



# ACHARYA INSTITUTE OF GRADUATE STUDIES

(NAAC Re-accredited 'A+' and Affiliated to Bengaluru City University)

Soladevanahalli, Bengaluru-560107

## 1.3.3 Number of students undertaking project work/field work/ internships in the Department of MCOM (2023-2024)

| Sl. No | Name of the Student | Project Title  | Project Guide |
|--------|---------------------|--|---------------|
| 1      | AYANA PAUL          | A STUDY ON FINANCIAL PERFORMANCE USING ALTMAN Z SCORE MODEL                              | Dr. Shaila. K |
| 2      | JINO                | A STUDY ON GREEN LOGISTICS PRACTICES WITH REFERENCE TO NRB EXPRESS LINE PLTD"            | Dr. Shaila. K |
| 3      | KARTHIK M           | A STUDY ON ECONOMIC VALUE ADDED AS TOOL TO MEASURE COMPANY PERFORMANCE                   | Dr. Shaila. K |
| 4      | PRAJIL              | THE STUDY EVALUATES THE EFFECTIVENESS OF APL LOGISTICS                                   | Dr. Shaila. K |
| 5      | RANJITHA K          | SUSTAINABLE FINANCE:A STUDY FROM THE PERSPECTIVE OF INDIVIDUAL MARKET INVESTORS          | Dr. Shaila. K |
| 6      | SANDYA RANI         | THE ROLE OF MUTUAL FUND DISTRIBUTORS IN THE CREATION OF WEALTH TO RETAIL INVESTERS       | Dr. Shaila. K |
| 7      | SRIKANTH H.R        | A STUDY ON DUPONT ANALYSIS OF FINANCIAL PERFOEMENCE WITH SPECIAL REFERENCE TO KSDL       | Dr. Shaila. K |
| 8      | TEJASWINI           | DIGITAL LENDING - A WAY FOR FINANCIAL INCLUSION WITH RESPECT TO BENGALURU RURAL DISTRICT | Dr. Shaila. K |
| 9      | THOMAS C MATHEW     | A STUDY OF SOALR PANEL IMPLEMENTATION AND COST REDUCTION STRATEGIES                      | Dr. Shaila. K |



# **ACHARYA INSTITUTE OF GRADUATE STUDIES**

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Soladevanahalli, Bengaluru-560107



# THE FRONTIER INDUSTRIAL CO-OPERATIVE TEA FACTORY LTD., Ind. No. 1415



Erumad, Konnachal P.O., 643 239, The Nilgiris, Tamilnadu.

Thiru R.PERIASAMY, B.A., DICM,  
ADMINISTRATOR

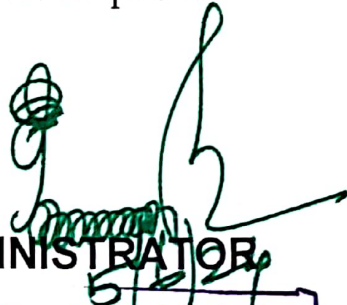
Dated: 05.06.2024

## CERTIFICATE

This is to certify that Ms. AYANA PAUL , (Reg.No.P18AJ22C012004) a M.Com (Accounting & Taxation) student from ACHARYA INSTITUTE OF GRADUATE STUDIES, BANGALORE has undergone Project Work in our factory on "A Study on financial performance using Altman Z score model" at Frontier Industrial Cooperative Tea Factory Ltd., Erumad period from 02.05.2024 to 05.06.2024 and completed successfully.

During this period of her project work with us, she has been exposed to different processes and was found diligent, hardworking and Inquisitive.



