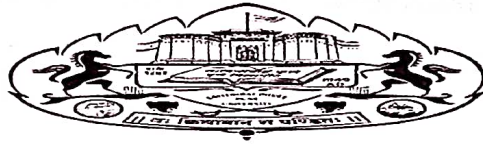


A PROJECT REPORT ON
STUDY OF SALES AND PRAMOTION OF GOKUL AGRI
INTERNATIONAL LTD
FOR



Arts, Commerce & Science College, Sonai



SUBMITTED TO
SAVITRIBAI PHULE PUNE UNIVERSITY, PUNE
BY
Mr. ADAMANE MAYUR SANTARAM
Under the Guidance of
Prof. PREETI WAGHMARE
IN PRATIAL FULLFILLMENT OF BACHELOR OF BUSINESS
ADMINISTRATION
FOR THE ACADEMIC YEAR
2022-2023

DECLARATION

We hereby declare that the project work entitled, “ **Gokul Agri International Limited** ” submitted under the guidance of **Prof. Preeti Waghmare** . is our original work completed under the four walls of our institute.

The report submitted is our own work and has not been duplicated from any other source. We shall be responsible for any unpleased moment/situation.



Mr. ADAMANE MAYUR SANTARAM .

Place: Sonai

Date:



MULA EDUCATION SOCIETY'S

ARTS, COMMERCE AND SCIENCE COLLEGE, SONAI

TAL. NEWASA, DIST- AHMEDNAGAR - 414105



Ph.: 02427-231384 Email: sonacollege@yahoo.co.in mesacscollege@gmail.com Website: www.acssonaicollege.com
Affiliated to Savitribai Phule Pune University Pune (ID PU/AN/ASO/031/1989)

NAAC Re-accredited with 'A' Grade, DBT Star College Scheme, ISO 9001: 2015 Certified, AISHE Code - C-42096

CRETIFICATE

This is to certify that Mr. Adamane Mayur Santaram the student of Third Year Bachelor of Business Administration (T.Y.B.B.A) of Academic Year 2022-2023(sem- VI) has been successfully completed project. The Project Work titled as "Gokul Agri International Limited".

He displayed high level of inter personal skill during the project.

We wish he all the very for his future endeavours

**Project Guide
Examiner**

Internal Examiner

External

ACKNOWLEDGEMENT



Mula Education Society's
ARTS, COMMERCE AND SCIENCE COLLEGE, SONAI
Tal. Newasa, Dist- Ahmednagar - 414105



Ph.: 02427-299384 Email: mesacsccollege@gmail.com, iqacacscsonai@gmail.com Website: www.acscollegesonai.edu.in
Affiliated to Savitribai Phule Pune University, Pune (I.D.PU/AN/ASC/031/1983)
NAAC Re-accredited with 'A' Grade (Valid till 27/03/2022), DBT Star College Scheme, ISO 9001: 2015 Certified, AISHE Code - C-42096

ADM - R-30
Ref. Acsc/ 3 /2022-23

Date :- 30/2023

To,

The Manager (HR) S. K. Traders

Pranav.....

Cher. diya.

Subject :- Request for inclusion of students of our college for Internship Program

Madam / Sir,

Savitribai Phule Pune University has introduced 'Internship Programme' for Third Year students in its revised syllabus

The purpose of the internship programme is to provide handed-on training and experience to the students about various aspects of business and commercial activities. The internship will also enhance employability of students.

In view of this, I request you to provide following students of our college (List enclosed) with an opportunity for internship in your esteemed organization.

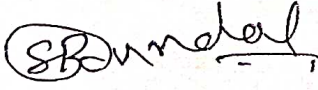
We would appreciate if you could provide exposure of the following business activities to these students:-


1. Financial Management
2. Marketing and Sales Management
3. Supply Chain Management
4. Accounting Procedure
5. Recruitment Process
6. Any other information related to Business Activities

We look forward to a mutually rewarding academic association with your organization.

Thank you.

Sincerely,


Coordinator,
Internship Program


JK TRADERS
A/p. Kharwandi, Tal. Newasa,
Dist. A.Nagar, Pin-414602

Principal

A
PROJECT
REPORT
ON
FOR
STUDY OF CREDIT ANALYSIS AND LOAN MANAGEMENT SYSTEM OF
LAKSHVEDH MULTISTATE NIDHI LIMITED

SUBMITTED TO

THE UNIVERSITY OF PUNE

IN THE PARTIAL PULFILMENT OF
BACHELOR OF BUSINESS
ADMINISTRATION
SUBMITTED BY

MISS- BANKAR SIDDHI
NANDRAM
T.Y. B.B.A

UNDER THE
GUIDENCE OF
PROF. YOGESH
TAMBE

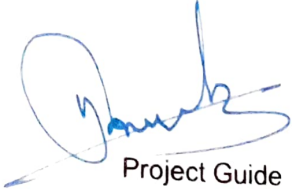


ACADEMIC YEAR 2022-
2023 MULA EDUCATION SOCIETY
ARTS, COMMERCE & SICENCE COLLEGE, SONAI, Sonai, 414105

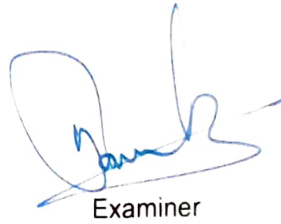
To Whom so ever It may Concern

This is certify that MISS BANKAR SIDDHI student of B.B.A. of our institute has successfully completed the project and submitted areport on

STUDY OF CREDIT ANALYSIS AND LOAN MANAGEMENT SYSTEM OF LAKSHAVEDH MULTISTATE NIDHI LIMITED" As partial fulfilments of BBA degree ofSavitribaiPhule Pune University of Pune for the academic year 2022-23-e displayed high level of inter personal skill during theproject. We wish he all the very for her future endeavours.



Project Guide



Examiner



External

Declaration

MISS BANKAR SIDDHI NANDRAM, by declare that this report "TO STUDY CREDIT ANALYSIS AND LOAN MANGEMENT SYSTEM OF LAKSHVEDHI MULTISTATE NIDHI LIMITED" is an original work done in partial fulfillment for the degree of Bachelor of Business Administration (B.B.A.), Savitribai Phule Pune University

I further declare that this work is not partly or wholly submitted for any other purpose and that the data included in the report collected from various sources are true to the best of my knowledge.

MISS BANKAR SIDDHI NANDRAM

Place: Sonai,

Date: 12/5/2023

Sign: 

Acknowledgment

The project is a great source of learning and a good experience as it made me aware of professional culture and conducts that exist in an organization. Inspiration and guidance are valuable in all aspects of life especially in an academic field.

A project work of such a great significance is not possible without the help of several people, directly or indirectly. First and foremost I have immense happiness in expressing my sincere thanks to my guide Prof. Tambe Sir for his valuable suggestions, cooperation and continuous guidance.

It gives me great pleasure in acknowledging my deep sense of gratitude and Indebtedness for providing me an opportunity and information to undertake this project under their guidance and direction, which ensured its completion.

I would like to thank my family for providing me with their immense support or the completion of the completion of project successfully

MISS. BANKAR SIDDHI NANDRAM



लक्ष्यवेध

मल्टीसिटी निधी लिमिटेड
विश्वास आणि गुणवत्तेचा संगम

हॉटेल गुरुदत्तच्या वरली, अंबिका नगर बस स्टॉप समोर, केडगाव, जि. अहमदनगर - ४१४००१ संपर्क - ९३२१७०१५४ Email - info@laxmiveda.com

INTERNSHIP COMPLETION CERTIFICATE

To,

The Principal,

A.C.S. College,

Sonai

Subject: Internship Completion Certificate

Dear Madam/ Sir,

I am happy to inform you that following students of your college have successfully completed the No. of Hours60..... Internship Programme' in this organisation.

Sr. No.	Name of the student	Roll No.	Aadhar No.	Special Subject
1.	Bankar Siddhi	4217		

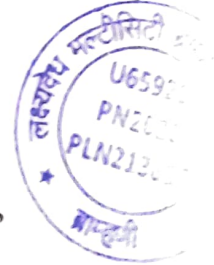
These students have been provided with adequate exposure and necessary hands- on training pertaining to their special subject.

I am confident that these students will perform effectively in similar type of organisations.

I wish them every success in future endeavors.

Thank you.

Sincerely,



Name & Signature (Authorised Signatory)

A
PROJECT REPORT ON
To Study loan appraisal Procedure
in Sant Dnyaneshwar multistate co. Of arban
Credit so. LTD Kharwandi
FOR



Arts, Commerce & Science College, Sonai

SUBMITTED TO

SAVITRIBAI PHULE PUNE UNIVERSITY, PUNE

BY

Mr. Chordiya pranav hiralal

Under the Guidance of

Prof. YOGESH TAMBE

IN PRATIAL FULLFILLMENT OF BACHELOR OF BUSINESS
ADMINISTRATION

FOR THE ACADEMIC YEAR 2022-2023

DECLARATION

We hereby declare that the project work entitled, "To Study loan appraisal Procedure in sant dnyaneshwar multistate co. of Arban credit society LTD Kharwandii" submitted under the guidance of Prof. **Yogesh Tambe** is our original work completed under the four walls of our institute.

The report submitted is our own work and has not been duplicated from any other source. We shall be responsible for any unpleased moment/situation.

PN Khandelwal

Place: Sonai Date:

ACKNOWLEDGEMENT


At every outset we express my gratitude to almighty lord for showering his grace and blessings upon me to complete this project.

Although our name appears on the cover of this book, many people had contributed in some form or the other form to this project development. We could not done this project without the assistance or support of each of the following we thank you all.

We wish to place on my record my deep sense of gratitude to my project guide, for his constant motivation and valuable help through the project work. Express my gratitude to **Dr. Laware**

S.L.(Principle) and **Dr. LiyakatSayyad (H.O.D)** of **Arts, Commerce & Science College, Sonai** and **Prof. YogeshTambe**(Project Guide) for his valuable suggestions and advices throughout the **BBA** course.

We also extend my thanks to other faculties for their cooperation during my course.



Mr. Chordiya pranav Hiralal



संत ज्ञानेश्वर मल्टीस्टेट को ऑफ अर्बन क्रेडिट सोसायटी लि. खरवंडी

९ मुख्य कार्यालय खरवंडी, ता. नेवासा

✉ sdm@gmail.com ☎ 9970122141, 8888250666

INTERNSHIP COMPLETION CERTIFICATE

Principal,
Commerce and Science College,

Subject: Internship Completion Certificate

Dear Madam/ Sir,

We are happy to inform you that following students of your college have successfully completed the No. of Hours 60 Internship Programme' in this organisation.



Sr. No.	Name of the student	Roll No.	Aadhar No.	Special Subject
1.	Pranav Hiralal Chordiya	4220	794241591194	financial management

A
PROJECT REPORT ON
To Study loan appraisal Procedure
in Yash multistage Rural co.op credit
so .Ltd sonai.
FOR



Arts, Commerce & Science College, Sonai

SUBMITTED TO

SAVITRIBAI PHULE PUNE UNIVERSITY, PUNE

BY

Mr. Darekar Akshay Ramdas

Under the Guidance of

Prof. YOGESH TAMBE

IN PRATIAL FULLFILLMENT OF BACHELOR OF BUSINESS
ADMINISTRATION

FOR THE ACADEMIC YEAR 2022-2023

DECLARATION

We hereby declare that the project work entitled, "To Study loan appraisal Procedure in Yash multistage Rural co.op credit so .Ltd sonai" submitted under the guidance of **Prof. Yogesh Tambe** is our original work completed under the four walls of our institute.

The report submitted is our own work and has not been duplicated from any other source. We shall be responsible for any unpleased moment/situation.


Mr. Darekar Akshay Ramdas Place: Sonai Date:

Mula Education Society's
Arts, Commerce and Science College, Sonai

Tal. Newasa, Dist. Ahmednagar, 414105

Email ID: sonaicollege@yahoo.co.in

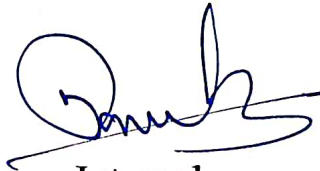
Phone: (02427) 231384

CERTIFICATE

This is certified that Mr/Ms - Darekar Akshay Ramdas- the student of Third Year Bachelor of Business Administration (T.Y.B.B.A.) of Academic Year 2022-2023 (SEM-VI) has been successfully completed their project.

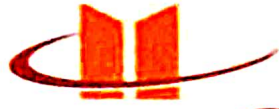


Project
Guide



Internal
Examiner


External
Examiner 13/5/23



यश मल्टीस्टेट

रुयल को-ऑपरेटिव्ह क्रेडिट सोसायटी लि.

INTERNSHIP COMPLETION CERTIFICATE

To,
The Principal,
Arts Commerce and Science College,
Sonai, 414105.

Subject: Internship Completion Certificate

Dear Madam/ Sir
I am happy to inform you that following students of your college have
successfully completed the No. of Hours⁶⁰... Internship Programme' in this
organisation.

Sr. No.	Name of the student	Roll No.	Aadhar No.	Special Subject
1.	Daxekar Akshay	4211	89801637	Financial
2.	Pamdas		5874	managment
3.				
4.				
5.				
6.				
7.				
8.				

**A PROJECT REPORT ON
A STUDY ON THE BRAND AWARENESS OF MAHINDRA
& MAHINDRA TRACTORS**

FOR



Arts, Commerce & Science College, Sonai

SUBMITTED TO

SAVITRIBAI PHULE PUNE UNIVERSITY, PUNE

BY

Mr. GADEKAR PRSAD SUDAM

Under the Guidance of

Mrs. Priti Wadagale

**IN PRATIAL FULLFILLMENT OF BACHELOR OF BUSINESS
ADMINISTRATION**

FOR THE ACADEMIC YEAR

2022-2023



M.L.V. EDUCATION SOCIETY'S

ARTS, COMMERCE AND SCIENCE COLLEGE, SONAI



TAL. NEWASA, DIST. AHMEDNAGAR - 414103

Ph: 02427 231384 Email: sonaicollege@yahoo.co.in, mesacscollege@gmail.com Website: www.mesacscollege.com

Affiliated to Savitribai Phule Pune University, Pune. U.P.U. AN-45/2013

NAAC Re-accredited with 'A' Grade, DBT Star College Scheme, ISO 9001:2015 Certified, AISHE Code - C-42096

CRETIFICATE

This is to certify that **Mr. GADEKAR PRASAD SUDAM** the student of **Third Year Bachelor of Business Administration (T.Y.B.B.A)** of Academic Year 2022-2023(sem- VI) has been successfully completed project. The Project Work titled as **"A STUDY ON THE BRAND AWARENESS OF MAHINDRA & MAHINDRA TRACTORS"**.

He displayed high level of inter personal skill during the project.

We wish he all the very for his future endeavours

Project Guide

Internal Examiner

External Examiner

DECLARATION

We hereby declare that the project work entitled, "A STUDY ON THE BRAND AWARENESS OF MAHINDRA & MAHINDRA TRACTORS" submitted under the guidance of **Mrs. Priti Wadagale** is our original work completed under the four walls of our institute. The report submitted is our own work and has not been duplicated from any other source. We shall be responsible for any displeased moment/situation.


Mr. GADEKAR PRASAD SUDAM

Place: Sonai

Date:

**A PROJECT REPORT ON
A STUDY ON THE BRAND AWARENESS OF MAHINDRA
& MAHINDRA TRACTORS**

FOR



Arts, Commerce & Science College, Sonai

SUBMITTED TO

SAVITRIBAI PHULE PUNE UNIVERSITY, PUNE

BY

Mr. GADEKAR PRSAD SUDAM

Under the Guidance of

Mrs. Priti Wadagale

**IN PRATIAL FULLFILLMENT OF BACHELOR OF BUSINESS
ADMINISTRATION**

FOR THE ACADEMIC YEAR

2022-2023



MULA EDUCATION SOCIETY'S

ARTS, COMMERCE AND SCIENCE COLLEGE, SONAI



TAL. NEWASA, DIST- AHMEDNAGAR - 414103

Ph.: 02427-231384 Email: sonaicollege@yahoo.co.in mesacscollege@gmail.com Website: www.mesacscollege.com

Affiliated to Savitribai Phule Pune University Pune (U.D.FU/AN/ASC/031/1989)

NAAC Re-accredited with 'A' Grade, DBT Star College Scheme, ISO 9001: 2015 Certified, AISHE Code - C-42096

CRETIFICATE

This is to certify that **Mr. GADEKAR PRASAD SUDAM** the student of **Third Year Bachelor of Business Administration (T.Y.B.B.A)** of Academic Year 2022-2023(sem- VI) has been successfully completed project. The Project Work titled as **“A STUDY ON THE BRAND AWARENESS OF MAHINDRA & MAHINDRA TRACTORS”**.

He displayed high level of inter personal skill during the project.

We wish he all the very for his future endeavours

Project Guide

Internal Examiner

External Examiner

DECLARATION

We hereby declare that the project work entitled, "A STUDY ON THE BRAND AWARENESS OF MAHINDRA & MAHINDRA TRACTORS" submitted under the guidance of Mrs. Priti Wadagale is our original work completed under the four walls of our institute. The report submitted is our own work and has not been duplicated from any other source. We shall be responsible for any unpleased moment/situation.



Mr. GADEKAR PRASAD SUDAM

Place: Sonai

Date:

LOG SHEET OF WORK PERFORMED DURING INTERNSHIP

**Letter Head of the Internship
Provider Organisation**

1. Name of the Student : Gadekar Prasad Sudam
 2. Name of the College : T.Y.BBA/BBA(IB)
 3. Division and Roll Number : 4205
 4. Address : Sonai, Tal. newasa, Dist. D. Daga
 5. Contact Number : 8265 066 219
 6. Email ID : gadekaraprasada@gmail.com
 7. Special Subject : Marketing
 8. Internship start date : 03/04/2023
 9. Internship end date :

LOG SHEET OF WORK PERFORMED DURING INTERNSHIP

Date	Time		Total Hours	Details of work done	Signature of officer	Signature of student
	From	To				
03/04	12:00	5:00	5	Introduction		
04/4	12:00	5:00	5	About workers		
05/4	12:00	5:00	5	Tractors information		
06/4	12:00	5:00	5	Garage part		



A

PROJECT REPORT ON

**Customers perception towards Operation & Customer service provided
through E-banking''**

FOR

SANT DNYAESHWAR MULTI STATE KHARWANDI

SUBMITTED TO

THE UNIVERSITY OF PUNE

IN THE PARTIAL PULFILMENT OF

BACHELOR OF BUSINESS ADMINISTRATION

SUBMITTED BY

MR.Kardile Ganesh Bhausaheb

T.Y. B.B.A.

UNDER THE GUIDENCE OF

PROF. YOGESH TAMBE



ACADEMIC YEAR 2021-2022

MULA EDUCATION SOCIETY'S ARTS, COMMERCE & SICENCE COLLEGE,

SONAI-414105

DECLARATION

I undersigned Mr. Kardile Ganesh Bhausheb hereby declare that this project work entitled "Customers perception towards Operation & Customer service provided through E-banking" is my work, carried out under the guidance of my faculty guide prof. Yogesh Tambe. This report neither full nor in part has ever been submitted for award of any other degree of either this university or any other university.

Place:-Sonai

Sign *Kardile G.D.*

Date:

Mula Education Society's

Arts, Commerce and Science College, Sonai

Tal. Newasa, Dist. Ahmednagar, 414105

Email ID: sonaicollege@yahoo.co.in

Phone: (02427) 231384

CERTIFICATE

This is certified that Mr/Ms -Ganesh Bhausahab Kardile- the student of Third Year Bachelor of Business Administration (T.Y.B.B.A.) of Academic Year 2022-2023 (SEM-VI) has been successfully completed their project.



Project
Guide



Internal
Examiner



External
Examiner



संत ज्ञानेश्वर मल्टीस्टेट को ऑफ अर्बन क्रेडिट सोसायटी लि. खरवंडी

☐ मुख्य कार्यालय- खरवंडी, ता - नेवासा.

✉ sdm@gmail.com ☐ 9970122141, 8888250666

INTERNSHIP COMPLETION CERTIFICATE

To,
The Principal,
Arts, Commerce and Science College,
Sonai.

Subject: Internship Completion Certificate

Dear Madam/ Sir,

I am happy to inform you that following students of your college have successfully completed the No. of Hours 60 Internship Programme' in this organisation.



Sr. No.	Name of the student	Roll No.	Aadhar No.	Special Subject
1.	Ganesh bhausahab kardile	4220	768168319234	financial management

A
PROJECT
REPORT
ON
FOR
AT
A COMPARATIVE STUDY ON HOME LOAN IN MULA SAHAKARI BANK
SUBMITTED TO
SAVITRIBAI PHULE PUNE UNIVERSITY

IN THE PARTIAL PULFILMENT OF
BACHELOR OF BUSINESS
ADMINISTRATION
SUBMITTED BY
MISS-GOSAVI KAVERI
RAMGIRI
T.Y. B.B.A.

UNDER THE
GUIDENCE OF
PROF. YOGESH
TAMBE



ACADEMIC YEAR 2022-
2023 MULA EDUCATION SOCIETY
ARTS, COMMERCE & SCIENCE COLLEGE, SONAI. Sonai, 414105

Mula Education Society's
Arts, Commerce and Science College, Sonai

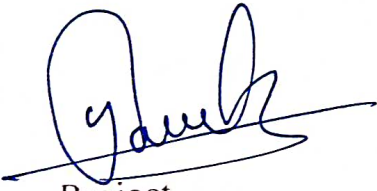
Tal. Newasa, Dist. Ahmednagar, 414105

Email ID: sonaicollege@yahoo.co.in

Phone: (02427) 231384

CERTIFICATE

This is certified that Mr/Ms Gosavi Kaveri Ramgiri the student of Third Year Bachelor of Business Administration (T.Y.B.B.A.) of Academic Year 2022-2023 (SEM-VI) has been successfully completed their project.



Project
Guide



Internal
Examiner



External
Examiner

**MULA SAHAKARI BANK Ltd. SONAI**

Tal:- Newasa, Dist:- Ahmednagar - 414105

Phone, Fax (02427) 231255, 231055

Ref. No. /MSB/2019/2023/28

Date-

To,
The Principal,
Arts commerce & Science College,
Sonai

Subject: Internship Completion Certificate

Dear Madam/ Sir,

I am happy to inform you that following students of your college have successfully completed the 'Sixty Hours Internship Programme' in this organisation.

