adopted by companies and entrepreneurs, operating at all the scales. Women entrepreneurs in India, known for their creativity, hard work and sustained efforts, in both urban as well as rural areas, are making effective use of WhatsApp for marketing of their products and services. In order to improve upon the effectiveness of their marketing efforts, the present study proposes a nine step Strategic Framework for WhatsApp marketing by women entrepreneurs. Adoption and systematic application of the proposed strategic framework is expected to enhance WhatsApp marketingeffectiveness.

KEYWORDS: Social Media; Social Commerce; Whatsapp Marketing; Women Entrepreneurs, Marketing Effectiveness

INTRODUCTION

Social Media or Web 2.0 has emerged as one of the most effective marketing tool in the recent past. Primarily created for personal or social interactions, social media tools found their applications in a variety of business activities and are being used widely by most of the companies as well as by women entrepreneurs Facebook, Instagram, Twitter, LinkedIn, WhatsApp and other tools are increasingly used for interaction with customers, promotion and selling of products and services, customer service and other marketing activities. Growing population of smart phone users has given a boost to social media applications on the phone. In line with E-Commerce, social media has taken shape of Social Commerce in the present times. WhatsApp, a commonly used social media application, owing to its ease of use and effectiveness, is found to be very popularly used by business organizations and entrepreneurs of all types and sizes, for a wide range of marketing activities.

Women entrepreneurs, both in urban and rural India, operating at micro levels, find WhatsApp as an effective business tool for performing most of their marketing activities. The present paper aims at explaining the role and applications of WhatsApp as marketing tool and suggests a strategic framework for WhatsApp marketing effectiveness, particularly for the women entrepreneurs.

Women Entrepreneurship

Women play a key role in family and social life, and also an important part of the workforce in all types of industries and jobs. Many women have ventured in business, particularly in micro, small and medium size industry. With the growing emphasis and support for women empowerment, India has seen a steady growth of women entrepreneurs in both rural as well as urban India. Women entrepreneurs may be described as women who have dominant financial control over their enterprise and embark towards starting, organizing and managing resources at their disposal in expectation of earning profits (Sharma, 2013; Tiwari, 2017).

According to a study carried out by Bain and Google (Rajan et al., 2019), entrepreneurship among women has the power to create positive outcomes for individuals, societies and economies. India has 13.5—15.7 million women-owned enterprises, representing 20% of all enterprises. The report further entrepreneur's work in the traditional and informal sectors such as food products, apparels, crafts, retailing, etc. but with the growing support, they are now entering into other emerging and contemporary areas such as IT, education, training, designing, healthcare, and others. In spite of having numerous challenges, women entrepreneurs are fast emerging as a major force in society. Government schemes, education, training, skill development, financial support and internet based business and banking applications, will further give a boost to women entrepreneurship.

WhatsApp as a Marketing Tool

It is one of the most popular mobile social media applications in the world with over 2 billion users. Launched as an instant, free of charge messaging mobile application, WhatsApp was created in 2009 by Brian Acton and Jan Koum, two former Yahoo employees. It was later acquired by Facebook in 2014. According to India Today (2021), WhatsApp had about 459 million active users in December 2020, which are likely to reach to 500 million marks very soon in India. More than 95 per cent of WhatsApp's monthly active users in India use the app every day. The popularly of WhatsApp is attributed to its amazing free of charge features and ease of use. Its features include text message, voice message, voice and video calls, sharing of documents, pictures, videos, gif etc., instant notification and many more. Apart from being a personal communication tools, it has assumed a much bigger role as a marketing tool among all types of professions and businesses (Kumar and Sharma, 2016). Whether government or non-government, small or large, rural or urban, manufacturing or service, organizations of all types and sizes are using WhatsApp for a wide range of business activities. It is used for internal as well as external communications. Companies or professionals communicate with their clients using WhatsApp applications. Understanding the potential of business applications, WhatsApp has launched WhatsApp Business, an application aimed at small businesses.

WhatsApp Marketing by Women Entrepreneurs

Social media tools such as Facebook, Instagram, WhatsApp and others are commonly used by women entrepreneurs owing to their capability of low-cost information disclosure, instant messaging, and wide networking (Gencaand Öksüzb, 2015). But for majority of the women entrepreneurs, WhatsApp is the most popular social media tool to facilitate their business activities. As most of them operate at micro or small scale, and many women work operate from home, with limitations of capital, space and infrastructure, WhatsApp provides many features at no cost with the benefits of mobility in a smartphone. There are numerous examples of how women use WhatsApp for reaching out to customers, making announcements, promoting products/services, handling customer queries, taking orders, selling, facilitating payments, confirming deliveries, customer service and many more functions. Many of them deal in home- made food and snacks, food and farm products, bakery products, beauty products, handicrafts, handcrafted jewellery, apparel and dress material, tutorials and training sessions, and other similar products and services. Citing many examples, Naruka (2019) explained that women entrepreneurs are using WhatsApp for receiving queries, promotion, order taking, selling, payments, and delivery related marketing activities for products ranging from handcraft jewellery, salads, and whole range of kids' products, kitchen, products, household use items, personal use items, stationery products, eco-friendly bags and more. She further added that women entrepreneurs find many benefits in this mode of doing business with very few risks. WhatsApp is perceived as a very safe and secure mode of communication and customer engagement for both marketer as well as customers. The communication may be done at a personal level or women entrepreneurs use group communication to reach out to their customers. Zarouali et al. (2021) found that consumers' perceptions of socialness, security and privacy in WhatsApp create trust in brands communicated through its applications.

Strategic Framework for WhatsApp Marketing

Effective WhatsApp marketing requires developing a clear plan, smooth implementation and careful monitoring of well-defined activities. Women entrepreneurs, to be effective and successful, should adopt the

proposed strategic framework:

- 1) Create Profile Page with Brand Name and Logo
- 2) Prepare Customer Database
- 3) Develop Product Catalogue
- 4) Design Integrated Communication Strategy
- 5) Define Pricing Policy
- 6) Devise Order Taking and Payment Mechanism
- 7) Schedule Supplies and Deliveries
- 8) Define Exchange/Return/Refund Policy
- 9) Customer Relationship Management

Create Profile Page with Brand Name and Logo: The first and foremost requirement is to create an identity and image about the entrepreneur and her business. A brand is to be build. This can be achieved by deciding about a brand name for the business, designing a logo by selecting appropriate symbol/character and writing style, colour scheme, graphics or any text or visual with contact details. All these details should be intelligently placed to create a profile page, which should be aesthetically appealing, conveys the essence of business and establish a connect with the target audience. The logo or profile page can be used a picture and can also be sent to the customers.

Prepare Customer Database: It is important to define the customer segment and prepare a customer database with contact details. It may begin with friends, relatives, colleagues, neighbourhood, community, formal or informal clubs, associations etc. The database can be further strengthened using referrals from existing contacts. After preparing the master database of customers, different small groups in terms of locality or cities.

Develop Product Catalogue: Creating a visual appeal is important to attract customers. A product catalogue with the details about features/attributes, prices and some photographs or videos of the product can be developed. Efforts should be made to create an aesthetically attractive product catalogue. It not only serves as a means for information, but also creates interest about the products among the customers.

