

ROLL NO	NAME	College Name	Semester
11900318004	Tenzing Wangchuk Bhutia	SILIGURI INSTITUTE OF TECHNOLOGY	Seventh Semester
11900318005	Tamoghna Mondal	SILIGURI INSTITUTE OF TECHNOLOGY	Seventh Semester
11900318006	Sweta Jaiswal	SILIGURI INSTITUTE OF TECHNOLOGY	Seventh Semester
11900318007	Sushmita Mukherjee	SILIGURI INSTITUTE OF TECHNOLOGY	Seventh Semester
11900318008	Sumit Kumar	SILIGURI INSTITUTE OF TECHNOLOGY	Seventh Semester
11900318009	Suman Chandra Dey	SILIGURI INSTITUTE OF TECHNOLOGY	Seventh Semester
11900318010	Subhajit Sen	SILIGURI INSTITUTE OF TECHNOLOGY	Seventh Semester
11900318011	Subhajit Dey	SILIGURI INSTITUTE OF TECHNOLOGY	Seventh Semester
11900318012	Srishti Pal	SILIGURI INSTITUTE OF TECHNOLOGY	Seventh Semester
11900318013	Soumyadeep Halder	SILIGURI INSTITUTE OF TECHNOLOGY	Seventh Semester
11900318014	Soumyadeep Das	SILIGURI INSTITUTE OF TECHNOLOGY	Seventh Semester
11900318015	Souhardya Paul	SILIGURI INSTITUTE OF TECHNOLOGY	Seventh Semester
11900318016	Shreya Chattopadhyay	SILIGURI INSTITUTE OF TECHNOLOGY	Seventh Semester
11900318017	Shayantana Kumar Roy	SILIGURI INSTITUTE OF TECHNOLOGY	Seventh Semester
11900318018	Shakchhi Lama	SILIGURI INSTITUTE OF TECHNOLOGY	Seventh Semester
11900318019	Satwik Chatterjee	SILIGURI INSTITUTE OF TECHNOLOGY	Seventh Semester
11900318020	Santosh Shrivastav	SILIGURI INSTITUTE OF TECHNOLOGY	Seventh Semester
11900318021	Sagnik Ghosh	SILIGURI INSTITUTE OF TECHNOLOGY	Seventh Semester
11900318023	Sagarnil Chakraborty	SILIGURI INSTITUTE OF TECHNOLOGY	Seventh Semester
11900318024	Rudra Das Mandal	SILIGURI INSTITUTE OF TECHNOLOGY	Seventh Semester
11900318025	Roshan Kumar Vats	SILIGURI INSTITUTE OF TECHNOLOGY	Seventh Semester
11900318027	Rinku Roy	SILIGURI INSTITUTE OF TECHNOLOGY	Seventh Semester
11900318028	Rahul Shah	SILIGURI INSTITUTE OF TECHNOLOGY	Seventh Semester
11900318029	Rahul Roy	SILIGURI INSTITUTE OF TECHNOLOGY	Seventh Semester
11900318030	Priyanka Kundu	SILIGURI INSTITUTE OF TECHNOLOGY	Seventh Semester

11900318031	Pritam Sen	SILIGURI INSTITUTE OF TECHNOLOGY	Seventh Semester
11900318032	Pritam Barman	SILIGURI INSTITUTE OF TECHNOLOGY	Seventh Semester
11900318033	Pratim Kumar Das	SILIGURI INSTITUTE OF TECHNOLOGY	Seventh Semester
11900318034	Nur Hasan	SILIGURI INSTITUTE OF TECHNOLOGY	Seventh Semester
11900318035	Mukesh Kumar Sahani	SILIGURI INSTITUTE OF TECHNOLOGY	Seventh Semester
11900318036	Mainak Dasgupta	SILIGURI INSTITUTE OF TECHNOLOGY	Seventh Semester
11900318037	Krishna Mahadani	SILIGURI INSTITUTE OF TECHNOLOGY	Seventh Semester
11900318038	Koushik Malakar	SILIGURI INSTITUTE OF TECHNOLOGY	Seventh Semester
11900318039	Kankana Choudhury	SILIGURI INSTITUTE OF TECHNOLOGY	Seventh Semester
11900318040	Kankan Sutradhar	SILIGURI INSTITUTE OF TECHNOLOGY	Seventh Semester
11900318041	Joydeep Paul	SILIGURI INSTITUTE OF TECHNOLOGY	Seventh Semester
11900318042	Jaydeep Sarkar	SILIGURI INSTITUTE OF TECHNOLOGY	Seventh Semester
11900318043	Faraz Khan	SILIGURI INSTITUTE OF TECHNOLOGY	Seventh Semester
11900318044	Enakshi Pal	SILIGURI INSTITUTE OF TECHNOLOGY	Seventh Semester
11900318045	Debtanu Podder	SILIGURI INSTITUTE OF TECHNOLOGY	Seventh Semester
11900318046	Debasish Ghosh	SILIGURI INSTITUTE OF TECHNOLOGY	Seventh Semester
11900318047	Basudha Bal	SILIGURI INSTITUTE OF TECHNOLOGY	Seventh Semester
11900318048	Baishali Das	SILIGURI INSTITUTE OF TECHNOLOGY	Seventh Semester
11900318050	Argha Sen	SILIGURI INSTITUTE OF TECHNOLOGY	Seventh Semester
11900318051	Anmol Singh	SILIGURI INSTITUTE OF TECHNOLOGY	Seventh Semester
11900318052	Ankit Mondal	SILIGURI INSTITUTE OF TECHNOLOGY	Seventh Semester
11900318053	Anik Saha	SILIGURI INSTITUTE OF TECHNOLOGY	Seventh Semester
11900318054	Akash Kar	SILIGURI INSTITUTE OF TECHNOLOGY	Seventh Semester
11900318055	Ajay Oraon	SILIGURI INSTITUTE OF TECHNOLOGY	Seventh Semester
11900318056	Abhisek Mahato	SILIGURI INSTITUTE OF TECHNOLOGY	Seventh Semester
11900319067	ABHIJIT DEB	SILIGURI INSTITUTE OF TECHNOLOGY	Seventh Semester
11900319068	BAISALI ISHORE	SILIGURI INSTITUTE OF TECHNOLOGY	Seventh Semester

11900319069	SUJATA ROUTH	SILIGURI INSTITUTE OF TECHNOLOGY	Seventh Semester
11900319070	SAYAK GUHA	SILIGURI INSTITUTE OF TECHNOLOGY	Seventh Semester
11900319071	AYETRI DHAR	SILIGURI INSTITUTE OF TECHNOLOGY	Seventh Semester
11900319072	SUMANA BISWAS	SILIGURI INSTITUTE OF TECHNOLOGY	Seventh Semester
11900319073	SHROYETA CHAKRABORTY	SILIGURI INSTITUTE OF TECHNOLOGY	Seventh Semester
ROLL NO	NAME	College Name	Semester
11901618011	Vivek Roy Kayet	SILIGURI INSTITUTE OF TECHNOLOGY	Seventh Semester
11901618012	Swapnanil Dutta	SILIGURI INSTITUTE OF TECHNOLOGY	Seventh Semester
11901618013	Susmita Dutta	SILIGURI INSTITUTE OF TECHNOLOGY	Seventh Semester
11901618014	Suman Bera	SILIGURI INSTITUTE OF TECHNOLOGY	Seventh Semester
11901618015	Sujan Barman	SILIGURI INSTITUTE OF TECHNOLOGY	Seventh Semester
11901618016	Subhankar Das	SILIGURI INSTITUTE OF TECHNOLOGY	Seventh Semester
11901618017	Shaswata Sengupta	SILIGURI INSTITUTE OF TECHNOLOGY	Seventh Semester
11901618018	Sayan Basak	SILIGURI INSTITUTE OF TECHNOLOGY	Seventh Semester
11901618019	Sanyik Nath	SILIGURI INSTITUTE OF TECHNOLOGY	Seventh Semester
11901618020	Rajiv Chettri	SILIGURI INSTITUTE OF TECHNOLOGY	Seventh Semester
11901618021	Rajdeep Chakraborty	SILIGURI INSTITUTE OF TECHNOLOGY	Seventh Semester
11901618022	Payel Majumdar	SILIGURI INSTITUTE OF TECHNOLOGY	Seventh Semester
11901618023	Nischal Rai	SILIGURI INSTITUTE OF TECHNOLOGY	Seventh Semester
11901618024	Komal Kumari	SILIGURI INSTITUTE OF TECHNOLOGY	Seventh Semester
11901618025	Gourav Roy	SILIGURI INSTITUTE OF TECHNOLOGY	Seventh Semester
11901618027	Darshan Nath	SILIGURI INSTITUTE OF TECHNOLOGY	Seventh Semester
11901618028	Briti Das	SILIGURI INSTITUTE OF TECHNOLOGY	Seventh Semester
11901618029	Bipin Kumar	SILIGURI INSTITUTE OF TECHNOLOGY	Seventh Semester
11901618030	Bedabrata Dutta	SILIGURI INSTITUTE OF TECHNOLOGY	Seventh Semester
11901618031	Barnali Biswas	SILIGURI INSTITUTE OF TECHNOLOGY	Seventh Semester

11901618032	Aryan Chettri	SILIGURI INSTITUTE OF TECHNOLOGY	Seventh Semester
11901618033	Abhishek Chaurasia	SILIGURI INSTITUTE OF TECHNOLOGY	Seventh Semester
11901619001	ARKO BHATTACHARJEE	SILIGURI INSTITUTE OF TECHNOLOGY	Seventh Semester
11901619002	SRIJANA SUBBA	SILIGURI INSTITUTE OF TECHNOLOGY	Seventh Semester
11901619003	JAYSHREE BARMAN	SILIGURI INSTITUTE OF TECHNOLOGY	Seventh Semester
11901619004	JOYRAM MISTRY	SILIGURI INSTITUTE OF TECHNOLOGY	Seventh Semester
11901619005	JAGRITY SAHA	SILIGURI INSTITUTE OF TECHNOLOGY	Seventh Semester
11901619024	SACHIN BHUJEL KHAWAS	SILIGURI INSTITUTE OF TECHNOLOGY	Seventh Semester
11901619025	KAMLESH GURUNG	SILIGURI INSTITUTE OF TECHNOLOGY	Seventh Semester
11901619026	Dipna Thapa	SILIGURI INSTITUTE OF TECHNOLOGY	Seventh Semester
11901619027	Shaqlein Ahmed	SILIGURI INSTITUTE OF TECHNOLOGY	Seventh Semester
11901619028	PAYEL DAS	SILIGURI INSTITUTE OF TECHNOLOGY	Seventh Semester
11901619029	SAUMALYA BANIK	SILIGURI INSTITUTE OF TECHNOLOGY	Seventh Semester
11901619030	PRATIK ROY	SILIGURI INSTITUTE OF TECHNOLOGY	Seventh Semester
11901619031	SHREYASI DUTTA	SILIGURI INSTITUTE OF TECHNOLOGY	Seventh Semester
11901619032	PRITAM DAS	SILIGURI INSTITUTE OF TECHNOLOGY	Seventh Semester
11901619033	ROHINI SINGH	SILIGURI INSTITUTE OF TECHNOLOGY	Seventh Semester
11901619034	MONIKA LAMA	SILIGURI INSTITUTE OF TECHNOLOGY	Seventh Semester
11901619035	SUBHADEEP ADHIKARI	SILIGURI INSTITUTE OF TECHNOLOGY	Seventh Semester
11901619036	PRAKRITI TAMANG	SILIGURI INSTITUTE OF TECHNOLOGY	Seventh Semester
11901619037	Biplab Mandal	SILIGURI INSTITUTE OF TECHNOLOGY	Seventh Semester
11901619038	ANIMESH SINGHA	SILIGURI INSTITUTE OF TECHNOLOGY	Seventh Semester
11901619039	DIPANKAR SINGHA	SILIGURI INSTITUTE OF TECHNOLOGY	Seventh Semester
11901619040	ROHAN ROY	SILIGURI INSTITUTE OF TECHNOLOGY	Seventh Semester
11901619041	SITAL PRADHAN	SILIGURI INSTITUTE OF TECHNOLOGY	Seventh Semester
11901619042	ARINDAM DAS	SILIGURI INSTITUTE OF TECHNOLOGY	Seventh Semester

ROLL NO	NAME	College Name	Semester
11901318035	Swaraj Biswas	SILIGURI INSTITUTE OF TECHNOLOGY	Seventh Semester
11901318036	Surajit Biswas	SILIGURI INSTITUTE OF TECHNOLOGY	Seventh Semester
11901318038	Solanki Sinha	SILIGURI INSTITUTE OF TECHNOLOGY	Seventh Semester
11901318039	Sneharta Roy	SILIGURI INSTITUTE OF TECHNOLOGY	Seventh Semester
11901318040	Shuvam Naha	SILIGURI INSTITUTE OF TECHNOLOGY	Seventh Semester
11901318041	Shivam Kumar	SILIGURI INSTITUTE OF TECHNOLOGY	Seventh Semester
11901318042	Ribhu Biswas	SILIGURI INSTITUTE OF TECHNOLOGY	Seventh Semester
11901318043	Rajdeep Ghosh	SILIGURI INSTITUTE OF TECHNOLOGY	Seventh Semester
11901318044	Protik Saha	SILIGURI INSTITUTE OF TECHNOLOGY	Seventh Semester
11901318045	Prodyut Roy	SILIGURI INSTITUTE OF TECHNOLOGY	Seventh Semester
11901318046	Pratiksha Pradhan	SILIGURI INSTITUTE OF TECHNOLOGY	Seventh Semester
11901318047	Manab Roy	SILIGURI INSTITUTE OF TECHNOLOGY	Seventh Semester
11901318048	Love Ojha	SILIGURI INSTITUTE OF TECHNOLOGY	Seventh Semester
11901318049	Dipan Nath	SILIGURI INSTITUTE OF TECHNOLOGY	Seventh Semester
11901318050	Dig Bijay Shaha	SILIGURI INSTITUTE OF TECHNOLOGY	Seventh Semester
11901318051	Brojabihari Das	SILIGURI INSTITUTE OF TECHNOLOGY	Seventh Semester
11901318052	Ashif Iqubal	SILIGURI INSTITUTE OF TECHNOLOGY	Seventh Semester
11901318053	Anubrata Barman	SILIGURI INSTITUTE OF TECHNOLOGY	Seventh Semester
11901318054	Anindya Mahapatra	SILIGURI INSTITUTE OF TECHNOLOGY	Seventh Semester
11901318055	Ajay Kumar	SILIGURI INSTITUTE OF TECHNOLOGY	Seventh Semester
11901319001	Soumyadeep Singha	SILIGURI INSTITUTE OF TECHNOLOGY	Seventh Semester
11901319002	SUMAN DUTTA	SILIGURI INSTITUTE OF TECHNOLOGY	Seventh Semester
11901319003	PINKU ROY	SILIGURI INSTITUTE OF TECHNOLOGY	Seventh Semester
11901319004	BISWADIP SARKAR	SILIGURI INSTITUTE OF TECHNOLOGY	Seventh Semester
11901319005	SHUBHADEEP DEY	SILIGURI INSTITUTE OF TECHNOLOGY	Seventh Semester

11901319006	Ranaditya Roy	SILIGURI INSTITUTE OF TECHNOLOGY	Seventh Semester
11901319007	SANGEETA SARKAR	SILIGURI INSTITUTE OF TECHNOLOGY	Seventh Semester
11901319008	POUSHALI GHOSH	SILIGURI INSTITUTE OF TECHNOLOGY	Seventh Semester
11901319009	ANKITA DUTTA	SILIGURI INSTITUTE OF TECHNOLOGY	Seventh Semester
11901319010	NINGLAMU TAMANG	SILIGURI INSTITUTE OF TECHNOLOGY	Seventh Semester
11901319011	ANAMIKA SARKAR	SILIGURI INSTITUTE OF TECHNOLOGY	Seventh Semester
11901319012	NILADRI GHOSH	SILIGURI INSTITUTE OF TECHNOLOGY	Seventh Semester
11901319013	SUBECHA RAI	SILIGURI INSTITUTE OF TECHNOLOGY	Seventh Semester
11901319014	NIHAL ROUTH	SILIGURI INSTITUTE OF TECHNOLOGY	Seventh Semester
11901319015	ESHITA GHOSH	SILIGURI INSTITUTE OF TECHNOLOGY	Seventh Semester
11901319029	RWITWIKA DAS	SILIGURI INSTITUTE OF TECHNOLOGY	Seventh Semester
11901319030	SOUVIK MANDAL	SILIGURI INSTITUTE OF TECHNOLOGY	Seventh Semester
11901319031	ARINDAM ROY	SILIGURI INSTITUTE OF TECHNOLOGY	Seventh Semester
11901319032	Nabendu Dey	SILIGURI INSTITUTE OF TECHNOLOGY	Seventh Semester
11901319034	PRATIMA BARMAN	SILIGURI INSTITUTE OF TECHNOLOGY	Seventh Semester
11901319036	BISWAJIT DAS	SILIGURI INSTITUTE OF TECHNOLOGY	Seventh Semester
11901319037	PARIJAT MAJUMDER	SILIGURI INSTITUTE OF TECHNOLOGY	Seventh Semester
11901319039	SOUMIK DATTA	SILIGURI INSTITUTE OF TECHNOLOGY	Seventh Semester
11901319040	ABHISHEK CHAKI	SILIGURI INSTITUTE OF TECHNOLOGY	Seventh Semester
11901319041	MASOOB SARKAR	SILIGURI INSTITUTE OF TECHNOLOGY	Seventh Semester
11901319043	SHUBHROJEET BASU	SILIGURI INSTITUTE OF TECHNOLOGY	Seventh Semester
11901319044	PRITHIRAJ DEBNATH	SILIGURI INSTITUTE OF TECHNOLOGY	Seventh Semester
11901319045	TIRTHANKAR SAHA	SILIGURI INSTITUTE OF TECHNOLOGY	Seventh Semester
11901319046	CHAYAN BISWAS	SILIGURI INSTITUTE OF TECHNOLOGY	Seventh Semester
11901319047	ABHIK CHOWDHURY	SILIGURI INSTITUTE OF TECHNOLOGY	Seventh Semester
11901319048	INDRA KUMAR PRASAD	SILIGURI INSTITUTE OF TECHNOLOGY	Seventh Semester

ROLL NO	NAME	College Name	Semester
11900118011	Tuhin Mohury	SILIGURI INSTITUTE OF TECHNOLOGY	Seventh Semester
11900118012	Tirtha Ghosh	SILIGURI INSTITUTE OF TECHNOLOGY	Seventh Semester
11900118013	Sweta Kumari Das	SILIGURI INSTITUTE OF TECHNOLOGY	Seventh Semester
11900118014	Swarnali Chakrabarty	SILIGURI INSTITUTE OF TECHNOLOGY	Seventh Semester
11900118015	Swaraj Gupta	SILIGURI INSTITUTE OF TECHNOLOGY	Seventh Semester
11900118016	Suvam Kumar Sahani	SILIGURI INSTITUTE OF TECHNOLOGY	Seventh Semester
11900118017	Sushant Sah	SILIGURI INSTITUTE OF TECHNOLOGY	Seventh Semester
11900118018	Sury Prakash Yadav	SILIGURI INSTITUTE OF TECHNOLOGY	Seventh Semester
11900118019	Subham Chatterjee	SILIGURI INSTITUTE OF TECHNOLOGY	Seventh Semester
11900118020	Subham Agarwal	SILIGURI INSTITUTE OF TECHNOLOGY	Seventh Semester
11900118021	Subhadeep Kundu	SILIGURI INSTITUTE OF TECHNOLOGY	Seventh Semester
11900118022	Souvik Roy	SILIGURI INSTITUTE OF TECHNOLOGY	Seventh Semester
11900118023	Sourav Bhowmik	SILIGURI INSTITUTE OF TECHNOLOGY	Seventh Semester
11900118024	Soham Majumdar	SILIGURI INSTITUTE OF TECHNOLOGY	Seventh Semester
11900118025	Snehasish Saha	SILIGURI INSTITUTE OF TECHNOLOGY	Seventh Semester
11900118026	Shreyashi Mridha	SILIGURI INSTITUTE OF TECHNOLOGY	Seventh Semester
11900118027	Shreyashi Kar	SILIGURI INSTITUTE OF TECHNOLOGY	Seventh Semester
11900118028	Shreya Acharjee	SILIGURI INSTITUTE OF TECHNOLOGY	Seventh Semester
11900118029	Shiv Gopal Verma	SILIGURI INSTITUTE OF TECHNOLOGY	Seventh Semester
11900118030	Sharlee Saha	SILIGURI INSTITUTE OF TECHNOLOGY	Seventh Semester
11900118031	Sayantana Ghosh	SILIGURI INSTITUTE OF TECHNOLOGY	Seventh Semester
11900118032	Saurav Suman	SILIGURI INSTITUTE OF TECHNOLOGY	Seventh Semester
11900118034	Saptarshi Roy	SILIGURI INSTITUTE OF TECHNOLOGY	Seventh Semester
11900118035	Salinee Aich	SILIGURI INSTITUTE OF TECHNOLOGY	Seventh Semester
11900118036	Saidurzzaman Mondal	SILIGURI INSTITUTE OF TECHNOLOGY	Seventh Semester

11900118037	Sahil Pradhan	SILIGURI INSTITUTE OF TECHNOLOGY	Seventh Semester
11900118038	Saheli Das	SILIGURI INSTITUTE OF TECHNOLOGY	Seventh Semester
11900118039	Sagar Sarkar	SILIGURI INSTITUTE OF TECHNOLOGY	Seventh Semester
11900118040	Rupankar Chakroborty	SILIGURI INSTITUTE OF TECHNOLOGY	Seventh Semester
11900118041	Rohit Goyal	SILIGURI INSTITUTE OF TECHNOLOGY	Seventh Semester
11900118042	Rohan Kumar Shah	SILIGURI INSTITUTE OF TECHNOLOGY	Seventh Semester
11900118043	Rishabh Kumar	SILIGURI INSTITUTE OF TECHNOLOGY	Seventh Semester
11900118044	Ranjan Kumar	SILIGURI INSTITUTE OF TECHNOLOGY	Seventh Semester
11900118045	Rakesh Ranjan	SILIGURI INSTITUTE OF TECHNOLOGY	Seventh Semester
11900118046	Rahul Singh	SILIGURI INSTITUTE OF TECHNOLOGY	Seventh Semester
11900118047	Rahul Chakraborty	SILIGURI INSTITUTE OF TECHNOLOGY	Seventh Semester
11900118048	Pulak Kumar Roy	SILIGURI INSTITUTE OF TECHNOLOGY	Seventh Semester
11900118049	Pritam Kumar Mondal	SILIGURI INSTITUTE OF TECHNOLOGY	Seventh Semester
11900118050	Preet Kumar Singh	SILIGURI INSTITUTE OF TECHNOLOGY	Seventh Semester
11900118051	Pratyusha Banik	SILIGURI INSTITUTE OF TECHNOLOGY	Seventh Semester
11900118052	Pratik Kumar Shaw	SILIGURI INSTITUTE OF TECHNOLOGY	Seventh Semester
11900118053	Prashant Jha	SILIGURI INSTITUTE OF TECHNOLOGY	Seventh Semester
11900118054	Prashant Gupta	SILIGURI INSTITUTE OF TECHNOLOGY	Seventh Semester
11900118055	Pranjal Rai	SILIGURI INSTITUTE OF TECHNOLOGY	Seventh Semester
11900118056	Pijush Kanti Nandi	SILIGURI INSTITUTE OF TECHNOLOGY	Seventh Semester
11900118057	Partha Sarathi Chakraborty	SILIGURI INSTITUTE OF TECHNOLOGY	Seventh Semester
11900118058	Nilavya Das	SILIGURI INSTITUTE OF TECHNOLOGY	Seventh Semester
11900118059	Nikita Sanyasi	SILIGURI INSTITUTE OF TECHNOLOGY	Seventh Semester
11900118060	Neeha Ghosh	SILIGURI INSTITUTE OF TECHNOLOGY	Seventh Semester
11900118061	Mustaq Ahamed Bulbul	SILIGURI INSTITUTE OF TECHNOLOGY	Seventh Semester
11900118062	Moupriya Roy	SILIGURI INSTITUTE OF TECHNOLOGY	Seventh Semester
11900118063	Mayuri Ghosh	SILIGURI INSTITUTE OF TECHNOLOGY	Seventh Semester

11900118064	Mayank Raj Murlidharan	SILIGURI INSTITUTE OF TECHNOLOGY	Seventh Semester
11900118065	Manish Kumar Mahto	SILIGURI INSTITUTE OF TECHNOLOGY	Seventh Semester
11900118066	Madhusudan Anand	SILIGURI INSTITUTE OF TECHNOLOGY	Seventh Semester
11900118067	Kunal Palit	SILIGURI INSTITUTE OF TECHNOLOGY	Seventh Semester
11900118068	Krishnendu Hati	SILIGURI INSTITUTE OF TECHNOLOGY	Seventh Semester
11900118069	Kim Kumari	SILIGURI INSTITUTE OF TECHNOLOGY	Seventh Semester
11900118070	Kaushik Ghosh	SILIGURI INSTITUTE OF TECHNOLOGY	Seventh Semester
11900118071	Ishan Bagchi	SILIGURI INSTITUTE OF TECHNOLOGY	Seventh Semester
11900118072	Hritwik Roy	SILIGURI INSTITUTE OF TECHNOLOGY	Seventh Semester
11900118073	Hrithik Jaiswal	SILIGURI INSTITUTE OF TECHNOLOGY	Seventh Semester
11900118074	Harish Agarwal	SILIGURI INSTITUTE OF TECHNOLOGY	Seventh Semester
11900118075	Golam Gouse Azam Mallick	SILIGURI INSTITUTE OF TECHNOLOGY	Seventh Semester
11900118076	Dishari Ghosh	SILIGURI INSTITUTE OF TECHNOLOGY	Seventh Semester
11900118078	Debajit Mallick	SILIGURI INSTITUTE OF TECHNOLOGY	Seventh Semester
11900118079	Chirranjit Ghosh	SILIGURI INSTITUTE OF TECHNOLOGY	Seventh Semester
11900118080	Chandan Kumar Sahu	SILIGURI INSTITUTE OF TECHNOLOGY	Seventh Semester
11900118081	Chaitaly Kundu	SILIGURI INSTITUTE OF TECHNOLOGY	Seventh Semester
11900118082	Bikramjit Saha	SILIGURI INSTITUTE OF TECHNOLOGY	Seventh Semester
11900118083	Bikram Ghosh	SILIGURI INSTITUTE OF TECHNOLOGY	Seventh Semester
11900118084	Avishek Prasad Barnwal	SILIGURI INSTITUTE OF TECHNOLOGY	Seventh Semester
11900118085	Avinash Giri	SILIGURI INSTITUTE OF TECHNOLOGY	Seventh Semester
11900118086	Ashutosh Rai	SILIGURI INSTITUTE OF TECHNOLOGY	Seventh Semester
11900118087	Aryan Sharma	SILIGURI INSTITUTE OF TECHNOLOGY	Seventh Semester
11900118088	Arupa Das	SILIGURI INSTITUTE OF TECHNOLOGY	Seventh Semester
11900118089	Archisman Sen	SILIGURI INSTITUTE OF TECHNOLOGY	Seventh Semester
11900118090	Anubhav Singh	SILIGURI INSTITUTE OF TECHNOLOGY	Seventh Semester
11900118091	Anshika Priyashi	SILIGURI INSTITUTE OF TECHNOLOGY	Seventh Semester

11900118092	Aniket Bhadra	SILIGURI INSTITUTE OF TECHNOLOGY	Seventh Semester
11900118093	Angkit Roy	SILIGURI INSTITUTE OF TECHNOLOGY	Seventh Semester
11900118094	Aman Sharma	SILIGURI INSTITUTE OF TECHNOLOGY	Seventh Semester
11900118095	Abhirup Basu	SILIGURI INSTITUTE OF TECHNOLOGY	Seventh Semester
11900118096	Abhineet Mishra	SILIGURI INSTITUTE OF TECHNOLOGY	Seventh Semester
11900118097	Abhinandan Bhattacharjee	SILIGURI INSTITUTE OF TECHNOLOGY	Seventh Semester
11900118098	Abhik Sarmadhikary	SILIGURI INSTITUTE OF TECHNOLOGY	Seventh Semester
11900118099	Abhijit Barman	SILIGURI INSTITUTE OF TECHNOLOGY	Seventh Semester
11900118100	Aayushi Dassani	SILIGURI INSTITUTE OF TECHNOLOGY	Seventh Semester
11900118101	Aashish Kumar Agarwal	SILIGURI INSTITUTE OF TECHNOLOGY	Seventh Semester
11900118102	Aanchal Agarwal	SILIGURI INSTITUTE OF TECHNOLOGY	Seventh Semester
11900119001	SNIGDHA DAS	SILIGURI INSTITUTE OF TECHNOLOGY	Seventh Semester
11900119002	PRIYANKA MURMU	SILIGURI INSTITUTE OF TECHNOLOGY	Seventh Semester
11900119003	ANKUSH DAS	SILIGURI INSTITUTE OF TECHNOLOGY	Seventh Semester
11900119095	Rikesh Lepcha	SILIGURI INSTITUTE OF TECHNOLOGY	Seventh Semester
11900119096	SIWANI RAI KHALING	SILIGURI INSTITUTE OF TECHNOLOGY	Seventh Semester
11900119097	DIYA SARKAR	SILIGURI INSTITUTE OF TECHNOLOGY	Seventh Semester
11900119098	Sandipan Das	SILIGURI INSTITUTE OF TECHNOLOGY	Seventh Semester
11900119099	Sandip kumar	SILIGURI INSTITUTE OF TECHNOLOGY	Seventh Semester
11900119100	SNATOPARSHA SENGUPTA	SILIGURI INSTITUTE OF TECHNOLOGY	Seventh Semester
11900119101	SOURAV SARKAR	SILIGURI INSTITUTE OF TECHNOLOGY	Seventh Semester

ROLL NO	NAME	College Name	Semester
11900218001	Ujjwal Jha	SILIGURI INSTITUTE OF TECHNOLOGY	Seventh Semester
11900218002	Tejoshmoy Dutta	SILIGURI INSTITUTE OF TECHNOLOGY	Seventh Semester
11900218003	Sudeshna Pan	SILIGURI INSTITUTE OF TECHNOLOGY	Seventh Semester
11900218004	Subrata Roy	SILIGURI INSTITUTE OF TECHNOLOGY	Seventh Semester

11900218005	Subhankar Maji	SILIGURI INSTITUTE OF TECHNOLOGY	Seventh Semester
11900218006	Subhajit Mandal	SILIGURI INSTITUTE OF TECHNOLOGY	Seventh Semester
11900218007	Sourik Basu	SILIGURI INSTITUTE OF TECHNOLOGY	Seventh Semester
11900218008	Sonu Kumar	SILIGURI INSTITUTE OF TECHNOLOGY	Seventh Semester
11900218010	Shubham Kumar	SILIGURI INSTITUTE OF TECHNOLOGY	Seventh Semester
11900218011	Shivam Raj	SILIGURI INSTITUTE OF TECHNOLOGY	Seventh Semester
11900218012	Shivam Kumar Mishra	SILIGURI INSTITUTE OF TECHNOLOGY	Seventh Semester
11900218013	Saumya Sagar	SILIGURI INSTITUTE OF TECHNOLOGY	Seventh Semester
11900218014	Sahil Pal	SILIGURI INSTITUTE OF TECHNOLOGY	Seventh Semester
11900218015	Sagar Prasad	SILIGURI INSTITUTE OF TECHNOLOGY	Seventh Semester
11900218016	Sagar Lama Tamang	SILIGURI INSTITUTE OF TECHNOLOGY	Seventh Semester
11900218017	Sagar Dutta	SILIGURI INSTITUTE OF TECHNOLOGY	Seventh Semester
11900218018	Roshan Darnal	SILIGURI INSTITUTE OF TECHNOLOGY	Seventh Semester
11900218019	Ratnadeep Shome	SILIGURI INSTITUTE OF TECHNOLOGY	Seventh Semester
11900218020	Raktimabho Ghosh	SILIGURI INSTITUTE OF TECHNOLOGY	Seventh Semester
11900218021	Rakesh Ghosh	SILIGURI INSTITUTE OF TECHNOLOGY	Seventh Semester
11900218022	Rajoshree Saha	SILIGURI INSTITUTE OF TECHNOLOGY	Seventh Semester
11900218023	Raja Sah	SILIGURI INSTITUTE OF TECHNOLOGY	Seventh Semester
11900218024	Rahul Raj	SILIGURI INSTITUTE OF TECHNOLOGY	Seventh Semester
11900218025	Rahul Deb Barman	SILIGURI INSTITUTE OF TECHNOLOGY	Seventh Semester
11900218026	Rahul Biswas	SILIGURI INSTITUTE OF TECHNOLOGY	Seventh Semester
11900218027	Pritish Jha	SILIGURI INSTITUTE OF TECHNOLOGY	Seventh Semester
11900218028	Prithvi Raj	SILIGURI INSTITUTE OF TECHNOLOGY	Seventh Semester
11900218029	Pritam Sharma	SILIGURI INSTITUTE OF TECHNOLOGY	Seventh Semester
11900218030	Pragya Jaiswal	SILIGURI INSTITUTE OF TECHNOLOGY	Seventh Semester
11900218031	Nipu Chandra Das	SILIGURI INSTITUTE OF TECHNOLOGY	Seventh Semester
11900218032	Muskan Bansal	SILIGURI INSTITUTE OF TECHNOLOGY	Seventh Semester

11900218033	Kush Ojha	SILIGURI INSTITUTE OF TECHNOLOGY	Seventh Semester
11900218034	Jaydeep Das	SILIGURI INSTITUTE OF TECHNOLOGY	Seventh Semester
11900218036	Harshita Richa	SILIGURI INSTITUTE OF TECHNOLOGY	Seventh Semester
11900218037	Esha Das	SILIGURI INSTITUTE OF TECHNOLOGY	Seventh Semester
11900218038	Diptiman Majumdar	SILIGURI INSTITUTE OF TECHNOLOGY	Seventh Semester
11900218039	Deepraj Pradhan	SILIGURI INSTITUTE OF TECHNOLOGY	Seventh Semester
11900218040	Deepjoy Sarkar	SILIGURI INSTITUTE OF TECHNOLOGY	Seventh Semester
11900218041	Debashis Mishra	SILIGURI INSTITUTE OF TECHNOLOGY	Seventh Semester
11900218042	Buddhadeb Jena	SILIGURI INSTITUTE OF TECHNOLOGY	Seventh Semester
11900218043	Brijesh Kumar Choudhury	SILIGURI INSTITUTE OF TECHNOLOGY	Seventh Semester
11900218044	Avrojyoti Dhar	SILIGURI INSTITUTE OF TECHNOLOGY	Seventh Semester
11900218045	Ashutosh Kumar	SILIGURI INSTITUTE OF TECHNOLOGY	Seventh Semester
11900218046	Arnab Roy	SILIGURI INSTITUTE OF TECHNOLOGY	Seventh Semester
11900218047	Arghadip Bagchi	SILIGURI INSTITUTE OF TECHNOLOGY	Seventh Semester
11900218048	Apu Sarkar	SILIGURI INSTITUTE OF TECHNOLOGY	Seventh Semester
11900218049	Anjay Kant Jha	SILIGURI INSTITUTE OF TECHNOLOGY	Seventh Semester
11900218050	Anindita Saha Pramanik	SILIGURI INSTITUTE OF TECHNOLOGY	Seventh Semester
11900218051	Amelia Dutta	SILIGURI INSTITUTE OF TECHNOLOGY	Seventh Semester
11900218052	Abhishikta Biswas	SILIGURI INSTITUTE OF TECHNOLOGY	Seventh Semester
11900219001	Abhijit Das	SILIGURI INSTITUTE OF TECHNOLOGY	Seventh Semester
11900219062	Madhurima Das	SILIGURI INSTITUTE OF TECHNOLOGY	Seventh Semester
11900219063	ALIVEA HAZRA	SILIGURI INSTITUTE OF TECHNOLOGY	Seventh Semester
11900219064	PRANALI GIRI	SILIGURI INSTITUTE OF TECHNOLOGY	Seventh Semester
11900219065	Annyesha Banerjee	SILIGURI INSTITUTE OF TECHNOLOGY	Seventh Semester

003	Bachelor of Technology in Electronics & Communication Engine	O(30)	A(24)	O(30)
003	Bachelor of Technology in Electronics & Communication Engine	O(30)	E(27)	E(27)
003	Bachelor of Technology in Electronics & Communication Engine	O(30)	E(27)	E(27)
003	Bachelor of Technology in Electronics & Communication Engine	O(30)	E(27)	E(27)
003	Bachelor of Technology in Electronics & Communication Engine	O(30)	E(27)	E(27)
COURSE CODE	COURSENAME	PC-EE 701	PE-EE 701 B	OE-EE 701 C
016	Bachelor of Technology in Electrical Engineering	B(21)	O(30)	E(27)
016	Bachelor of Technology in Electrical Engineering	B(21)	O(30)	E(27)
016	Bachelor of Technology in Electrical Engineering	B(21)	O(30)	E(27)
016	Bachelor of Technology in Electrical Engineering	B(21)	E(27)	O(30)
016	Bachelor of Technology in Electrical Engineering	B(21)	O(30)	O(30)
016	Bachelor of Technology in Electrical Engineering	B(21)	E(27)	E(27)
016	Bachelor of Technology in Electrical Engineering	B(21)	O(30)	O(30)
016	Bachelor of Technology in Electrical Engineering	B(21)	O(30)	O(30)
016	Bachelor of Technology in Electrical Engineering	B(21)	O(30)	E(27)
016	Bachelor of Technology in Electrical Engineering	B(21)	O(30)	E(27)
016	Bachelor of Technology in Electrical Engineering	A(24)	E(27)	E(27)
016	Bachelor of Technology in Electrical Engineering	B(21)	O(30)	E(27)
016	Bachelor of Technology in Electrical Engineering	B(21)	E(27)	E(27)
016	Bachelor of Technology in Electrical Engineering	A(24)	E(27)	E(27)
016	Bachelor of Technology in Electrical Engineering	B(21)	E(27)	E(27)
016	Bachelor of Technology in Electrical Engineering	B(21)	O(30)	E(27)
016	Bachelor of Technology in Electrical Engineering	B(21)	E(27)	E(27)
016	Bachelor of Technology in Electrical Engineering	B(21)	O(30)	E(27)
016	Bachelor of Technology in Electrical Engineering	B(21)	E(27)	E(27)

COURSE CODE	COURSENAME	CE(OE)701B	CE(PE)701C	CE(PE)702A
013	Bachelor of Technology in Civil Engineering	O(20)	O(30)	O(30)
013	Bachelor of Technology in Civil Engineering	O(20)	A(24)	O(30)
013	Bachelor of Technology in Civil Engineering	O(20)	E(27)	O(30)
013	Bachelor of Technology in Civil Engineering	O(20)	A(24)	O(30)
013	Bachelor of Technology in Civil Engineering	O(20)	B(21)	O(30)
013	Bachelor of Technology in Civil Engineering	O(20)	A(24)	O(30)
013	Bachelor of Technology in Civil Engineering	O(20)	E(27)	O(30)
013	Bachelor of Technology in Civil Engineering	E(18)	A(24)	O(30)
013	Bachelor of Technology in Civil Engineering	O(20)	A(24)	O(30)
013	Bachelor of Technology in Civil Engineering	O(20)	A(24)	O(30)
013	Bachelor of Technology in Civil Engineering	O(20)	O(30)	O(30)
013	Bachelor of Technology in Civil Engineering	E(18)	A(24)	O(30)
013	Bachelor of Technology in Civil Engineering	O(20)	E(27)	O(30)
013	Bachelor of Technology in Civil Engineering	O(20)	A(24)	O(30)
013	Bachelor of Technology in Civil Engineering	O(20)	E(27)	O(30)
013	Bachelor of Technology in Civil Engineering	O(20)	A(24)	O(30)
013	Bachelor of Technology in Civil Engineering	O(20)	E(27)	O(30)
013	Bachelor of Technology in Civil Engineering	O(20)	A(24)	O(30)
013	Bachelor of Technology in Civil Engineering	O(20)	E(27)	O(30)
013	Bachelor of Technology in Civil Engineering	O(20)	A(24)	O(30)
013	Bachelor of Technology in Civil Engineering	A(16)	C(18)	O(30)
013	Bachelor of Technology in Civil Engineering	E(18)	B(21)	E(27)
013	Bachelor of Technology in Civil Engineering	O(20)	A(24)	O(30)

013	Bachelor of Technology in Civil Engineering	O(20)	E(27)	O(30)
013	Bachelor of Technology in Civil Engineering	O(20)	E(27)	O(30)
013	Bachelor of Technology in Civil Engineering	O(20)	E(27)	O(30)
013	Bachelor of Technology in Civil Engineering	O(20)	A(24)	O(30)
013	Bachelor of Technology in Civil Engineering	O(20)	E(27)	O(30)
013	Bachelor of Technology in Civil Engineering	O(20)	A(24)	O(30)
013	Bachelor of Technology in Civil Engineering	O(20)	A(24)	O(30)
013	Bachelor of Technology in Civil Engineering	O(20)	E(27)	O(30)
013	Bachelor of Technology in Civil Engineering	O(20)	E(27)	O(30)
013	Bachelor of Technology in Civil Engineering	E(18)	A(24)	O(30)
013	Bachelor of Technology in Civil Engineering	O(20)	A(24)	O(30)
013	Bachelor of Technology in Civil Engineering	E(18)	B(21)	O(30)
013	Bachelor of Technology in Civil Engineering	O(20)	E(27)	O(30)
013	Bachelor of Technology in Civil Engineering	O(20)	B(21)	O(30)
013	Bachelor of Technology in Civil Engineering	O(20)	A(24)	O(30)
013	Bachelor of Technology in Civil Engineering	O(20)	E(27)	O(30)
013	Bachelor of Technology in Civil Engineering	O(20)	B(21)	O(30)
013	Bachelor of Technology in Civil Engineering	O(20)	A(24)	O(30)
013	Bachelor of Technology in Civil Engineering	O(20)	E(27)	O(30)
013	Bachelor of Technology in Civil Engineering	O(20)	A(24)	O(30)
013	Bachelor of Technology in Civil Engineering	O(20)	A(24)	O(30)
013	Bachelor of Technology in Civil Engineering	E(18)	E(27)	O(30)
013	Bachelor of Technology in Civil Engineering	O(20)	A(24)	O(30)
013	Bachelor of Technology in Civil Engineering	O(20)	A(24)	O(30)
013	Bachelor of Technology in Civil Engineering	O(20)	E(27)	O(30)
013	Bachelor of Technology in Civil Engineering	O(20)	E(27)	O(30)

COURSE CODE	COURSENAME	PEC-CS701E	PEC-CS702E	OECCS701B
001	Bachelor of Technology in Computer Science & Engineering	O(30)	E(27)	O(30)
001	Bachelor of Technology in Computer Science & Engineering	E(27)	E(27)	O(30)
001	Bachelor of Technology in Computer Science & Engineering	O(30)	O(30)	O(30)
001	Bachelor of Technology in Computer Science & Engineering	O(30)	O(30)	O(30)
001	Bachelor of Technology in Computer Science & Engineering	E(27)	O(30)	O(30)
001	Bachelor of Technology in Computer Science & Engineering	E(27)	O(30)	O(30)
001	Bachelor of Technology in Computer Science & Engineering	O(30)	O(30)	O(30)
001	Bachelor of Technology in Computer Science & Engineering	E(27)	O(30)	O(30)
001	Bachelor of Technology in Computer Science & Engineering	O(30)	O(30)	E(27)
001	Bachelor of Technology in Computer Science & Engineering	O(30)	E(27)	O(30)
001	Bachelor of Technology in Computer Science & Engineering	O(30)	O(30)	O(30)
001	Bachelor of Technology in Computer Science & Engineering	O(30)	E(27)	O(30)
001	Bachelor of Technology in Computer Science & Engineering	O(30)	O(30)	O(30)
001	Bachelor of Technology in Computer Science & Engineering	O(30)	O(30)	O(30)
001	Bachelor of Technology in Computer Science & Engineering	O(30)	O(30)	O(30)
001	Bachelor of Technology in Computer Science & Engineering	O(30)	O(30)	E(27)
001	Bachelor of Technology in Computer Science & Engineering	O(30)	O(30)	O(30)
001	Bachelor of Technology in Computer Science & Engineering	O(30)	O(30)	O(30)
001	Bachelor of Technology in Computer Science & Engineering	E(27)	E(27)	O(30)
001	Bachelor of Technology in Computer Science & Engineering	E(27)	O(30)	O(30)
001	Bachelor of Technology in Computer Science & Engineering	E(27)	E(27)	O(30)
001	Bachelor of Technology in Computer Science & Engineering	E(27)	E(27)	O(30)
001	Bachelor of Technology in Computer Science & Engineering	O(30)	O(30)	O(30)
001	Bachelor of Technology in Computer Science & Engineering	O(30)	O(30)	O(30)
001	Bachelor of Technology in Computer Science & Engineering	E(27)	O(30)	O(30)

