



## CERTIFICATE

This is to certify that Ms. AFREENBANU ABDULHAMEED KOLKAR  
M.Com IV Semester, K. U. P. G. Center, Haveri, has successfully completed  
Research project on **“A Study on Financial Planning For Salaried Employee  
and Strategies For Tax Savings with Special Reference to Haveri District”**  
During the Academic Year 2020-21.

PROJECT GUIDE

**Mrs. ANITA N HALAMATA**

FACULTY CO-ORDINATOR

DEPT OF STUDENTS IN COMMERCE

K. U. P. G. CENTER HAVERI

**Place: Haveri**

**Date: 20-09-2021**

**KARNATAK UNIVERSITY**  
**DEPARTMENT OF COMMERCE**  
**P.G.CENTRE, HAVERI**



**CERTIFICATE**

This is to certify that, Ms. AKSHATA C. HIEMATH M.COM IV Semester, K.U.P.G. Centre, Haveri has successfully completed her research project on **“A STUDY ON IMPACT OF SHGs ON SOCIO ECONOMIC EMPOWERMENT OF RURAL WOMEN WITH SPECIAL REFERENCE TO HAVERI DISTRICT”** during the Academic Year 2020-21.

Place: Haveri

Date: 20-09-2021

**PROJECT GUIDE**

A handwritten signature in black ink, appearing to read 'Anita N. Halamata', is written over a horizontal line.

**Mrs . ANITA N HALAMATA**  
**FACULTY CO- ORDINATOR**  
**DEPT. OF STUDIES IN COMMERCE**  
**K. U. P. G. CENTRE, HAVERI**

**DEPARTMENT OF COMMERCE**

**P.G.CENTRE, HAVERI**



**CERTIFICATE**

This is to certify that, **Ms. ANNAPURNA.B.SANNAPPANAVAR**  
M.COM IV Semester, K.U.P.G. Centre, Haveri has successfully completed her  
research project on **“A STUDY ON AGRICULTURAL LOAN IN  
KARNATAKA VIKAS GRAMEEN BANK, AGADI”** during the  
Academic Year 2020-21.

Place: Haveri

Date: 20/9/2021

**PROJECT GUIDE**

*Ne*  
**Smt. ANITA N HALAMATA**

**FACULTY CO- ORDINATOR**

**DEPT. OF STUDIES IN COMMERCE**

**K. U. P. G. CENTRE HAVERI**



**KARNATAK UNIVERSITY**  
**DEPARTMENT OF STUDIES IN COMMERCE**  
**P.G.CENTRE, HAVERI**



**CERTIFICATE**

This is to certify that Ms. ARPITA PATIL M.COM IV Semester, K .U. P .G. Centre Haveri, has successfully completed Research project on **“A STUDY ON WORKING CAPITAL MANAGEMET AT THE HAVERI URBAN CO-OPERATIVE BANK LTD. HAVERI”** During the Academic Year 2020-2021

Place: Haveri

Date : 20-09-2021

PROJECT GUIDE

**Smt. ANITA N. HALAMATA**

**FACULTY CO-ORDINATOR**

**DEPARTMENT OF STUDIES IN COMMERCE**  
**K .U. P. G. CENTRE, HAVERI**



## CERTIFICATE

This is to certify that **Ms. ARSHIYA ANJUM MULLA**  
M.COM IV Semester, **K .U. P .G. Centre Haveri** has successfully  
completed Research project on **“A STUDY ON IMPLICATIONS OF  
GST ON AUTOMOBILR INDUSTRY IN HAVERI DISTRICT”**  
During the Academic Year 2020-2021

Place: Haveri

Date: 20-09-2021

PROJECT GUIDE

**Smt. ANITA N HALAMATA**  
**FACULTY CO-ORDINATOR**  
**DEPARTMENT OF STUDIES IN COMMERCE**  
**K .U. P. G. CENTRE HAVERI**

DEPARTMENT OF COMMERCE

P.G. CENTRE, HAVERI



# CERTIFICATE

This is to certify that, **Mr. ASHOKA RAMAPPA DYAMANNANAVARA** M.COM IV Semester, K.U.P.G. Centre Haveri, has successfully completed research project on **"A STUDY ON EVALUATION OF FINANCIAL PERFORMANCE OF KARNATAKA VIKAS GRAMEENA BANK, RANEBENNUR."** during the Academic Year 2020-21.

