

Part I

**AcharyaNagarjuna University Guidelines Relating to Project Work for B.Com
(General) Degree Course V Semester / VI Semester in Banking / Insurance /
Retailing / Taxation**

- ❖ Project work / Report may be prepared in the following modes
 - a) Internship- Students may be sent to organizations, they will be assigned some role in the organisation. They have to complete their task with the help of organization employees and prepare the project report based on their work experience.
 - b) Assistance in organization – Students may assist LIC agents / Super market etc. based on the organization selected for study. They may submit the project report based on the industrial / Any Part time Job experience
 - c) based on primary data .
 - d) Based on secondary sources
 - e) Experimental commercial activity (Startups) eg: Kirana, Pan shop, hotel etc,
- ❖ Project evaluation may be done in accordance with scheme of evaluation. However valuers may adjudge some innovative projects judiciously.
- ❖ One student / up to five students has/have to undertake a project work individually or as group under the supervision of a teacher.
- ❖ Language of the Project Report and Viva-Voce examination may be in English / Telugu
- ❖ The Project Report may be typed /hand written
- ❖ Each student /group of students have to submit three copies of project report
 - 1) External examiner 2) Internal examiner 3) Student copy
- ❖ Failure to submit the Project Report or failure to appear the Viva- Voce examination will be treated as '**Absent**' in the examination. He / she has to submit the project Report and appear at the Viva-Voce examination in the subsequent years (within the time period as per acharyaNagarjuna University Rules)
- ❖ No marks will be allotted to the Project Report unless a candidate appears at the Viva-Voce examination. Similarly no marks will be allotted on Viva-Voce examination unless a candidate submits his/her Project Report
- ❖ It is mandatory to submit Project Report and attend Viva-Voce examination

- ❖ Each student has to give oral presentation on the project at time of Viva-Voce examination. The external examiners may pose questions on the project.
- ❖ Project guide / any other commerce staff member in the concerned college may be appointed as internal examiner.
- ❖ Project work topic may be selected from selected cluster or any commerce related topics.
- ❖ Last date for submission of fifth Semester Project Report for this academic year only:
 - a) Without any fine: On before September 15th 2017.
 - b) With fine : 20th September, 2017.
- ❖ Last date for submission of fifth / Sixth Semester Project Report ,from academic year 2018-19 onwards :
 - a) Without any fine: One month before semester exams
 - b) With fine : 20 days before semester exams.
- ❖ Evaluation of the Project Report and Viva-Voce should be conducted after completing Vth semester and VIth semester by both internal and external examiners.
- ❖ A few classes (about 10 hours) may be allotted to enlighten the students on the Project work by Project guide at the beginning of the Vth Semesters and VIth Semester
- ❖ Both internal and external project evaluators may note that the project work at the B.Com level is to create interest and curiosity among students to study the practical functioning of the organization / business /application of the theoretical knowledge in real life situations.
- ❖ This is a first step to undertake research in any organistaion. Hence guides may refrain from pressurizing students to produce finest quality of research at graduation level itself. Consider their level of understanding and analytical capabilities.the external and internal examiners are suggested not to compare the B.com students project report standards with that of PG/M.Phil /P.hD students project/research topics.
- ❖ So evaluators may consider even a micro /small /Case Studies like the fixed deposits, Savings of a group of people may be taken for study and analysis. The impact and profitability of the schemes may be considered on par with other descriptive projects

I. Scheme of evaluation for Project Report and Viva-Voce Examination by external

Examiner:

Project Report (50 Marks)

S.No	Chapter	Contents	Marks
1	1	Introduction	10
2	2	Profile and Methodology	10
3	3	Presentation, data Analysis	20
4	4	Findings, Conclusion & Recommendations	10
5		Total	50

Viva-Voce (25 marks)

In course of Viva-Voce Examination, the question may be asked in the following areas:

S.No	Contents	Marks
1	Importance / relevance of the Study, Objectives of the Study, Methodology of the Study / Mode of Enquiry	10
2	Ability to explain the analysis, findings, concluding observations, recommendation, limitations of the Study	10
3	Overall Impression- including Communication Skills	5
4	Total	25

II. Scheme of evaluation for Project Report and Viva-Voce Examination by internal

Examiner:

S.No	Contents	Marks
1	Students Interest and Active Participation	5
2	Comprehension level and knowledge in the Topic	10
3	Ability to explain the analysis&findings	5
4	Communication skills	5
5	Total	25

Part II

Cover page/title

PROJECT REPORT (title)