  
ADMINISTRATOR

Indl. Co-Op Officer / Administrator  
The Frontier Indco Tea Factory Ltd.  
Erumad, Konnachal Post  
The Nilgiris - 643 239

# A STUDY ON FINANCIAL PERFORMANCE USING ALTMAN Z SCORE MODEL AT FRONTIER INDUSTRIAL CO-OPERATIVE TEA FACTORY LIMITED



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## ABSTRACT

The project work has been carried out to know the effect of management practices in the profitability of Frontier Indco Tea Factory, Erumad by using ratio analysis and comparative balance sheet. Based on the analysis can be concluded that effective financial management positively impacts the profitability. Proper financial management fosters stability, resilience and sustainable growth in the tea firm. Through this ratio analysis and comparative balance sheet the effect ineffective financial management negatively impacts the profitability. Based on the analysis can be concluded that effective financial management positively impacts the profitability. Proper financial management fosters stability, resilience and sustainable growth in the tea firm. Through this ratio analysis and comparative balance sheet the effect ineffective financial management negatively impacts the profitability. By addressing areas of the weakness identified through the ratio analysis and balance sheet such as reducing expenses improving assets utilization and enhancing cash flow management, the tea firm can strive to reverse the negative impact on the profitability and foster long- term financial sustainability.

To evaluate the financial conditions and performance of a company, this study, uses Z score model, which captures the predictive viability of a company's financial health by using a combination of financial ratios that ultimately predicts a score which can be used to determine the financial health of a company.

This study explores the Altman Z-Score model in depth, investigating its evolution and diverse range of applications. Starting from its inception, the study highlights the modifications made by Altman to the model over time. The study examines the utilization of the Altman Z-Score in various sectors, including both public and private enterprises, as well as its tailored application for emerging markets. Each version of the model is thoroughly analysed, providing a clear understanding of its elements and explanations in the assessment of financial stability





# NRB EXPRESS LINE PVT LTD.

BL NO 35/343, CHANGAMPUZHA, EDAPPALLY NORTH VILLAGE, ERNAKULAM – 682024  
+91 8089877250, 9074242431  
NRBEXPRESS2028@GMAIL.COM

## CERTIFICATE

DATE: 05/06/2024

This is to certify that Mr. JINO C R, Reg.No:P18AJ22C012007, Student of M.Com, Acharya Institute of Graduate Studies, Bangalore-560107, has completed his Project work on "A STUDY ON GREEN LOGISTICS PRACTICES WITH REFERENCE TO NRB EXPRESS LINE PVT LTD, Ernakulam period from:01.05.2024 to 31.05.2024.

During Project work on his academic ability and character was good.



*Bindu*

MANAGING DIRECTOR  
BINDU SANTHOSHKUMAR

Place: Ernakulam

## **ABSTRACT**

The study titled "A Study on Green Logistics Practices with Reference to NRB Express Line Private Limited" examines the urgent need for sustainable practices in the logistics industry. Green logistics must be implemented immediately because the sector contributes significantly to environmental deterioration. However, it might be difficult to pinpoint opportunities for innovation and development because the existing procedures used by NRB Express are not widely understood. Through an examination of the company's current green logistics procedures, a cost-benefit analysis, and the identification of pertinent technologies that could support their sustainability initiatives, the research seeks to close these gaps.

Examining the financial effects of switching to green logistics is a crucial component of the research. In order to determine if adopting sustainable practices is cost-effective, the research will examine the company's financial accounts over the previous four years. The study will also examine the difficulties and impediments NRB Express encounters in implementing these procedures, such as expensive upfront expenditures, resistance to change, and limited infrastructure. Comprehending these obstacles is essential to formulating countermeasures and guaranteeing a seamless shift to environmentally friendly logistics.

The study's geographic focus on Ernakulam, Kerala, and the fact that it only uses data from the past three years limit its usefulness. These constraints might confine the materializes of the discoveries to different locales or give a total image of long haul patterns. Despite this, it is anticipated that the study will provide NRB Express with a comprehensive comprehension of their green logistics practices, the financial advantages of implementing these practices, and the technologies that are required to support their sustainability journey.

