



B.V.V.S
**SHRI S.R.KANTHI ARTS, COMMERCE & SCIENCE
COLLEGE MUDHOL**

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ANNUAL QUALITY ASSURANCE REPORT 2023-24

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RANI CHANNAMMA UNIVERSITY

B. V. V. Sangha's

Shri S. R. Kanthi Arts, Commerce and Science College

Mudhol-587313



A PROJECT REPORT ON

"FURNECRAFT"

Submitted in partial fulfilling of Requirements for The award

of the degree of

BACHELOR OF COMPUTER APPLICATIONS

Of Rani Channamma University, Belagavi

Under the guidance of

Shri. Basavaraj Lingaraddi

SUBMITTED BY

Mr. Richesh Kalyanshetti

Reg. No: U15IK21S0096

Department of Computer Applications





RANI CHANNAMMA UNIVERSITY, BELAGAVI

B. V. V. Sangha's

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ACKNOWLEDGEMENT

That's successful presentation of this project and acknowledgement of the immense support extended by Shri S.R.Kanthi Arts ,Commerce and Science College, Mudhol, which has provided an opportunity to fulfil the most cherished to reach our goal.

We would like to express our sincere and hartley thanks of to our beloved Principal Prof. M. V. Jigabaddi for extending all the facility to carry out this project. I express sincere gratitude to our beloved H.O.D (BCA section) Shri. Basavaraj Lingaraddi who has been a constant source of inspiration and motivation

We would also link to express special thanks to project guide Shri. Basavaraj Lingaraddi who has spent her precious time in guiding and encouraging us throughout the development and completion of the project

Last but not least we are grateful to our parents for their support and encouragement. we would also like to extend sincere thanks to our beloved friends all the faculties of B. V. V Sangha's BCA and all those who helped us directly are indirectly to make this project a success.

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I am Richesh .V. Kalyanshetti Student of six semester BCA Department of Computer Application, Shri S.R.Kanthi Arts, Commerce and Science College, Mudhol, RANI CHANNAMMA UNIVERSITY, BELAGAVI declare that the project entitled you do notify and submitted in partially full filment of course as it is requirement for the award of the degree in Bachelor of Computer Application Rani Channamma University, Belagavi during the Academic Year 2023-2024. We have not submitted the matter embodied to any other university or institution for the award of any other degree.

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2.1 BRIEF INTRODUCTION:

FurniCraft is an online platform designed to simplify furniture shopping. Customers can browse a wide range of furniture options from [Mehul Furniture], select their desired pieces, and schedule convenient delivery. With a focus on user experience, Funny Craft offers a seamless and efficient process, allowing customers to purchase furniture without the hassle of visiting a physical store. By leveraging technology, we aim to improve customer satisfaction and drive sales for [Mehul Furniture].

i. Project Title:

FurniCraft: Online Furniture Shopping Platform

ii. Category:

E-commerce Platform for Furniture Retail

iii. Overview:

FurniCraft is an online platform designed to simplify the process of shopping for furniture. Customers can easily browse a wide selection of furniture options from Mehul Furniture, select their desired pieces, and schedule convenient delivery, all from the comfort of their home. The platform focuses on providing an efficient and user-friendly experience, enabling customers to purchase furniture without the need to visit a physical store. By leveraging modern technology, FurniCraft enhances customer satisfaction and boosts sales for Mehul Furniture.

Key Features

- Intuitive Interface: Easy navigation and product discovery.
- Comprehensive Product Catalog: Detailed product information and high-quality images.
- Flexible Booking: Customizable delivery options to suit customer needs.
- Cash on delivery payment method
- Real-Time Tracking: Order updates and delivery notifications.

Benefits

- Convenience for customers
- Increased sales for [Mehul Furniture]
- Efficient Inventory Management
- Enhanced customer satisfaction

Test Case 18: Verify that the system functions correctly across different web browsers (Chrome, Firefox, Safari, Edge) and test the system's responsiveness and usability on different devices (desktops, tablets, smartphones).

10. Conclusion

The FurniCraft project has successfully established a versatile and user-friendly e-commerce platform tailored for furniture shopping. The project encompassed the development of a robust database schema, secure user authentication, and comprehensive order management, all designed to provide a seamless shopping experience. The platform's modular and scalable architecture ensures ease of maintenance and future expansion, allowing for the integration of new features and functionalities. With strong data security measures in place, FurniCraft prioritizes user privacy and secure transactions. Overall, the project lays a solid foundation for future growth, offering a reliable and convenient online destination for furniture enthusiasts.