Design Integrated Communication Strategy: In order to reach out to the target customers, it is essential to design an effective communication strategy. A low cost promotion is possible by integrating and using various social media such as WhatsApp, Facebook, Instagram, Twitter etc. to communicate the brand and product catalogue. Using customer database, different WhatsApp groups can be created and messages be posted. Existing WhatsApp groups may also be joined. WhatsApp may be integrated with social media, to supplement its features. A Facebook page, web page or website may also be created providing all the important details about product, pricing, delivery, exchange/return etc. The link of this Facebook page, web page or website may be shared using other social media or emails.

Define Pricing Policy: Price of the products should be appropriately calculated after incorporating all types of costs and expected profit margins. Customers' purchasing ability and competitive offers of similar products may also be considered while deciding about the price. Fixed price policy may be considered by the women entrepreneurs as it would avoid any kind of price negotiations or bargaining. Discounts, if any, offered on specific items or promotional offer or festival season or old stock etc. should also be clearly mentioned. It is important to clarify all the pricing related aspects so as to avoid any kind conflict at a later stage.

Devise Order Taking and Payment Mechanism: The customers are to be advised for placing the orders and making the payments in an organized manner. In certain cases, minimum quantity or order size may be required. Details are to be provided about how to place order on WhatsApp for specific products in specified quantities with complete delivery address and location. Minimum and maximum delivery time for the order should also be clearly specified. Payment mechanism may involve advance payments or cash on delivery. In

most of the cases advance payment at the time of placing the order is widely adopted. Payment modes could be Digital Wallets such as Paytm, PhonePe, Google Pay etc or electronic bank transfers.

Schedule Supplies and Deliveries: Supplies for the orders are arranged in a defined time limit. In certain cases, there may be ready availability of products, whereas, in some cases products are to be custom made or procured from different sources. In such cases the time of production and procurement of products needs to be taken into account while specifying delivery schedule. It is also possible to make direct deliveries to the customers from the suppliers or other sources of procurement. Reliable and reputed courier services, with proven track record, needs to be selected for product deliveries. A contract or agreement may be made with the courier company for regular delivery of products. Most of the courier companies provide for tracking mechanism for the packages. Preparing a schedule for supplies and deliveries help in ensuring delivery of the products to the customers at right time at the right place.

Define Exchange/Return/Refund Policy: In certain situations, products may get damaged during transit or may not as per the order placed by the customer or the order may be cancelled by the customer. There should be clear policy as to under what conditions products will be accepted for exchange/return/refund. Policy for cancellation of order should also be clearly defined. In case of any dispute, the problem should be resolved as per the defined and communicated policy in amicable manner.

Customer Relationship Management: After the sale is over, the customer may be contacted on WhatsApp to provide the feedback about satisfaction and suggestions if any. The customers may also be requested to share their experience with other customers or recommend to others. Special offers may be given to regular customers for future purchases. Customers may be regularly updated about any new arrivals or new collections.

The above activities, when undertaken in a well-planned manner, are likely make WhatsApp marketing more effective and productive. Women entrepreneurs can achieve better results and build long term relations with customers.

CONCLUSION

Women entrepreneurs are making their sustained efforts with limited resources to market their products. They may not be able to use sophisticated professional marketing toolkit due to lack of formal training, low capital, poor infrastructure, limited manpower and other constraints, but they make their best efforts to reach out to their customers using digital marketing tools. Social media in general and WhatsApp in particular, have emerged as economical yet powerful tools for marketing of all types of products. WhatsApp provides ease of use with free of charge features including text message, voice message, voice and video calls, sharing of documents, pictures, videos, gif etc., instant notification and many more. Women entrepreneurs are making effective use of WhatsApp for making announcements, promoting products/services, handling customer queries, taking orders, selling, facilitating payments, confirming deliveries, customer service and many more functions. The proposed strategic framework of WhatsApp Marketing is a systematic approach for increasing the effectiveness of marketing efforts made by women entrepreneurs. It suggests nine steps for effective WhatsApp marketing, including Create Profile Page with Brand Name and Logo; Prepare Customer Database; Develop Product Catalogue; Design Communication Strategy; Define Pricing Policy; Devise Order Taking and Payment Mechanism; Schedule Supplies and Deliveries; Define Exchange/Return/Refund Policy; and Customer Relationship Management. The present study makes a significant contribution by way of the proposed strategic framework for WhatsApp marketing by women entrepreneurs of India. Women entrepreneurs are likely to be greatly benefitted by systematic use of WhatsApp for marketing of their products, adopting the proposed strategic framework.

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A PROJECT REPO PERCEPTIONS OF TRADERS AND CONSUMERS ON GST IMPLEMENTATION



Submitted

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PERCEPTIONS OF TRADERS AND CONSUMERS ON GST IMPLEMENTATION

Introduction

Indian Indirect tax system was framed on the basis of Belgium Indirect tax laws. France was the first country, which implemented GST in 1954. Further, 60 countries have adopted GST.

The introduction of Goods and Services Tax (GST) in India is a significant step in the field of indirect tax reforms. By amalgamating a large number of Central and State taxes into a single tax, it would mitigate cascading or double taxation in a major way and pave the way for a common national market. From the consumer point of view, the biggest advantage would be in terms of a reduction in the overall tax burden on goods and services. Introduction of GST would also make Indian products competitive in the domestic and international market. It may have a boosting impact on the economic growth. Last but not the least, this tax, because of its transparency and self-policing character, would be easier to administer. Initially, it was proposed that GST would be introduced from1st April, 2010. Joint Working Groups of officials having representatives of the States as well as the Centre were set up to examine various aspects of the GST and draw up reports specifically on exemptions and thresholds, taxation of services and taxation of Inter-State supplies.

The Journey of GST in India

- 1, "A Model Roadmap for Goods and Services tax in India" by Empowered Committee of State Finance Ministers in April 2008.
- 2. "GST Reforms and Inter-Governmental Considerations in India" by Department of Economics Affairs, Ministry of Finance, Government of India in March, 2009.
- 3. GST Bill passed in Rajya Sabha on 3rd August 2016 (03-08-2016)
- 4. When GST is applicable Modi Government want to applicable GST Bill from 1st July 2017, due to some legal problems, GST bill is not applicable before 1st July 2017.
- 5. In 2017 Four GST related Bills become Act following Presidents assent and passage in Parliament:
 - a) Central GST Bill
 - b) Integrated GST Bill
 - c) Union Territory GST Bill
 - d) GST (Compensation to States) Bill

The Constitutions (One Hundred and First) Amendment Act, 2016

The Central Government has introduced Constitutional Amendment Bill 122nd for GST in the Lok Sabha on 19/12/2014. The bill came into effect after it passed by both the houses in the parliament, i.e. Lok Sabha and Rajya Sabha. A Goods and Services Tax (GSTC) shall be constituted comprising the Union Finance Minister, the Minister of State (Revenue) and the State Finance Ministers to recommend on the GST rate, exemption and thresholds, taxes to be subsumed and other features.

Objectives of GST

Various objectives of GST are as follows:

- i) To ensure One Country One Tax
- ii) To ensure consumption based tax
- iii) To ensure Uniform GST Registration, payment and Input tax Credit.
- iv) To eliminate the cascading effect of Indirect taxes on single transaction.
- v) To ensure the subsumation of all indirect taxes under the Centre and State Level.
- vi) To reduce tax evasion and corruption.
- vii) To increase productivity.
- viii) To increase Tax to GDP Ratio and revenue surplus.
- ix) To increase Compliance.
- x) To reduce economic distortions.