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AMAPM7792F

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## SHIVA SHAKTHI ELECTRICALS

Rewinding of AC, DC Motors, Alternators & Transformers

Specialist : DC Motors

Work : # 23, Bhyreshwara Industrial Estate, Andrahalli Main Road,  
Near Peenya 2nd Stage, Bangalore - 560 091. E-mail : sse.7445@gmail.com

Date: 25-06-2024

### TO WHOMSOEVER IT MAY CONCERN

This is to certify that Mr. KARTHIK M, Reg No : P18AJ22C012014, student of M.Com, Acharya Institute of Graduate Studies, Soladevanahalli, Bengaluru-560107, has completed his project work on "A STUDY ON ECONOMIC VALUE ADDED AS A TOOL TO MEASURE COMPANY PERFORMANCE AT SHIVA SHAKTHI ELECTRICALS" at Shiva Shakthi Electricals Bengaluru- 560091 period from 22-05-2024 to 22-06-2024.

We wish KARTHIK M all the best in his future endeavour

Place: Bengaluru

For SHIVA SHAKTHI ELECTRICALS



Proprietor

## **Abstract**

The purpose of research is to A STUDY ON ECONOMIC VALUE ADDED AS TOOL TO MEASURE COMPANY PERFORMANCE AT SHIVA SHAKTHI ELECTRICALS (EVA) is a financial performance metric that assesses a company's ability to generate value beyond its cost of capital. This report explores EVA as a tool for measuring company performance, examining how it offers a comprehensive perspective on financial health by incorporating the cost of both equity and debt capital. By focusing on net operating profit after taxes (NOPAT) and capital costs, EVA provides a more accurate reflection of a company's profitability and value creation than traditional metrics. The report analyse the advantages of EVA, including its ability to align management decisions with shareholder interests, and its application across various industries. Additionally, the limitations of EVA, such as its sensitivity to accounting adjustments and potential for manipulation, are discussed. The findings suggest that while EVA is a powerful tool for performance measurement, it should be used alongside other financial metrics for a holistic evaluation.





APL LOGISTICS INDIA PVT. LTD.

1105/1106, A-wing, 11th Floor, Mittal Tower, M. G. Road, Bengaluru, Karnataka 560001

Mail: [apl.logisticsinfo@aol.com](mailto:apl.logisticsinfo@aol.com), Phone: + 91 22 6245 4245, Website: [www.apllogistics.com](http://www.apllogistics.com)

Date: 12-06-2024

TO WHOMSOEVER IT MAY CONCERN

This is to certify that Mr. PRAJIL V P, (Reg. No. P18AJ22C012006) an M. Com (Accounting & Taxation) student from ACHARYA INSTITUTE OF GRADUATE STUDIES, BANGALORE has undergone Project Work in our company on "A Study on Effectiveness of Supply Chain Management Strategies Adopted by APL Logistics, Bangalore" at APL Logistics Pvt. Ltd., Bangalore during the period starting 06/05/2024 to 10/06/2024 and completed successfully.

During this period of his project work with us, he has been exposed to different processes and was found diligent, hardworking and Inquisitive.

We wish him every success in his life and career.



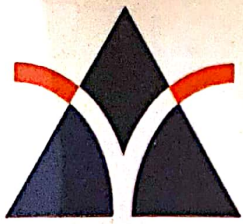
For APL Logistics India Pvt. Ltd,

Ms. Navya Joshi,

HR Manager

## ABSTRACT

The study evaluates the effectiveness of APL Logistics' supply chain management practices, highlighting key strengths and areas for improvement based on employee perceptions, financial analysis, and hypothesis testing. Research design was quantitative using likert scale type questions for 100 employees of APL. The findings reveal a strong positive reception of APL Logistics' technological integration, customer satisfaction strategies, and efficient interdepartmental communication. Despite these strengths, the financial analysis exposes challenges, including high operational costs and liquidity issues, indicating a need for strategic cost control and improved debt management. Hypothesis analysis confirms a significant correlation between reduced operational costs and increased customer satisfaction, suggesting that cost optimization could further enhance customer experiences. Recommendations include bolstering technological advancements, refining communication channels, enhancing training programs, and focusing on sustainability initiatives to support long-term operational efficiency and financial stability. This comprehensive assessment underscores APL Logistics' commitment to innovation and operational excellence while providing actionable insights for strategic improvements.