Place: Haveri

Date: 20/9/2021

PROJECT GUIDE

Smt. ANITA N HALAMATA  
FACULTY CO-ORDINATOR  
DEPT OF STUDIES IN COMMERCE  
K. U. P. G. CENTRE HAVERI



**KARNATAK UNIVERSITY**  
**DEPARTMENT OF STUDIES IN COMMERCE**  
**P.G. CENTRE, HAVERI**



**CERTIFICATE**

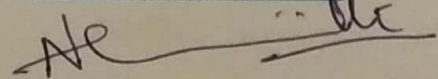
This is to certify that Ms. ASHWINI K. KANNAL M.COM IV Semester, K .U. P .G. Centre Haveri, has successfully completed Research **“A STUDY ON ADVANCES AND DEPOSIT MOBILISATION ON T.A.P.C.M.S.LTD, SIRSI”**

During the Academic Year 2020-2021

Place: Haveri

Date 20/9/2021

PROJECT GUIDE



Mrs. ANITHA N. HALAMATA  
FACULTY CO-ORDINATOR  
DEPARTMENT OF STUDIES IN COMMERCE  
K .U. P. G. CENTRE HAVERI



## CERTIFICATE

This is to certify that **Mr. BAHUBALI HADIMANI** M.COM IV Semester, K .U. P .G. Centre Haveri. He has successfully completed Research project **“A STUDY ON CREDIT MANAGEMENT OF ST.MILAGRES CREDIT SOUHARDA CO-OPERATIVE LTD, HANGAL”** During the Academic Year 2020-2021

Place: Haveri

Date 20/09/2021

PROJECT GUIDE

**Smt. ANITA N HALAMATA**  
**FACULTY CO-ORDINATOR**  
**DEPARTMENT OF STUDIES IN COMMERCE**  
**K .U. P. G. CENTRE HAVERI**



DEPARTMENT OF COMMERCE

P.G. CENTRE, HAVERI



# CERTIFICATE

This is to certify that, **Mr. BASAVARAJ NINGAPPA SOMASAGAR**  
M.COM IV Semester, K.U.P.G. Centre Haveri, has successfully completed research  
project on "**A STUDY ON AGRICULTURAL SECTOR LOANS IN KARNATAKA**  
**BANK HANGAL.**" during the Academic Year 2020-21.

Place: Haveri

Date: 20/09/2021

PROJECT GUIDE

Smt. ANITA N HALAMATA

FACULTY CO-ORDINATOR

DEPT OF STUDIES IN COMMERCE

K. U. P. G. CENTRE HAVERI



## CERTIFICATE

This is to certify that **Mr. BEERAPPA B. KUDIRYAL**  
M.COM IV Semester, **K .U. P .G. Centre Haveri** has successfully  
completed Research project on **“A STUDY ON IMPACT OF GST  
ON MICRO, SMALL AND MEDIUM SCALE ENTERPRISES  
WITH REFERENCE TO HAVERI”** During the Academic Year  
2020-2021

Place: Haveri

Date: 20/09/2021

PROJECT GUIDE

**Smt. ANITA N HALAMATA**  
**FACULTY CO-ORDINATOR**  
**DEPARTMENT OF STUDIES IN COMMERCE**  
**K .U. P. G. CENTRE HAVERI**

DEPARTMENT OF COMMERCE

P.G.CENTRE, HAVERI

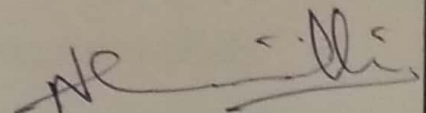


# CERTIFICATE

This is to certify that **Ms. CHAITRA R DIXIT** M.COM IV Semester, K.U.P.G. Centre Haveri. She has successfully completed Research project "**A STUDY ON WORKING CAPITAL MANAGEMENT GM SUGARS HAVERI**" During the Academic Year 2019-20

Place: Haveri

Date:

  
PROJECT GUIDE

**Smt. ANITA N HALAMATA**  
**FACULTY CO-ORDINATOR**  
DEPT OF STUDIES IN COMMERCE  
K U P G CENTRE HAVERI



**KARNATAK UNIVERSITY**  
**DEPARTMENT OF COMMERCE**  
**P.G.CENTRE, HAVERI**



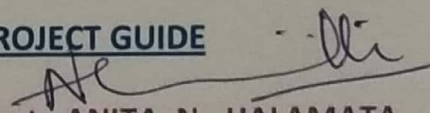
**CERTIFICATE**

This is to certify that, **Ms. CHETANA S. YALIGAR** M.COM IV Semester, **K.U.P.G. Centre, Haveri**, has successfully completed her research project on **“A STUDY ON FINANCIAL ANALYSIS OF ICICI BANK WITH REFERENCE TO HAVERI”** during the Academic Year 2020-21.

Place: Haveri

Date: 20-09-2021

**PROJECT GUIDE**

  
Smt. ANITA N. HALAMATA

**FACULTY CO- ORDINATOR**

DEPT. OF STUDIES IN COMMERCE  
K. U. P. G. CENTRE, HAVERI



## CERTIFICATE

This is to certify that Ms. DANAMMA U. MAMALEDESAI  
M.COM IV Semester, K .U. P .G. Centre Haveri, has successfully  
completed Research project on **“A STUDY ON FINANCIAL  
INCLUSION AND PRIME MINISTER JAN DHAN YOJANA  
WITH REFERENCE TO HAVERI DISTRICT”** During the Academic  
Year 2020-21.