001	Bachelor of Technology in Computer Science & Engineering	O(30)	O(30)	O(30)
001	Bachelor of Technology in Computer Science & Engineering	O(30)	O(30)	O(30)
001	Bachelor of Technology in Computer Science & Engineering	E(27)	O(30)	O(30)
001	Bachelor of Technology in Computer Science & Engineering	O(30)	E(27)	O(30)
001	Bachelor of Technology in Computer Science & Engineering	O(30)	O(30)	O(30)
001	Bachelor of Technology in Computer Science & Engineering	E(27)	E(27)	E(27)
001	Bachelor of Technology in Computer Science & Engineering	O(30)	O(30)	O(30)
001	Bachelor of Technology in Computer Science & Engineering	O(30)	E(27)	E(27)
001	Bachelor of Technology in Computer Science & Engineering	O(30)	E(27)	O(30)
001	Bachelor of Technology in Computer Science & Engineering	B(21)	B(21)	B(21)
001	Bachelor of Technology in Computer Science & Engineering	O(30)	E(27)	E(27)
001	Bachelor of Technology in Computer Science & Engineering	O(30)	O(30)	O(30)
001	Bachelor of Technology in Computer Science & Engineering	A(24)	E(27)	O(30)
001	Bachelor of Technology in Computer Science & Engineering	O(30)	E(27)	O(30)
001	Bachelor of Technology in Computer Science & Engineering	O(30)	E(27)	O(30)
001	Bachelor of Technology in Computer Science & Engineering	O(30)	E(27)	O(30)
001	Bachelor of Technology in Computer Science & Engineering	O(30)	O(30)	O(30)
001	Bachelor of Technology in Computer Science & Engineering	O(30)	E(27)	O(30)
001	Bachelor of Technology in Computer Science & Engineering	O(30)	O(30)	O(30)
001	Bachelor of Technology in Computer Science & Engineering	O(30)	O(30)	O(30)
001	Bachelor of Technology in Computer Science & Engineering	E(27)	O(30)	O(30)

COURSE CODE	COURSENAME	PEC-IT701A	PEC-IT702A	OEC-IT701A
002	Bachelor of Technology in Information Technology	O(30)	E(27)	O(30)
002	Bachelor of Technology in Information Technology	O(30)	E(27)	E(27)
002	Bachelor of Technology in Information Technology	O(30)	E(27)	O(30)
002	Bachelor of Technology in Information Technology	O(30)	E(27)	O(30)

O(30)	O(20)	E(9)	E(36)	()	()
O(30)	O(20)	E(9)	E(36)	()	()
O(30)	O(20)	O(10)	E(36)	()	()
O(30)	O(20)	E(9)	E(36)	()	()
O(30)	E(18)	E(9)	E(36)	()	()
O(30)	O(20)	O(10)	E(36)	()	()
O(30)	O(20)	E(9)	E(36)	()	()
E(27)	O(20)	E(9)	E(36)	()	()
E(27)	O(20)	E(9)	E(36)	()	()
E(27)	O(20)	E(9)	E(36)	()	()
O(30)	E(18)	E(9)	E(36)	()	()
O(30)	O(20)	E(9)	E(36)	()	()
O(30)	O(20)	E(9)	E(36)	()	()
O(30)	O(20)	E(9)	E(36)	()	()
E(27)	O(20)	E(9)	O(40)	()	()
O(30)	O(20)	E(9)	E(36)	()	()
O(30)	O(20)	O(10)	E(36)	()	()
O(30)	O(20)	O(10)	E(36)	()	()
O(30)	O(20)	E(9)	E(36)	()	()
O(30)	O(20)	E(9)	A(32)	()	()
O(30)	O(20)	E(9)	E(36)	()	()
E(27)	O(20)	E(9)	O(40)	()	()
O(30)	O(20)	O(10)	E(36)	()	()
O(30)	O(20)	E(9)	E(36)	()	()
O(30)	O(20)	E(9)	E(36)	()	()
O(30)	O(20)	E(9)	E(36)	()	()
O(30)	O(20)	E(9)	E(36)	()	()
O(30)	O(20)	O(10)	E(36)	()	()

O(30)	O(20)	E(9)	E(36)	()	()
O(30)	O(20)	E(9)	E(36)	()	()
O(30)	O(20)	E(9)	E(36)	()	()
O(30)	O(20)	E(9)	E(36)	()	()
O(30)	O(20)	O(10)	E(36)	()	()

OE-EE 702 C	HM-EE 701	PC-EE 791	PW-EE 781	PW-EE782	
O(30)	O(30)	E(9)	A(16)	E(9)	()
E(27)	O(30)	E(9)	A(16)	E(9)	()
O(30)	O(30)	E(9)	A(16)	E(9)	()
E(27)	O(30)	O(10)	E(18)	O(10)	()
E(27)	O(30)	E(9)	A(16)	B(7)	()
O(30)	O(30)	E(9)	A(16)	B(7)	()
E(27)	O(30)	E(9)	A(16)	B(7)	()
O(30)	O(30)	E(9)	A(16)	B(7)	()
O(30)	O(30)	O(10)	A(16)	B(7)	()
O(30)	O(30)	E(9)	A(16)	B(7)	()
O(30)	O(30)	E(9)	A(16)	B(7)	()
O(30)	O(30)	E(9)	A(16)	O(10)	()
O(30)	O(30)	O(10)	A(16)	B(7)	()
O(30)	O(30)	E(9)	A(16)	E(9)	()
O(30)	O(30)	E(9)	A(16)	B(7)	()
O(30)	O(30)	O(10)	E(18)	O(10)	()
O(30)	O(30)	O(10)	A(16)	E(9)	()
O(30)	O(30)	A(8)	A(16)	E(9)	()
E(27)	O(30)	E(9)	A(16)	O(10)	()
O(30)	O(30)	O(10)	A(16)	A(8)	()

E(27)	O(30)	E(9)	A(16)	B(7)	()
E(27)	O(30)	E(9)	E(18)	E(9)	()
A(24)	B(21)	E(9)	A(16)	B(7)	()
O(30)	O(30)	O(10)	E(18)	E(9)	()
O(30)	O(30)	O(10)	E(18)	E(9)	()
E(27)	O(30)	E(9)	A(16)	E(9)	()
O(30)	O(30)	E(9)	A(16)	B(7)	()
O(30)	O(30)	O(10)	E(18)	O(10)	()
E(27)	O(30)	E(9)	A(16)	E(9)	()
E(27)	O(30)	E(9)	A(16)	B(7)	()
O(30)	O(30)	E(9)	A(16)	B(7)	()
O(30)	O(30)	E(9)	A(16)	E(9)	()
O(30)	O(30)	E(9)	A(16)	B(7)	()
O(30)	O(30)	E(9)	E(18)	A(8)	()
O(30)	O(30)	E(9)	E(18)	A(8)	()
O(30)	O(30)	O(10)	E(18)	E(9)	()
O(30)	O(30)	E(9)	A(16)	B(7)	()
O(30)	O(30)	E(9)	A(16)	B(7)	()
E(27)	O(30)	E(9)	A(16)	E(9)	()
O(30)	O(30)	E(9)	A(16)	B(7)	()
E(27)	O(30)	E(9)	A(16)	E(9)	()
O(30)	O(30)	O(10)	A(16)	A(8)	()
O(30)	O(30)	E(9)	A(16)	C(6)	()
E(27)	O(30)	E(9)	A(16)	E(9)	()
O(30)	O(30)	E(9)	A(16)	B(7)	()
E(27)	O(30)	E(9)	A(16)	E(9)	()

CE(PE)703A	CE(PE)704C	CE(PE)705B	CE(IN)791	CE(PROJ)792	
O(30)	A(24)	E(27)	O(10)	E(45)	()
E(27)	A(24)	E(27)	O(10)	A(40)	()
E(27)	A(24)	E(27)	O(10)	E(45)	()
E(27)	A(24)	O(30)	O(10)	A(40)	()
E(27)	B(21)	O(30)	O(10)	E(45)	()
E(27)	E(27)	O(30)	O(10)	A(40)	()
O(30)	A(24)	E(27)	A(8)	O(50)	()
A(24)	A(24)	O(30)	O(10)	A(40)	()
O(30)	A(24)	O(30)	C(6)	A(40)	()
E(27)	A(24)	E(27)	O(10)	E(45)	()
O(30)	A(24)	O(30)	O(10)	E(45)	()
E(27)	A(24)	E(27)	O(10)	B(35)	()
E(27)	A(24)	O(30)	O(10)	E(45)	()
E(27)	B(21)	O(30)	E(9)	A(40)	()
O(30)	A(24)	O(30)	O(10)	E(45)	()
O(30)	A(24)	O(30)	O(10)	E(45)	()
O(30)	A(24)	O(30)	O(10)	E(45)	()
E(27)	A(24)	E(27)	B(7)	A(40)	()
O(30)	A(24)	E(27)	O(10)	E(45)	()
O(30)	A(24)	E(27)	O(10)	A(40)	()
E(27)	B(21)	O(30)	O(10)	A(40)	()
E(27)	A(24)	O(30)	O(10)	E(45)	()
B(21)	B(21)	E(27)	O(10)	A(40)	()
A(24)	B(21)	E(27)	O(10)	A(40)	()
E(27)	A(24)	O(30)	O(10)	A(40)	()

E(27)	A(24)	E(27)	O(10)	E(45)	()
O(30)	A(24)	O(30)	O(10)	E(45)	()
E(27)	A(24)	O(30)	O(10)	A(40)	()
E(27)	B(21)	O(30)	O(10)	A(40)	()
O(30)	E(27)	O(30)	O(10)	E(45)	()
O(30)	B(21)	E(27)	O(10)	A(40)	()
E(27)	B(21)	O(30)	O(10)	E(45)	()
O(30)	A(24)	E(27)	O(10)	E(45)	()
O(30)	A(24)	O(30)	O(10)	O(50)	()
A(24)	B(21)	O(30)	O(10)	A(40)	()
A(24)	A(24)	E(27)	B(7)	A(40)	()
E(27)	B(21)	O(30)	C(6)	A(40)	()
E(27)	A(24)	E(27)	O(10)	A(40)	()
O(30)	B(21)	O(30)	C(6)	B(35)	()
E(27)	B(21)	E(27)	A(8)	A(40)	()
O(30)	B(21)	O(30)	O(10)	A(40)	()
A(24)	B(21)	E(27)	C(6)	D(25)	()
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B(21)	B(21)	E(27)	O(10)	E(45)	()
E(27)	A(24)	E(27)	O(10)	B(35)	()
E(27)	B(21)	O(30)	O(10)	E(45)	()
O(30)	B(21)	O(30)	O(10)	A(40)	()
A(24)	A(24)	O(30)	O(10)	A(40)	()
O(30)	A(24)	O(30)	O(10)	E(45)	()
O(30)	A(24)	O(30)	O(10)	A(40)	()

HSMC701	PROJ-CS781				
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E(27)	E(54)	()	()	()	()
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E(27)	E(54)	()	()	()	()
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B(21)	O(60)	()	()	()	()
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B(21)	O(60)	()	()	()	()
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HSMC 701	PROJ-IT781				
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D(15)	O(60)	()	()	()	()

SGPA	SEMETER RESULT	TOTAL MAR POINTS
9.42	PASS	82
9.42	PASS	99
9.32	PASS	107
9.42	PASS	113
9.63	PASS	118
9.26	PASS	101
9.21	PASS	89
9.21	PASS	114
9.47	PASS	158
9.21	PASS	109
9.42	PASS	89
9.32	PASS	107
9.26	PASS	121
9.26	PASS	116
9.42	PASS	87
9.42	PASS	108
9.42	PASS	117
9.11	PASS	116
9.26	PASS	129
9.26	PASS	177
9.11	PASS	110
9.42	PASS	106
9.42	PASS	123
9.42	PASS	184
9.42	PASS	145

9.42	PASS	107
9.42	PASS	129
9.47	PASS	323
9.26	PASS	150
9.16	PASS	103
9.47	PASS	292
9.42	PASS	129
8.95	PASS	102
9.11	PASS	104
9.26	PASS	93
9	PASS	89
9.42	PASS	138
9.42	PASS	103
9.42	PASS	132
9.47	PASS	113
9.42	PASS	142
9.47	PASS	127
9.47	PASS	150
9.58	PASS	110
8.74	PASS	99
9.42	PASS	103
9.47	PASS	115
9.63	PASS	157
8.63	PASS	126
9.58	PASS	160
9.42	PASS	75
9.47	PASS	93

9.42	PASS	52
9.42	PASS	59
9.42	PASS	96
9.42	PASS	92
9.47	PASS	100
SGPA	SEMETER RESULT	TOTAL MAR POINTS
9.05	PASS	56
8.89	PASS	57
9.05	PASS	82
9.11	PASS	59
8.95	PASS	62
8.79	PASS	53
8.95	PASS	54
9.11	PASS	72
9.16	PASS	59
8.95	PASS	74
8.95	PASS	68
9.11	PASS	68
9	PASS	76
8.89	PASS	61
8.95	PASS	66
9.11	PASS	88
9.11	PASS	63
8.84	PASS	54
8.95	PASS	67
8.89	PASS	66

8.47	PASS	55
9	PASS	52
7.21	PASS	29
9.21	PASS	29
9.21	PASS	44
8.74	PASS	27
8.79	PASS	40
9.42	PASS	52
8.89	PASS	29
8.79	PASS	32
9.11	PASS	30
9.21	PASS	36
8.95	PASS	29
9.11	PASS	31
9.11	PASS	45
9.21	PASS	25
8.95	PASS	25
8.95	PASS	25
8.89	PASS	25
9.11	PASS	26
8.74	PASS	25
9.05	PASS	25
8.89	PASS	25
8.89	PASS	25
8.95	PASS	30
8.89	PASS	25

SGPA	SEMETER RESULT	TOTAL MAR POINTS
9.39	PASS	139
8.78	PASS	109
9.13	PASS	91
8.91	PASS	97
8.87	PASS	150
9.04	PASS	121
9.39	PASS	102
8.7	PASS	77
8.87	PASS	75
9	PASS	108
9.52	PASS	91
8.48	PASS	83
9.26	PASS	101
8.74	PASS	75
9.39	PASS	78
9.26	PASS	94
9.39	PASS	91
8.65	PASS	81
9.26	PASS	174
9.04	PASS	106
8.7	PASS	50
9.13	PASS	55
7.96	PASS	50
8.17	PASS	53
8.91	PASS	63

9.13	PASS	63
9.39	PASS	65
9.04	PASS	58
8.78	PASS	63
9.52	PASS	55
8.78	PASS	81
9	PASS	50
9.26	PASS	65
9.61	PASS	68
8.57	PASS	50
8.52	PASS	53
8.39	PASS	50
8.91	PASS	90
8.39	PASS	50
8.57	PASS	65
9.04	PASS	57
7.57	PASS	50
9.26	PASS	55
9.39	PASS	50
8.61	PASS	77
8.57	PASS	82
9.04	PASS	50
8.91	PASS	76
8.78	PASS	60
9.39	PASS	61
9.17	PASS	78

SGPA	SEMETER RESULT	TOTAL MAR POINTS
9.33	PASS	84
9.5	PASS	117
9.83	PASS	77
10	PASS	151
9.67	PASS	88
9.5	PASS	82
10	PASS	98
9.83	PASS	109
9.33	PASS	121
9.67	PASS	146
10	PASS	202
9.67	PASS	147
10	PASS	175
10	PASS	139
9.5	PASS	117
9.67	PASS	118
10	PASS	126
9.5	PASS	80
9.17	PASS	129
9.33	PASS	163
9.17	PASS	108
9.17	PASS	230
10	PASS	142
10	PASS	157
9.67	PASS	84

9.5	PASS	95
9.5	PASS	95
9.83	PASS	101
9.83	PASS	106
9.67	PASS	117
9.67	PASS	164
9.33	PASS	172
9.17	PASS	93
9.5	PASS	134
9.33	PASS	133
9.67	PASS	79
9.5	PASS	109
9.5	PASS	87
9.67	PASS	101
9.83	PASS	129
9.5	PASS	118
10	PASS	117
9.83	PASS	89
9.83	PASS	157
9.67	PASS	110
9.83	PASS	129
9.67	PASS	169
9.83	PASS	88
10	PASS	112
9.5	PASS	81
9.83	PASS	99
9.67	PASS	102

9.5	PASS	109
9.67	PASS	80
10	PASS	205
9.5	PASS	127
10	PASS	137
10	PASS	163
10	PASS	125
9.83	PASS	134
9.67	PASS	154
9.33	PASS	98
9.5	PASS	102
10	PASS	87
9.33	PASS	92
9.83	PASS	144
9.33	PASS	89
9.67	PASS	204
10	PASS	134
9.5	PASS	128
9.67	PASS	122
10	PASS	187
9.83	PASS	218
9.67	PASS	129
9.67	PASS	88
9.67	PASS	100
9.67	PASS	95
9.67	PASS	134
9.83	PASS	94

10	PASS	122
9.67	PASS	162
9.5	PASS	116
9.67	PASS	101
9.83	PASS	114
9.33	PASS	136
9.83	PASS	120
9.17	PASS	89
9.83	PASS	130
8	PASS	94
9.5	PASS	94
10	PASS	50
9.33	PASS	50
9.67	PASS	50
9.67	PASS	50
9.83	PASS	53
9.83	PASS	50
9.67	PASS	50
9.83	PASS	70
9.83	PASS	50
9.67	PASS	73
SGPA	SEMETER RESULT	TOTAL MAR POINTS
9.83	PASS	155
9.67	PASS	92
9.83	PASS	109
9.83	PASS	163

9.83	PASS	107
9.83	PASS	162
9.83	PASS	162
9.67	PASS	87
9.67	PASS	76
9.83	PASS	135
9.67	PASS	167
9.33	PASS	97
9.67	PASS	91
9.83	PASS	112
9.83	PASS	115
9.67	PASS	80
9.67	PASS	82
9.5	PASS	83
9	PASS	95
9.83	PASS	95
9.67	PASS	88
9.67	PASS	102
9.67	PASS	100
9.83	PASS	132
9.67	PASS	169
9.67	PASS	91
9.67	PASS	97
9.83	PASS	144
9.83	PASS	165
9.83	PASS	118
9.67	PASS	98

9.83	PASS	101
9.67	PASS	94
9.83	PASS	179
9.83	PASS	172
9.83	PASS	86
9.5	PASS	122
9.83	PASS	86
9.5	PASS	101
9.67	PASS	85
9.83	PASS	156
9.83	PASS	85
9.67	PASS	150
9.83	PASS	104
9.83	PASS	168
9.83	PASS	130
9.83	PASS	100
9.67	PASS	95
9.67	PASS	89
9.67	PASS	90
9.83	PASS	58
9.17	PASS	58
9.67	PASS	53
9.67	PASS	53
8.33	PASS	55

SILIGURI INSTITUTE OF TECHNOLOGY
CSE DEPARTMENT
PROJECT GROUP ALLOCATION (AY- 2021-22)

PROJECT GROUP NO.	ROLL NO.	NAME OF STUDENTS	PROJECT ASSIGNED	NAME OF THE FACULTY MEMBER GUIDED
CSE_PROJ_2022_01	11900119097	Diya sarkar	ONLINE FOOD ORDERING SYSTEM: FOODMARINA	DEBAJYOTI GUHA
	11900119101	Sourav Sarkar		
	11900119100	Snatoparsha Sengupta		
	11900119095	Rikesh Lepcha		
CSE_PROJ_2022_02	11900119098	Sandipan Das	WEB BASED APPLICATION FOR WEBSITE MONITORING	ANUPAM MUKHERJEE
	11900119003	Ankush Das		
	11900119002	Priyanka Murmu		
	11900119001	snigdha das		
CSE_PROJ_2022_03	11900118012	Tirtha Ghosh	SQUAD- A REAL TIME VIDEO CONFERENCING WEB APPLICATION	JAYASHREE SINGHA
	11900118040	Rupankar Chakraborty		
	11900118053	Prashant Jha		
	11900118070	Kaushik Ghosh		
CSE_PROJ_2022_04	11900118086	Ashutosh Rai	COMPARITIVE ANALYSIS AND PREDICTION ON STOCK MARKET DATA	MITHUN ROY
	11900118102	Aanchal Agarwal		
	11900118091	Anshika Priyashi		
	11900118085	Avinash Giri		
CSE_PROJ_2022_05	11900118053	Pranjal Rai	GESTURE DETECTION	KRITTIBAS PARAI
	11900118054	Prashant Gupta		
	11900118018	Sury Prakash Yadav		
	11900118017	sushant sah		
CSE_PROJ_2022_06	11900118067	Kunal Palit	PATH FINDING VISUALISER	MOUMITA GHOSH
	11900118074	Harish Agarwal		
	11900118083	Bikram Ghosh		
	11900118095	Abhirup Basu		
CSE_PROJ_2022_07	11900118046	RAHUL SINGH	BANK MANAGEMENT SYSTEM	SUCHARITA DAS
	11900118052	Pratik Kumar Shaw		
	11900118042	Rohan Kumar Shah		
	11900118037	Sahil Pradhan		
CSE_PROJ_2022_08	11900118057	Partha Sarathi Chakraborty	HEALTHY BUDDY	SUTAPA BHATTACHARYA
	11900118098	Abhik Sarmadhikary		
	11900118092	Aniket Bhadra		
	11900119096	Siwani Rai Khaling		

CSE_PROJ_2022_09	11900118015	Swaraj Gupta	SHOPPERS STOCK	DEBAJYOTI GUHA
	11900118039	Sagar Sarkar		
	11900118041	Rohit Goyal		
	11900118036	Saidurzzaman Mondal		
CSE_PROJ_2022_10	11900118059	Nikita Sanyasi	ONLINE CHAT APPLICATION	SAMPA DAS
	11900118066	Madhusudan Anand		
	11900118080	Chandan Kumar Sahu		
	11900118081	Chaitaly Kundu		
CSE_PROJ_2022_11	11900119099	Sandip Kumar	ONLINE TOURISM FOR NORTH BENGAL	DEB SHEKHAR LAHA
	11900118063	Mayuri Ghosh		
	11900118079	Chirranjit Ghosh		
	11900118087	Aryan Sharma		
CSE_PROJ_2022_12	11900118088	Arupa Das	MOVIE RECOMMENDATION SYSTEM	MITHUN ROY
	11900118089	Archisman Sen		
	11900118090	Anubhav Singh		
	11900118096	Abhineet Mishra		
CSE_PROJ_2022_13	11900118020	Subham Agarwal	SMART SOIL IRRIGATION DEVICE USING AI AND ANDROID	MOUMITA GHOSH
	11900118021	Subhadeep Kundu		
	11900118023	Sourav Bhowmik		
	11900118062	Moupriya Roy		
CSE_PROJ_2022_14	11900118045	Rakesh Ranjan	REAL TIME FACE MASK DETECTION	KRITTIBAS PARAI
	11900118064	Mayank Raj Murlidharan		
	11900118016	Suvam Kumar Sahani		
	11900118094	Aman Sharma		
CSE_PROJ_2022_15	11900118035	Salinee Aich	DIABETIC RETINOPATHY DETECTION AND CLASSIFICATION USING MACHINE LEARNING	SATADAL CHAKRABORTY
	11900118013	Sweta Kumari Das		
	11900118014	Swarnali Chakrabarty		
	11900118027	Shreyashi kar		
CSE_PROJ_2022_16	11900118056	Pijush Kanti Nandi	DIGITAL CV	DEB SHEKHAR LAHA
	11900118060	Neeha Ghosh		
	11900118051	Pratyusha Banik		
	11900118038	Saheli Das		
CSE_PROJ_2022_17	11900118071	Ishan Bagchi	FOOD BOOK	DEBADITYA KUNDU
	11900118058	Nilavya Das		
	11900118078	Debajit Mallick		
	11900118069	Kim Kumari		
CSE_PROJ_2022_18	11900118022	Souvik Roy	CRYPTO TRADING BOT	SATADAL CHAKRABORTY
	11900118034	Saptarshi Roy		
	11900118024	Soham Majumdar		
	11900118026	Shreyashi Mridha		

CSE_PROJ_2022_19	11900118084	Avishek Prasad Barnwal	PRICE POINT	ANUPAM MUKHERJEE
	11900118100	Aayushi Dassani		
	11900118101	Aashish Kumar Agarwal		
	11900118097	Abhinandan Bhattacharjee		
CSE_PROJ_2022_20	11900118049	Pritam Kumar Mondal	E-LEARNING	KRITTIBAS PARAI
	11900118050	Preet Kumar Singh		
	11900118068	Krishnendu Hati		
CSE_PROJ_2022_21	11900118075	Golam Mallick	FACE DETECTION APP	SAMPA DAS
	11900118076	Dishari Ghosh		
	11900118031	Sayantana Ghosh		
	11900118030	Sharlee Saha		
CSE_PROJ_2022_22	11900118061	Mustaq Ahamed Bulbul	PockeBuy	SUTAPA BHATTACHARYA
	11900118099	Abhijit Barman		
	11900118093	Angkit Roy		
	11900118082	Bikramjit Saha		
CSE_PROJ_2022_23	11900118072	Hritwik Roy	SIGNATURE VERIFICATION	JAYASHREE SINGHA
	11900118047	Rahul Chakraborty		
	11900118028	Shreya Acharjee		
	11900118025	Snehasish Saha		
CSE_PROJ_2022_24	11900118048	Pulak Kumar Roy	Tic Tac Toe Game	SAMPA DAS
	11900118032	Saurav Suman		
	11900118043	Rishabh Kumar		
	11900118029	Shiv Gopal Verma		
CSE_PROJ_2022_25	11900118044	Ranjan Kumar	ONLINE RESERVATION SYSTEM	SUCHARITA DAS
	11900118065	Manish Kumar Mahto		
	11900118019	Subham Chatterjee		
	11900118011	Tuhin Mohury		
	11900118073	Hrithik Jaiswal		

ROLL NO	NAME	COURSE CODE	COURSE NAME	CE(13)804	CE(14)804B	CE(15)804A
11901318035	Swaraj Biswas	013	CIVIL	E(18)	E(18)	E(18)
11901318036	Surajit Biswas	013	CIVIL	E(18)	E(18)	E(18)
11901318038	Solanki Sinha	013	CIVIL	E(18)	E(18)	E(18)
11901318039	Sneharta Roy	013	CIVIL	E(18)	E(18)	E(18)
11901318040	Shuvam Naha	013	CIVIL	E(18)	E(18)	E(18)
11901318041	Shivam Kumar	013	CIVIL	E(18)	E(18)	E(18)
11901318042	Ribhu Biswas	013	CIVIL	E(18)	E(18)	E(18)
11901318043	Rajdeep Ghosh	013	CIVIL	E(18)	E(18)	E(18)
11901318044	Protik Saha	013	CIVIL	E(18)	E(18)	E(18)
11901318045	Prodyut Roy	013	CIVIL	E(18)	E(18)	E(18)
11901318046	Pratiksha Pradhan	013	CIVIL	E(18)	E(18)	O(20)
11901318047	Manab Roy	013	CIVIL	E(18)	E(18)	E(18)
11901318048	Love Ojha	013	CIVIL	E(18)	E(18)	E(18)
11901318049	Dipan Nath	013	CIVIL	E(18)	E(18)	E(18)
11901318050	Dig Bijay Shaha	013	CIVIL	E(18)	E(18)	E(18)
11901318051	Brojabihari Das	013	CIVIL	E(18)	E(18)	E(18)
11901318052	Ashif Iqbal	013	CIVIL	E(18)	E(18)	E(18)
11901318053	Anubrata Barman	013	CIVIL	E(18)	E(18)	E(18)
11901318054	Anindya Mahapatra	013	CIVIL	E(18)	E(18)	E(18)
11901318055	Ajay Kumar	013	CIVIL	E(18)	E(18)	E(18)
11901319001	Soumyadeep Singha	013	CIVIL	E(18)	E(18)	E(18)
11901319002	SUMAN DUTTA	013	CIVIL	E(18)	E(18)	E(18)
11901319003	PINKU ROY	013	CIVIL	A(16)	E(18)	E(18)
11901319004	BISWADIP SARKAR	013	CIVIL	A(16)	E(18)	B(14)
11901319005	SHUBHADEEP DEY	013	CIVIL	E(18)	E(18)	E(18)
11901319006	Ranaditya Roy	013	CIVIL	O(20)	E(18)	E(18)
11901319007	SANGEETA SARKAR	013	CIVIL	E(18)	E(18)	E(18)
11901319008	POUSHALI GHOSH	013	CIVIL	E(18)	E(18)	E(18)
11901319009	ANKITA DUTTA	013	CIVIL	E(18)	E(18)	O(20)
11901319010	NINGLAMU TAMANG	013	CIVIL	E(18)	E(18)	O(20)
11901319011	ANAMIKA SARKAR	013	CIVIL	E(18)	E(18)	E(18)
11901319012	NILADRI GHOSH	013	CIVIL	E(18)	E(18)	O(20)
11901319013	SUBECHA RAI	013	CIVIL	E(18)	E(18)	O(20)
11901319014	NIHAL ROUTH	013	CIVIL	E(18)	E(18)	E(18)
11901319015	ESHITA GHOSH	013	CIVIL	A(16)	E(18)	E(18)
11901319029	RWITWIKA DAS	013	CIVIL	E(18)	E(18)	E(18)
11901319030	SOUVIK MANDAL	013	CIVIL	A(16)	E(18)	E(18)
11901319031	ARINDAM ROY	013	CIVIL	E(18)	E(18)	E(18)
11901319032	Nabendu Dey	013	CIVIL	A(16)	E(18)	E(18)
11901319034	PRATIMA BARMAN	013	CIVIL	A(16)	E(18)	E(18)
11901319036	BISWAJIT DAS	013	CIVIL	A(16)	E(18)	E(18)
11901319037	PARIJAT MAJUMDER	013	CIVIL	B(14)	E(18)	A(16)
11901319039	SOUMIK DATTA	013	CIVIL	E(18)	E(18)	E(18)
11901319040	ABHISHEK CHAKI	013	CIVIL	O(20)	O(20)	O(20)
11901319041	MASOOB SARKAR	013	CIVIL	E(18)	E(18)	E(18)
11901319043	SHUBHROJEET BASU	013	CIVIL	E(18)	E(18)	E(18)
11901319044	PRITHIRAJ DEBNATH	013	CIVIL	E(18)	E(18)	E(18)
11901319045	TIRTHANKAR SAHA	013	CIVIL	E(18)	E(18)	O(20)
11901319046	CHAYAN BISWAS	013	CIVIL	E(18)	E(18)	E(18)
11901319047	ABHIK CHOWDHURY	013	CIVIL	E(18)	E(18)	E(18)
11901319048	INDRA KUMAR PRASAD	013	CIVIL	E(18)	E(18)	E(18)
ROLL NO	NAME	COURSE CODE	COURSE NAME	CE(13)804	CE(14)804B	CE(15)804A
11900118011	Tuhin Mohury	001	CSE	E(27)	O(30)	O(30)

11900118012	Tirtha Ghosh	001	CSE	O(30)	E(27)	A(24)
11900118013	Sweta Kumari Das	001	CSE	O(30)	O(30)	O(30)
11900118014	Swarnali Chakrabarty	001	CSE	O(30)	O(30)	O(30)
11900118015	Swaraj Gupta	001	CSE	O(30)	O(30)	O(30)
11900118016	Suvam Kumar Sahani	001	CSE	O(30)	O(30)	O(30)
11900118017	Sushant Sah	001	CSE	O(30)	O(30)	O(30)
11900118018	Sury Prakash Yadav	001	CSE	O(30)	O(30)	O(30)
11900118019	Subham Chatterjee	001	CSE	O(30)	O(30)	E(27)
11900118020	Subham Agarwal	001	CSE	O(30)	O(30)	O(30)
11900118021	Subhadeep Kundu	001	CSE	O(30)	O(30)	O(30)
11900118022	Souvik Roy	001	CSE	O(30)	O(30)	O(30)
11900118023	Sourav Bhowmik	001	CSE	O(30)	O(30)	O(30)
11900118024	Soham Majumdar	001	CSE	O(30)	O(30)	O(30)
11900118025	Snehasish Saha	001	CSE	O(30)	O(30)	O(30)
11900118026	Shreyashi Mridha	001	CSE	O(30)	O(30)	O(30)
11900118027	Shreyashi Kar	001	CSE	O(30)	O(30)	O(30)
11900118028	Shreya Acharjee	001	CSE	O(30)	O(30)	O(30)
11900118029	Shiv Gopal Verma	001	CSE	O(30)	O(30)	O(30)
11900118030	Sharlee Saha	001	CSE	O(30)	O(30)	O(30)
11900118031	Sayantana Ghosh	001	CSE	O(30)	O(30)	O(30)
11900118032	Saurav Suman	001	CSE	O(30)	O(30)	O(30)
11900118034	Saptarshi Roy	001	CSE	O(30)	O(30)	O(30)
11900118035	Salinee Aich	001	CSE	O(30)	O(30)	O(30)
11900118036	Saidurzzaman Mondal	001	CSE	O(30)	O(30)	O(30)
11900118037	Sahil Pradhan	001	CSE	O(30)	O(30)	O(30)
11900118038	Saheli Das	001	CSE	O(30)	O(30)	O(30)
11900118039	Sagar Sarkar	001	CSE	O(30)	O(30)	O(30)
11900118040	Rupankar Chakroborty	001	CSE	O(30)	O(30)	O(30)
11900118041	Rohit Goyal	001	CSE	O(30)	O(30)	O(30)
11900118042	Rohan Kumar Shah	001	CSE	O(30)	O(30)	O(30)
11900118043	Rishabh Kumar	001	CSE	O(30)	O(30)	O(30)
11900118044	Ranjan Kumar	001	CSE	E(27)	O(30)	O(30)
11900118045	Rakesh Ranjan	001	CSE	O(30)	O(30)	O(30)
11900118046	Rahul Singh	001	CSE	E(27)	O(30)	O(30)
11900118047	Rahul Chakroborty	001	CSE	O(30)	O(30)	O(30)
11900118048	Pulak Kumar Roy	001	CSE	O(30)	O(30)	O(30)
11900118049	Pritam Kumar Mondal	001	CSE	O(30)	O(30)	O(30)
11900118050	Preet Kumar Singh	001	CSE	O(30)	O(30)	O(30)
11900118051	Pratyusha Banik	001	CSE	O(30)	O(30)	O(30)
11900118052	Pratik Kumar Shaw	001	CSE	O(30)	O(30)	O(30)
11900118053	Prashant Jha	001	CSE	O(30)	O(30)	O(30)
11900118054	Prashant Gupta	001	CSE	O(30)	O(30)	O(30)
11900118055	Pranjal Rai	001	CSE	O(30)	O(30)	O(30)
11900118056	Pijush Kanti Nandi	001	CSE	O(30)	O(30)	O(30)
11900118057	Partha Sarathi Chakroborty	001	CSE	O(30)	O(30)	O(30)
11900118058	Nilavya Das	001	CSE	O(30)	O(30)	O(30)
11900118059	Nikita Sanyasi	001	CSE	O(30)	O(30)	O(30)
11900118060	Neeha Ghosh	001	CSE	O(30)	O(30)	O(30)
11900118061	Mustaq Ahamed Bulbul	001	CSE	O(30)	O(30)	O(30)
11900118062	Moupriya Roy	001	CSE	O(30)	O(30)	O(30)
11900118063	Mayuri Ghosh	001	CSE	O(30)	O(30)	O(30)
11900118064	Mayank Raj Murlidharan	001	CSE	O(30)	O(30)	O(30)
11900118065	Manish Kumar Mahto	001	CSE	O(30)	O(30)	O(30)
11900118066	Madhusudan Anand	001	CSE	O(30)	O(30)	O(30)

11900118067	Kunal Palit	001	CSE	O(30)	O(30)	O(30)
11900118068	Krishnendu Hati	001	CSE	O(30)	O(30)	O(30)
11900118069	Kim Kumari	001	CSE	O(30)	O(30)	O(30)
11900118070	Kaushik Ghosh	001	CSE	O(30)	O(30)	O(30)
11900118071	Ishan Bagchi	001	CSE	O(30)	O(30)	O(30)
11900118072	Hritwik Roy	001	CSE	O(30)	O(30)	O(30)
11900118073	Hrithik Jaiswal	001	CSE	O(30)	O(30)	O(30)
11900118074	Harish Agarwal	001	CSE	O(30)	O(30)	O(30)
11900118075	Golam Gouse Azam Mallick	001	CSE	O(30)	O(30)	O(30)
11900118076	Dishari Ghosh	001	CSE	O(30)	O(30)	O(30)
11900118078	Debajit Mallick	001	CSE	E(27)	O(30)	O(30)
11900118079	Chirranjit Ghosh	001	CSE	O(30)	O(30)	O(30)
11900118080	Chandan Kumar Sahu	001	CSE	O(30)	O(30)	O(30)
11900118081	Chaitaly Kundu	001	CSE	O(30)	O(30)	O(30)
11900118082	Bikramjit Saha	001	CSE	O(30)	O(30)	O(30)
11900118083	Bikram Ghosh	001	CSE	E(27)	O(30)	O(30)
11900118084	Avishek Prasad Barnwal	001	CSE	O(30)	O(30)	O(30)
11900118085	Avinash Giri	001	CSE	O(30)	O(30)	O(30)
11900118086	Ashutosh Rai	001	CSE	O(30)	O(30)	O(30)
11900118087	Aryan Sharma	001	CSE	O(30)	O(30)	O(30)
11900118088	Arupa Das	001	CSE	O(30)	O(30)	O(30)
11900118089	Archisman Sen	001	CSE	O(30)	O(30)	O(30)
11900118090	Anubhav Singh	001	CSE	E(27)	O(30)	O(30)
11900118091	Anshika Priyashi	001	CSE	O(30)	O(30)	O(30)
11900118092	Aniket Bhadra	001	CSE	O(30)	O(30)	O(30)
11900118093	Angkit Roy	001	CSE	O(30)	O(30)	O(30)
11900118094	Aman Sharma	001	CSE	O(30)	O(30)	O(30)
11900118095	Abhirup Basu	001	CSE	O(30)	O(30)	O(30)
11900118096	Abhineet Mishra	001	CSE	O(30)	O(30)	O(30)
11900118097	Abhinandan Bhattacharjee	001	CSE	F	O(30)	O(30)
11900118098	Abhik Sarmadhikary	001	CSE	O(30)	O(30)	O(30)
11900118099	Abhijit Barman	001	CSE	O(30)	O(30)	O(30)
11900118100	Aayushi Dassani	001	CSE	O(30)	O(30)	O(30)
11900118101	Aashish Kumar Agarwal	001	CSE	E(27)	E(27)	E(27)
11900118102	Aanchal Agarwal	001	CSE	O(30)	O(30)	O(30)
11900119001	SNIGDHA DAS	001	CSE	O(30)	O(30)	O(30)
11900119002	PRIYANKA MURMU	001	CSE	O(30)	O(30)	O(30)
11900119003	ANKUSH DAS	001	CSE	O(30)	O(30)	E(27)
11900119095	Rikesh Lepcha	001	CSE	O(30)	O(30)	O(30)
11900119096	SIWANI RAI KHALING	001	CSE	O(30)	O(30)	O(30)
11900119097	DIYA SARKAR	001	CSE	O(30)	O(30)	O(30)
11900119098	Sandipan Das	001	CSE	O(30)	O(30)	O(30)
11900119099	Sandip kumar	001	CSE	O(30)	O(30)	O(30)
11900119100	SNATOPARSHA SENGUPTA	001	CSE	O(30)	O(30)	O(30)
11900119101	SOURAV SARKAR	001	CSE	O(30)	O(30)	O(30)
ROLL NO	NAME	COURSE CODE	COURSE NAME	PG-EE 204	PE-EE 204A	OE-EE 204B
11901618011	Vivek Roy Kayet	016	EE	O(30)	A(24)	O(30)
11901618012	Swapnanil Dutta	016	EE	O(30)	E(27)	O(30)
11901618013	Susmita Dutta	016	EE	E(27)	A(24)	O(30)
11901618014	Suman Bera	016	EE	O(30)	A(24)	O(30)
11901618015	Sujan Barman	016	EE	O(30)	E(27)	O(30)
11901618016	Subhankar Das	016	EE	E(27)	A(24)	O(30)
11901618017	Shaswata Sengupta	016	EE	E(27)	A(24)	O(30)
11901618018	Sayan Basak	016	EE	O(30)	E(27)	O(30)

11901618019	Sanyik Nath	016	EE	O(30)	A(24)	O(30)
11901618020	Rajiv Chettri	016	EE	O(30)	E(27)	O(30)
11901618021	Rajdeep Chakraborty	016	EE	O(30)	A(24)	O(30)
11901618022	Payel Majumdar	016	EE	O(30)	A(24)	O(30)
11901618023	Nischal Rai	016	EE	O(30)	E(27)	O(30)
11901618024	Komal Kumari	016	EE	O(30)	E(27)	O(30)
11901618025	Gourav Roy	016	EE	O(30)	A(24)	O(30)
11901618027	Darshan Nath	016	EE	O(30)	A(24)	E(27)
11901618028	Briti Das	016	EE	O(30)	A(24)	O(30)
11901618029	Bipin Kumar	016	EE	E(27)	A(24)	O(30)
11901618030	Bedabrata Dutta	016	EE	O(30)	A(24)	O(30)
11901618031	Barnali Biswas	016	EE	O(30)	E(27)	O(30)
11901618032	Aryan Chettri	016	EE	O(30)	A(24)	O(30)
11901618033	Abhishek Chaurasia	016	EE	O(30)	A(24)	O(30)
11901619001	ARKO BHATTACHARJEE	016	EE	A(24)	B(21)	E(27)
11901619002	SRIJANA SUBBA	016	EE	O(30)	E(27)	O(30)
11901619003	JAYSHREE BARMAN	016	EE	O(30)	A(24)	O(30)
11901619004	JOYRAM MISTRY	016	EE	O(30)	O(30)	O(30)
11901619005	JAGRITY SAHA	016	EE	O(30)	E(27)	O(30)
11901619024	SACHIN BHUJEL KHAWAS	016	EE	O(30)	E(27)	O(30)
11901619025	KAMLESH GURUNG	016	EE	O(30)	A(24)	O(30)
11901619026	Dipna Thapa	016	EE	O(30)	A(24)	O(30)
11901619027	Shaqlain Ahmed	016	EE	O(30)	A(24)	O(30)
11901619028	PAYEL DAS	016	EE	O(30)	E(27)	O(30)
11901619029	SAUMALYA BANIK	016	EE	O(30)	A(24)	O(30)
11901619030	PRATIK ROY	016	EE	O(30)	E(27)	O(30)
11901619031	SHREYASI DUTTA	016	EE	O(30)	E(27)	O(30)
11901619032	PRITAM DAS	016	EE	O(30)	E(27)	E(27)
11901619033	ROHINI SINGH	016	EE	O(30)	E(27)	O(30)
11901619034	MONIKA LAMA	016	EE	O(30)	A(24)	O(30)
11901619035	SUBHADEEP ADHIKARI	016	EE	O(30)	A(24)	O(30)
11901619036	PRAKRITI TAMANG	016	EE	O(30)	E(27)	O(30)
11901619037	Biplab Mandal	016	EE	E(27)	A(24)	O(30)
11901619038	ANIMESH SINGHA	016	EE	O(30)	E(27)	O(30)
11901619039	DIPANKAR SINGHA	016	EE	O(30)	E(27)	O(30)
11901619040	ROHAN ROY	016	EE	O(30)	E(27)	O(30)
11901619041	SITAL PRADHAN	016	EE	O(30)	E(27)	O(30)
11901619042	ARINDAM DAS	016	EE	O(30)	E(27)	O(30)
ROLL NO	NAME	COURSE CODE	COURSE NAME	FE-EC804C	FE-EC802A	FE-EC802C
11900318004	Tenzing Wangchuk Bhutia	003	ECE	O(30)	O(30)	O(30)
11900318005	Tamoghna Mondal	003	ECE	E(27)	E(27)	E(27)
11900318006	Sweta Jaiswal	003	ECE	E(27)	E(27)	E(27)
11900318007	Sushmita Mukherjee	003	ECE	E(27)	E(27)	E(27)
11900318008	Sumit Kumar	003	ECE	E(27)	E(27)	O(30)
11900318009	Suman Chandra Dey	003	ECE	E(27)	E(27)	E(27)
11900318010	Subhajit Sen	003	ECE	O(30)	E(27)	E(27)
11900318011	Subhajit Dey	003	ECE	O(30)	E(27)	E(27)
11900318012	Srishti Pal	003	ECE	O(30)	E(27)	O(30)
11900318013	Soumyadeep Halder	003	ECE	E(27)	E(27)	E(27)
11900318014	Soumyadeep Das	003	ECE	O(30)	E(27)	E(27)
11900318015	Souhardya Paul	003	ECE	E(27)	E(27)	E(27)
11900318016	Shreya Chattopadhyay	003	ECE	O(30)	E(27)	E(27)
11900318017	Shayantana Kumar Roy	003	ECE	E(27)	E(27)	E(27)
11900318018	Shakchhi Lama	003	ECE	O(30)	E(27)	O(30)