# ACHARYA INSTITUTE OF GRADUATE STUDIES

(Affiliated to Bengaluru City University & Recognized by Govt. of Karnataka, NAAC Re-accredited 'A' Grade)

## Certificate

I hereby certify that the project entitled “**Sustainable finance: A study from the perspective of individual market investors**” is an original study carried out by Ms. Ranjitha K (P18AJ22C012002) of IV Semester M.Com during the academic year 2023-24 and has been prepared under the guidance of Dr. Shaila K, Associate Professor ,AIGS.

This work has been satisfactory and it's recommended for consideration towards partial fulfilment of the requirement for the award of Master of Commerce programme offered by Bengaluru City University.

Dr. Shaila K

Head, Department of Commerce

Dr. Gurunath Rao Vaidya

**PRINCIPAL**

Principal

Acharya Institute of Graduate Studies  
Soladevanahalli, Hesaraghatta Road  
Bengaluru - 560107

Date : 22/08/2024

Place : Bengaluru

# SUSTAINABLE FINANCE : STUDY FROM THE PERSPECTIVE OF INDIVIDUAL MARKET INVESTOR.

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## **Abstract**

The relationship between sustainable finance and individual market investors areas has increasingly been attracting the attention of researchers and professionals in this field. However, there are not many studies that gather and systematize the available knowledge about the issue of individual market investors with sustainable finance.

In this study the sample size is 100, conducted in Bangalore north geographical area to know the awareness of sustainable finance and challenges that have been faced by them during investment in sustainable investment products, collection of data is done on the questionnaire basis during collection of data , the objective of this study gives individual investor regard sustainable finance in shaping their investment details and also social economic variable of investors.

Data analysis is carried through Microsoft excel and spss to test the formulated hypothesis , by obtaining the answers I can tell that many of the respondents don't know about the sustainable investment products, awareness is much needed in the areas of concentration and this study only focus on the individual investor.



Ref: PCAS/HR/2425/STC/01

Date 27-July-2024

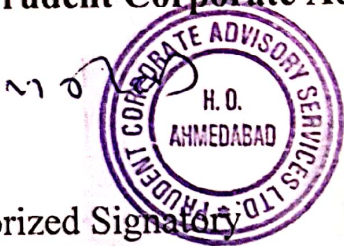
**TO WHOM SO EVER IT MAY CONCERN**

This is to certify that Ms. Sandhya Rani G student of Acharya Institute of Graduate Studies has successfully completed Internship with **Prudent Corporate Advisory Services Ltd.** On “ **The Role of Mutual Fund Distributors in The Creation of Wealth To Retail Investors With Special Reference To Prudent Corporate Advisory Services Limited** ” from 08/06/2024 to 23/07/2024.

During her training we found her sincere, hardworking and punctual.

We wish her all the best for her future endeavors.