RANI CHANNAMMA UNIVERSITY

B. V. V. Sangha's

Shri S. R. Kanthi Arts, Commerce and Science College

Mudhol-587313



A PROJECT REPORT ON

"Book My Hall"

Submitted in partial fulfilling of Requirements for The award

of the degree of

BACHELOR OF COMPUTER APPLICATIONS

Of Rani Channamma University, Belagavi

Under the guidance of

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Shri S.R.Kanti Arts, Commerce and Science College Mudhol



A PROJECT REPORT ON

“Book My Hall”

Submitted in partial fulfilment of requirement for

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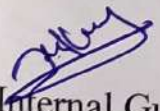
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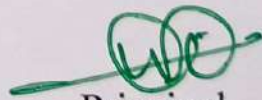


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ACKNOWLEDGEMENT

The successful presentation of this project is an acknowledgement of the immense support extended by **Shri S R Kanthi Arts, Commerce and Science College, Mudhol**, Which has provided an opportunity to fulfill the most cherished desire to reach our goal.

We express our sincere thanks to our beloved Principal **Prof.M.V.Jigabaddi** for extending all the facilities to carry out this project. We express sincere gratitude to our beloved H.O.D (BCA section) **Prof. B. L. Lingaraddi** who has been a constant source of inspiration and motivation.

We would also like to express special thanks to our project guide **Prof.D.M. Ingalagi** who has spent her precious time in guiding and encouraging us throughout the development and completion of the project.

Last but not least, we are grateful to our parents for their support and encouragement. We would also like to extend sincere thanks to our beloved friends, all the faculty of B . V. V. Sangha's BCA and all those who helped us directly or indirectly to make this project a success.

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Hall, an interactive online platform for students to manage their academic records, including availability, and tracking course lists, etc. features.

Book My Hall is designed to address the current issues of students in managing their academic records through a web-based system. The system is designed to provide a user-friendly interface and an informed decision-making process for the students. The system is designed to be a reliable solution for the students to manage their academic records.

1. Introduction of the System

Project Title:

"Book My Hall" is an interactive online platform for students to manage their academic records, including availability, and tracking course lists, etc. features. The system is designed to provide a user-friendly interface and an informed decision-making process for the students. The system is designed to be a reliable solution for the students to manage their academic records.

CHAPTER-1

INTRODUCTION

1.Introduction

In today's fast-paced world, finding and booking the perfect venue for events can be a time-consuming and challenging task. Whether it's for weddings, conferences, parties, or any other occasion, the need for a streamlined and efficient booking process has become increasingly important. To address this need, we have developed **Book My Hall**, an innovative online platform that simplifies the process of searching, checking availability, and booking event halls in various cities.

Book My Hall is designed to offer a user-friendly experience, allowing users to effortlessly browse through a wide range of halls, view detailed information including images and amenities, and make informed booking decisions. By leveraging modern web technologies like React.js for the frontend and Node.js for the backend, Book My Hall delivers a seamless, reliable, and scalable solution for both users and venue owners

a.Introduction of the System

Project Title:

"Book My Hall" is an innovative platform designed to streamline the process of booking event spaces. Aimed at simplifying the search and reservation of halls for various occasions—ranging from corporate events to personal celebrations—the platform offers a user-friendly interface that allows individuals and organizations to browse available venues, compare options, and make reservations with ease. By integrating features such as real-time availability updates, detailed venue descriptions, and user reviews, "Book My Hall" ensures a seamless booking experience, saving time and reducing the hassle associated with event planning.

e. Conclusion:

The "Book My Hall" project represents a comprehensive solution designed to streamline the process of finding, booking, and managing function halls for various events such as weddings, conferences, and parties. By integrating modern web technologies and providing a user-friendly interface, this project aims to bridge the gap between users seeking venues and venue administrators offering their services.