11900318019	Satwik Chatterjee	003	ECE	E(27)	E(27)	O(30)
11900318020	Santosh Shrivastav	003	ECE	E(27)	E(27)	O(30)
11900318021	Sagnik Ghosh	003	ECE	E(27)	E(27)	E(27)
11900318023	Sagarnil Chakraborty	003	ECE	E(27)	E(27)	E(27)
11900318024	Rudra Das Mandal	003	ECE	E(27)	E(27)	E(27)
11900318025	Roshan Kumar Vats	003	ECE	E(27)	E(27)	E(27)
11900318027	Rinku Roy	003	ECE	E(27)	E(27)	E(27)
11900318028	Rahul Shah	003	ECE	E(27)	E(27)	O(30)
11900318029	Rahul Roy	003	ECE	E(27)	E(27)	O(30)
11900318030	Priyanka Kundu	003	ECE	O(30)	E(27)	E(27)
11900318031	Pritam Sen	003	ECE	E(27)	E(27)	E(27)
11900318032	Pritam Barman	003	ECE	O(30)	O(30)	O(30)
11900318033	Pratim Kumar Das	003	ECE	E(27)	E(27)	E(27)
11900318034	Nur Hasan	003	ECE	O(30)	E(27)	O(30)
11900318035	Mukesh Kumar Sahani	003	ECE	E(27)	E(27)	E(27)
11900318036	Mainak Dasgupta	003	ECE	O(30)	E(27)	O(30)
11900318037	Krishna Mahadani	003	ECE	E(27)	E(27)	E(27)
11900318038	Koushik Malakar	003	ECE	E(27)	E(27)	A(24)
11900318039	Kankana Choudhury	003	ECE	E(27)	E(27)	E(27)
11900318040	Kankan Sutradhar	003	ECE	O(30)	E(27)	E(27)
11900318041	Joydeep Paul	003	ECE	E(27)	E(27)	E(27)
11900318042	Jaydeep Sarkar	003	ECE	O(30)	E(27)	O(30)
11900318043	Faraz Khan	003	ECE	E(27)	E(27)	E(27)
11900318044	Enakshi Pal	003	ECE	O(30)	E(27)	O(30)
11900318045	Debtanu Podder	003	ECE	E(27)	E(27)	E(27)
11900318046	Debasish Ghosh	003	ECE	E(27)	E(27)	E(27)
11900318047	Basudha Bal	003	ECE	O(30)	E(27)	O(30)
11900318048	Baishali Das	003	ECE	O(30)	E(27)	O(30)
11900318050	Argha Sen	003	ECE	O(30)	E(27)	O(30)
11900318051	Anmol Singh	003	ECE	E(27)	E(27)	E(27)
11900318052	Ankit Mondal	003	ECE	E(27)	E(27)	E(27)
11900318053	Anik Saha	003	ECE	E(27)	E(27)	E(27)
11900318054	Akash Kar	003	ECE	E(27)	E(27)	E(27)
11900318055	Ajay Oraon	003	ECE	E(27)	E(27)	E(27)
11900318056	Abhisek Mahato	003	ECE	O(30)	O(30)	O(30)
11900319067	ABHIJIT DEB	003	ECE	O(30)	E(27)	O(30)
11900319068	BAISALI ISHORE	003	ECE	E(27)	E(27)	E(27)
11900319069	SUJATA ROUTH	003	ECE	E(27)	E(27)	O(30)
11900319070	SAYAK GUHA	003	ECE	O(30)	E(27)	O(30)
11900319071	AYETRI DHAR	003	ECE	E(27)	E(27)	E(27)
11900319072	SUMANA BISWAS	003	ECE	E(27)	E(27)	E(27)
11900319073	SHROYETA CHAKRABORTY	003	ECE	E(27)	E(27)	E(27)
ROLL NO	NAME	COURSE CODE	COURSE NAME	TECH001 P	TECH001 P	TECH002 A
11900218001	Ujjwal Jha	002	IT	O(30)	O(30)	O(30)
11900218002	Tejoshmoy Dutta	002	IT	O(30)	O(30)	O(30)
11900218003	Sudeshna Pan	002	IT	O(30)	O(30)	O(30)
11900218004	Subrata Roy	002	IT	O(30)	O(30)	O(30)
11900218005	Subhankar Maji	002	IT	O(30)	O(30)	O(30)
11900218006	Subhajit Mandal	002	IT	O(30)	O(30)	O(30)
11900218007	Sourik Basu	002	IT	O(30)	O(30)	O(30)
11900218008	Sonu Kumar	002	IT	O(30)	O(30)	O(30)
11900218010	Shubham Kumar	002	IT	O(30)	O(30)	O(30)
11900218011	Shivam Raj	002	IT	O(30)	O(30)	O(30)
11900218012	Shivam Kumar Mishra	002	IT	O(30)	O(30)	O(30)

11900218013	Saumya Sagar	002	IT	E(27)	O(30)	O(30)
11900218014	Sahil Pal	002	IT	O(30)	O(30)	O(30)
11900218015	Sagar Prasad	002	IT	O(30)	O(30)	O(30)
11900218016	Sagar Lama Tamang	002	IT	O(30)	O(30)	O(30)
11900218017	Sagar Dutta	002	IT	O(30)	O(30)	O(30)
11900218018	Roshan Darnal	002	IT	E(27)	O(30)	O(30)
11900218019	Ratnadeep Shome	002	IT	O(30)	O(30)	O(30)
11900218020	Raktimabho Ghosh	002	IT	O(30)	O(30)	O(30)
11900218021	Rakesh Ghosh	002	IT	O(30)	O(30)	O(30)
11900218022	Rajoshree Saha	002	IT	O(30)	O(30)	O(30)
11900218023	Raja Sah	002	IT	O(30)	O(30)	O(30)
11900218024	Rahul Raj	002	IT	E(27)	O(30)	O(30)
11900218025	Rahul Deb Barman	002	IT	O(30)	O(30)	O(30)
11900218026	Rahul Biswas	002	IT	O(30)	O(30)	O(30)
11900218027	Pritish Jha	002	IT	O(30)	O(30)	O(30)
11900218028	Prithvi Raj	002	IT	O(30)	O(30)	O(30)
11900218029	Pritam Sharma	002	IT	O(30)	O(30)	O(30)
11900218030	Pragya Jaiswal	002	IT	O(30)	O(30)	O(30)
11900218031	Nipu Chandra Das	002	IT	O(30)	O(30)	O(30)
11900218032	Muskan Bansal	002	IT	O(30)	O(30)	O(30)
11900218033	Kush Ojha	002	IT	O(30)	O(30)	O(30)
11900218034	Jaydeep Das	002	IT	O(30)	O(30)	O(30)
11900218036	Harshita Richa	002	IT	O(30)	O(30)	O(30)
11900218037	Esha Das	002	IT	O(30)	O(30)	O(30)
11900218038	Diptiman Majumdar	002	IT	O(30)	O(30)	O(30)
11900218039	Deepraj Pradhan	002	IT	O(30)	O(30)	O(30)
11900218040	Deepjoy Sarkar	002	IT	O(30)	O(30)	O(30)
11900218041	Debashis Mishra	002	IT	O(30)	O(30)	O(30)
11900218042	Buddhadeb Jena	002	IT	O(30)	O(30)	O(30)
11900218043	Brijesh Kumar Choudhury	002	IT	E(27)	O(30)	O(30)
11900218044	Avrojyoti Dhar	002	IT	O(30)	O(30)	O(30)
11900218045	Ashutosh Kumar	002	IT	O(30)	O(30)	O(30)
11900218046	Arnab Roy	002	IT	O(30)	O(30)	O(30)
11900218047	Arghadip Bagchi	002	IT	O(30)	O(30)	O(30)
11900218048	Apu Sarkar	002	IT	O(30)	O(30)	O(30)
11900218049	Anjay Kant Jha	002	IT	O(30)	O(30)	O(30)
11900218050	Anindita Saha Pramanik	002	IT	O(30)	O(30)	O(30)
11900218051	Amelia Dutta	002	IT	O(30)	O(30)	O(30)
11900218052	Abhishikta Biswas	002	IT	O(30)	O(30)	O(30)
11900219001	Abhijit Das	002	IT	O(30)	O(30)	O(30)
11900219062	Madhurima Das	002	IT	O(30)	O(30)	O(30)
11900219063	ALIVEA HAZRA	002	IT	O(30)	O(30)	O(30)
11900219064	PRANALI GIRI	002	IT	O(30)	O(30)	O(30)
11900219065	Annyesha Banerjee	002	IT	E(27)	E(27)	E(27)
ROLL NO	NAME	COURSE CODE	COURSE NAME	HM805	HM806	HM807
33502217025	Kiran Sunar	022	HMCT	A(32)	F	A(32)
33502217040	Akashdeep Basu	022	HMCT	A(32)	A(32)	E(36)
33502218001	Uden Lama	022	HMCT	A(32)	C(24)	A(32)
33502218003	Suraj Sarmah	022	HMCT	B(28)	B(28)	A(32)
33502218004	Som Tshering Lepcha	022	HMCT	B(28)	B(28)	F
33502218005	Sijal Chhetri	022	HMCT	C(24)	B(28)	C(24)
33502218006	Sifat Parwez	022	HMCT	A(32)	A(32)	E(36)
33502218007	Sidarth Rai	022	HMCT	F	C(24)	B(28)
33502218009	Sattyajit Singha	022	HMCT	A(32)	B(28)	E(36)

33502218010	Satish Chhetri	022	HMCT	B(28)	C(24)	A(32)
33502218011	Sadhana Baman	022	HMCT	C(24)	C(24)	A(32)
33502218012	Rujash Thapa	022	HMCT	E(36)	A(32)	E(36)
33502218013	Ruhul Amin	022	HMCT	A(32)	A(32)	A(32)
33502218015	Rickden Lama	022	HMCT	E(36)	A(32)	E(36)
33502218016	Reyas Chettri	022	HMCT	E(36)	A(32)	E(36)
33502218017	Raksha Chhetri	022	HMCT	A(32)	A(32)	A(32)
33502218020	Raj Gupta	022	HMCT	B(28)	C(24)	B(28)
33502218021	Priye Ranjan	022	HMCT	E(36)	A(32)	E(36)
33502218022	Priya Khadka	022	HMCT	E(36)	A(32)	E(36)
33502218024	Md Sayeed Alam	022	HMCT	E(36)	E(36)	E(36)
33502218025	Mausami Gurung	022	HMCT	B(28)	B(28)	A(32)
33502218026	Koushik Das	022	HMCT	E(36)	A(32)	A(32)
33502218028	Eden Ongmu Bhutia	022	HMCT	B(28)	B(28)	A(32)
33502218029	Dipen Lepcha	022	HMCT	E(36)	B(28)	A(32)
33502218030	Debodatta Dutta	022	HMCT	E(36)	E(36)	E(36)
33502218031	Biplab Roy	022	HMCT	A(32)	A(32)	A(32)
33502218032	Banashree Purkait	022	HMCT	E(36)	B(28)	E(36)
33502218033	Asmita Moulik	022	HMCT	E(36)	E(36)	A(32)
33502218034	Arun Tamang	022	HMCT	E(36)	A(32)	E(36)
33502218036	Ankita Singh	022	HMCT	A(32)	B(28)	A(32)
33502218037	Anisha Gupta	022	HMCT	A(32)	B(28)	A(32)
33502218038	Anaushka Dutta	022	HMCT	E(36)	B(28)	E(36)
33502218040	Adarsh Prasad	022	HMCT	E(36)	A(32)	E(36)
33502218042	Abhijit Das	022	HMCT	E(36)	B(28)	E(36)

GE(OE)60 2A	GE(CV)60 4	GE(POS) 1082													SGPA7	SGPA8	YGPA	DGPA
E(18)	O(10)	O(50)	()	()	()	()	()	()	()	()	()	()	()		9.39	9.43	9.41	8.66
E(18)	E(9)	E(45)	()	()	()	()	()	()	()	()	()	()	()		8.78	9	8.86	8.30
E(18)	O(10)	E(45)	()	()	()	()	()	()	()	()	()	()	()		9.13	9.07	9.11	8.43
E(18)	E(9)	O(50)	()	()	()	()	()	()	()	()	()	()	()		8.91	9.36	9.08	8.28
E(18)	O(10)	O(50)	()	()	()	()	()	()	()	()	()	()	()		8.87	9.43	9.08	8.66
E(18)	O(10)	A(40)	()	()	()	()	()	()	()	()	()	()	()		9.04	8.71	8.92	8.50
A(16)	O(10)	O(50)	()	()	()	()	()	()	()	()	()	()	()		9.39	9.29	9.35	8.58
E(18)	E(9)	E(45)	()	()	()	()	()	()	()	()	()	()	()		8.7	9	8.81	8.06
E(18)	A(8)	A(40)	()	()	()	()	()	()	()	()	()	()	()		8.87	8.57	8.76	8.27
E(18)	A(8)	A(40)	()	()	()	()	()	()	()	()	()	()	()		9	8.57	8.84	8.18
E(18)	O(10)	O(50)	()	()	()	()	()	()	()	()	()	()	()		9.52	9.57	9.54	8.97
E(18)	A(8)	E(45)	()	()	()	()	()	()	()	()	()	()	()		8.48	8.93	8.65	8.13
E(18)	O(10)	O(50)	()	()	()	()	()	()	()	()	()	()	()		9.26	9.43	9.32	8.78
E(18)	E(9)	E(45)	()	()	()	()	()	()	()	()	()	()	()		8.74	9	8.84	8.02
E(18)	O(10)	O(50)	()	()	()	()	()	()	()	()	()	()	()		9.39	9.43	9.41	8.54
E(18)	O(10)	O(50)	()	()	()	()	()	()	()	()	()	()	()		9.26	9.43	9.32	8.43
E(18)	O(10)	O(50)	()	()	()	()	()	()	()	()	()	()	()		9.39	9.43	9.41	8.86
E(18)	E(9)	E(45)	()	()	()	()	()	()	()	()	()	()	()		8.65	9	8.78	8.11
E(18)	O(10)	O(50)	()	()	()	()	()	()	()	()	()	()	()		9.26	9.43	9.32	8.82
E(18)	E(9)	A(40)	()	()	()	()	()	()	()	()	()	()	()		9.04	8.64	8.89	8.38
E(18)	E(9)	O(50)	()	()	()	()	()	()	()	()	()	()	()		8.7	9.36	8.95	8.64
E(18)	E(9)	E(45)	()	()	()	()	()	()	()	()	()	()	()		9.13	9	9.08	8.96
E(18)	E(9)	O(50)	()	()	()	()	()	()	()	()	()	()	()		7.96	9.21	8.43	8.09
A(16)	O(10)	O(50)	()	()	()	()	()	()	()	()	()	()	()		8.17	8.86	8.43	8.21
E(18)	E(9)	A(40)	()	()	()	()	()	()	()	()	()	()	()		8.91	8.64	8.81	8.97
E(18)	O(10)	O(50)	()	()	()	()	()	()	()	()	()	()	()		9.13	9.57	9.30	9.16
E(18)	O(10)	O(50)	()	()	()	()	()	()	()	()	()	()	()		9.39	9.43	9.41	9.25
E(18)	E(9)	A(40)	()	()	()	()	()	()	()	()	()	()	()		9.04	8.64	8.89	8.94
E(18)	O(10)	O(50)	()	()	()	()	()	()	()	()	()	()	()		8.78	9.57	9.08	9.13
E(18)	O(10)	O(50)	()	()	()	()	()	()	()	()	()	()	()		9.52	9.57	9.54	9.26
E(18)	E(9)	O(50)	()	()	()	()	()	()	()	()	()	()	()		8.78	9.36	9.00	8.82
E(18)	E(9)	A(40)	()	()	()	()	()	()	()	()	()	()	()		9	8.79	8.92	8.98
O(20)	O(10)	O(50)	()	()	()	()	()	()	()	()	()	()	()		9.26	9.71	9.43	9.37
E(18)	O(10)	O(50)	()	()	()	()	()	()	()	()	()	()	()		9.61	9.43	9.54	9.26
E(18)	A(8)	E(45)	()	()	()	()	()	()	()	()	()	()	()		8.57	8.79	8.65	8.74
E(18)	E(9)	A(40)	()	()	()	()	()	()	()	()	()	()	()		8.52	8.64	8.57	8.84
E(18)	A(8)	A(40)	()	()	()	()	()	()	()	()	()	()	()		8.39	8.43	8.41	8.36
E(18)	E(9)	O(50)	()	()	()	()	()	()	()	()	()	()	()		8.91	9.36	9.08	9.00
A(16)	C(6)	C(30)	()	()	()	()	()	()	()	()	()	()	()		8.39	7.43	8.03	7.86
E(18)	E(9)	O(50)	()	()	()	()	()	()	()	()	()	()	()		8.57	9.21	8.81	8.64
E(18)	A(8)	A(40)	()	()	()	()	()	()	()	()	()	()	()		9.04	8.43	8.81	8.76
E(18)	D(5)	C(30)	()	()	()	()	()	()	()	()	()	()	()		7.57	7.21	7.43	7.38
A(16)	E(9)	O(50)	()	()	()	()	()	()	()	()	()	()	()		9.26	9.21	9.24	9.05
E(18)	O(10)	O(50)	()	()	()	()	()	()	()	()	()	()	()		9.39	9.86	9.57	9.44
E(18)	O(10)	O(50)	()	()	()	()	()	()	()	()	()	()	()		8.61	9.43	8.92	8.83
E(18)	A(8)	A(40)	()	()	()	()	()	()	()	()	()	()	()		8.57	8.57	8.57	8.79
E(18)	A(8)	A(40)	()	()	()	()	()	()	()	()	()	()	()		9.04	8.57	8.86	8.98
E(18)	A(8)	A(40)	()	()	()	()	()	()	()	()	()	()	()		8.91	8.71	8.84	9.03
E(18)	E(9)	O(50)	()	()	()	()	()	()	()	()	()	()	()		8.78	9.36	9.00	8.76
E(18)	O(10)	O(50)	()	()	()	()	()	()	()	()	()	()	()		9.39	9.43	9.41	9.12
E(18)	A(8)	A(40)	()	()	()	()	()	()	()	()	()	()	()		9.17	8.57	8.95	8.93
PROJ CS884															SGPA7	SGPA8	YGPA	DGPA
E(54)	()	()	()	()	()	()	()	()	()	()	()	()	()		9.33	9.4	9.36	8.52

O(60)	()	()	()	()	()	()	()	()	()	()	()	9.5	9.4	9.45	9.01
O(60)	()	()	()	()	()	()	()	()	()	()	()	9.83	10	9.91	8.83
O(60)	()	()	()	()	()	()	()	()	()	()	()	10	10	10.00	9.25
O(60)	()	()	()	()	()	()	()	()	()	()	()	9.67	10	9.82	9.20
O(60)	()	()	()	()	()	()	()	()	()	()	()	9.5	10	9.73	8.82
O(60)	()	()	()	()	()	()	()	()	()	()	()	10	10	10.00	9.11
O(60)	()	()	()	()	()	()	()	()	()	()	()	9.83	10	9.91	8.95
E(54)	()	()	()	()	()	()	()	()	()	()	()	9.33	9.4	9.36	8.60
O(60)	()	()	()	()	()	()	()	()	()	()	()	9.67	10	9.82	9.27
O(60)	()	()	()	()	()	()	()	()	()	()	()	10	10	10.00	9.01
O(60)	()	()	()	()	()	()	()	()	()	()	()	9.67	10	9.82	8.86
E(54)	()	()	()	()	()	()	()	()	()	()	()	10	9.6	9.82	8.98
O(60)	()	()	()	()	()	()	()	()	()	()	()	10	10	10.00	8.98
E(54)	()	()	()	()	()	()	()	()	()	()	()	9.5	9.6	9.55	8.73
O(60)	()	()	()	()	()	()	()	()	()	()	()	9.67	10	9.82	8.69
O(60)	()	()	()	()	()	()	()	()	()	()	()	10	10	10.00	8.96
E(54)	()	()	()	()	()	()	()	()	()	()	()	9.5	9.6	9.55	8.74
E(54)	()	()	()	()	()	()	()	()	()	()	()	9.17	9.6	9.36	8.54
O(60)	()	()	()	()	()	()	()	()	()	()	()	9.33	10	9.64	8.90
O(60)	()	()	()	()	()	()	()	()	()	()	()	9.17	10	9.55	8.92
E(54)	()	()	()	()	()	()	()	()	()	()	()	9.17	9.6	9.36	8.89
O(60)	()	()	()	()	()	()	()	()	()	()	()	10	10	10.00	9.13
O(60)	()	()	()	()	()	()	()	()	()	()	()	10	10	10.00	9.01
O(60)	()	()	()	()	()	()	()	()	()	()	()	9.67	10	9.82	8.76
O(60)	()	()	()	()	()	()	()	()	()	()	()	9.5	10	9.73	8.92
O(60)	()	()	()	()	()	()	()	()	()	()	()	9.5	10	9.73	8.73
O(60)	()	()	()	()	()	()	()	()	()	()	()	9.83	10	9.91	9.22
O(60)	()	()	()	()	()	()	()	()	()	()	()	9.83	10	9.91	9.36
O(60)	()	()	()	()	()	()	()	()	()	()	()	9.67	10	9.82	9.22
O(60)	()	()	()	()	()	()	()	()	()	()	()	9.67	10	9.82	9.07
E(54)	()	()	()	()	()	()	()	()	()	()	()	9.33	9.6	9.45	8.77
E(54)	()	()	()	()	()	()	()	()	()	()	()	9.17	9.4	9.27	8.34
O(60)	()	()	()	()	()	()	()	()	()	()	()	9.5	10	9.73	9.23
O(60)	()	()	()	()	()	()	()	()	()	()	()	9.33	9.8	9.55	9.03
E(54)	()	()	()	()	()	()	()	()	()	()	()	9.67	9.6	9.64	8.65
E(54)	()	()	()	()	()	()	()	()	()	()	()	9.5	9.6	9.55	8.75
O(60)	()	()	()	()	()	()	()	()	()	()	()	9.5	10	9.73	8.69
E(54)	()	()	()	()	()	()	()	()	()	()	()	9.67	9.6	9.64	9.03
E(54)	()	()	()	()	()	()	()	()	()	()	()	9.83	9.6	9.73	8.88
O(60)	()	()	()	()	()	()	()	()	()	()	()	9.5	10	9.73	9.20
O(60)	()	()	()	()	()	()	()	()	()	()	()	10	10	10.00	9.19
O(60)	()	()	()	()	()	()	()	()	()	()	()	9.83	10	9.91	9.09
O(60)	()	()	()	()	()	()	()	()	()	()	()	9.83	10	9.91	9.46
O(60)	()	()	()	()	()	()	()	()	()	()	()	9.67	10	9.82	8.88
O(60)	()	()	()	()	()	()	()	()	()	()	()	9.83	10	9.91	8.81
O(60)	()	()	()	()	()	()	()	()	()	()	()	9.67	10	9.82	8.92
O(60)	()	()	()	()	()	()	()	()	()	()	()	9.83	10	9.91	8.84
O(60)	()	()	()	()	()	()	()	()	()	()	()	10	10	10.00	8.96
E(54)	()	()	()	()	()	()	()	()	()	()	()	9.5	9.6	9.55	8.67
O(60)	()	()	()	()	()	()	()	()	()	()	()	9.83	10	9.91	8.67
O(60)	()	()	()	()	()	()	()	()	()	()	()	9.67	10	9.82	8.84
O(60)	()	()	()	()	()	()	()	()	()	()	()	9.5	10	9.73	8.99
E(54)	()	()	()	()	()	()	()	()	()	()	()	9.67	9.6	9.64	8.62
O(60)	()	()	()	()	()	()	()	()	()	()	()	10	10	10.00	8.93

O(60)	()	()	()	()	()	()	()	()	()	()	9.5	10	9.73	9.11
E(54)	()	()	()	()	()	()	()	()	()	()	10	9.6	9.82	8.97
O(60)	()	()	()	()	()	()	()	()	()	()	10	10	10.00	8.90
O(60)	()	()	()	()	()	()	()	()	()	()	10	10	10.00	9.23
O(60)	()	()	()	()	()	()	()	()	()	()	9.83	10	9.91	9.01
E(54)	()	()	()	()	()	()	()	()	()	()	9.67	9.6	9.64	8.65
E(54)	()	()	()	()	()	()	()	()	()	()	9.33	9.6	9.45	8.89
O(60)	()	()	()	()	()	()	()	()	()	()	9.5	10	9.73	9.49
O(60)	()	()	()	()	()	()	()	()	()	()	10	10	10.00	8.82
E(54)	()	()	()	()	()	()	()	()	()	()	9.33	9.6	9.45	8.46
O(60)	()	()	()	()	()	()	()	()	()	()	9.83	9.8	9.82	8.95
O(60)	()	()	()	()	()	()	()	()	()	()	9.33	10	9.64	8.66
O(60)	()	()	()	()	()	()	()	()	()	()	9.67	10	9.82	9.43
O(60)	()	()	()	()	()	()	()	()	()	()	10	10	10.00	9.20
O(60)	()	()	()	()	()	()	()	()	()	()	9.5	10	9.73	8.97
O(60)	()	()	()	()	()	()	()	()	()	()	9.67	9.8	9.73	8.94
E(54)	()	()	()	()	()	()	()	()	()	()	10	9.6	9.82	8.91
O(60)	()	()	()	()	()	()	()	()	()	()	9.83	10	9.91	9.10
O(60)	()	()	()	()	()	()	()	()	()	()	9.67	10	9.82	9.16
E(54)	()	()	()	()	()	()	()	()	()	()	9.67	9.6	9.64	8.97
O(60)	()	()	()	()	()	()	()	()	()	()	9.67	10	9.82	8.86
O(60)	()	()	()	()	()	()	()	()	()	()	9.67	10	9.82	8.91
O(60)	()	()	()	()	()	()	()	()	()	()	9.67	9.8	9.73	8.86
O(60)	()	()	()	()	()	()	()	()	()	()	9.83	10	9.91	8.90
O(60)	()	()	()	()	()	()	()	()	()	()	10	10	10.00	8.87
E(54)	()	()	()	()	()	()	()	()	()	()	9.67	9.6	9.64	8.85
O(60)	()	()	()	()	()	()	()	()	()	()	9.5	10	9.73	8.68
O(60)	()	()	()	()	()	()	()	()	()	()	9.67	10	9.82	8.85
O(60)	()	()	()	()	()	()	()	()	()	()	9.83	10	9.91	8.98
E(54)	()	()	()	()	()	()	()	()	()	()	9.33	8	N/A	N/A
O(60)	()	()	()	()	()	()	()	()	()	()	9.83	10	9.91	9.19
O(60)	()	()	()	()	()	()	()	()	()	()	9.17	10	9.55	8.63
E(54)	()	()	()	()	()	()	()	()	()	()	9.83	9.6	9.73	8.74
E(54)	()	()	()	()	()	()	()	()	()	()	8	9	8.45	8.66
O(60)	()	()	()	()	()	()	()	()	()	()	9.5	10	9.73	9.39
E(54)	()	()	()	()	()	()	()	()	()	()	10	9.6	9.82	9.39
E(54)	()	()	()	()	()	()	()	()	()	()	9.33	9.6	9.45	9.15
E(54)	()	()	()	()	()	()	()	()	()	()	9.67	9.4	9.55	9.19
E(54)	()	()	()	()	()	()	()	()	()	()	9.67	9.6	9.64	9.14
O(60)	()	()	()	()	()	()	()	()	()	()	9.83	10	9.91	9.54
E(54)	()	()	()	()	()	()	()	()	()	()	9.83	9.6	9.73	9.30
O(60)	()	()	()	()	()	()	()	()	()	()	9.67	10	9.82	9.34
O(60)	()	()	()	()	()	()	()	()	()	()	9.83	10	9.91	9.55
E(54)	()	()	()	()	()	()	()	()	()	()	9.83	9.6	9.73	9.27
E(54)	()	()	()	()	()	()	()	()	()	()	9.67	9.6	9.64	9.23
FW-EE 084											SGPA7	SGPA8	YGPA	DGPA
E(72)	()	()	()	()	()	()	()	()	()	()	9.05	9.18	9.11	8.45
E(72)	()	()	()	()	()	()	()	()	()	()	8.89	9.35	9.11	8.59
O(80)	()	()	()	()	()	()	()	()	()	()	9.05	9.47	9.25	8.75
O(80)	()	()	()	()	()	()	()	()	()	()	9.11	9.65	9.36	8.70
E(72)	()	()	()	()	()	()	()	()	()	()	8.95	9.35	9.14	8.51
E(72)	()	()	()	()	()	()	()	()	()	()	8.79	9	8.89	8.39
E(72)	()	()	()	()	()	()	()	()	()	()	8.95	9	8.97	8.69
E(72)	()	()	()	()	()	()	()	()	()	()	9.11	9.35	9.22	8.62

E(72)	()	()	()	()	()	()	()	()	()	()	9.16	9.18	9.17	8.24
A(64)	()	()	()	()	()	()	()	()	()	()	8.95	8.88	8.92	8.58
E(72)	()	()	()	()	()	()	()	()	()	()	8.95	9.18	9.06	8.49
O(80)	()	()	()	()	()	()	()	()	()	()	9.11	9.65	9.36	9.13
A(64)	()	()	()	()	()	()	()	()	()	()	9	8.88	8.94	8.43
O(80)	()	()	()	()	()	()	()	()	()	()	8.89	9.82	9.33	8.79
A(64)	()	()	()	()	()	()	()	()	()	()	8.95	8.71	8.83	8.62
O(80)	()	()	()	()	()	()	()	()	()	()	9.11	9.47	9.28	8.99
E(72)	()	()	()	()	()	()	()	()	()	()	9.11	9.18	9.14	8.44
E(72)	()	()	()	()	()	()	()	()	()	()	8.84	9	8.92	8.20
O(80)	()	()	()	()	()	()	()	()	()	()	8.95	9.65	9.28	8.51
E(72)	()	()	()	()	()	()	()	()	()	()	8.89	9.35	9.11	8.75
A(64)	()	()	()	()	()	()	()	()	()	()	8.47	8.71	8.58	8.15
E(72)	()	()	()	()	()	()	()	()	()	()	9	9.18	9.08	8.41
E(72)	()	()	()	()	()	()	()	()	()	()	7.21	8.47	7.81	8.20
O(80)	()	()	()	()	()	()	()	()	()	()	9.21	9.82	9.50	9.29
O(80)	()	()	()	()	()	()	()	()	()	()	9.21	9.65	9.42	8.96
A(64)	()	()	()	()	()	()	()	()	()	()	8.74	9.06	8.89	8.52
O(80)	()	()	()	()	()	()	()	()	()	()	8.79	9.82	9.28	8.95
O(80)	()	()	()	()	()	()	()	()	()	()	9.42	9.82	9.61	9.23
E(72)	()	()	()	()	()	()	()	()	()	()	8.89	9.18	9.03	8.82
E(72)	()	()	()	()	()	()	()	()	()	()	8.79	9.18	8.97	8.65
O(80)	()	()	()	()	()	()	()	()	()	()	9.11	9.65	9.36	8.92
E(72)	()	()	()	()	()	()	()	()	()	()	9.21	9.35	9.28	8.91
E(72)	()	()	()	()	()	()	()	()	()	()	8.95	9.18	9.06	8.84
E(72)	()	()	()	()	()	()	()	()	()	()	9.11	9.35	9.22	8.91
E(72)	()	()	()	()	()	()	()	()	()	()	9.11	9.35	9.22	8.90
O(80)	()	()	()	()	()	()	()	()	()	()	9.21	9.65	9.42	9.11
O(80)	()	()	()	()	()	()	()	()	()	()	8.95	9.82	9.36	9.09
E(72)	()	()	()	()	()	()	()	()	()	()	8.95	9.18	9.06	8.89
E(72)	()	()	()	()	()	()	()	()	()	()	8.89	9.18	9.03	9.04
E(72)	()	()	()	()	()	()	()	()	()	()	9.11	9.35	9.22	8.97
E(72)	()	()	()	()	()	()	()	()	()	()	8.74	9	8.86	8.59
O(80)	()	()	()	()	()	()	()	()	()	()	9.05	9.82	9.42	9.23
E(72)	()	()	()	()	()	()	()	()	()	()	8.89	9.35	9.11	8.81
E(72)	()	()	()	()	()	()	()	()	()	()	8.89	9.35	9.11	9.01
E(72)	()	()	()	()	()	()	()	()	()	()	8.95	9.35	9.14	8.85
E(72)	()	()	()	()	()	()	()	()	()	()	8.89	9.35	9.11	8.75
OL	EC881	EC882									SGPA7	SGPA8	YGPA	DGPA
EC881C														
O(30)	A(60)	E(13.5)	()	()	()	()	()	()	()	()	9.42	9.21	9.31	8.51
O(30)	B(52.5)	B(10.5)	()	()	()	()	()	()	()	()	9.42	8.29	8.83	8.18
O(30)	O(75)	A(12)	()	()	()	()	()	()	()	()	9.32	9.43	9.38	8.73
O(30)	A(60)	A(12)	()	()	()	()	()	()	()	()	9.42	8.71	9.05	8.43
O(30)	A(60)	E(13.5)	()	()	()	()	()	()	()	()	9.63	8.93	9.26	8.48
O(30)	A(60)	A(12)	()	()	()	()	()	()	()	()	9.26	8.71	8.98	8.34
O(30)	O(75)	O(15)	()	()	()	()	()	()	()	()	9.21	9.71	9.48	8.75
O(30)	O(75)	O(15)	()	()	()	()	()	()	()	()	9.21	9.71	9.48	8.69
O(30)	O(75)	E(13.5)	()	()	()	()	()	()	()	()	9.47	9.79	9.64	9.04
O(30)	O(75)	A(12)	()	()	()	()	()	()	()	()	9.21	9.43	9.33	8.74
O(30)	O(75)	A(12)	()	()	()	()	()	()	()	()	9.42	9.57	9.50	8.43
O(30)	E(67.5)	E(13.5)	()	()	()	()	()	()	()	()	9.32	9.14	9.23	8.35
E(27)	O(75)	A(12)	()	()	()	()	()	()	()	()	9.26	9.43	9.35	8.59
O(30)	O(75)	E(13.5)	()	()	()	()	()	()	()	()	9.26	9.5	9.39	8.61
O(30)	E(67.5)	A(12)	()	()	()	()	()	()	()	()	9.42	9.36	9.39	8.66

E(27)	O(75)	O(15)	()	()	()	()	()	()	()	()	9.42	9.57	9.50	8.66
O(30)	F	D(7.5)	()	()	()	()	()	()	()	()	9.42	6.5	N/A	N/A
O(30)	O(75)	E(13.5)	()	()	()	()	()	()	()	()	9.11	9.5	9.31	8.71
E(27)	A(60)	A(12)	()	()	()	()	()	()	()	()	9.26	8.57	8.90	8.40
E(27)	A(60)	B(10.5)	()	()	()	()	()	()	()	()	9.26	8.5	8.86	8.40
E(27)	A(60)	A(12)	()	()	()	()	()	()	()	()	9.11	8.57	8.83	8.47
O(30)	O(75)	E(13.5)	()	()	()	()	()	()	()	()	9.42	9.5	9.46	8.54
O(30)	A(60)	B(10.5)	()	()	()	()	()	()	()	()	9.42	8.79	9.09	8.70
O(30)	O(75)	E(13.5)	()	()	()	()	()	()	()	()	9.42	9.64	9.54	8.62
O(30)	O(75)	O(15)	()	()	()	()	()	()	()	()	9.42	9.71	9.58	8.67
O(30)	O(75)	E(13.5)	()	()	()	()	()	()	()	()	9.42	9.5	9.46	8.51
O(30)	O(75)	E(13.5)	()	()	()	()	()	()	()	()	9.42	9.93	9.69	8.64
O(30)	O(75)	A(12)	()	()	()	()	()	()	()	()	9.47	9.43	9.45	8.93
O(30)	E(67.5)	E(13.5)	()	()	()	()	()	()	()	()	9.26	9.43	9.35	8.44
O(30)	A(60)	A(12)	()	()	()	()	()	()	()	()	9.16	8.71	8.93	8.64
O(30)	O(75)	E(13.5)	()	()	()	()	()	()	()	()	9.47	9.79	9.64	8.98
O(30)	E(67.5)	A(12)	()	()	()	()	()	()	()	()	9.42	9.07	9.24	8.18
E(27)	F	A(12)	()	()	()	()	()	()	()	()	8.95	6.29	N/A	N/A
O(30)	F	D(7.5)	()	()	()	()	()	()	()	()	9.11	6.36	N/A	N/A
O(30)	O(75)	A(12)	()	()	()	()	()	()	()	()	9.26	9.57	9.43	8.43
E(27)	E(67.5)	A(12)	()	()	()	()	()	()	()	()	9	8.93	8.96	8.28
O(30)	E(67.5)	A(12)	()	()	()	()	()	()	()	()	9.42	9.36	9.39	8.61
O(30)	A(60)	A(12)	()	()	()	()	()	()	()	()	9.42	8.71	9.05	8.58
O(30)	O(75)	E(13.5)	()	()	()	()	()	()	()	()	9.42	9.79	9.61	9.15
O(30)	O(75)	A(12)	()	()	()	()	()	()	()	()	9.47	9.43	9.45	8.91
E(27)	O(75)	O(15)	()	()	()	()	()	()	()	()	9.42	9.43	9.43	8.67
O(30)	A(60)	A(12)	()	()	()	()	()	()	()	()	9.47	9	9.23	8.70
O(30)	E(67.5)	A(12)	()	()	()	()	()	()	()	()	9.47	9.36	9.41	8.75
O(30)	O(75)	A(12)	()	()	()	()	()	()	()	()	9.58	9.71	9.65	8.79
E(27)	O(75)	E(13.5)	()	()	()	()	()	()	()	()	8.74	9.36	9.06	8.15
O(30)	A(60)	A(12)	()	()	()	()	()	()	()	()	9.42	8.71	9.05	8.55
E(27)	O(75)	A(12)	()	()	()	()	()	()	()	()	9.47	9.29	9.38	8.55
E(27)	O(75)	E(13.5)	()	()	()	()	()	()	()	()	9.63	9.36	9.49	9.22
O(30)	A(60)	A(12)	()	()	()	()	()	()	()	()	8.63	8.71	8.68	8.19
O(30)	E(67.5)	A(12)	()	()	()	()	()	()	()	()	9.58	9.5	9.54	8.70
O(30)	E(67.5)	A(12)	()	()	()	()	()	()	()	()	9.42	9.36	9.39	8.89
O(30)	A(60)	A(12)	()	()	()	()	()	()	()	()	9.47	8.71	9.08	8.84
O(30)	A(60)	A(12)	()	()	()	()	()	()	()	()	9.42	8.86	9.13	8.89
E(27)	A(60)	E(13.5)	()	()	()	()	()	()	()	()	9.42	8.93	9.16	8.99
O(30)	A(60)	B(10.5)	()	()	()	()	()	()	()	()	9.42	8.64	9.01	8.86
O(30)	E(67.5)	A(12)	()	()	()	()	()	()	()	()	9.42	9.07	9.24	9.05
O(30)	E(67.5)	A(12)	()	()	()	()	()	()	()	()	9.47	9.07	9.26	9.05
PROJ											SGPA7	SGPA8	YGPA	DGPA
O(60)	()	()	()	()	()	()	()	()	()	()	9.83	10	9.91	9.10
O(60)	()	()	()	()	()	()	()	()	()	()	9.67	10	9.82	8.68
O(60)	()	()	()	()	()	()	()	()	()	()	9.83	10	9.91	8.99
E(54)	()	()	()	()	()	()	()	()	()	()	9.83	9.6	9.73	8.69
O(60)	()	()	()	()	()	()	()	()	()	()	9.83	10	9.91	9.02
O(60)	()	()	()	()	()	()	()	()	()	()	9.83	10	9.91	8.93
O(60)	()	()	()	()	()	()	()	()	()	()	9.83	10	9.91	8.95
O(60)	()	()	()	()	()	()	()	()	()	()	9.67	10	9.82	8.63
O(60)	()	()	()	()	()	()	()	()	()	()	9.67	10	9.82	8.39
O(60)	()	()	()	()	()	()	()	()	()	()	9.83	10	9.91	8.96
O(60)	()	()	()	()	()	()	()	()	()	()	9.67	10	9.82	8.80

O(60)	()	()	()	()	()	()	()	()	()	()	9.33	9.8	9.55	8.69
E(54)	()	()	()	()	()	()	()	()	()	()	9.67	9.6	9.64	8.61
O(60)	()	()	()	()	()	()	()	()	()	()	9.83	10	9.91	8.89
O(60)	()	()	()	()	()	()	()	()	()	()	9.83	10	9.91	9.00
O(60)	()	()	()	()	()	()	()	()	()	()	9.67	10	9.82	8.84
O(60)	()	()	()	()	()	()	()	()	()	()	9.67	9.8	9.73	8.66
E(54)	()	()	()	()	()	()	()	()	()	()	9.5	9.6	9.55	8.55
O(60)	()	()	()	()	()	()	()	()	()	()	9	10	9.45	8.84
O(60)	()	()	()	()	()	()	()	()	()	()	9.83	10	9.91	8.68
O(60)	()	()	()	()	()	()	()	()	()	()	9.67	10	9.82	8.80
O(60)	()	()	()	()	()	()	()	()	()	()	9.67	10	9.82	8.88
O(60)	()	()	()	()	()	()	()	()	()	()	9.67	9.8	9.73	8.93
E(54)	()	()	()	()	()	()	()	()	()	()	9.83	9.6	9.73	8.72
O(60)	()	()	()	()	()	()	()	()	()	()	9.67	10	9.82	8.86
O(60)	()	()	()	()	()	()	()	()	()	()	9.67	10	9.82	8.57
O(60)	()	()	()	()	()	()	()	()	()	()	9.67	10	9.82	8.89
O(60)	()	()	()	()	()	()	()	()	()	()	9.83	10	9.91	9.18
O(60)	()	()	()	()	()	()	()	()	()	()	9.83	10	9.91	9.39
O(60)	()	()	()	()	()	()	()	()	()	()	9.83	10	9.91	9.04
O(60)	()	()	()	()	()	()	()	()	()	()	9.67	10	9.82	9.13
O(60)	()	()	()	()	()	()	()	()	()	()	9.83	10	9.91	8.95
O(60)	()	()	()	()	()	()	()	()	()	()	9.67	10	9.82	8.95
O(60)	()	()	()	()	()	()	()	()	()	()	9.83	10	9.91	9.07
O(60)	()	()	()	()	()	()	()	()	()	()	9.83	10	9.91	9.27
O(60)	()	()	()	()	()	()	()	()	()	()	9.83	10	9.91	9.16
O(60)	()	()	()	()	()	()	()	()	()	()	9.5	10	9.73	9.12
O(60)	()	()	()	()	()	()	()	()	()	()	9.83	10	9.91	8.85
E(54)	()	()	()	()	()	()	()	()	()	()	9.5	9.6	9.55	8.53
O(60)	()	()	()	()	()	()	()	()	()	()	9.67	10	9.82	9.09
O(60)	()	()	()	()	()	()	()	()	()	()	9.83	9.8	9.82	8.87
O(60)	()	()	()	()	()	()	()	()	()	()	9.83	10	9.91	9.03
O(60)	()	()	()	()	()	()	()	()	()	()	9.67	10	9.82	8.90
O(60)	()	()	()	()	()	()	()	()	()	()	9.83	10	9.91	8.81
O(60)	()	()	()	()	()	()	()	()	()	()	9.83	10	9.91	8.99
O(60)	()	()	()	()	()	()	()	()	()	()	9.83	10	9.91	9.06
O(60)	()	()	()	()	()	()	()	()	()	()	9.83	10	9.91	9.24
O(60)	()	()	()	()	()	()	()	()	()	()	9.67	10	9.82	8.78
O(60)	()	()	()	()	()	()	()	()	()	()	9.67	10	9.82	8.93
O(60)	()	()	()	()	()	()	()	()	()	()	9.67	10	9.82	8.95
O(60)	()	()	()	()	()	()	()	()	()	()	9.83	10	9.91	9.45
O(60)	()	()	()	()	()	()	()	()	()	()	9.17	10	9.55	8.93
O(60)	()	()	()	()	()	()	()	()	()	()	9.67	10	9.82	9.34
O(60)	()	()	()	()	()	()	()	()	()	()	9.67	10	9.82	9.43
E(54)	()	()	()	()	()	()	()	()	()	()	8.33	9	8.64	8.60
HM808	HM809	HM898									SGPA7	SGPA8	YGPA	DGPA
A(32)	F	B(56)	()	()	()	()	()	()	()	()	6.53	6	N/A	N/A
E(36)	O(40)	B(56)	()	()	()	()	()	()	()	()	7.47	8.29	7.86	N/A
B(28)	A(32)	B(56)	()	()	()	()	()	()	()	()	6.6	7.29	6.93	7.12
B(28)	A(32)	B(56)	()	()	()	()	()	()	()	()	6.8	7.29	7.03	6.59
F	F	B(56)	()	()	()	()	()	()	()	()	4.87	4.86	N/A	N/A
B(28)	C(24)	A(64)	()	()	()	()	()	()	()	()	7.8	6.86	7.34	8.36
E(36)	E(36)	A(64)	()	()	()	()	()	()	()	()	8.6	8.43	8.52	8.06
C(24)	D(20)	B(56)	()	()	()	()	()	()	()	()	5.93	5.71	N/A	N/A
A(32)	E(36)	C(48)	()	()	()	()	()	()	()	()	8.13	7.57	7.86	6.93

B(28)	A(32)	C(48)	()	()	()	()	()	()	()	()	()	7.13	6.86	7.00	7.22
C(24)	A(32)	C(48)	()	()	()	()	()	()	()	()	()	5.2	6.57	N/A	N/A
E(36)	O(40)	E(72)	()	()	()	()	()	()	()	()	()	8.67	9	8.83	8.06
A(32)	E(36)	B(56)	()	()	()	()	()	()	()	()	()	8.33	7.86	8.10	7.72
A(32)	O(40)	E(72)	()	()	()	()	()	()	()	()	()	8.53	8.86	8.69	8.17
A(32)	O(40)	E(72)	()	()	()	()	()	()	()	()	()	8.6	8.86	8.72	8.41
E(36)	F	C(48)	()	()	()	()	()	()	()	()	()	8.47	6.71	N/A	N/A
B(28)	D(20)	B(56)	()	()	()	()	()	()	()	()	()	6.6	6.57	6.59	7.02
E(36)	O(40)	A(64)	()	()	()	()	()	()	()	()	()	8.53	8.71	8.62	8.32
E(36)	E(36)	A(64)	()	()	()	()	()	()	()	()	()	8.27	8.57	8.41	8.19
E(36)	E(36)	E(72)	()	()	()	()	()	()	()	()	()	8.67	9	8.83	8.77
C(24)	A(32)	C(48)	()	()	()	()	()	()	()	()	()	7.6	6.86	7.24	7.88
O(40)	E(36)	O(80)	()	()	()	()	()	()	()	()	()	9	9.14	9.07	8.70
C(24)	B(28)	B(56)	()	()	()	()	()	()	()	()	()	7.53	7	7.28	7.51
A(32)	A(32)	B(56)	()	()	()	()	()	()	()	()	()	7.6	7.71	7.66	7.42
E(36)	E(36)	E(72)	()	()	()	()	()	()	()	()	()	8.47	9	8.72	8.53
E(36)	E(36)	B(56)	()	()	()	()	()	()	()	()	()	8.33	8	8.17	8.13
A(32)	E(36)	A(64)	()	()	()	()	()	()	()	()	()	7.67	8.29	7.97	7.74
E(36)	A(32)	D(40)	()	()	()	()	()	()	()	()	()	7.87	7.57	7.72	7.20
A(32)	E(36)	B(56)	()	()	()	()	()	()	()	()	()	8.07	8.14	8.10	7.86
E(36)	E(36)	A(64)	()	()	()	()	()	()	()	()	()	8.67	8.14	8.41	8.45
A(32)	E(36)	E(72)	()	()	()	()	()	()	()	()	()	8.2	8.29	8.24	8.30
E(36)	E(36)	A(64)	()	()	()	()	()	()	()	()	()	7.13	8.43	N/A	N/A
E(36)	O(40)	E(72)	()	()	()	()	()	()	()	()	()	8.73	9	8.86	8.57
B(28)	E(36)	B(56)	()	()	()	()	()	()	()	()	()	7.8	7.86	7.83	7.68