Scope of GST

All goods and services are covered under GST Regime except Alcoholic liquor for Human Consumption.

Tobacco Products subject to levy of GST and Centre may also levy excise duty GST Council yet to decide the incidence and levy of GST on following:

- a) Crude Petroleum
- b) High Speed Diesel (HSD)
- c) Motor Spirit (Petrol)
- d) Natural Gas
- e) Aviation Turbine Fuel

Advantages of GST

For Citizens:

- (i) Simpler tax system
- (ii) Reduction in prices of goods and services due to elimination of cascading
- (iii) Uniform prices throughout the country
- (iv) Transparency in taxation system
- (v) Increase in employment opportunities.

For Trade/Industry

- i) Reduction in multiplicity of taxes.
- ii) Mitigation of cascading/double taxation.
- (iii) More efficient neutralization of taxes especially for exports.
- (iv) Development of common national market.
- (v) Simpler tax regime-fewer rates and exemptions.

For Central/State Governments:

- i) A unified common national market to boost Foreign Investment and "Make in India" campaign.
- (ii) Boost to export/manufacturing activity, generation of more employment, leading to reduced poverty and increased GDP growth.
- (iii) Improving the overall investment climate in the country which will benefit the development of states.
- (iv) Uniform SGST and IGST rates to reduce the incentive for tax evasion. Reduction in compliance costs as no requirement of multiple record keeping.

Need for GST in India

(There is a saying in Kautilaya's Arthshastra, the first book on economics in the world, that the best taxation regime is the one which is "liberal in assessment and ruthless in collection". The proposed GST seems to be based on this very principle)

Benefits of Implementing GST

The benefits of GST can be summarized as under:

- 1. For Business and Industry
- (i) Easy compliance: A robust and comprehensive IT system would be the foundation of the GST regime in India. Therefore, all tax payer services such as registrations, returns, payments, etc. would be available to the taxpayers online, which would make compliance easy and transparent.
- (ii) Uniformity of tax rates and structures: GST will ensure that indirect tax rates and structures are common across the country, thereby increasing certainty and ease of doing business.
- (iii) Removal of cascading: A system of seamless tax-credits throughout the value-chain and across boundaries of States, would ensure that there is minimal cascading of taxes. This would reduce hidden costs of doing business.
- (iv) Improved competitiveness: Reduction in transaction costs of doing business would eventually lead to an improved competitiveness for the trade and industry.
- (v) Gain to manufacturers and exporters: The subsuming of major Central and State taxes in GST, complete and comprehensive set-off of input goods and services and phasing out of Central Sales Tax (CST) would reduce the cost of locally manufactured and services. This will increase the competitiveness of Indian goods and services in the international market and give boost to Indian exports. The uniformity tax rates and procedures across the country will also go a long way in reducing the compliance cost.
- 2. For Central and State Governments
- i) Simple and easy to administer: Multiple indirect taxes at the Central and State levels are being replaced by GST. Backed with a robust end-to-end IT system, GST could be simpler and easier to administer than all other indirect taxes of the Centre and State levied so far.
- ii) Better controls on leakage: GST will result in better tax compliance due to a robust IT infrastructure. Due to the seamless transfer of input tax credit from one stage to another in the chain of value addition, there is an inbuilt mechanism in the design of GST that would incentivize tax compliance by traders.
- (iii) Higher revenue efficiency: GST is expected to decrease the cost of collection of tax revenues of the Government, and will therefore, lead to higher revenue efficiency.

3. For the Consumer

- (i) Single and transparent tax proportionate to the value of goods and services: Due to multiple Indirect taxes being levied by the Centre and State, with incomplete or no input tax credits available at progressive stages of value addition, the cost of most goods and services in the country today are laden with many hidden taxes. Under GST, there would be only one tax from the manufacturer to the consumer, leading to transparency of taxes paid to the final consumer.
- (ii) Relief in overall tax burden: Because of efficiency gains and prevention of leakages, the overall tax burden on most commodities will come down, which will benefit consumers.

Impact of GST

GST has brought in 'one nation one tax' system, but its effect on various industries is slightly different. The first level of differentiation will come in depending on whether the industry deals with manufacturing, distributing and retailing or is providing a service.

The tax rate under GST are set at 0%, 5%, 12%, 18% and 28% for various goods and services and almost 50% of Goods & Services comes under 18% tax rate.

As per Article 246A, the power to levy GST has been given to the Parliament as well as to Legislature of every State.

- * CGST enacted by Central Government of India.
- * IGST enacted by Central Government of India.
- * SGST enacted by respective State Governments
- * UTGST enacted by Central Government of India

1. CGST: Central Goods and Service Tax

CGST refers to the Central GST tax that is levied by the Central Government of India on any transaction of goods and services tax taking place within a State. It is one of the two taxes charged on every intrastate (with in state) transaction, the other one being (or UTGST for Union Territories). CGST replaces all the existing Central taxes including Services Tax, Central Excise Duty, CST, Customs Duty, SAD, etc., The rate of CGST is usually equal to the SGST rate. Both taxes are charged on the base price of the product.

2. SGST: State Goods and Service Tax

SGST (State GST) is one of the two taxes levied on every intrastate (within one state) transaction of goods and services. The other one is CGST. SGST is levied by the state where the goods are being sold/purchased. It will replace all the existing state taxes including VAT, State Sales Tax, Entertainment Tax, Luxury Tax, Entry Tax, State Cases and Surcharges on any kind

of transaction involving goods and services. The State Government is the sole claimer of the revenue earned under SGST.

3. IGST: Integrated Goods and Services Tax

Integrated GST (IGST) is applicable on interstate (between two states) transactions of goods and services, as well as on imports. This tax will be collected by the Central Government and will further be distributed amon the respective states. IGST is charged when a product or service is moved from on e state to another. IGST is in place to ensure that a state has to deal only with the Union Government and not with every state separately to settle the interstate tax amounts.

4. UTGST: Union Territory Goods and Services Tax

The Union Territory Goods and Services Tax, commonly referred to as UTGST, is the GST applicable on the goods and services supply that takes place in any of the five Union Territories of India, including Andaman and Nicobar Islands, Dadra and Nagar Haveli, Chandigarh, Lakshadweep and Daman and Diu. This UTGST will be charged in addition to the Central GST (CGST) explained above. For any transaction of goods/services within a Union Territory: CGST + UTGST.

The reason why a separate GST was implemented for the Union Territories is that the common State GST (SGST) cannot be applied in a Union Territory without legislatures, so SGST is applicable to them.

Need of the Study

This study examines the impact of GST after its implementation. it will show the gap between past indirect taxes and GST.

As most of the Consumers and Business entities are so far not aware of the exact structure and process of GST. Similarly, there is a conception that GST has resulted in increased prices of goods and services in general. Hence this is an attempt to evaluate all these factors affecting the implementation of GST

Objectives of the Study

- To Study the impact of GST after its implementation.
- To Know the perceptions of Traders and Consumers on GST implementation.
- To identify benefits and challenges of GST after implementation.
- To know the level of awareness on GST among Traders and Consumers.

Scope of the Study

The study of the project will give an insight about the very understanding of the GST bill amongst traders and consumers in the sample area. The study covers very few kinds traders and limited categories of consumers. Similarly Specific impact on slab wise categorization has not been studies and their impact is not covered in this study.