Sr.No.	Name of the student	Roll No.	Aadhar No.	Special Subject
1.	Gosavi Kaveri Ramgiri	4213	605038874343	Cases in Finance

These students have been provided with adequate exposure and necessary hands-on training pertaining to their special subject.

I am confident that these students will perform effectively in similar type of organizations.

I wish them every success in future endeavors.

Thank you.

Sincerely,



Manager
Mula sahakari bank ltd.Sonai

Declaration

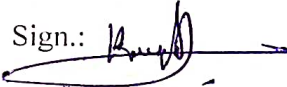
MISS.GOSAVI KAVERI RAMGIRI, by declare that this report THE COMPARATIVE STUDY ON HOME LOAN IN MULA SAHAKARI BANK is an original work done in partial fulfillment for the degree of Bachelor of Business Administration(B.B.A.), Savatribaiphule Pune University.

I further declare that this work in not partly or wholly submitted for any other purpose and that the data included in the report collected from various sources are true to the best of my knowledge.

MISS. Gosavi Kaveri Ramgiri

Place : Sonai.

Date: 13/5/2023

Sign.: 

**A
PROJECT REPORT ON**

**"A Analytical study of Life Insurance products of Life
Insurance Corporation of India."**

FOR



Arts, Commerce & Science College, Sonai 414105

SUBMITTED TO

SAVITRIBAI PHULE PUNE UNIVERSITY, PUNE

BY

Mr. Hapse Samarth Nandkumar

Under the Guidance of

Prof. YOGESH TAMBE

**IN PRATIAL FULLFILLMENT OF BACHELOR OF BUSINESS
ADMINISTRATION**

FOR THE ACADEMIC YEAR

2022-2023

DECLARATION

We hereby declare that the project work entitled, "A **Analytical study of Life Insurance products of Life Insurance Corporation of India.**" submitted under the guidance of **Prof. Yogesh Tambe** is our original work completed under the four walls of our institute.

The report submitted is our own work and has not been duplicated from any other source. We shall be responsible for any unpleased moment situation.



Mr. Hapse Samarth Nandkumar

Place: Sonai

Date: 12 - May - 2023



JYLA EDUCATION SOCIETY'S

ARTS, COMMERCE AND SCIENCE COLLEGE, SONAI

TAL. NERASA DIST. AHMEDNAGAR - 414103

Ph: 02427 23 384 Email: sonacollege@yahoo.co.in, mesarscollege@gmail.com Website: www.artsnacollege.com

Affiliated to Savitribai Phule Pune Univers. Pune. U.P. AN 45/01/1989

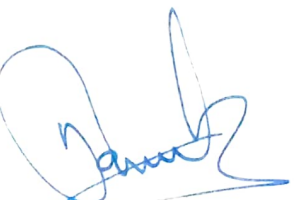
NAAC Re-accredited with 'A' Grade, DBT Star College Scheme, ISO 9001:2015 Certified, AISHE Code - C-42096

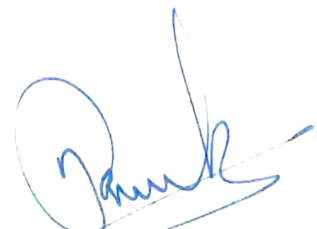
CRETIFICATE

This is to certify that Mr. **Hapse Samarth Nandkumar** the student of **Third Year Bachelor of Business Administration (T.Y.B.B.A)** of Academic Year 2022-2023 (sem – VI) has been successfully completed project. The Project Work titled as **“A Analytical study of Life Insurance products of Life Insurance Corporation of India.”**

He displayed high level of inter personal skill during the project.

We wish he all the very for his future endeavor's


Project Guide


Internal Examiner


External Examiner

INTERNSHIP COMPLETION CERTIFICATE



Principal,
Commerce & Science College,
Pai, 414105.

Subject: Internship Completion Certificate

Dear Madam/ Sir,

I am happy to inform you that following students of your college have successfully completed the 'Quality Hours Internship Programme' in this organisation.

Sr. No.	Name of the student	Roll No.	Aadhar No.	Special Subject
1.	Hapse Samarth Nandkumar	4209	2616 2606 0225	Financial Management

These students have been provided with adequate exposure and necessary hands-on training pertaining to their special subject.

I am confident that these students will perform effectively in similar type of organisations.

Wish them every success in future endeavors.

Thank you.

Sincerely,

Bhanudas Dashrath Kurkute,
Chief Life Insurance Advisor

BHANUDAS D. KURKUTE

Chief Life Member

A
PROJECT REPORT
ENTITLED ON
**Basics of Banking Software, Web Server
Technology, Standards for Core Banking Software**



SAVITRIBAI PHULE PUNE UNIVERSITY, PUNE
For the Bachelor of Business Administration

Submitted By,

Mr.Om Sheshrao Kale.

Under Guidance of

Prof:-Mr. Yogesh Tamde

MULA EDUCATION SOCIETY'

ART'S COMMERCE AND SCIENCE COLLEGE SONAI

TAL.NEWASA DIST. AHMEDNAGAR.

Year:-2022-2023

99Mula Education Society's

Arts, Commerce and Science College, Sonai

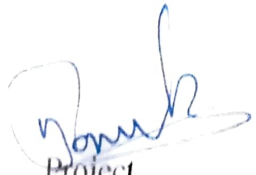
Tal. Newasa, Dist. Ahmednagar, 414105


Email ID: sonaicollege@yahoo.co.in

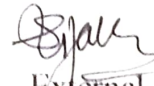
Phone: (02427) 231384

CERTIFICATE

This Is Certified That Mr/~~Ms~~ Kate Om Shekhar the Student of second Year Bachelor of Business Administration (S.Y.B.B.A.) Of Academic Year 2022-2023 (Sem-IV) Has Been Successfully Completed Their Project.


Project
Guide


Internal
Examiner


External
Examiner

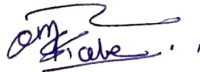
DECLARATION

I hereby declare that this project entitled "**Basics of Banking Software, Web Server Technology, Standards for Core Banking Software**" written by me and submitted to **SAVITRIBAI PHULE PUNE UNIVERSITY, PUNE** for the award of the **Bachelor of Business Administration** in Under the faculty of commerce. We further declare that, this has not been submitted, in full or in Part, to any other university for any degree or whatsoever.

Date:- 11/05/2023

Place:- Sonai

Student Name :- Kale Om Sheshrao



A
PROJECT
REPORT
ON
FOR
THE STUDY OF WORKING CAPITAL MANAGEMENT WITH RATIO
ANALYSIS
AT
MULA SAHKARI SAKHAR KARKHANA LTD SONAI

SUBMITTED TO
SAVITRIBAI PHULE PUNE UNIVERSITY

IN THE PARTIAL PULFILMENT OF
BACHELOR OF BUSINESS
ADMINISTRATION

SUBMITTED BY

MISS- KARDILE GITA
ADINATH
T.Y. B.B.A.

UNDER THE
GUIDENCE OF
PROF. YOGESH
TAMBE

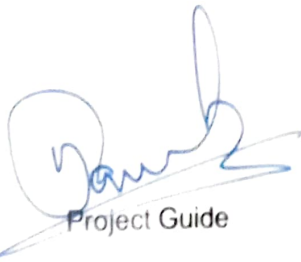


ACADEMIC YEAR 2022-
2023 MULA EDUCATION SOCIETY
ARTS, COMMERCE & SICENCE COLLEGE, SONAI. Sonai, 414105

To Whom so ever It may Concern

This is certify that MISS.KARDILE GITA student of B B A. of our institute has successfully completed the project and submitted areport on

"THE STUDY OF WORKING CAPITAL MANAGEMENT WITH RATIO ANALYSIS" As partial fulfilments of BBA degree ofSavitribaiPhule Pune University of Pune for the academic year 2022-23-e displayed high level of inter personal skill during theproject. We wish he all the very for her future endeavours.



Project Guide

Examiner



External

Declaration

MISS KARDILE GITA ADINATH, by declare that this report ' THE STUDY OF WORKING CAPITAL MANAGEMENT WITH RATIO ANALYSIS ' is an original work done in partial fulfillment for the degree of Bachelor of Business Administration(B.B.A.), Savatribaiphule Pune University.

I further declare that this work in not partly or wholly submitted for any other purpose and that the data included in the report collected from various sources are true to the best of my knowledge.

MISS. KARDILE GITA ADINATH

Place : Sonai.

Sign.: 

Date: 12/5/2023



मुळा सहकारी साखर कारखाना लिमिटेड

सोनई, तालुका नेवासा, जि. अहमदनगर

1. Name of the Student : Kardile Geetu Adinath
2. Name of the College : Art, commerce & science college, Sonai
3. Division and Roll Number : 4202
4. Address : Sonai, Tal - newasa, Dis - A. Nagar
5. Contact Number : 8459051698
6. Email ID : adinathkardile5414@gmail.com
7. Special Subject : financial management
8. Internship start date : 4 April 2023
9. Internship end date : 15 April 2023

LOG SHEET OF WORK PERFORMED DURING INTERNSHIP

Date	Time		Total Hours	Details of work done	Signature of officer	Signature of student
	From	To				
4/4/23	11 am	5 pm	6	Introduction of factory	<i>Ran</i>	<i>Geetu</i>
5/4/23	11 am	5 pm	6	process of factory	<i>Ran</i>	<i>Geetu</i>
6/4/23	11 am	5 pm	6	operating cycle	<i>Ran</i>	<i>Geetu</i>
7/4/23	11 am	5 pm	6	Ratio Analysis	<i>Ran</i>	<i>Geetu</i>

A Project Report
ON

**“Market research and consumer satisfaction
on Dabur products at rushab traders sonai”**

Submitted to



**Art's Commerce and Science College ,Sonai
of
SAVITRIBAI PHULE PUNE UNIVRSITY, PUNE**

For the Awarded of the Degree of

Bachelor of Business Administration

Under the Faculty of Commerce and Management Submitted

by

Mr. Kute Vishal Kailas

Under Guidance of

Mrs. Priti Wadagle

Academic Year 2022-23

Mula Education Society's

Arts, Commerce and Science College, Sonai

Tal. Newasa, Dist. Ahmednagar. 414105

Email ID: sonaicollege@yahoo.co.in

Phone: (02427) 231384

CERTIFICATE

This is certified that Mr/Ms Kute Vishal Kailas the student of Third Year

Bachelor of Business Administration (T.Y.B.B.A.) of Academic Year 2022-2023 (SEM-VI) has

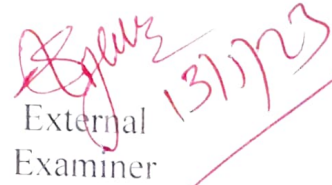
been successfully completed his project.



Project
Guide



Internal
Examiner



External
Examiner

13/1/23



MULA EDUCATION SOCIETY'S

ARTS, COMMERCE AND SCIENCE COLLEGE, SONAI



TAL. NEWASA, DIST- AHMEDNAGAR - 414105

Ph.: 02427-231384 Email: sonaicollege@yahoo.co.in, mesacsccollege@gmail.com Website: www.acssoaicollege.com

Affiliated to Savitribai Phule Pune University, Pune (I.D.PU/AN/ASC/031/1989)

NAAC Re-accredited with 'A' Grade, DBT Star College Scheme, ISO 9001: 2015 Certified, AISHE Code - C-42096

ADM-R-30

Ref. Acsc/ 53 /2023-24

Date: 04/04/2023

To,

The Manager,

Ruhabh Traders,
Kishor Shantilal Bhargat

Subject: Request for inclusion of students of our college for Internship Program

Sir/ Madam,

Savitribai Phule Pune University has introduced 'Internship Programme' for Third Year students in its revised syllabus

The purpose of the internship programme is to provide hands on training and experience to the students about various aspects of business and commercial activities. The internship will also enhance employability of students.

In view of this, I request you to provide students of our college with an opportunity for internship in your esteemed organization.

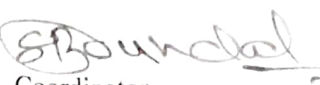
We would appreciate if you could provide exposure of the following business activities to these students-


1. Financial Management
2. Marketing and Sales Management
3. Supply Chain Management
4. Accounting Procedure
5. Recruitment Process
6. Any other information related to Business Activities

We look forward to a mutually rewarding academic association with your organization.

Thank you.

Sincerely,


Coordinator,
Internship Program


किशोर शान्तिलाल भर्गट
किराणा मालाचे लापर
पोस्ट, पं. 242 587522





Mkhavir Marg, Arp-Sonai, Tal-Newasa, Dist-Ahmednagar-414105

Proprietor: Kishor Shantilal Bhalgat Mob. No. :9421587579

1. Name of the Student :Kute Vishal Kailas
2. Name of the College : T.Y.BBA/BBA(IB)
3. Division and Roll Number :422-5
4. Address :Shanishingnapur, A-nagar,
Newasa
5. Contact Number :7020681200
6. Email ID :vishalkute541541@gmail.com
7. Special Subject :Marketing Management
8. Internship start date : 10 April
9. Internship end date : 21 April

LOG SHEET OF WORK PERFORMED DURING INTERNSHIP

Date	Time		Total Hours	Details of work done	Signature of officer	Signature of student
	From	To				
10 April	8 Am	12 Am	5Hrs	Introduction of dabur product		
11 April	8 Am	12 Am	5Hrs	Dabur supply chain		
12 April	8 Am	12 Am	5Hrs	Dabur product list		
13 April	8 Am	12 Am	5Hrs	Dabur product price		

A Project Report
ON

**“Marketing of Electronics Products at
Panchratna Mobile Electronics Sonai”**

Submitted to



**Art's Commerce and Science College ,Sonai
Of
SAVITRIBAI PHULE PUNE UNIVRSITY, PUNE**

For the Awarded of the Degree of

Bachelor of Business Administration

Under the Faculty of Commerce and Management Submitted

by

Mr. Makone Pranav Vijay

Under Guidance of
Mrs. Priti Wadagle
Academic Year 2022-23



Sonai, Tal. Newasa, Dist. A. Nagar, 414105
Proprietor-Ravi Shete

INTERNSHIP COMPLETION CERTIFICATE

To,
The Principal,
Arts Commerce & Science College,
Sonai

Subject: "Marketing of electronics products at panchratna mobile electronics sonai"

Dear Student,

I am happy to inform you that following students of your college have successfully completed the No. of Hours- 24 Internship Programme' in this organisationorganisation.

Sr. No.	Name of the student	Roll No.	Aadhar No.	Special Subject
1.	Makone Pranav Vijay	4212	39161529768	Marketing Management

These students have been provided with adequate exposure and necessary hands- on trainingpertaining to their special subject.

I am confident that these students will perform effectively in similar type of organisations.I wish them every success in future endeavors.

Thank you.Sincerely,

PANCHARATNA ENTERPRISES
A./p SONAI , TAL - NEWASA ,
DIST - AHMEDNAGAR Pin -414105
Pro . Ravindra P. Shete
Mob. 9511004511

Name & Signature

(Authorised Signatory)

Mula Education Society's
Arts, Commerce and Science College, Sonai

Tal. Newasa, Dist. Ahmednagar, 414105

Email ID: sonaicollege@yahoo.co.in

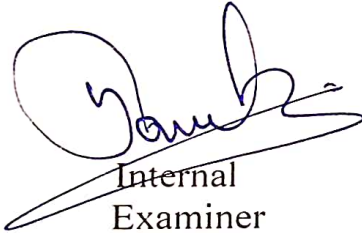
Phone: (02427) 231384

CERTIFICATE

This is certified that Mr/Ms - Makone Pranav the student of Third Year
Bachelor of Business Administration (T.Y.B.B.A.) of Academic Year 2022-2023 (SEM-VI) has
been successfully completed his project.



Project
Guide



Internal
Examiner



External
Examiner



Sonai, Tal. Newasa, Dist. A. Nagar, 414105
Proprietor-Ravi Shete

1. Name of the Student :Pranav Vijay Makone
2. Name of the College : T.Y.BBA/BBA(IB)
3. Division and Roll Number :4212
4. Address :Vatapur, Tal-Newasa, Dist-A. nagar
5. Contact Number :9359607925
6. Email ID :pranavmakone0@gmail.com
7. Special Subject :Marketing Management
8. Internship start date : 10 April 2023
9. Internship end date : 21 April 2023

LOG SHEET OF WORK PERFORMED DURING INTERNSHIP

Date	Time		Total Hours	Details of work done	Signature of officer	Signature of student
	From	To				
10 April	8 AM	12 AM	4 Hrs	Introduction of electronic gadgets	<i>[Signature]</i>	<i>[Signature]</i>
11 April	8 AM	12 AM	4 Hrs	Comparison of product	<i>[Signature]</i>	<i>[Signature]</i>
12 April	8 AM	12 AM	4 Hrs	Marketing strategy	<i>[Signature]</i>	<i>[Signature]</i>
13 April	8 AM	12 AM	4 Hrs	Promotion Activity	<i>[Signature]</i>	<i>[Signature]</i>



Sonai, Tal. Newasa, Dist. A. Nagar, 414105
Proprietor-Ravi Shete

14 April	8 Am	12 Am	4 hrs	Supply chain	<i>[Signature]</i>	<i>[Signature]</i> Pranav
15 April	8 Am	12 Am	4 hrs	Pricing strategy	<i>[Signature]</i>	<i>[Signature]</i> Pranav
16 April	8 Am	12 Am	4 hrs	Product life analysis	<i>[Signature]</i>	<i>[Signature]</i> Pranav
17 April	8 Am	12 Am	4 hrs	Demand of product in area	<i>[Signature]</i>	<i>[Signature]</i> Pranav
18 April	8 Am	12 Am	4 hrs	Customer Demand	<i>[Signature]</i>	<i>[Signature]</i> Pranav
19 April	8 Am	12 Am	4 hrs	Customer Buying behaviour	<i>[Signature]</i>	<i>[Signature]</i> Pranav
20 April	8 Am	12 Am	4 hrs	Customer satisfaction	<i>[Signature]</i>	<i>[Signature]</i> Pranav
21 April	8 Am	12 Am	4 hrs	Marketing of product	<i>[Signature]</i>	<i>[Signature]</i> Pranav
Total Hours			48			

Certified that pranav vijay makone has satisfactorily completed the internship programme assigned to him.

PANCHARATNA ENTERPRISES
A./p SONAI, TAL - NEWASA,
DIST - AHMEDNAGAR Pin -414105
Pro . Ravindra P. Shete
Mob. 9511004511

Name & Signature of
supervisor

Name & signature
of proprietor

Name & signature of
section in charge

Date :

A Project Report

ON

**“A STUDY ON THE IMPORTANCE OF BRANDING AND PACKAGING ON
THE PRODUCTIVITY OF SUPREME PAINT AT KARAN TRADING
COMPANY, SONAI”**

Submitted to



Art's Commerce and Science College, Sonai

of

SAVITRIBAI PHULE PUNE UNIVERSITY, PUNE

For the Awarded of the Degree of

Bachelor of Business Administration

Under the Faculty of Commerce and Management

Submitted by

Mr. Kurhat Nilesh Adinath

Under Guidance

of

Mrs. Priti Wadagle

Academic Year 2022-23



To,
The Principal,
ARTS COMMERCE & SCIENCE COLLEGE,
Sonai

Date- 04/04/2023

Subject: "A STUDY ON THE IMPORTANCE OF BRANDING AND PACKAGING ON THE PRODUCTIVITY OF SUPREME PAINT AT KARAN TRADING COMPANY, SONAI"

Dear Student,

I am happy to inform you that following students of your college have successfully completed the no. of Hours - 48 Internship Programme' in this shop.

Sr.No.	Name of student	Roll.No.	Adhar No.	Special Subject
1	Kurhat Nilesh Adinath	4227	262819173547	Marketing Management

This student has been provided with adequate exposure and necessary hands- on training pertaining to them special subject. I am confident that this student will perform effectively in similar type of shops.

I wish him every success in future endeavors.

Thank you.

Sincerely,

Name & Signature (Authorized Signatory)


~~M.A. Karan Trading Company~~

Proprietor

Mula Education Society's
Arts, Commerce and Science College, Sonai

Tal. Newasa, Dist. Ahmednagar, 414105

Email ID: sonaicollege@yahoo.co.in

Phone: (02427) 231384

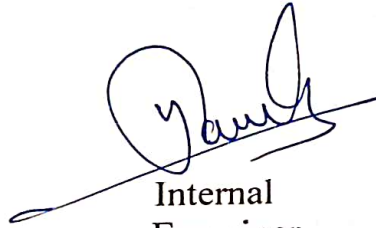
CERTIFICATE

This is certified that Mr/Ms Krushat Nilesh the student of Third Year


Bachelor of Business Administration (T.Y.B.B.A.) of Academic Year 2022-2023 (SEM-VI) has
been successfully completed His project.



Project
Guide



Internal
Examiner




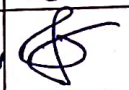

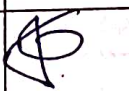
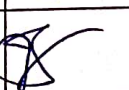
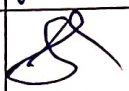

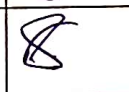
External
Examiner



1. Name of the Student : Kurhat Nilesh Adinath
2. Name of the College : T.Y.BBA/ST/100
3. Division and Roll Number : 4227
4. Address : Shanishingapur, Tal-
Newasa, Dist- A. nagar
5. Contact Number : 77967 20296
6. Email ID : nileshkurhat153@gmail.co
m
7. Special Subject : Marketing Management
8. Internship start date : 8 April 2023
9. Internship end date : 18 April 2023

SHEET OF WORK PERFORMED DURING INTERNSHIP

Date	Time		Total Hours	Details of work done	Signature of officer	Signature of student
	From	To				
8 April	12 Am	4 pm	4 ^{Hrs} 4pm	Packaging Analysis		
9 April	12 Am	4 pm	4 ^{Hrs}	Introduction to paints product		
10 April	12 Am	4 pm	4 ^{Hrs}	Analysis of products		
11 April	12 Am	4 pm	4 ^{Hrs}	Product life cycle.		