SEMESTER	OVERALL RESULT	TOTAL MARKS
PASS	PASS	164
PASS	PASS	135
PASS	PASS	119
PASS	PASS	128
PASS	PASS	175
PASS	PASS	146
PASS	PASS	127
PASS	PASS	107
PASS	PASS	115
PASS	PASS	135
PASS	PASS	116
PASS	PASS	111
PASS	PASS	126
PASS	PASS	104
PASS	PASS	106
PASS	PASS	119
PASS	PASS	118
PASS	PASS	106
PASS	PASS	199
PASS	PASS	133
PASS	PASS	83
PASS	PASS	83
PASS	PASS	78
PASS	PASS	83
PASS	PASS	88
PASS	PASS	88
PASS	PASS	90
PASS	PASS	83
PASS	PASS	93
PASS	PASS	80
PASS	PASS	109
PASS	PASS	75
PASS	PASS	90
PASS	PASS	93
PASS	PASS	78
PASS	PASS	86
PASS	PASS	79
PASS	PASS	130
PASS	PASS	83
PASS	PASS	92
PASS	PASS	82
PASS	PASS	75
PASS	PASS	80
PASS	PASS	75
PASS	PASS	103
PASS	PASS	108
PASS	PASS	76
PASS	PASS	102
PASS	PASS	88
PASS	PASS	91
PASS	PASS	106
SEMESTER	OVERALL RESULT	TOTAL MARKS
PASS	PASS	123

PASS	PASS	145
PASS	PASS	110
PASS	PASS	244
PASS	PASS	227
PASS	PASS	134
PASS	PASS	124
PASS	PASS	163
PASS	PASS	157
PASS	PASS	185
PASS	PASS	230
PASS	PASS	184
PASS	PASS	211
PASS	PASS	179
PASS	PASS	142
PASS	PASS	150
PASS	PASS	176
PASS	PASS	121
PASS	PASS	170
PASS	PASS	193
PASS	PASS	175
PASS	PASS	267
PASS	PASS	189
PASS	PASS	182
PASS	PASS	138
PASS	PASS	120
PASS	PASS	126
PASS	PASS	165
PASS	PASS	170
PASS	PASS	148
PASS	PASS	285
PASS	PASS	206
PASS	PASS	151
PASS	PASS	167
PASS	PASS	159
PASS	PASS	106
PASS	PASS	188
PASS	PASS	142
PASS	PASS	127
PASS	PASS	159
PASS	PASS	184
PASS	PASS	211
PASS	PASS	114
PASS	PASS	209
PASS	PASS	178
PASS	PASS	207
PASS	PASS	214
PASS	PASS	132
PASS	PASS	145
PASS	PASS	133
PASS	PASS	126
PASS	PASS	164
PASS	PASS	202
PASS	PASS	108
PASS	PASS	331

PASS	PASS	153
PASS	PASS	198
PASS	PASS	262
PASS	PASS	188
PASS	PASS	258
PASS	PASS	199
PASS	PASS	139
PASS	PASS	161
PASS	PASS	138
PASS	PASS	142
PASS	PASS	203
PASS	PASS	115
PASS	PASS	375
PASS	PASS	162
PASS	PASS	156
PASS	PASS	231
PASS	PASS	286
PASS	PASS	290
PASS	PASS	158
PASS	PASS	118
PASS	PASS	172
PASS	PASS	120
PASS	PASS	166
PASS	PASS	137
PASS	PASS	205
PASS	PASS	274
PASS	PASS	150
PASS	PASS	130
PASS	PASS	139
---	Incomplete	221
PASS	PASS	224
PASS	PASS	132
PASS	PASS	165
PASS	PASS	122
PASS	PASS	121
PASS	PASS	125
PASS	PASS	76
PASS	PASS	80
PASS	PASS	78
PASS	PASS	91
PASS	PASS	103
PASS	PASS	85
PASS	PASS	104
PASS	PASS	78
PASS	PASS	128
SEMESTER	OVERALL	TOTAL
D	RESULT	MARK
PASS	PASS	109
PASS	PASS	112
PASS	PASS	134
PASS	PASS	114
PASS	PASS	121
PASS	PASS	113
PASS	PASS	108
PASS	PASS	126

PASS	PASS	124
PASS	PASS	129
PASS	PASS	126
PASS	PASS	164
PASS	PASS	130
PASS	PASS	115
PASS	PASS	126
PASS	PASS	141
PASS	PASS	118
PASS	PASS	107
PASS	PASS	137
PASS	PASS	124
PASS	PASS	109
PASS	PASS	107
PASS	PASS	84
PASS	PASS	90
PASS	PASS	103
PASS	PASS	80
PASS	PASS	111
PASS	PASS	109
PASS	PASS	87
PASS	PASS	85
PASS	PASS	84
PASS	PASS	91
PASS	PASS	81
PASS	PASS	96
PASS	PASS	98
PASS	PASS	85
PASS	PASS	78
PASS	PASS	79
PASS	PASS	84
PASS	PASS	82
PASS	PASS	78
PASS	PASS	82
PASS	PASS	80
PASS	PASS	78
PASS	PASS	84
PASS	PASS	82
SEMI-FINAL	OVERALL	TOTAL
P	RESULT	MARK
PASS	PASS	107
PASS	PASS	125
PASS	PASS	135
PASS	PASS	141
PASS	PASS	150
PASS	PASS	132
PASS	PASS	115
PASS	PASS	139
PASS	PASS	183
PASS	PASS	134
PASS	PASS	114
PASS	PASS	133
PASS	PASS	148
PASS	PASS	142
PASS	PASS	114

PASS	PASS	137
---	Incomplete	153
PASS	PASS	147
PASS	PASS	156
PASS	PASS	205
PASS	PASS	137
PASS	PASS	132
PASS	PASS	150
PASS	PASS	212
PASS	PASS	176
PASS	PASS	133
PASS	PASS	156
PASS	PASS	352
PASS	PASS	180
PASS	PASS	132
PASS	PASS	322
PASS	PASS	159
---	Incomplete	127
---	Incomplete	129
PASS	PASS	136
PASS	PASS	132
PASS	PASS	178
PASS	PASS	142
PASS	PASS	158
PASS	PASS	148
PASS	PASS	168
PASS	PASS	162
PASS	PASS	190
PASS	PASS	136
PASS	PASS	125
PASS	PASS	130
PASS	PASS	158
PASS	PASS	193
PASS	PASS	154
PASS	PASS	188
PASS	PASS	103
PASS	PASS	122
PASS	PASS	80
PASS	PASS	85
PASS	PASS	126
PASS	PASS	118
PASS	PASS	129
SEMESTER	OVERALL	TOTAL
P	RESULT	MARK
PASS	PASS	194
PASS	PASS	229
PASS	PASS	209
PASS	PASS	315
PASS	PASS	228
PASS	PASS	415
PASS	PASS	259
PASS	PASS	120
PASS	PASS	110
PASS	PASS	239
PASS	PASS	233

PASS	PASS	136
PASS	PASS	131
PASS	PASS	150
PASS	PASS	149
PASS	PASS	116
PASS	PASS	164
PASS	PASS	150
PASS	PASS	157
PASS	PASS	121
PASS	PASS	150
PASS	PASS	137
PASS	PASS	128
PASS	PASS	205
PASS	PASS	310
PASS	PASS	204
PASS	PASS	150
PASS	PASS	176
PASS	PASS	248
PASS	PASS	187
PASS	PASS	191
PASS	PASS	209
PASS	PASS	212
PASS	PASS	329
PASS	PASS	298
PASS	PASS	125
PASS	PASS	172
PASS	PASS	170
PASS	PASS	133
PASS	PASS	155
PASS	PASS	192
PASS	PASS	119
PASS	PASS	267
PASS	PASS	137
PASS	PASS	326
PASS	PASS	196
PASS	PASS	136
PASS	PASS	126
PASS	PASS	163
PASS	PASS	122
PASS	PASS	93
PASS	PASS	91
PASS	PASS	91
PASS	PASS	93
PASS	PASS	94
SEMESTER	OVERALL	TOTAL
D	RESULT	MARK
---	Incomplete	130
PASS	Incomplete	107
PASS	PASS	115
PASS	PASS	115
---	Incomplete	115
PASS	PASS	120
PASS	PASS	118
---	Incomplete	115
PASS	PASS	118

PASS	PASS	115
PASS	Incomplete	118
PASS	PASS	118
PASS	PASS	115
PASS	PASS	118
PASS	PASS	118
---	Incomplete	120
PASS	PASS	115
PASS	PASS	118
PASS	PASS	118
PASS	PASS	118
PASS	PASS	118
PASS	PASS	120
PASS	PASS	120
PASS	PASS	115
PASS	PASS	115
PASS	PASS	120
PASS	PASS	115
PASS	PASS	118
PASS	PASS	115
PASS	PASS	118
PASS	PASS	118
PASS	PASS	120
PASS	Incomplete	118
PASS	PASS	115
PASS	PASS	118

Format for Internship Details

Department	Year	Name of the Student	Topic of Internship	Company Name	Name of Interanl Faculty & External Guide	Tenure of Internship
CIVIL ENGG.	2021	SWARAJ BISWAS	INSPECTION OF BARRAGE,mahananda barrage - specifications and estimate	Irrigation and waterways department (mahananda barrage division fulbari)	Mr. Rajen koley and Er. Sumit Sarkar (AE)	1 month(12/08/2021 - 11/09/2021)
CIVIL ENGG.	2021	SURAJIT BISWAS	INSPECTION OF BARRAGE,mahananda barrage - specifications and estimate	Irrigation and waterways department (mahananda barrage division fulbari)	Mr. Rajen koley and Er. Sumit Sarkar (AE)	1 month(12/08/2021 - 11/09/2021)
CIVIL ENGG.	2021	SOLANKI SINHA	1)INSPECTION OF BARRAGE,mahananda barrage - specifications and estimate 2)Construction of Flyover from Airview till Jhankar More (slab casting of initial 21m span)	1)Irrigation and waterways department (mahananda barrage division fulbari) 2)Public works Department, Airview more, Siliguri	Mr. Rajen koley and Er. Sumit Sarkar (AE) and Er. Ashok Kumar Jana, A.E	1 month(12/08/2021 - 11/09/2021 & 1month (12/112021-11/12/2021)
CIVIL ENGG.	2021	SNEHARTA ROY	Construction of Gajoldoba Hub bridge(single span steel arch bridge) over Teesta Mahananda Link Canal (TMLC)	North Bengal Highway Circle , Public Works(Roads) Directt.	Mr. Rajen Koley	22 days (15/11/2021 - 6/12/2021)
CIVIL ENGG.	2021	SHUVAM NAHA	mahananda barrage - specifications and estimate	Irrigation and waterways department (mahananda barrage division fulbari)	Mr. Rajen koley and Er. Sumit Sarkar (AE)	1 month(12/08/2021 - 11/09/2021)
CIVIL ENGG.	2021	SHIVAM KUMAR	Construction of Gajoldoba Hub bridge(single span steel arch bridge) over Teesta Mahananda Link Canal (TMLC)	North Bengal Highway Circle , Public Works(Roads) Directt.	Mr. Rajen Koley & Er. Arijit Roy(JE)	22 days (15/11/2021 - 6/12/2021)
CIVIL ENGG.	2021	RIBHU BISWAS	45 days internship in building construction	Solitude Academy	MR RAJEN KOLEY and Teachers from solitude Academy	45 days (22 nov 2021- 10 jan 2022)
CIVIL ENGG.	2021	RAJDEEP GHOSH	Measurements of dam road beside river project	Irrigation and waterways department	Mr. Rajen Koley	1 month
CIVIL ENGG.	2021	PROTIK SAHA	45 days internship in building construction	Solitude Academy	Mr. Rajen Koley	45 days (22 nov 2021- 10 jan 2022)
CIVIL ENGG.	2021	PRODYUT ROY	INSPECTION OF BARRAGE, MAHANANDA BARRAGE-specifications and estimate	Irrigation and Waterways Dept.	Mr. Rajen Koley and Er. Sumit (AE)	1 month (12/08/2021- 11/09/2021)
CIVIL ENGG.	2021	PRATIKSHA PRADHAN	Construction of buildings ,roads and bridges	WBPWD	Er.Ashish Lepcha (AE),Mr.Rajen Koley	1 month
CIVIL ENGG.	2021	MANOB ROY				
CIVIL ENGG.	2021	LOVE OJHA	Construction of Flyover from Airview till Jhankar More (slab casting of initial 21m span)	Public works Department, Airview more, Siliguri	Mr. Rajen Koley Er. Ashok Kumar Jana, A.E	1 month
CIVIL ENGG.	2021	DIPAN NATH	Gajoldoba Arch Bridge	Public works Department, Shaktigarh	Mr.Rajen Koley	1 month
CIVIL ENGG.	2021	DIGBIJAY SAHA	Construction of buildings,roads and bridges	WBPWD	Mr.Rajen koley &Er.Ashish Lepcha (AE)	1 month
CIVIL ENGG.	2021	BROJABIHARI DAS	Measurements of Dam road beside river project	Irrigation and Waterways Department	Mr. Rajen koley, Asst Er keshab Ranjan roy	1month
CIVIL ENGG.	2021	ASHIF IQUBAL	Construction of Flyover from Airview till Jhankar More (slab casting of initial 21m span)	Public works Department, Airview more, Siliguri	Mr. Rajen Koley Er. Ashok Kumar Jana, A.E and Er. Koushik Saha	1month
CIVIL ENGG.	2021	ANUBRATA BARMAN				
CIVIL ENGG.	2021	ANINDYA MAHAPATRA	1)Mahananda barrage- specifications and estimate . 2)Construction of Flyover from Airview till Jhankar More (slab casting of initial 21m span)	1)Irrigation and waterways department (mahananda barrage division fulbari). 2)Public works Department, Airview more, Siliguri	Mr Rajen Koley , Er. Sumit Sarkar (AE) & Er.Ashish Lepcha (AE)	1 month(12/08/2021-11/09/2021) & 1 month (12/11/2021-10/12/2021)
CIVIL ENGG.	2021	AJAY KUMAR	Construction of Gajoldoba Hub bridge(single span steel arch bridge) over Teesta Mahananda Link Canal (TMLC)	North Bengal Highway Circle , Public Works(Roads) Directt.	Mr. Rajen Koley & Er.Arijit Roy(JE)	22 days (15/11/2021 - 6/12/2021)
CIVIL ENGG.	2021	SOUMYADEEP SINGHA	Office Building and Workshop for MSME-DI Siliguri (G+2)	C. P. W. D, Siliguri.West Bengal	Asst. Prof.Mr. Rajen Koley & Mr. Dipankar Barua(AE)	18/09/2021 to 30/10/2021
CIVIL ENGG.	2021	SUMAN DUTTA	Construction of Gajoldoba Hub bridge(single span steel arch bridge) over Teesta Mahananda Link Canal (TMLC)	North Bengal Highway Circle , Public Works(Roads) Directt.	Mr. Rajen Koley & Er. Arijit Roy(JE)	22 days (15/11/2021 - 6/12/2021)
CIVIL ENGG.	2021	PINKU ROY				
CIVIL ENGG.	2021	BISWADIP SARKAR				
CIVIL ENGG.	2021	SHUBHADEEP DEY	canal embankment	Irrigation and waterways department, Malda	Mr. Rajen Koley	1 month
CIVIL ENGG.	2021	RANADITYA ROY	mahananda barrage- specifications and estimate	Irrigation and waterways department (mahananda barrage division fulbari)	Mr. Rajen koley and Er. Sumit Sarkar (AE)	1 month(12/08/2021 - 11/09/2021)
CIVIL ENGG.	2021	SANGEETA SARKAR	construction of Rigid,Flexible pavement & prepration of building plan under jalpaiguri Zilla Parishad	jalpaiguri Zilla Parishad	Mr. Rajen koley	6-9-2021 to 7-10-2021
CIVIL ENGG.	2021	POUSHALI GHOSH	construction of ROB from airview to jhankar more	PWD Siliguri Sub Division	Mr.Rajen Koley & P.Halder	6/9/21 - 5/10/21
CIVIL ENGG.	2021	ANKITA DUTTA	construction of ROB from airview to jhankar more	PWD Siliguri Sub Division	Mr.Rajen Koley & P.Halder	6/9/21 - 5/10/21
CIVIL ENGG.	2021	NINGLAMU TAMANG	Construction of buildings ,roads and bridges	WBPWD		
CIVIL ENGG.	2021	ANAMIKA SARKAR	Office Building and Workshop for MSME-DI Siliguri (G+2)	C. P. W. D, Siliguri.West Bengal	Asst. Prof.Mr. Rajen Koley & Mr. Dipankar Barua(AE)	18/09/2021 to 30/10/2021
CIVIL ENGG.	2021	NILADRI GHOSH	Topic - construction of ROB from airview to jhankar more	PWD Siliguri Sub Division	Mr.Rajen Koley & P.Halder	6/9/21 - 5/10/21
CIVIL ENGG.	2021	SUBECHA RAI	Construction of buildings ,roads and bridges	WBPWD	Er.Ashish Lepcha (AE),Mr.Rajen Koley	1month
CIVIL ENGG.	2021	NIHAL ROUTH				

CIVIL ENGG.	2021	ESHITA GHOSH	Office Building and Workshop for MSME-DI Siliguri (G+2)	C. P. W. D, Siliguri.West Bengal	Asst. Prof.Mr. Rajen Koley, Mr. Dipankar Barua(AE)	18/09/2021 to 30/10/2021
CIVIL ENGG.	2021	RWITWIKA DAS				
CIVIL ENGG.	2021	SOUVIK MANDAL				
CIVIL ENGG.	2021	ARINDAM ROY	mahananda barrage- specifications and estimate	Irrigation and waterways department (mahananda barrage division fulbari)	Asst. Prof.Mr. Rajen Koley, Mr. Dipankar Barua(AE)	1 month(12/08/2021-11/09/2021)
CIVIL ENGG.	2021	NABENDU DEY	Building construction & planing estimate	Delta Engineers, Public work		3 Month (25/10/2021-25/01/2022)
CIVIL ENGG.	2021	PRATIMA BARMAN	Construction of Gajoldoba Hub bridge(s steel arch bridge) over Teesta Mahananda Link Canal (TMLC)	North Bengal Highway Circle , Public Works(Roads) Directt.	Mr. Rajen Koley & Er.Arijit Roy(JE)	22 days (15/11/2021 - 6/12/2021)
CIVIL ENGG.	2021	BISWAJIT DAS				
CIVIL ENGG.	2021	PARIJAT MAJUMDER				
CIVIL ENGG.	2021	SOUMIK DATTA	Road estimate and building plan	JALPAIGURI ZILLA PARISHAD	Prof. Mr. Mahadeb Das(HOD), Asst. Prof.Mr. Rajen Koley, Mr. Chanchal sir, Mr.Shekhar Sanyal.	6-9-2021 to 7-10-2021
CIVIL ENGG.	2021	ABHISHEK CHAKI	construction of Rigid,Flexible pavement & prepration of building plan under jalpaiguri Zilla Parishad	jalpaiguri Zilla Parishad	Mr. Rajen koley	6-9-2021 to 7-10-2021
CIVIL ENGG.	2021	MASOOB SARKAR	Construction of Gajoldoba Hub bridge(single span steel arch bridge) over Teesta Mahananda Link Canal (TMLC)	North Bengal Highway Circle , Public Works(Roads) Directt.	Mr. Rajen Koley & Er. Arijit Roy(JE)	22 days (15/11/2021 - 6/12/2021)
CIVIL ENGG.	2021	SHUBHROJEET BASU	Construction of Gajoldoba Hub bridge(single span steel arch bridge) over Teesta Mahananda Link Canal (TMLC)	North Bengal Highway Circle , Public Works(Roads) Directt.	Mr. Rajen Koley & Er. Arijit Roy(JE)	22 days (15/11/2021 - 6/12/2021)
CIVIL ENGG.	2021	PRITHIRAJ DEBNATH	Construction of PWD Road Gadadhar Bridge to Dhareyahat via Golabari Hat Length 11.50 km	Dey construction and Co.(Govt.Civil contractor R and B)	Mr.Rajen Koley	01/11/2021 - 30/11/2021
CIVIL ENGG.	2021	TIRTHANKAR SAHA	Construction of Gajoldoba Hub bridge(single span steel arch bridge) over Teesta Mahananda Link Canal (TMLC)	North Bengal Highway Circle , Public Works(Roads) Directt.	Mr. Rajen Koley & Er. Arijit Roy(JE)	22 days (15/11/2021 - 6/12/2021)
CIVIL ENGG.	2021	CHAYAN BISWAS	Office Building and Workshop for MSME-DI Siliguri (G+2)	C. P. W. D, Siliguri.West Bengal	Asst. Prof.Mr. Rajen Koley & Mr. Dipankar Barua(AE)	18/09/2021 to 30/10/2021
CIVIL ENGG.	2021	ABHIK CHOWDHURY	Office Building and Workshop for MSME-DI Siliguri (G+2)	C. P. W. D, Siliguri.West Bengal	Asst. Prof.Mr. Rajen Koley & Mr. Dipankar Barua(AE)	18/09/2021 to 30/10/2021
CIVIL ENGG.	2021	INDRA KUMAR PRASAD	construction of ROB from airview to jhankar more			

SUMMER INTERNSHIP PROGRAM 2018

The Summer Internship Program (SIP) forms an important component of education at SIT. It is an attempt to bridge the gap between the academic institution and corporate world. Each student intern will have to undertake an eight week SIP in companies in the intervening period between the close of Semester II and commencement of Semester III. The program carries a weightage 8 of credit units (100 marks). The SIP which would be a simulation of real work environment requires you to undergo the rigour of professional environment both in form and in substance. In the process, it provides an opportunity for you to satisfy your inquisitiveness about corporate, provides exposure to technical skills, and helps you to acquire social skills by being in constant interaction with the professionals of other organizations.

Various functionaries such as the SIP Coordinator, the Faculty Guides (FG), Company Guides (CG) and the T&P Cell shall ensure proper coordination and smooth conduct of SIP. A Faculty Guide will help in the successful completion of the Project. A representative of the company (CG) also guides you and helps the FG in monitoring the progress. The objectives of SIP are:

1. To provide an opportunity to apply the concepts learnt in real life situations
2. To create an awareness about strengths and weaknesses in the work environment.
3. To provide a platform to take up executive training and develop a network which will be useful in enhancing career prospects

To achieve the objectives, the SIP focuses on (a) Executive Training and (b) the Management Thesis

Executive Training: You are required to undertake on-the-job assignments along with the day to day functions of the company both at the assistance and the execution level. This will help to gain a deeper understanding of the work, culture, deadlines, pressure etc. of an organization

Management Thesis: The company would assign a specific project/research work as summer project which involves project/research design, designing of questionnaires, application of sampling techniques, administering the survey, tabulation of data, application of statistical/managerial tools for analysis of data and drawing inferences and testing hypotheses thereof and finally culminating in preparing a detailed Management Thesis which is multi-disciplinary in nature.

Executive Training and project/research work involve teamwork, goal orientation, and managing inter-personal relationships. Therefore it helps to develop the qualities required for an Executive/Manager. A good summer internship undertaken with all the seriousness provides an excellent learning opportunity for student intern and paves the way for pre-placement.

LEARNING OBJECTIVES

SIP can be broadly classified into three phases:

1. Orientation in the Company
2. Executive Training
3. Project /Research work leading to Management Thesis

Orientation in the Company

During the first two weeks you need to understand the company, its customers, competitors, environment it is operating in, and the technological scenario. The study done during this period shall help in preparation of the 3CET (company, customers, competitors, environment, technology) report. He/she shall thoroughly study the financial statements of the company for the past couple of years, understand the policies of the company, study the macro environment in which the industry is operating and prepare a SWOT analysis.

You shall get oriented to various departments of the company and get to know the key functionaries and meet these functionaries with prior appointment and understand the various perspectives from them in managing their departments. This provides a unique opportunity to gain insights into managing the departments directly from the head of those departments and shall also get to know their company guide and other executives/supervisors who shall be closely guiding you during your period of SIP.

The student shall also understand the organization structure and the top management team including the Chairman, Managing Director, Chief Executive Officer etc.

By the end of the orientation program in the company you should be able to clearly state your business objectives which would include specific and measurable targets to be achieved during the Executive Training, break-up of targets on a weekly basis, synopsis for the Management Thesis etc.

Executive Training

Executive Training may stretch from the beginning to the end of the SIP. During this period you will be assigned various tasks by the organizations, which are part of the day-to-day functioning of the department within the organization. Executive Training gives direct exposure to execution and support functions of the department. It gives a flavour of teamwork, organizational culture, team dynamics, result orientation, organizational pressures, complexities in achieving the desired results etc. This is a learning experience and be ambitious of achieving the desired targets or accomplishing the required tasks through professionalism and business acumen. Executive Training provides good scope for developing necessary managerial skills and positive attitude.

Management Thesis

Each one shall undertake project/research work during the period of SIP leading to Management Thesis. While the Interim Report is prepared by the end of SIP the final thesis shall be submitted to the department during Semester III.

A student would be assigned a specific project/research would involving project/research design, designing of questionnaires, application of sampling techniques, administering the survey, tabulation of data, application of statistical/managerial tools for analysis of data and drawing inferences/testing hypothesis thereof and finally culminating in the preparation of detailed Management Thesis. You should take project/research which is multi-disciplinary in nature.

Management Thesis can be chosen in the field of his/her specialization/interest. However the student has to be sensitive to the placement opportunities and take up Management Thesis in that area. A Management Thesis providing value to the corporate may be the trigger for a better placement opportunity.

PROFESSIONAL BEHAVIOUR

To ensure success during the SIP the following guidelines have been framed for effective implementation and attainment of objectives of SIP:

Attendance Policy: Absolute attendance (100%) is a symbol of dedication and commitment of a student intern. Unless there is dire need for availing leave, the student Intern should not take leave. Dedicated effort from the student Intern paves the way for healthy relationship with the organisation and enhances the placement opportunity. Analysis of the previous SIP experiences prove that those with good attendance record succeeded better during SIP and secured final placement offer.

Prior approval of leave should be taken from the company guide and faculty guide if you are not in a position to attend on a day during the SIP. Application has to be made in the prescribed format only.

For all the leaves availed there will be a penalty in terms of marks. Absence without prior approval of leaves will be viewed seriously and may lead to termination of SIP. There will be a **penalty of 3 marks per day of leave and penalty of 5 marks per day (if leave is taken without sanction)** from aggregate SIP marks.

Conduct and Behaviour: Student Interns are the ambassadors of the Department of Business Administration, SIT, and should conduct themselves in the manner befitting the SIT standards. We expect that all times students Interns conform to the rules and regulations of the place of work. It is

particularly important to be regular, punctual, obedient, honest and sincere at work. ***Unprofessional behaviour, dishonesty, misconduct, indiscipline and irregularity at work and unsatisfactory performance will lead to cancellation of internship.*** Consequently students will not be allowed to register for semester III leading to loss of at least one academic year beside any other form of action WBUT may deem fit.

DOS and DON'TS DURING SIP

DOS: You should....

Get an overview of the company/industry in which you are placed. This includes understanding the core business of the company, organizational chart, key personnel in the company, manufacturing units, marketing channels, financial policies etc.

Obtain a copy of the latest annual report and analyse the financial statement where ever possible

Make an analysis of the company *vis a vis* the industry and prepare SWOT analysis

Always maintain formal dress code

Always be polite in dealings and maintain cordial relationships with the executives

Always be positive and open to suggestions

Always make a note of the important points during meetings/discussions

Get in touch with the FG if the situation warrants

Maintain strict confidentiality of the company information

Consult FG or refer text books to reinforce relevant concepts

Always submit bills in time when reimbursement is to be claimed (if the company reimburses your expenses). Get conversant with company policies/rule before incurring expenditure

Always be present whenever FG and/or placement executive visits the company

Focus on assignment and complete the individual tasks allotted on schedule

DON'TS: You should not.....

Criticize the company policies and/or the company executives

Criticize or make adverse observations about SIT/WBUT and/or FG

Attend the office in informal dress

Get into argument and lose temper

Misuse the facilities offered by the company

Go to meetings and presentations unprepared/ill prepares

Be late

Leave the office without prior permission of the company guide

Be impolite or rude to company executives

Exceed the mandate given by the CG and collect information that is confidential in nature

Hold back any material/equipment/accessories provided by the company on a returnable basis

Borrow money or any other personal effects of the company executives

Interfere in third party assignments

Encourage friends visiting during office hours and cause inconvenience to others

REGISTRATION

Students should complete registration for SIP on or before 30th May 2018. You should fill the student registration form in duplicate, sign and submit it to the respective faculty guides on or before 30th May 2018. The duplicate copy of this form shall be duly signed by the faculty guide and given back to you.

TRAINING PROGRAM DURING SIP

Training Session

Training Sessions conducted during SIP have a useful impact. Training sessions are to be conducted by industry experts/specialists and the FGs on designated dates which would be notified to you at the time of registration.

Group Discussion

FGs will conduct group discussions on designated dates.

Resume Preparation

Each one has to prepare two resumes during the SIP period—the first resume will be prepared and submitted to the FG during week 3. The FG, upon receipt of the resume will scrutinize it and suggest

modifications for making it effective. This resume will be used for conducting the mock interviews. You shall prepare another resume during week 7 wherein you incorporate the value additions during SIP and make resume more impressive for the prospective employer. The FGs shall vet these resumes and get the final resumes prepared. A copy of the final resume shall be forwarded by the FG to the HOD.

Mock Interviews

FGs shall arrange mock interviews for the students with the industry experts focusing on performance during SIP.

Just 2 minutes

FGs will be provided with ‘SIP flash cards’, each card having situations related to SIP. You have to pick up a flash card at random, read the situation printed thereon and speak for two minutes on the situation.

ORIENTATION PROGRAM

Orientation program for SIP 2011 will conducted on 10th May. Attendance is compulsory for the same.

WEIGHTAGE FOR EVALUATION

The weightage shall be carried out at different stages viz. Initial Evaluation, Interim Evaluation, Final Evaluation, Weekly Progress Report and Pre-placement Offer. The weekly evaluations will be based on reports submitted by a student intern on SIP. A well conceived and well executed SIP can pave way for placement. Those who are able to excel and get a confirmed pre-placement offer (PPO) deserve to be congratulated for their performance. Accordingly, confirmed PPO carries weightage in SIP evaluation. SIP is evaluated for 100 marks.

Evaluation Components of Executive Training

The various stages of evaluation and weightage at each stage are given below:

Components of Evaluation-Executive Training

Stage	Weightage	Remarks
Initial Evaluation	15%	Report on "Overview of the company including 3CET Report and SWOT Analysis, Who's Who, Business Objectives of Executive Training"
Interim Evaluation	25%	Weightage for Report 10% and for power point presentation, 15%. Evaluation by Panel.
Final Evaluation	35%	Weightage for report 15% and for power point presentation, 20%. Evaluation by Panel
Weekly Progress report	15%	Assessment is based on accomplishment of tasks/targets

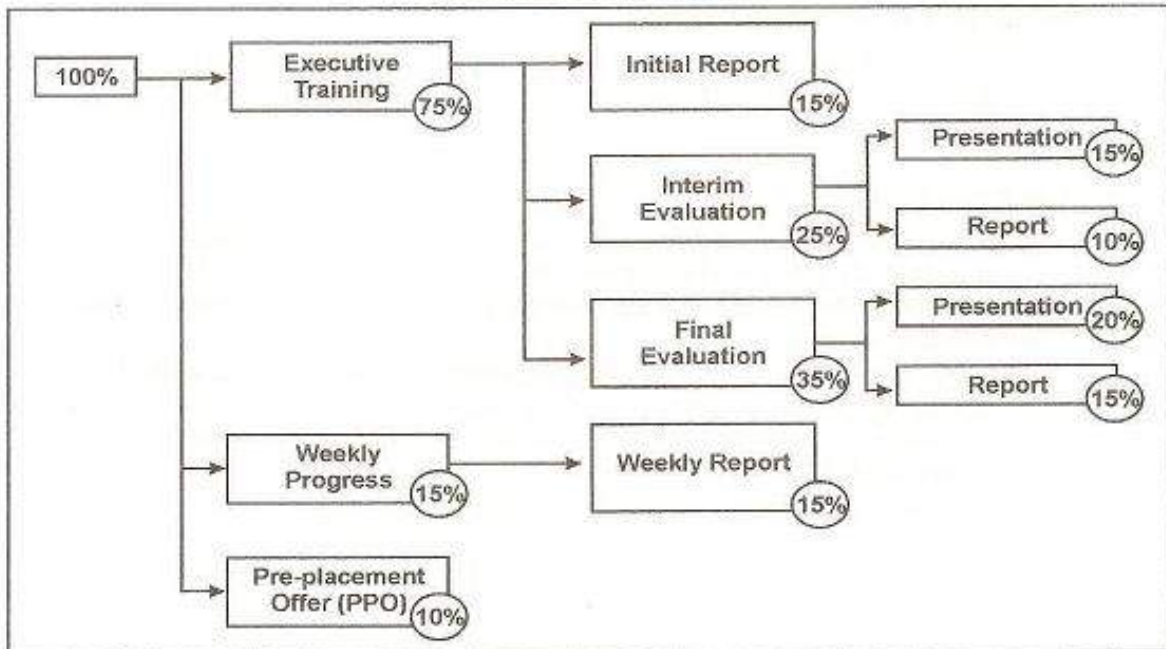
Pre-placement Offer	10%	A written placement offer from the SIP company
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Components of Evaluation-Management Thesis

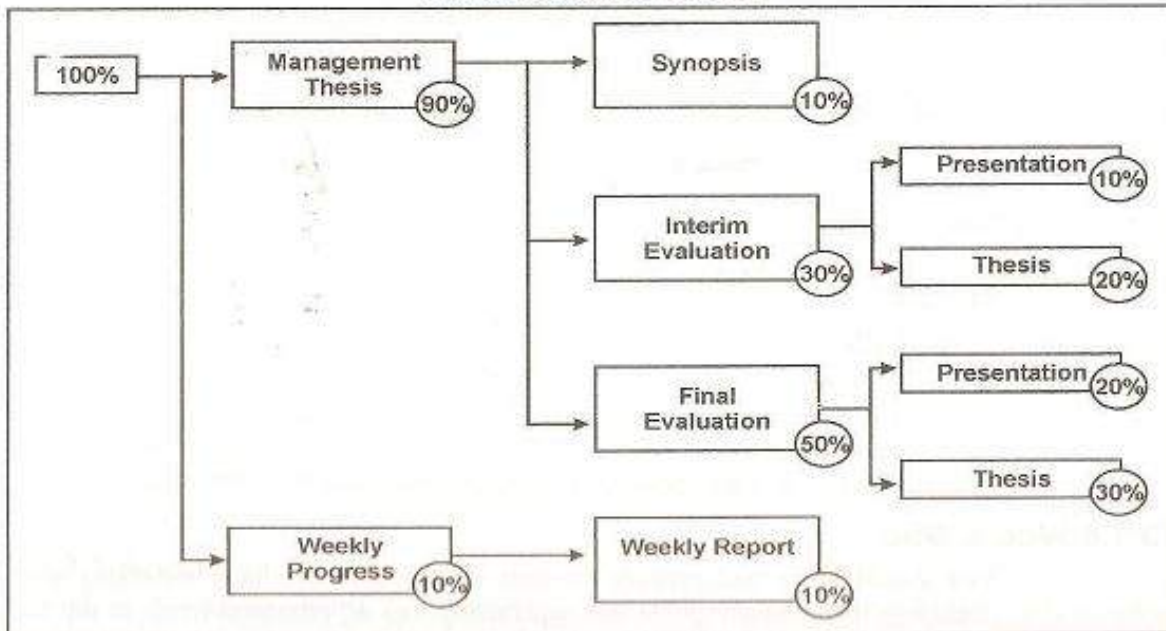
Stage	Weightage	Remarks
Synopsis	10%	Management Thesis Component. Evaluation by Panel.
Interim Evaluation	30%	Weightage for Report 20% and for Power point presentation 10%.
Final Evaluation	50%	Weightage for report 30% and for power point presentation, 20%. Evaluation by Panel
Weekly Progress report	10%	Assessment is based on progress of Management Thesis.

SIP Evaluation

EXECUTIVE TRAINING



MANAGEMENT THESIS



EVALUATION OF EXECUTIVE TRAINING

Initial Evaluation

The Initial Evaluation will be conducted based on a report containing the following:

An overview of SIP Company

This shall have two parts viz., (i) 3CET Report, covering the company, the customer, the competition, the environment and the technological scenario (ii) a detailed SWOT analysis of the company.

3CET Report

The company in the initial days of commencement of SIP, you should understand the company as a whole by going through various departments of the company. In addition, also understand the position of the company vis a vis the industry in which the company is operating.

In trying to understand, the following aspects may be studied:

Marketing: Product portfolio, Distribution Network, Sales force, Pricing, Promotion Strategies, Customer service, Market share, Market structure, Competition, Measurement Metrics.

Human Resources: Organization structure, Organization chart, Senior Management, Departments and Functions, Staff Strength, Recruitment, Training and Development, Appraisals and Retention practices & Issues, Measurement Metrics.

Operations: Functions, Processes, Measurement Metrics.

Finance: Capital structure, Financial Ratio, Performance Metrics etc.

Any other relevant functions.

The customers

Efforts should be made to understand the products of the company and the customer profile, their segmentation, product positioning, buying pattern etc.

The competition

Need to understand the competitors for the products marketed by the SIP Company.

SWOT Analysis

Need to study the economic environment in which the company is operating, understand its progress in the span based on the same, analyse the strengths, weaknesses, opportunities and threats to the company. The SWOT analysis should provide insights into the company's future prospects and the strategic directions.

Who's Who

You should prepare a report on (i) the immediate operations team including the CG and the supervisors, (ii) Departmental Heads at the SIP Company and (iii) CEO/MD and other top management team members of the company.

Business Objectives

Clearly document the specific goal of the Executive Training and the target for the SIP period (8 weeks). The report shall provide further break-up of the target on a weekly basis.

Initial report should be prepared by June 09, 2018. It carries weightage of 15%.

Interim Evaluation

Refer to the following guidelines:

1. Objective: State the objective of the Executive Training, describing and explaining clearly the specific tasks given by the SIP Company.
2. Targets/tasks: The targets/tasks of the training should be stated including the deadlines, and also be clearly measurable.
3. Strategy: Outline of the various activities and plans employed (or deigned) to achieve the set targets should be specified.
4. Mid-course correction: Any upward or downward revision giving the reasons.
5. Limitations; The constraints, specific problems or hurdles faced.
6. Conclusion: The main issues and the implications of the work that he/she has described. The student should also describe how tasks and targets could have been better achieved, or the performance be improved upon.

Presentation (15-30 Minutes)

A presentation on the progress achieved till date should be made to an audience consisting of the company guide and the faculty guide. The objective is to provide an opportunity to get insights into the performance and consider them before finalization of the report. This would also help to involve you actively in the operational review and make it more meaningful to the host company. Interim Evaluation carries 15% weightage.

Normally, such presentation should take place at the company where the student is undergoing his/her internship. If that's not possible for some reason, it may take place at the department itself.

Final Evaluation

Report

Successful Executive Training should enhance placement opportunity. It is therefore essential that the student is result oriented and delivers value to the SIP Company. The Final Evaluation Report should cover the following aspects:

1. Targets/tasks given
2. Strategy adopted
3. Analysis of performance vs target, reasons for variance, if any
4. Limitations, constraints, problems
5. Learning in the Executive Training
6. Awards/Rewards received during Executive Training including stipend, incentive etc.

Presentation (30-45 minutes)

Preferred location of the presentation is the SIP Company itself. The presentation should be completed in the last week of the SIP. Advance planning should be made to help in facilitating the presence of key people like the senior executives of the SIP Company, company guide, faculty guide and other members of the department. It carries a weightage of 20%.

EVALUATION OF MANAGEMENT THESIS

Evaluation of Synopsis

1. The proposed topic or the central question or the overall goal of the project/research should be specified. The main problems should be specified clearly and stated explicitly in the first few paragraphs, for example the main goal is to evaluate a program, to develop knowledge about a particular area, or perform a need analysis.
Brief note about why the need for the project arose, its importance to the organization, an outline of the intended approach information sources, and the expected results should be mentioned in the synopsis.
2. Objectives: Expected outcomes from the project and possible value addition to the company
3. Limitation of the study
4. Methodology: Information on the possible strategies and the analytical tools to be employed. The intended sources of data or information should be stated under the heading. It should also include how the data will be collected, analyzed and presented.
5. Schedule: Various components/stages of the project and the expected time frame to complete the project.
6. Reference: The books and websites referred to should be enlisted in alphabetical order.

Interim Evaluation

The progress on the project/research work leading to management thesis shall be evaluated at the end of the SIP. The objective of this evaluation is to assess the progress at the end of the SIP period, share the outcome of the project/research work with the SIP Company and to ensure that the student is able to proceed with the initial thesis preparation without any dependence on the SIP Company.

This thesis should consist of the following:

1. Title Page
2. Summary of the progress till date
3. Introduction: Purpose and nature of the project/research in the beginning and a brief overview of the company.
4. Body of thesis (should contain the detailed progress of the project/research): This should be the main report describing the project/research work undertaken by the student till date and how that company benefits the company etc.
5. References: All references in the bibliography should contain sufficient information to locate them and any references to web pages should include at least the URL and the title of the page. The books and websites referred to should be enlisted in alphabetical order.

Presentation (30-35 Minutes)

It carries a weightage of 10%. Presentation venue is preferred to be the SIP company. If that is not possible it may be given in the department in front of a panel consisting of company guide, faculty guide and other members of the department.

SIP EVALUATION SCHEDULE

Evaluation Schedule-Executive Training

Target Date	Activity	Evaluator	Weightage (%)
Every Saturday	Weekly progress Report	Faculty Guide	15
	Initial Evaluation	Faculty Guide & Company Guide	15
	Interim Report	Faculty Guide & Company Guide	10
	Interim presentation	Faculty Guide & Company Guide	15
	Final Report	Faculty Guide & Company Guide	15
	Final Presentation	Faculty Guide & Company Guide	20
	Pre-placement Offer	HOD	10

Evaluation Schedule- Management Thesis

Target Date	Activity	Evaluator	Weightage (%)
Every Saturday	Weekly progress Report	Faculty Guide	10
Every Saturday	Evaluation of Synopsis	Faculty Guide & Company Guide	10
	Interim Thesis	Faculty Guide & Company Guide	20
	Interim Presentation	Faculty Guide & Company Guide	10

Parameters for SIP Evaluation

The Faculty Guides will explain the following parameters to the Student Interns:

Interim Executive Training: (i) Target vs Achievement (ii) Strategies Applied (iii) Application of Management Tools (iv) Reliability (v) Conduct

Final executive Training: (i) Target vs Achievement (ii) Strategies Applied (iii) Performance (iv) Overcoming Limitations (v) Attitude and conduct

Interim Management Thesis: (i) Progress of the project (ii) Quality of the Report (iii) Planning efficiency (iv) Reading/referencing of literature (v) Compliance with guidelines

Interim presentation: (i) Quality of Presentation (ii) Content (iii) Communication Skill (iv) Achievements/Recommendations (v) Handling Question/Answer session

IMPORTANT FORMATS

APPLICATION FOR LEAVE

Name of Student:

Roll No.

SIP Company:

Location:

Project Title:

Faculty Guide:

Company Guide:

No. of leave availed till date:

Period of present leave: From:

To:

No. of days:

Reason:

I am aware of the guidelines for leave and I understand the implications thereof. I request you to grant me leave as per above details.

Date:

Signature of the student

FOR OFFICE USE ONLY

Sanctioned

Sanctioned

Signature of the Company Guide

Signature of Faculty Guide

Date:

Date:

SUMMER INTERNSHIP PROGRAM

This form is to be filled by the student on or before May 30, 2018 and submitted to the Faculty Guide. One copy shall be retained by the department and the duplicate copy shall be given back to the student duly signed by the Faculty Guide.

STUDENT REGISTRATION FORM

Name of the Student:

Roll no.:

Name of the SIP Company Location of the SIP Project:

Name of the Faculty Guide:

*Affix latest
passport size
photograph*

Letter of Undertaking by the Student

I confirm having received the letter of SIP allotment from T & P. I shall report to My SIP Company on 30th May 2011. Further I shall report to the Department of Management, SIT, as and when I am required to do so (as stipulated by the guidelines).

I hereby undertake that I shall abide by the rules and regulations of the SIP Company. I understand that I shall be liable for suitable disciplinary action in case of any violation of the SIP guidelines as well as company rules and regulations. I further undertake to complete the SIP in true spirit.

Date:

Signature of the Student

WEEKLY SIP PROGRESS REPORT

Name of the Student:

Roll No.:

SIP Company:

Company Guide:

Faculty Guide:

Project Title:

Progress report—Executive Training

Targets/Tasks Assigned:

Achievements/Progress during the week:

Plan for the next week:

Progress Report—Management Thesis

Progress during the week:

Plan for the next week:

Feedback, if any:

Week No.