The Scope of the study is limited to tri cities of Warangal only.

Research Methodology

The study covers both Primary and Secondary sources of data.

PRIMARY DATA: A structured questionnaire is used to collect the primary data.

SECONDARY DATA: Secondary data is collected by referring related books, journals and web sites.

PERIOD OF THE STUDY: The study covers a period of One month from 5th November 2018 to 5th December 2018

Sample Size

For the purpose of the study, 60 traders and 150 consumers were selected from tri cities of Warangal. i.e., Hanamkonda, Warangal and Kazipet.

Only limited traders were selected like small hotels and cafeterias, Beauty parlors, Provisional and Kirana shops, Book shops, electronics shops and Automobiles show rooms etc.

Similarly, among the consumers segment house wives, salaried persons and business men were included.

Limitation of the Study

- Due to time constraint, the study was restricted to Warangal tri cities only.
- The number of respondents was limited to 60 traders and 150 consumers only.
- Some of the respondents were not open in giving their opinions.
- Since sample size is very limited, the results of the study may not be generalized.

Chapterization

CHAPTER I –Introduction, Need for the study, Scope of the study, Objectives of the study, methodology, Limitations and Chapterisation scheme.

CHAPTER II- Theoretical presentation of an overview of GST –GST slabs – Benefits and Drawbacks of GST and Issues in GST implementation in India

CHAPTER III- Perceptions of Traders and Consumers on GST implementation – An Analysis

CHAPTER IV- Findings, Conclusion and Suggestions

Perceptions of Consumers on GST -An Analysis - Demographic Analysis

Gender	No. of Respondents	Percentage
Male	92	61%
Female	58	39 %
Total	150	100
Age Group		
Below 25	36	24%
25 to 40	72	48%
Above 40	42	28%
Total	150	100

Demographic Analysis Continued

Qualifications	Number	Percentage
Below Intermediate	40	27%
Graduation/Degree	71	47%
P.G and above	39	26%
Total	150	100
Income Per Month		
Less than 20,000	15	10%
20,000 to 40,000	31	21%
40,000 to 80,000	66	44%
80,000 and Above	38	25%
Total	150	100

Options about GST

Variable	Number	Percentage
Generalized Sales Tax	85	57 %
Goods and Service Tax	65	43 %
Will Increase Price - YES	92	61 %
NO	58	39 %
Awareness about GST Rates –YES	54	36 %
NO	96	64 %
GST – Whether Beneficial To Public -YES	87	58 %
No	63	42 %

Descriptive Analysis Of Respondent's Awareness On GST

Factors	Categories	Frequency	Percentage	Level
General Awareness	Yes	138	92	High
	No	12	8	
Information Provided	Yes	90	60	Moderate
	No	60	40	
Promotional Activity	Yes	52	35	Low
	No	98	65	
Implementation	Yes	126	84	High
	No	24	16	
Tax Payer Responsibility	Yes	96	65	Moderate
	No	54	35	
Respondents Readiness	Yes	22	15	Low
	No	128	85	

Descriptive Analysis for Respondent's Acceptance on GST

Factors	Item	Mean
Acceptance	GST in Sample area	2.63
	GST is Fairer	2.93
	Bridging the Gap	2.85
	Contribution of Additional Revenue	3.31
	Understandability of the System	2.88
	Development of Economy	2.96
	Total Mean	17.56

Consumers' Knowledge on the Issue of GST (Using Five Point Scale)

Variable	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree	Total
GST aims to make the tax system more efficient, comprehensive and transparent.		105 (70%)	30 (20%)	15 (10%)		150
GST will generate and increase revenue for the country	34 (23%)	100 (66.7%)	16 (10.67)			150
GST can overcome the sale and services tax which was introduced earlier.	16 (10.67)	52 (35%)	52 (35%)	30 (20%)		150
GST will not burden people.		52 (35%)	52 (35%)	16 (10.67%)	30 (20%)	150
GST protects the interests of low income earners	34 (23%)	52 (35%)	58 (39%)	6 (4%)		150
Do not understand how GST would be implemented		117 (78%)	14 (9%)	19 (13%)		150
GST will result in higher prices	54 (36%)	14 (9%)	52 (35%)	30 (20%)		150
GST is the best tax system adopted by many countries	52 (35%)	52 (35%)	34 (23%)	12 (8%)		150
No GST is imposed on exported goods and services.	32 (21%)	52 (35%)	36 (24%)	30 (20%)		150

Mean, Standard Deviation and Correlations

Constructs	Mean	SD	SD Correlation $N = 150$					
Constructs	1,100,11		1	2	3	4	5	6
1.Comprehensive and Transparency	3.56	0.91	1					
2. Impact on Revenue	4.00	0.75	0.162**	1				
Simplicity	3.74	0.87	0.357**	0.122*	1			
4. Impact on Prices	3.84	0.76	0.690**	0.092	0.183**	1		
5. Understandability	3.35	0.81	0.596**	0.135*	0.388**	0.617**	1	
6. Overall Awareness	3.57	0.90	0.374**	0.267**	0.278**	0.302**	0.323**	1
√AVE				0.62	0.73	0.74	0.75	0.62

Analysis of Traders Perceptions on Implementation of GST

Traders Perceptions on GST

Opinion Variable	Number	Percentage
WHETHER GST IS EASIER OR DIFFICULT TO COMPLY WITH		
Easier	08	13 %
Difficult	22	37 %
Do not know	30	50 %
Total	60	100
REGISTRATION OF BUSINESS		
Yes	45	75 %
No	15	25 %
Total	60	100
WHETHER CURRENT SOFTWARE SYSTEM SUITABLE TO HANDLE GST		
Yes	12	20 %
No	48	80 %
WHETHER GST IS A FAIR TAX		
Yes	51	85 %
No	09	15 %
IMPACT OF GST ON PRICES		
Prices Increased	38	63 %
Prices Decreased	14	24 %
No Change in Prices	08	13 %

IMPACT OF GST ON TURNOVER		
Sales Increased	08	14 %
Sales Decreased	38	63 %
No Change in Sales	14	23 %
Total	60	100
IMPACT OF GST ON PROFITS		
Profit Increased	17	28
Profit Decreased	33	55
No Change in Profits	10	17
Total	60	100

Descriptive Analysis of Traders Perception on GST

Statement	Mean
GST is a very good tax reform for India	2.62
GST has increased the legal compliances	2.41
GST has increased the tax burden on Businessman	3.12
GST has increased the tax burden on Common man	2.82
Government has imposed GST on People without preparation	2.45
GST is very difficult to understand	2.62
GST will increase the prices of goods and services	3.13
GST is beneficial in the long Run	2.52
GST will improve the tax collection and revenue to the Government	2.81
GST is affecting small business very badly	2.72
Total Mean	21.88

Conclusion

- The GST mechanism is advancement over the present tax system, the idea being that a unified GST Law will create a seamless nationwide market.
- It is also expected that Goods and Services Tax will improve the collection of taxes as well as boost the development of Indian economy by removing the indirect tax barriers between states and integrating the country through a uniform tax rate

Suggestions

- 1. Since the implementation of GST is in initial stages only, the Government and other officials should create more awareness among the consumers and traders on the positive effects of GST.
- 2. There must be dispute redressal mechanism and the same should be transparent and fair.
- 3. Trader must be given training and orientation on registration of their business entities under GST act.