11 April	12 Am	4 pm	4Hrs	Distribution cycle		<u>N. Kurhat</u>
12 April	12 Am	4 pm	4Hrs	Manufacturing details		<u>N. Kurhat</u>
13 April	12 Am	4 pm	4Hrs	Price Analysis		<u>N. Kurhat</u>
14 April	12 Am	4 pm	4Hrs	Quality Comparison		<u>N. Kurhat</u>
15 April	12 Am	4 pm	4Hrs	Customer Analysis		<u>N. Kurhat</u>
16 April	12 Am	4 pm	4Hrs	Marketing strategy		<u>N. Kurhat</u>
17 April	12 Am	4 pm	4Hrs	Customer Buying behaviour		<u>N. Kurhat</u>
18 April	12 Am	4 pm	4Hrs	Promotion Activity.		<u>N. Kurhat</u>
Total Hours			48			

and that Kurhat Nilesh Adinath has satisfactorily completed the
 the programme assigned to him.

Signature of _____ Name & signature _____ Name & signature of _____
 Director of proprietor section in charge


 Nilesh Adinath
 Proprietor



A

Project Report On

To Study Sells And Promotions Of Frigorifico

Allana Pvt. Ltd

BSubmitted to

Art, Commerce & Science College, Sonar

Of

PIHULE PUNE UNIVERSITY, PUNE

For the Awarded of the Degree of

of Business Administration

Under the faculty of Commerce Management

Submitted by

Mr. Ambade Nishant Popat

Under the guidance of

Mrs. Potti Wadgaonkar

Academic Year - 2022-23

Mula Education Society's

Arts, Commerce and Science College, Sonai

Tal. Newasa, Dist. Ahmednagar, 414105

Email ID: sonaicollege@yahoo.co.in

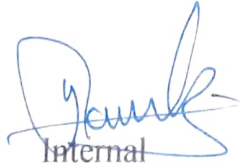
Phone: (02427) 231384

CERTIFICATE

This is certified that Mr/Ms -Nishant Popat Ambade- the student of Third Year Bachelor of Business Administration (T.Y.B.B.A.) of Academic Year 2022-2023 (SEM-VI) has been successfully completed their project.



Project
Guide



Internal
Examiner



External
Examiner

Date:

INTERNSHIP COMPLETION CERTIFICATE



JK TRADERS
PROPRIETOR

A.P. Kharwadi, Tel Newasa Dist A. Nagar
9096219502 9970122141
pranavchordiya5656@gmail.com

To,

The Principal,

ACS College,

sonaj (Place)

Subject: Internship Completion Certificate

Dear Madam/ Sir,

I am happy to inform you that following students of your college have successfully completed

the No. of Hours 60 hrs 'Internship Programme' in this organisation.

Sr. No.	Name of the student	Roll No.	Aadhar No.	Special Subject
---------	---------------------	----------	------------	-----------------

A PROJECT REPORT ON
FINANCIAL PRODUCT AND SERVICE OF SHREE SWAMI SAMARTH BIGAR
SHETI SAHAKARI PATSANSTHA

FOR



Arts, Commerce & Science College, Sonai

SUBMITTED TO

SAVITRIBAI PHULE PUNE UNIVERSITY, PUNE

BY

Mr. Pawar Avinsh Vilas

Under the Guidance of

Prof. Tambe Sir


IN PARTIAL FULFILLMENT OF BACHELOR OF BUSINESS
ADMINISTRATION

FOR THE ACADEMIC YEAR

2022-2023

Declaration

Avinash vilas by declare that this report titled "financial product and service of three cream samarth" is an original work done by Bachelor of Business Administration (BBA) savitriba phule pune. I further declare that this work is not partly or wholly submitted for any other purpose and that the data in the report collected from various sources are true to the best of any knowledge.



Mr. Pawar Avinash Vilas



ARTS, COMMERCE AND SCIENCE COLLEGE, SONAI



NAAC Re-accrédited with 'A' Grade, DUE (Dist. College Scheme), 15/2/2017, 2015 Certified, AICTE Code: 154205

ADM/R/30

Ref. No. 53/2023-24

Date 05/09/2023

To,
The Manager,

Saxami Samarth
multistate, Sonai,

Subject: Request for inclusion of students of our college for Internship Program

Sir/ Madam,

SavitribaiPhule Pune University has introduced 'Internship Programme' for Third Year students in its revised syllabus

The purpose of the internship programme is to provide hands on training and experience to the students about various aspects of business and commercial activities. The internship will also enhance employability of students.

In view of this, I request you to provide students of our college with an opportunity for internship in your esteemed organization.

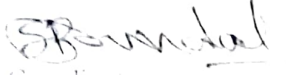
We would appreciate if you could provide exposure of the following business activities to these students-


1. Financial Management
2. Marketing and Sales Management
3. Supply Chain Management
4. Accounting Procedure
5. Recruitment Process
6. Any other information related to Business Activities


We look forward to a mutually rewarding academic association with your organization.

Thank you.

Sincerely,


Coordinator,
Internship Program


PRINCIPAL
Mula Education Society's
Arts, Commerce & Science College,
Sonai Tal. Nanded Dist. A. Nagar 431 117


मॅनेजर
श्री स्वामी समर्थ प्रामोण निगमोती सह
मलमलश्या मार्ग सोनई ता नवसा, जि. अ. नगर

Mata Education Society

Arts, Commerce and Science College, Sonai

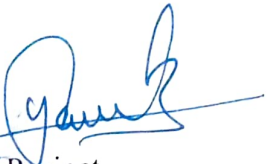
Tal. Newasa, Dist. Ahmednagar, 414105

Email ID: sonacollege@yahoo.co.in

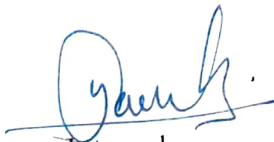
Phone: (02427) 231384

CERTIFICATE

This is certified that Mr/Ms Pawar Avinash the student of Third Year Bachelor of Business Administration (T.Y.B.B.A.) of Academic Year 2022-2023 (SEM-VI) has been successfully completed their project.



Project
Guide



Internal
Examiner



External
Examiner

INTERNSHIP COMPLETION CERTIFICATE

To,

The Principal,
Arts, Commerce & Science College,
Sonai

Subject: Internship Completion Certificate

Dear Sir,

I am happy to inform you that following students of your college have successfully completed the 60 Hours Internship Program in Shree Swami Sumarath Patangthe organization.

Sr. No.	Name of the student	Roll No.	Aadhar No.	Special Subject
1.	<u>Pawar Avinash</u> ↓	<u>4215</u>	<u>608172115706</u>	Marketing Management/ Financial Management

The student has been provided with adequate exposure and necessary hands-on training pertaining to their special subject.

I am confident that the student will perform effectively in similar type of organizations. I wish them every success in future endeavors.

Thank you.



श्री स्वामी सुमरथ प्रतिष्ठान Sincerely,

डा. मधु सने, [Faint text]
[Faint text]

A
PROJECT REPORT
ON

VISIBILITY ANALYSIS OF TECH MAHINDRA

SUBMITTED TO
THE UNIVERSITY OF PUNE
IN THE PARTIAL PULFILMENT OF
BACHELOR OF BUSINESS ADMINISTRATION

SUBMITTED BY
MR.PRADIP KUSHARAM SOLUNKE

S.Y. B.B.A.

UNDER THE GUIDENCE OF
PROF. Mr : **Shriniket . R. Langote**



ACADEMIC YEAR 2022-2023.

MULA EDUCATION SOCIETY'S ARTS, COMMERCE & SICENCE COLLEGE, SONAI-
414105

Mula Education Society's

Arts, Commerce and Science College, Sonai

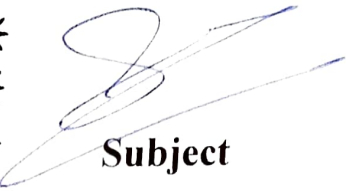
Tal. Newasa, Dist. Ahmednagar, 414105

Email ID: sonaicollege@yahoo.co.in

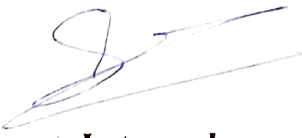
Phone: (02427) 231384

CERTIFICATE

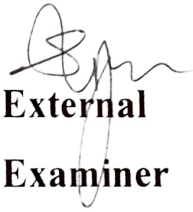
This Is Certified That Mr . Pradip Kusharam Solunke
Student of Second Year Bachelor of Business Administration
(S.Y.B.B.A.) Of Academic Year 2022-2023 (Sem-IV) Has Been
Successfully Completed Their Project.



**Subject
Teacher**



**Internal
Examiner**



**External
Examiner**



HOD

DECLARATION

I hereby declare that this project entitled "VISIBILITY ANALYSIS OF TECH MAHINDRA" is an original work done in partial fulfillment for the degree of Bachelor of Business Administration (B.B.A.), Savatribaiphule Pune University.

I further declare that this work is not partly or wholly submitted for any other purpose and that the data included in the report collected from various sources are true to the best of my knowledge.



MR. PRADIP KUSHARAM SOLUNKE

Date: / /2023

Place: Sonai

ACKNOWLEDGEMENT

It was very graceful opportunity for me to work with this organization and to study the management of marketing statement. During the project I got valuable knowledge about the storekeeping and marketing Sonai this project help me to apractical used of management practices.

With great pleasure I wish to express to my deep sense of gratitude to my guide Prof. **Shriniket . R. Langote** who helped me to complete this project and guided properly. I thank full to Branch officer for giving me this opportunity to work under his kind control.



MR. PRADIP KUSHARAM SOLUNKE

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INTRODUCTION OF DIGITAL MARKETING

Digital marketing is the use of digital technologies and platforms to promote products and services, as well as to connect with potential customers. It is an incredibly versatile and powerful tool that can be used in various ways to reach people worldwide. Digital marketing utilizes multiple digital technologies to deliver promotional messages, such as mobile phones, computers, and other digital media and platforms. It can be used for B2B (Business to Business) and B2C (Business to Consumer) marketing, depending on the goal and objectives of the campaign. Digital marketing offers unique advantages such as greater reach, improved targeting, personalized messaging, and better ROI (Return on Investment). It also allows businesses to stay up-to-date with marketing trends and technologies. With the right strategies and tactics, companies can leverage digital marketing to increase their visibility and reach a larger audience.



DEFINITION OF DIGITAL MARKETING

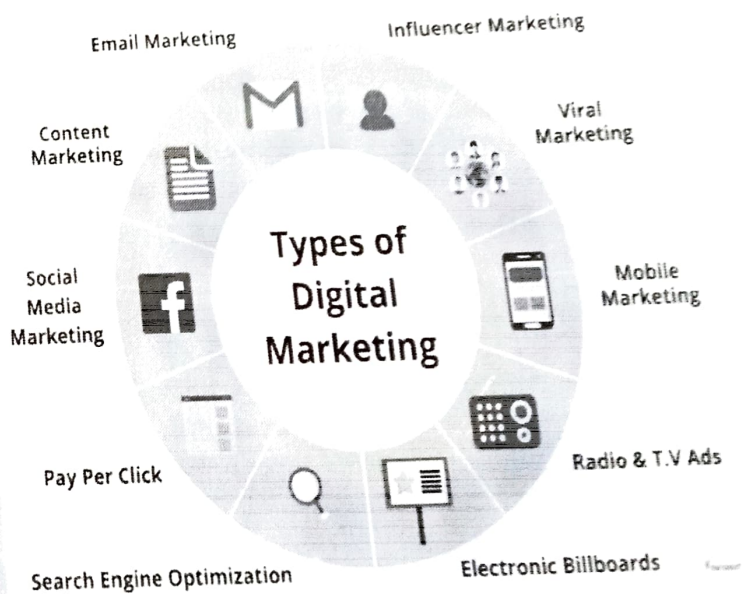
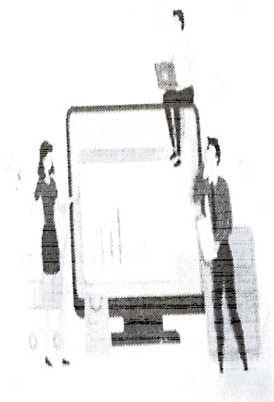
Digital marketing comprises all marketing efforts that use the internet. These include digital channels such as search engines, email, websites, social media, etc., that can be used to connect with current and prospective customers.

Digital marketing, also called online marketing, is the promotion of brands to connect with potential customers using the internet and other forms of digital communication. This includes not only email, social media, and web-based advertising, but also text and multimedia messages as a marketing channel. Essentially, if a marketing campaign involves digital communication, it's digital marketing.

In short we can understand Digital Marketing and its types in below pictures.

What Is Digital Marketing?

- Content
- SEO
- Email
- Social Media
- Mobile



ADVANTAGES OF DIGITAL MARKETING

1. Global Reach

Traditional marketing is restricted by geography and creating an international marketing campaign can be hard, expensive, as well as labour-intensive. However, digital marketing happens on the Internet, which means that the reach you can achieve with it is immense. Even a very small local business owner has the ability to reach an international audience with an online store. This would never be possible with traditional marketing or would cost a whole lot of money to do so. This online accessibility has opened many growth opportunities for businesses to explore. The combination of global reach and visibility is a great opportunity for any business.

2. Local Reach

While global reach is a significant advantage of digital marketing, it also improves local visibility, which is especially important if your business relies on nearby customers. Local SEO and locally targeted ads can be beneficial for companies trying to bring more customers to their doors. Think of the reach you can get to a whole neighbourhood with digital marketing versus the reach it would take you to print out flyers and distribute them around.

3. Lower Cost

Whether you want to promote your business locally or internationally, digital marketing provides you with cost-effective solutions. It allows even the smallest companies to compete with larger companies using highly targeted strategies. Most of these strategies won't even cost anything at all to start with (such as SEO, social media, and content marketing). However, not every form of digital marketing is suitable for every business and some may even have more costs than others. A business can find appropriate solutions based on its marketing goals.

4. Easy to Learn

While there are many aspects of digital marketing that you need to learn, it is fairly easy to get started with. It gets more complex from the nature of the goals and the scale of the campaigns. However, it is all a matter of finding the right strategy that works for your business.

5. Effective Targeting

Even if you don't have a clear idea of your target audience, digital marketing enables you to extract data to see which audiences will work best for you and optimize your campaign around them. There are many different options of targeting such as through keywords for search engine optimization (SEO), pay-per-click (PPC), or through demographic information on social media. This enormous amount of targeting elements at your disposal makes sure that every campaign reaches the right audience. It also helps you to analyze the changing behaviours of customers and modify campaigns for those changes. This ability to understand customers' changing needs quickly is a sure way of success for any company.

6. Multiple Strategies

There are different strategies of digital marketing that can be used by different types of businesses. A B2B business that is interested in gaining international leads may have a totally different strategy than a B2C local business selling clothes. While some companies can benefit more easily with content marketing and SEO, others can benefit from conversion-based ad campaigns. The key is to always analyze the results and develop better tactics and methods with time. A well-executed digital marketing strategy is one that changes and adapts quickly as the needs of the business transform.

Here are some of the most common types of digital marketing you can choose from:

- SEO-based content creation
- Search engine marketing
- Social paid ads
- Video marketing
- Forum engagement
- Social media marketing
- Email marketing
- Local search
- Remarketing
- Influencer marketing

7. Multiple Content Types

Another crucial advantage of digital marketing is the different content types available to showcase your brand online. For a lot of platforms, there is a wide range of content types you can choose from to keep your brand fresh and build effective online campaigns. Unlike traditional marketing, you can more easily reproduce one content to fit as many platforms as you want.

Here are some of the most common types of content that you can choose from:

- Blogs
- Podcasts
- Emailers
- Ebooks
- Visual content
- Infographics
- Whitepapers
- Quizzes
- Social media posts
- Webinars

8. Increased Engagement One of the most important advantages of digital marketing is increased engagement. Digital marketing is designed to be highly engaging by default. Users can share a blog post, like a photo, save a video, or engage with your website via a paid ad click. The best part is that all of these actions can be measured. This enables you to create even more engaging posts to increase brand awareness or boost sales. The more you engage online, the more loyal customers you can get. Businesses that use engaging formats effectively in their online strategies have an easier time converting cold traffic to loyal customers.

9. Analytics and Optimization This helps to optimize future campaigns and fix any possible mistakes quickly. Analyzing your digital marketing campaigns also enables you to see your funnels.

DISADVANTAGES OF DIGITAL MARKETING

1. High competition

Since the competition has increased significantly recently, the digital marketing strategy needs to be well-planned, distinctive, catch people's attention, and influence the target demographic. Any repetitive approach or method will rapidly force the brand out of the race. Digital marketing campaigns are becoming increasingly competitive. As a result, firms must be responsive to their client's demands and relevant to them.

2. Time-Consuming

One of the major disadvantages of digital marketing is the investment of time. Organizational techniques and approaches can save time, making it hard to devote enough time to the campaign. In the long term, this will be detrimental. As a result, it has been suggested that the company focus on a strategy and generate and pick content accordingly. Digital marketing technologies such as Hub Spot, social media posting, and scheduling programs like Hoot suite and Tweet deck should be leveraged to overcome difficulties.

3. Security and Privacy Issues

Security is the most important necessity for every brand. As a result, you must take website protection seriously as a digital marketer. It is usually recommended to secure and protect network connections by employing firewalls and encryption solutions such as VPN. The fundamental strategy of having a decent antivirus is the most preferable. Legal considerations in getting client data for digital marketing campaigns must be completed with all appropriate procedures. Customer data must be protected first and foremost because it may be compromised during data breaches.

4. Dependability on technology

Digital marketing is purely technological, and the Internet is prone to mistakes. There are times when links need to be fixed, landing pages do not load, and page buttons do not perform their job. This causes prospective customers to switch brands. As a result, a website test is required to avoid this. Reviewing the text and ensuring that the campaigns will operate in their intended niche is also necessary.

5. Complaints and feedback

Maintaining a brand's reputation by responding appropriately to negative feedback is tough. Anyone may comment or critique your product or service on digital platforms distributed to your target audience via social media networks and review channels. Unless you have a solid foundation built on brand loyalty and excellent customer service, each bad review may negatively impact some of your customers.

6. Inaccessibility

Although online marketing provides companies with a worldwide reach, it only reaches some areas or individuals. For example, in rural locations where internet service providers are scarce or the internet connection is inadequate. Furthermore, illiterates and the elderly who do not utilize the Internet are not reached through digital marketing.

METHODS OF DIGITAL MARKETING

1. Content Marketing

Content marketing refers to informational, valuable content like blog posts, how-to videos, and other instructional materials. This type of marketing helps you connect with your audience and answer their questions. It can also help to generate leads and close sales.

Content should be published regularly with the target audience in mind. Ideally, your brand would become a trusted voice within the industry by publishing quality, reliable content. You want your audience to come to you first for information on the latest industry trends.

2. Search Engine Optimization

Search engine optimization, (SEO), is the strategy of creating content in such a way that search engines like Google will rank your page high on the search engine results page (SERP).

Google uses algorithms to decide how relevant your page is to the keywords that the user is searching for. These algorithms update frequently, and SEO strategies must be adjusted just as regularly to remain effective.

When done properly, SEO efforts will put your page at the top of the SERP and bring in more organic traffic.

3. Search Engine Marketing/Pay-per-Click

Search engine marketing, or SEM, refers to paid advertisements that appear at the top of the SERP. The cost of these ads typically depends on the number of clicks the link receives, hence "pay-per-click."

When you pay for these top SERP slots, the "Ad" label will appear next to your URL. Despite consumer knowledge that these are ads, many still click on these links, and it can be a very effective digital marketing strategy.

4. Social Media Marketing

With social media marketing, social media platforms are used as a digital marketing channel. Ads can be bought to reach out to a new audience, or you can create a profile for your business on any social media platform and create posts to advertise new products, sales, or freshly published content.

Which social media platform you will use will depend on the type of audience you want to reach. For example, according to Pew Research, Instagram is best for reaching audiences between the ages of 25 and 29, while those 65+ can be best achieved through Face book.

5. Email Marketing

When someone visits your website or business, invite them to join an email subscriber list. With their permission, you can send emails about sales, special events, or product releases. Email marketing is often underestimated, and according to Lyfe Marketing, approximately \$40 of revenue is brought in for every dollar spent on email marketing.

The most important part of this digital marketing channel is that it should provide value to your audience. Offer them exclusives that they would not receive anywhere else, and you can build a mutually beneficial relationship that will increase brand loyalty.

6. Mobile Marketing

Mobile marketing is mandatory for brands who desire to be with their customers, side by side. It requires the marketer to adapt everything he is doing on the desktop to mobile. You must also be efficient in mobile-specific tasks such as in-app advertising, texting, and social messaging apps. It is significantly important for brands that target a younger audience.

7. Video Marketing

In today's fast-paced scenario, short and quick videos are quicker than texts in attracting customers. Be it educational or entertaining, live or pre-recorded video content is a reliable digital marketing option. Today, over 2 billion people look for something or the other per month on YouTube. It is a promising opportunity to reach new customers, and video marketing strategies drive results throughout the marketing funnel.

80% of customers opt for search engines and videos to learn about products and check reviews. 55% of consumers do it before buying.

8. Audio Marketing

Radio has been customers' favourite since the Golden Age of commercial broadcasting. From the 1920s till today, a section of people still listens to the radio regularly switching from traditional radios to internet radio. Channels like Spotify help advance audio marketing. Audio marketing is much broader as it includes podcasts and smart home assistants such as Google Home or Amazon Alexa.

PROCESS OF DIGITAL MARKETING

Step 1: Research



At this stage, you will collect all the information that will be required for decision making in the next stages. Information collected during the research will become your raw material to strategize & create your digital marketing campaign. This stage can also be called as ***Digital Marketing Research***. At this stage, you will research 4 sets of information:

1. About Business
2. About Your Target Customers
3. About The Product That You Want To Market
4. About Online Competition

Each set is unique & equally important. You will require multiple sources to collect the information.