Date:

Signature of the Student:

Attendance during the week

Attendance till date

Required	Actual		Required	Actual

Marks allotted

Management Thesis(10)			Executive Training	
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Remarks, if any:

SIP 2018

INITIAL REPORT (IR)

Part A-SIP Details

Name of Student:

Roll No.:

Name of Faculty Guide:

Name of the SIP Company:

Title of Executive Training:

Functional Area:

Address of the Company (with PIN):

Name of the CEO:

Address of the CEO:

(with ph nos., fax & email address)

Name of the Company guide:

Designation:

Contact details of the Company Guide:

(with ph nos. & email address)

Reporting Date:

Part B—Executive Training

1. 3CET report (1000 Words)
2. SWOT Analysis of the Company
3. Who's Who of the Company in brief
4. Business Objectives: Present the goals, targets(overall and weekly break-up) of the Executive Training

Date:

Signature of Student

SIP 2018

Management Thesis

Part A-Management Thesis Details

Name of Student:

Roll No.

Name of Faculty Guide:

Name of SIP Company:

Title of management Thesis:

Functional Area:

Part B-Management Thesis

1. Synopsis of the Management Thesis (750 Words)
2. Weekly plan for implementation of Management Thesis--to include literature survey, methods, design of questionnaire,
3. Sampling plan, collection of data, analysis of data, research findings, conclusions, etc.



SILIGURI INSTITUTE OF TECHNOLOGY

Affiliated to MAKAUT & Approved by AICTE

PROJECT REPORT

ON

**“ANALYTICAL STUDY ON HOW TO REDUCE
BREACH IN MOTHER HUB(FLIPKART)”**

Flipkart



Submitted to: Siliguri Institute of technology(WBUT)

{For Partial Fulfilment of M.B.A Degree Course}

Guided by:

Mr. Shomnath Dutta, Asst. prof. (Institution)

Mr. Anuroop Bhattacharya (Company)

Submitted by:

Riya Sarkar

Roll No:11900920015



Department of Business Administration

SILIGURI INSTITUTE OF TECHNOLOGY

SUKNA, SILIGURI.

DECLARATION

I hereby declare that the work which is being presented in the M.B.A. Major Project Report entitled “ **Analytical Study on How to Reduce Breach in Mother Hub(Flipkart)** ”, in partial fulfilment of the requirements for the award of the **Master Of Business Administration** and submitted to the Department of **Master Of Business Administration of Siliguri Institute Of Technology(SIT)** is an authentic record of my own work carried out during a period from **September 2021 to October 2021** under the supervision of **Mr. Shomnath Dutta, Prof. of M.B.A Department(SIT)** and **Mr. Anuroop Bhattacharya, Executive, Flipkart.**

Signature of the student

EXECUTIVE SUMMARY

Electronic commerce (EC) represents one of today's fastest growing areas. It is the rapidest growing media during the past decade. Especially, online shopping is a rapidly growing e-commerce area. Online stores are usually available 24 hours a day, and many consumers have Internet access both at work and at home. A successful web store is not just a good-looking website with dynamic technical features, listed in many search engines. This study aims to establish a preliminary assessment, evaluation and understanding of the characteristics of online shopping. Although the benefits of online shopping are considerable, when the process goes poorly it can create a thorny situation. A few problems that Company potentially face is Breach there is different types of breaches that hampering the business and company growth due to different types of breaches and issues. This project is on how we can reduce the breaches which can help in company growth as well as the precautions to be taken are studied in this paper.

CERTIFICATE



The certificate features a decorative border with blue and yellow geometric shapes. Logos for Arcos and Flipkart are present in the top corners. The central text is in a bold, sans-serif font. The recipient's name is highlighted in blue. The text is centered and reads: 'This certificate is awarded to Riya Sarkar for successful completion of the 45 days Launchpad Internship Program at Flipkart's Supply Chain Facility during Sep-Oct 2021.' Below this, three signatures are shown, each with a horizontal line underneath. The names and titles of the signatories are listed below their respective lines.

LAUNCHPAD
Internship Program

CERTIFICATE of Internship Completion

This certificate is awarded to
Riya Sarkar

for successful completion of the 45 days Launchpad Internship Program
at Flipkart's Supply Chain Facility during **Sep-Oct** 2021.



Zoya Saif
Director, Arcos



Aasish Kumar Topno
Director-HRBP, FC/MH



Shahnawaz Khan
Director-L&D, eKart



TO WHOM IT MAY CONCERN

This is to certify that Ms. Riya Sarkar final year student of MBA, Roll number 11900920015, pursuing under MAKAUT has undergone his project work for partial fulfilment of the degree of Master of business Administration titled **“Analytical Study on How to Reduce Breach in Mother Hub (Flipkart)”**, under my guidance.

I wish her every success for her future endeavours.

Mr. Shomnath Dutta
Senior Assistant Professor, MBA
Siliguri Institute of Technology

ACKNOWLEDGEMENT

I have taken efforts in this project. However, it would not have been possible without the kind support and help of many individuals and organizations. I would like to extend my sincere thanks to all of them.

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According to Forrester, U.S. B2B ecommerce will reach \$1.8 trillion by 2023.

Seventy-three percent of shoppers use multiple channels — including Google, social media, and email — to do their shopping.

To maximize sales and provide the tailored experience customers are looking for, it's important to stay on top of the latest business trends. It's clear that ecommerce is booming internationally, so now is the time to consider ecommerce as a viable business. With 95% of all purchases expected to be transacted via ecommerce by 2040, it's not too late to ride the ecommerce wave.

THE BENEFITS OF ECOMMERCE

While there are many reasons to start an ecommerce business, there are some amazing benefits you can expect once you get your business off the ground.

The benefits go far beyond the convenience of running your business online. Here are a few of the benefits to look forward to once you launch your online store:

Convenience. Ecommerce provides the best in convenience and accessibility. Customers can find exactly what they need, at any time, directly from their desktop or mobile device. More convenience for the customer translates into more business for your company.



Borderless Transactions. A physical store limits business operations to a specific geographical area. An ecommerce website, on the other hand, allows your business to reach more customers, globally — maximizing your selling potential.

Earnings While You Sleep. The internet never sleeps. With a physical store, you likely operate during regular business hours. With ecommerce, your products are available for purchase at any time to customers around the world.

Scalability. As your customer base grows, you can expand your ecommerce businesses to accommodate more sales.

While expanding your physical store typically means relocating or renovating (which can be expensive), you'll simply need to increase the bandwidth on your ecommerce platform to accommodate more traffic and orders. And, you can predict future sales based on past sales data and scale your platform up or down accordingly.

Personalized Experiences. With ecommerce, you can leverage the power of AI to create a personalized shopping experience for your customers. With AI-enabled up-selling and cross-selling, you present customers with products they're most likely to be interested in, increasing your business's sales.

Access to Innovative Technology. As technology continues to improve, you'll find more ways to streamline your business processes — saving you time and money. With a physical store, there can be limitations to what technology can do. With ecommerce, you'll find a range of apps and

integrations that help you market your products, improve team collaboration, and provide faster customer service.

Affordable and Effective Marketing. Rather than rely on traditional marketing methods like print ads to drive traffic to a physical store, you'll have a range of affordable marketing channels to drive customers to your ecommerce business. Search engine marketing, organic and paid social media ads, and email marketing allow you to reach a segmented market for a lower cost.

THE DIFFERENT TYPES OF ECOMMERCE BUSINESS MODELS

Whether you sell products directly to customers or sell services to other businesses, you can sell online with ecommerce. In fact, there are many types of ecommerce models for you to consider before launching your online store.

Here are some of the different types of ecommerce businesses to choose from:

•B2C — BUSINESS TO CONSUMER

B2C ecommerce refers to selling goods or services to individual customers. B2C is what most people think of when they hear the term “ecommerce business.”

Traditional B2C sales occur between a business and a single customer. In this model, a shopper finds a business online and places an order, and the business sends the product to the customer. A B2C ecommerce strategy, then, involves leveraging consumer data to get a full view of consumers across their online shopping journeys.



•B2B — BUSINESS TO BUSINESS

B2B ecommerce refers to selling products or services to businesses. B2B companies typically have a higher order value and more recurring purchases.

B2B ecommerce products may include manufacturing equipment, distribution, website hosting services, financial services, or software solutions for businesses, just to name a few. These businesses provide other businesses with the products or services they need in order to grow.

•D2C — DIRECT TO CONSUMER

D2C ecommerce is similar to B2C in that the end customer is an individual consumer, but differs in that it gives manufacturers the opportunity to sell directly to consumers instead of or in addition to using third-party retailers or wholesalers.

SELL ONLINE WITH ECOMMERCE

Ecommerce is a proven business model that helps drive revenue growth for some of the world's largest brands. By getting started with ecommerce, you can reach more customers online and significantly increase your business revenue.

COMPANY PROFILE OF FLIPKART: ONE OF THE LEADING ONLINE SELLING STORES

All of us love to do online shopping as in this tech world who does not want to get his/her work done while sitting comfortably at home? Shopping and buying necessities have been made less time consuming, less expensive and much easier and comfortable for us by online e-commerce platforms. It could not have been possible if these e-commerce platforms were not available. One of these major platforms is Flipkart which is grabbing a larger share of the e-commerce market. So let us now read some facts about the leading online selling store Flipkart and its co-founders Sachin Bansal and Binny Bansal.

INTRODUCTION

Flipkart is one of India's leading e-commerce marketplaces. It was founded in October 2007 and its headquarters are in Bengaluru. It was founded by **Sachin Bansal** and Binny Bansal. This



online venture was initially started as an online bookstore and as the popularity of the company grew, it expanded and diversified its operations.

It started selling other items such as music, movies, and mobile phones. As the revolution of e-

commerce gained momentum in India, Flipkart grew at an accelerated pace and added several new product lines in its portfolio.

As of now, the company offers 80 million+ products spread across more than 80 categories such as mobile phones & accessories, computers and accessories, laptops, books and e-books, home appliances, electronic goods, clothes and accessories, sports and fitness, baby care, games and toys, jewellery, footwear, and the list go on.

Flipkart has 100 million registered users and more than a million sellers on its electronic commerce platform. To ensure prompt delivery to its customers, the company has invested in setting up warehouses in 21 states.

This online platform attracts ten million page hits every day and around eight million shipments are processed every month. Flipkart has also introduced its mobile application, which has become quite popular, with 50 million+ app users. Flipkart is a billion-dollar company and its valuation in 2016 was INR 15,129 crore (US\$2.3 billion). It is also fulfilling its social responsibility by providing huge scale employments (employs more than 33,000 people).

BACKGROUND HISTORY OF FLIPKART

Flipkart was originally started as an online book store in October 2007. To start Flipkart, the founders Sachin Bansal and Binny Bansal left their jobs at Amazon and took a huge risk to start a venture of their own. When the founders thought of starting Flipkart as a company the market at that time was not so much vibrant and was not adapted to the e-Commerce sector that much. This means e-commerce in India was mostly non-existent at that time and there was no certainty about its future. Still, the Bansal's decided to take this risk and now it has turned out to be a huge success.

One of the major problems that Flipkart tackled during its initial years was online payments because at that time, people in India were averse to make online payments to a virtual store, due to fear of frauds and loss of money.

To deal with this issue, Flipkart launched its 'Cash on Delivery' service, which helped to build confidence among online buyers. It also made significant efforts to improve the supply chain system, which helped the company to ensure timely delivery to its customers.

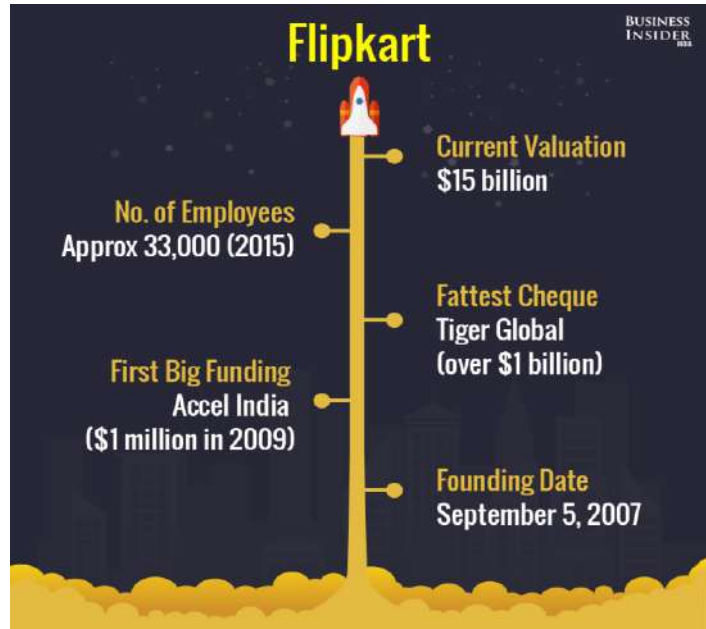
ACHIEVEMENTS OF FLIPKART

The company created a record by selling 1 lakh books in a single day in 2013. Flipkart crossed the 100 million marks in registered customers in 2016.

Flipkart achieved the Young Turk of the Year Award at CNBC TV 18's "India Business Leader Awards 2012".

FUNDING

Flipkart has received funds worth more than \$ 4.5 billion, with the biggest funding in July 2014 worth \$ 1 billion and in April 2017 worth \$ 1.4 billion.



List of top investors in Flipkart includes

Naspers, Stead view Capital, Tiger Global Management, DST Global, Accel Partners, Dragonet Investment Group, Baillie Gifford, GIC, Green oaks Capital, ICONIQ Capital, Microsoft, Morgan Stanley, Qatar Investment Authority, and Sofian.

ACQUISITIONS MADE BY FLIPKART

There is cut-throat competition in the e-commerce market and the biggest Rival of Flipkart is Amazon. In the recent years, many mergers and acquisitions have been witnessed in the e-commerce market and Flipkart has also made many acquisitions to expand its business and boost its sales and earnings.

The major acquisitions made by Flipkart include Myntra, eBay India, Ponape, Jabong, Lets buy(dot)com, We Read, Mime360, chakpak(dot)com, Appiterate, FX Mart, and Ng pay. It has recently acquired its former competitor Snapdeal. It has acquired Snapdeal at a cost of \$ 950 million.

ABOUT THE FOUNDERS OF FLIPKART:

Sachin Bansal and Binny Bansal are the founders of Flipkart. Both of them are IIT (Indian Institute of Technology, Delhi) graduates. Both of them are from Chandigarh. Though they share the same last name, they are not relatives.

First, Sachin Bansal joined Amazon(dot)com and worked as a software engineer and later he got



Binny Bansal to join it. But eventually, they both quit Amazon and decided to start a venture of their own. That decided to launch Flipkart.

Sachin Bansal is the Executive Chairman of Flipkart and Binny Bansal is at the post of Chief

Executive Officer (CEO) of Flipkart.

Forbes India Rich List 2015 named Binny Bansal along with Sachin Bansal, the 86th richest person in India with a net worth of \$1.3 billion.

WHO IS WHO OF THE COMPANY?

COMPANY'S HIERARCHY



CEO

KALYAN RAMAN KRISHNAMURTHY



SENIOR VICE PRESIDENT



HEMANT GUNDOPANT

BADRI

VICE PRESIDENT



BHASKAR CHOUDHURY

SENIOR DIRECTOR



RENUKA SINGRAM



ASSOCIATE DIRECTOR



SUPRIYA BHATTACHARYA

SENIOR MANAGER



AMITAVA DUTTA

DEPARTMENT MANAGER-MH



SIDDHARTHA BANERJEE



LEAD-FC



**PRASUN
CHATTERJEE**

SENIOR EXECUTIVE



**PARTHA PRATIM
MISHRA**

SENIOR EXECUTIVE



SANJIB GHOSH

EXECUTIVE



**ANUROOP
BHATTACHARYA**

EXECUTIVE



CHIRANTAN DAS

SENIOR EXECUTIVE



SREYASHI BISWAS

3CET REPORT ON FLIPKART

The 3Cs are Company, Competition, Customers.

●The Company

Flipkart is an Indian e-commerce company, headquartered in Bangalore, Karnataka, India, and incorporated in Singapore as a company. The company initially focused on online book sales before expanding into other product categories such as consumer electronics, fashion, home essentials, groceries, and lifestyle products.

The service competes primarily with Amazon's Indian subsidiary and domestic rival Snapdeal. As of March 2017, Flipkart held a 39.5% market share of India's e-commerce industry. Flipkart has a dominant position in the apparel segment, bolstered by its acquisition of Myntra, and was described as being "neck and neck" with Amazon in the sale of electronics and mobile phones. Flipkart also owns Phone Pe, a mobile payments service based on the UPI.

In August 2018, U.S.-based retail chain Walmart acquired a 77% controlling stake in Flipkart for US\$16 billion, valuing Flipkart at around \$20 billion.

History



Flipkart logo used from 2007 to 2015

Flipkart website screenshot on 15 September 2021

Flipkart was founded in October 2007 by Sachin Bansal and Binny Bansal, alumni of the IIT, Delhi and former Amazon employees. The company initially focused on online book sales with country-wide shipping. Flipkart slowly grew in prominence and was receiving 100 orders per day by 2008. In 2010, Flipkart acquired the Bangalore-based social book discovery service We Read from Lulu.com.

Partnerships and acquisitions

Acquisitions

In 2011, Flipkart acquired the digital distribution business Mime360.com and the digital content library of the Bollywood portal Chakpak. Following this acquisition, Flipkart launched their DRM-free online music store Flyte in 2012. Because of competition from free streaming sites, the site was unsuccessful and shut down in June 2013.

With its eyes on India's retail market, Flipkart acquired Let's buy, an online electronics retailer, in 2012, and Myntra, an online fashion retailer, for \$280 million in May 2014. Myntra continues to operate alongside Flipkart as a standalone subsidiary focusing on separate market segments. In April 2015, Flipkart acquired Appiterate, a Delhi-based mobile marketing automation firm. Flipkart stated that it would use Appiterate's technology to enhance its mobile services. In December 2015, Flipkart purchased a minority stake in the digital mapping provider MapmyIndia. In 2016, Flipkart acquired the online fashion retailer Jabong.com from Rocket Internet for \$70 million and the UPI mobile payments start-

up Phone Pe. In January 2017, Flipkart made a \$2 million investment in Tiny Step, a parenting information start-up. Flipkart invested \$35 million in Arvind Fashions Limited's newly formed subsidiary Arvind Youth Brands for a 27% stake in the company. Arvind Youth Brands owns Flying Machine.

Flipkart Wholesale recently launched a digital platform for kinaras and MSMEs. In October 2020, Flipkart acquired a 7.8% stake in Aditya Birla Fashion and Retail for \$204 million.

Partnerships

In April 2017, eBay announced that it would sell its Indian subsidiary, eBay.in, to Flipkart and invest \$500 million in the company. While eBay suggested that the partnership would eventually allow Flipkart to access eBay's network of international vendors, these plans never actually came to fruition. In July 2017, Flipkart made an offer to acquire its main domestic competitor, Snapdeal, for \$700–800 million. It was rejected by Snapdeal, which was seeking at least \$1 billion.

In August 2019, Flipkart entered into a partnership with Authentic Brands to license and distribute Nautica in India. Flipkart invested \$4 million in the customer engagement and rewards platform EasyRewardz on 19 November 2019.

Acquisition by Walmart

On 4 May 2018, it was reported that the US retail chain Walmart had won a bidding war with Amazon to acquire a majority stake in Flipkart for \$15 billion. On 9 May 2018, Walmart officially announced its intent to acquire a 77% controlling stake in Flipkart for \$16 billion. Following the purchase, Flipkart co-founder Sachin Bansal left the company. The remaining management team now reports to Marc Lore, CEO of Walmart eCommerce US. Walmart president Doug McMillon cited the "attractiveness" of the market, explaining that their purchase "is an opportunity to partner with the company that is leading transformation of eCommerce in the market". Indian traders protested against the deal, considering the deal a threat to domestic business.

In a filing with the U. S. Securities and Exchange Commission on 11 May 2018, Walmart stated that a condition of the deal prescribed the possibility that Flipkart's current minority shareholders "may require Flipkart to effect an initial public offering following the fourth anniversary of the closing of the transactions at a valuation no less than that paid by Walmart".

The acquisition was completed on 18 August 2018. Walmart also provided \$2 billion in equity funding to the company.

On 13 November 2018, Flipkart CEO Binny Bansal resigned after facing an allegation of "serious personal misconduct". Walmart stated that "while the investigation did not find evidence to corroborate the complainant's assertions against Binny, it did reveal other lapses in judgment, particularly a lack of transparency, related to how Binny responded to the situation."

Business structures

According to a report in November 2014, Flipkart was operating through a complex business structure that included nine firms, some registered in Singapore and some in India. In 2012, Flipkart co-founders sold WS Retail to a consortium of investors led by Rajeev Kuchhal.^[76] Flipkart's Indian entities are owned by Flipkart Pvt. Ltd, which is registered in Singapore. The Singapore-registered entity owns eight Indian companies, including Flipkart Internet Pvt. Ltd, the company that runs the e-commerce marketplace Flipkart.com, Flipkart India Pvt. Ltd, the wholesale business, and Flipkart Logistics Pvt. Ltd, which runs Ekart.

•The Competition

Digitalization of several entities has made it possible for consumers to shop and make their purchases online easily. Quite a good number of business entities have established their online platforms to enable consumers of different commodities to buy from such platforms. They also provide the clients with an array of options hence making it easy to acquire the ideal goods.

However, it is the competition that is in this industry that we want to talk about. Flipkart is one of the online stores that offer a wide range of products for its customers. It was established in 2007 its headquarters are located in Bangalore, India. It initially started as an online portal for retailing books but later transformed to electronics and later on fashion. It is the largest e-commerce portal in India and carries out approximately 20 sales per minute. Some of the **top Flipkart competitors** in the industry include the following:

1) Amazon

Amazon is arguably the world's largest online shopping store. It offers a wide array of services including online retail, consumer electronics, multimedia content and computing services among



others. It is ranked as the leading online retailer in the US generating an estimated net sale of close to \$140 billion in 2016.

A considerable part of its revenue is generated from the online sale of electronics and other related goods. It is also one of the most valuable brands in the world with approximately 400 million customers with active accounts globally. Amazon also offers its services through mobile App and digital products like music and videos. It currently has

over 370,000 employees worldwide. Amazon is the topmost Flipkart competitor due to its increasing market share.

2) Snapdeal

Snapdeal is another Indian based e-commerce company that offers online retail services. It was founded in 2010 but has risen to become one of the biggest e-retailers in India. It serves a significant number of sellers and consumers of different products from different location all over the country. It has a broader assortment of products estimated to be over 35 million obtained from more than 125,000 retailers and brands, both local and international.

Over the period of its existence, it has been able to acquire some businesses such as Grabbon.com, esportsbuy.com, and Doozton.com, which has made it possible to expand and become a solid competitor in the e-retailing sector, especially in India. Recently, Snapdeal has dropped much in its brand equity and its online sales has dropped drastically. However, due to its legacy, it is still one of the top Flipkart Competitors.



3) Alibaba

Alibaba is another giant company that offers online commerce services. It was founded in 1999 as a simple B2B online shopping portal but later grew to become the biggest e-commerce portal in Asia offering B2B, C2C, and



B2C online services. The total revenue that this company generated in 2017 financial is estimated to be around 158.3 bn RMB, an equivalent of over \$24 billion.

As a leading e-retailer in Asia and also penetrating other parts of the world. Alibaba has employed over 51,000 employees to help in facilitating various processes involved in buying and selling of different products on the platform. Astonishingly, Alibaba has been able to receive a total number of record an average of approximately 812 million orders per day in the entire 2017.

4) Paytm

Paytm is an Indian-based online payment and e-commerce Company that offers allows the users to make payments upon purchase of a wide range of products including fashion items, electronics, home appliances and digital products among many more.

Paytm is an abbreviation for Payment through mobile has over 13,000 employees working in different divisions hence making the user experience fast, secure and efficient.



It was founded in 2010 but operates as a subsidiary of One97 Communications. Paytm is increasingly becoming a strong competitor in this industry particularly in India, where it has over 3 million merchants in different parts that operate offline. Because of complete backing by Alibaba, Paytm is the strongest upcoming Flipkart Competitors.

5) Myntra

Myntra is a part of Flipkart but is a competitor of the online portal where fashion is concerned. Myntra is an Indian-based online marketplace for a wide range of fashion items. It was founded in 2007 with



the primary aim of customizing different types of gift items, especially that are related to fashion. Later on, in about three years Myntra chose to shift focus and started to sell branded apparels. Amazon entered the Indian market in mid-2013, and it provided stiff competition to local online retailers.

This move forced Myntra to merge with Flipkart in 2014 as a means of countering the competition that Amazon and other relatively popular offline vendors brought on board. It has since grown to become one of the fiercest competitors in the online fashion sector in India where it has already established a significant market share.

6) Jabong

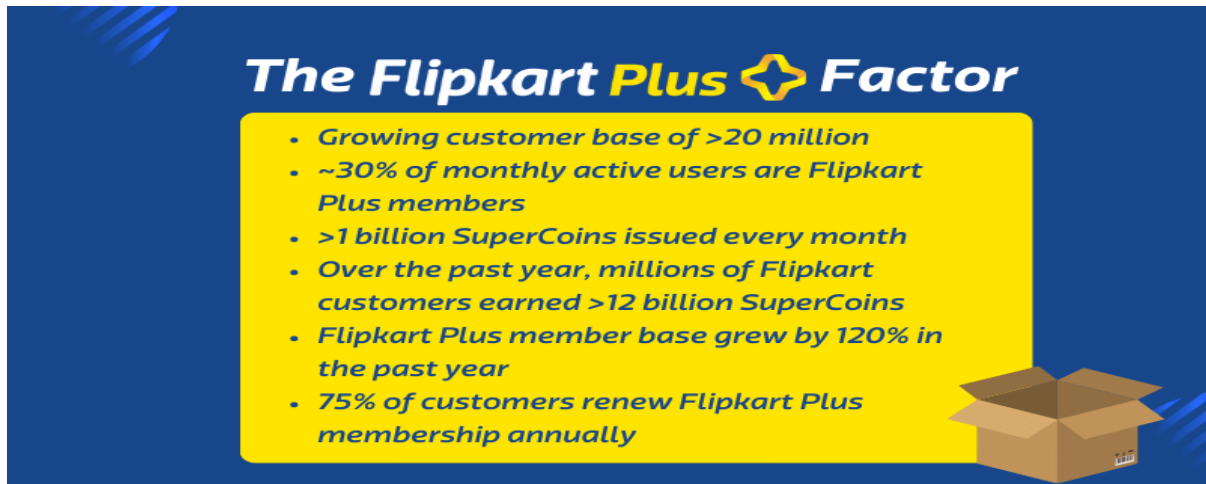
Jabong too was purchased by Flipkart and is an online competitor to the fashion segment of Flipkart. Jabong is also an Indian-based company that provides e-retailing services. It specializes in selling fashion items including footwear, trousers, shirts, dresses and a many more. Jabong provides fashion products for children, men, and women thus making it easy for shoppers to do family shopping all at once.


It is a subsidiary of Flipkart, which acquired it in mid-2016. Jabong has since established itself as one of the dominant brands in the sector since it is ranked among the leading e-retailers in India. The orders it processes in a day has increased immensely in the last four years making it a worthy competitor in this industry that cannot be disregarded.




The Customers

Flipkart's loyalty program, Flipkart Plus, was created with a vision to nurture customer relationships and make shopping on Flipkart rewarding. The consistent growth in Flipkart Plus membership over the years is a testament to our customers' trust in Flipkart, and the growing relevance of e-commerce in their daily purchases. This program is a way to thank all our customers who have supported us in our growth journey.





The Flipkart Plus  Factor

- Growing customer base of >20 million
- ~30% of monthly active users are Flipkart Plus members
- >1 billion SuperCoins issued every month
- Over the past year, millions of Flipkart customers earned >12 billion SuperCoins
- Flipkart Plus member base grew by 120% in the past year
- 75% of customers renew Flipkart Plus membership annually




Our research shows that, for Indians, shopping is an emotional decision. Rewarding shopping unconditionally invokes a positive emotional bond with the brand. This was a key insight that led to the creation of the Flipkart Plus program. This phenomenon is more pronounced in heartland cities across Tier 2+ regions in India.



Flipkart Plus 

Today, 75% of our Flipkart Plus members come from a base that has not been part of any loyalty program/credit card/reward program before. And our data indicates that 75% of our existing Plus customers renew their memberships each year. This is an encouraging sign of aspiration, suggesting that our customers value the benefits and understand the rewards.



Prakash Sikaria
SVP, Growth & Monetisation
Flipkart

You can't buy loyalty. What sets Flipkart Plus apart is that it is an earned loyalty program, with no subscription fee, and is designed to delight a very diverse set of Flipkart customers. Among the various benefits that Plus members enjoy including access to free and fast delivery, priority customer support, unique Flipkart Pay Later options, and curated benefits from ecosystem partners across travel, OTT, F&B, Lifestyle, and Health & Fitness, to name a few. In turn, the program has driven significant engagement among Flipkart users. Flipkart Plus members, on average, transact 5X more and have 7X higher spends compared to the rest of the shopper base.

This makes every experience so rewarding that our customers come back to shop almost daily.



Loyalty with Heart!
Flipkart customers donate >1 bn SuperCoins for COVID-19 relief

- In May 2021, with the second wave of the pandemic at its peak, Flipkart partnered with Give India to enable customers to donate their earned loyalty rewards for a humanitarian cause
- Millions of customers donated their Flipkart Supercoins points (earned as shopping loyalty rewards), enabling the donations of PPE kits, oxygen cylinders, and arrangement of ambulance services
- Over 1 billion Flipkart SuperCoins have been donated by consumers across the country so far, at a value of over ₹ 6.5 crore

SWOT ANALYSIS OF FLIPKART

SWOT Analysis of Flipkart focuses on Strengths, weaknesses, opportunities, and threats. Strength and Weaknesses are internal factors and Opportunities, and Threats are the

external factors that influence the SWOT Analysis of Flipkart.

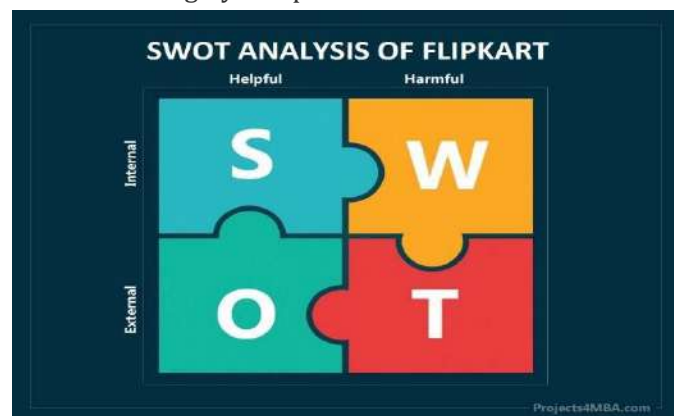


On any list of the best Indian online businesses, Flipkart would undoubtedly be at the top of the list. Flipkart is one of the few Indian companies with a market capitalization greater than 2 billion dollars, and the company is currently valued at more than 11 billion dollars. The company was founded in 2007 by the Bansal brothers, Sachin and Binny,

who took it to dizzying heights during their tenure. Walmart, a U.S.-based retailing giant, acquired a 77 percent controlling stake in Flipkart for US\$16 billion, valuing the company at approximately \$20 billion at the time of acquisition. SWOT analysis of Flipkart is presented in this article.

Strength in the SWOT Analysis—

- **Large Company:** Flipkart is India's largest e-commerce company, with a GMV (gross merchandise value) of \$1 billion.
- **Market Share:** Flipkart has a market share of 39.5%.
- **Financials:** Flipkart has annual revenue of 6.1 billion US Dollars.
- **Financial Support from Wal-Mart:** Flipkart has 77% stake in Wal-Mart a global retail giant. Whose Prior experience in the E-commerce industry aided the founders in strategizing and differentiating their business in a highly competitive market.
- **Acquisitions:** The Company's series of acquisitions, including chakpak.com, weread.com, Letsbuy.co, Mine360, and Myntra, has assisted the company in its expansion into the E-commerce space by leveraging the capabilities and existing resources of acquired companies.
- **High brand recall:** Flipkart has established itself as a renowned E-commerce company in India through television advertisements, online branding, and its presence on social media platforms. Brand activities such as the "Big billion day" have significantly increased the company's brand recall.
- **Own Payment Gateway & Logistics Arm:** Having its own Logistics arm is advantageous. The company has been able to control its expenses through E-kart and the payment gateway Pay zippy. As a result, the benefits are passed on to the end users.
- **Exclusive and broad product range:** Having exclusive rights to launch some products, such as Motorola Mobiles, Xiaomi Mobiles, Oppo, Vivo, and personal designers' segments in the garments category, has helped the company differentiate and localise its offerings.



- **Brand Portfolio:** Flipkart has built a strong portfolio of brands. The SWOT analysis of Flipkart clearly confirms this element. This organization's brand portfolio can be extremely useful for them if they want to enter new product lines.
- **Launch New Products:** Highly regarded when it comes to launching the new products.
- **Good ROI:** Flipkart is relatively successful at the execution of new projects and it generates good profits through its existing business. Company is generating good Return on its investments.
- **Good Promotional Income:** Flipkart charge extra for promoting products of its seller. This model always is beneficial for the company.
- **Large Employee Base:** Flipkart has an employee base of 30,000+ employees.
- **Good Training and Development Programmes for its Employees:** High level personal skills can be acquired through training and development programmes. Flipkart is providing continuous training and development of its employees resulting in an enthusiastic and motivated team.

Weaknesses in the SWOT Analysis--

- **Limited Distribution:** Flipkart has a limited distribution channel reach, even though its logistics arm has kept costs low. This is a weakness for the company, as it has limited reach. Because of the use of outsourcing, global giants such as Amazon and eBay are able to deliver their products to any location in the country. Flipkart, on the other hand, is still struggling in this area.
- **Cost of Acquisition:** Because Flipkart acquires many customers through online advertising, the cost of acquisition is high due to stiff competition in the market and low customer retention. According to Flipkart data, the company spends R.s 400/- on average to acquire a new customer.
- **Buyers hold the power:** Because this industry is flooded with many players, buyers have many options from which to choose. Customers save money on switching costs because they can easily switch from one online retail company to another. The same products will be displayed across multiple online retail websites. Product differentiation is almost non-existent, so the battle is fought solely based on price.

Opportunities in the SWOT Analysis—

- **Business expansion:** By focusing on other emerging markets, a company can increase its revenues while also benefiting from economies of scale.
- **Expanding product categories:** This will increase their customer base while decreasing the cost of acquisition and customer switch.
- **The changing mentality of Indian customers:** As an increasing number of customers become more comfortable with online shopping, as well as an increase in the number of Internet users in India, there is tremendous opportunity in this industry.
- **Supply chain:** By optimising their supply chain, they can compete with the other players and manage the sales that are lost because of not being able to make the product available due to delivery constraints.

- **Establishing operations in other developing economies:** Like Amazon, Flipkart can gradually begin to expand its operations outside of India and establish operations in other countries as well, which will aid in the growth of its revenues.

- **Consumer Behaviour:** The new trends in consumer behaviour will open new opportunities for Flipkart. This has given a great opportunity for the organisation to expand revenue streams and to diversify into new product categories.

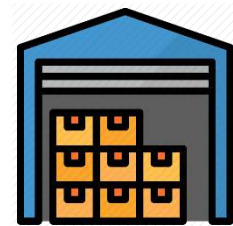


Threats in the SWOT Analysis—

- **Intense Competition:** There is fierce competition from global players such as Amazon and eBay, as well as local players such as Snapdeal, Tolexo, and Shop clues, who are constantly attempting to take market share away from one another.
- **Government Regulations:** The government's regulations on issues such as foreign direct investment (FDI) in multi-brand retail have posed a significant barrier to the growth of the E-commerce industry in India.

INTRODUCTION OF BREACH

Breach Reduction in Mother Hub



What is Mother hub



Mother hub basically stands for the warehouse. Whenever you buy any product from Flipkart the product is shipped to certain places which come in chain.

_BNL or say any 3-character code is the code of that particular mother hub where the product is shipped. When the product arrives at your nearby mother hub it is then shipped to you in 24 hours' time

Once an order is placed with Flipkart, its system checks the customer's delivery pin code and the order is directed to a warehouse that has the product in stock and is closest to that location. The pick-to-dispatch cycle typically involves humans picking the correct product in order, packaging it and dispatching it to a delivery person. Algorithm determines which warehouse to direct the order based on stock and distance from delivery address.



Connection between FC and DH

The order is then sent to a central hub, called the mother hub, attached to the warehouse, where it is sorted into bags depending on the pin code. The software ensures that the most frequently ordered items are placed in the warehouse in such a



way that it is closest to where the pickers start their journey. The list of items given to pickers on a handheld device optimizes the route they have to take to pick all the items.

The products are stored in racks based on past and current orders and brings shelves to the 'pick stations' on receiving orders. Sorter, is an automated system for loading, scanning and bagging packets based on destination. It involves dimensioning and weighing the products and sorting them on a conveyor belt using a pneumatic arm to divert them according to pin codes, hub

codes and destinations.

Guides shipment to correct destination

BAG is the mother hub code. Mostly it's a code given by the area where the mother hub is located.

Process in the Mother Hub



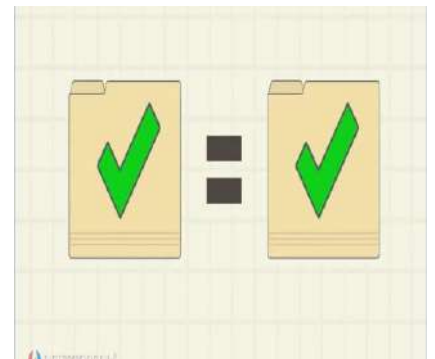
Other processes in MH



Return to Origin



Misroute/mis sort



Reconciliation

Breach in MH



As a seller, making sure that your products are dispatched on time is an absolute necessity. However, while processing orders, many sellers often breach the RTD (**Ready to Dispatch**) period. RTD, in simple words, is the total time period within which a seller has to get his products prepared for dispatch.

Types of Breaches:

CPD
BREACH

FORWARD
PENDENCY >
24HRS

FUNCTIONAL
BREACH

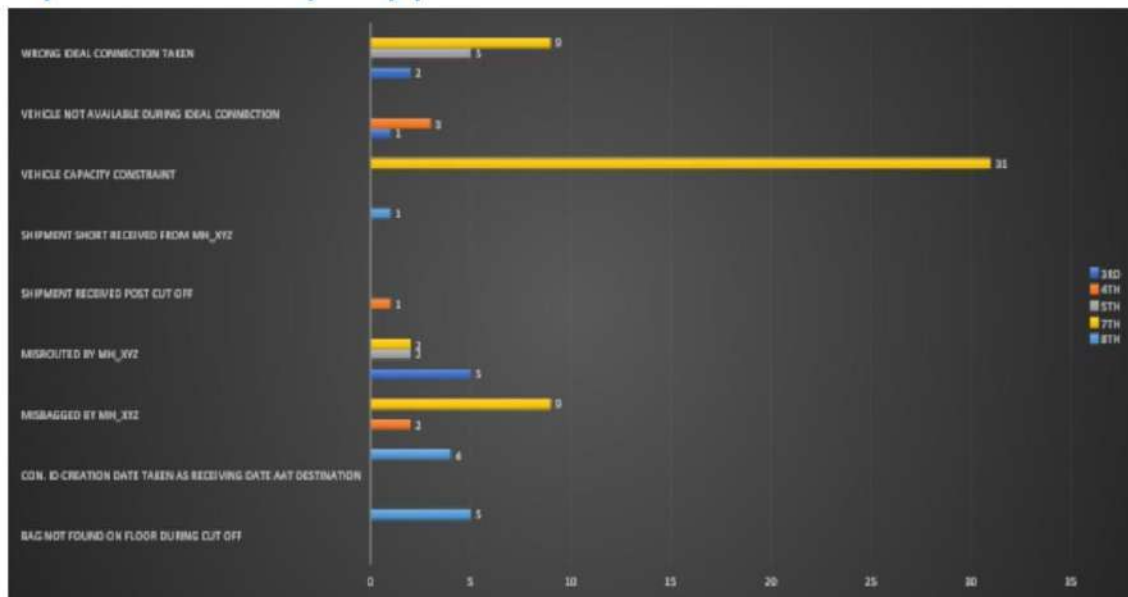
RETURN
PENDENCY >
48HRS

CPD Breach



What is CPD?

CPD or Customer Promised Date, is the delivery date which is promised to the customer.

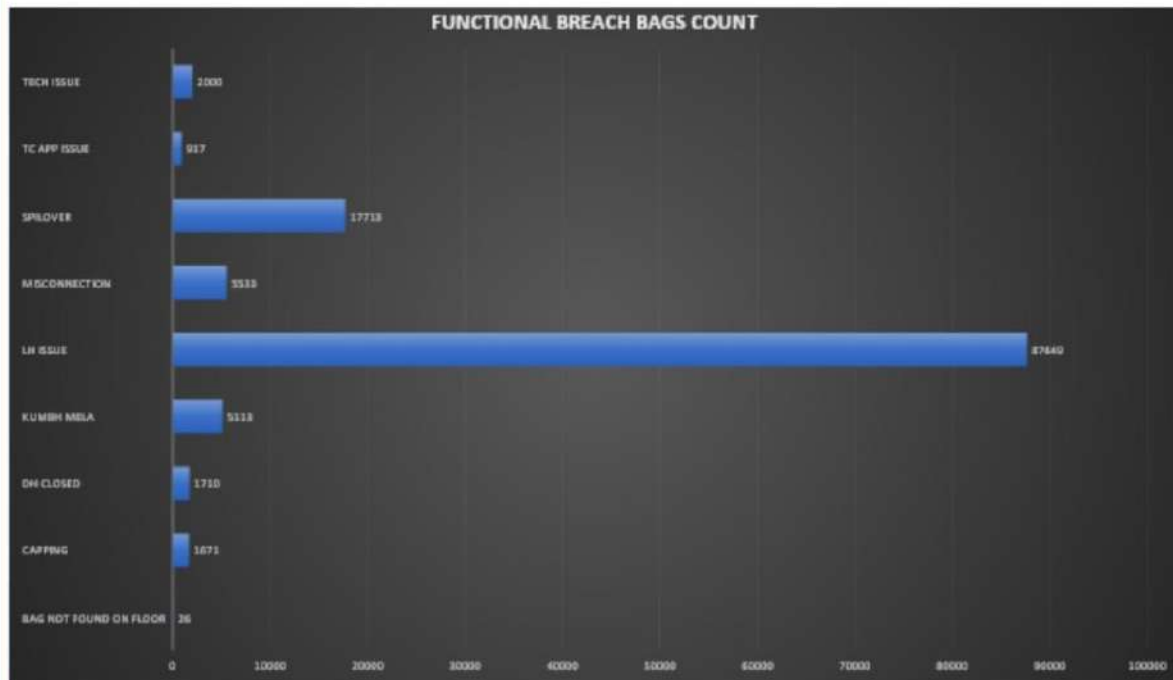


A shipment is breached by MH if product is not delivered to the customer on the promised date.

FunctionalBreach



INBOUND STAGING BREACH-It is when the primary in scan doesn't happen 90minutue before the ideal connection.



BAG CLOSING BREACH- If the bag closing does not happen 30minutue before ideal connection time.

TC BREACH- Any bag closed before 30minutues of ideal connection but not connected (No vehicle capacity constraints).

THEORETICAL BACKGROUND OF THE STUDY

LITERATURE REVIEW

Literature review is a body of text that aims to view the critical point of current knowledge and or methodology approaches or a practical topic. Literature review are secondary sources and as such do not report any new or a literature review is a summary of a large report of a research project, a thesis or a bibliographic essay that is published separately in a secondary journal.

A literature review is appraising description information found in the literature associated to your chosen area of research. It illustrates, summarize, appraise and clarify the literature for which you are writing literature review.

OBJECTIVE OF THE STUDY

- To understand the closely about the E commerce industry
- To understand different types of breaches.
- To assess the brand awareness of Flipkart in the mind of the customers.
- To identify competing E commerce industry for Flipkart.
- To study level of satisfaction of the customers of Flipkart.
- To study how to reduce the breaches which can help from other companies.
- To understand the awareness of the products among the retailers in the market.
- To create interest and as well as to find out new customers in the market.
- To know the satisfaction level of the retailers towards products and services.

SCOPE OF THE STUDY

- This study is being conducted in the warehouse which is MH BAG in Siliguri.
- Along with the company other competitors are also taken into consideration.
- The customer survey has been conducted for two months.
- Lacking factor for dissatisfaction from the Customers point of view which can be taken care and improved.
- Getting an opportunity to interact with the vendors, customers and workers too.
- Taking some solutions which can reduce the breaches.

The primary activity to start with was data collection with a help of survey with the main objective of getting an in-depth feel of the issues. The survey was not just based on data collection, it was also recording various feedbacks given by both the employees and customers. This made the project much more meaningful as answers to various questions would not come by data collection but also through some unstructured interaction with the managers and the customers.

The analysis of Breach Reduction starts with the understanding of breaches to taking the measures how to reduce it.

Primary objective of studying on this topic was to learn about the different issues faced by them which limits the company growth, Comparative study of the competition, limitation of the company and opportunities.

RESEARCH METHODOLOGY

Research Methodology in common parlance refers to a search for knowledge. One can also define research as a scientific and systematic search for pertinent information on a specific topic. Research is an art of systematic investigation. Some people consider research as a movement, a movement from the known to the unknown.