For, **Prudent Corporate Advisory Services Ltd.**



Authorized Signatory

## **ABSTRACT**

This project investigates the pivotal role of mutual fund distributors in wealth creation for retail investors, with a particular focus on Prudent Corporate Advisory Services Limited Bengaluru. Mutual fund distributors act as intermediaries between mutual fund companies and individual investors, facilitating investment decisions and providing tailored financial advice. The study explores how these distributors enhance investment outcomes for retail clients through personalized service, portfolio management, and financial planning. Special attention is given to Prudent Corporate Advisory Services Limited, analyzing their strategies, distribution models, and value-added services in fostering long-term wealth accumulation. The research aims to assess the effectiveness of mutual fund distributors in promoting retail investor success and how Prudent Corporate Advisory Services Limited contributes to this process, providing insights into best practices and potential areas for improvement. This study used simple random sampling method to select the respondents from prudent corporate advisory service limited Bengaluru. The sampling included a diverse group of individual varying in age, educational qualification, annual income to provide comprehensive understanding for the study. The scope of the study was confined to Prudent Corporate Advisory Service Limited, Bengaluru. The study covers months of June and July in 2024. 60 distributed questionnaires were deemed suitable for the study. The data's reliability was determined using Chi square test, Percentages and Descriptive statistics were used for the analysis. The study outcomes indicate that the role of mutual funds distributors strongly impact in the creation of wealth to retail investors regarding investments modes. The findings suggest that mutual fund distributors play a vital role in promoting the benefits of long-term investment and the power of compounding. Highlighting these advantages can encourage investors to remain invested for extended periods, ultimately leading to greater wealth accumulation.



# KARNATAKA SOAPS & DETERGENTS LIMITED.

BANGALORE-55

(A Government of Karnataka Undertaking)

No: 27, Industrial Suburb, P.B No: 5531

Bengaluru-Pune Highway, Rajajinagar, Bengaluru-560055, KARNATAKA

## CERTIFICATE

NO: KSDL/HRD/TRAINING/24-25/78

Date: 02.07.2024

This is to certify that **Mr. Srikanth H R, Reg. No. : P18AJ22C012013**, Student of M.Com, Acharya Institute of Graduate Studies, Soladevanahalli, Adharya P.O, Bangalore-560107, has completed his Project work on "A Study on Dupont Analysis of Financial Performance" at Karnataka Soaps & Detergents Limited Bengaluru-560055 period from **25.05.2024** to **25.06.2024**.

During Project work on his academic ability and character was good.

  
**MANAGER**

**Human Resource Development**

MANAGER (HRD)  
KARNATAKA SOAPS AND DETERGENTS LTD,  
BANGALORE-560055

Place: Bengaluru

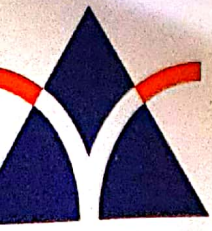


## **Abstract**

The purpose of the research is to A STUDY ON DUPONT ANALYSIS OF FINANCIAL PERFOEMENCE WITH SPECIAL REFFERENCE TO KSDL DuPont Analysis' is a financial performance analysis technique using ratios to analyse, compare or add meaning to information produced by financial statements so that users of financial information provided by financial statements can get the real picture of the financial performance of a business entity. 'DuPont Analysis' is the financial analysis tool which uses past and current data to compute ratios and determine whether the financial position of a business entity is sound or not by comparing it to its peers and draws a trend by comparing the ratios of different times to see whether it's financial parameters such The present study was analysed using equity multiplier, net profit margin, asset turnover ratio to calculate return on equity. ROE, ROA, ROCE is the most comprehensive measure of profitability of a firm are in right manner or not. This study attempts to analysis of the financial performance of companies. In order to achieve the objectives of this paper, ratios such as ROE, ROA, how to calculate by applying the DuPont analysis. The DuPont analysis is an important tool to analysis of financial performance of any company. Result among that there is a positive relationship among all the ratios the financial performance of KSDL with respect to return on equity and return on asset

**Keywords:** ROE, ROA, ROCE, DuPont analysis, net profit margin, asset turnover ratio, equity multiplier





# ACHARYA INSTITUTE OF GRADUATE STUDIES

Affiliated to Bengaluru City University & Recognized by Govt. of Karnataka, NAAC Re-accredited 'A+' Grade)

## Certificate

hereby certify that the project entitled “**Digital lending - A way for financial inclusion with respect to Bengaluru Rural District**” is an original study carried out by Ms. Tejaswini R (P18AJ22C012001) of IV Semester M.Com during the academic year 2023-24 and has been prepared under the guidance of Dr. Shaila K, Associate Professor, AIGS.