Place: Haveri

Date 20-09-2021

PROJECT GUIDE

**Smt. ANITA HALAMATA**  
**FACULT CO - ORDINATOR**  
DEPT OF STUDIES IN COMMERCE  
K U P G CENTRE, HAVERI

DEPARTMENT OF COMMERCE

P.G. CENTRE, HAVERI



# CERTIFICATE

This is to certify that, **Mis. DEEPA BADIGER** M.COM IV Semester, K.U.P.G. Centre Haveri, has successfully completed research project on **"A STUDY ON ANALYSIS OF FINANCIAL STATEMENTS OF THE CARDMOM MERCHANTS CO-OPERATIVE BANK LTD HAVERI"**. during the Academic Year 2020-21.

Place: Haveri

Date: 20-9-2021

PROJECT GUIDE

Smt. ANITA N HALAMATA  
FACULTY CO-ORDINATOR  
DEPT OF STUDIES IN COMMERCE  
K. U. P. G. CENTRE HAVERI



DEPARTMENT OF COMMERCE

P.G. CENTRE, HAVERI



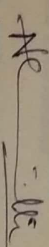
# CERTIFICATE

This is to certify that, **Mr. DEVARA S BEVINAHALLI** M.COM IV Semester,  
K.U.P.G. Centre Haveri, has successfully completed research project on "**A STUDY  
ON LIQUIDITY AND PROFITABILITY ANALYSIS OF UNION BANK,  
HIREKERUR.**" during the Academic Year 2020-21.

Place: Haveri

Date: 20/9/2021

PROJECT GUIDE

  
Smt. ANITA N HALAMATA  
FACULTY CO-ORDINATOR  
DEPT OF STUDIES IN COMMERCE  
K. U. P. G. CENTRE HAVERI



## CERTIFICATE

This is to certify that Mr. GANESHGOUDA V GANGANAGAUDRA M.COM IV Semester, K .U. P .G. Centre Haveri has successfully completed Research project on "A STUDY ON COMPARATIVE ANALYSIS OF TYPES OF POLICIES" During the Academic Year 2020-2021

Place: Haveri

Date: 20/9/2021

PROJECT GUIDE

**Smt. ANITA N HALAMATA**  
**FACULTY CO-ORDINATOR**  
**DEPARTMENT OF STUDIES IN COMMERCE**  
**K .U. P. G. CENTRE HAVERI**



## CERTIFICATE

This is to certify that **Mr. GANGADHARA T. SHETRA**  
M.COM IV Semester, **K .U. P .G. Centre Haveri** has successfully  
completed Research project on **“A STUDY OF CUSTOMERS  
SATISFACTION TOWARDS CREDITS APPRAISAL SYSTEM  
ON COMMERCIAL VEHICAL LOAN UNDERTAKEN AT BANK  
OF BARODA WITH SPECIAL REFERENCE TO HAVERI  
DISTRICT”** During the Academic Year 2020-2021

Place: Haveri

Date: 20/09/2021

PROJECT GUIDE

**Smt. ANITA N HALAMATA**  
**FACULTY CO-ORDINATOR**  
**DEPARTMENT OF STUDIES IN COMMERCE**  
**K .U. P. G. CENTRE HAVERI**



**DEPARTMENT OF COMMERCE**

**P.G.CENTRE, HAVERI**



**CERTIFICATE**

This is to certify that, **Ms. GEETA G KUDAL** M.COM IV Semester, K.U.P.G. Centre, Haveri has successfully completed her research project on **“A STUDY ON INVESTORS PERCEPTION TO DECISION MAKING TOWARDS IN MUTUAL FUND WITH SPECIAL RESPECT TO HAVERI DISTRICT”** during the Academic Year 2020-21.

Place: Haveri

Date: 20/9/2021

**PROJECT GUIDE**

**Smt . ANITA N HALAMATA**  
**FACULTY CO- ORDINATOR**  
**DEPT. OF STUDIES IN COMMERCE**  
**K. U. P. G. CENTRE HAVERI**



## CERTIFICATE

This is to certify that **Mr. HAVERAPPA KASHAMBI**  
M.COM IV Semester, K .U. P .G. Centre Haveri has successfully  
completed Research project on **"A Study on Trend Analysis of  
Financial Statement of Aishwarya Mahila Co-Operative  
Credit Society Ltd. Haveri"** During the Academic Year 2020-  
2021

Place: Haveri

Date: 20/9/2021

PROJECT GUIDE

**Smt. ANITA N HALAMATA**  
FACULTY CO-ORDINATOR  
DEPARTMENT OF STUDIES IN COMMERCE  
K .U. P. G. CENTRE HAVERI



# KARNATAK UNIVERSITY, DHARWAD

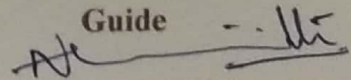


DEPARTMENT OF STUDIES IN COMMERCE  
P. G. CENTRE HAVERI

## CERTIFICATE

This is to certify that **Mr. Beerappa R. Gorappanavar** He has successfully completed the project report entitled "A Study on Analysis of Investment & Tax Planning of Salaried Class in Haveri District" for the partial fulfillment of the academic requirement for the award of degree of Master of Commerce for the academic year 2019-20.

Place: Haveri  
Date: 27/10/2020

Guide   
**Smt. Anita Halamata**  
Assistant Professor  
Department of Studies in Commerce  
P. G. Centre Haveri