A STUDY ON "RATIO ANALYSIS" WITH SPECIAL REFERENCE TO NSR DAIRY PRODUTS COMPANY LIMITED, WARANGAL

A Project Report Submitted to

DEPARTMENT OF COMMERCE (2018-19)

Submitted by

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Under the Guidance of

Smt. J. Sarala Jhansi Rani M.Com. M.Phil Assistant professor KAKATIYA GOVERNMENT COLLEGE, WARANGAL

A STUDY ONRATIO ANALYSISWITH SPECIAL REFERENCE TO NSRDAIRY PRODUTS COMPANY LIMITED, WARANGAL

A financial statement is a collection of data organized in accordance with logical and consistent accounting procedures. It comprises the balance sheet and the profit and loss account is that they do not give all the information Related to the financial operation of the firm. Thus the financial statements provide a summary of the accounts of a business enterprise, the balance sheet reflecting the assets, liabilities and capital as on a certain date and the income statement showing the results of operations during a certain period. The financial statements are periodic financial reports of a company. They reflect the company's overall performance over a period of time and the financial position at a point of time.

A financial analyst can adopt the following tools for analysis of the financial statements. These are also termed as methods of financial analysis.

- Comparative statement Analysis
- Common size statement analysis
- Trend analysis
- Funds flow analysis
- Cash flow analysis
- Ratio analysis

Ratio may be expressed in the following ways:-

- In the pure ratio
- As a rate
- As a percentage

NEED OF THE STUDY

- To find out the liquidity and solvency position of the company.
- ❖ To allow the relationship among various aspects in such a way that it allows drawing conclusion about the performance strength and weakness of the company.
- It is beneficial to top management of the company by providing clear picture regarding important aspect like liquidity, leverage, activity and profitability.
- ❖ The investors who are interested in investing in the company's shares will also get benefited by going through the study and can early take a decision whether to invest or not in the companies shares.

SCOPE OF THE STUDY

Anextensive study is done on the Financial transition. An Financial information of the company. The study covers the historical financial information of the company and finds growth of the company the study covers all the transaction of the company add the Ratios the company covers the measurement of profitability of the firm on the operating efficiency and relationship among different financial aspects. Thus a good deal of ground is covered in the study including the trends of various components of the Ratio's so, as to find the effect of each component on working.

METHODOLOGY OF THE STUDY

The study carried with the co – operating of the management who permitted to carry on the study and provided the required data. The data is collected from the following sources.

- (a) Primary Data
- (b) Secondary Data

(a) Primary Data

Primary data means which data is collected fresh and first time and direct personal and oral investigation. But the fallowing study "financial performance through ratio analysis" fully based on the secondary data.

(b) Secondary Data

The secondary data is collected by other persons and already published sources

Such as

- Pamphlets of the annual reports
- Executives and staff of financial deportments
- Dairy magazines
- ❖ Internal records & internet
- Executives of another department

OBJECTIVES OF THE STUDY

The purpose of this chapter is to describe the objectives of the study efforts also made in this to discuss the methodology employed for the completion of the study successfully.

- To know the liquidity position of the company
- To evaluate the short term and long term solvency position of the Company
- ❖ To Make comparisons between the Ratios During Different periods.
- ❖ To understand the growth and operative efficiency of Guntur District Milk producers mutually aided co-operative union Ltd

- ❖ To analyze the Debt equity composition of the company analysis, the financial position of the firm by using the various accounting ratios.
- To compare financial position to the unfavorable financial conditions and to examine financial performance.

NSR - At the Farmers service:

- Animal vaccines at subsidy rates
- Fodder seeds
- Silvia pasture scheme
- Distribution of chaff cutters
- Enrichment of paddy straw with urea
- Distribution of cattle feed on subsidy rates
- Supply of by-pass protein feed
- Distribution of mineral mixture
- Cattle insurance on 2/3 subsidy
- Aid to society building

The milk products of dairy are as follows:

- 1. Milk
- 2. White butter
- 3. Table butter
- 4. Ghee
- 5. Doodhpeda

- 6. Flavored milk
- 7. Butter milk
- 8. U.H.T. milk
- 9. Khala Khanda
- 10. Basundi
- 11. Curd
- 12. Mineral Water
- 13. Sweet lassi
- 14. Paneer

SWOT ANALYSIS OF INDIAN DAIRY INDUSTRY

Strengths:

- **Demand profile:** absolutely optimistic
- Margins: Quite reasonable, even on packed liquid milk.
- **Flexibility of raw material**: Abundant. Presently, more than 80 percent of milk produced is flowing into the unorganized sector, which regires proper channelization.
- Technical manpower: professionally-trained, technical human resource pool, built over last 30 years.

Weakness:

 Perishability: pasteurization has overcome this weakness partially.UHT gives milk long life. Surely, many new processes will follow to improve milk quality and extend its shelf life.

FINDINGS

- 1. Total current assets are decreased in 2009-10
- 2. In the year 2009-14 current assets was above the standard norms i.e., 2:1 the high value of ratio is due to the decrease in current liabilities.
- 3. The total assets of the NSR dairy are showing decrease in line through out the study period. In the year 2012-2013 current assets are 921,020,739.98 to 873,325,717.37
- Though current liabilities are fluctuated during the study period the current ratio is satisfactory.
- 5. Absolute liquid ratio for the study is advisable for the first three years and fifth year but not for the fourth year, because actual ratio is below the standard ratio
- 6. Firms liquidity through networking capital is not sufficient during the study period
- 7. The debt equity ratio is equal to the ideal position only for first 2 years. And for the remaining period it is below the ideal level.
- 8. Inventory turn over ratio enlightens management the salability during the study period is satisfactory over a period of time. And more than the standard over a period of time.
- 9. The debtor turn over ratio is not well versed in the last 3 years. Hence companies' debt collection was not improper.

SUGGESTIONS

- It is suggested to NSR DAIRY need to decrease in the volume of current assets and increase the proportion of current liabilities for the purpose of to meet the working capital requirements.
- It is suggested to NSR DAIRY to decrease debt equity proportion because it is going to greater risk.

- It is suggested to NSR DAIRY to increase the cash volume at least half of the current liabilities for the purpose to meet day to day financial requirements.
- Lack of control over yield: theoretically, there is litte control over milk yield. However, increased awareness of developments like embryo transplant, artificial insemination and properly managed animal husbandry practices, coupled with higher income to rural milk producers should automatically lead to improvement in milk yields.