Step 2: Create

Once you collect information at the research stage, you can now start creating:



1 – Digital Marketing Objectives / Goals: These are the ultimate goals that you want to achieve through your Digital Marketing Campaign. Every business is unique; therefore their goals will also be unique. Campaigns without clear goals will end up spending money without the assurance of achieving goals. What goals you should set, can be answered after looking at

information collected at the Digital Marketing Research stage. *Learn more about Digital Marketing Objectives / Goals.*

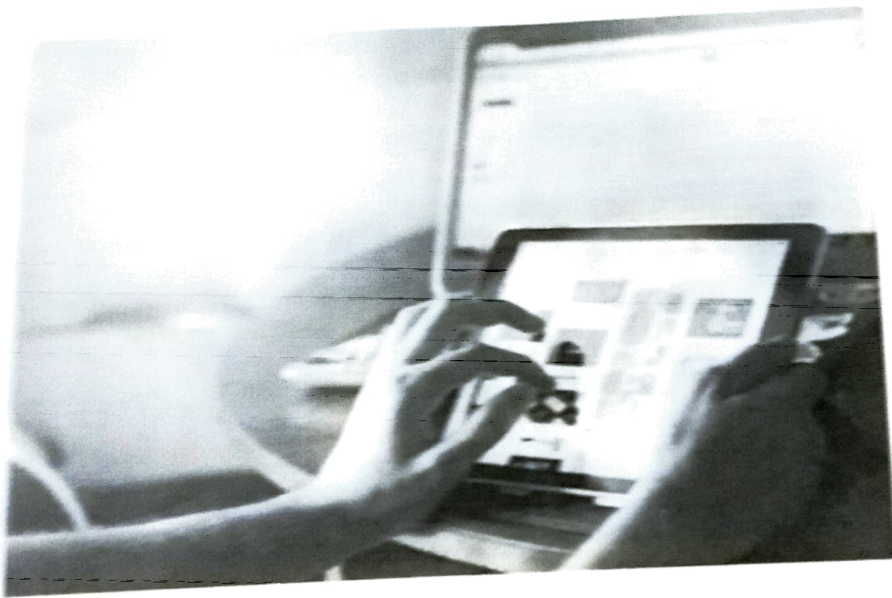
2 – Digital Marketing Strategy: After you set the goals, it's time to create a strategy to achieve those goals. Your Digital Marketing Strategy will include Positioning Strategy, Branding Strategy, Content Strategy, Digital Marketing Channels Strategy. What strategy should be adapted/created, will be answered from the information collected at the Digital Marketing Research stage.

3 – Digital Marketing Plan: At this stage, you will lay down a documented plan that will include all your detailed Digital Marketing activities with timelines.

4 – Creating Primary Digital Identities: The 3 primary Digital Identities of business are Website, Blog & App. These are like your online office, shops, or showrooms. These are the places where you want your target customer to reach & ultimately buy your products &

services. Before you move on to the next stage, i.e promote, your primary digital identities must be fully ready. For businesses that want to sell their products through major E-Commerce portals, creating digital identities can be optional. But, it's better to at least have a website for establishing some credibility of your business.

Step 3: Promote



After your primary digital identities are fully ready, you will start promoting them. That means you want relevant people to start coming to your primary digital identities. This is

also called as generating relevant traffic. Relevant traffic is an important word here.

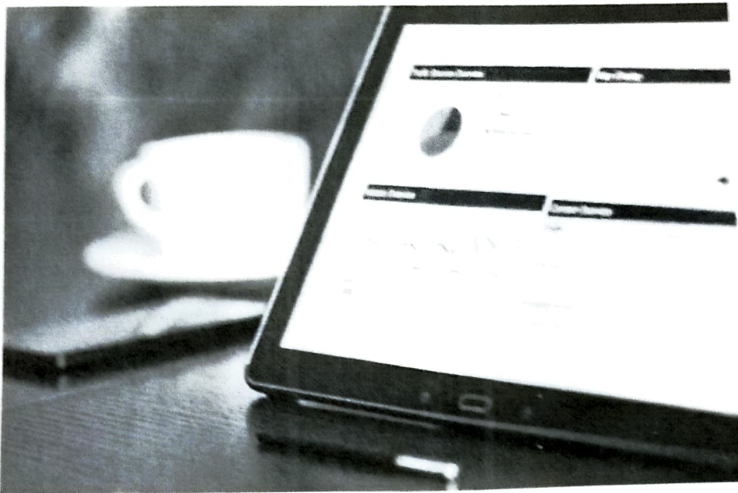
The more you get relevant traffic to your website, the more the conversion you can expect. Your options to promote your website/blog / app will be:

1. Search Engines
2. Display Network
3. Ecommerce Portals
4. Social Media
5. Email
6. Messaging
7. Affiliate

The above are also known as Digital Marketing Channels, which you need to promote your Primary Digital Identities (Website / Blog / App). There are sub-channels & networks within some of the channels mentioned above.

Which channels, sub channels, networks to go for & whether to do organic or inorganic promotions, these questions will already be answered at the Digital Marketing Strategy creation stage.

Step 4: Analyze



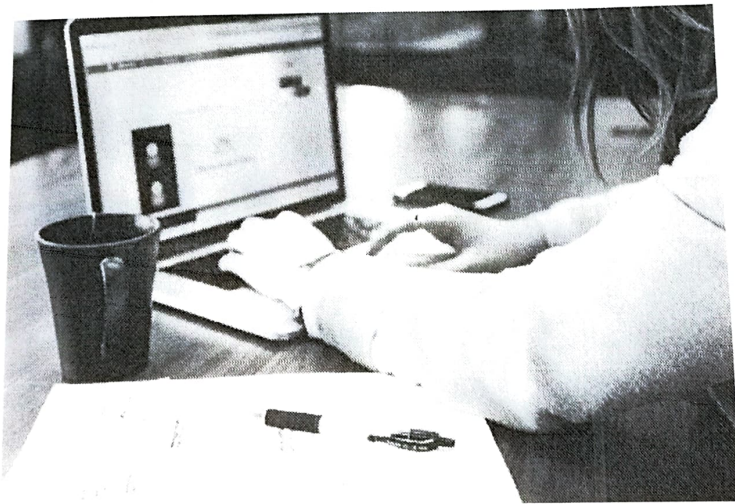
Once you create your primary digital identities & start promoting them through various digital marketing channels, it's time to start monitoring your performance. Analyzing is like looking at the outcome of your digital marketing work. You will receive analytics for your primary digital identities, as well as the channels through which you have done the promotions.

The most important & ultimate analytics for any business is the analytics of your website/blog / app. Google Analytics is widely

popular to generate analytics of your primary digital identities. The 4 major sections of Google Analytics are:

1. Audiences
 2. Acquisition
 3. Behaviour
 4. Conversion
-

Step 5: Optimize



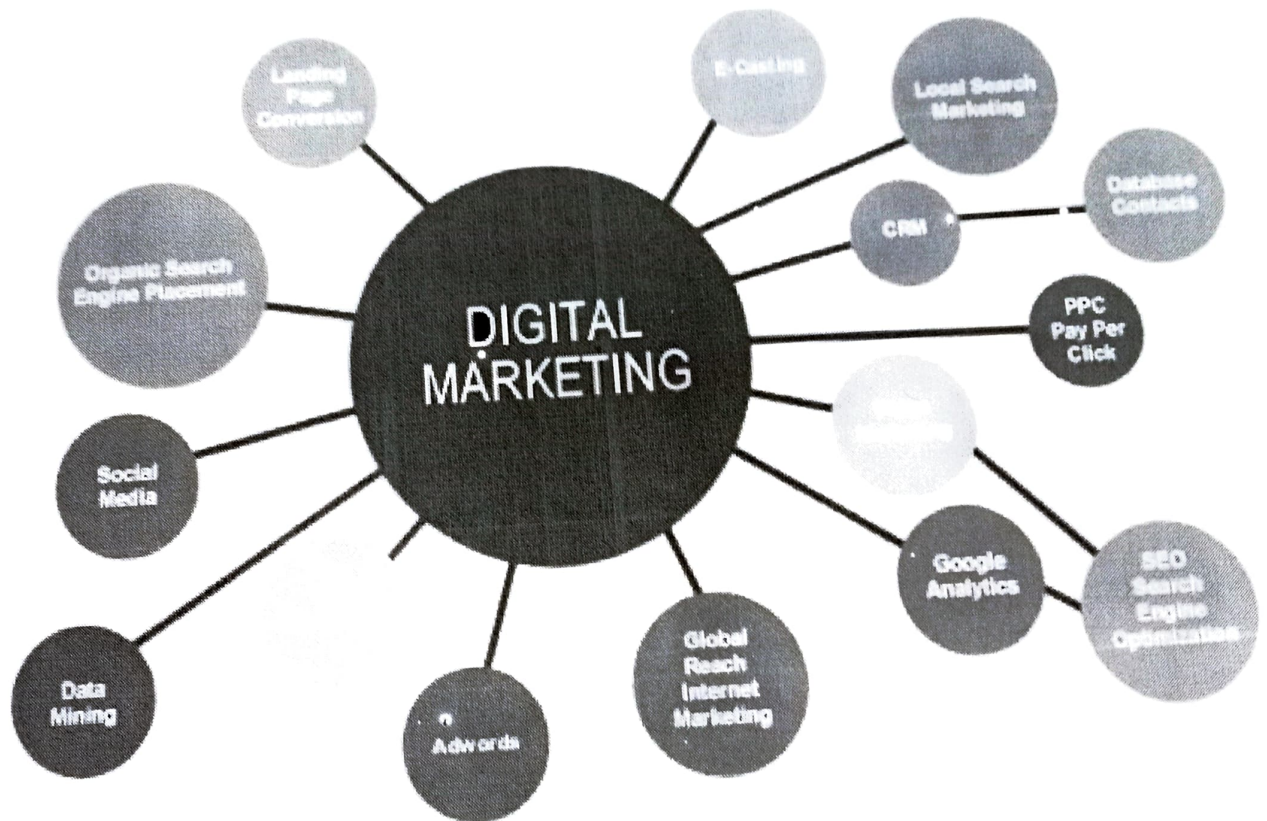
Summary

To summarize, the following are the 5 steps of the Digital Marketing Process:

- 1- **Research:** At this stage, you Research about business, target customers, product/service, competition.
- 2- **Create:** At this stage, you create your digital marketing goals, digital marketing strategy, digital marketing plan & primary digital identities (website/blog/app).
- 3 - **Promote:** At this stage, you start promoting your primary digital identities through various digital marketing channels like search engines, display networks, e-commerce portals, social media, emails, messaging & affiliate programs.
- 4 - **Analyze:** At this stage, you look the various analytics including the most important analytics i.e. Website / Blog / App analytics & compare them with your goals. You also understand where changes must be made in order to bridge the gap between goals & actual.
- 5- **Optimize:** At this stage, based on analysis & observations, you start making changes (fine-tuning). The changes could be in your primary digital identities or digital marketing channels. Changes are also referred to as content & design of your identities & promotional communication.

USES OF DIGITAL MARKETING

A digital marketing strategy allows you to leverage different digital channels—such as social media, pay-per-click, search engine optimization, and email marketing—to connect with existing customers and individuals interested in your products or services.



COMPANY NAME

*Tech Mahindra

**TECH
mahindra**

A

PROJECT

On

**“A STUDY ON RATIO ANALYSIS AT LOKNETE
SWARGIYA MARUTIRAVJI GHULE PATIL
SAHAKARI PATSANSTHA NEWASA”**

SUBMITTED BY

Mrs puja balasaheb shinde

UNDER THE GUIDANCE OF

Prof. yogesh tambe SUBMITTED TO

SAVITRIBAI PHULE PUNE UNIVERSITY

**IN THE PARTIAL FULFILLMENT OF THE
REQUIREMENT FOR BACHALOR OF BUSINESS**

ADMINISTRATION (BBA)

THROUGH



**MULA EDUCATION SOCIETY
ART COMMERCE & SICENCE SONAI 414105**

MARUTIRAOJI GHULE PATIL SAHAKARI PATSAUSTHA , NEWASA

To,

The Principal,

ACS College,

sonai (Place)

Subject: Internship Completion Certificate Internship

Dear Madam/ Sir,

I am happy to inform you that following students of your college have successfully completed the No. of Hours sixty hours 'Internship Programme' in this organisation.

Sr. No.	Name of the student	Roll No.	Aadhar No.	Special Subject
1.	<u>shinde puja B.</u>	<u>4214</u>	<u>32438327996</u>	<u>cases in finance.</u>

These students have been provided with adequate exposure and necessary hands- on training pertaining to their special subject.

I am confident that these students will perform effectively in similar type of organisations.

I wish them every success in future endeavors.

Thank you.

Sincerely,

Dharmik Anurag J.

Name & Signature

(Authorised Signatory)



Mula Education Society's

Arts, Commerce and Science College, Sonai

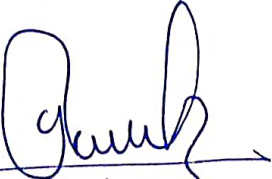
Tal. Newasa, Dist. Ahmednagar, 414105

Email ID: sonaicollege@yahoo.co.in

Phone: (02427) 231384

CERTIFICATE

This is certified that Mr/Ms – Pooja Balasaheb Shinde the student of Third Year Bachelor of Business Administration (T.Y.B.B.A.) of Academic Year 2022-2023 (SEM-VI) has been successfully completed their project.


Project
Guide


Internal
Examiner


External
Examiner

DECLARATION

I the undersigned hereby declare that the project report entitled "A STUDY ON RATIO ANALYSIS AT LOKNETE SWARGIYA MARUTIRAVJI GHULE PATIL SAHAKARI PATSANSTHA NEWASA" written and submitted by me to Savitribai Phule Pune University in partial fulfilment of requirements for the award of degree of BACHELOR OF BUSINESS ADMINISTRATION under the guidance of Prof. yogesh tambe is my project guide.



puja balasaheb shinde

A
PROJECT REPORT
ON
“A STUDY ON ONLINE PAYMENT APPLICATION IN INDIA
WITH REFERENCE TO AMAZON PAY”

SUBMITTED TO
THE UNIVERSITY OF PUNE
IN THE PARTIAL FULFILLMENT OF
BACHELOR OF BUSINESS ADMINISTRATION

SUBMITTED BY

MR. Dhaybar Ramhari Ramesh

S.Y. B.B.A.

UNDER THE GUIDANCE OF

PROF. YOGESH TAMBE



ACADEMIC YEAR 2022-2023.
MULA EDUCATION SOCIETY'S ARTS, COMMERCE & SCIENCE COLLEGE,
SONAI-414105

DECLARATION

I hereby declare that the Project entitled “**A STUDY ON ONLINE PAYMENT APPLICATIN IN INDIAWITH REFERENCE TO AMAZON PAY**” submitted by me for the partial fulfillment of the Second Year BBA Project under the SAVITRIBAI PHULE PUNE UNIVERSITY.

I also declare that no chapter of this manuscript in whole or extracts in part has been incorporated in this report from any earlier work done by others or by me. However, of any literature which has been used for this report has been duly acknowledged providing Details of such literature in this reference.

Ramhari

NAME- DHAYBAR RAMHARI RAMESH.

Mula Education Society's

Arts, Commerce and Science College, Sonai

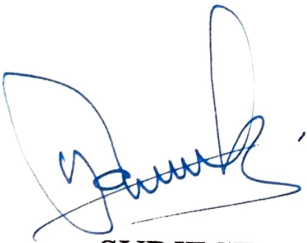
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Email ID: sonaicollege@yahoo.co.in

Phone: (02427)231384

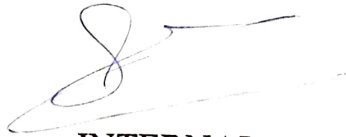
CERTIFICATE

This is certified that Mr. Ramhari Ramesh Dhaybar the student of second year Bachelor of Business Administration (S.Y.B.B.A.) OF Acadmic year 2022-23 (sem-IV) has been successfully completed their project.



SUBJECT

TEACHER



INTERNAL

EXAMINER



EXTERNAL

EXAMINER



A Project Report

ON

**“Study of visibility and method of digital marketing in lakme
cosmetics company”**

Submitted to



Art's Commerce and Science College ,Sonai

Of

SAVITRIBAI PHULE PUNE UNIVRSITY, PUNE

For the Awarded of the Degree of

Bachelor of Business Administration

Under the Faculty of Commerce and Management

Submitted by

Miss: Bhakti Rajendra Shete

Under Guidance of

Mr : Shriniket . R. Langote

Academic Year 2022-

DECLARATION

I hereby declare that this project entitled "Exposure project evaluation" is written by me and my submitted to SAVITRIBALPHULE PUNE UNIVERSITY, PUNE for the award of the Bachelor of Business Administration in the faculty of commerce. I further declare that, this has not been submitted full or part in anyother universityfor any degree orwhatsoever

Date:11/5/2023

Place:Sonai



Miss: Bhakti RajendraShete

ACKNOWLEDGEMENT

It was very graceful opportunity for me to work with this organization and to study the management of marketing statement. During the project I got valuable knowledge about the storekeeping and marketing in Sonai this project helpmetoapacticalusedofmanagement practices.

With great pleasure I wish to express to my deepsense of gratitude to my guide pr of. Shriniket R Langote who helped me to complete this project and guided properly. I thank full to Branch officer for givingme thisopportunityto work underhiskindcontrol.

Last but not least I would thank my institute's PrincipalDr. LawareS.L.andfaculty memberwhoguidedmeinaproperwaytillsthecompletionof project.



Miss: Bhakti Rajendra shete

Mula Education Society's

Arts, Commerce and Science College, Sonai

Tal. Newasa, Dist. Ahmednagar, 414105

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Phone: (02427) 231384

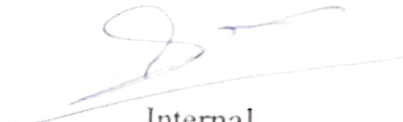
CERTIFICATE

This Is Certified That Ms- Bhakti Rajendra Shete the Student of second Year Bachelor of Business Administration (S.Y.B.B.A.) Of Academic Year 2022-2023 (Sem-IV) Has Been Successfully Completed Their Project.



Project

Guide



Internal

Examiner



External

Examiner

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OBJECTIVE

1. To study the digital marketing.
2. To identify different methods of visibility of lakme.
3. To found out which visibility methods is more effective for lakme cosmetics.

RESEARCHMETHODOLOGY

Area of Research:-

Digital marketing

Methodology: -

Primary Data: -

Primary data is collected by themselves with the help of surveys, questionnaires, etc. we had taken the primary data.

Secondary Data: -

Secondary data was collected through the data made by others or internet.

Instagram, snapchat, etc.

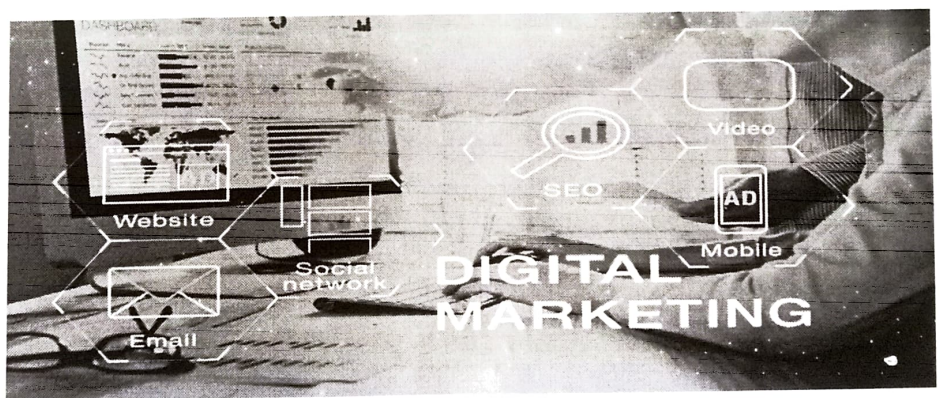
Time Duration: -2Month.

Introduction of Digital Marketing

Digital marketing is the use of digital technologies and platforms to promote products and services, as well as to connect with potential customers. It is an incredibly versatile and powerful tool that can be used in various ways to reach people worldwide. Digital marketing utilizes multiple digital technologies to deliver promotional messages, such as mobile phones, computers, and other digital media and platforms. It can be used for B2B (Business to Business) and B2C (Business to Consumer) marketing, depending on the goal and objectives of the campaign. Digital marketing offers unique advantages such as greater reach, improved targeting, personalized messaging, and better ROI (Return on Investment). It also allows businesses to stay up-to-date with marketing trends and technologies. With the right strategies and tactics, companies can leverage digital marketing to increase their visibility and reach a larger audience.

Digital Marketing Definition

Digital marketing, also called online marketing, is the promotion of brands to connect with potential customers using the internet and other forms of digital communication.



4. Easy to Learn

While there are many aspects of digital marketing that you need to learn, it is fairly easy to get started with. It gets more complex from the nature of the goals and the scale of the campaigns. However, it is all a matter of finding the right strategy that works for your business.

5. Effective Targeting

Even if you don't have a clear idea of your target audience, digital marketing enables you to extract data to see which audiences will work best for you and optimize your campaign around them. There are many different options of targeting such as through keywords for search engine optimization (SEO), pay-per-click (PPC), or through demographic information on social media. This enormous amount of targeting elements at your disposal makes sure that every campaign reaches the right audience. It also helps you to analyze the changing behaviors of customers and modify campaigns for those changes. This ability to understand customers' changing needs quickly is a sure way of success for any company.

6. Multiple Strategies

There are different strategies of digital marketing that can be used by different types of businesses. A B2B business that is interested in gaining international leads may have a totally different strategy than a B2C local business selling clothes. While some companies can benefit more easily with content marketing and SEO, others can benefit from conversion-based ad campaigns. The key is to always analyze the results and develop better tactics and methods with time. A well-executed digital marketing strategy is one that changes and adapts quickly as the needs of the business transform.

Disadvantages Of Digital Marketing

1. High competition

Since the competition has increased significantly recently, the digital marketing strategy needs to be well-planned, distinctive, catch people's attention, and influence the target demographic. Any repetitive approach or method will rapidly force the brand out of the race. Digital marketing campaigns are becoming increasingly competitive. As a result, firms must be responsive to their client's demands and relevant to them.

2. Time-Consuming

One of the major disadvantages of digital marketing is the investment of time. Organizational techniques and approaches can save time, making it hard to devote enough time to the campaign. In the long term, this will be detrimental. As a result, it has been suggested that the company focus on a strategy and generate and pick content accordingly. Digital marketing technologies such as Hub Spot, social media posting, and scheduling programs like Hoot suite and Tweet deck should be leveraged to overcome difficulties.