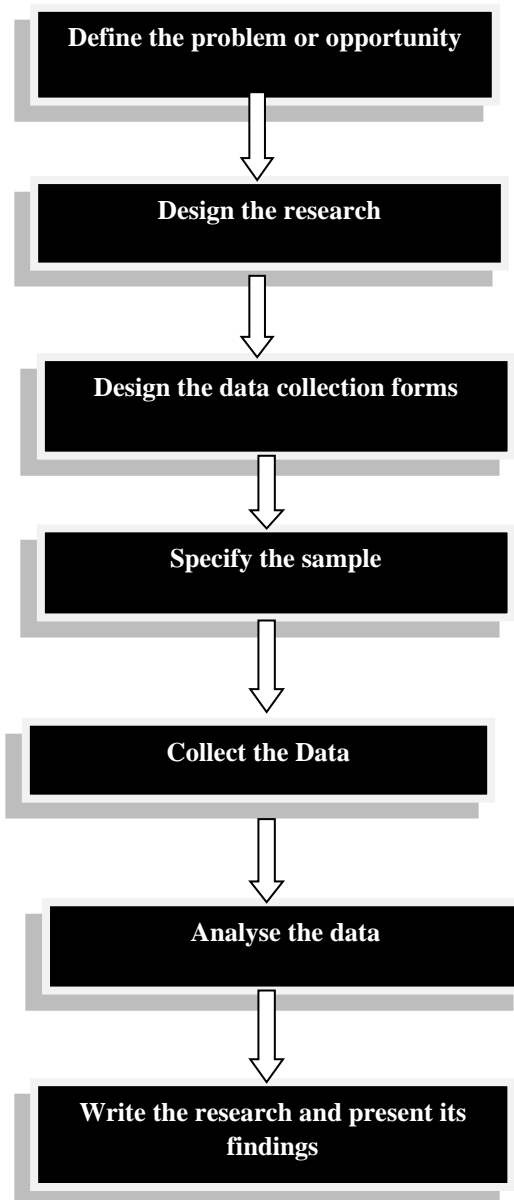
According to Clifford Woody:

“Research comprises defining and redefining problems, formulating hypothesis or suggested solutions, collecting, organizing and evaluating data, making deductions and reaching conclusions, and at last carefully testing the conclusions to determine whether they fit the formulating hypothesis.”

Marketing research is defined as a systematic gathering and analysis of the data concerning an objective. The whole activity is divided into various parts and after compilation of that we reach at certain findings, which enable us to make marketing decisions. It involves the diagnosis of information needed and the selection of the relevant and inter-related variables.

BASICALLY, ANY RESEARCH WORKS

PROCEEDS AS:



DATA ANALYSIS

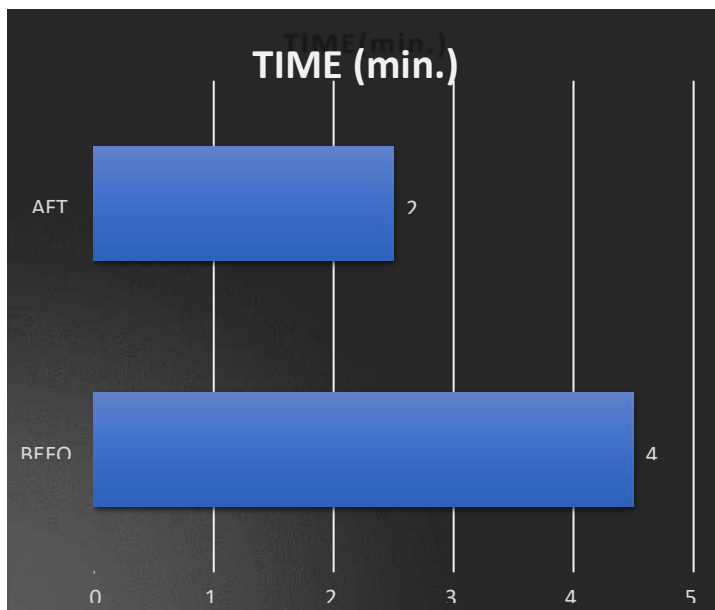


Issue

Inbound staging Breach due to less manpower at dock

Solution

- Regular DEL/BNL vehicle contains approx. 450bags.
- 1 man unloads approximately 10bags in one minute.
- Post clearing 30% of the vehicle, he requires to cover more distance to reach to the bags.



- 2 people can form a chain where one passes bags from the vehicle to another person who will unload the bag.

- They will take approx. 45min to unload the vehicle.

- Using 4 people, out of which 2 will pass the bags and 2 will unload it, will enable us to complete unloading within 25 minutes.

- With the help of 4 people for unloading (instead of 2), 1 for scanning, 2 for

segregating and 3 for inbound staging, we can escape inbound staging breach in urgent situations.

Escaped Inbound staging breach. Unloading speed increased.

Required time reduced by 44.4%.

Issue

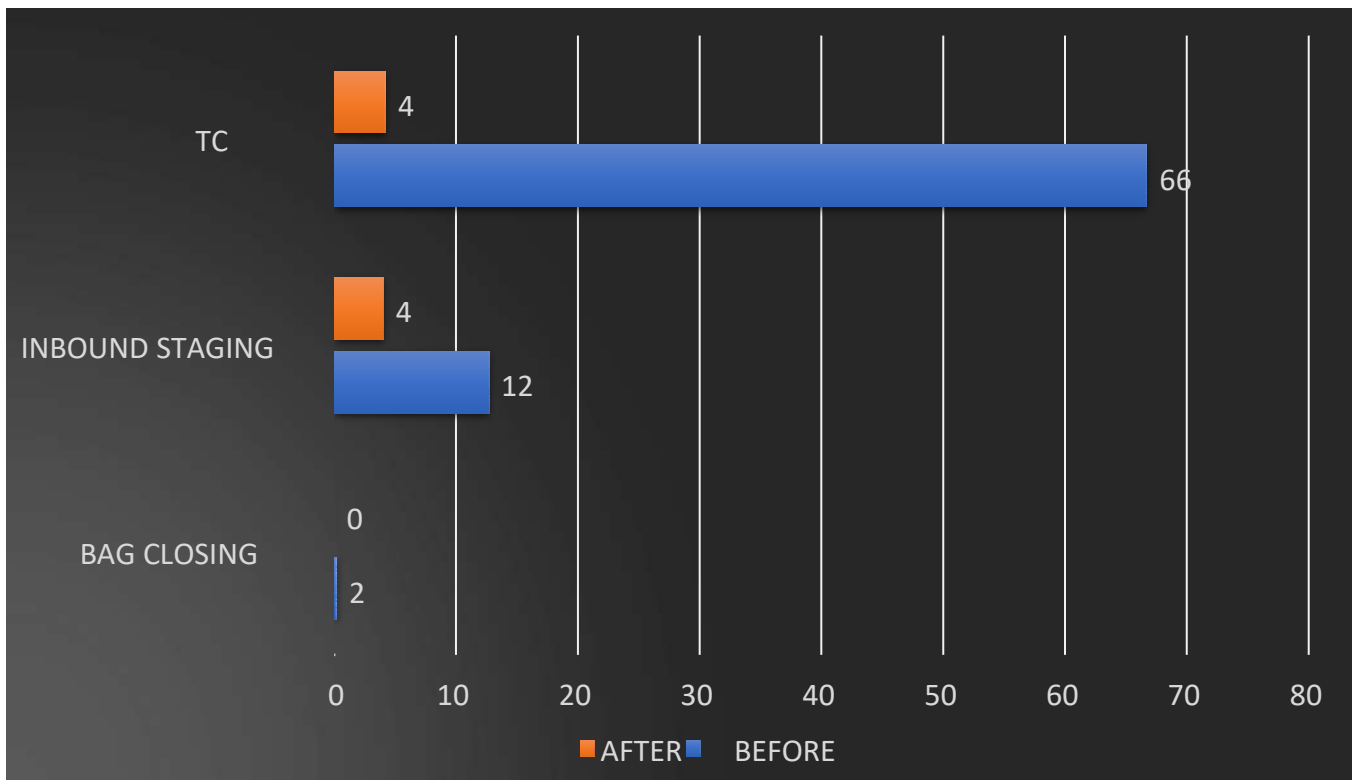


Wastage of time in finding out required bags from the staging area leading to

Solution

Load categorization- B1, B2, B3 instead of Local and Trans.

Following FIFO in staging area.



TC Breach, Inbound Staging Breach reduced by 93.7% & 68.5%. Bag Closing Breach reduced to 0%.

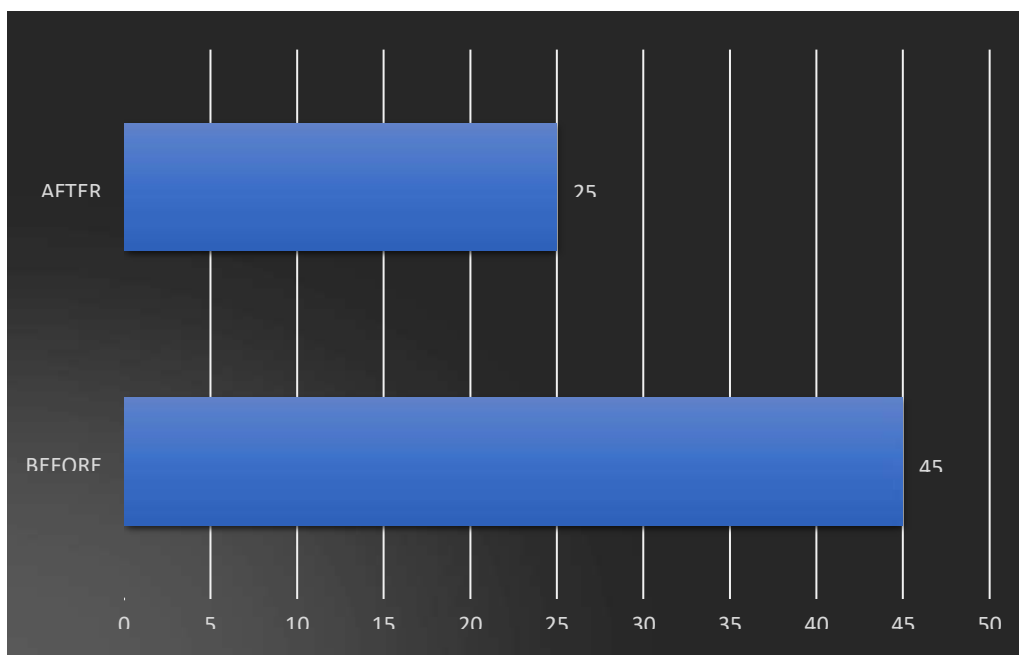
Issue



Wastage of Man hour in primary sorting area.

Solution

- Time taken for 1shipment to be processed is approx. 3sec
- 1 man can process approx. 20 shipments in a minute.



- 2men process approx. 40 shipments in a minute.
- Time taken for cutting and unloading a bag is approx. 15sec
- 3rd man is wasting approx. 40sec remaining idle which canbe utilized by him indulging in primary sorting.
- Due to space constraint in primary stations, 3 men cannot accommodate to process at their best.
- Maintaining 6feet of space between bins can allow 3 men to process shipments without blocking anyone.
- This will result in processing capacity of approx. 55 shipments in a minute.

100%-man hour utilized. Output increased by37%.

Issue



Mis sorting and mis bagging in secondary stations

Solution

- Space between the bins in every secondary station should be equally distributed.
- Minimum 8feet of space is required for people to work without blocking each other.
- Width of a trolley is found to be 2feet, so 4feet is required to accommodate 2 trollies.
- 2men at 2 bins require 2feet of space each for free movement.
- Tracking the performance and providing recognition to the man with highest processing with accuracy will make people use their own LDAP ID and take ownership of the result.

Optimum employee performance in secondary station with reduced mis sorting.

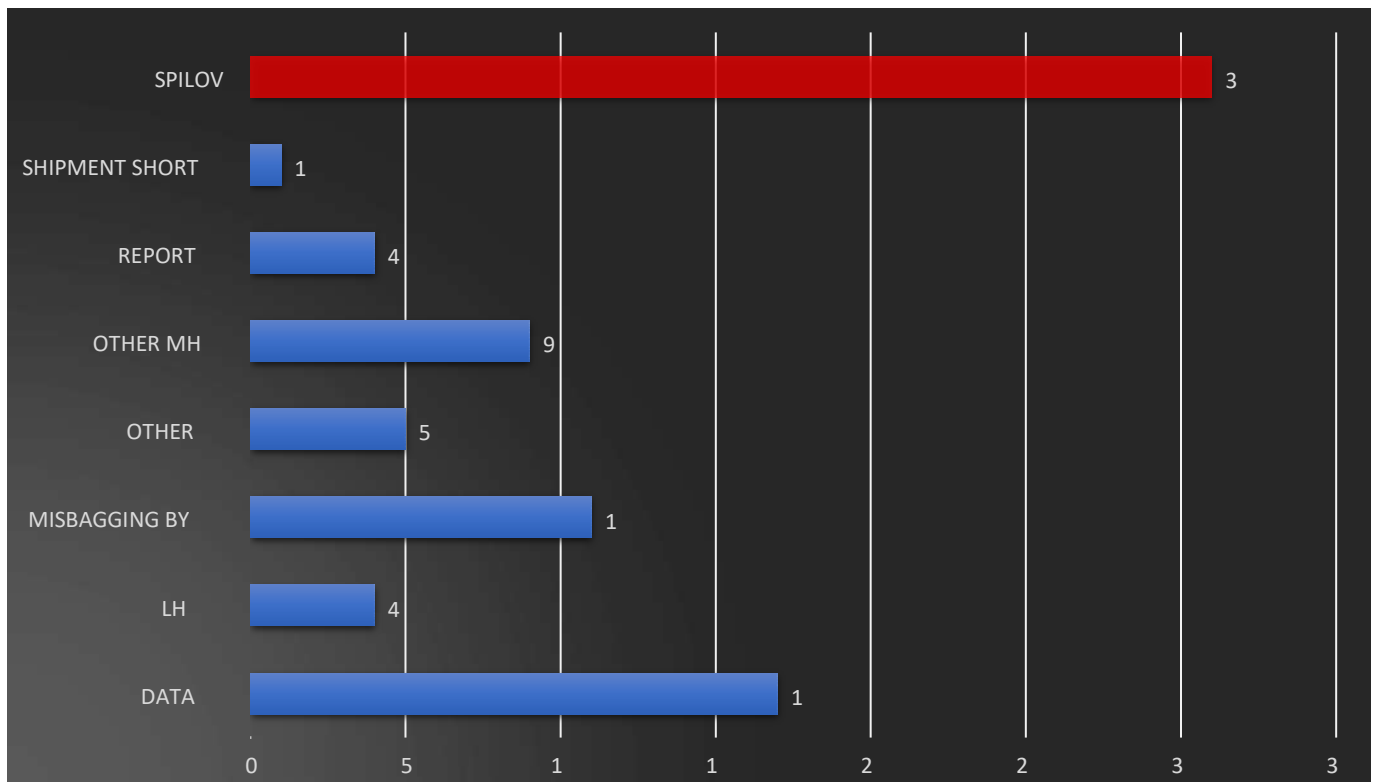
Issue



Spill over

Solution

- The main reason for spill over is volumetric shipments.
- Monitoring the volume of shipments just like weight of shipments will give an idea of how much shipments can accommodate in a vehicle.



- This will leave no scope for surprises and vehicle capacity can be utilized to the optimum.

100% vehicle capacity utilization. Reduction in breach by 37.8%

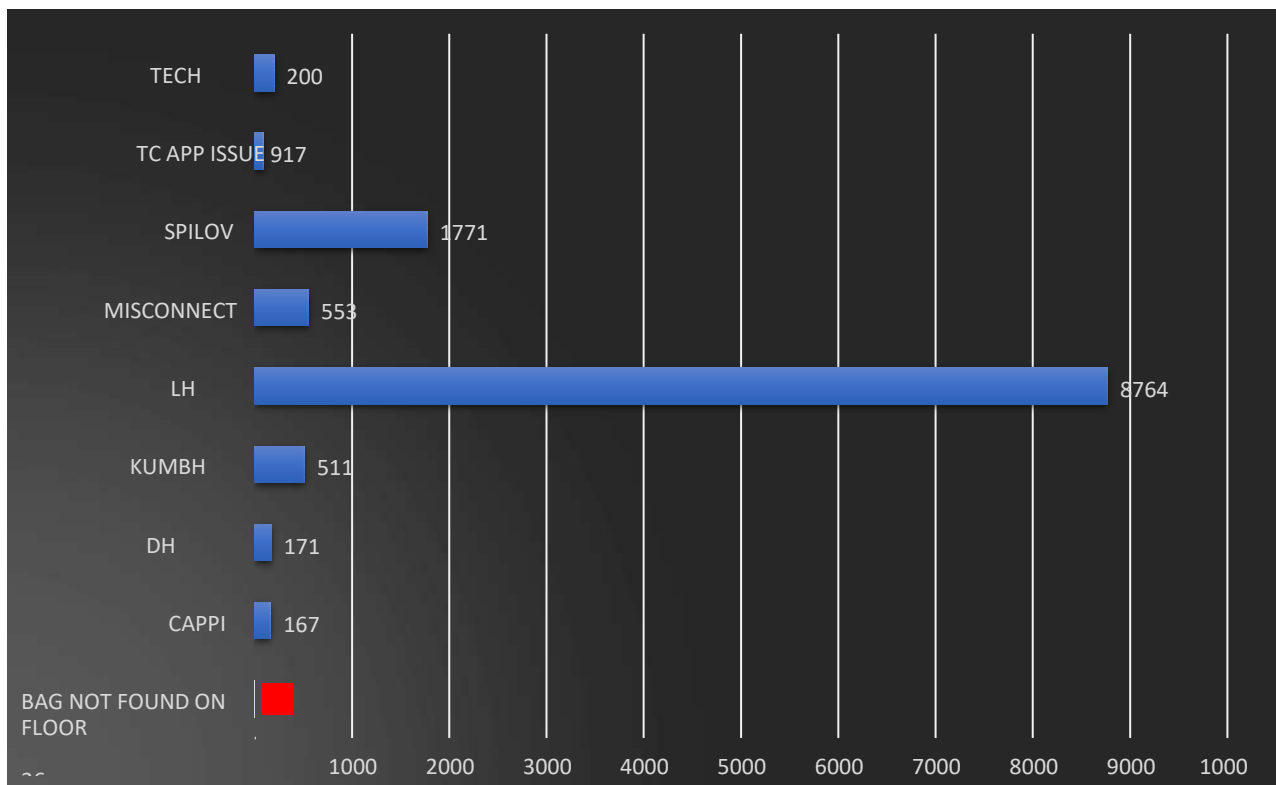
Issue



Bag not found on floor

Solution

- This results in TC Breach.
- In order to deal with it, we need to do reconciliation once in every 15 minutes.
- This will ensure that every bag created is been tracked so that



we will have the where about of each and every bag on the floor.

780 shipments escaped CPD breach & Floor

Pendency > 24 hours

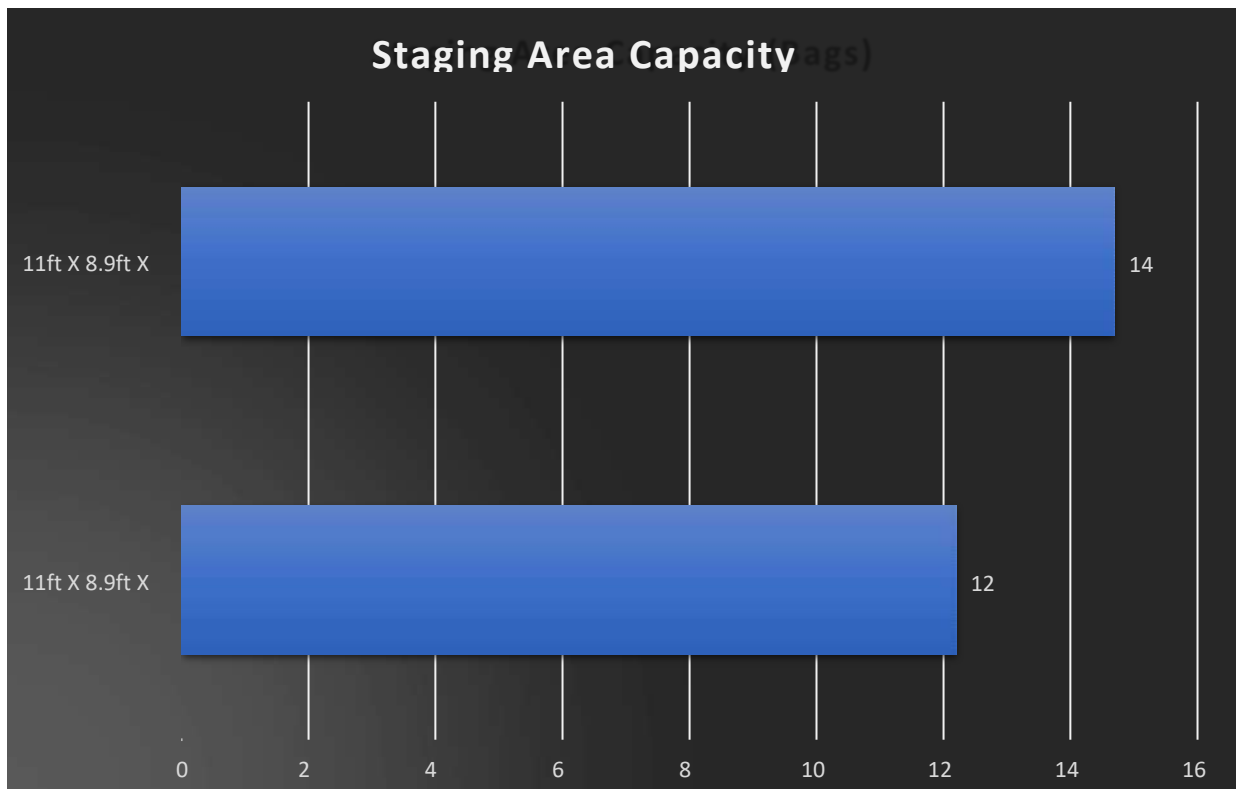
Issue



Capacity issue

Solution

- 122bags of ideal size can be accommodated in a staging area of 11ft X 8.9ft X 5ft.
- 147bags of ideal size can be accommodated just by increasing



height by 1ft (11ft X 8.9ft X 6ft) which can be utilized in need.
(Ideal size of bag is taken 4Cubic Feet.)

**Staging area capacity can be increased by 20%
accommodating 25more bags.**

Issue



FORWARD PENDENCY>24HOURS and RETURN PENDENCY>48HOURS

Solution

- The main reason behind this pendency is LH issue, Spill over or bag not being found on the floor.
- Spill over being the top reason for CPD breach needs creation of bags of ideal size which canuse the optimum capacity of the vehicle.
- We need to integrate volume data along with weigh of shipment in order to make correct vehicle arrangement.
- For bags not being found on floor, we need to keep reconciliating every 15minute so that no bag goes missing.

Increased floor space. Expected reduction in breach by 86%.

FINDINGS OF THE STUDY

Other Suggestions



- Label pasting should be done according to the orientation of the cartons. It will result into better shipment handling.
- Idea Board should be there inside the hub so that employees can share their real issues on the floor and their proposed solution (if they have). It will lessen the time to find issues and solution.

CONCLUSION

E-commerce still represents one of the business methods that take advantage if done the right way, even if the stock market and commodities fell, but E-Commerce still able to survive and receive high transaction. E-commerce has a tremendous opportunity in the course of or business in Malaysia. In addition, it is also to introducing new techniques and styles in a transaction. Use the extensive E-Commerce in the Internet world is actually much better to bring the goodness of the individual or the state.

E-Commerce has undeniably become an important part of our society. The successful companies of the future will be those that take E-Commerce seriously, dedicating sufficient resources to its development. E-Commerce is not an IT issue but a whole business undertaking. Companies that use it as a reason for completely re-designing their business processes are likely to reap the greatest benefits. Moreover, E-Commerce is a helpful technology that gives the consumer access to business and companies all over the world.

E-Commerce is not just about conducting business transactions via the Internet. Its impact will be far-reaching, and more prominent than we know currently. This is because the revolution in information technology is happening simultaneously with other developments, especially the globalization of the business. The new age go global e-commerce is creating entirely new economy and that will tremendously change our lives, will reshape the competition in various industries, and alter the economy globally. As companies are gaining high profits, more and more other companies are developing their websites to increase their profits. Since more businesses are being held online resulting in high economy development and emergence of a more innovative and advanced technology.

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2. <https://seller.flipkart.com/sell-online/metrics-track-and-improve-your-performance>
3. <https://www.salesforce.com/e-commerce/cloud>

ANNEXURE

QUESTIONNAIRE:

1. Name of the Customer-

2. No. of Customers-

3. Which E Commerce sector mostly preferred by the customer?

FLIPKART

AMAZON

ALIBABA

ZABONG

4. Reasons behind the customer preference for FLIPKART?

PRODUCT QUALITY

FAST DELIVERY

PRODUCT VARIETY

COD

5. Which Products are mostly preferred by the customers for?

CLOTHING

JEWELLERY

GROCERY

ELECTRONICS

6. Which company provides better benefits to the retailers for increasing the SALES?

AMAZON

MEESHO

FLIPKART

JABONG

7. Are pay-outs given on time to the retailers?

YES

NO

8. Hurdles faced by the retailer while delivering the products?

VEHICLE

DOCUMENTATION

NETWORK

DISTANCE

9. Any problem related to the Product are solved sooner?

IMMEDIATELY

IN A WEEK

WITHIN A MONTH

NOT SOLVED

10. How is the co-ordination and co-operation of FSE with the Retailers?

VERY GOOD

GOOD

AVERAGE

POOR

11. Any suggestions???.....

A PROJECT REPORT ON
FINANCIAL PLANNING AND FORECASTING
OF
ANANDAM KNOWLEDGE CONSULTING PRIVATE
LIMITED

SUBMITTED BY

Riya Gurung

MBA 3RD Semester

Roll no. 11900920055

SUBMITTED TO

Department of Master of Business Administration

Under the Supervision of

Ms. Santana Guha



SILIGURI INSTITUTE OF TECHNOLOGY

Anandam Knowledge Consulting (P) Ltd

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Telephone: +91 9083222536

E-Mail: anandamkcpl@gmail.com

Internship Completion Certificate

Dated – 10 / 11 / 2021

To Whomsoever It May Concern

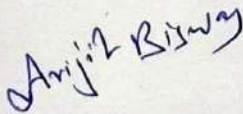
This is to certify that Ms Riya Gurung (daughter of Shri Ramprasad Gurung), student of MBA from Siliguri Institute of Technology, duly completed her internship (as required by the MBA curriculum) with Anandam Knowledge Consulting Pvt Ltd.

She worked full-time with Research & Development division of our organisation from August 24, 2021 to October 26, 2021 at our Siliguri office.

During her internship with us, she was found to be hardworking, productive and a team-person with enthusiasm and zeal.

We at Anandam Knowledge Consulting Pvt Ltd wish her all success in her future career ahead.

Sincerely,



Arijit Biswas

Founder & Director

+91 9083222536

DECLARATION

This is to declare that the Project Report on “Financial Planning and Forecasting of Anandam Knowledge Consulting Private Limited” is a record of genuine work done by under the guidance of Prof. Santana Guha, Faculty of Management in Siliguri Institute of Technology. All the data presented in this project is true and correct to the best of my knowledge and belief.

I declare that this project report is original and not submitted by any other University before.

(RIYA GURUNG)

Roll No. 11900920055

To Whom It May Concern

This is to certify that Ms. Riya Gurung of Siliguri Institute of Technology(SIT) has successfully completed the project work titled “**FINANCIAL PLANNING AND FORECASTING OF ANANDAM KNOWLEDGE CONSULTING PVT. LTD**” in the partial fulfilment of requirement for the completion of Master of Business Administration as prescribed by the Siliguri Institute of Technology.

This report is the record of authentic carried out by her during the period from 24 August, 2021 to 26, October 2021.

She has worked under my guidance.

MS. SANTANA GUHA

(Project Guide and Assistant Professor)

Date:

ACKNOWLEDGEMENT

I consider it an utmost privilege to express my heartiest gratitude and indebtedness to those who have assisted me towards the completion of my Project report. The Project report wouldn't have seen the light of day without the help and guidance of many people I take an opportunity to convey my deepest gratitude to all those individuals.

Firstly, I owe my profound gratitude to my project guide Ms. Santana Guha who extended her complete support to make me deliver my best. She shared her opinion and experience through which I was able to receive the required information and opportunity to work on this project.

I would like to express my sincere thanks and gratitude to Mr. Avijit Chanda, Management Associates of Anandam Knowledge Consulting Private Ltd, for not only providing all the moral and organizational support but also for inspiring encouragement during the course of this work.

Working on this project has proved to be an enlightening experience for me.

Thanking You,

RIYA GURUNG

Siliguri

Date:

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ABSTRACT

Financial planning and forecasting refers to the estimation and analytical projection carried out to present the likely future income and the expenses with the essential process to generate future income and cover the cost structure of the company. The financial planning model assists in taking brief step to analyse the future financial expectations. With the help of financial planning and forecasting the company can increase its growth and viability of the business performance. It provides with possible outcomes and detections regarding nay unfavourable events and trends. It offers a picture demonstrating the future financial performances. The financial statements are generally used to analyse the performance and growth of the company with the simultaneous inclusion of qualitative as well as quantitative business forecasting tools. The financial planning and forecasting of the business helps in outlining a conceptual framework by taking strategic decisions.

The aim of the study is to analyse the financial planning and forecasting of the Anandam Knowledge Consulting Private Limited which is an Ed-tech company. This project highlights the position and growth of the company by presenting the constructive model and analytical data. With the right financial forecasting of the business it tends to overcome any business hurdles and strengthen the position of the firm as well.

Keywords: *Financial Planning, Financial Forecasting, Growth and Performance, cost Structure, company.*

CHAPTER – 1

INTRODUCTION

FINANCIAL PLANNING AND FORECASTING

Financial Planning and Financial Forecasting is the assessment of variable set of values which is interpreted in order to achieve the financial viability of the organization with the correct decision. It helps in visualizing the plans which are essential for the growth of the organisation (Lakshmi, Vedavath & Sravani, 2017). The function of financial planning and forecasting helps the organisation in procuring economical and profitable use of funds.

A financial plan must be frame by analysing the present as well as the future prospects of the firm. It refers to the statement which assists in determining the amount of capital and its composition. It also helps in estimating the financial pattern of the organisation (Sharma & Gupta, 2003). It consists of producing financial blueprint for company's future activities and growth which requires long-term investment as well as growth and financing decisions. The correct time at when funds are required should be properly estimated so that finances can be raised in a timely manner in order to cope up with the activities of the organisation.

With the help of financial planning the firm will be able to anticipate problems and the information needed to run the activities. It also assists in recognizing the solutions without trial and error learning and helps in channelizing the area which needs attention (Ali, 2018). Today the functions of financial planning forecasting have gain the major central role in business performance and control of the organisation. It is defined as the key component required managing and driving the growth and performance of many organisations (Akhmedov, 2016). It is essential for guesstimating the fund and requirements of a business and its sources.

Financial planning is a long-term process which consists of making strategic decisions in order to achieve the goals and objectives of the organisation by directing and distributing the financial resources into the right place. The management needs to comprehend the past performance of the company and translate the information into forward looking targets in order to amend with the business results and performance. It consists of a set of financial statements in order to forecast the implications of the resource and the decision making of the organisation (Kang' Ru, & Tirimba, 2018). A well prepared financial plan will not only ensure the right procurement of funds but their correct utilisations as well.

A proper Financial planning and forecasting defines a plan which details about the proposal and strategies that a firm is going to do in the near future. Every business unit need financial planning be it production, trading or even Ed-tech and digital based companies in order to run its long term and day-to-day activities efficiently.

Objectives of Financial Planning

1. Adequate Funds:

A financial plan will help the organisation to ensure the right availability of the funds to ensure the enterprise goals and objectives. It consists of the area which needs the right estimation of the funds for different purposes. It is also necessary for the organisation to avoid unnecessary cost and expense.

It ensures a proper balance between the outflow and inflow of cash in order to maintain the stability of the firm.

2. Long-term view:

A financial plan is designed to estimate the long-term vision of the organisation. The needs for funds in the near future and over a longer period of time should be measured while selecting the outline of financing. It helps in preventing the uncertainties with the market change and business environment the company faces which hinders their growth. It assists the company in running for longer period of time which denotes their long-run survival in the industry.

3. Optimum use:

A financial plan help in ascertaining the sufficient amounts required for the genuine needs of the business. The funds that are needed to be acquired must be put into the optimum use of the business.

4. Coordination:

With the ascertainment of proper financial plan, it assists in coordinating the activities of the business with regard to the sales, purchase, production and distribution in the company. It balances out the cost and expenses of the company and gives confidence to the managers to make imperative decisions. It keeps the management aware of the future challenges and events of the business environment.

5. Financial Control:

All the activities of the organisation are kept under the complete control with the help of proper financial planning. As the standards are set beforehand which are then compared with the actual performance. This helps the organisations to take corrective actions and measures.

Financial Forecasting

In the process of preparation of financial and business plans, the management is responsible to make some predictions regarding the future events with regard to the future possibilities. Forecasting presents the logical base for the assessment of the financial planning. Correct estimation of financial requirements such as the sales and expenses helps in estimating the future financial needs. The plan with regard to the future diversification or improvement in the sector also necessitates the forecasting of the requirement of funds (Sharma & Gupta, 2003). Forecasting determines the future aspects of the firm i.e. what is going to happen in the coming future by analysing the past and present financial figures. It is a necessary planning tool which helps the business to adapt to uncertainty based on predicted goods and services.

Financial forecasting is an essential tool of financial planning which consists of planning business models, budgeting, operations, thus helping the management and the leaders making better choices (Ali, 2020). It helps in estimating the future financial outcomes and output for a company, industry or any organisation using historical internal accounting data and sales data (Patro, Sahoo & Kumar, 2015). It is an integral part of the business that uses past financial performances and current trends and conditions to predict the future outcome of the company.

In order to support the forecasting process, the management need to use the statistical data as well as the accumulated judgement and expertise of the individual inside and outside the organisations. With the help of historical accounting data and sales data, a financial forecast is estimated taking in account of what will happen to a firm over a given period of time.

Essentials features of Financial Forecasting

1. It assists the company in directing the right path by estimating the amount of revenue and income at will be achieved in the future. It allocates how the company should allocate their budgets for the future period.
2. A long term financial forecast can help the company in developing its business plan in accordance to the need.
3. It provides confidence to the management in making reliable and sound decisions for the achievement of goal of the company since forecasting provides relevant data in sequence about the past and the likely future vents. This is an important basis for the sound planning.
4. The organisations can remain active and alert to face challenges regarding future events and behaviour of the business environment.

CHAPTER 2 – COMPANY PROFILE

ANANDAM KNOWLEDGE CONSULTING PRIVATE LIMITED

ABOUT ED-TECH COMPANY

At the current times, India's Ed-tech company is the second biggest blooming industry in the world and it is seen to be only rising. This sector has seen a rapid growth during the pandemic. With the continuous lockdown of schools and coaching classes, the students had to depend on the digital mode of teaching. There has been rising start-ups using software such as virtual reality, videos, automation and many more to make the teaching engaging and approachable. The new generation takes the benefit of the resources these industries provide for the growing need to have the knowledge that they can implement. With the help of Ed-tech start-ups the learners are now able to understand the topic in virtual reality, augment reality and mixed reality (Azmi, 2020). These platforms also help the students in overcoming their weaknesses and solve their problems by providing them with video classes, live classes, test series and also provide solutions to the problems.

ANANDAM KNOWLEDGE CONSULTING PVT LTD

Anandam Knowledge Consulting Private Limited is an unlisted private company incorporated on 31 August, 2015. It is the part of the Anandam Group of Companies which has other division such as School and Consulting business. It is classified as a private limited company and is located in Darjeeling, West Bengal. It has authorized share capital of Rs. 5,00,000 lakh and the total paid-up capital of Rs. 1,50,000.

Anandam Knowledge Consulting Private Limited has two Directors, Arijit Biswas and Sharoni Biswas Chakraborty.

The Corporate Identification Number of Anandam Knowledge Consulting Private Limited is U74900WB2015PTC207658. The registered office of Anandam Knowledge Consulting Private Limited is at Holding No. 29/272/2/A, Durga Das Banerjee Road, Ashrampara, Siliguri, Darjeeling, West Bengal (Tofler, 2021).

It is classified as the IT business unit and is an education technology company which engages in online learning platform for the learners and the students. The company specialises in providing online services providing custom and personalized solutions which is itself backed by the efficient staffs. It provides services including research based solutions to reports which need the idea and knowledge of the experts. It has its reach internationally thus the management always has to work and update the solution and services in the given time

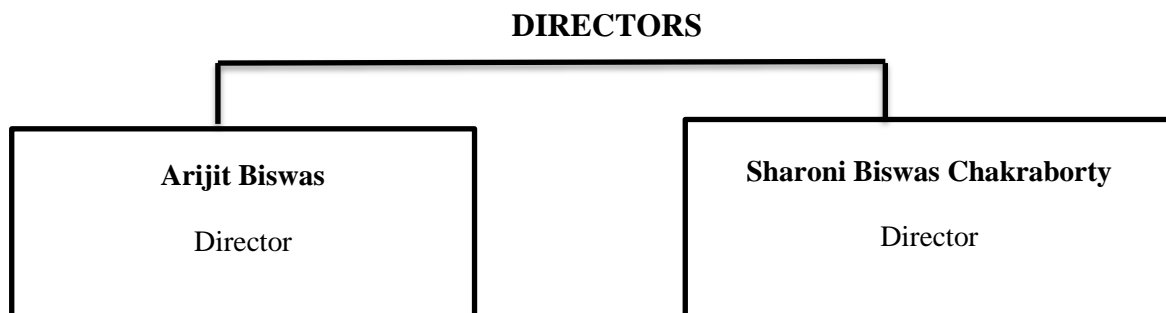
schedule of the clients. It is a growing start-up which procures high amount of revenues as accordance with the cost incurred. It provides the complex and high level case studies as well as the research papers for example PhD papers, reports on any subject matter which are asked in the universities or any organisation. It helps the students to ease their hectic schedule by assisting them in solving the problems and improving the right knowledge rather than a source to find the answers.

DIRECTORS OF THE ANANDAM KNOWLEDGE CONSULTING PRIVATE LTD

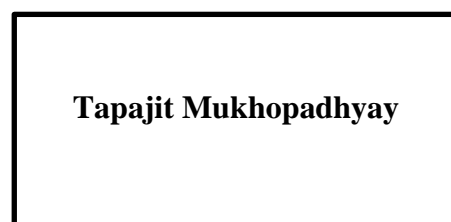
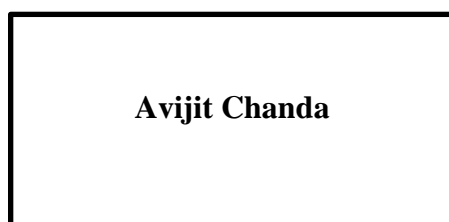
The company has 2 directors and no reported key management personnel.

The longest serving directors currently on board are Arijit Biswas and Sharoni Biswas Chakraborty who were appointed on 31 August, 2015. They have been on the board for more than 6 years.

Arijit Biswas has the largest number of other directorships with a seat at a total of 2 companies. In total, the company is connected to 1 other company through its directors.



Operations Managers



Services Offered -

The firm provides services which includes custom papers research papers and the assignments based on the client's preferences and criteria. It offers term and research papers to dissertations, case studies and essays, the team of Anandam promises to deliver the quality research based works. The team consist of the efficient and knowledgeable staffs who possess the base knowledge of the work being assigned. The Company also ascertain on keeping staffs with higher management skills such as the students from MBA and other management course to make sure the services are provided with utmost clarity and within the foundation basis.

CUSTOMERS

The customers of Anandam Knowledge Consulting Private Ltd are generally the specific based clients across the world which includes the countries of USA, Japan, India and many other European based countries. The company delivers academic related services such as online assignments and tutoring to the students. Students and academic researchers can access to the Anandam Knowledge Consulting Services which includes advanced writing, tutors, expert answers and solutions based on management and other subject related research works with advanced PHD papers. Anandam sees an opportunity to help students in various different aspects and fields of their education. Thousands of students and learners use this opportunity for the academic and regular basis of learning. The platform provides authentic answers and solutions offered by the experts which are made sure that they are not at all plagiarized. It concludes the users which generally constitute of 70% of high-school and college based students. Anandam is guided by its privacy policies and conditions which are committed to protect the identities of the users.

COMPETITORS

Competitors are the one which is specialised into the same services. While this can come with a little advantage that the firms are less in numbers in the city which deals in such services providing advanced writing and expert solutions to the students and the research paper holders as well. However there are certain competitors in the worldwide market of the consulting services which can be used as an alternative to it as it provides the same kind of services having broader aspects of tools and learning. These may include – Course Hero,

Chegg, Quizlet, Stack Exchange, 24 Hours Answers, Domyhomework, etc., any others. Some of the leading and top ed-tech companies which specialises in providing online solutions are as follows:-

1. Course Hero – Course hero is the Ed-tech company based in America, which specializes in proving online learning platform for the students. They provide specific course study resources.
2. Quizlet – Quizlet is the set of study tools which gives access to the learners be it student or teachers to help them to master into the subjects. The users can not only use the study sets but also create their own. Their product consists of flashcards, quizzes and even academic related games (Edwards, 2021).
3. Chegg.com – Chegg provides answers to the questions which are posted by theory subscribers online. Their services include maths solution, tools to create bibliographies, and essay writing as well (Adams, 2021).
4. 24 Hour Answers – It is a website which helps college students with their homework. Their services include online tutoring, homework assistance, and a library of academic solutions (Brunner, 2021).
5. Stack Exchange – This Ed-tech company is based on providing online questions and answers interface. The Company allow users to ask and answer questions on various topics ranging from software programming and cooking to photography, and gaming (Bloomberg, 2021).

ENVIRONMENT

The internal business environment of the organisation comprises of the factors which directly impacts the company's success and approach of the operations. It is essential to manage the internal operations of the business as it leads to reach the objectives of the firm. Most importantly the role of the company's management and its leadership has the direct influence on the organisation's culture. A company in order to sustain for a longer period of time should make sure they have ethical corporate culture and the employees are motivated. Anandam Insights follows a set of moral values and norms in order to create workable solutions.

- **Motivated Employees** – The employees are motivated to put their best efforts on task and are appreciated for their performances with the rewards such an increase in incentives and recognizing their hard work.

- **Community** – The organisation work as a community thereby creating better conditions for the employees to work in. it also ensures the employee work in a coordinated manner. The organisation also celebrates festivals and goes for excursion trips with the employees in the organisation which builds sense of belongingness among the workers.
- **Trustworthy Management** – The senior managers are supportive and provide thorough guidance to the employees. They act professionals and are trustworthy which creates a positive impact on employees and have overall workplace satisfaction.
- **Fairness** – The firm follows ethical standards and norms and thus ensures total fairness in the process of management.
- **Peaceful environment** – The workplace is always peaceful and cheering. There's a sense of respect among them who works co-ordinately in order to achieve the deadline and tasks on the given time schedule.

TECHNOLOGY

- **Google Analytics** –It is a form of web analytics service which is provided by the Google which helps in tracking and reporting the website traffic (Chai, 2021). It is used by the Anandam Insights which is also very common in every digital based company. It has basic analytical tools which is used for search engine optimization (SEO) and marketing purpose for reaching out with the clients and suppliers of the firm.
- **MS-Office** - Microsoft Office Suite has been intended so that the interface across all the applications is consistent. It helps the users to move from application to application to carry out their various business tasks.

Anandam's activities are dominated by the MS-office applications in their day-to-day activities. Being an Ed-tech company, it utilizes the MS-word and Excel applications as a base in order to make sure the writings and the research works are authentic. The primary applications that are included in Microsoft Office include the following:

- a) **Microsoft Word**— Word processing application is used by the team as it is an important applications for the educational purposes in order to create documents, research papers, custom writings etc. This helps in assessing the correct information and writing authentic papers. Since the company provides solutions to the questions which includes essay writing, research papers, thesis papers, assignments thus the management have to be careful with words and sentences. Ms-word helps in writing the papers without any errors, thus making it as the professional write ups.

b) Microsoft Excel—A spreadsheet application used primarily to record the data and numbers with calculations, functions, links, and other operations. Here, the company records the performance of the employees on daily basis. The workers are asked to record their tasks done on daily account which initially defines their salary as well as incentives amount.

There are several others Microsoft applications which is being used as accordance with the clients purpose such as Microsoft PowerPoint, Microsoft publisher, etc.

- HTML5 - HTML5 is a Markup language that is used for arranging and presenting content on the World Wide Web. It is the fifth and last major HTML version that is a World Wide Web Consortium recommendation.

SWOT ANALYSIS OF ANANDAM KNOWLEDGE CONSULTING PRIVATE LIMITED

A SWOT analysis is the basis and a framework which is used to interpret a company's competitive positioning in its business environment. Anandam Knowledge Consulting Private limited is slowly taking its step forward year by year in providing academic based services to its clients worldwide.

STRENGTH

1. Reach:

Anandam Knowledge Consulting Private Limited is supported by a strong distribution network making sure that the services are reached to its clients in a given deadline.

2. Skilled Employees:

Anandam Insights provides proper guidelines and give management training to its newly acquired staffs. They invest extensively in the training procedure of its employees that has resulted in employing and retaining skilled and motivated employees in the firm.

3. Quality Maintenance:

The services provided by the Anandam be it assignments or any research related papers; they have maintained quality over the years and are still valued by the customers who find it valuable for the amount they pay.

4. Continues Work Flow:

Even during the pandemic, there has been consistent work flow with the initiative taken to work from home by the management. The work is assigned to the respective mails of the employees where they can easily sit back at home and do the work.

5. On the Job Skill Development:

The employee gets familiar with the MS word skills and various hypothesis and excel tools which are necessary in the process of moving forward in the academic as well as in the corporate field.

WEAKNESS

1. High Workload

At times the workload seems high per worker as there are few workers than the actual work required to complete the task in the given schedule. This sometime tends to put the employees in the psychological stress and is thus less likely to be productive.

2. Shortage of good talent

Competitive and enthusiastic individual who seek exposure have been found leaving the organisation in recent years which could hamper the growth and retaining the good employees in the upcoming years.

OPPORTUNITIES

1. Technological Advancements

The cost of operations is reduced due to the automation of the technological development. It enable on providing better data which are collected on the preferences of the customers and improves the marketing efforts.

2. Internet and Digitalisation

The increase in usage of internet across the globe and the simultaneous reach the companies can get to be in touch with its customers has benefitted both the company and customers in large. This denotes there is an opportunity for Anandam in reaching to its customers worldwide ad are able to expand their presence online with the help of the internet access.