**AN ANALYSIS OF AGRICULTURAL CREDIT FLOW TO
FARMERS**

(Submitted for B.Com (General) Degree in Banking /Insurance /Retailing/ Taxation
under AcharyaNagarjuna University 2015-2018)

Submitted by

Name of the candidate:

Registration No:

Semester No:

Name of the College:

College Roll No:

Supervised by

Name of the Supervisor:

Designation:

Name of the College:

Month & Year of Submission

STUDENT'S DECLARATION

I/we declare that the project work/report entitled, AN ANALYSIS OF AGRICULTURAL CREDIT FLOW TO FARMERS is a record of independent/team work carried out by me/us under the guidance of Mr. /Mrs. /Ms. / Dr. /Prof....., M.com, NET/JRF/APSET/ M.Phil., Ph.D., Lecturer/Assistant Professor/Associate Profess /Professor, Department of commerce CollegeDistrict.

I/we also declare that this project report/work is a result of my/our own effort and was not submitted to this or to any other University earlier, for the award of any degree or diploma.

Place:

Name of the Candidate:

Date:

Registration No :
:

Semester No :
:

Name of the College :
:

College Roll No :
:

SUPERVISOR'S CERTIFICATE

This is to certify that Mr. /Ms.

is a student of B.Com (General) Degree in Banking / Insurance / Retailing /

Taxation in (Name of the College) affiliated to

AcharyaNagarjuna University, has worked under my Supervision and Guidance

for his/her /their Project work and prepared a project Report

(title).....

Which he /she/they is/are submitting his/ her/their genuine and original work to

the best of my knowledge.

Place:

Name of the Supervisor:

Date:

Designation :

Name of the College :

ACKNOWLEDGEMENT

I deem it a great privilege to express my sincere and profound thanks to my project supervisor/guide Mr. /Mrs./Ms./ Dr. /Prof., M.com, NET/JRF/APSET/ M.Phil., Ph.D., Lecturer/Assistant Professor/Associate Profess /Professor, Department of Commerce College, Who has whole heartedly encouraged and extended consistent guidance in successful completion of project work.

I wish to express my deep sense of gratitude to our College principal, teaching, Non-teaching staff, library staff and all that have extended their encouragement co-operation throughout my B.com course and project period.

I would like to express my gratitude to the organisation staff that supported me during my industrial / institute /organization / bank visit by providing project data and other relevant data.

Last, but certainly not the least, I am indebted to my friends, Parents and all my family members for their immeasurable love and affection, without their blessings or grace, I couldn't have finished this project under stipulated time and with focused vision.

Place:

Name of the Candidate:

Date:

Registration No :
Semester No :
Name of the College :
College Roll No :

Table of contents

Chapter 1 - Introduction

- 1.1 Introduction of the topic
- 1.2 General scenario of industry
- 1.3 Identified Problem
- 1.4 Need for Study –if needed
- 1.5 Objectives & Scope

Chapter 2– Profile and Methodology

- 2.1 Profile of: Topic
- 2.2 Institute/organization
- 2.3 Relevant data
- 2.4 Methodology-Type of project
- 2.5 Sampling methods
- 2.6 Tools for analysis

Chapter 3 – Data Analysis and Interpretation

- 3.1 Analysis of objective-1
- 3.2 Analysis of objective-2
- 3.3 Diagrammatic Representations
- (Additional Contents may be added if required)

Chapter 4 – Conclusions

- 4.1 Summary of Findings
- 4.2 Suggestions & Recommendations
- 4.3 Conclusions
- 4.4 Directions for Future Research

References

1. Anand, M., Ajay Arora., “Economic Value Added: Business Performance Measure of Share Holder Value”, *The Management Accountant*., Vol. 25, No: 4, May 1999, p.25

2. <http://india.gov.in/sectors/agriculture/spices.php> (accessed august 9, 2017)
3. James R Gregory. (2004),“*THE BEST OF BRANDING: BEST PRACTICES IN CORPORATE BRANDING*”, Tata McGraw Hill Publishing Co Ltd, New Delhi, pp. 24-37
4. Tom Jackle (2004) “Customer Satisfaction, Service Quality and perceived value: An integrative model” *Journal of Marketing Management* vol.20, issue 7, PP.897-917

Appendix

Copy of Questionnaire/Interview Schedule

Any Other related documents

Part III

AcharyaNagarjuna university III.B.com(General) VTh Semester

VITh Semester Tips for preparation preparation of project report

1. Cover Page & Title Page – A specimen copy of the Cover page & Title page for B.com project report is given in first page

Title: Title has to be selected keeping in view the topic or contents in the project work. Fancy titles, Short cuts, Abbreviations may be avoided. However well-known Abbreviations like AP, MP, TN etc. may be used.