3. Security and Privacy Issues

Security is the most important necessity for every brand. As a result, you must take website protection seriously as a digital marketer. It is usually recommended to secure and protect network connections by employing firewalls and encryption solutions such as VPN. The fundamental strategy of having a decent antivirus is the most preferable. Legal considerations in getting client data for digital marketing campaigns must be completed with all appropriate procedures. Customer data must be protected first and foremost because it may be compromised during data breaches.

4. Dependability on technology

Digital marketing is purely technological, and the Internet is prone to mistakes. There are times when links need to be fixed, landing pages do not load, and page buttons do not perform their job. This causes prospective customers to switch brands. As a result, a website test is required to avoid this. Reviewing the text and ensuring that the campaigns will operate in their intended niche is also necessary.

5. Complaints and feedback

Maintaining a brand's reputation by responding appropriately to negative feedback is tough. Anyone may comment or critique your product or service on digital platforms distributed to your target audience via social media networks and review channels. Unless you have a solid foundation built on brand loyalty and excellent customer service, each bad review may negatively impact some of your customers.

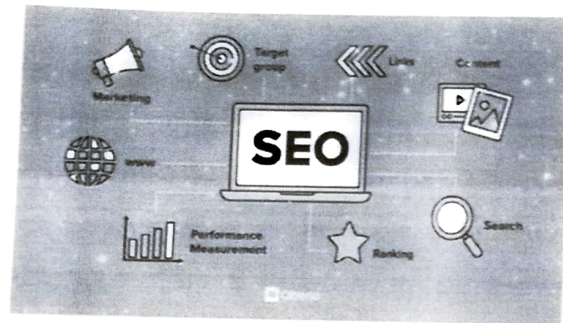
6. Inaccessibility

Although online marketing provides companies with a worldwide reach, it only reaches some areas or individuals. For example, in rural locations where internet service providers are scarce or the internet connection is inadequate. Furthermore, illiterates and the elderly who do not utilize the Internet are not reached through digital marketing.

Methods of Digital Marketing

- **Search Engine Optimization (SEO)**

SEO stands for search engine optimization and as the name suggests, it is the science and art of getting your web-pages to rank higher in SERPs (search engine results page).



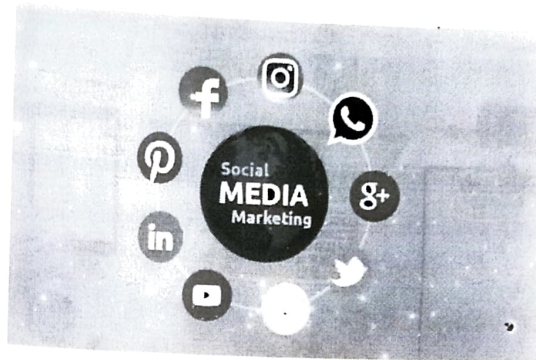
- **Pay Per Click (PPC)**

Pay-per-click marketing deals with paid search results on Google and involves bidding on specific keywords that will garner the most web traffic for you.



Social Media Marketing (SMM)

Social media marketing is the use of social media platforms so as to connect with your audience and build your brand.



- **Email Marketing**

Email marketing is a process of sending commercial messages to group of people via email

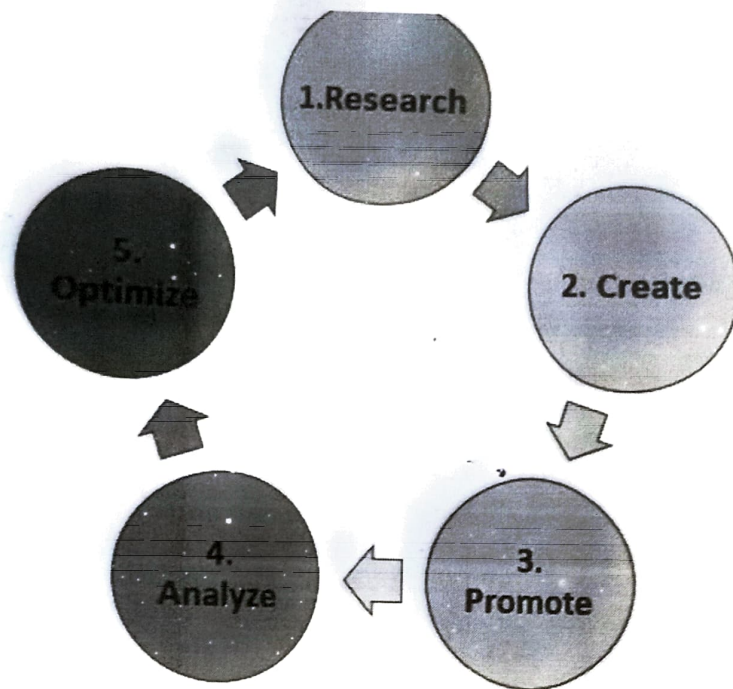


Affiliate Marketing

Influencer marketing is a type of online networking advertising which includes influencers to endorse and make reference to your products.



Digital Marketing process



Research: At this stage, you Research about business, target customers, product/service, competition.

Create: At this stage, you create your digital marketing goals, digital marketing strategy, digital marketing plan & primary digital identities (website/blog/ app).

Promote: At this stage, you start promoting your primary digital identities through various digital marketing channels like search engines, display networks, e-commerce portals, social media, emails, messaging & affiliate programs.

Analyze: At this stage, you look the various analytics including the most important analytics i.e Website / Blog / App analytics & compare them with your goals. You also understand where changes must be made in order to bridge the gap between goals & actuals.

Optimize: At this stage, based on analysis & observations, you start making changes (fine-tuning). The changes could be in your primary digital identities or digital marketing channels. Changes are also referred to as content & design of your identities & promotional communication.

Uses Of Digital Marketing

1. Affordability

Digital marketing is considerably less expensive than other marketing methods. Specific prices vary based on what you're doing but ad spend tends to be lower than other forms of marketing.

2. Mobile Access

You may not know this but 77 percent of American adults own a smart phone and are likely to use that smart phone or another mobile device for news, social networking, and countless other activities. Digital marketing helps you reach them while they're doing this. With remarketing ads, email and text marketing, and social media – you can be in front of your audience while they use many different apps on their mobile phones.

3. Flexibility

There are many forms and uses of high quality digital marketing, including banner ads, email marketing, content marketing, and social media posts. Thus by learning how to creatively market yourself digitally, you open up a wide range of possibilities for future publicity strategies. With digital marketing, you also have the flexibility of testing and stopping poorly performing campaigns in real time.

4. Expansion

Many consumers do almost all of their shopping online. Digital marketing lets you appeal to these people and thus expand the reach of your company. Between Google Shopping Ads and brand awareness campaigns, you can expand your brand recognition and boost sales.

5. Multimedia

Customers tend to engage more with marketing materials that combine multiple types of content, including photos, video clips, and audio. It is far easier to incorporate all these content types into digital marketing than any other type of publicity – and it is very important.

6. Interactivity

Digital marketing lets you communicate directly with the customers who see your content, notably through website comments, messages, reviews, and social media posts. This shows those customers that you care about what they say and think, leading them to feel respected and part of the community you're building. It also allows you to gather invaluable information on customers' reactions and preferences.

7. Tracking

Besides communicating with customers, digital marketing lets you track their activities. You can monitor which ads and types of content they have seen shortly before they make a purchase. This tells you which marketing methods are most effective, allowing you to refine and improve your s

8. Authority

Digital marketing makes it easy to comment on issues and controversies that relate to your product or your industry. In this way, you can establish yourself as an authority on such topics, leading readers to trust you, come back for more information, and eventually make a purchase. Digital marketing allows you to come off as the industry expert that you are and will instill trust in your business.

9. Influencer Engagement

Many of the most influential figures in modern culture promote themselves online or through social media. Digital marketing allows you to engage with these influencers and gain their respect. If you play your cards right, you can get them to endorse you, leading their followers to become customers and spread brand awareness.

10. Print Enhancement

Digital marketing lets you expand on your print marketing efforts. By writing online content that explains claims you make in your print ads, you can go into greater detail, maximizing the effectiveness of all forms of publicity and integrating your campaigns.

LAKME COSMATICS

Effortlessly, Fashionably, Unapologetically MÉ. LAKMÉ.

Company profile

The contemporary Indian beauty expert-Lakmé continuously innovates to offer a wide range of high performance and world class cosmetics and J skincare combine international cosmetic technology with an in-depth products that are ideal for a variety of Indian skin tones. Lakmé was the country's first cosmetic brand to introduce makeup to indian women and takes pride in being the expert on Indian Beauty for over 50 years. We also take immense pride in being a compassionate beauty brand which is why we do not believe in or support testing on animals. Our bond with beauty and fashion goes beyond fashion event of its kind in the country that celebrates the beauty of fashion.

LAKMÉ

History of company

Lakmé was Tata group's first foray into the cosmetics industry. Set up during J.R.D. Tata's chairmanship of the group, it is also the first cosmetic company set up in independent India. Not many people know that Pandit Jawaharlal Nehru, India's first Prime Minister, was the catalyst behind the launch of India's premium make-up brand. In the early days, when the fledgling economy of Independent India was still finding its feet, the Prime Minister was concerned about the amount of money flowing out of the country when Indian women splurged on imported cosmetics. Quality personal care products of Indian origin were in short supply in post-Independence India and there were very few Indian manufacturers. Pandit Nehru persuaded J.R.D. Tata, a close friend, to set up a company to manufacture cosmetics, and in turn save precious foreign exchange. Thus, was born Lakmé - a company that manufactured fine cosmetics tailored for the Indian skin and Indian climate, in India

Lakmé was set up as a subsidiary company of Tata Oil Mills Company (TOMCO). TOMCO was established in Cochin or present-day Kochi in 1920 to crush copra and produce coconut oil for export. The company gradually grew and diversified into a manufacturer of soaps, cooking oils, detergents, shampoos, perfumed oils, eau de cologne, etc. In 1953, TOMCO capitalised on the opportunity present in the lack of indigenous cosmetics in the Indian market and launched Lakmé in collaboration with two reputed French firms - Robert Piguet and Renoir. The initial collaboration and others that followed, such as with American cosmetics manufacturer Kolmar, had no equity participation by foreign collaborators. They only contributed knowhow about their closely guarded perfume bases for a fee. It was a 'Make in India' mission from the word go.

Lakmé is French for Lakshmi. The circumstances under which the name came about is quite interesting. When the company was set up, the French collaborators were asked to suggest a name - a name that carried connotations of both countries and combined Indian flavour with a French touch. The collaborators settled on Lakmé, inspired by an opera that was quite the rage at the time in Paris. The name of the opera - with oriental settings, forests and temples - was Lakmé, for Goddess Lakmé or Goddess Lakshmi, the Hindu goddess of wealth and an epitome of beauty.

Lakmé started operations in a small, hired premises at Peddar Road and entered the market with an extensive range of personal care products for women. Operations and product range grew rapidly and by 1960, the company was on the lookout for larger premises. It soon moved into TOMCO's Sewri factory, taking over an area three times that of the Peddar Road premises. Soon, that too proved too small, and additional space was acquired to cater to expanding manufacturing operations, which had workers employed in two shifts.

The expansion and success was aided in no small measure by Simone Tata, Naval H. Tata's wife, taking over as the managing director in 1961. Simone Tata's aesthetic sense and business acumen soon spearheaded Lakmé to new heights and into an iconic brand. She led the company for many more years, becoming its chairperson in 1982.

A robust and substantial network of sales offices, salespersons, dealers, and agents ensured that Lakmé did exceedingly well in urban markets across India. Periodic market surveys, well-thought-out marketing strategies and extensive publicity campaigns provided the additional backbone. Distribution covered every Indian town that had a population of 20,000 or more, with a product range that spanned make-up, skincare, and toiletries for women. The company also tasted significant success after it branched out into a range of products for men.

An up-to-date research and development laboratory enabled Lakmé to innovate to constantly add to its portfolio and create products that were contemporary, met changing consumer preferences and were targeted at a wider reach. Stringent quality control systems certified that each product was of a high grade and met international standards, securing Lakmé's position in the top league in the years that followed.

Lakmé soon set up a network of branded beauty salons, with the first one opening in 1980. The salons offered women a complete range of beauty treatments administered by qualified beauticians. A beauty school was also launched, which

offered a 6-month intensive course comprising theory and practice. Students were conferred a diploma on successful completion of the course. Lakmé also had trained beauticians travel around the country giving lectures, make-up demonstrations and expert advice on beauty problems.

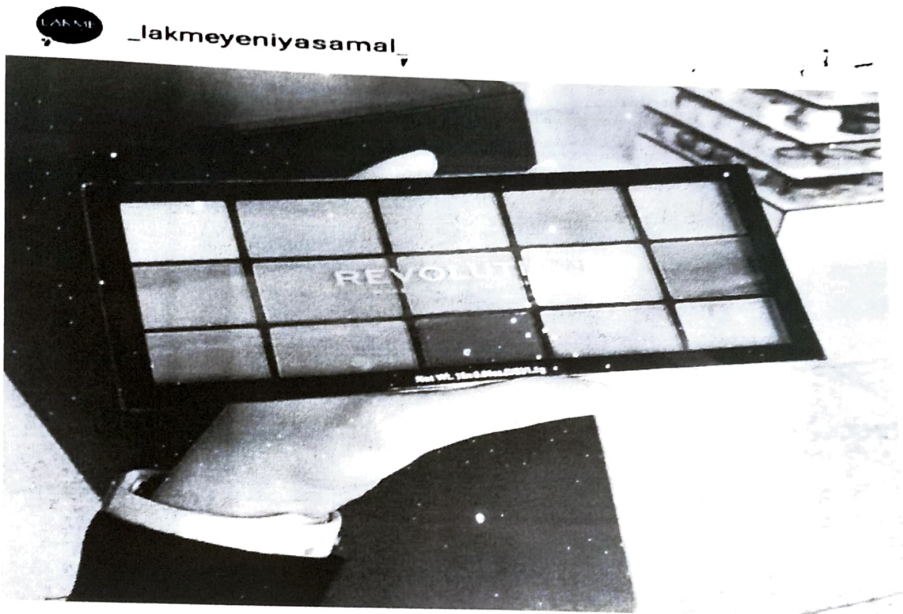
Over the years, Lakmé grew from strength to strength to become a name to be reckoned with among the top players in the Indian cosmetics market. However, in 1993, TOMCO merged with Hindustan Unilever (erstwhile Hindustan Lever) in a strategic deal. Subsequently, in 1996, Lakmé formed a 50:50 joint venture with Hindustan Unilever, and in 1998, Lakmé divested its 50 percent stake in the joint venture and sold its brands to Hindustan Unilever. Lakmé continues to lead the cosmetics market in India, setting new benchmarks and cornering a major market share.

Product Of Company



Visibility Of Company

Lakme On Instagram



Facebook on lakme

 I Love Lakme 

Experience a Hi-res crystal radiance that gives your skin a special glow - with the Lakmé Absolute Perfect Radiance range



**2x BRIGHTER
SKIN IN 8 DAYS**

**WITH 98% PURE
NIACINAMIDE**

LAKMÉ
PERFECT
RADIANCE

LAKMÉ
ABSOLUTE
PERFECT RADIANCE

LAKMÉ
ABSOLUTE
PERFECT RADIANCE

LAKMÉ

lakmeindia

A
Project Report
On

‘A Study of recent trends in banking like online banking and mobile banking; and
evaluation of various banking Softwares’

By

Shinde Prasad Shankar

Class: SYBBA (Sem IV)

(Specialization: Financial Management)

Under the guidance of

Prof. Tambe sir

In Partial Fulfillment of
Bachelor Of Bussiness Administration

Submitted To



Arts Commerce and Science College, Sonai , 414105

Affiliated to



Savitribai Phule Pune University

99Mula Education Society's

Arts, Commerce and Science College, Sonai

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Email ID: sonacollege@yahoo.co.in

Phone: (02427) 231384


CERTIFICATE

This Is Certified That Mr/Ms Shinde Pooval the Student of second Year

Bachelor of Business Administration (S.Y.B.B.A.) Of Academic Year 2022-2023 (Sem-IV) Has
Been Successfully Completed Their Project.


Project
Guide


Internal
Examiner


External
Examiner

DECLARATION

I hereby declare that the project report on "**A Study of recent trends in banking like online banking and mobile banking; and evaluation of various banking Softwares**" is written and submitted by me to **Arts, Commerce and Science College, Sonai**, towards the partial fulfillment for the study of BBA in year 2022-2023 is original work done by me, which is based on Primary and Secondary data and it is based on the knowledge and material gained from the company.

The contents provided are true to the best of my knowledge and belief.

I further declare that, this project report has not been submitted to any other College or University for any other degree or course earlier.

Shinde Teasad
Shinde

A Project Report
ON

**“The Importance of Branding in The
Marketing of HUL Products”**

Submitted to



**Art's Commerce and Science College ,Sonai
Of
SAVITRIBAI PHULE PUNE UNIVRSITY, PUNE**

For the Awarded of the Degree of

Bachelor of Business Administration

Under the Faculty of Commerce and Management Submitted

by

Mr. Shirish Atmaram Jadhav

Under Guidance of

Mrs. Priti Wadagle

Academic Year 2022-23

DECLARATION

I hereby declare that this project entitled "**The Importance of Branding in the marketing of HUL products**" is written by me and my submitted to SAVITRIBAI PHULE PUNE UNIVERCITY, PUNE" for the award of the Bachelor of Business Administration in the faculty of commerce. I further declare that, this has not been submitted fullor part in any other university for any degree or what so ever.

Date: 12/05/2023


Mr. Jadhav Shirish Atmaram

Place: Sonai

Mula Education Society's

Arts, Commerce and Science College, Sonai


Tal. Newasa, Dist. Ahmednagar, 414105

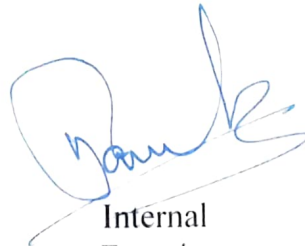
Email ID: sonaicollege@yahoo.co.in

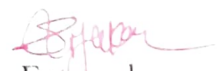
Phone: (02427) 231384

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This is certified that Mr/Ms Jadhav Shishir Anand the student of Third Year Bachelor of Business Administration (T.Y.B.B.A.) of Academic Year 2022-2023 (SEM-VI) has been successfully completed Her project.


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MULA EDUCATION SOCIETY'S

ARTS, COMMERCE AND SCIENCE COLLEGE, SONAI

TAL. NEWASA DIST. AHMEDNAGAR 414105



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Affiliated to Savitribai Phule Pune University Pune (I.D.PU/AN/ASC/031/1989)

NAAC Re-accredited with 'A' Grade, DBT Star College Scheme, ISO 9001:2015 Certified, AISHE Code - C-42096

ADM-R-30

Ref. Acce/ 53/2023-24

Date: 09/05/2023

To,

The Manager,

Mahavir
Mahavir Chopda

Subject: Request for inclusion of students of our college for Internship Program

Sir/ Madam,

Savitribai Phule Pune University has introduced 'Internship Programme' for Third Year students in its revised syllabus

The purpose of the internship programme is to provide hands on training and experience to the students about various aspects of business and commercial activities. The internship will also enhance employability of students.

In view of this, I request you to provide students of our college with an opportunity for internship in your esteemed organization.

We would appreciate if you could provide exposure of the following business activities to these students-

1. Financial Management
2. Marketing and Sales Management
3. Supply Chain Management
4. Accounting Procedure
5. Recruitment Process
6. Any other information related to Business Activities


We look forward to a mutually rewarding academic association with your organization.

Thank you.

Sincerely,



Coordinator,
Internship Program


मे. महवीर किराणा स्टोअर्स
शिवजी चौक सोनई, ता. नवसा
मो 9860054900 / 9921170000



PRINCIPAL
Mula Education Society's
Arts, Commerce & Science College,
Sonai Tal. Newasa Dist. Ahmednagar 414105

INTERNSHIP COMPLETION CERTIFICATE

महावीर ट्रेडर्स



To,
The Principal,
ARTS COMMERCE & SCIENCE COLLEGE,
Sonai

Subject: "The Importance of Branding in The Marketing of HUL Product"

Dear Student,

I am happy to inform you that following students of your college have successfully completed the no. of Hours - 48 Internship Programme' in this Grocery Shop

Sr.No.	NAME OF STUDENT	Roll No.	Adhar No.	Special Subject
1	Jadhav Shirish Atmaram	4210	391615629768	Marketing Management

These students have been provided with adequate exposure and necessary hands- on training pertaining to their special subject.

I am confident that these students will perform effectively in similar type of Grocery shop

I wish them every success in future endeavors.

Thank you.

Sincerely,

महावीर ट्रेडर्स
Sonai

Name & Signature (Authorised Signatory)

A
PROJECT REPORT
ENTITLED ON
The role of mobaile banking in india |



institutions.

SAVITRIBAI PHULE PUNE UNIVERSITY, PUNE
For the Bachelor of Business Administration

Submitted By,

Mr. Sonawane Dnyaneshwar Rajaram

Under Guidance of

Prof:-*Tambe...sir*

MULA EDUCATION SOCIETY'

ART'S COMMERCE AND SCIENCE COLLEGE SONAI
TAL.NEWASA DIST. AHMEDNAGAR .

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Been Successfully Completed Their Project.


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Guide


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Examiner


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Examiner

Declaration

CHORDIYA PRANAV HIRALAL by declare that this report titled "A STUDY OF MOBILE BANKING IN BANKING SECTOER" is an original work done in partial fulfillment for the degree of Bachelor of Business Administration(B.B.A.), Savatribaiphule Pune University.

further declare that this work in not partly or wholly submitted for any other purpose and that the data included in the report collected from various sources are true to the best of my knowledge.

NAME-sonawane Dnyaneshwar Rajaram

Place : Sonai.