3. Increased Globalisation

With the increase in globalisation and the reach across the country, the Anandam services does not just restricted to its own country. It can extend its operations to other countries with the help of the digitalisation.

4. MS office skills and development

The Employees gets the opportunity to sharpen their skills with regard to the MS office skills such as MS word and excel tools. It also improves the communication and analytical skills of the workers while working into the firm.

THREATS

1. Increasing Competitions

The increase in competition in the industry may influence the pressure on prices which can make the firms to lower their prices in order to sustain and compete in the market. This can also affect the market share of the company.

2. Change in technological aspects

Constant change in field of technological advancement may require the workers to be trained accordingly as the inability to keep up with these changes can lead to loss of business.

3. Custom work and deadline

The clients tend to ask the task to be completed in a very short span of time, this can cause a pressure to the workers and if are unable to provide the work in a given time framed, they may look up to other competitors.

CHAPTER – 3

RESEARCH METHODOLOGY

Title of the Study

Financial Planning and Forecasting of Anandam Knowledge Consulting Private Limited

Objectives of the Study

- To understand the concept of Financial Planning and Forecasting
- To analyse the financial position of the company
- To study the cost structure of the company
- To use the Financial technique in order to analyse the financial position of the company

Scope of the Study

- The study has been conducted in taking in view of the financial planning and forecasting technique used in Ed-tech and digital based companies
- The uses of unconventional financial terms and qualitative tools to give favourable impression in the accounting and corporate world.

Limitations of the Study

- The presentation of financial statements for tech and digital companies since it deals with the digital products and services and comprises of intangible assets.
- Absence of inventory and physical products creates an entirely different picture while analysing the balance sheet.

CHAPTER – 4

DATA ANALYSIS AND INTERPRETATION

The digital and information technology based companies provides a rich set of database and information to the entire audience of the marketer with a single website. It is being used throughout the purchasing process of the digital products and services. This led to incurring a little marginal cost to the business.

Cost Structure of Anandam Knowledge Consulting Private Limited

The cost structure and financial reports of the digital products and services here in case of Ed-tech company is totally different from the traditional manufactured goods which are typically made of fixed cost and variable cost. In case of companies providing digital services, cost structures vary from the regular traditional/tangible goods.

- First their fixed costs are higher than variable costs, which includes basically the salaries of the employees and others such as depreciation and insurance cost.
- Secondly their variable costs are usually minimum or close to zero.

The company have small variable costs as the products i.e. the services they provide are directly marketed from their official website and email with no distribution and packaging costs. Their cost structure of the generally consist of fixed cost and not variable.

**Due to its services which are offered digitally it has -
High Fixed Cost > Variable Costs**

Another important factor about digital companies is that the financial statements have a little salience as their assets are mainly intangible in nature having no physical products and inventory. This makes a start-up company like Anandam difficult to present the financial statements. The main foundation of these kind of companies are research and development, brands, supplier networks, computerized data and software.

In taking financial forecasting decisions the management uses the qualitative forecasting tools which include Executive Opinion, Scenario Writing and Sales Force Polling.

1. **Executive Opinion** – At Anandam, the directors and the key managers who are the pat of operations and management associate takes active part in taking the financial decisions of the firm. Being in the business for more than 10 years the management has the clear idea regarding the demand and their base clients. Revisions are made in the forecasts beforehand to understand and fulfil the customer expectations.
2. **Scenario Writing and Sales Force Planning** – This application is used to analyse in-depth knowledge of the sales force about customer behaviour pattern by generating likely scenarios in line. For example, during the covid-19 period the company was still benefited and received the works from the clients as their clients basically constitute of students and learners which are necessary in daily lives under any circumstances.

Taking into account of the Executive opinion and creating forecast by scenario writing the quantitative technique to forecast the financial position of the firm is been analysed with the help of constructing a financial model. The presented below figures are the Profit and Loss statement of the Annadam Knowledge Consulting Private Limited for the year ending 31st March, 2021.

Profit & Loss Statement for the year ending 31st March, 2021

Particulars	Amount (Rs.)
Sales	70,00,000
Less : Expenses (Fixed Cost + Variable Costs)	36,08,000
	33,92,000
Depreciation	1,50,000
EBIT	33,42,000
Less: Interest	30,000
PBT	31,92,000
Less: Tax	6,38,400
Profit after tax	25,53,600

Balance Sheet for the Year ending 31st March, 2021

Liabilities	Rs.	Assets	Rs.
Loan	2,50,000	Fixed Assets:	
Capital: 5,00,000		Computer - 6,80,000	
(Net Profit) 23,03,600	28,53,600	Furniture - 1,20,000	
		Land & Building – 12,00,000	20,00,000
			Less- dep (2,00,000)
			18,00,0000
		Cash at bank	1,95,540
		Cash in hand	11,08,060
Total	31,03,600	Total	31,03,600

Model Inputs and Assumptions as per the Management Opinion & Sales force Polling

Current year's sales, So	70,00,000
Overall growth rate, g	14%
Variable cost ratio (Minimal due to the digital products and services, And custom made services - 30,000)	
Fixed cost, fc (Inclusion of salaries of employees + Management trainee + Interns stipend + Depreciation and insurance payments)	35,50,000
Annual increase in fixed cost Fo	10%
Depreciation rate, Dep	10%
Interest rate, I	12%

Pro forma Profit and Loss Statement

Particulars	Amount (Rs.)
Sales	79,80,000
Less : Expenses (Fixed Cost + Variable Costs)	37,35,000
	42,45,000
Depreciation	2,50,000
EBIT	39,95,000
Less: Interest	36,000
PBT	39,59,000
Less: Tax	7,91,800
Profit after tax	31,67,200

Pro forma Balance Sheet for the year ending 31st March, 2021

Liabilities	Rs.	Assets	Rs.
Loan	1,70,000	Fixed Assets:	
Capital: 5,00,000		Computer - 8,50,000	
(Net Profit) 2997200	34,97,200	Furniture - 4,00,000	
		Land & Building – 12,50,000	2500000
			Less- dep (2,50,000)
			2250000
		Cash at bank	14,24,700
		Cash in hand	577710
		Prepaid Insurance	247590
Total	36,67,200	Total	36,67,200

CHAPTER - 6

FINDINGS AND SUGGESTIONS

1. The cost of expenses of Anandam Knowledge Consulting Private Limited generally arises from fixed cost since it deals with services which are digital in nature. It includes research and consulting, textbook solutions, research paper work, assignments, other student services.
2. The company's variable cost is very minimal as the products and services are marketed and sold directly from the website to the clients.
3. The financial planning of the company is taken mainly with the help of qualitative forecasting tools. For instance, executives and management associate plans the financial structure of the company.
4. Their growth rate of the company is between 10-15% every year. Though they need to bear the expenses as well while recruiting any new trainee or employees. While even during the pandemic their business was profitable with the continuous work they received from the clients.
5. It is to be noted that many digital companies have no physical products and have no inventory to report. Therefore, the balance sheet of physical companies and digital companies present entirely different pictures. Sometimes it gets difficult to showcase the financial statements of the digital companies, which is also mentioned in the research work of Vijay Govindarajan, Shivaram Rajgopal and Anup Srivastava.
6. These kind of companies need to showcase their surplus or profit earned in the particular accounting year in order to assess their financial worth.
7. The success of the company is analysed or can be analysed by measuring their revenues per subscriber numbers, sales, customer churn, the launching of new products and services.
8. The digital and tech companies can offer more detailed data on all the intangible investments and the gains made by the company even if it cannot be shown by an audit such as customer relationship and marketing, information technology and database, the expenses incurred in talent acquisition and training as well.

CONCLUSIONS

A proper financial planning has always recognised as a valuable tools to deal with the future uncertainties as well as create right cost structure of the company. A business can only be consistent and survive in the market if it analyse the strategic planning properly taking into account all possible financial risks. It is also important to have efficient managers who are reliable enough to take such important decisions by forecasting the business environment. The emerging digital companies have even concluded that the non-traditional metrics are better procedures for considering the growth route of the business performance such as annual recurring revenue and profits. A systematic financial planning enables the company to aspire for better future growth which also accelerates the economic development of the country.

This project demonstrates how the financial reports and analysis of financial data works differently for the tech and digital based companies then the regular physical selling goods industries. Since accounting rules explicitly treat tangible and intangible assets separately the ascertainment of financial reports buy the analysts becomes a way of problem. Nevertheless, the industries show the presentation of their financial reports with respect to their growth percentage in each accounting year with regard to the surplus and revenues. The consideration of the acquisition of customers, every new subscribers and distribution and marketing puts emphasises on the financial position of the firm. Hence, these companies are able to forecast their financial structure and performance of their activities.

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A Report on
“Financial Modeling and Analysis of 50 Flats Housing Project in
Gurgaon, Haryana IN”



By-

Priyadarsini Mukherjee

Master's of Business Administration

Siliguri Institute of Technology

(PROJECT UNERTAKEN FOR THE PARTIAL FULFILLMENT OF MBA PROGRAM)

Guided by-

Ms. Santana Guha (Institute)

Ms. Anshu Malhotra (Company)



Certificate ID: VCE/COC12315 Date: 31 Oct 2021

Certificate of Completion

This certificate is awarded to **Miss. Priyadarsini Mukherjee** from **Siliguri Institute of Technology**, for successfully completing her online internship at M/s Vardhan Consulting Engineers as Finance Intern during **1 Sep 2021 to 31 Oct 2021**.

We appreciate her focus towards learning and analyzing about Project Finance – Modeling and Analysis and completing her internship project along with the timely submission of report.

We admire Priyadarsini Mukherjee's analytical contribution to VCE through her findings on the project: **“Financial Modeling and Analysis of 50 Flats Housing Project in Gurgaon, Haryana IN”**.

During her tenure as Finance Intern, we found her efforts sincere, meticulous, and result-oriented.

We wish her all the best in her future endeavors.

Neha Kumari
Sr. Manager - HR & Internship Coordinator



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Certificate URL: <https://certificates.techvardhan.com/COC12315.pdf>



Vardhan Consulting Engineers

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TO WHOM IT MAY CONCERN

This is to certify that Ms. Priyadarsini Mukherjee final year student of MBA, Roll number 11900920018, pursuing under MAKAUT has undergone her project work for partial fulfillment of the degree of Master of business Administration titled “**Financial Modeling and Analysis of 50 Flats Housing Project in Gurgaon, Haryana IN**” under my guidance .

I wish her every success for her future endeavors.

Ms. Santana Guha

Project Guide and Assistant Professor,

MBA

Siliguri Institute of Technology

Declaration

I hereby declare that the work which is being presented in the M.B.A. Major Project Report titled “**Financial Modeling and Analysis of 50 Flats Housing Project in Gurgaon, Haryana IN**”, in partial fulfillment of the requirements for the award of the Master Of Business Administration and submitted to the Department of Master Of Business Administration of Siliguri Institute Of Technology (SIT) is an authentic record of my own work carried out during a period from September 2021 to October 2021 (3rd semester) under the supervision of Ms. Santana Guha, Assistant Prof. of M.B.A Department(SIT) & Ms. Anshu Malhotra of Vardhan Consulting Engineers.

Priyadarsini Mukherjee

Siliguri

Acknowledgement

I have taken efforts in this project. However, it would not have been possible without the kind support and help of many individuals and organizations. I would like to extend my sincere thanks to all of them. I am highly indebted to Siliguri Institute of Technology and Vardhan Consulting Engineers, for their guidance and constant supervision as well as for providing necessary information regarding the project & also for their support in completing the project. I would like to express my gratitude towards my Institutional guide Ms. Santana Guha and company guide Ms. Anshu Malhotra for their kind co-operation and encouragement which helped me in the completion of this project. I would like to express my special gratitude and thanks to industry persons for giving me such attention and time.

My thanks and appreciations also go to all of the people who have willingly helped me out with their abilities in developing the project.

Priyadarsini Mukherjee

Siliguri

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Consulting Engineering in India

The consulting engineering profession in India has attained world class standards in providing services for multi-disciplinary complex and large projects as is evident from the large number of consultants working on projects abroad either from their home office or a project office abroad.

Indian Consultants are usually engaged for their ability to provide appropriate, adaptable and affordable (cost effective) and innovative solutions to requisite quality standards and transfer the technology and designs for execution of new projects or for expansion of existing projects.

India has a large number of consultancy companies both in the public as well as the private sectors apart from individual consultants. The large companies cover almost every engineering discipline and are doing complex projects for different sectors.

The requirement of engineering consultancy services for projects within India has grown multi-fold due to large investments in all sectors. Government's funding is of course the maximum in the infrastructure sector. This has resulted in acquisition and absorption of new technologies and up-gradation of skills plus it has attracted a number of foreign consultancy companies to set-up Indian subsidiaries. Indian consultants are contributing their mite for sustainable development keeping in view safety, health and environmental considerations.

The Consulting Engineering profession came of age in India after decades of struggle and now their services are engaged by small, medium and large clients. Some of the consultants have been engaged directly by bilateral and multi-lateral banks (MBDs) such as The World Bank (WB), Asian Development Bank (ADB), Kreditanstalt für Wiederaufbau (KfW), Japan International Cooperation Agency

(JICA), Japan Bank for International Cooperation (JBIC), United Kingdom – Department for International Development, UK (DFID), United States Agency for International Development (USAID), Indian financial institutions, nationalized and private banks. Indian consultants are being engaged by the MBDs and others in competition with consultants from developed countries.

Introduction to Vardhan Consulting Engineers

Vardhan Consulting Engineers (VCE) is a premium organization for genuine engineering and design consultancy for power projects, construction projects, and business development of new startup firms. Our firm is founded and operated by highly experienced engineers from all fields and disciplines.

We provide engineering and project management consultancy to energy projects. Especially Solar PV power projects (Utility-Scale Large Sized Projects), Pyrolysis Projects (Plastic to Oil).

Our services include:

- Feasibility Analysis, Detailed Project Report, Financial Analysis (IM).
- Financial Closure through Debt or Private Equity for Project Finance.
- On-site and Off-site Project Management and EPC-Management Services.
- Documentation and Transaction Services for Sale of Project.
- Project Development and Transfer of Rights at NTP.

VCE has different business horizons and revenue sources such as:

- Engineering and Management Consulting.
- Importing and Branding Pearl Jewellery.
- Stock Market and Cross-Currency Trading.
- Insurance and Investment Advisory.

The vision of VCE is:

Creating values to this world by providing high-quality engineering and management consulting for energy projects.

VCE's mission is:

To be the most preferable consultant for the energy and education sector in India and abroad.

VCE's Objective is:

Provide high-quality and detailed analysis, simulation, modeling, and engineering for energy projects.

Provide value addition in energy business through legitimate fundraising, valuation, and M&A.

Provide quality training and internships to young core sector engineers and managerial students.

Their service includes:

- Feasibility Analysis, Detailed Project Report, Financial Analysis (IM).
- Financial Closure through Debt or Private Equity for Project Finance.
- On-site and Off-site Project Management and EPC-Management Services.
- Documentation and Transaction Services for Sale of Project.
- Project Development and Transfer of Rights at NTP.
- Our lead consultant have 10+ years of experience in energy sector in India, Philippines, UK, Cambodia and Thailand. We are specialists in Solar PV projects, we provide tailored made engineering and management solutions for the client's needs.

The company has completed more than 30 projects and is expanding its services all over India. They firstly do the research and then plan accordingly keeping in mind the customers. It has developed several projects in the Hyderabad, Gurgaon

and Bengaluru region. They are planning to diversify its business into developing industrial warehousing parks and IT parks for the next stage of growth.

3 CET Report

Company:

Vardhan Consulting Engineers (“VCE”) is a pioneer organization to fulfill the current generation needs of students and companies. We offer engineering and management consultancy services for infrastructure projects.

VCE is founded by group of engineers who have strong academic background with decades of management experience while working in companies all across the globe. VCE is providing solutions to the complex engineering, management and financial issues of clients.

Vardhan Consulting Engineers is established on 10th June 2018.

Customers:

The customers are the Kings for any business to run successfully. Its customers are -

Energy project firms like -

Solar power PV projects

Pyrolysis projects

Competition:

The competitors of Vardhan Consulting Engineers are –

PEMS Engineering Consultants Pvt. Ltd.-

PEMS Engineering Consultants Pvt. Ltd. (PEMS) is an ISO certified (ISO 9001:2015) consultancy organization, with a successful track record of more than two decades in the multifaceted portfolios of civil infrastructure.

PEMS is specialized in providing comprehensive consultancy services from project identification to project commissioning and provides a complete range of services needed to conceptualize, design, engineer, construct and manage the project to meet the specific requirements of its clientele.

TAS Engineering and Consultancy Services-

TAS Engineering and Consultancy Services" is a project management consultancy service provider in the field of the Food Processing Sector mainly in Meat, Poultry, Fruits & Vegetable, Integrated Farming System, Fish Processing including Multipurpose Cold Storage Design, Modern Slaughter House cum Meat Processing Plant Design. We also provide services for the design of various auxiliary plants require for the above sectors like Waste Management Plant, Rendering Plant, Refrigeration System, and Effluent Treatment Plant & Bio Digester Plant. Our services include Project Panning, Preparation of Detailed Project Report, Liasoning Services, Selection of Contractor / Vendor, Project Supervision & Monitoring till successful commissioning of the Plant.

Kristi Engineering Services Private Limited-

Kristi Engineering Services Private Limited is a Siliguri, District: Darjeeling, West Bengal based company working towards excellence in the Consulting space, and believes in pursuing business through innovation and technology. Our team comes with twenty years of industry experience, and comprise of a highly motivated set of specialists & industry experts. Our goal is to be a leader in the

industry by providing enhanced Services, Productivity, Relationship and Profitability.

Our vision is to provide quality services that exceed the expectations of our esteemed customers. We firmly believe that our customers are the reason for our existence, and greatly respect the trust that they place in us. We grow through creativity and innovation. We integrate honesty, integrity and business ethics into all aspects of our business functioning. Our mission is to build long term relationships with our customers. We strive towards delighting our customers at every opportunity through exceptional customer service. Our future looks bright as we continue developing a strong base of key customers and increasing the assets and investments of the company.

Environment:

Consulting engineers constitute an occupational community, which engages through its work with important and wide-ranging environmental issues related to, for example, physical planning, construction of buildings, transport, and water management. They are independent contractors retained to work on a project-by project basis, and their main expertise resides in engineering and architecture.

Consulting engineering companies play a key role in the ongoing shaping and reshaping of the physical qualities of nature and culture, of landscapes, and the built environment. Thus, potentially, they have a key role in making modern societies more sustainable. There are many developments that suggest that consulting engineers will be very much concerned with environmental issues in their work. First of all, there is, after all, a high degree of awareness of the need to consider green designs, particularly at a time where climate change is on the agenda in most societies, and where there is considerable political pressure to

promote sustainable development. Also, consulting engineers are assumed to be subjected to norms about ethics, usually articulated through professional societies.

Technology:

Knowledge is limitless and continues to evolve based on what you want to get out of it. Because of new advanced technology, digitalization in the field of engineering has gained equal importance. Knowledge management (KM) has been implemented in many firms and associations to better understand the role of technology and maximize its value. KM is concerned with delivering or making available the appropriate knowledge to the appropriate people at the appropriate time.

The reason KM has gained importance at the same time is to help people understand the know-how of new competencies and add value to the business by utilizing the appropriate resources.

Value addition: KM is a tool that, when used properly, can add the most value to your business. One of the most important goals of knowledge management is to support the business through value engineering and innovation. Consulting engineering is a field in which they hire people, databases, time, hardware, and software that, if carefully developed, can bring about innovation and value-based work processes. This is now possible thanks to the use of KM. Thus, KM, when used correctly and at the right time, can produce innovation, value, and outcomes.

Digitalization: Today, the digital world has taken over every business, regardless of its nature. Adaptability and implementation of these ever-changing technologies is a continuous and critical process for businesses. The KM process

can assist in dealing with these changes and keeping the business current by utilizing new technology in the KM process itself.

Evolution: When KM is linked with IT and the digital team, the goal is to keep the knowledge constantly updating and improving in order to align new technologies with the adaptability of the staff. The main goal here would be to keep the Electronic Document Management system constantly updated for reference of past projects for potential ones, as each completed project would add to new learning, value points, innovations, and so on.

SWOT Analysis of the Company

Strength -

Since it's an MSE, their output and customer interaction are better than bigger companies.

Weakness –

VCE is not known widely.
Not much information is available online.

The owner is in a position to scrutinize their service quality.

Therefore, the risk is minimized and crises are prevented in the earlier stages.

Opportunity -

They should enlarge their presence to become at par with other engineering consultancies.

Threat -

The consulting industry is crowded with alternatives and other companies. They must up their game to meet client/customer satisfaction.

Who is Who of the Company

The core team of VCE consists of-

Mr. Ashish S Kumar,
Lead Consultant and CEO

Ms. Neha Kumari,
Sr. Manager HR and Admin

Anshu Malhotra,
Assistant Operations Manager

Celesti Lenka,
Assistant Operations Manager

Manish S Kumar,
Consultant, M&A and IPO

Amit S Kumar,
Consultant, IT & Software Sector

Introduction

What is Financial Modeling?

- Financial modeling is the process of creating a summary of a company's expenses and earnings in the form of a spreadsheet that can be used to calculate the impact of a future event or decision. A financial model has many uses for company executives. Financial analysts most often use it to analyze and anticipate how a company's stock performance might be affected by future events or executive decisions. Financial models are used to estimate the valuation of a business or to compare businesses to their peers in the industry. They also are used in strategic planning to test various scenarios, calculate the cost of new projects, decide on budgets, and allocate corporate resources.

What is Financial Analysis?

- Financial analysis is a general term that refers to an assessment of a business or a project. The assessment is carried out with the intention of either investing in the company or project or lending money to the project. The assessment is required since one would like to take an informed decision about any investment or lending. Financial analysis is typically carried out using ratio and trend analysis of relevant information taken from financial statements and other reports.

Objective of the Study

Financial modeling assists the management not only in the decision-making process but also in the preparation of financial analysis.

The following are the objectives of creating a financial model:

- Valuing a business
- Raising capital
- Growing the business
- Making acquisitions
- Selling or divesting assets and business units
- Capital allocation
- Budgeting and forecasting

Now, VCE is planning to develop a project near Gurgaon, Haryana and has acquired land for the same purpose to develop it as a residential building having 50 flats of 900 sq. ft each. And they are expecting to sell the flats at a rate of Rs.4000 / sq. ft. They have expected a Capital expenditure on this project to be Rs.8 Crore and Operating Expenses to be Rs. 50 Lacs / per annum for the whole project. And for this, they are seeking a non-recourse debt (project financing) with 70:30 as Debt to equity ratio from leading commercial banks in India as a 12 years term loan.

Scope of the Study

Financial Models are used by-

- Investment Bankers
- Equity Research Analysts
- Credit Analysts
- Risk Analysts
- Data Analysts
- Portfolio Managers
- Investors
- Management/Entrepreneurs

Limitations of the Study

Time-Consuming: Firstly, it is important to understand that financial modeling is a time-consuming exercise. This is because creating a financial model is a project which requires several tasks to be done. The data needs to be collected, the underlying factors have to be identified, and the model needs to be tested for financial as well as technical irregularities. This model then needs to be made intuitive and user-friendly. Needless to say, all this costs a lot of time and money. Many companies, particularly smaller ones, may not have the resources to spare for this exercise. Hence, in many cases, financial models have very limited applicability.

Inaccurate: In many cases, financial models have proven to be woefully inadequate. The subprime mortgage crisis of 2008 is widely quoted while trying to explain this point. However, it needs to be understood that inaccuracy is built into the model itself. Nobody has the knowledge required to predict factors such as interest rates, tax rates, and market shares with utmost precision. If a person did have such an ability, they would make a killing by trading in the stocks and derivatives market and would not need to create financial models. Therefore, the numbers provided by the financial model need to be taken with a pinch of salt. If numbers are being projected far into the future, then one can be almost certain that these numbers will not be met.

Soft Factors Not Considered: Lastly, many mergers have failed because of soft factors such as difficulties integrating the culture of the two acquired companies. It is impossible to build such factors into financial models. On the one hand, models take into account synergies which will be created by reducing expenses as a result of the merger. However, on the other hand, they do not take into account the expenses which will arise due to lack of cultural compatibility. This leads to an overvaluation of assets in the long run. Many mergers have failed in

the past even though the financial models had predicted that these models would be successful.

Analyzing the Objective of the Study

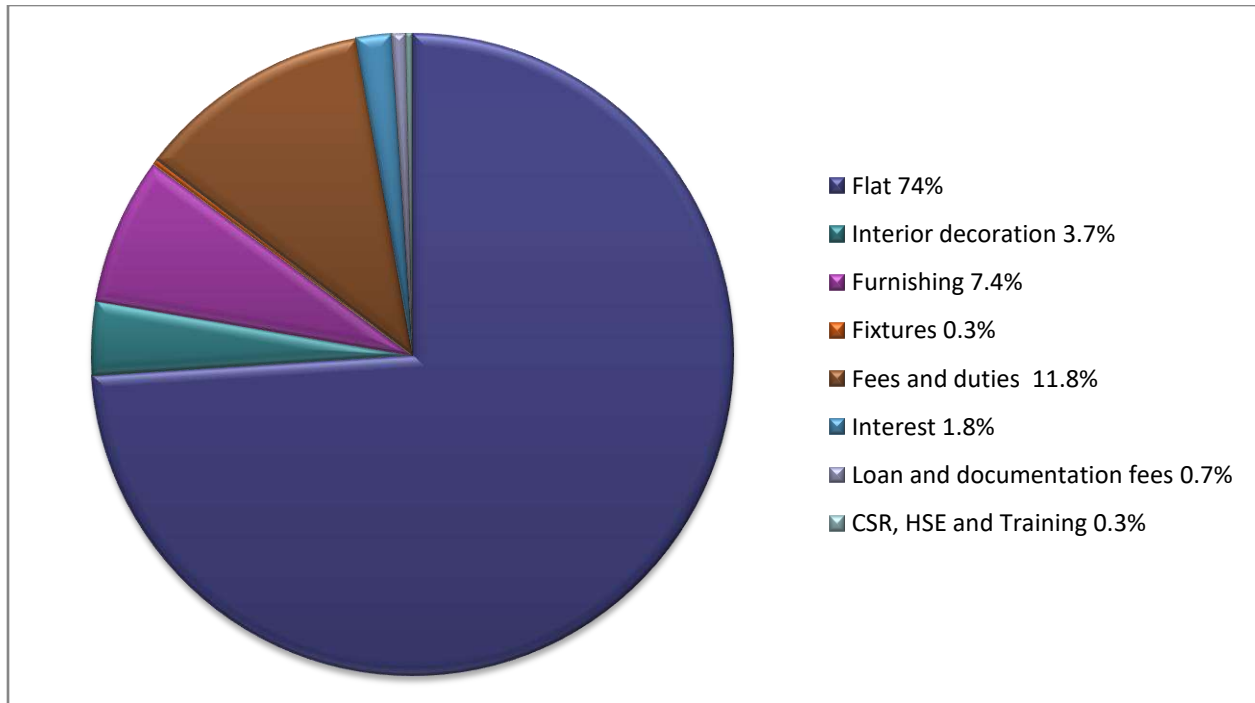
The Financial Model is prepared in which all the information regarding the Flat construction and cost and revenue related to the project are given below:

For Cost

Capex:

Capex is the total investment done for the project company. Investment breakdown is done in detail:

- 1) It is assumed that the total cost incurred on flat will be 74% of the total capital expenditure which is Rs. 58997050, which means that the cost of constructing 1 flat is Rs. 1179941
- 2) For interior decoration it will cost 3.7% of the total capex which means for 1 flat it will cost up to Rs. 58997
- 3) For furnishing all the flats it will cost 7.4% of the total capex i.e., 29 lakhs of the total cost.
- 4) Fixtures will cost around 2 lakhs which is 0.3% of the total cost.
- 5) The fees and the duties which includes Stamp Duty, Broker Fee, Fundraising Fee and Transfer fee will contribute 11.8% of the total capex.
- 6) Interest during Moratorium is 1.8%, which accounts to approx. Rs. 14 lakhs.
- 7) Loan and documentation fee incurred will be 0.7% of capex
- 8) CSR, HSE and Training will contribute to 0.3% of Capex.

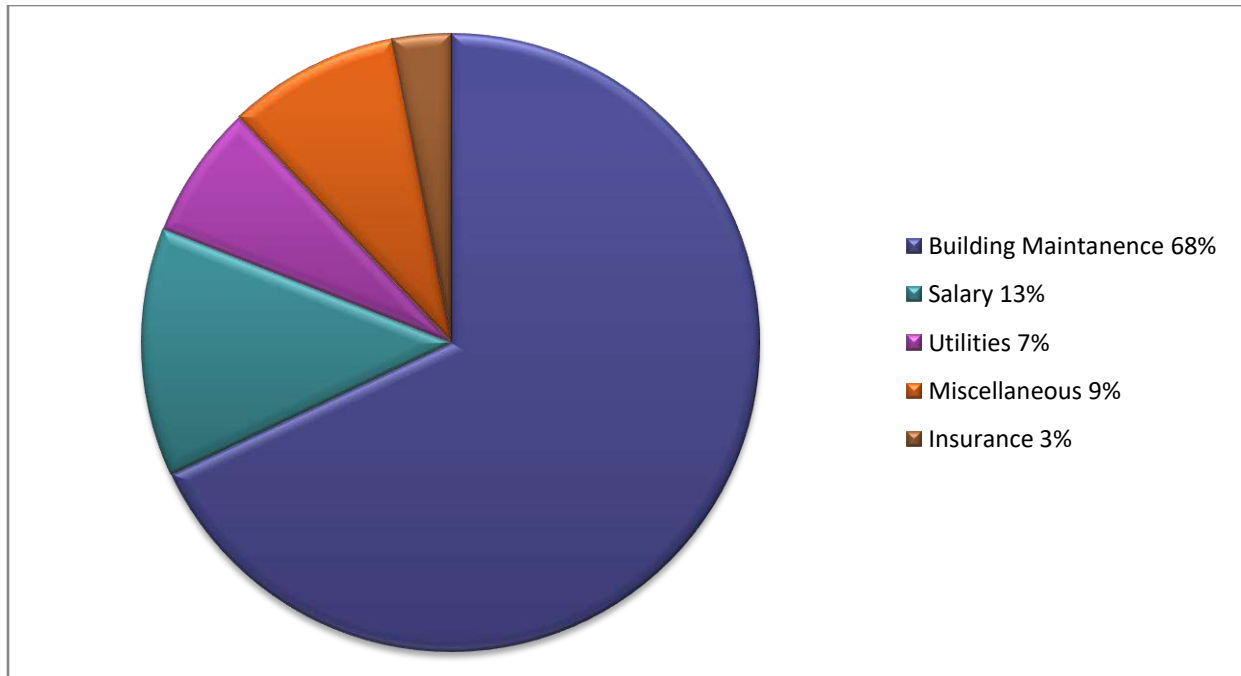


Capex Breakdown

OpEx:

The total operating and maintenance cost per year is 50 lakhs

- 1) For maintaining the overall building, it will cost 68% of the total opex which means that Rs.34 lakhs will be incurred every year per flat.
- 2) For providing the amenities like electricity, water and internet it will cost 7% of the total opex i.e., Rs. 7000 per year for every flat.
- 3) The salary that will be paid to the maid and accountant will account for 13% of the operating expenses.
- 4) For plumber, electrician and other miscellaneous expenses it will account for 9% of the operating expenses every year.
- 5) And for insurance charges it will cost 3% of the total opex



OpEx Breakdown

For Revenue

Revenue growth rate assumptions are one of the most important assumptions in a financial model. Small variances in top-line growth can mean big variances in earnings per share (EPS) and cash flows and therefore stock valuation. For this reason, analysts must pay a lot of attention to getting the top-line projection right.

Total expected revenue from flat sales will be Rs 18 crores. The installment amount is fixed at Rs.1.2 crores per year that will be deposited in the bank. So every year the sum of sales receivable and interest is the revenue for the project. The installments will be received after 15 years. The interest received from the bank is 5 percent of Principle of every year.

For Debts

The Capital structure of the firm is formed in such a way that 30 percent is raised through equity and 70 percent is raised through Debts.

The Debt is raised by the firm for 12 years at a rate of 8 percent per year. The Moratorium is 0.5 years and the total number of periods is 24. Then the debt is estimated first and the interest payment is calculated then the principal payment. Then finally the total is taken off both of payments and subtracted from year wise debts till it becomes zero.

Financial Model

In this step the Cash flows will be calculated by taking some of the assumptions.

Assumptions:

Inflation 4.50%

Debt rate 8% USD/INR 70.00

DDT 0.00% Moratorium 0.5 years Discount 7%

Tax Holiday 0 yrs Debt tenure 10.0 yrs Construction 0.25 yrs

Tax rate

20.00%

Depreciation 7.00%

MAT 18.5%

These are some of the assumptions which had been taken for the estimation of Cash flows, IRR and DSCR.

Inflation rate is taken to be 4.5% by looking at the current economic situation.

Tax rate is taken to be 20%

Debt rate is 8%.

The depreciation is charged at the rate of 7%

The discount rate for the investments is 7%.

So, after considering all the assumptions the estimation of Cash flow started.

The steps involved were:

1. The revenue is being calculated and other incomes are also added to it.
2. The operation cost is being calculated.
3. The operating cost is subtracted from the Revenue and EBTIDA is being calculated.
4. After this, non-operating expenses are deducted from the EBTIDA.
5. Income before tax is generated.
6. Then tax is deducted and finally income after tax is calculated.
7. The depreciation is added back to get the final cash flows.

Outcome of the Study

Result:

Equity IRR 3.96%

Min DSCR -0.21

Avg. DSCR 0.32

Project IRR ~5.30%

These were the findings from the final calculations.

The Equity IRR turned out to be 3.96% which is lower than the discount rate so it is clear that the project is not giving the promising return so investors don't need to take high risk for such a low return.

The Project IRR is ~5.30% which is negative and negative IRR are considered worst for any project so it is clear that this project is not making a good amount of returns also.

The Min DSCR for the project is -0.21.

The average DSCR is 0.32.

Conclusion

Project finance is the funding (financing) of long-term infrastructure, industrial projects, and public services using a non-recourse or limited recourse financial structure. The debt and equity used to finance the project are paid back from the cash flow generated by the project. Project financing is a loan structure that relies primarily on the project's cash flow for repayment, with the project's assets, rights, and interests held as secondary collateral. Project finance is especially attractive to the private sector because companies can fund major projects off-balance sheet.

Cash flows generated by the SPV must be sufficient to cover payments for operating costs and to service the debt in terms of capital repayment and interest. Because the priority use of cash flow is to fund operating costs and to service the debt, only residual funds after the latter are covered can be used to pay dividends to sponsors undertaking the project. The cash flows generated in these projects are totally dependent upon the economy and the project is going to react. Usually they are high investment projects for a long period. It is not always true that the projects which give a good amount of revenue will lead to a successful project. There are many factors on which the cost and life of the project is dependent. The negative IRR is really bad for the projects and will lead to loss so the investors need to decide how much risk he/she is interested in taking in for the Project.

The Type of Data Used

Secondary data: The data used to conduct this study was secondary data.

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A PROJECT REPORT ON **CONSUMER** **PERCEPTION ON** **HEALTH INSURANCE** **INDUSTRY IN INDIA**

MAULANA ABUL KALAM AZAD
UNIVERSITY OF TECHNOLOGY,
WEST BENGAL



SUBMITTED TO

Ms. Papiya Bhowmik (Faculty Guide)

Department of Master of Business Administration (MBA)

Siliguri Institute of Technology (SIT)

SUBMITTED BY

Sitangshu Bandhu Chatterjee (Student)

MBA (3rd Semester)

Roll No: - 11900920056

Siliguri Institute of Technology (SIT)

COMPANY GUIDE

Ms. Manali Ghosh (Senior HR Manager)

FixFin Technologies Pvt. Ltd.

To Whom It May Concern

This is to certify that **Mr. Sitangshu Chatterjee** bearing Registration No. **201190700910005 of 2020-21**, Roll No. **11900920056** of Department of MBA in Marketing & HR, **Siliguri Institute of Technology** has worked under our supervision and guidance from **23rd August 2021 to 23rd November 2021** and has successfully completed his **Internship Program** as **Executive (Intern)** in partial fulfilment of the requirements for the award of Master of Business Administration.

During the span, we found him to be a punctual and hard-working person. His learning powers are good, and he picks up swiftly. His feedback and evaluation proved that he learned keenly. Moreover, his interpersonal and communication skills are brilliant.

With all the best wishes,



Anirudha Biswas

Director

Fixfin
Technologies
Pvt. Ltd. [CIN:
U72300WB2013
PTC198539]
Date:
08/06/2021.

DECLARATION

I hereby declare that the work which is being presented in the M.B.A.

Major Project Report titled — **Consumer Perception of Health Insurance Industry in India**, in partial fulfilment of the requirements for the award of the **Master Of Business Administration** and submitted to the Department of **Master of Business Administration** of **Siliguri Institute Of Technology (SIT)** is an authentic record of my own work carried out during a period from 23rd August 2021 to 23rd November 2021 of 3rd semester under the supervision of **Ms. Papia Bhowmik**, Asst. Prof. of Department of Master of Business Administration and **Ms. Manali Ghosh** , Senior HR Manager of **FixFin Technologies Pvt. Ltd.**

Signature of Student

CERTIFICATE

TO WHOM IT MAY CONCERN

This is to inform that the study report entitled, “A Project Report on Consumer Perception on Health Insurance Industry in India” submitted by Mr. Sitanghu Bandhu Chatterjee, bearing registration number 201190700910005 of 2020-2021 and roll number 11900920056, for the partial fulfillment of the degree of Masters of Business Administration has been carried out by him under my supervision.

MS. PAPIYA BHOWMIK

Assistant Professor

Department of Master of Business Administration

SILIGURI INSTITUTE OF TECHNOLOGY

ACKNOWLEDGEMENT

I have taken efforts in this project. However, it would not have been possible without the kind support and help of many individuals and organizations. I would like to extend my sincere thanks to all of them.

I am highly indebted to Siliguri Institute of Technology and FixFin Technologies Pvt. Ltd. for their guidance and constant supervision as well as for providing necessary information regarding the project & also for their support in completing the project.

I would like to express my gratitude towards Institutional guide Ms. Papia Bhowmik and company guide Ms. Manali Ghosh for their kind co-operation and encouragement which help me in completion of this project. I would like to express my special gratitude and thanks to industry resource persons for giving me such attention and time.

My thanks and appreciation also go to all the people who have willingly helped me out with their abilities in developing the project.

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EXECUTIVE SUMMARY

Health insurance is insurance against the health related risks which covers various medical expenses. The evaluation of the in general peril of medical treatment expenses, among a targeted group, an insurer can build up a custom investment construction, such as a monthly payment, to make certain that capital is accessible to reimburse for the medical settlement particular in the cover insurance contract. The Indian healthcare industry, which is made of hospitals, health check communications ,healthcare equipments, experimental trial, outsourcing, telemedicine and health insurance was projected at the worth US dollar 79 billion in the year 2012, and is anticipated to accomplish US \$160 billion by 2017. This paper attempts to know the perception among the customers towards Health Insurance of various service providers and to find out customers purpose and various factors for purchasing Health Insurance. A survey method with structured questionnaire using likert scale given to the sample of population. Single cross sectional and descriptive research design was used to find out customer's perception towards Health Insurance. SPSS have been used to analyze and interpret the data. Exploratory factor analysis have been used for identified factors (EFA) using SPSS (Statistical package for the social science). This paper makes a precious involvement known the fact that there was only unsatisfactory researches commerce with the customer's perception towards Health insurance. Keywords: Consumer's perception, Healthcare Industry, Health Insurance.

INTRODUCTION

The term health insurance (popularly known as Medical Insurance or Mediclaim) is a type of insurance that covers all medical expenses risk. The awareness of health insurance is growing fast in India. A medical cover policy is a contract between an insurer and an insured person. The contract is renewable per annum. Health insurance policy is to make sure that insured person obtain the necessary cure. The health insurance is significant because the coverage helps people obtain well-timed medical care and acquire improved live and wellbeing. The knowledge of health insurance has been vast in the several years. The health insurance market in India is exclusive and has considered a strong growth potential in the current years with the opening of a lot of overseas company into the marketplace. The health insurance market in India was worth INR 5,125 crores with a compounded yearly development time of 37 percent between 2002 and 2008. While the access of the health insurance market is reasonably little, it is one of the highest rising industries in India. Indian health insurance market is following other countries in terms of access. Indian health insurance is one of the most rapidly rising sectors in the Indian insurance sector. Also, Indian health insurance has gross premiums increased by 16 per cent from Rs 13,212 crore in 2011-12 to Rs 15,341 crore in 2012-13. The health insurance premium has registered a compounded yearly expansion rate (CAGR) of 32 % for the past eight financial years.

1.1 Benefits of Health Insurance Policy

Benefit depends on the policy you choose and the coverage it provides. Here is a list of basic coverage provided by most of the health policies.

1. It helps securing a better future by paying a little as an expense today called the premium.
2. It reduces saving huge amount of financial losses, risk of financial breakdown in case of expensive medical and post-illness care.
3. It definitely induces a sense of security to the insured.
4. It provides financial security to the family members.
5. It covers your hospitalization and medical bills.
6. It also covers disability and custodial bills.
7. You can avail tax benefits on the premium paid under section 80D of the Income Tax Act.
8. The best factor, you can also opt for health insurance policies even after the age of 60.

The health insurance market covers very smaller part of the total population (about 10%) in India. At present scheme like Voluntary health insurance schemes or private-for-profit schemes; Employer-based schemes; Insurance offered by NGOs /

community based health insurance, and Mandatory health insurance schemes or government run schemes (ESIS, CGHS) are found in India. According to the statistics of the World Health Organization (WHO), in 2011, India has spent only 3.9 per cent of gross domestic product (GDP) on the health sector which is the lowest amongst the BRICS (Brazil, Russia, India, China, South Africa) member countries pack. Moreover, amongst the BRICS nations, in 2011, Russia's out-of-pocket expenses stood highest at 87.9 per cent closely followed by India (86 per cent), China (78.8 per cent), Brazil (57.8 per cent), and South Africa (13.8 per cent). On the other hand, these expenses in developed economies of US and UK were comfortably poised at 20.9 per cent and 53.1 per cent respectively.



LITERATURE REVIEW

Browne and Kim (1993) identified the factors that lead to the variations in life insurance demand across nations. Important factors found in their study were dependency ratio, national income, social security provided by government, inflation, education level, average life expectancy, price of insurance and religion. The findings that life insurance is positively correlated with national income and negatively correlated with inflationary expectations, suggested that economic development and economic stability greatly increase life insurance consumption. Saibaba et al (2002) studied that the perception and attitude of women towards life insurance policies. The study found that women feel that their lives were not as valuable as their husbands, they perceive insurance as a tool for risk coverage and not as a tax saving device, there was also lack of knowledge about suitable insurance plans. Reddy (2005), in this article studied that the customer perception towards life insurance companies' policies. This study was limited to Bangalore city only. The research concluded that majority of respondents feel that policies offered by private companies were up to their expectations but when compared with public companies' policies very few policies were better alternatives. Rajesham and Rajender (2006) also discussed the changing scenario of the Indian insurance sector. They point out the challenges in the present situation as growing India's share in the global insurance market, having qualified, skilled actuaries, dispersion in rural markets, rising personalized policy for clients etc. Frank and Enkawa (2009), in this article found that how economic processes influence customer satisfaction. The study examined the separate impacts of economic growth and economic expectations on perceived value, quality expectations and customer satisfaction. The results had shown a strong correlation between economic expectations and (overall and industry-specific) quality expectations. Selvakumar (2010) suggested that the insurance companies are targeting semi urban areas and rural areas with an aim to differentiate themselves from others. They also suggested that insurance companies are focusing on risk mitigation

and protection. Sbarbaro (2010) suggested that the lower income level group is the group that faces the maximum health related issues. Bawa and Ruchita (2011) found that as far as there is lower level of awareness for health insurance. In addition to that people have less willingness to join for health insurance. Nilay panchal (2013) concluded that respondents' knowledge and confidence about health insurance was good. Further research shown that awareness about the existence of health insurance was fine but liking is average. Most respondents' know about health insurance but some of them don't have any policy because of low awareness or lack of information regarding health insurance. Research concluded that there were clear possibilities for health insurance market in India; there were also possibilities for the public and private health insurance companies, come of respondents plays a vital role for purchasing health insurance. World health organization (2010) have considered health insurance an important source to achieve universal health care coverage.

COMPANY PROFILE

FixFin Technologies is a company that stands for innovation and progress. It has been operating in India since 2013 and has imprinted its footprint in many cities. We help clients transform and succeed in overcoming challenging circumstances. CRM, ERP, School ERP, Document Management Software, Custom Application, Web Portal are what we focus on in delivering quality and cost-effective solutions for our clients. We believe in developing into a perfect delivery engine and aligning ourselves with emerging business needs. Fixfin's software can be easily used by leading corporate Houses, Small and Medium enterprises, in diverse industries such as pharmaceutical, healthcare, medical devices, high tech manufacturing, energy financial services, education automotive sectors and also Government Sectors to manage records, digital content, workflow, business process, process compliance and e-governance initiatives. Fixfin further provides consultancy at a reasonable cost ensuring customer satisfaction and thus providing exclusive pre and post-sales support to ensure that Customers realize the maximum value from minimum investment. Hence converting "Thought to Reality (T2R)". With our strong technology and domain expertise and CRM, ERP, School ERP, Document Management Software, Custom Application, Web Portal we are ready to redefine the way you run your business. In our endeavor we have gained support from satisfied customers in CRM/POS/ERP Implementation Customized Software Development School ERP/Document Management Software Development Linux Migration Web-portal and e-commerce solution. Fixfin Technologies Pvt. Ltd. is the Software Company which will give you the highest quality services, cost benefits, schedule and budget targets, confidentiality in security issues.