2. Student Declaration: Declaration by the student (s) stating that the said report has not formed part of any other degree / diploma and is a bonafide work carried out by the candidate.

3. Supervisor’s Certificate -Certificate from the Project Guide has to be obtained stating that the said work is original and the candidate has done under his / her supervision.

4. Acknowledgement: The student may acknowledge the help received from various persons this should not exceed one page when typed in 1.5 spacing. The candidate’s signature, Registration No, Semester No., College Name and Roll No. shall be typed in capitals / hand written.

5. Abstract: Abstract should be an essay type of narration not exceeding 200-250 words. It may contain problem to be studied, methodology used to study and Summary of findings in brief. It should be followed by **Key words:** 5-6 important words frequently used or key words

in the project work. This is not mandatory, one may include if possible after acknowledgement.

6. Contents of the project: Contents of the project report should be arranged in cohesive manner. The model list of contents is not exhaustive it may be modified according to the requirement of the project. Students may frame the contents according to the type of project. This table of contents gives a bird's eye view of the project report. It should be presented chapter wise as follows

Chapter 1 - Introduction: This chapter may contain a brief back ground of the topic it may include the brief note about the areas you are going to present in the later part of the project. Origin of the selected Institution, Schemes etc. and evolution may be presented. Significance, importance of the topic and blue print or Outline of the content can be presented here.

- ❖ **Need for Study:** what is the need to study this topic has to be mentioned in a paragraph. It may be to find solution to existing problem in any organization. It may be to know the status of the situation in any industry etc.
- ❖ **Scope of the study:** The study should highlight its application in day to day functioning or in a specific area of your specialization field. The data collected could be primary i.e., gathered by your own observation, or it may be secondary i.e. taken from the records of the organization where the research is being undertaken like balance sheets, control figures, performance reports, sales reports etc.
- ❖ **Objectives of the study:** The candidate must identify 2-4 core major areas of study. They have to represent the intention, goals of the study. Objectives describe what we expect to achieve by a project. These objectives give direction for project work, what we have to study? What we have to analyse? What would be the outcome of the project?

Eg: 1. To study the credit flow to farmers in the study area by public sector banks

2. To identify the difficulties in credit flow to farmers in study area

3. To analyse the reasons for not availing loans from institutional lenders on par with the non- institutional lenders

7. Chapter 2–Profile and Methodology

- ❖ **Profile of:** Brief historical background of the topic

Institute/organizational evolution, major achievements, growth, expansion and highlights of the organisation may be presented under the profile heading.

Methodology

- ❖ **Type of project:** The student has to mention which type of project he /she has undertaken. One may select field study/empirical, case study, secondary data or experimental commercial activity (Real entrepreneurship) based study.
- ❖ **Surveys:** Surveys involve collecting information, usually from fairly large groups of people, by means of questionnaires but other techniques such as interviews or telephoning may also be used. There are different types of survey. The most straightforward type (the “one shot survey”) is administered to a sample of people at a set point in time. Another type is the “before and after survey” which people complete before a major event or experience and then again afterwards.
- ❖ **Case studies:** Case studies usually involve the detailed study of a particular case (a person or small group). Various methods of data collection and analysis are used but this typically includes observation and interviews and may involve consulting other people and personal or public records. The students may select one or more individuals in the respective situation on whom to base their case study/studies. Case studies have a very narrow focus which results in detailed descriptive data which is unique to the case(s) studied.
- ❖ **Experimental project / Start-up Project:** under this students may take up manufacturing of any product (s) or offer services and sell it through traders or may sell by his /her/ their own firm (sole proprietorship, partnership firm, private company, limited company etc.), any commercial activity done by him/her/them may be prepared in project report. This may be treated as most valuable work far superior to other types of projects, because it presents practical application of the commerce knowledge.
- ❖ **Sampling Methods:** Various sampling methods may be adopted to pick up the samples to study the population. Simple random, stratified random sampling and convenience sampling etc.
- ❖ **Tools for Analysis:** t-test, f-test, Z-test, chi-square test, ANOVA etc. one may refer statistics. Appropriate tests may be used according to the requirement. Unnecessary tests may be avoided applying tests is not mandatory. Application of tools depends on type of project. Students may follow project guide suggestions.