KAKATIYA GOVERNMENT COLLEGE, HANUMAKONDA

WARANGAL URBAN



STUDENT STUDY PROJECT

INNOVATION IN HIGHER EDUCATION

Under the Supervision of

Smt.G.PAVANI,
ASSISTANT PROFESSOR
DEPARTMENT OF COMMERCE
KAKATIYA GOVERNMENT COLLEGE, HANUMAKONDA

Details of the Students Participated in this Study Project

SL.NO	NAME OF THE STUDENT	HALL TICKET NUMBER	CLASS
1		TI2039204764	B.Com
	RAMAVATH RAMU		(CA) I
			yr
2	PUNNAM MEGHANA	TI2039204744	B.Com
			(CA) I
			yr
3	RACHA SAI TEJA	TI1938511475	B.Com
			(CA) I
			yr
4	SANA	TI2038214364	B.Com
			(CA) I
			yr
5	SHEIK MADHINA PASHA	TI2063202240	B.Com
			(CA) I
	CH LITEDIT A MITH.	TT12020224177	yr
6	SILUVERU AKHILA	TI2038224175	B.Com
			(CA) I
7	THOUTAM DAILIU	TI2020202550	yr D. Carra
7	THOUTAM RAHUL	TI2038202550	B.Com
			(CA) I
8	THUDUM GOUTHAMI	TI2033201650	yr B.Com
0	THUDUM GOUTHAMI	112033201030	(CA) I
9	VALGULA SRISAI NEERAJ	TI2038220724	yr B.Com
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			yr
10	VELPULA NAGARAJU	TI2039302458	B.Com
10	, LLI CLITTION WWW	112037302 430	(CA) I
			yr
		L	J ¹

INNOVATION IN HIGHER EDUCATION

INTRODUCTION

Afterindependence, there has been tremendous increase in institutions of higher learning inalldisciplines.Butwiththequantitative growth has it been able to attend to the core issue of quality. Quality should embrace its functions and activities: teaching all academicprogrammes, research and scholarship, staffing, students, building, facilities, equipment, services to the community the academic environment. Internal selfand evaluationandexternalreview, conducted openly by independent specialists, if possible withinternational experts, are vital forenhancing quality. Due attentions hould be paid to specific institutional, national and regional context in order to take into account the $diversity and to avoid uniformity. Quality also requires that higher educations hould be {\it constant} and {\it constant} are the {\it constant} and {\it constant} are the {\it constant} and {\it constant} are the {\it constant} a$ characterized by its international dimensions: exchange of knowledge, interactive networking, mobility of teachers and students and international research projects, while taking into account the national cultural values and circumstances.

USE OF TECHNOLOGIES

The role of technology in higher education is of different importance; it not only equips the students with information but also helps in disseminating access to quality education to maximum number of students. Technology helps overcome the barriers of timeand space to promote lifelong learning opportunities for all while encouraging creativity, curiosity and collaboration. Here are the details of some of the new digital initiatives and technologies which are as follows:

1) Swayam and Swayam Prabha

SwayamandSwayamPrabhaasDigitalInitiativesinHigherEducationwereinaugurated on 9th July 2017 by ShriPranab Mukherjee, former Hon'ble President of India under which interactive learning is beingprovided.

Under this, educational courses are made available online, in which any person / student of the country can register and get education, he also gets the facility to get a certificate,inwhichtheentirestudymaterialandtestvideosaremadeavailablefreeof cost.SwayamPrabha is direct to homefacility.

2) National Educational Depository

It is a digital bank with the help of which educational degrees, certificates, diplomas etc.aresecuredbyeducationalinstitutions.Itisalsohelpfulinsolvingtheproblemof verification of fake degrees andcertificates.

3) National DigitalLibrary

It is an online library with about 70000 scanned books uploaded and these books can be made available to the people across the country. It is the largest insect library in India.

4) National Mission on Education through ICT

It is a centrally sponsored scheme which aims to increase enrollment rate by 5% and is very helpful in connectivity and content creation. In its objective, the digital divide

i.e. bridging the skill gap between urban and rural teachers is a priority. In which

attention to proper teaching area for e-learning, providing facility to experiment through virtual laboratory, on line testing and verification, availability of on line teachers, use of available educations at ellite EDUSAT and direct to home etc.

5) E-ShodhSindhu

Through this initiative more than 15000 international electronic journals and e-books are made available to all higher educational institutions. It has been constituted by the Ministry of Human Resources, comprising three institutions (UGC-INFONET, N-LIST and INDEST-AICTE).

VIRTUAL LABS

1) E-Yantra

This is an initiative of NMEICT. Hererobotics has been used to increase the participation of students in engineering education.

Campus connectivity under NMEICT

Under this scheme, universities have been provided with 1 GBPS bandwidth connectivityandcollegeshavealsobeenprovidedwithafixedbroadbandconnectivity. Wi-Fi is now available in all IITA, IIM and NITinstitutions.

2) Talk toteacher

It is funded by MHRD to provide free admission to selected undergraduate and postgraduate courses.

3) E-Vidwan

It is related to the information and library network and it receives financial support from NMEICT as well as support in the form of expert database and national researchers etc. Its main objectives are as follows:

- a) To collect academic and research documents of scientists, faculty and research scientistsworkinginleadingacademicandR&DorganizationsinIndiaandabroad.
- b) Providing information to collaborators, funding agencies, policy makers and research scholars in the country.
- $c) \quad Identifying peer reviewers to reviewarticles and research proposals. \\$
- d) To provide opportunities for information exchange and networking among scientists.

4) SakshatPortal

Adequateamountofeducationalresources, scholarships, testing, highavailability and discussion opportunities have been provided in this portal, to fulfill the desire to know journals, digital repositories, digital libraries etc. Adequate support is available in it.

throughe-books,e-

5) Lekhika2007

Lekhika2007isdevelopedbytheCenterfortheDevelopmentofAdvancedComputing inpartnershipwithIndia'sMinistryofInformationandIsrael'sFTKTechnology. The objective of this project is to spread computer literacy to the masses in India who do not know JungleBhasha.

6) Virtual TechnicalUniversity

National Mission on Education through ICT with the aim of providing training to $U\ G\ /\ P\ G$ students with new teachers to set up V.T.U.

7) Education and ResearchNetwork

It provides communication infrastructure and services to educational research institutions in India. It is running networking projects like AIECTE-NET, Indian Council of Agricultural Research NET and UGC-INFONET to provide internet and intranet facilities.

8) Artificial intelligence(AI)

that brings a great potential technology for higher achieve these learning, benefitsisartificialintelligence(AI). Alisdriving newways of learning, teaching and and also transforms society in ways that present new challenges for educationalinstitutions. It widens the skill gap, it equalizes learning opportunities.

9) Onlinelearning

On line learning has become a more popular medium of education in the current global coronaera. On line learning is a broadterm that includes multiple learning methods,

such as blended learning and eLearning. It is a subcategory of digital learning which simply means the use of online tools to learn.

This type of learning takes place in non-traditional settings, enabling students to engage in learning regardless of time, distance, or space constraints. In other words, the lecturer and the student do not need to be in the same room to learn. The nature of online learning, as well as technological advancements, explain the reasons why it is becomingsoprevalent. Online learning is fueled by the advent of high-speed internet, which facilitates ubiquitous connectivity. This coupled with virtual communication and virtual reality technology, means that lecturers can deliver only live lectures.

tostudentsinremotelocations. Theuseofonline-onlycourseshas gained momentum in recent months and appears to be accelerating even after the COVID-19 dust has settled.

10) VirtualReality

Virtual reality has the ability to isolate the learning experience from the physical environment of the students, allowing learning in the real world that is not possible elsewhere. As this immersive technology develops, educators are increasingly looking for ways to incorporate VR into pedagogical approaches as it benefits students. Increased engagement and motivation, exploratory and contextual learning, and experiential learning opportunities that might otherwise be inaccessible are just some of the costs provided by VR.

Manyuniversitiesareusing VR directly to appeal to students—beit virtual campus tours, "Day in the Life" VR videos, or showcasing virtual learning as part of the curriculum. The technology helps make what would traditionally bedone via abrochure comealive. Universities canutilise VR as agreat way to effectively communicate key teaching concepts, as well as exhibit research findings, especially for people from different courses. VR could be a key aspect in data presentation to help its students and its audience truly understands research results and findings.