Future scope:

1. Expansion to New Geographical Markets

- **Scope:** One of the most significant opportunities lies in expanding the platform to cover additional cities, regions, and countries. By doing so, "Book My Hall" can tap into new markets and attract a broader audience.
- **Implementation:** This would involve adapting the platform to accommodate different languages, currencies, and legal regulations. Localization efforts, including translating the interface and providing region-specific support, would be crucial.
- **Impact:** Expanding geographically could significantly increase the platform's user base and revenue, making it a global player in the venue booking industry.

2. Introduction of a Mobile Application

- **Scope:** Developing a dedicated mobile application for both iOS and Android platforms would enhance accessibility and convenience for users, enabling them to book venues on the go.
- **Implementation:** The mobile app should offer all the features available on the web platform, with a focus on an intuitive user interface, push notifications for booking confirmations and updates, and offline capabilities for viewing bookings.

“The psychological state of mind of female characters and The woman’s Body in Consumer Society in margaret atwood’s novel The Edible Woman”



**Dissertation Submitted to Rani Channamma University, Belagavi
in partial fulfillment of the requirements of the
Award of the Degree of**

**Master Of Arts
IN
ENGLISH**

Submitted By

MISS. GEETA.N.HALINGALI

Reg. No: P15IK22A030018

**Dept. of P.G. Studies in English,
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Research Guide

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**DEPARTMENT OF STUDIES IN ENGLISH
RANI CHANNAMMA UNIVERSITY, BELAGAVI**

2023-24

“The psychological state of mind of female characters and The woman’s Body in Consumer Society in margaret atwood’s novel The Edible Woman”



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RANI CHANNAMMA UNIVERSITY, BELAGAVI**

2023-24

CERTIFICATE

This is to certify that **Miss. Geeta N Halingli** has conducted Project work on the topic “**The psychological state of mind of female characters and The woman’s Body in Consumer Society in margaret atwood’s novel The Edible Woman**” Sunder my guidance. The perusal of this project work shows that she has satisfactorily mastered the basics of research Methodology. The material collected from text and reference works I organized neatly to elucidate the Project work topic that points to the researching potentialities and capabilities of the candidate to carry out further research in the relevant field.

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Place: Mudhol

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Dept. of PG Studies in English

Co-ordinator
P G Dept. Studies in English

Principal
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Science College, Mudhol

DECLARATION

I hereby declare that this project work entitled “**The Psychological State of Mind of Female Characters and The woman’s Body in Consumer Society in Margaret Atwood’s Novel *The Edible Woman***” submitted here with for the award of the degree of Post-Graduate in S.R. Kanthi Arts, Commerce and Science College Mudhol is the result of work done by me under the guidance of **Shri. V S Masuti**, Dept of PG, studies in English S.R. Kanthi Arts, Commerce and Science College Mudhol. I further declare that the result of this work has been submitted for the award of PG degree in English from Rani Channamma University, Belagavi.

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ACKNOWLEDGEMENTS

Behind every achievement lies an inscormountable ocean of gratitude to those who it and without whom it would never come into existence to them, I express the words of immense gratitude imprinted deep within my heart.

I recorded my pleasure and indebtedness to Shri V.S. Masuti, my research guide for his unstinted guidance and constant encouragement.

I express my sense of gratitude to Prof. P.B.Badiger, Dr. M. H. Jogi, and Prof. Shivakumar P. S.

I express my profound gratitude and thanks to the Librarian of Shri S. R. Kanthi College; Rani Channamma University, Belagavi.

I extend my heartfelt thanks to all the respondents who spared their time in giving valuable information and insights.

Finally I am thankful to my parents, and precious friends. Their moral support and kind help during the course of my project work.

Thanking you,

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Date: 10th Sept., 2024



Miss. Geeta N Halingali

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CHAPTER I

INTRODUCTION

Margaret Eleanor Atwood is a Canadian writer, poet, novelist, literary critic, essayist and environmental activist. Her first novel was *The Edible Woman* published in 1969. It is the story of a young woman named Marian who struggle with society for her fiancé and food. it shows that there is no place for attitudes, beliefs, desires and opinions expressed by ladies. the central figures of Atwood's fiction. This novel maps out however Marian McAplin, the protagonist of the novel initial loses then rediscovers herself.

The Edible Woman had been shaped and unified by a central image, the metaphor of eating that runs through the entire novel from the little page to final scene. Though the narrative language abounds in various symbols and metaphors. It is “food metaphor “ which is the chief vehicle to hat serves to put forward the feminist tendencies of the heroine that help her protest against the dehumanising tendencies of the society and save herself by herself by rejecting her inauthentic self.