Sign.: 

Date: 11 / 8 / 23

A
PROJECT REPORT
ON
“A STUDY OF ONLINE BANKING
AND PAYMENT METHODS”

SUBMITTED TO
THE UNIVERSITY OF PUNE
IN THE PARTIAL PULFILMENT OF
BACHELOR OF BUSINESS ADMINISTRATION
SUBMITTED BY
MR.TOKSHIYA SHIVAM OMPRAKASH

S.Y. B.B.A.
UNDER THE GUIDENCE OF
PROF. YOGESH TAMBE



ACADEMIC YEAR 2021-2022.
MULA EDUCATION SOCIETY'S
ARTS, COMMERCE & SICENCE COLLEGE, SONAI-414105

Maha Education Societies

Arts, Commerce and Science College, Sonai

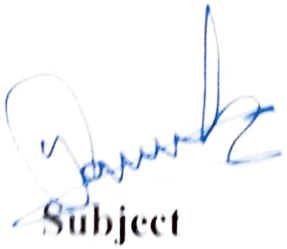
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Student of Second Year Bachelor of Business Administration
(S.Y.B.B.A.) Of Academic Year 2022-2023 (Sem-IV) Has Been
Successfully Completed Their Project.



**Subject
Teacher**



**Internal
Examiner**



**External
Examiner**



HOD

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Phone: (02427) 231384

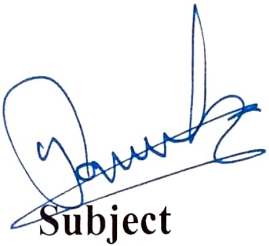
CERTIFICATE

This Is Certified that Mr.TokshiyaShivamOmprakash

Student of Second Year Bachelor of Business Administration

(S.Y.B.B.A.) Of Academic Year 2022-2023 (Sem-IV) Has Been

Successfully Completed Their Project.



Subject

Teacher



Internal

Examiner



External

Examiner



HOD

Declaration

TOKSHIYA SHIVAM OMPRAKASHI by declare that this report titled "STUDY OF ONLINE BANKING AND PAYMENT METHODS" is an original work done in partial fulfillment for the degree of Bachelor Business Administration (B.B.A.), Savitribai Phule Pune University.
I further declare that this work is not partly or wholly submitted for any other purpose and that the data included in the report collected from various sources are true to the best of my knowledge

NAME: TOKSHIYA SHIVAM
OMPRAKASH

Place : Sonai.

Sign: Shiva
Date: 11/03/2023

Acknowledgment

The project is a great source of learning and a good experience as it made me aware of professional culture and conducts that exist in an organization. Inspiration and guidance are valuable in all aspects of life especially in an academic field.

A project work of such a great significance is not possible without the help of several people, directly or indirectly. First and foremost I have immense happiness in expressing my sincere thanks to my guide Prof. Tambe Sir for his valuable suggestions, cooperation and continuous guidance.

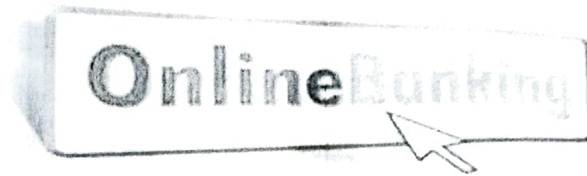
It gives me great pleasure in acknowledging my deep sense of gratitude and Indebtedness for providing me an opportunity and information to undertake this project under their guidance and direction, which ensured its completion.

I would like to thank my family for providing me with their immense support or the completion of the completion of project successfully

Mr. TOKSHIYA SHIVAM OMPRAKASH

Sr. No.	Content Particular	Page No.
A)	College Certificates	
B)	Declaration	
C)	Acknowledgment	
D)	Contents	
E)	Introduction about Online Banking	
F)	Online Banking An Overview	
G)	Different Types of online Banking	
H)	Online Banking in India –Guidelines By RBI	
I)	Online Banking Scenario with Indian Economy	
J)	A Case Study Of Online Banking	
K)	Findings .Conclusion and Reccomendation	
L)	Bibilography	

CHAPTER 1



INTRODUCTION

1.1. BACKGROUND

Electronic banking, or e-banking, is the term that describes all transactions that take place among companies, organizations, and individuals and their banking institutions. First conceptualized in the mid-1970s, some banks offered customers electronic banking in 1985. However, the lack of Internet users, and costs associated with using online banking, stunted growth. The Internet explosion in the late-1990s made people more comfortable with making transactions over the web. Despite the dot-com crash, e-banking grew alongside the Internet.

- ❖ *Online banking (or internet banking or I-banking) allows customers of a financial institution to conduct financial transactions on a secure website operated by the institution, which can be a real or virtual bank, credit union or building society.*
- ❖ *Online banking is the practice of making bank transactions or paying bills via the Internet. Thanks to technology, and the Internet in particular, people no longer have to leave the house to shop, communicate, or even do their banking. Online banking allows a customer to make deposits, withdrawals, and pay bills all with the click of a mouse.*

1.2. HISTORY

While financial institutions took steps to implement e-banking services in the mid-1990s, many consumers were hesitant to conduct monetary transactions over the web. It took widespread adoption of electronic commerce, based on trailblazing companies such as America Online, Amazon.com and eBay, to make the idea of paying for items online widespread. By 2000, 80 percent of U.S. banks offered e-banking. Customer use grew slowly. At Bank of America, for example, it took 10 years to acquire 2 million e-banking customers. However, a significant cultural change took place after the Y2K scare ended. In 2001, Bank of America became the first bank to top 3 million online banking customers, more than 20 percent of its customer base. In comparison, larger national institutions, such as Citigroup claimed 2.2 million online relationships globally, while J.P. Morgan Chase estimated it had more than 750,000 online banking customers. Wells Fargo had 2.5 million online banking customers, including small businesses. Online customers proved more loyal and profitable than regular customers. In October 2001, Bank of America customers executed a record 3.1 million electronic bill payments, totalling more than \$1 billion. In 2009, a report by Gartner Group estimated that 47 percent of U.S. adults and 30 percent in the United Kingdom bank online.

1.3. OBJECTIVES OF THE STUDY

The main objectives of the study are_

- ❖ To understand the **genesis and concept of Online Banking**
- ❖ To analyse the importance, functions, **advantages and limitations of Online Banking**
- ❖ To explain the different form of **Online-Banking** and to analyse the rules & regulation regarding **Online-Banking** guided by RBI
- ❖ To highlighting on the security problems of **Online Banking** and how to reduce the security issues with the help of security control tools
- ❖ To analyse the trend of **Online-Banking** with the help of primary data
- ❖ To analyse the present e-banking scenario concerned with **ATM, Internet banking, Mobile banking, credit card-debit card, fund transfer and other e-banking services**
- ❖ To examine the **impact of ATM, Internet banking, Mobile banking and Credit cards** on customer satisfaction by analysing the problems faced by the customers

1.4. REVIEW OF LITERATURE

- **An Introduction to E-Commerce**: - written by **Ramit Kumar Roy & Debasri Dey** and published by the **Elegant Publications**.
- **E-Commerce**: - written by Prof.(Dr.) **Dilip Kumar Chakraborty & Prof. Debdulal Chatterjee** and published by **B.B Kundu Grandsons**.
- **Introduction to Information Technology & its Business Application**: - written by **A.K Mukhopadhyay & A. Das** and published by **Kalimata Pustakalaya**

1.4. DATABASE AND METHODOLOGY

➤ Data Collection:

Primary Source: The study is based on both of primary and secondary data. For the purpose of case study primary data have been collected from the people of **UTTARPARA** through phone calls, social network and direct interview from them.

Secondary Source: The secondary data have been collected from different articles & website resources such as www.wikipedia.com, www.google.com and so many others. We have used simple pictures, tables & graphs to analysis & present the data. Apart from this I also followed my supervisor's instructions to finish the project.

- Sampling Methodology: The Primary data have been collected through a survey with a pre-tasted structured QUESTIONNAIRE on a sample of randomly selected 114 people of UTTARPARA in which some are college students, business persons, service holders, working women and some people who belong to 20-60 age group. From 114 respondents 100 respondents use online banking and the data collected from those people are used to analysis the trend of Net-Banking.

1.5. LIMITATION OF THE STUDY

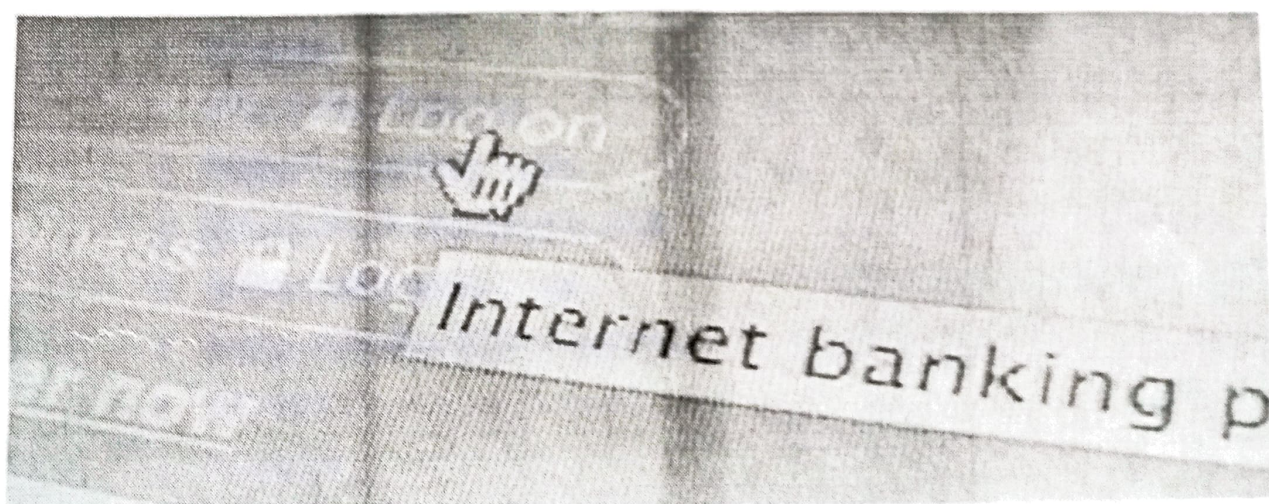
The major limitations of the study are:

- A small sample size of 114 respondents are taken to primary data analysis. So I cannot draw proper inferences about the respondents from this sample size.
- I have not used modern statistical tools to analysis the data.
- Due to shortage of time I have not been able to make a depth study.
- I could not collect data from out site of UTTARPARA.
- This study is based on the prevailing respondents' satisfaction. But their satisfaction may change according to time, fashion, need etc.

1.6. CHAPTER PLANNING

The study is divided into six chapters with reference:

- Introduction
- Online Banking- An Overview
- Different Types of Online Banking
- Online Banking in India-Guidelines of RBI
- Growth of online banking in India
- Findings, Conclusions & Recommendations
- References
- Bibliography.



ONLINE BANKING- AN OVERVIEW



2.1. DEFINITION

- Online banking is an electronic payment system that enables customers of a financial institution to conduct financial transactions on a website operated by the institution, such as a retail bank, virtual bank, credit union or building society. Online banking is also referred as **internet banking, e-banking, virtual banking** and by other terms.
- Online banking or E-banking is an umbrella term for the process by which a customer may perform banking transactions electronically **without** visiting a brick-and-mortar institution.
- Online banking is the practice of making bank transactions or paying bills via the Internet. Thanks to technology, and the Internet in **particular**, people no longer have to leave the house to shop, communicate, or even do their **banking**.

2.1. HOW ONLINE BANKING EVOLVED INTO A MAINSTREAM FINANCIAL TOOL

In today's highly technical world, it's hard to imagine there was once a time when all banking was conducted at an actual brick-and-mortar financial institution. Even simple account transfers required a trip into the bank.

While today's online banking is filled with amazing innovations, it hasn't always been this easy – in fact it took a long time to get this far.

- HISTORICAL DEVELOPMENT

- The precursor for the modern home online banking services were the distance banking services over electronic media from the early 1980s. The term "Online" became popular in the late '80s and referred to the use of a terminal, keyboard and TV (or monitor) to access the banking system using a phone line. Some banks used a touch-tone keypad to access a number keypad to send tones down a phone line with instructions to the bank. Online services started in New York in 1981 when four of the city's major banks (Citibank, Chase Manhattan, Chemical and Manufacturers Hanover) offered home banking services using the videotex system. Because of the commercial failure of videotex these banking services never became popular except in France where the use of videotex (Minitel) was subsidised by the telecom provider and the UK where the Prestel system was used.
- While financial institutions took steps to implement on-line banking services in the mid-1990s many consumers were hesitant to conduct monetary transactions over the web. It took widespread adoption of electronic commerce, based on trailblazing companies such as America Online, Amazon.com and eBay, to make the idea of paying for items online widespread. By 2000, 80 percent of U.S. banks offered e-banking. Customer use grew slowly. At Bank of America, for example, it took 10 years to acquire 2 million e-banking customers. However, a significant cultural change took place after the Y2K scare ended. In 2001, Bank of America became the first bank to top 3 million online banking customers, more than 20 percent of its customer base. In comparison, larger national institutions, such as Citigroup claimed 2.2 million online relationships globally, while J.P. Morgan Chase estimated it had more than 750,000 online banking customers. Wells Fargo had 2.5 million online banking customers, including small businesses. Online customers proved more loyal and profitable than regular customers. In October 2001, Bank of America customers executed a record 3.1 million electronic bill payments, totalling more than \$1 billion. In 2009, a report by Gartner Group estimated that 47 percent of U.S. adults and 30 percent in the United Kingdom are using bank online.
- Today, many banks are internet only banks. Unlike their predecessors, these internet only banks do not maintain brick and mortar bank branches. Instead, they typically differentiate themselves by offering better interest rates and more extensive online banking features.

❖ First Online Banking Services in the United States:

According to "Banking and Finance on the Internet," edited by Mary J. Cronin, online banking was first introduced in the early 1980s in New York. Four major banks—Citibank, Chase Manhattan, Chemical and Manufacturers Hanover—offered home banking services. Chemical introduced its Pronto services for individuals and small businesses in 1983. It allowed individual and small business clients to maintain electronic chequebook registers, see account balances, and transfer funds between checking and savings accounts. Pronto failed to attract enough customers to break even and was abandoned in 1989. Other banks had a similar experience.

❖ *First Online Banking Services in the U.K.:*

Almost simultaneously with the United States, online banking arrived in the United Kingdom. The UK's first home online banking services known as Home link was set up by Bank of Scotland for customers of the Nottingham Building Society (NBS) in 1983. The system used was based on the UK's Prestel view link system and used a computer, such as the BBC Micro, or keyboard (Tandata Td1400) connected to the telephone system and television set. The system allowed on-line viewing of statements, bank transfers and bill payments. In order to make bank transfers and bill payments, a written instruction giving details of the intended recipient had to be sent to the NBS who set the details up on the Home link system.

Stanford Federal Credit Union was the first financial institution to offer online internet banking services to all of its members in October 1994.

↓ Banks and the World Wide Web:

In the 1990s, banks realized that the rising popularity of the World Wide Web gave them an added opportunity to advertise their services. Initially, they used the Web as another brochure, without interaction with the customer. Early sites featured pictures of the bank's officers or buildings, and provided customers with maps of branches and ATM locations, phone numbers to call for further information and simple listings of products.

At the beginning of 2004, some 33 million U.S. households (31% of the market) were using one form or another of online banking. Five years later, 47% of Americans were banking online, according to a survey by Gartner Group. Meanwhile, in the UK e-banking grew its reach from 63% to 70% of Internet users between 2011 and 2012.

↓ First Online Banking in India:

ICICI bank is the first one to have introduced Online-Banking in 1994 for a limited range of services such as access to account information, correspondence and, recently, funds transfer between its branches. ICICI is also getting into e-trading, thus offering a broader range of integrated services to the customer.

2.2. FEATURES OF ONLINE BANKING:

Online banking facilities offered by various financial institutions have many features and capabilities in common, but also have some that are application specific.

❖ *The common features fall broadly into several categories:*

(A) A bank customer can perform non-transactional tasks through online banking, including

- I. Viewing account balances
- II. Viewing recent transactions
- III. Downloading bank statements, for example in PDF format
- IV. Viewing images of paid cheques.
- V. Ordering cheque books.
- VI. Download periodic account statements.
- VII. Downloading applications for M-banking, E-banking etc

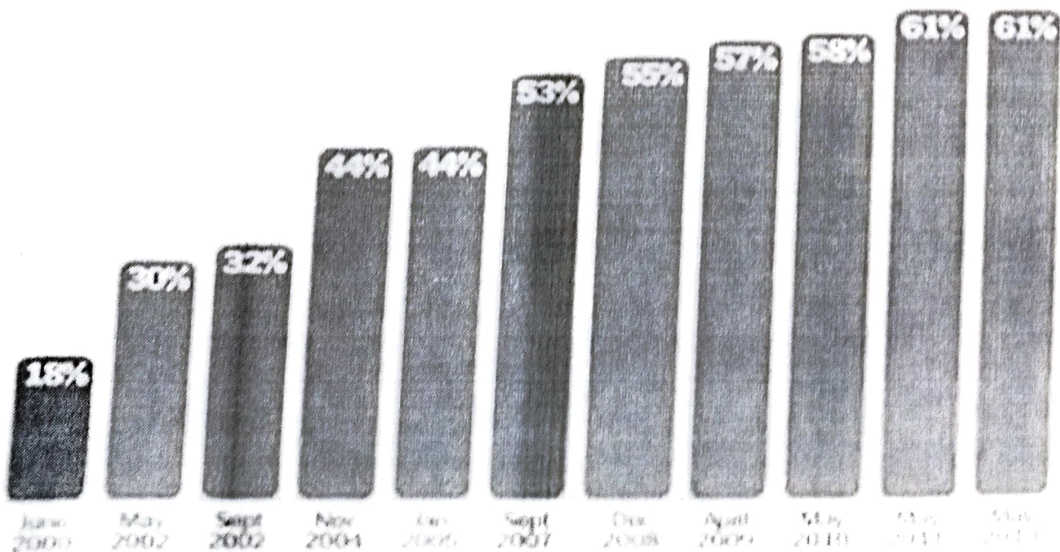
(B) Bank customers can transact banking tasks through online banking, including -

- I. Funds transfers between the customer's linked accounts
- II. Paying third parties, including bill payments (see, e.g., BPAY) and third party fund transfers (see, e.g., FAST).
- III. Investment purchase or sale.
- IV. Loan applications and transactions, such as repayments of enrolments.
- V. Credit card applications.
- VI. Register utility billers and make bill payments.
- VII. Financial institution administration.
- VIII. Management of multiple users having varying levels of authority.
- IX. Transaction approval process.

Some financial institutions offer special internet banking services, for example:

Personal financial management support, such as importing data into personal Accounting Software
Some online banking platforms support account Aggregation to allow the customers to monitor all their accounts in one place whether they are with their main bank or with other institutions.

% of internet users who have used online banking



2.1 ADVANTAGES OF ONLINE BANKING:



Many banks have begun to offer customers the option of online-internet banking, a practice that has advantages for both all parties involved. The convenience of being able to access accounts at any time as well as the ability to perform transactions without visiting a local branch, draw many people to be involved. Some of these advantages of internet banking but are not limited to, include:

↓ Customer's convenience

Direct banks are open for business anywhere there is an internet connection. They are also 24 hour a day, 365 days a year open while if internet service is not available, customer services is normally provided around the clock via telephone. Real time account balances and information are available at the touch of a few buttons thus, making banking faster, easier and more efficient. In addition, updating and maintaining a direct account is easy since it takes only a few minutes to change the mailing address, order additional checks and be informed for market interest rates.

↓ More efficient rates

The lack of significant infrastructure and overhead costs allow direct banks to pay higher interest rates on savings and charge lower mortgage and loan rates. Some offer high yield checking accounts, high yield certificate of deposits (CDs), and even no penalty CDs for early withdrawal. In addition, some accounts can be opened with no minimum deposits and carry no minimum balance or service fees.

↓ Services

Direct banks typically have more robust websites that offer a comprehensive set of features that may not be found on the websites of traditional banks. These include functional budgeting and forecasting tools, financial planning capabilities, investment analysis tools, loan calculators and equity trading platforms. In addition, they offer free online bill payments, online tax forms and tax preparation.

↓ Mobility

Internet banking also includes mobile capabilities. New applications are continually being created to expand and increase the capability of smart phones and other mobile devices.

↓ Transfers

Accounts can be automatically funded from a traditional bank account via electronic transfer. Most direct banks offer wire transfers at no cost, including those that fund for quarterly, bi-weekly and monthly. They will also accept direct deposits and withdrawals that the customer will not see such as payroll deposits and automatic bill payment.

⬇ Ease of use

Online accounts are easy to **set up** and require no **more** information than a traditional bank account. Many offer the **option** of inputting the **customer's** data online or **downloading** the forms and mailing them in. If the **customer** runs into a **problem**, he has the option of calling or e-mailing the bank directly.

⬇ Environment friendly

Internet banking is also environmentally friendly. **Electronic** transmissions require **no paper**, reduce vehicle traffic and are virtually pollution-free. They **also** eliminate the need for buildings and office equipment.

2.4. THE DISADVANTAGES OF INTERNET BANKING:

Internet banking seems like an obvious choice to **leave** the hassles of traditional money management behind in exchange for it. However, there are **potential problems** associated with banking over **the internet** of which customers may not be aware. Consumers need to **weigh** the advantages as well as the disadvantages of internet banking before **signing up**. Some of the disadvantages of internet banking include:



⬇ Bank relationship

A traditional bank provides the opportunity to develop a personal relationship with that bank. Getting to know the people at your local branch can **be** an advantage when a customer needs a loan or a special service that is **not** normally offered to the public. A bank manager usually has some discretion in changing the **terms** of customer's account if the customer's personal circumstances **change**. They can help **customers** solve problems **such as** reversing an undeserved fee. The banker also **will** get to know the **customer** and his unique **needs**. If the customer has a business account, **this personal relationship may help** if the customer **needs** capital to expand. It's easier to get the bank's support if there is **someone** who understands customer's business and vouch for his operating plan.

⬇ Transaction issues

Sometimes a face-to-face **meeting** is required to **complete** complex transactions and address complicated problems. A traditional bank can host **meetings** and call in experts to solve a specific issue. **Moreover**, international transactions may be **more** difficult (or impossible) with some direct banks. If a customer deposits cash on a regular basis, a traditional bank with a drive-through window may be more practical and efficient.