11) Massive Open Online Course(MOOC)

Information and Communication Technology has become a vital resource in the field of Education and has started revolutionizing the process of teaching and learning. Technology has significant effect on the education system from many years. In academics, the knowledge transfer is used as the building block and

technology is proving to be quite useful for this purpose. Technology changes the way teachers teach and offering educators effective ways to reach different types of learners and assess student understanding through multiple means. When technology is effectively integrated into subject areas, teachers grow into roles of adviser, facilitator, content expert, and coach. In the present era MOOCs, OERs and blended learning are very emerging concepts in higher Education.

The MOOC is considered on the one hand as a panacea for education and on the other as a defilement of the sanctity of the higher education tradition. A MOOC may be patterned on a college or university course or may be less structured. The rapid growth of OER has offered various new prospects for teaching and learning. Due to theirpossibilityandassurancetopreventgeographical, demographical and economical barriers of education and encourage life-long learning and personalized learning OERhasachievedveryhighattention.BlendedLearningreferstoamixingofdifferent learning environments which integrate new ideas with prior knowledge in order to make sense, meaning, reconcile a discrepancy and curiosity. They construct their own meaning for different phenomena which they learn through technology. The combination of face-to-face (traditional) and computer-mediated instruction (online with the assistance of educational technologies using computer, cellular or iPhones, Satellite television channels, videoconferencing and other emerging electronic media. inordertooptimizelearningbyapplyinganumberoflearningtechnologiestocontest various learning styles is refers to a blended learning. This workshop will be a great starting point for effective teaching in the 21st century learning environment. The workshop also leverages Moodle's unique capacity to seamlessly bring together instructionalmaterials, dynamicactivities, socialinteraction, and student management functions.

MOOCs are open online courses designed to caterto a large number of participants and provide free access to students, anyone, anywhere, as long as they have an internet connection. Popular online courses Building on the foundation of MOOCs, MOOCs have made a strong out reachintheed ucations sector. To day this revolutionary concept is giving a new shape to the higher education model.

ThebenefitsofMOOCs are many. First, unlike traditional online courses, MOOCs come with the benefits of unlimited enrollment, low requirements, and are accessible globally. Second, MOOCs are being offered at minimal cost, so they have proven to be the safest betto turn the tide of the enormous cost of education.

Another interesting fact is that MOOCs are not fixed in the traditional semester model of universities. This means that students can start a course at any time and can be of any length. Better still, most courses are short and highly focused on a specific topic. This makes them a compelling prospect for learners who wish to gain a deeper understanding of a field.

Top universities are increasingly introducing MOOCs not only to stay ahead but also to improve access to education. In 2019 alone, MOOC providers launched approximately 2,500 courses, 170 micro-credentials and 11 online degrees. Overall, the MOOC movement has so far reached over 110 million learners excluding China

(Shah, 2019). Companies such as Coursera, ed X, Udacity, Future Learnand SWAYAM are partnering with leading institutions to solve the most pressing educational needs of modern students.

${\bf 12)} \ \ {\bf Video} \ \ {\bf Conferencing Software}$

Video conferencing software is of great importance in the moderneducation system, it allows participants to organize or participate in meetings via the Internet. It is also known a son line meetings of tware or simply video conferencing. It enables remote meetings based on VoIP, on line video, in stant messaging, file sharing and screen sharing.

Web and video conferencing tools have become fundamental for varioustypesofwebinarsorganized by many institutes and universities during the COVID period. The software enables remote employees, students, teachers and partners to connecte a silyand frequently. Typical uses for web conferencing software include:

- presentations orwebinars
- conferencecalls
- Video meeting with multipleparticipants
- Ongoing Product Demos andTraining
- 1-on-1 meetings with remoteemployees
- face to face customersupport

 The top three benefits of using web and video conferencing software are:
- advancedcommunication
- low travelcost
- increasedefficiency

Video Conferencing Software is Useful in High-Quality Audio & Video, Chats, Screen Sharing, Multi-Device Support, Easy-to-Use Interface, Meeting Recording etc. Zoom, Google Meet, To go meeting, join. Me, Webex meetings etc are the high rated software for the purpose.

13) Changing Trends in Fee Deposition: An EasyWay

To keep higher education available to maximum students, there have also been many changes in the fee depositing system, which is optional, if any student has problem in paying fees by visiting the institution, then he can also deposit his fee by online transactions through e-banking.

OTHER EFFORTS TO PROMOTE HIGHER EDUCATION

1) Focused system on quality of education and admissionrate

At present, a very systematic admission method is being adopted to improve higher education,inwhichtheadmissionprocessisbeingcompletedthroughentranceexam, merit system and interview etc. Keeping the admission rate in mind, presses are also being made to increase admission in education everyyear.

2) Increase in female enrollment in higher education

According to the Higher Education Survey the total enrollment in higher education 38.5 million - 19.6 million boys and 18.9 million girls. The Gross Enrollment Ratio (GER)fortheagegroupof18-23yearsinhighereducationinstitutionsinIndiais27.1

${\bf 3)} \ Different kind of Fellowship and scholar ship$

The objective of the fellowships and scholarship is to encourage the students from varioussectorspeciallySTstudents,asectionofsocietywiththelowestliteracylevel s in the country, to acquire higher education in the form of fellowships to pursue M. Phil and Ph.D. Courses, with a view to create qualified professionals to hold posts of teachers/professionals and other higher stages of employment. To encourage higher education, there is also a system of fellowship scholarship, due to which the

opportunities of pursuing higher education have also been rapped for such students who lack the means, such as various types of fellowships for Scheduled Castes, Tribes and Womencandidates.

4) SkillDevelopment

Inclusionofstudymaterialsrelatedtotheskilldevelopmenthasbecomenecessaryfor higher education in current scenario. In the present transition period, changes are taking place in the society. In accordance to the emerging needs, the objectives of educationhavealsobeenaffected.Intoday'stime,educationneedsinnovation.Modern technologybecomescatalystforeducationalinnovation.Inthepresenttime,webelieve, without computer education, a person is considered as equivalent to uneducated. In daily life, the use of computer has increased in every aspects and it has become essential for education as well online education, a innovation getting popularity and it is only possible through the help of technology during corona pandemic we have noticed that this become a great help for teacher as well as students. So we can see it become important to make online education accessible to everystudent.

At present, reforms have been made in the modern education system to increase productivity through education. social and national integration, modernization, strengtheningofmoral, social and spiritual values nation wide. Now then ewed ucation policy2020hasalsobecomefunctionalandpresentedsomefundamentalprinciples in the higher education system, commendable and important, very identifying and promoting the unique abilities of each student, both teachers and parents shouldbeencouragedtopromotetheholisticdevelopmentofeachstudent. Tomotivate in academic and nonfield.most commendable step is Flexibility, learnerstheflexibilityandflexibilitytochoosetheirownlearningpathsandprograms and thus be able to choose their own path according to their talents and interests. There are some significant highlights of the NEP 2020are.