Dealing as it does with the patriarchal society which has become synonymous with consumerism (of women especially). The novel presents „Symbolic Cannibalism ' of women. The novel proves once for all that financial independence is no independence at all. The awareness of being subjugated and victimized has to come from within tire self of an individual. This is exactly what the novel depicts the reasons for the suppression of women within and without the institute of marriage.

The Edible Woman offers a quest for self-identity by Marian, the protagonist. She is a fairly sensible, intelligent young woman, decently liberal in her views and somewhat defensive about her own individuality. She is employed in Seymour Surveys Company, a market research agency. Facing an identity crisis, she is confronted with various alternatives. The first phase of the problem Marian works for has a highly stratified, three-tiered, hierarchic structure. The top floor is occupied by men and is not accessible to her. The bottom is managed mostly by old housewives and she does not wish to go there.

Margaret Atwood strongly presents the aspect of male domination through her protagonist’s relationship with her fiancé Peter. Peter is a person, who wants everything from Marian according to his own desires. Every action of Marian is

CHAPTER V

CONCLUSION

In *The Edible Woman*, Atwood disassembles the patriarchal concept of femininity and offers a new account of the female body. By re-appropriating the body, Atwood is able to articulate women's anxieties over her oppressive cultural experiences as well as confront that oppression. Her fiction exposes the falsities of mind/body dualisms that alienate woman from her body, and drive her from her somatic self. In so doing, Atwood proposes a transcendence of those falsities and the restricting boundaries they promote. For Atwood, the body is a means by which woman can assert her existence, and not a manipulated existence defined for her. In her fiction, Atwood employs a corporeal language of resistance.

The female body manifests female powerlessness while simultaneously protesting against it, adapting the eating disorder to this purpose. Atwood's consideration of the female body as a site of power and resistance is one of the most crucial and profound statements of her work. As she states herself via Joan's narration: „Words [are] not the prelude to war but the war itself“. Atwood's fiction urges women to empower themselves through positive re-embodiment; women need to re-embody culture by first re-embodying themselves.

In this thesis, I explore the cultural context that inspires representations of women, food, and identity in *The Edible Woman*. Rao notes that Atwood's texts present identity as an "unstable, multiple, or shifting construct", which in *The Edible Woman* is enacted through the body, in particular at the boundaries that demarcate self and other, human and non-human, woman and food. Rao explains that the novel "presents a feminine identity torn between society's expectations, which demand adherence to the traditional, devalued feminine role, and the need for self-realization".

“Feminist voices in Arundhati Roy’s God of small things”



*Dissertation submitted to
Rani Channamma University, Belagavi in partial fulfilment
of the requirements of the Award of the Degree of*

Master Of Arts IN ENGLISH

Submitted By:

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**DEPARTMENT OF PG STUDIES IN ENGLISH
RANI CHANNAMMA UNIVERSITY, BELAGAVI**

2023-2024



“Feminist voices in Arundhati Roy’s God of small things”



*Dissertation submitted to
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**DEPARTMENT OF PG STUDIES IN ENGLISH
RANI CHANNAMMA UNIVERSITY, BELAGAVI**

2023-2024

CERTIFICATE

This is to certify that **Mr. Suresh Shivalingappa Kumbar** has conducted project work on the topic "**Feminist voices in Arundhati Roy's God of small things**" under my guidance. The perusal of this project work shows that she has satisfactorily mastered the basics of research Methodology. The material collected from text and reference works I organized neatly to elucidate the Project work topic that points to the researching potentialities and capabilities of the candidate to carry out further research in the relevant field.

Date: 10 September 2024

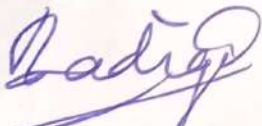
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Signature of the Supervisor

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Professor

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Principal

Shri S. R. Kanthi Arts, Commerce
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DECLARATION

I hereby declare that this project work entitled "**Feminist voices in Arundhati Roy's God of small things**" submitted in Shri S. R. Kanthi Arts, Commerce and Science College, Mudhol is result of work done by me under the guidance of Dr. M. H. Jogi, Dept of P.G. Studies in English Shri S. R. Kanthi Arts, Commerce and Science College, Mudhol. I further declare that the result of this work has been submitted for the award of P.G. Degree in English from Rani Channamma University, Belagavi.