This work has been satisfactory and it's recommended for consideration towards partial fulfilment of the requirement for the award of Master of Commerce programme offered by Bengaluru City University.

Dr. Shaila K

Head, Department of Commerce

Date : 22/08/2024

Place : Bengaluru

Dr. Gurunath Rao Vaidya

Principal

PRINCIPAL  
Acharya Institute of Graduate Studies  
Soladevanahalli, Near Airport Road  
Bengaluru - 560076

ACHARYA

## Abstract

This study " Digital lending - A way for financial inclusion with respect to Bengaluru Rural district" research the potential of digital lending as a tool for enhancing financial inclusion in underserved rural areas. The primary objective of this research is to evaluate the awareness, usage, benefits, and challenges of digital lending platforms among the rural population of Bengaluru. The study aims to understand how digital lending can bridge the gap in access to financial resources and promote economic growth in these regions. The study is aimed to assess the awareness of digital lending among the people , identify the perpetual factors of digital lending among the borrowers and steps taken by the reserve Bank of india to strengthen the the digital lending. This study used a simple random sampling method to select respondents from various parts of Bengaluru Rural District. The sample included a diverse group of individuals varying in age, occupation, income, and education levels to provide a comprehensive understanding of the digital lending landscape in the area. The scope of the study is confined to the Bengaluru Rural District, focusing on the impact of digital lending on financial inclusion. Data collection was done through structured questionnaires, and the analysis was carried out using statistical tools such as frequency distribution, cross-tabulation, and chi-square tests to identify relationships between variables. The study reveals that while there is a growing awareness of digital lending platforms among the rural population, the usage is still limited due to various challenges such as lack of digital literacy, concerns about security, and limited internet access. However, those who use digital lending services report significant benefits, including faster access to credit and lower transaction costs. The findings suggest that with targeted efforts to improve digital literacy and infrastructure, digital lending could play a pivotal role in enhancing financial inclusion in rural areas, ultimately contributing to broader economic development in Bengaluru Rural District.

**CERTIFICATE**

DATE:12-06-2024

This is to certify that Mr. THOMAS C MATHEW, (Reg. No. P18AJ22C012005) an M. Com (Accounting & Taxation) student from ACHARYA INSTITUTE OF GRADUATE STUDIES, BANGALORE has undergone Project Work in our company on "A STUDY ON SOLAR PANEL IMPLEMENTATION AND COST REDUCTION STRATEGIES AT AUGZET ENGINEERS, KERALA" at Augzet engineers Kerala during the period starting 07/05/2024 to 19/06/2024 and completed successfully.

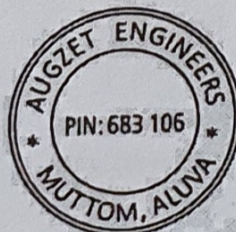
During this period of his project work with us, he has been exposed to different processes and was found diligent, hardworking and Inquisitive.

We wish him every success in his life and career

AUGZET ENGINEERS

JIBIN C J

Managing Partner



*CJ*

Abstract :

Implementing solar panels involves several key steps and considerations aimed at maximizing efficiency and reducing costs. Initially, a site assessment is crucial to determine the feasibility and optimal placement of solar panels. Factors such as sunlight exposure, shading, roof orientation, and structural integrity are evaluated to ensure maximum energy production. Advanced tools like solar irradiance maps and 3D modeling help in precise planning and layout design, ensuring each panel operates at peak performance.

Once the site is assessed, selecting the right solar panel technology is essential. This choice typically balances efficiency, durability, and cost-effectiveness. Monocrystalline, polycrystalline, and thin-film panels each offer unique advantages, with monocrystalline being more efficient but costlier per watt, while thin-film panels are less efficient but cheaper and more flexible. Integrating these panels with inverters, which convert solar DC power into AC power usable by homes or the grid, is another critical aspect of the installation process.