↓ Service issues

Some direct banks may not offer all the comprehensive financial services such as insurance and brokerage accounts that traditional banks offer. Traditional banks sometimes offer special services to loyal customers such as preferred rates and investment advice at no extra charge. In addition, routine services such as notarization and bank signature guaranteed are not available online. These services are required for many financial and legal transactions.

↓ Security

Direct banks are subject to the same laws and regulations as traditional banks and accounts are protected by the FDIC. Sophisticated encryption software is designed to protect your account information but no system is perfect. Accounts may be subject to phishing, hacker attacks, malware and other unauthorised activity. Most banks now make scanned copies of cleared checks available online which helps to avoid and identify check fraud. It enables verification that all checks are signed by the customer and that dollar or euro amounts have not been changed. The timely discovery of discrepancies can be reported and investigated immediately.

↓ Connectivity

Another issue is that sometimes it becomes difficult to note whether your transaction was successful or not. It may be due to the loss of net connectivity in between, or due to a slow connection, or the bank's server is down.



CHAPTER-3

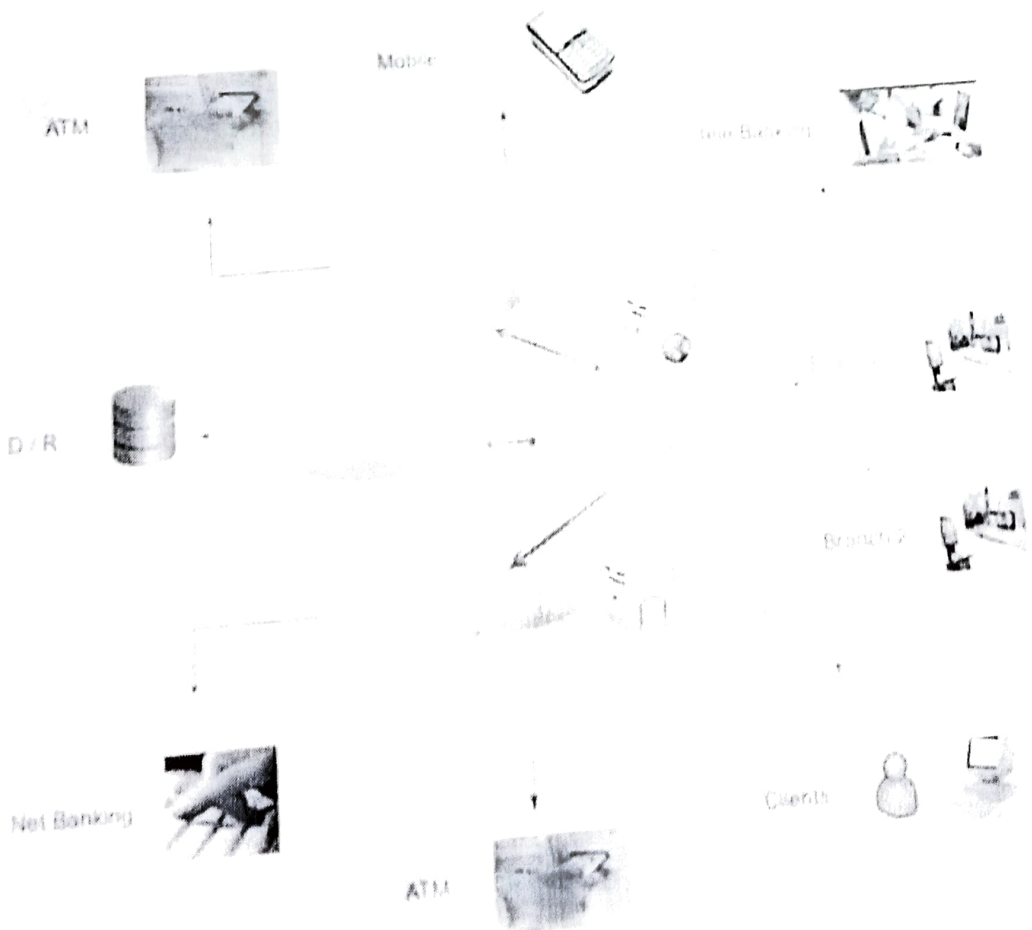
DIFFERENT TYPES OF ONLINE BANKING

3.1. CORE BANKING SOLUTION or CBS:

Core Banking is a banking service provided by a group of networked bank branches where customers may access their bank account and perform basic transactions from any of the member branch offices. Core banking is often associated with retail banking and many banks treat the retail customers as their core banking customers. Businesses are usually managed via the Corporate banking division of the institution. Core banking covers basic depositing and lending of money.

Normal Core Banking functions will include transaction accounts, loans, mortgages and payments. Banks make these services available across multiple channels like ATMs, internet banking, mobile banking and branches.

The core banking services rely heavily on computer and network technology to allow a bank to centralise its record keeping and allow access from any location. It has been the development of banking software that has allowed core banking solutions to be developed.



HISTORY

Core banking became possible with the advent of computer and telecommunication technology that allowed information to be shared between bank branches quickly and efficiently.

Before the 1970s it used to take at least a day for a transaction to reflect in the account because each branch had their local servers, and the data from the server in each branch was sent in a batch to the servers in the data centre only at the end of the day (EoD).

Over the following 30 years most banks moved to core banking applications to support their operations where CORE Banking may stand for "centralized online real-time exchange". This basically meant that all the bank's branches could access applications from centralized data centres. This meant that the deposits made were reflected immediately on the bank's servers and the customer could withdraw the deposited money from any of the bank's branches.

ADVANTAGES:

1. Centralized Accounting:

i) All the transactions of the bank directly impact the General Ledger and Profit and Loss Account. This provides a real time total picture about the financial position and situation of the bank.

ii) This helps for timely effective decision making for financial management, a very critical and dynamic function in today's banking.

2. Centralized Product Control & Monitoring:

i) Centralization helps in better product analysis, monitoring and rollout.

ii) Aspects like interest rate modifications, product modification and interest application can be done centrally from one place for all the branches.

iii) Bank can quickly respond to market scenario and customer needs. This gives competitive edge to the bank.

3. Introduction of Technology Based Services:

i) Service channels such as ATM, either on-site or offsite, can be started.

ii) Cheque Deposit Machines (CDM) can be installed. Such machine in WAN connectivity can allow any customer to deposit the cheque for collection at any branch.

iii) Cheque book printing machine can be installed at central location to give personalized cheque books. Such machine in WAN connectivity can receive command from any branch.

4. Centralized Customer Account Management:

i) Any customer becomes the customer of the bank rather than of a branch.

ii) With unique ID / Account Number the accounts of the customers can be viewed centrally by the bank. As such, customer profile, details of products and services availed by him and customer behaviour about business of the bank can be well understood.

iii) Such customer view gives the bank opportunity to decide directions for business development and marketing strategies

5. Advantages to Head Office:

i) Consolidation of MIS / statements / reporting at one place reducing duplication of tasks at branches and it is of real time.

ii) Supervision of branches on risk perceptions possible as ongoing process.

iii) Frequent audits and timely control measures can be initiated.

iv) Faster and practically real time reconciliation of accounts.

v) Centralized marking and movement monitoring of NPA accounts.

vi) Better ALM, especially for short term assets and liabilities possible.

vii) Audit on operational aspects of the accounts can be done at a single location as entire data is available at one place.

viii) By installing mailing solution on the intra net of the bank, written communication in the form of letters, between H. O. and branches and vice versa, can be eliminated.

6. Advantages to Branch:

i) With reduced work at the branches they can focus on development of business, customer service and attendance and meaningful liaison with customer for getting new business.

ii) Since customer needs are known with proper analysis they can be well attended even before their demands that boosts the image of bank.

↓ *State Bank of India, World's Largest Centralized Core Processing Implementation:*

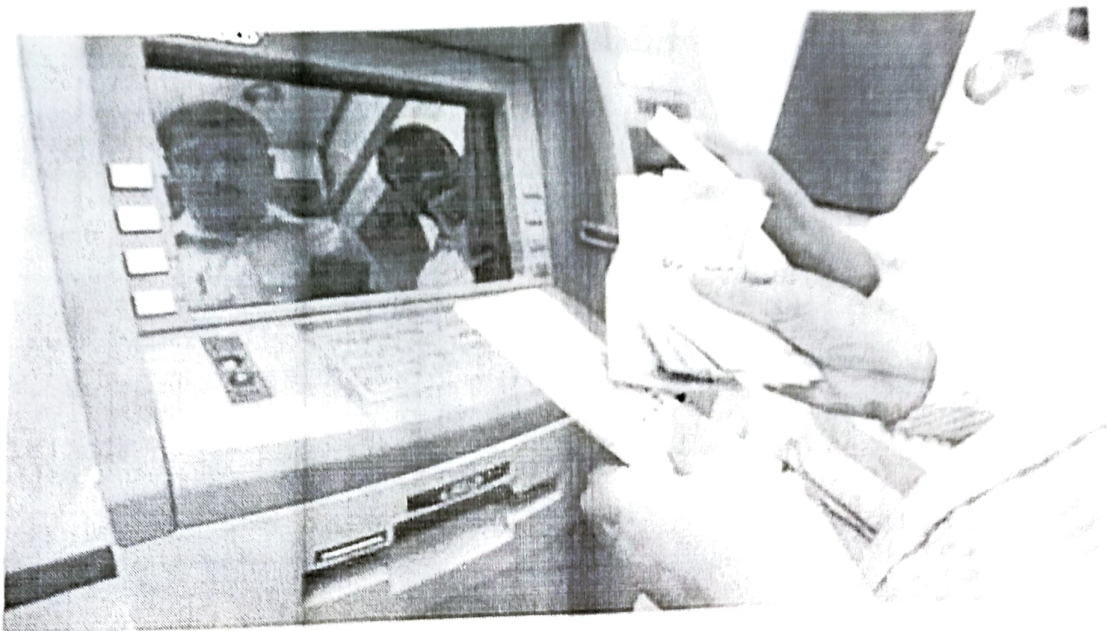


The story began in 2000. With its growth curve heading northward, State Bank of India (SBI), the country's largest bank with the largest branch network, realized the need for a core banking solution. An expression of interest was invited in July 2000, and the actual implementation was started in August 2003 when the first branch of the bank was put on TCS' BuNCS core banking solution.

The planning stage lasted three years, while the BoNC5 implementation took another five years (till July 2008) to complete. The entire project of implementing the core banking solution was handled by TCS as the systems integrator, while other major technology partners in the project were HP, Data craft, Cisco and Microsoft. The core banking solution implemented at SBI and its associate banks currently execute an average of 42 million transactions per day with a peak of 1,900 transactions per second through a massive network of about 17,700 branches, and report *BoNC5* servicing nearly 243 million customers. The CB5 at SBI executes an average of 42 million transactions per day with a peak of 1,900 transactions per second through a network of about 17,700 branches.

Further, SBI had more than 2 lac employees, and many of them had little familiarity with Web based technology before the core banking solution's implementation. SBI and TCS had to ensure that the bank employees were well acquainted with the use of the solution. Indeed, at one point of time, SBI had 58 training centres.

3.2. ATM BANKING:



Full-service banking, 24 hours a day.

- Make banking more convenient with ATMs and debit card
- **Convenient Self Service**
 - Deposits – Cash and check deposits can be made at most BBVA Compass ATMs.
 - Withdraw Funds – The cash you need when you need it.*
 - Transfer funds – Move funds between checking accounts and savings accounts that are linked to your debit card.
- **Account Management**
 - Check Balance – View your account balance before you make a withdrawal
 - Mini Statement – Receive a print out of your transaction history and account balances.*
- **Customizable**
 - Fast Cash – Set standard ATM withdrawal amounts.
 - Receipt Options – Set whether or not you will receive a receipt when you make transactions.
 - Preferred Language – Choose between English or Spanish.

CREDIT vs. DEBIT



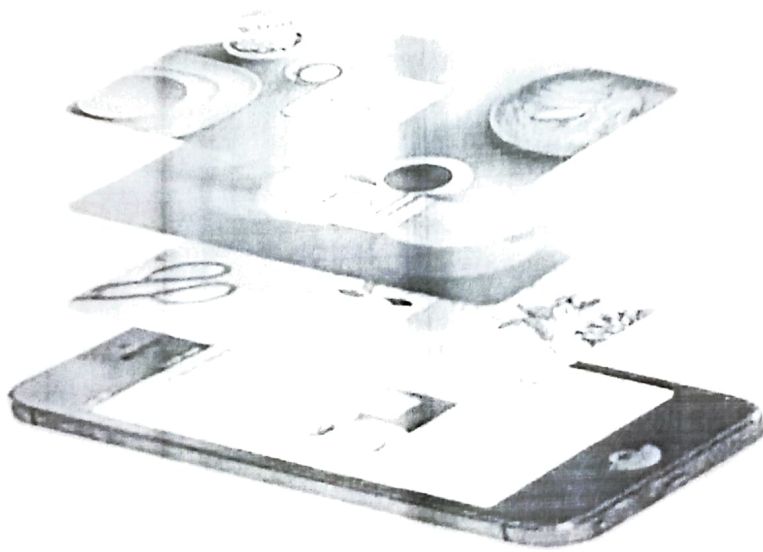
Debit Cards vs. Credit Cards

	Debit Cards	Credit Cards
Payments	When you pay now.	When you pay later.
Interest Charges	No charges apply as funds are automatically debited from your checking account.	Charges will apply if you don't pay once a month. You'll have to pay a more percent rate to reduce your credit score and incur charges.
Fees	<ul style="list-style-type: none"> Fees: are generally lower than credit cards (e.g. ATM fees, late fees, foreign transaction fees, etc.). All that's covered by the financial institution that issued your card. Parents can restrict their child's ability to spend more money than they have available in their account. 	<ul style="list-style-type: none"> Fees and penalties: are generally higher than debit cards. Some cards also have annual fees. Not all cards offer grace periods. Some may have late fees, including interest charges.
Other Potential Benefits	<ul style="list-style-type: none"> Easier and faster than writing a check. No risk of losing your card if you cannot replace it. Some cards may offer freebies or rebates. As long as you do not overdraw your account, debit cards are a good way to pay for purchases without borrowing money and paying interest. 	<ul style="list-style-type: none"> Freebies: (e.g. travel, hotels, gas, etc.) are often offered by credit cards. Some can withhold payment on charges in dispute. Purchase protections: (e.g. travel, some cards) help you get your money back. If you are careful about how you manage your credit and expenses, building your credit score may go up and you may qualify for lower interest rates.
Other Potential Concerns	<ul style="list-style-type: none"> Usually there are no protections against identity theft and theft. You need another way to cover unexpected emergencies (e.g. car repair) if you do not have enough money in your bank account. 	<ul style="list-style-type: none"> Over-spending: can happen since the credit limit may be higher than your pay. If you have a high credit limit, you may have a hard time paying off your balance in full each month. If you do not pay in full or forget to pay, you will pay interest on your balance and your credit score will be affected.

3.3. DIGITAL WALLET

Nowadays, we find ourselves carrying cold hard cash less and less because you can just as easily make your purchase with payment cards, and track your spending online. Plus, it's **more secure** than carrying \$350 to buy the latest iPad (MINI).

Certain payment or loyalty cards also let you **earn rewards** or **entries to contests**, but they do add up. They make your wallet unnecessarily thick and heavy. Perhaps it is time to swap the system again, this time, for something that you have always been carrying around: your smartphone.



Digital wallets can help take you there. They are smartphone apps that hold your payment and loyalty card information. **Google Wallet** and **Apple's Passbook** are two of the more popular ones we often hear about, but if they are not your fancy, **there are plenty of other digital wallets that carry perks and benefits that you may prefer.**

1. Google Wallet

Instead of tapping your credit card on the NFC machine at the checkout counter, all you have to do is **wave your smartphone or tap it on the machine to make your payments.** It'll be able to identify the credit card information linked on your Google account.

For this to work, Google Wallet requires **Near Field Communication (NFC) technology** available which unfortunately is only available on certain smartphones and tablets.



You link your debit or credit card to your Google account and you can leave your wallet at home – but at the moment, it only works with phones and credit cards from the US and only in the US. Currently, it supports 20+ merchants on the ground and online, promising more merchants to come.

2. Apple's Passbook

Apple's Passbook was introduced in iOS 6 and relies on scanning 2D barcodes to help you manage your movie, concert and airline tickets as well as loyalty cards and coupons for selected merchants

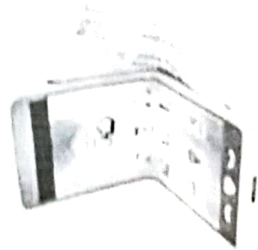
The result: you get location and time-based notifications when you're near a cafe where you can use your loyalty card or when your airline, movie or concert ticket is nearing its due date.

You add passes through apps that support Passbook (link opens iTunes). So instead of bringing your grocery coupons and stack of loyalty cards wherever you go, you can store it in Passbook. Unlike Google Wallet, you cannot use your debit or credit card for purchases in-store, however you can use Bill Guard to view your bank balance and other related information on your iPhone.



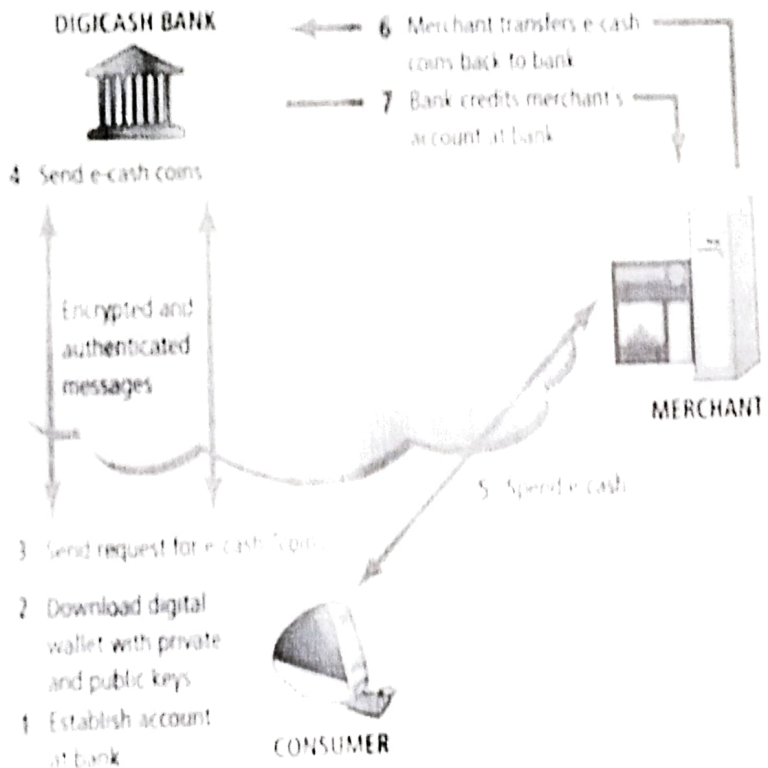
3.4. DIGITAL CASH:

Digital Cash acts much like real cash, except that it's not on paper. Money in your bank account is converted to a digital code. This digital code may then be stored on a microchip, a pocket card (like a smart card), or on the hard drive of your computer.



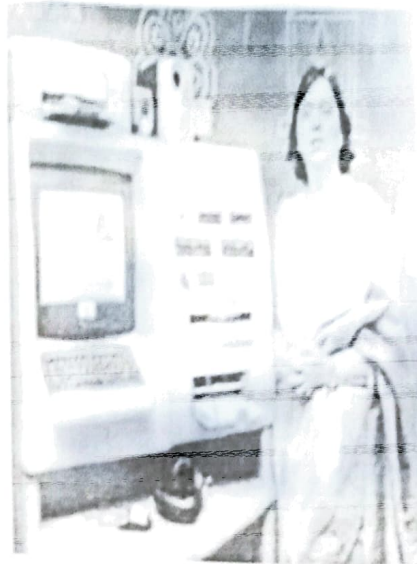
The concept of privacy is the driving force behind digital cash. The user of digital cash is assured an anonymous transaction by any vendor who accepts it. Your special bank account code can be used over the internet or at any participating merchant to purchase an item. Everybody involved in the transaction, from the bank to the user to the vendor, agree to recognize the worth of the transaction, and thus create this new form of exchange.

Digicash: How First Generation Digital Cash Worked



3.5. KIOSK BANKING: This is the latest development on the remote banking front, also known

as 'Touch-screen' banking. A kiosk is a self-service banking terminal that can be operated with both credit & debit cards. The Debit/credit card can be swiped at against the card reader at the kiosk and account accessed post entering the ATM PIN. Currently, very few banks like Citibank offer this facility to their customers at select ATM centres across the country.



Unlike an ATM, which is primarily used for cash transactions like withdrawals, deposits, etc., a kiosk is primarily used for non-cash transactions like cheque book request, printing bank account statements, funds transfer etc. The number of transactions a particular location is expected to be able to support is key here along with the types of transactions required. An ATM and a Kiosk can both easily perform the same non-cash and non-deposit transactions however the real differentiators come down to how much time/ input the transaction takes (Financial Kiosks have full keyboards and document printers, ATMs generally don't) and queuing considerations (at an ATM most people just want to get their cash and go).

3.6. NEFT:

National Electronic Funds Transfer (NEFT) NEFT is electronic funds transfer system, which facilitates transfer of funds to other bank accounts in over 63000 bank branches across the country. This is a simple, secure, safe, fastest and cost effective way to transfer funds especially for Retail remittances.

FEATURES & BENEFITS

Customers can remit any amount using NEFT. Customer intending to remit money through NEFT has to furnish the following particulars.

- IFSC (Indian Financial System Code) of the beneficiary Bank/Branch
- Full account number of the beneficiary
- Name of the beneficiary

The facility is also available through online mode for all internet banking and mobile banking customers.

For corporate customers, bulk upload facility is also available at branches.

A PROJECT REPORT ON
THE STUDY OF THE BRAND AWARENESS OF THE EICHER
TRACTORS (SHIVRAJ TRACTORS)

FOR



Arts, Commerce & Science College, Sonai

SUBMITTED TO

SAVITRIBAI PHULE PUNE UNIVERSITY, PUNE

BY

Mr. Yelwande Rushikesh Bapurao

Under the Guidance of Mrs. Priti Wadagale

IN PARTIAL FULLFILLMENT OF BACHELOR OF BUSINESSADMINISTRATION
FOR THE ACADEMIC YEAR

2022-2023

SHIVRAJ TRACTORS

Authorised dealer-**EICHER TRACTORS** (Sales, Service and Spares)

At. Po. Ghodegaon, Tal. Newasa, Dist. Ahmednagar.