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Chapter 1

Introduction

Arundhati Roy is one of the towering stars in the firmament of Indian fiction in English. She was born on 24 November 1961 in Meghalaya, India. Her father Rajib Roy, was a Bengali Hindu and her mother Mary Roy, was a Syrian Christian. The god of small things is her debut novel and is also a semi-autobiographical novel. She was awarded the Booker Prize for the novel *The God of Small Things* in 1997. She was the first Indian Women to win this prize. In January 2006 she was awarded the Sahitya Akademi Award. She as an Indian English writer penetrates contemporary social-political issues which is amply perceptible in number of articles, interviews and books. In the opinion of many perceptive readers of the novel, *The God of Small Things* is characterized as an extraordinary art of imagination.

The God of Small Things portrays the truthful picture of the plight of Indian women, their great suffering, cares and anxieties, their humble submission, persecution, and undeserved humiliation in male dominating society. It shows the women’s marathon struggle for seeking the sense of ‘identity’ in a totally averse and envious society. The social structure of an average Indian woman is full of ups and downs, ifs and buts. It can be very clearly seen in some of the women characters like Ammu, Mammachi, Baby kochamma, Rahel and Margaret Kochamma. The novel maps four generation. The novelist does not say about the women in the first generation. Aleyoooty Ammachi is Pappachi’s mother. She continued to live in an oil portrait besides her husband Rev. Ipe’s painting. While Ipe smiled Aleyoooty Ammachi looked more hesitant. Baby kochamma and Mammachi belong to second generation. Baby kochamma is the daughter of Reverend E. John Ipe, who is the priest of the Mar Thomas Church. He had seven children but only two of them survived. Baby is one of those survivors, and other is her brother, Benan John Ipe. Her real name is Navomy Ipe but everybody called her baby. She fell in love with a handsome, young Irish monk, Father Mulligan when she was eighteen. The young girl and the intrepid Jesuit both were quacking with unchristian passion. She entered a convent in Madras after becoming a Roman Catholic with special dispensation from the Vatican. She hoped that it would

"Feminist voices in Arundhati Roy's God of small things"

world as she perceives it and convinces the reader of her belief system. She analyses the relationship of individuals and the society, the rational and irrational elements in human psyche. Through her prolific work she has acquired a reputation as one of the most intelligent by differentiating of contemporary English novelists. Her reputation rested primarily on her status as a committed realist writer.

Further scope of the study

The novel not only focuses on feminism but also critiques the Indian caste system, showing how it encourages inhumane treatment. One can conduct survey on how Arundhati Roy's God of Small Things criticizes the caste system.

B. V. V. Sangha's

**SHRI S. R. KANTHI ARTS, COMMERCE AND
SCIENCE COLLEGE, MUDHOL - 587313**



**"A STUDY ON CASHLESS TRANSACTION ON
PROFITABILITY OF THE KVG BANK,
MUDHOL"**

**SUBMITTED TO
RANI CHANNAMMA UNIVERSITY, BELAGAVI**



**SUBMITTED BY
Miss. PREMA MALALI
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P. G. DEPARTMENT OF COMMERCE

2023-2024

B.V.V. Sangha's
**SHRI S. R. KANTHI ARTS, COMMERCE AND
SCIENCE COLLEGE, MUDHOL –587313**



**“A STUDY ON CASHLESS TRANSACTION ON
PROFITABILITY OF THE KVG BANK,
MUDHOL”**

**SUBMITTED TO
RANI CHANNAMMA UNIVERSITY, BELAGAVI**



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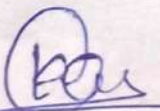
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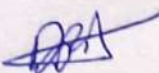
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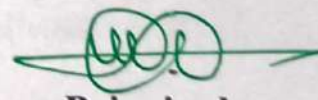
CERTIFICATE OF APPROVAL



This is to certify that project on “A study on Cashless Transaction on Profitability of the KVG Bank, Mudhol” is being submitted by **Prema Malali** a student of M.Com Final year (Reg. No: - P15IK22C012001) has satisfactorily completed her project work for fulfillment of M. Com degree by **Rani Channamma University, Belgavi.**


Prof. K. K. Kittur
Internal Guidance


Dr. D. R. Bhutada
H. O. D


Principal
Principal,
B.V.V.S's, Shri S. R. Kanthi Arts,
Commerce & Science College, MUDHOL.