- 1) A single regulator for **higher education**institutions,
- Multiple entry and exit options in degreecourses,
- 3) Discontinuation of M.Phil.programmes,
- 4) Low stakes boardexams.
- 5) Common entrance examsfor **universities**.
- 6) No hard separations between arts and sciences
- 7) Multidisciplinary and a holisticeducation
- 8) Emphasis on conceptualunderstanding
- 9) Creativity and criticalthinking
- 10) Ethics and human & Constitutional values
- 11) Promoting multilingualism and the power oflanguage
- 12) Life skills such as communication, cooperation, teamwork, andresilience
- 13) Focus on regular formative assessment forlearning
- 14) Extensiveuseoftechnologyinteachingandlearning, removing language barriers, increasing access for *Divyang* students, and educational planning and management
- 15) Respectfordiversityandrespectforthelocalcontextinallcurriculum, pedagogy, and policy, always keeping in mind that education is a concurrentsubject;
- 16) Full equity and inclusion
- 17) Synergy in curriculum across all levels ofeducation

- 18) Teachersandfacultyastheheartofthelearningprocess
- 19) 'Light but tight' regulatory framework to ensure integrity, transparency, and resourceefficiencyoftheeducationalsystemthroughauditandpublicdisclosure whileencouraginginnovationandout-of-the-boxideasthroughautonomy,good governance, andempowerment
- 20) Outstandingresearch
- 21) Continuousreview
- 22) Substantial investment in a strong, vibrant public educationsystem

 Currently, the educational development of Telangana is being carried out by the Rashtriya Uchchatar Shiksha Abhiyan. This organization has taken various initiatives such as establishing a new education system, establishing a faculty member network, and improving the infrastructure.
- 1) Model degreecolleges
- 2) Infrastructure grants touniversities
- 3) Infrastructure grants tocolleges
- 4) New vocational colleges,
- 5) Facultyreforms
- 6) Initial grantsand
- 7) Up gradation of colleges intouniversities.
- 8) Starting of DigitalLibrary

In the present era, the changing standards of education and the efforts being made for educational development must be appreciated. There is a lot of contribution of teachers in implementing schemes, policies and practical knowledge distribution focused on the development system of education, online education has its own importance as a new form of education. In many circumstances, the benefit of new education mediums has also been found and sometimes due to lack of awareness, lack of resources and lack of cooperation, it seems very difficult to take education through onlinemediums.

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higher-education

DEPARTMENT OF HISTORY

ON LIFE HISTORY OF CHAKALI AILAMMA



DEPARTMENT OF HISTORY KAKATIYA GOVERNMENT COLLEGE, HANAMKONDA

LIST OF THE PARTICIPATED STUDENTS

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BHUKYA ANITHA
BHUKYA SUMAN
CHRIPALLY PRAMOD
ELUKATI VIJAY
GAJU KALYANI
ENUMALA VASANTHA
KODARI BHARATH
PRASHATH ADLA
SINGRAPU CHANDHRU
SUDHAGANI RAMYA
THURPATI VENKATESH
KAVURI SHIREESHA
THURPATI VENKATESH
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AMARAJU RAKESH
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VANGA JYOTHI
KONDAPAK MAHESH
VALLAPU SRINIVAS
POLEPAKA RAMYA
SHANIGAPU VINOD
POKA RENUKA
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CHERIPALLY SHOBHAN
DASARAPU ABHI KUMAR
EMMADI THARUN
ESLAVATH JEVEEN
HEENU BHAGATH
SURAM SRAVAN
KUMMARI PREM SAGAR
MOTAHM THIRUPATHI
NAGARAPU RAJINIKANTH
NUNETI VISHNU
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KATTA RAJKUMAR
MALOTH RAJKUMAR
MALOTH KIRAN KUMAR
KOLIPAKA SHIREESHA
NALLA NAVEEN
KORIKA VINOD KUMAR
SOMPAELLY SUKHANYA
VAJJA RAVALI
THAMPULA SHIVA SHEKARA VARA
PRASAD
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KOTRANGI NIKHIL
KUNSOTHU SOMMANNA
MADHIHEN SAMPATH
MAADE SNEHITHA
PANDUGA THIRUPATHI
PAPAVATH RAJESHWARI
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RUDRAMA DEVI



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PAPIDALA VAMSHI
PRAMANDLA PRAMOD
RAVULA VISHU PRAKASH
KODEDTI LAXMI NARAYANA
VANNAM RAVALI
YAPA NARASIMHA RAO
MAMIDI NARSEH
POKA RENUKA
PALAPU PRASHANTH
MADAGANI SAMPATH
PAPAVATH RAJESHWARI
THUMMLA PRASHANTH

DEPARTMENT OF ECONOMICS

DEPARTMENT OF ECONOMICS

JIGNASA - STUDENT STUDY PROJECT జిజ్జాస-విద్యార్థి పరిశోధన ప్రాజెక్ట్ 2018-19

ప్రాజెక్ట్ అంశం (Title of the Project)

"లెలంగాణరాష్ట్రంలో రైతు ఆత్మహత్యలపై ప్రభుత్వ నూతన పథకాల ప్రభావం" (IMPACT OF GOVERNMENT'S NEW INITIATIVES ON FARMER SUICIDES IN TELANGANA STATE)

> By the students: BA II Year

> > Supervisor

Dr. G. SHYAMU M.A., Ph.D. Asst. Professor of Economics,

KAKATIYA GOVERNMENT DEGREE COLLEGE HANAMKONDA

Jignasa

STUDENT'S STUDY PROJECT

Impact of Demonitization on Consumer Behaviour : A Study In Warangal

2018-19

Submitted by

BA III HEML & BA II HRM students

Supervisor

Dr. G. Shyamu

Assistant Professor of Economics

Department of Economics

KAKATIYA GOVERNEMENT COLLEGE HANAMKONDA

STUDENT'S STUDY PROJECT 2018-19

THE ROLE AND IMPORTANCE OF AGRICULTURE FOR ECONOMIC GROWTH



Submitted by

BA III Year 2018-19

Under the Supervision of

Ch. Raju

Assistant Professor of Economics

Department of Economics

KAKATIYA GOVERNMENT COLLEGE, HANAMKONDA (TS)

"CONSUMER AWARENESS AMONG UNDERGRADUATE STUDENTS - A STUDY IN HANAMKONDA TOWN"



JIGNASA - STUDENT'S STUDY PROJECT-2018

By

BA II (JMC) 2018-19

Under the Supervision of Dr. B. Indica Naimadexi. Assistant Professor of Economics.

DEPARTMENT OF ECONOMICS
KAKATIYA GOVERNMENT DEGREE COLLEGE HANAMKONDA

CERTIFICATE

This is to certify that the study project entitled "Consumer Awareness among Undergraduate students - A study in Hanamlanda town" carried out by our students BA II JMC 2018-19 Academic Year under the supervision of Smt. Dr. B. Indica Nainadevi, Assistant Professor of Economics, Department of Economics, KGC Hanamkonda for JIGNASA Study Project.

Place: Hanamkonda. Date: 31-12-2018.

> Signature of HoD Ch. Raju

PRINCIPAL KAKATIYA GOVT COLLEGE BANKANKONDA 1506 001

B. Indira Nainadevi

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2018 - 19

STUDENT STUDY

GROUP PROJECT

TOPIC:

Political Implications of GST (Goods and Services Tax)

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STUDENTS' STUDY PROJECT (2018-19)

"ELECTORAL PROCESS AND REFORMS IN INDIA"

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STUDENT STUDY PROJECT (2018-19)

ROLE OF RTI IN GOOD GOVERNANCE: ISSUES AND CHALLENGES

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TOPIC: Pradhan Manthri Suraksha Bima Yojana

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TOPIC: FINTECH

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