8. Chapter 3– Data Analysis and Interpretation

- ❖ **Analysis of objective1:** Collected data either empirical or secondary data may be tabulated and required statistical tools may be applied to interpret in a better way to find out accurate truth.
- ❖ **Diagrammatic Representations:** flow charts or bar, line piecharts, graphs etc etc., or pictures in support of the analysis may be inserted

(Additional Contents may be added if required) This is the main part of the project work. So students may take the guidance from the project supervisor/guide

9. Chapter 4 – Conclusions

- ❖ **Summary of Findings:** After analysing the data above, students may find new and important things, points to be noted here. all the findings may be summarized here
- ❖ **Conclusions & Recommendations:** Based on the study done, what conclusions/inferences can be drawn? Recommendations are based on the conclusions of the study. It is important to indicate that a set of recommendations should follow from the conclusions inferred. The recommendations should have value to the organization. If possible quantify the benefits that can be gained from following the recommendations. Indications as to what other techniques can be applied to improve the systems viz. Cost saving techniques, precautions etc.
- ❖ **Directions for Future Research:** After studying a topic in detail one arrives at a conclusion. He/she/they may find other aspects of the topic which were not taken for study due to limitations like available time, money resources etc. but they are worthy to be studied may be given here.

10. References: This section will include the list of books and articles, websites and various other sources of data obtained/exerted/excerpted and used in a project report. Universally accepted and followed APA (American philosophical association) recommended style may be followed for references. This is not mandatory it is optional

11. Appendix: All the additional material in support of project may be presented in appendix, 1. Copy of Questionnaire/Interview Schedule and 2) Tables or any other related documents.

The list of contents is not exhaustive it is inclusive candidate may include as many as possible in consultation with project guide/supervisor. This is not mandatory it is optional

Part IV

Model Questionnaire

Socio-Economic Profile of the Borrower

1. Name of the borrower

2. Village

3. Age

4. Sex: Male / Female

5. Caste: SC/ST/BC/OBC

6. Religion: Hindu/Muslim/Christian/Others

7. Educational Qualifications: (i) Primary

(ii) Secondary

(iii) Higher

(iv) Professional

8. Occupation: (i) agricultural labour (ii) Govt employee

(iii) Private employee (iv) self-employed

9. Income from different sources: (a) Agriculture: Rs. _____

(b) Business: Rs. _____

(c) Industry: Rs. _____

(d) Others:

10. Annual Expenditure: Rs. _____

11. No. of earning members and dependents : Earning members in the family.....

: Dependents.....

12. Marital status: Married/Unmarried

if yes how many children

a)0 b)1 c)2 d)3 e) above 3

13. From which bank did you borrow the loan? : (a) Other commercial bank

- (b) Co-operative Bank
- (c) NBFC's (LIC, GIC, etc.)
- (d) Money Lenders
- (e) Others

14. When did you borrow the loan? :
- (i) Less than and upto 1 year
 - (ii) 1-2 years
 - (iii) 2-3 years
 - (iv) 3-4 years
 - (v) 4-5 years

(vi) 5 years and above.

15. Time Gap between applying the loan and sanctioning of the Loan:

- (i) Less than 90 days
- (ii) Less than or equal to 12 months
- (iii) More than 12 months
- (iv) 2 years & above

16. How much amount did you borrow? :
- (i) Below Rs.25, 000/
 - (ii) Rs.25, 000 to Rs.50, 000/
 - (iii) Rs.50, 000 to Rs.1,00,000/
 - (iv) Above Rs.1, 00,000/

17. When did you pay the last interest / installment of the principal amount?

- (i) Less than 30 days
- (ii) Less than or equal to 90months
- (iii)) Less than or equal to 12 months
- (iv) 12 months & above

- (i) Now, your loan asset status: (i) Standard Asset
- (ii) Sub-Standard Asset
 - (iii) Doubtful Asset

(iv) Loss Asset

18. Did you borrow loan from any other financial Institution?

a) If yes, specify

b) Are you repaying the loan regularly

(i) If yes, what is the amount paid

(ii) What is the amount due?

(iii) Since how long the amount is due

19. Do you face any problems from the bankers for repaying the loan: Yes/No

(i) If yes, what type of problems?

20. What is the purpose of borrowing the advance?: (a) For Self-employment

(b) Diversification

(c) For personal use

(d) Others

Points to be added later

Case1.project evaluation for 75 marks by external examiner

Case 2.Evaluation of project work to be done jointly by one internal expert and one external expert with equal weightage, i.e., average marks of the internal and external expert for 75 marks will be awarded.

Case3.Evaluation of project work to be done by internal expert for 100 marks