ಕರ್ನಾಟಕ ವಿಕಾಸ ಗ್ರಾಮೀಣ ಬ್ಯಾಂಕ್

ಕರ್ನಾಟಕ ಬ್ಯಾಂಕ್ ಪ್ರವರ್ತಿಸಿದ ಸರ್ಕಾರಿ ಸ್ವಾಮ್ಯದ ಶೇಷ್ಯತ್ವ ಬ್ಯಾಂಕ್

Karnataka Vikas Grameena Bank

A Scheduled Bank Owned by Government- Sponsored by Canara Bank

ಇಂದಿರಾ ಕಾಲನಿ : ಮುಧೋಲ

Head Office : Dharwad

CERTIFICATE

This is to certify that **Miss. Prema Malali** with **Registration No. P15IK22C012001** Student of P G Department of Commerce, **M.Com IVth Semester** of B.V.V Sangha's Shri S. R. Kanthi Arts, Commerce and Science College, Mudhol has successfully completed the project in our Bank from 20th June 2024 to 22th August 2024 on **A STUDY ON "CASHLESS TRANSACTION ON PROFITABILITY OF THE KVG BANK, MUDHOL"**.

She has been sincere and punctual in his work during the project. This certificate is issued to him as per her request and we wish him All the Best for her future.

For Karnataka Vikas Grameena Bank


Asst Branch Manager, Mudhol



DECLARATION

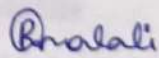
I PREMA MALALI, here by declare that the Project report entitled. **A STUDY ON "CASHLESS TRANSACTION ON PROFITABILITY OF THE KVG BANK" MUDHOL.** With The reference to "KARNATAKA VIKAS GRAMIN BANK, MUDHOL" prepared by me under the guidance of Prof. Kumar Kittur faculty of M.Com Department, Shri, S.R. Kanthi Arts, Commerce and Science College Mudhol, and external assistance by Mr.B. I. PATIL Asst. Manager, Karnataka Vikas Gramin Bank, Mudhol.

I also declare that this Project work is towards the partial fulfillment of the University Regulations for the award of degree of Master of Commerce by Rani Channamma University, Belagavi.

I further declare that this Project is based on the original study undertaken by me and has not been submitted for the award of any degree/diploma from any other University /Institution.

Place: Mudhol

Date: 24-10-2024


Miss. Prema malali

ACKNOWLEDGEMENTS

I wish to express my sincere thanks to our respected Principal, **Prof. M.V.Jigabaddi** and deep sense of gratitude to **Dr D.R.Bhutada Sir**, Head Of the M.Com Department, B.V.V.Sangha's Shri S.R. Kanthi Arts, Commerce and Science College, Mudhol for their kind support and encouragement in completion of the Project.

I would like to thank external guide **Mr. B. I. PATIL Asst. Manager, Karnataka Vikas Gramin Bank, Mudhol** who gave me golden opportunity to do Project at your esteemed organization, which helped me to learn various concepts and also thank Internal guide **prof Kumar Kittur** Department of M.Com, **B.V.V. Sangha's Shri S.R.Kanthi Arts,Commerce and Science College, Mudhol** for constant support throughout the Project.

Finally, I express my sincere thanks to my parents, friends and all the staff of M.Com department of College for their valuable suggestions in completing this Project Report.

Miss.Prema Malali

Reg No: P15IK22C012001

Place: Mudhol

Date:

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CHAPTER - 01

INTRODUCTION ABOUT THE STUDY

The introduction of the study should be concise, to the point and well structured. It should be a short paragraph, which should be written in a simple and direct manner. It should be written in a way that it is easy to read and understand. It should be written in a way that it is easy to read and understand. It should be written in a way that it is easy to read and understand.

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INTRODUCTION TO STUDY:

Banking system is the most prominent financial intermediation provider throughout the world. Combination of banking and information technology revolution the world with rapid increases in the use of internet and other creation of information and technology. A radical change is observed in the banking practices from conventional physical banking to branch less banking. as an agent if is foremost need of bank to have latest technology and highly developed services which increases trading exports and improvise industry as a gift of globalization.