Contact : 9881488988, 9511488988

Email : Shivrajtractor777@gmail.com



1. Name of the Student : Mr . Yelwande Rushikesh Bapurao
2. Name of the College : Arts Commerce And Science College Sonai.
3. Division and Roll Number :
4. Address : At /Post – Ghodegaon , Tal –Newasa , Dist – Ahmednagar
5. Contact Number : 8605517557
6. Email ID : rushikeshyelwande478@gmail.com
7. Special Subject :
8. Internship start date : 25.4.23
9. Internship end date : 30.4.23

LOG SHEET OF WORK PERFORMED DURING INTERNSHIP –

Date	Time		Total Hours	Details of Work done	Signature of Officer	Signature of Student
	From	To				
25-4-23	10.	6.	8			<u>Rushikesh</u>
26-4-23	11	5	6			<u>Rushikesh</u>
27-4-23	9	4	7			<u>Rushikesh</u>
28-4-23	10	6	8			<u>Rushikesh</u>
29-4-23	11.30	5.30	7			<u>Rushikesh</u>
30-4-23	12.	5	5			<u>Rushikesh</u>
28-4-23	8	5	9			<u>Rushikesh</u>



Shivraj Tractor's

A/p Ghodegaon.



NULA EDUCATION SOCIETY'S
ARTS, COMMERCE AND SCIENCE COLLEGE, SONAI



TAL. NEVASA, DIST- AHMEDNAGAR - 414103

Ph.: 02427-231384 Email: sonacollege@yahoo.co.in, mesacscollege@gmail.com Website: www.acssonaicollege.com
Affiliated to Savitribai Phule Pune University, Pune (I D PU/AN/ASC/031/1989)

NAAC Re-accredited with 'A' Grade, DBT Star College Scheme, ISO 9001: 2015 Certified, AISHE Code - C-42096

CRETIFICATE

This is to certify that Mr. YELWANDE RUSHIKESH BAPURAO the student of Third Year Bachelor of Business Administration (T.Y.B.B.A) of Academic Year 2022-2023(sem- VI) has been successfully completed project. The Project Work titled as "THE STUDY OF THE BRAND AWARENESS OF THE EICHER TRACTORS (SHIVRAJ TRACTORS)"

He displayed high level of inter personal skill during
the project. We wish he all the very for his future
endeavours

Examiner

A Project Report

ON

"Method & Analysis of Meesho Digital marketing "

Submitted to



Art's Commerce and Science College ,Sonai

of

SAVITRIBAI PHULE PUNE UNIVRSITY, PUNE

For the Awarded of the Degree of

Bachelor of Business Administration

Under the Faculty of Commerce and Management

Submitted by

Mr. Ambade Virendra Dinkar

Academic Year 2022-23.

Mula Education Society's

Arts, Commerce and Science College, Sonai

Tal. Newasa, Dist. Ahmednagar, 414105

Email ID: sonaicollege@yahoo.co.in

Phone: (02427) 231384

CERTIFICATE

This Is Certified That

Mr. Ambade Virendra Dinkar the

Student of Bachelor of Business Administration (S.Y.B.B.A.)

Of Academic Year 2022-2023 (Sem-V) Has Been

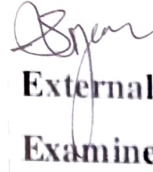
Successfully Completed Their Project.



Subject
Teacher



Internal
Examiner



External
Examiner

~~HOD~~

A
Project Report

ON

**“A SUTDY OF VISIBILITY ANALYSIS
OF AMAZON,,**

Submitted to



Mula Education Society's
Arts Commerce and Science College, Sonai
of
Savitribai Phule Pune Univrsity, Pune

For the Awarded of the Degree of

Bachelor of Business Administration

Under the Faculty of Commerce and Management

Submitted by

Mr-Mahesh Natha Chaudhari

Under Guidance of

Mr. Shriniket R. Langote

Academic Year 2022-23

Mula Education Society's

Arts, Commerce and Science College, Sonai

Tal. Newasa, Dist. Ahmednagar, 414105

Email ID: sonacollege@yahoo.co.in

Phone: (02427) 231384

CERTIFICATE

This Is Certified That **Mr-Mahesh Natha Chaudhari** the Student of second Year Bachelor of Business Administration (S.Y.B.B.A.) Of Academic Year 2022- 2023 (Sem-IV) Has Been Successfully Completed Their Project.



Project
Guide



Internal
Examiner



External
Examiner

A
Project Report

ON

**“DIGITAL MARKETING ON
FLIPKART ”**

Submitted to



Mula Education Society's
Arts Commerce and Science College, Sonai
of
Savitribai Phule Pune University, Pune

For the Awarded of the Degree of

Bachelor of Business Administration

Under the Faculty of Commerce and Management

Submitted by

Mr-SHIDHESHWAR BHAUSAHEB DHOKANE

Under Guidance of

Mr. Shriniket R. Langote

Academic Year 2022-23

Mula Education Society's

Arts, Commerce and Science College, Sonai

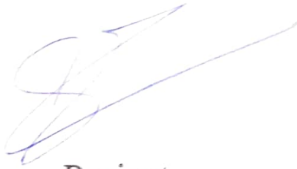
Tal. Newasa, Dist. Ahmednagar, 414105

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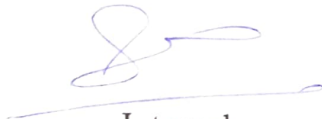
Phone: (02427) 231384

CERTIFICATE

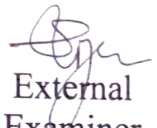
This Is Certified That **Mr-Sidheshwar Dhokane** the Student of second Year Bachelor of Business Administration (S.Y.B.B.A.) Of Academic Year 2022- 2023 (Sem-IV) Has Been Successfully Completed Their Project.



Project
Guide



Internal
Examiner



External
Examiner

A
PROJECT REPORT
ON

A Study of cosmetics company

SUBMITTED TO
THE UNIVERSITY OF PUNE
IN THE PARTIAL PULFILMENT OF
BACHELOR OF BUSINESS ADMINISTRATION

SUBMITTED BY

Miss. Komal Keshav Kale

S.Y. B.B.A.

UNDER THE GUIDENCE OF
PROF. SHRINIKET LANGOTE



ACADEMIC YEAR 2022-2023.

MULA EDUCATION SOCIETY'S ARTS, COMMERCE &
SCIENCE COLLEGE, SONAI-414105

99Mula Education Society's

Arts, Commerce and Science College, Sonai


Tal. Newasa, Dist. Ahmednagar, 414105


Email ID: sonacollege@yahoo.co.in

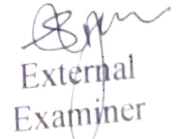
Phone: (02427) 231384

CERTIFICATE

This Is Certified That M/Ms - Kate Komalkeshay the Student of second Year
Bachelor of Business Administration (S.Y.B.B.A.) Of Academic Year 2022-2023 (Sem-IV) Has
Been Successfully Completed Their Project.


Project
Guide


Internal
Examiner


External
Examiner

A
PROJECT REPORT
ENTITLED ON
**Basics of Banking Software, Web Server
Technology, Standards for Core Banking Software**



SAVITRIBAI PHULE PUNE UNIVERSITY, PUNE

For the Bachelor of Business Administration

Submitted By,

Mr.Om Sheshrao Kale.

Under Guidance of

Prof:-Mr. Yogesh Tamde

MULA EDUCATION SOCIETY'

ART'S COMMERCE AND SCIENCE COLLEGE SONAI

TAL.NEWASA DIST. AHMEDNAGAR.

Year:-2022-2023

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Arts, Commerce and Science College, Sonai


Tal. Newasa, Dist. Ahmednagar, 414105


Email ID: sonaicollege@yahoo.co.in

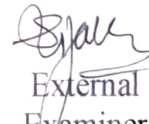
Phone: (02427) 231384

CERTIFICATE

This Is Certified That Mr/Ms - Kate Om Sheshran - the Student of second Year Bachelor of Business Administration (S.Y.B.B.A.) Of Academic Year 2022-2023 (Sem-IV) Has Been Successfully Completed Their Project.


Project
Guide


Internal
Examiner


External
Examiner

A
Project Report
On
'INTERNET BANKING FOR STATE BANK OF INDIA'

By

LANDE SHUBHAM ASHOK

Class: SYBBA (Sem IV)

(Specialization: Financial Management)

Under the guidance of

Prof. Yogesh Tambe

In Partial Fulfillment of
Bachelor of Business Administration



Submitted To

Arts Commerce and Science College, Sonai , 414105

Academic Year 2022-2023

Certificate

Mula Education Society's

Arts, Commerce and Science College, Sonai

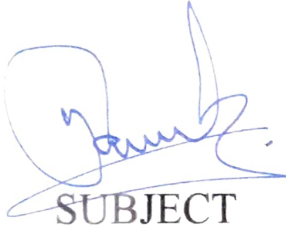
Tal. Newasa, Dist. Ahmednagar, 414105

Email ID: sonaicollege@yahoo.co.in

Phone:(02427)231384

CERTIFICATE

This is certified that Mr. Lande Shubham Ashok the student of second year Bachelor of Business Administration (S.Y.B.B.A.) OF Acadmic year 2022-23 (sem-iv) has been successfully completed their project.



SUBJECT
TEACHER



INTERNAL
EXAMINER



EXTERNAL
EXAMINER

A
PROJECT REPORT
ENTITLED ON



The role of phone pay I institutions.
SAVITRIBAI PHULE PUNE UNIVERSITY, PUNE
For the Bachelor of Business Administration

Submitted By,

Mr. Krushna bandu najan

Under Guidance of

Prof:-*T. P. K. Sir*

MULA EDUCATION SOCIETY'
ART'S COMMERCE AND SCIENCE COLLEGE SONAI
TAL. NEWASA DIST. AHMEDNAGAR .

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Arts, Commerce and Science College, Sonai


Tal. Newasa, Dist. Ahmednagar, 414105


Email ID: sonaicollege@yahoo.co.in

Phone: (02427) 231384

CERTIFICATE

This Is Certified That Mr/Ms Hojan. Kushnig Student of second Year
Bachelor of Business Administration (S Y B B A) Of Academic Year 2022-2023 (Sem-IV) Has
Been Successfully Completed Their Project


Project
Guide


Internal
Examiner


External
Examiner

A

PROJECT REPORT

Study of visibility and methods of digital marketing in Olivia Private Limited

SUBMITTED TO

THE UNIVERSITY OF PUNE

IN THE PARTIAL FULFILMENT OF

BACHELOR OF BUSINESS ADMINISTRATION

SUBMITTED BY

Navale Vaishnavi Krushna

S.Y. B.B.A.

UNDER THE GUIDENCE OF

PROF. SHRINIKETAN LANGOTE

Mula Education Society's
Arts, Commerce and Science College, Sonai

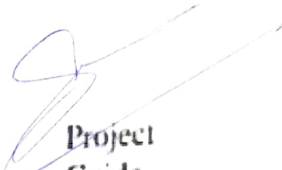
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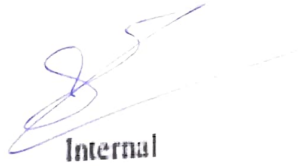
Email ID: sonaicollege@yahoo.co.in


Phone: (02427) 231384

CERTIFICATE

This Is Certified That Ms- Navale Vaishanvi krushna the Student of second Year
Bachelor of Business Administration (S.Y.B.B.A.) Of Academic Year 2022-2023 (Sem-III)
Has Been Successfully Completed Their Project.


Project
Guide


Internal
Examiner


External
Examiner

A Project Report

ON

VISIBILITY ANALYSIS OF TATA CONSULTANCY SERVICES

Submitted to



Art's Commerce and Science College ,Sonai

of

SAVITRIBAI PHULE PUNE UNIVRSITY, PUNE

For the Awarded of the Degree of

Bachelor of Business Administration

Under the Faculty of Commerce and Management

Submitted by

Mr.Shantanu Dhananjay Rajc

Academic Year 2022-23

Mula Education Society's

Arts, Commerce and Science College, Sonai

Tal. Newasa, Dist. Ahmednagar, 414105

Email ID: sonacollege@yahoo.co.in

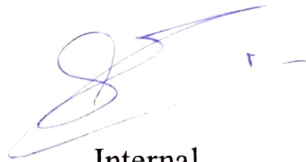
Phone: (02427) 231384

CERTIFICATE

This Is Certified That Mr- Shantanu Dhananjay Raje the Student of second Year Bachelor of Business Administration (S.Y.B.B.A.) Of Academic Year 2022-2023 (Sem-IV) Has Been Successfully Completed Their Project.



Project
Guide



Internal
Examiner



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Examiner

A Project Report

ON

“Study of visibility and method of digital marketing in lakme cosmetics company”

Submitted to



Art's Commerce and Science College .Sonai

Of

SAVITRIBAI PHULE PUNE UNIVRSITY, PUNE

For the Awarded of the Degree of

Bachelor of Business Administration

Under the Faculty of Commerce and Management

Submitted by

Miss: Bhakti Rajendra Shete

Under Guidance of

Mr : Shriniket . R. Langote

Academic Year 2022-

Mula Education Society's

Arts, Commerce and Science College, Sonai

Fal. Newasa, Dist. Ahmednagar, 414105

Email ID: sonaicollege@yahoo.co.in

Phone: (02427) 231384

CERTIFICATE

This Is Certified That Ms- Bhakti Rajendra Shete the Student of second Year Bachelor of Business Administration (S.Y.B.B.A.) Of Academic Year 2022-2023 (Sem-IV) Has Been Successfully Completed Their Project.



Project
Guide



Internal
Examiner



External
Examiner

A
PROJECT REPORT
ON
A Study of phone pay
SUBMITTED TO
THE UNIVERSITY OF PUNE
IN THE PARTIAL PULFILMENT OF
BACHELOR OF BUSINESS ADMINISTRATION

SUBMITTED BY

Mr. Shinde Gaurav Ashok

S.Y. B.B.A.

UNDER THE GUIDENCE OF

PROF. YOGESH TAMBE



ACADEMIC YEAR 2022-2023.

MULA EDUCATION SOCIETY'S ARTS, COMMERCE & SCIENCE
COLLEGE, SONAI-414105

Mula Education Society's

Arts, Commerce and Science College, Sonai

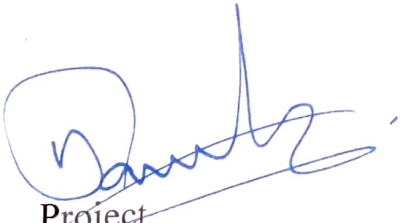
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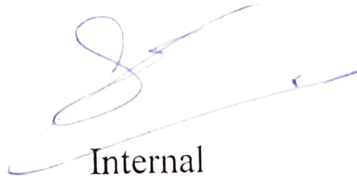
Phone: (02427) 231384

CERTIFICATE

This Is Certified That Mr . Gaurav Ashok Shinde the Student of second Year Bachelor of Business Administration (S.Y.B.B.A.) Of Academic Year 2022-2023 (Sem-IV) Has Been Successfully Completed Their Project.



Project
Guide



Internal
Examiner



External
Examiner

A
Project Report
On

'A Study of recent trends in banking like online banking and mobile banking; and
evaluation of various banking Softwares'

By

Shinde Prasad Shankar

Class: SYBBA (Sem IV)

(Specialization: Financial Management)

Under the guidance of

Prof. Tambe sir

In Partial Fulfillment of
Bachelor Of Bussiness Administration

Submitted To



Arts Commerce and Science College, Sonai , 414105

Affiliated to



Savitribai Phule Pune University

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Arts, Commerce and Science College, Sonai

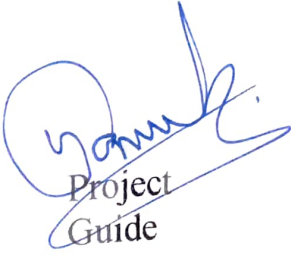
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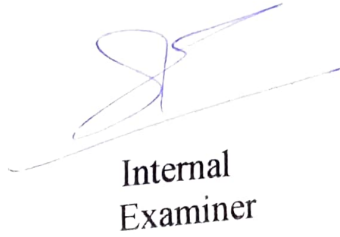
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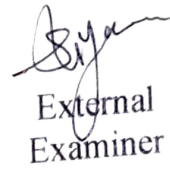
Phone: (02427) 231384

CERTIFICATE

This Is Certified That Mr/Ms Shinde Pooja the Student of second Year
Bachelor of Business Administration (S.Y.B.B.A.) Of Academic Year 2022-2023 (Sem-IV) Has
Been Successfully Completed Their Project.


Project
Guide


Internal
Examiner


External
Examiner

A
PROJECT REPORT
ON
VISIBILITY ANALYSIS OF TECH MAHINDRA

SUBMITTED TO
THE UNIVERSITY OF PUNE
IN THE PARTIAL PULFILMENT OF
BACHELOR OF BUSINESS ADMINISTRATION

SUBMITTED BY
MR. PRADIP KUSHARAM SOLUNKE

S.Y. B.B.A.
UNDER THE GUIDENCE OF
PROF. **Mr : Shriniket . R. Langote**



ACADEMIC YEAR 2022-2023.

MULA EDUCATION SOCIETY'S ARTS, COMMERCE & SICENCE COLLEGE, SONAI-
414105

Mula Education Society's

Arts, Commerce and Science College, Sonai

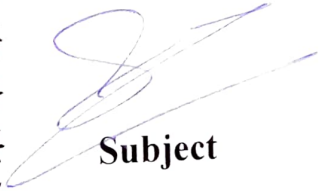
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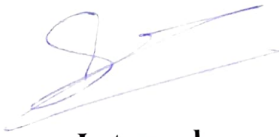
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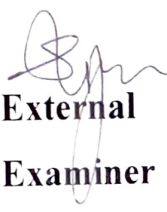
Phone: (02427) 231384

CERTIFICATE

This Is Certified That Mr . Pradip Kusharam Solunke
Student of Second Year Bachelor of Business Administration
(S.Y.B.B.A.) Of Academic Year 2022-2023 (Sem-IV) Has Been
Successfully Completed Their Project.


**Subject
Teacher**


**Internal
Examiner**


**External
Examiner**


HOD

A
PROJECT REPORT
ENTITLED ON
The role of mobaile banking in india |



institutions.

SAVITRIBAI PHULE PUNE UNIVERSITY, PUNE
For the Bachelor of Business Administration

Submitted By,

Mr. Sonawane Dnyaneshwar Rajaram

Under Guidance of

Prof:- *Tambe.sir*

MULA EDUCATION SOCIETY'

ART'S COMMERCE AND SCIENCE COLLEGE SONAI
TAL.NEWASA DIST. AHMEDNAGAR .

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Arts, Commerce and Science College, Sonai


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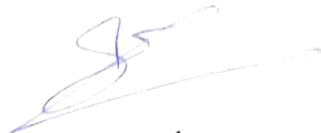
Email ID: sonaicollege@yahoo.co.in

Phone (02427) 231384

CERTIFICATE

This Is Certified That Mr/Ms Sonawane Dnyanshu the Student of second Year
Bachelor of Business Administration (S.Y.B.B.A.) Of Academic Year 2022-2023 (Sem-IV) Has
Been Successfully Completed Their Project


Project
Guide


Internal
Examiner


External
Examiner

A Research on the topic

**A STUDY OF
GOOGLE PAY**

Submitted To

Savitribai Phule Pune University

In partial fulfillment of the degree of

Bachelor of Business Administration



By

Name:- Sonawane Santosh Balasaheb

Seat No:16114

BBA Semester IV

Under the guidance of

Prof.

Yogesh Tambe

Project Guide

Mula Education society's ACS college, Sonai, Ahmednagar

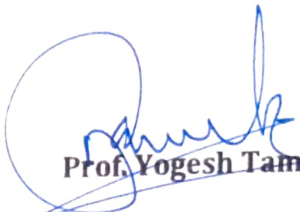
Mula Education society's ACS college, Sonai, Ahmednagar

Bachelor of Business Administration

Certificate

This is to certify that Mr/Sonawane Santosh Balasaheb Exam Seat No. 16114 student of BBA SEM- IV has satisfactory completed research Project on GOOGLE PAY for the subject of **Financial Services** as laid down by the Savitribai Phule Pune University for the academic year 2023-2024.


I further clarify that, the work has been carried out under my guidance.

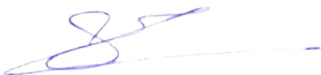

Prof. Yogesh Tambe
Project Guide

VIVA-VOCE EXAMINATION

Exam Seat No. _____

Date 11/05/2023


External Examiner


Internal Examiner
~~Prof. Yogesh Tambe~~

A
PROJECT REPORT
ON
“A STUDY OF ONLINE BANKING
AND PAYMENT METHODS”

SUBMITTED TO
THE UNIVERSITY OF PUNE
IN THE PARTIAL PULFILMENT OF
BACHELOR OF BUSINESS ADMINISTRATION
SUBMITTED BY
MR.TOKSHIYA SHIVAM OMPRAKASH

S.Y. B.B.A.
UNDER THE GUIDENCE OF
PROF. YOGESH TAMBE



ACADEMIC YEAR 2021-2022.
MULA EDUCATION SOCIETY'S
ARTS, COMMERCE & SICENCE COLLEGE, SONAI-414105

Mula Education Society's

Arts, Commerce and Science College, Sonai

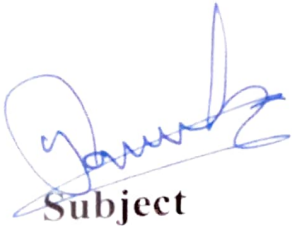
Tal. Newasa, Dist. Ahmednagar, 414105

Email ID: sonaicollege@yahoo.co.in

Phone: (02427) 231384

CERTIFICATE

This Is Certified that Mr. Tokshiya Shivam Omprakash
Student of Second Year Bachelor of Business Administration
(S.Y.B.B.A.) Of Academic Year 2022-2023 (Sem-IV) Has Been
Successfully Completed Their Project.



**Subject
Teacher**



**Internal
Examiner**



**External
Examiner**



HOD