Mixture of banking and information technology is successful in attracting huge audience from bankers to business professionals, from law makers to academic researchers throughout the world. The basic reasons behind this at tractions are abrupt changes in past few years is to cut costs to save time, to increase revenue, to save resources and to provide one click 24/7 banking services to the customers due to information technology.

It is because of development in the domain of technology that moves us into an era of cashless banking. Globalization makes it compulsory for domestic banks to meet international banking standards. India's banking sector has gone through radical changes from its inception till present. Major changes take place after the introduction of for banks and information technology in the Indian markets.

Current situation in the country raised the concerns for customers as well as for banks. Carrying cash is very risky, so commercial banks intentionally provide cashless banking services under the umbrella of e-banking. In this way customer face less risk and convenience while bank also save time, cost, efforts with reduced security risk. Huge investment is made for stable and power full information technology which acts as backbone for efficient cashless banking services. While there is no accurate measure of cash payments in the country, the progress of various digital payments can be measured accurately.

Overall the digital payments in the country have witnessed a CAGR of 61% and 19% in terms of volume and value, respectively over the past 5 years, demonstrating a steep shift towards digital payments. Within the digital payments, retail electronic payments comprising credit transfers {NEFT, fast payments (IMPS and UPI)} and direct debits (ECS, NACH) have shown a rapid growth at a CAGR of 65% and 42% in terms of volume and value, respectively. Stored value cash issued in the form of wallets and prepaid cards demonstrated an increased adoption with a CAGR of 96% and 78% in terms of volume and value, respectively.

In the present scenario a large part of the population is still outside the banking net and not in a position to reduce its dependence on cash.

According to 2015: report by house coopers, India's unbanked population was at 233 million even for a people with access to banking the ability to use their debit or credit card is limited because there are only about 1.46 million points of sale which accept payment through card.

CONCLUSION:

Cashless services helps in improving the relationship between the bankers and its customers. The bankers expressed the confidence that such bonds would bring improvement in the overall performance of the bank. In the present study we come to know that KVG Bank provide different types of cashless services to its customers and by analyzing the respondents we conclude that respondents are satisfied with the services of the bank, because of its security issues and Fees charged on cashless services and lack of knowledge of customers of both Rural and urban areas. And still customers put faith on the Cash transaction and not on cashless services because of Internet connectivity, and Hackers activities over internet.

After Demonetization Cashless transactions came into the Picture that's the reason many of customers using cashless services below 1 year.

Banks introduces many forms of cashless service and promotes cashless services by visiting Villages and taking feedback from them and educates them in cashless services. Banks have undertaken many awareness programs towards cashless Economy.

Forth coming days Cashless transaction plays prominent role in the profit of the bank,

But bank in India lagging behind in giving adequate infrastructure for making cashless transactions in different villages and urban areas.

Finally we conclude that KVG Bank should make more and more effort to attract and retain its customers and it's also create awareness about benefits of cashless transaction in the mind of customers and provide adequate infrastructure to implement it Bank also makes efforts to providing good quality of services more and more. So this is the brief study about that **"Impact of Cashless Transaction on the Profitability of the kvg bank.**

B. V. V. Sangha's
**SHRI S. R. KANTHI ARTS, COMMERCE AND
SCIENCE COLLEGE, MUDHOL - 587313**



**COMPARATIVE ANALYSIS OF FINANCIAL
PERFORMANCE OF CO-OPERATIVE BANKS**

**SUBMITTED TO
RANI CHANNAMMA UNIVERSITY, BELAGAVI**



**SUBMITTED BY
Miss. RANJITA S MATHAPATI
M.COM - IVth SEMESTER
REGISTER NO: P15IK22C012003**

**Internal Guide
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This is to certify that project on “**Comparative Analysis of Financial Performance of Selected Co-operative Banks**” is being submitted by **Ranjita Mathapati** student of M.Com Final year (Reg. No: - P15IK22C012003) has satisfactorily completed her project work for fulfillment of M. Com degree by **Rani Channamma University, Belagavi.**

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ACKNOWLEDGEMENT

It is my privilege to extend the words of thanks to those people who have helped and encouraged me in completing this study successfully.

I would like to avail this opportunity to express my gratitude and sincere thanks to **Prof.K.K.Kittur** for their special guidance on the topic "**COMPARATIVE ANALYSIS OF FINANCIAL PERFORMANCE OF CO-OPERATIVE BANKS**".

I express my sincere thanks to **Prof. M. V. Jigabaddi, Principal of B.V.V.S Shri S.R.Kanthi Arts, Commerce and Science College Mudhol** for his strength full guidelines.

I am thankful to the HOD of M.Com department and Internal Guide **Dr.D.R.Bhutada** for his constant support and motivation towards me in completing the project.

I also express my gratitude to all other faculty members of department for their help to prepare this report.

I owe debt gratitude to my parents, the salient guides of my life without whose never ending support nothing would have been possible. I am really thankful to my friends and those who encouraged me to complete this task successfully.

Miss. Ranjita S Mathapati

Reg No. P15IK22C012003



COMPARATIVE ANALYSIS OF FINANCIAL PERFORMANCE OF CO-OPERATIVE BANKS

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CHAPTER-I

**INTRODUCTION AND
RESEARCH**

INTRODUCTION

REVIEW OF LITERATURE

RESEARCH GAP

STATEMENT OF THE PROBLEM

NEED FOR THE STUDY

OBJECTIVES OF THE STUDY

HYPOTHESIS OF STUDY

RESEARCH METHODOLOGY

SCOPE OF THE STUDY

LIMITATIONS OF THE STUDY

RESEARCH DESIGN

CHAPTER-1

INTRODUCTION AND RESEACH DESIGN

INTRODUCTION:

The cooperative banking sector plays a vital role in the financial system of many countries, serving as a key source of credit and financial services for individuals, small businesses, and agricultural sectors. Co-operative banks are unique financial institutions that operate on the principles of co-operation, self-help, and mutual assistance. They are owned and governed by their members, who are also their customers, making them distinct from other commercial banks. The financial performance of co-operative banks is crucial not only for their own sustainability and growth but also for the overall stability and development of the economy. Therefore, conducting a comparative analysis of the financial performance of selected cooperative banks becomes essential to assess their efficiency, profitability, and stability. By examining and comparing the financial indicators and ratios of these banks, valuable insights can be gained regarding their operational efficiency, risk management practices, and growth potential.

The objective of this research is to undertake a comprehensive comparative analysis of the financial performance of selected cooperative banks. The study aims to assess and compare the financial health and performance of these banks over a specific period, using a range of financial indicators and ratios. By doing so, this research seeks to identify the key drivers of financial performance, as well as the strengths and weaknesses of each bank in the sample. To accomplish these objectives, a carefully selected sample of cooperative banks will be analyzed. The selection criteria will consider factors such as geographical location, size, and diversity in terms of membership composition. By including banks from different regions, the study can capture variations in performance influenced by local economic conditions, regulatory frameworks, and market dynamics.

The research will focus on analyzing various financial indicators, including profitability ratios (such as return on assets, return on equity), liquidity ratios, solvency ratios, efficiency ratios, and asset quality indicators. These indicators will provide a comprehensive overview of the financial performance, risk profile, and

CONCLUSION:

The study was conducted in Comparative Analysis of financial performance of selected Co-operative Banks (Pkps Co-operative bank Bbudihal, PKPS bank Janamatti, & Pkps Co-operative bank Kundaragi) to find out the financial performance of the bank using ratio analysis. After analyzing the banks five years financial reports and Profit and Loss Accounts it is concluded that the overall financial performance of the banks is good performance. Based on the finding the banks are clear that the banks investment on government securities increases and the bank has to take some necessary actions to improve its cash position and profitability. However, the utilizing and managing its money in a proper way. This paper was very usefully to analyze the financial performance of the bank using its financial statements the results indicates that the financial performance has been improving every year but the bank has to put some more effort to more it more effective.

Financial reports contain a lot of information. The main of financial analysis is to sort through that information to find useful and relevant data in analyzing a business. Literature is rich with financial analysis tools that examine the performance and strength of business. This is especially relevant for profit oriented ratios. This report provides a supplement to standard analysis with an eye toward co-operatives. Some ratios help analyze the co-operatives financial performance and cash flow analysis. Managers and creditors should find these findings helpful in appraising the financial strength of the co-operative. While there is no set standard at this time, wising these analysis tools should help the co-operative develop its own performance measurements