Basic Information

Nature of Business	IT / Technology Services
Additional Business	Service Provider

Company CEO	Anirudha Biswas
Total Number of Employees	11 to 25 People
Year of Establishment	2013
Legal Status of Firm	Limited Company (Ltd./Pvt.Ltd.)
Annual Turnover	Rs. 1 - 2 Crore

Statutory Profile

Banker	State Bank of India
GST No.	19AACCF3052E1ZY
CIN No.	U72300WB2013PTC198539

Customer

Customer base of Fixfin Technologies are globally based. Mainly client bases are in the USA, UK, Australia and parts of Europe. Customers mainly include any kind of business enterprises, corporates, manufacturing industries and small business houses.

Fixfin Technologies provides scalable software solutions helping enterprises from small to large scale to automate their processes.

Investbees Wealth Management Private Limited is another sister concern of Fixfin Technologies Private Limited dealing with different sorts of insurance products. Customers of Investbees include corporate houses providing health insurance coverage to its employees, individual people. Individuals may also include their family members.

Competitor

Any company dealing in software development trade are considered as competitors of Fixfin Technologies Private Limited. Some of the primary competitors of the company are:

1. Groveus Informatics Private Limited
2. Cyber Help India.
3. Technogleam.

4. Appycodes.
5. Dynize Technologies.

Investbees Wealth Management Private Limited is the newly launched sister concern of Fixfin Technologies Private Limited. Main competitors of Investbees are individual insurance agents, and local share broking houses. Some of them are listed below:

1. Smart Care Insurance Provider.
2. One Spot Insurance Solution.

Environment

The environment in which the firm operates is mainly business and commerce. The work relates to promote leading corporate Houses, small/medium scale industries/organization to use cutting edge solution in day to day life for smooth functioning of organizational work flow.

Stable and sustainable software solution

To provide education to the deprived children of our Yearly Profit. We are attached to CRY and World Vision India.

In our endeavour, we have gained support from satisfied customers in CRM/POS/ERP Implementation

Customized Software Development

School ERP/Document Management Software Development

Linux Migration

Web-portal and e-commerce solution.

Fixfin Technologies Pvt. Ltd. is the Software Company which will give you the highest quality services, cost benefits, schedule and budget targets, confidentiality in security issues.

So, the micro environment is very much formal and effective and business like. On the other hand the micro environment of the firm, is very cordial and friendly .The three employers do their best to teach and update the staff and assistants in learning about the work and keeping with industrial standards as required by the government.

Technology

Being a technology driven company Fixfin uses ERP based softwares for different purposes such as:

inERP - internal ERP management software. This application helps in maintaining daily operations, project management, sales, HR and recruitment.

Other softwares of Fixfin Technologies are:

inCRM – Innovative user friendly software

inDoc - Document Management Software

inSkill - School Management Software

inBill - Billing Software

Investbees is also using the same software, inERP for maintaining the Sales record and customer details.

Swot Analysis

Strength

- Excellent internal processes
- Good plans are offered
- Established Brand Image
- Largest Distribution Network
- High Level of Professionals are there
- Multiple products under one roof
- Fundamental and technical research
- World class technology and infrastructure

Weakness

- High Level of Competition
- No proper HR Department
Improper marketing and promotion
- Skillful labor is required

Opportunities

- To grab the growing Indian market
- Increasing industry size

- Customer is ready to purchase the product if right approach is taken
- It is taken as investment opportunities
- Target customers are large in number

Threats

- There are many competitors entering into this segment
- Indian capital market is fluctuating
- Promotion Scheme of competitors
- Changing government will affect the Equity market
- Global economic slow down



The advertisement features the FixFin Technologies logo at the top left, which includes a stylized globe icon and the text 'FixFin Technologies'. Below the logo is a list of services: Customized Software Development, Mobile Application Development, E-commerce Solution, Linux Migration, School ERP, Web Portal, inDOC, and inCRM. The central graphic shows a smartphone with a red interface, a tablet with a cloud icon, a clipboard with checkmarks, a smartphone with a pie chart, and various platform icons (Apple, Android, Windows, HTML5). A large blue diagonal line runs across the background. At the bottom, there is a dark blue banner with contact information and a QR code.

FixFin Technologies

- Customized Software Development
- Mobile Application Development
- E-commerce Solution
- Linux Migration
- School ERP
- Web Portal
- inDOC
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Laying strong Mobile App foundation

iPhone App Development | Android App Development
Cross-Platform Development

+91-983-697-9999
www.fixfintechnologies.com | info@fixfintechnologies.com

OBJECTIVES OF THE STUDY

- ✚ To measure the perception of consumers or the policy holders regarding health insurance and its utilization.
- ✚ To analyse the policy holders level of satisfaction on various aspects of health insurance policy or plan.
- ✚ To assess the level of awareness about health insurance policy or plan.
- ✚ To identify the various forces or factors which influence consumers to select health insurance policy or plan.
- ✚ To identify the various forces or factors which influence the consumers to select a particular company's health insurance policy or plan.
- ✚ To identify the benefits or advantages regarding various health insurance policies available in medical industry.
- ✚ To identify the various add on benefits which the consumers wants to add in the health insurance policy as a future prospects.

DATA COLLECTION & SAMPLE DESIGN

1. PRIMARY DATA

2. SECONDARY DATA

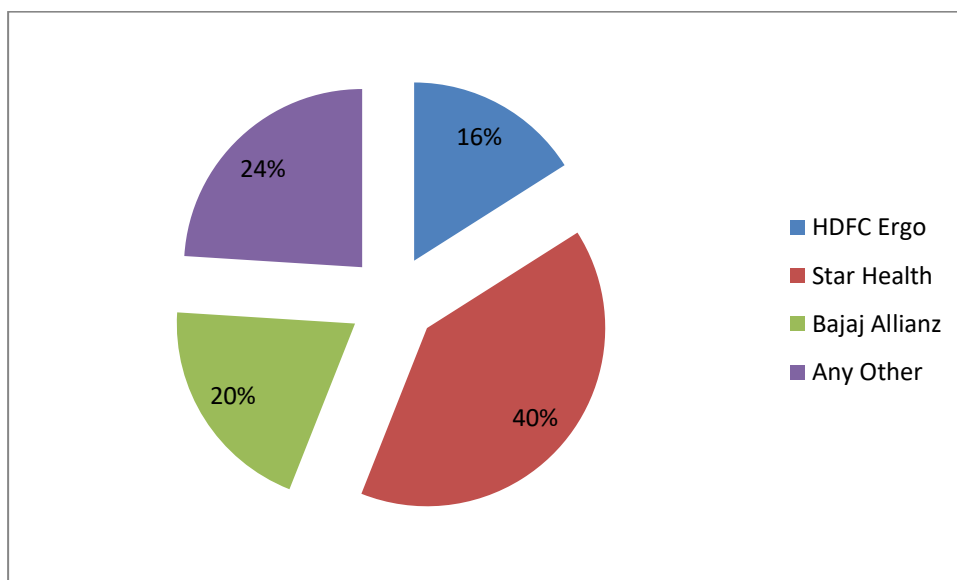
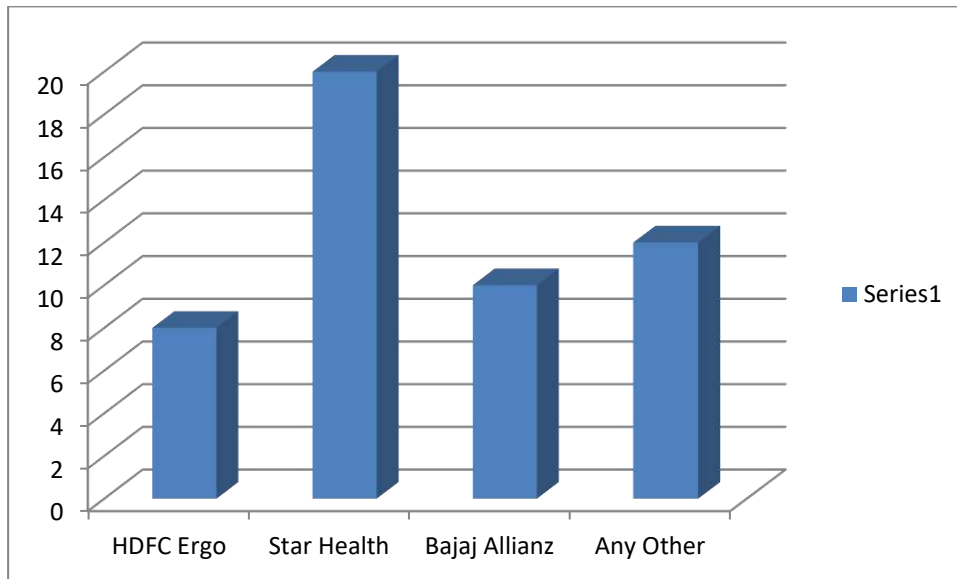
PRIMARY DATA: The main purpose of collection of primary data was to prepared questionnaire. The researcher tried to find out the awareness and Buying pattern of Health Insurance Through : 28 Personal Approach → Surveys → Mails → questionnaires → articles ,magazines → telephone ,discussion meeting with Managers, Agents of all the four Health Insurance companies &customers etc. for this project personal interviews was conducted for collection
SECONDARY DATA consists of published data collected through → Books → websites → newspapers → journals → magazines → research papers.

The study is based on secondary data sourced from the annual reports of Insurance Regulatory Development Authority (IRDA), various journals, research articles and websites. An attempt has been made to evaluate the performance of the health insurance sector in India. Appropriate research tools have been used as per the need and type of the study. The information so collected has been classified, tabulated and analysed as per the objectives of the study.

DATA ANALYSIS AND INTERPRETATION

1. Which health insurance policy brand consumer likes the most?

Policy Brands	Public Response (in numbers)	Public Response (in percentage)
HDFC Ergo	8	16
Star Health	20	40
Bajaj Allianz	10	20
Any Other	12	24



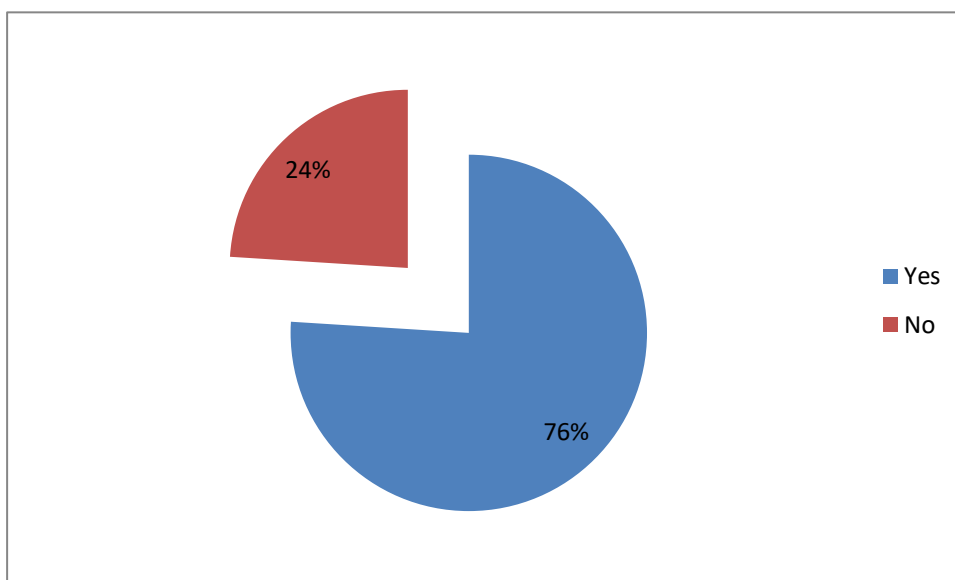
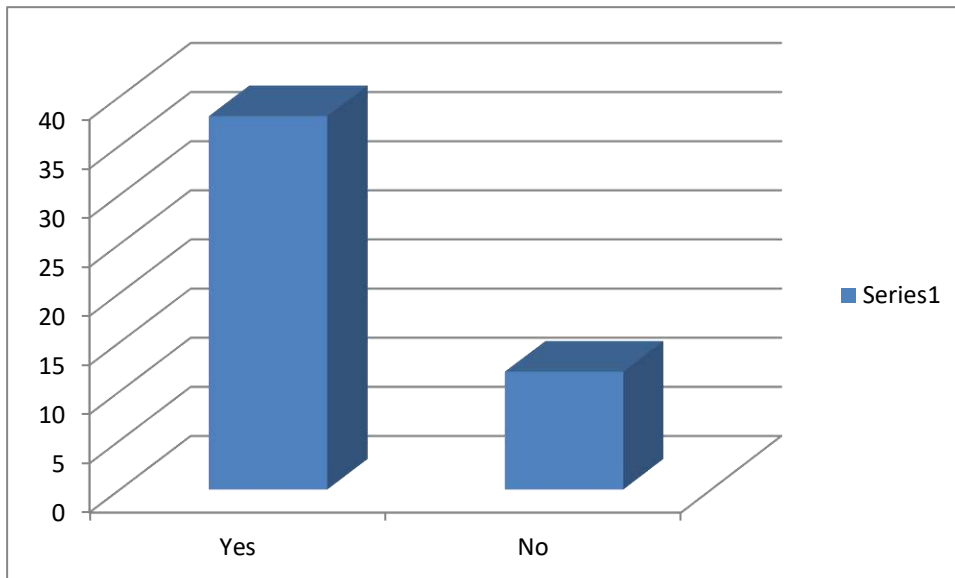
Interpretations:-

As we can see that from the above table and diagram i.e. (Bar Chart and Pie Chart) consumer likes star health insurance policy brand as

the better one for them as they feel more secure and safe about it not only that but there are many reasons for it.

2. Do you have a particular health insurance policy?

Options	Public Response (in numbers)	Public Response (in percentage)
Yes	38	76
No	12	24



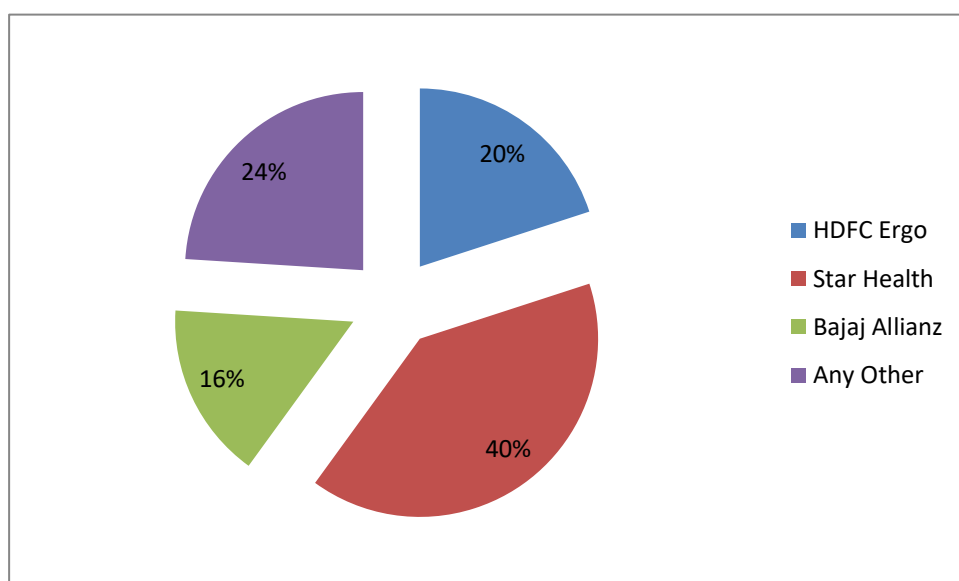
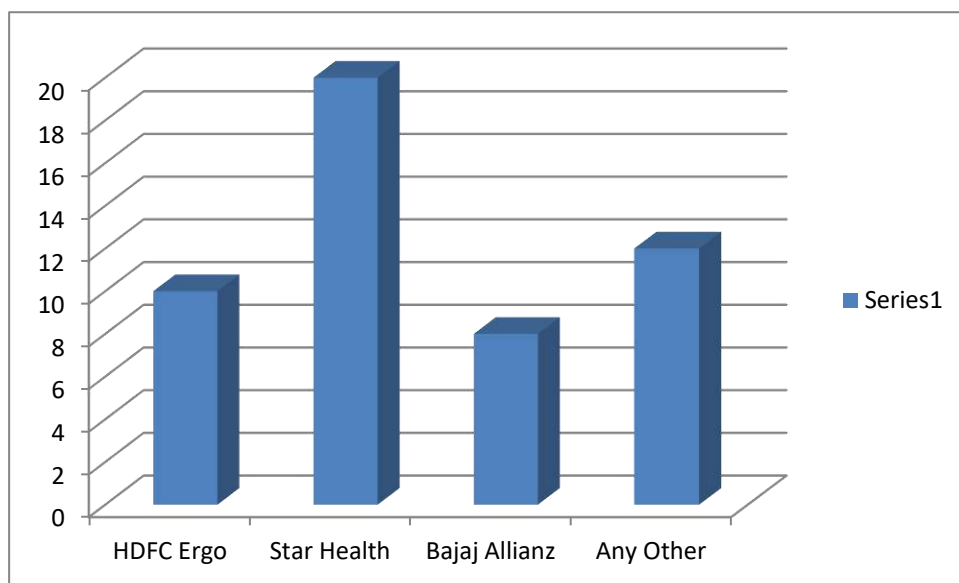
Interpretation:-

As we can see that from the above table and diagram i.e. (Bar Chart and Pie Chart) most of the consumers have health insurance policy

but less no. of consumers have it due to lack of money or sufficient income since they might have many reasons to not purchase any health insurance policy.

3. Which company plan consumers currently have?

Policy Brands	Public Response (in numbers)	Public Response (in percentage)
HDFC Ergo	10	20
Star Health	20	40
Bajaj Allianz	8	16
Any Other	12	24

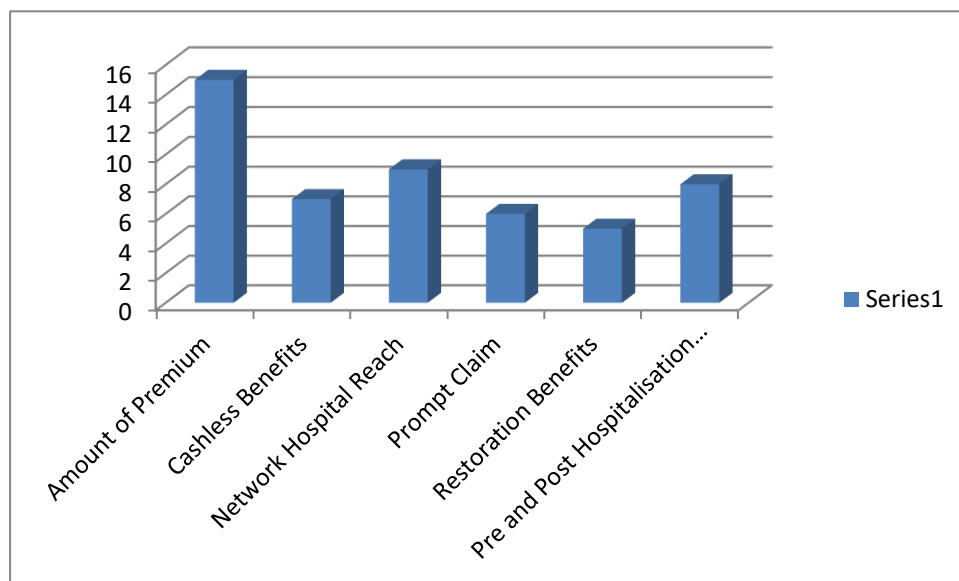


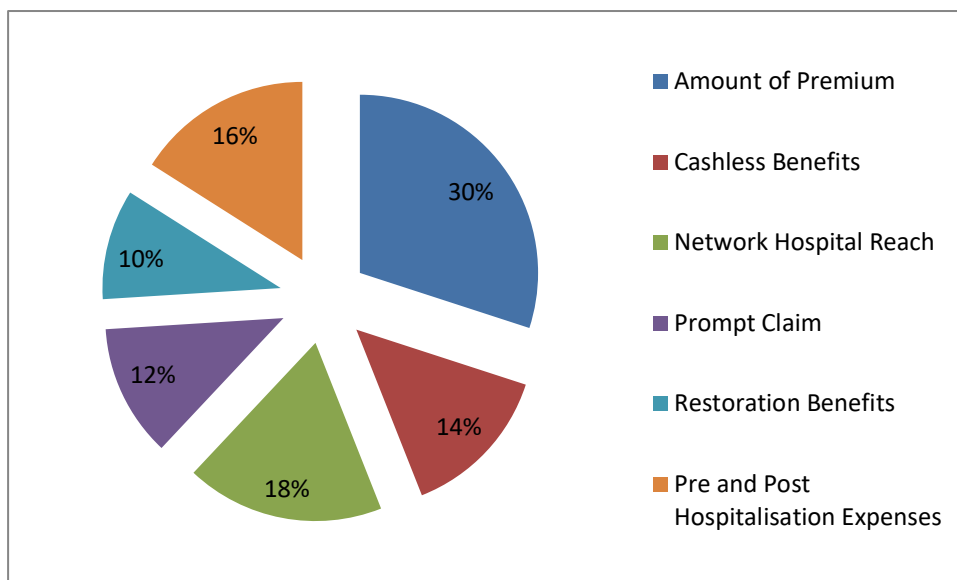
Interpretation:-

As we can see that from the above table and diagram i.e. (Bar Chart and Pie Chart) most of the consumers have star health insurance more as compared to other health insurance policy.

4. Reasons for choosing a particular health insurance policy?

Reasons	Public Response (in numbers)	Public Response (in percentage)
Amount of Premium	15	30
Cashless Benefits	7	14
Network Hospital Reach	9	18
Prompt Claim	6	12
Restoration Benefits	5	10
Pre and Post Hospitalisation Expenses	8	16



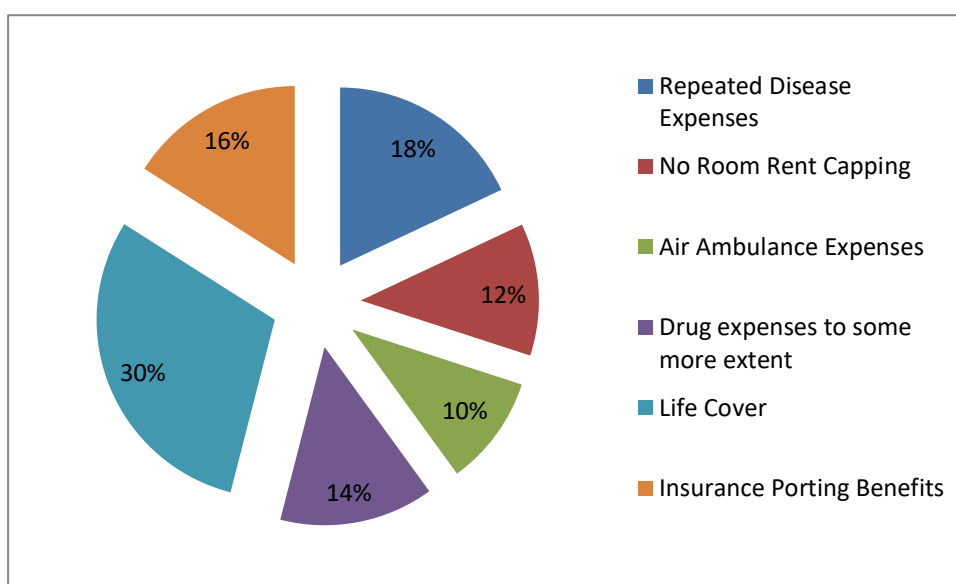
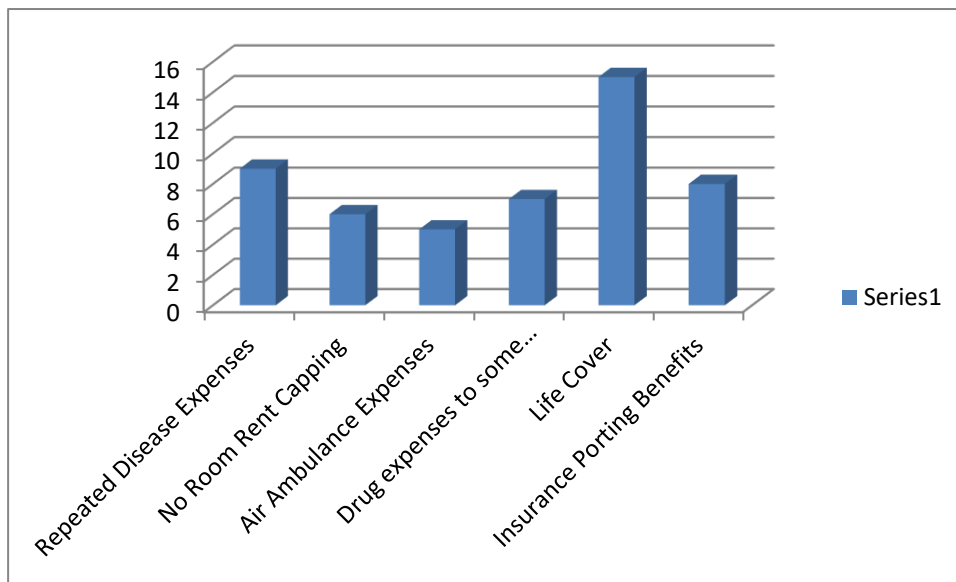


Interpretation:-

As we can see that from the above table and diagram i.e. (Bar Chart and Pie Chart) most of the consumers prefers the amount of premium be the most important reason for choosing a health insurance policy instead of other reasons because most of them are from middle class background so therefore amount of premium is the first and foremost thing to purchase a particular health insurance policy.

5. Any add on benefits required please specify?

Benefits	Public Response (in numbers)	Public Response (in percentage)
Repeated Disease Expenses	9	18
No Room Rent Capping	6	12
Air Ambulance Expenses	5	10
Drug expenses to some more extent	7	14
Life Cover	15	30
Insurance Porting Benefits	8	16



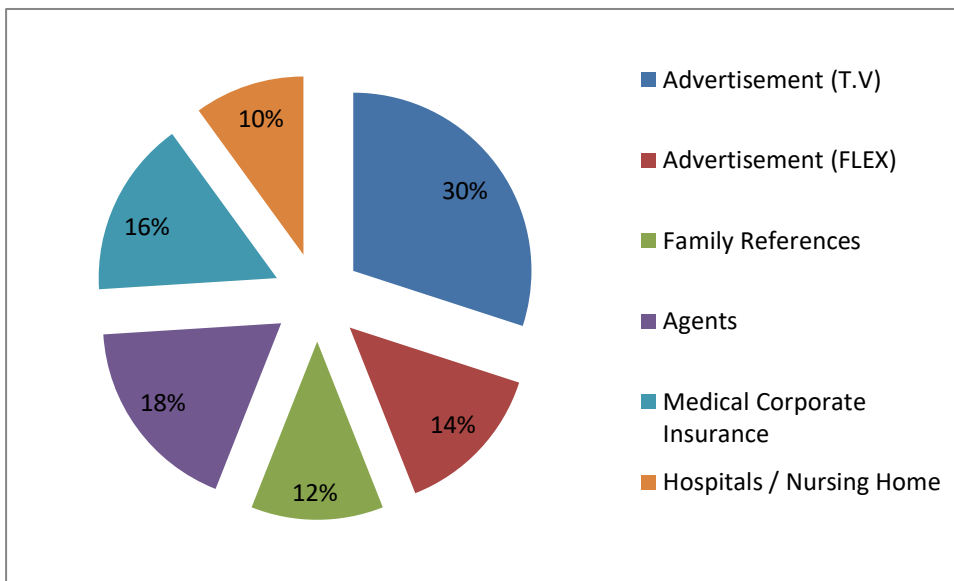
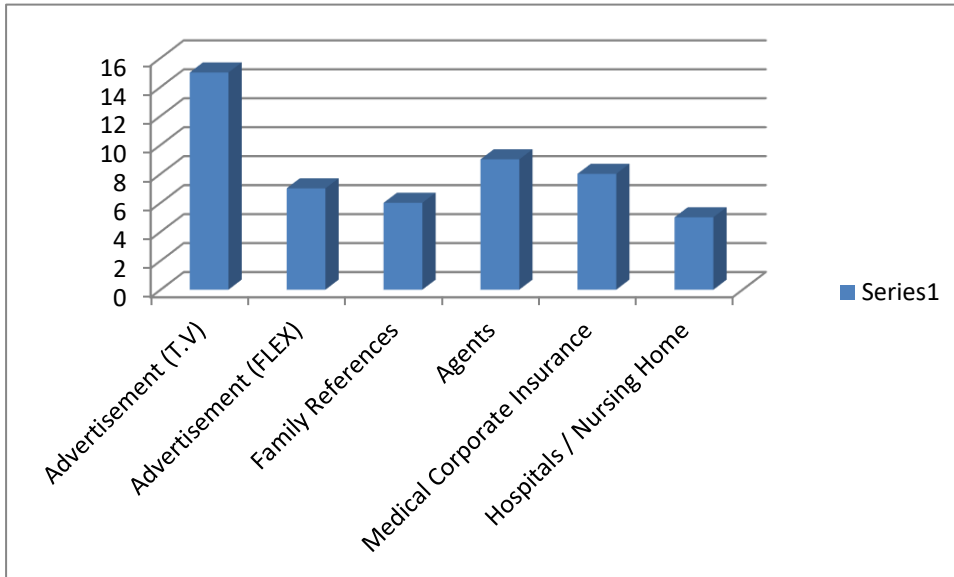
Interpretation:-

As we can see that from above table and diagram i.e. (Bar Chart and Pie Chart) most of the consumers prefers life cover benefits is the most important add on benefits to be consider the most preferable one on which consumer believes the most secure one in near future.

6. Source of awareness regarding the medical health insurance co.

Sources	Public Response (in numbers)	Public Response (in percentage)
Advertisement (T.V)	15	30
Advertisement (FLEX)	7	14

Family References	6	12
Agents	9	18
Medical Corporate Insurance	8	16
Hospitals / Nursing Home	5	10

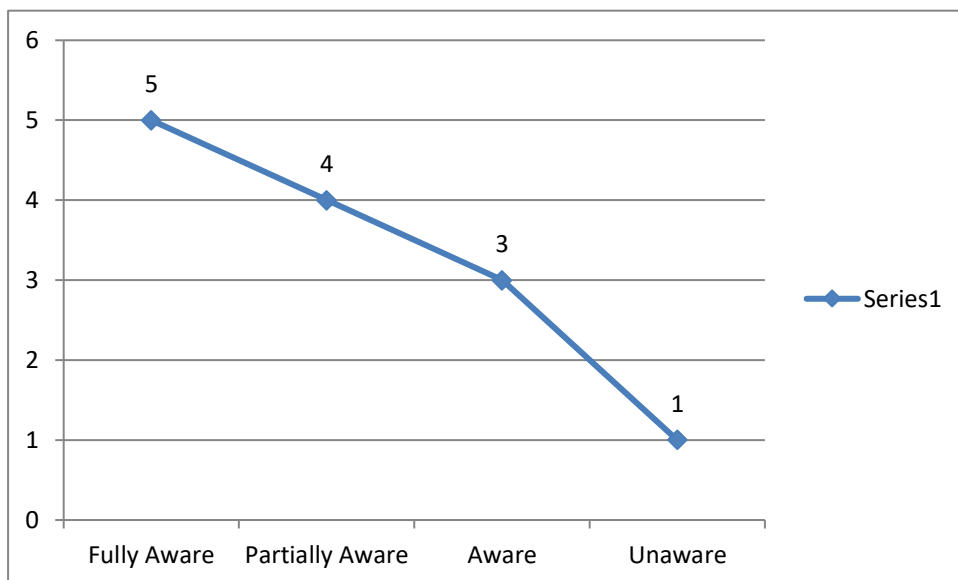
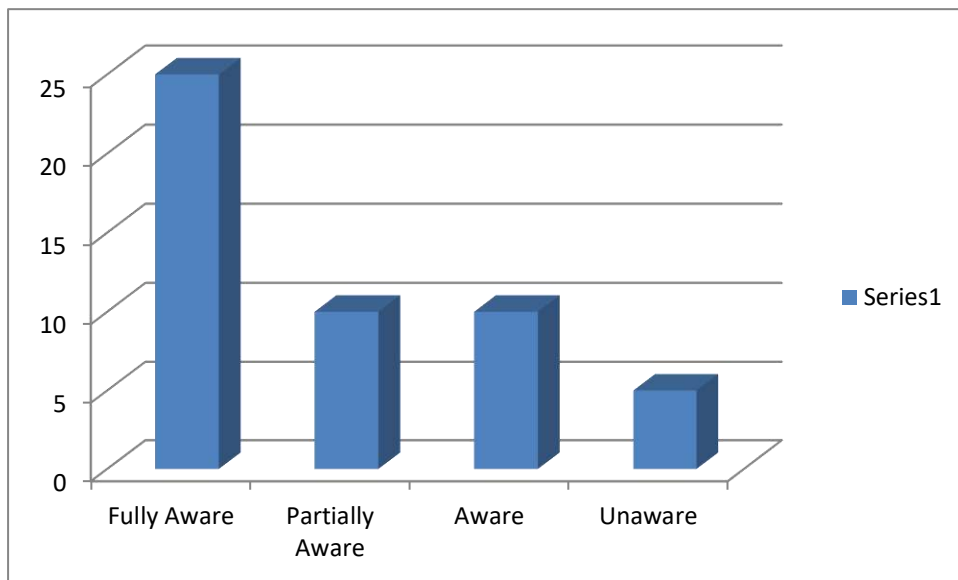


Interpretation:-

As we can see that from the above table and diagram i.e. (Bar Chart and Pie Chart) most of the consumers get information's regarding the medical health insurance policy is from Advertisement (T.V) because they believe T.V advertisement the most effective one to believe.

7. Level of awareness regarding the claim clearance procedures of reimbursement.

Type of Awareness	Level of Awareness	Type of Rating
Fully Aware	25	5
Partially Aware	10	4
Aware	10	3
Unaware	5	1



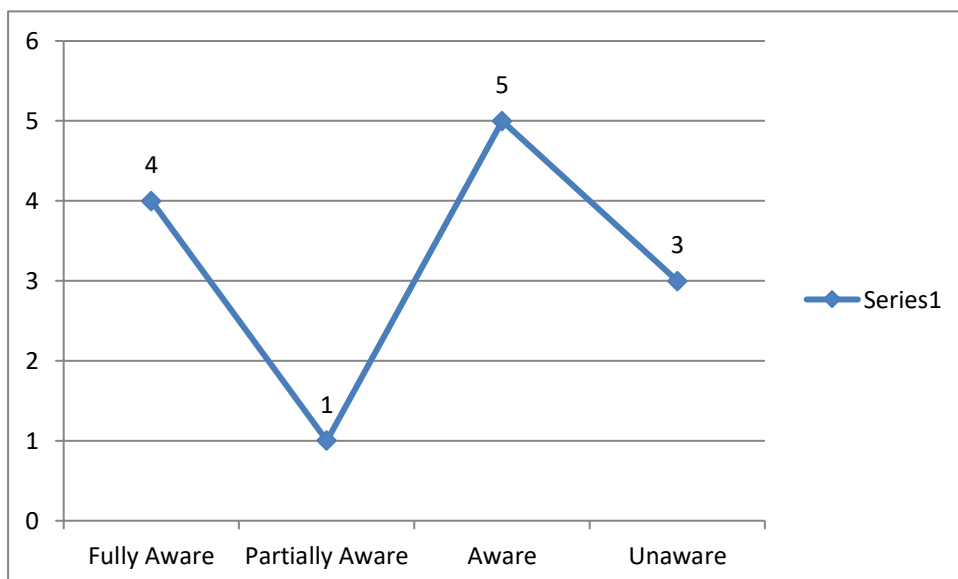
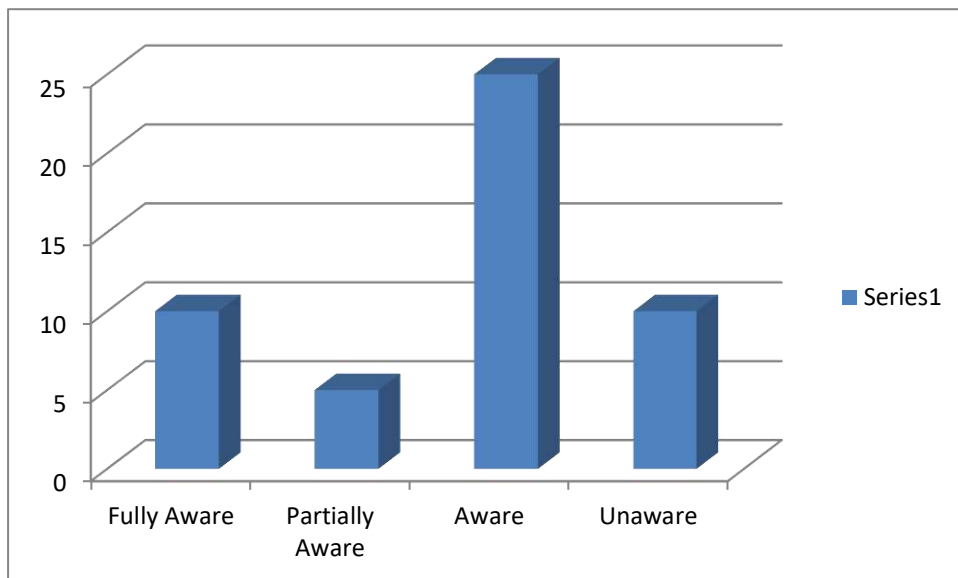
Interpretation:-

As we can see that from the above table and diagram i.e. (Bar Chart and Line Chart) most of the consumers give maximum rating to fully aware regarding the claim clearance procedures of medical health

insurance that means they are fully aware about the claim clearance procedures of the reimbursement.

8. Level of awareness regarding ayush or Ayurveda treatment included in the health insurance plan cover.

Type of Awareness	Level of Awareness	Type of Rating
Fully Aware	10	4
Partially Aware	5	1
Aware	25	5
Unaware	10	3

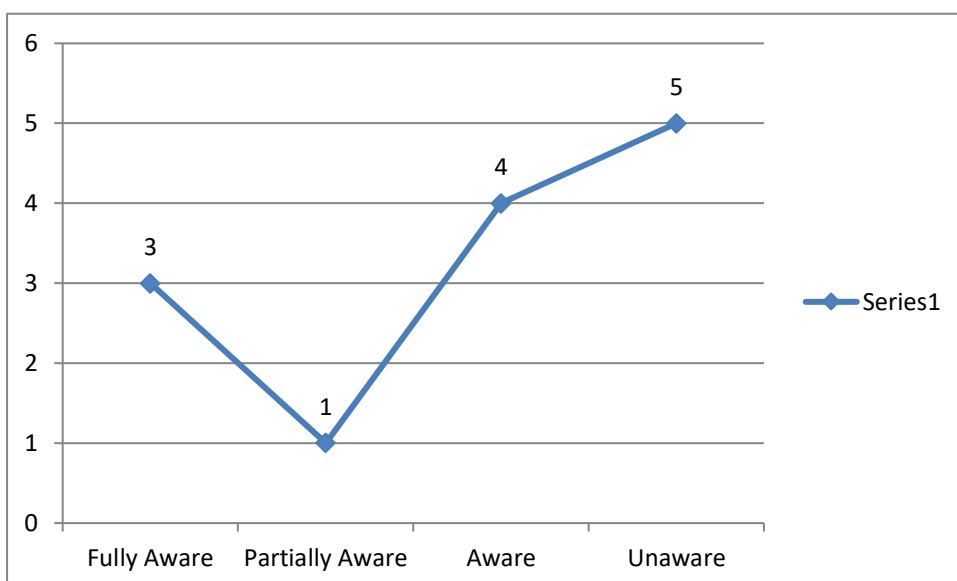
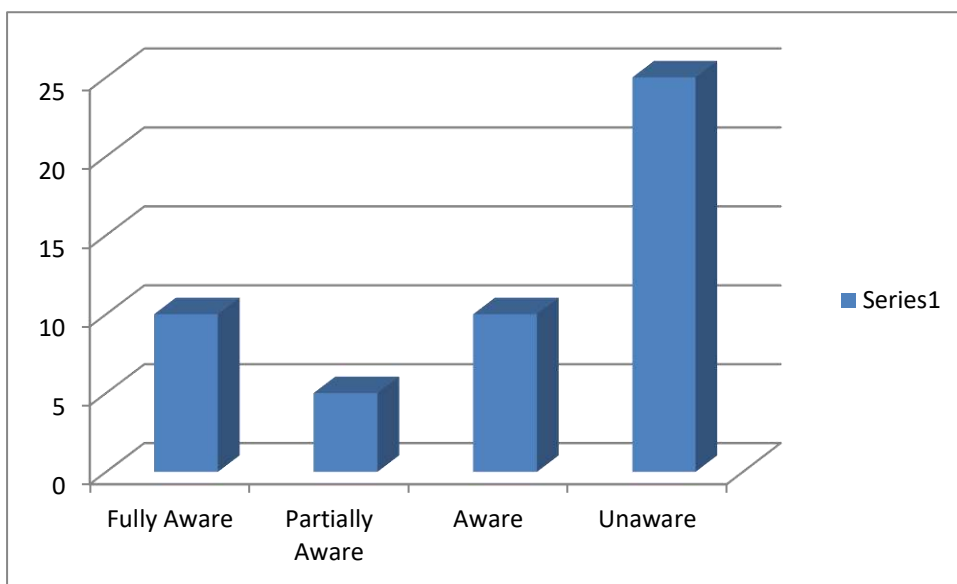


Interpretation:-

As we can see that from the above table and diagram i.e. (Bar Chart and Line Chart) most of the consumers are aware of the ayush or Ayurveda treatment in the medical health insurance policy.

9. Level of awareness regarding the non-medical expenses included in the health insurance plan cover.

Type of Awareness	Level of Awareness	Type of Rating
Fully Aware	10	3
Partially Aware	5	1
Aware	10	4
Unaware	25	5

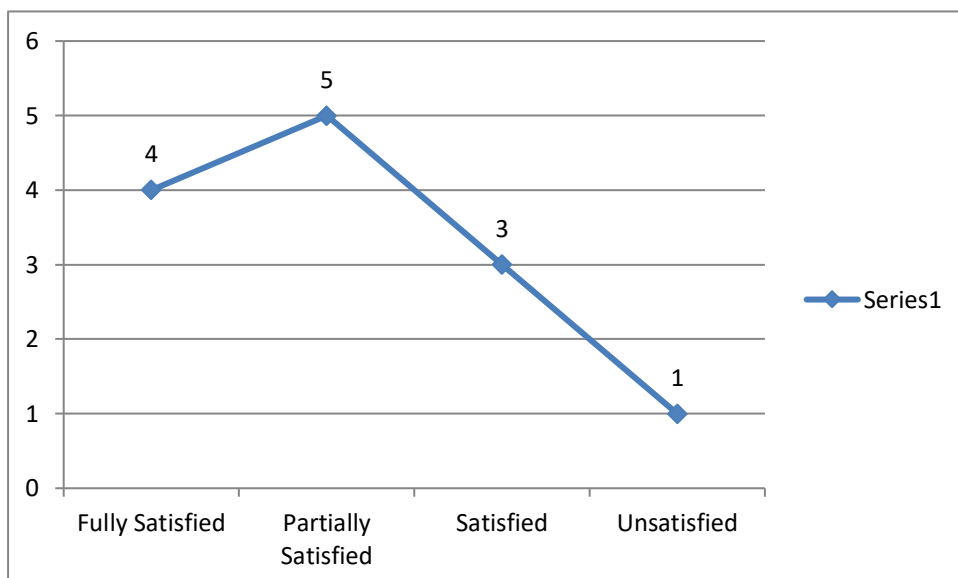
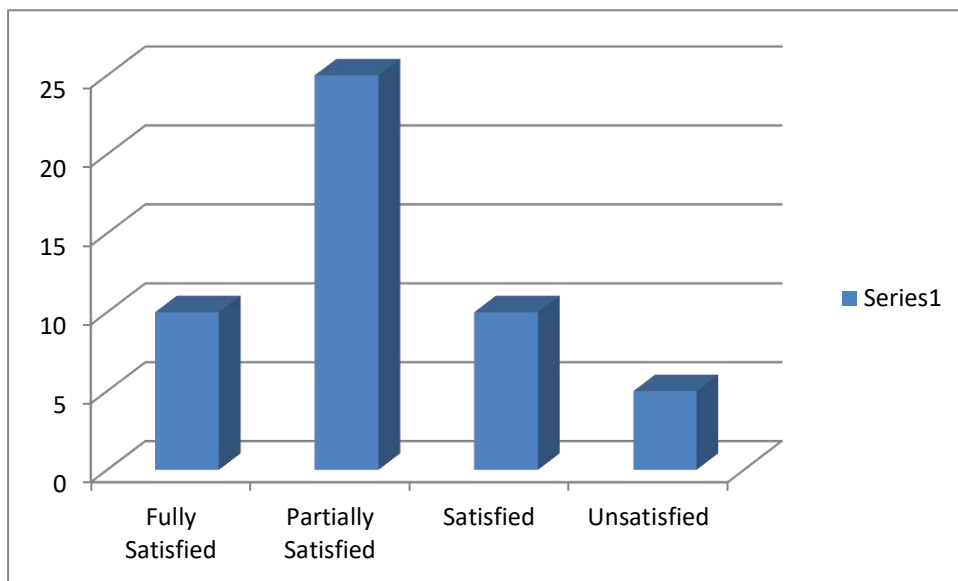


Interpretation:-

As we can see that from the above table and diagram i.e. (Bar Chart and Line Chart) most of the consumers are not aware about the non-medical expenses included in the medical health insurance plan due to there is no such awareness created by the health insurance companies towards the public or the users or consumers.

10. Level of satisfaction regarding the existing health insurance policy cover.

Type of Satisfaction	Level of Satisfaction	Type of Rating
Fully Satisfied	10	4
Partially Satisfied	25	5
Satisfied	10	3
unsatisfied	5	1



Interpretations:-

As we can see from the above table and diagram (Bar Chart and Line Chart) most of the consumers are partially satisfied with their existing health insurance policy and they are not so much happy and not so much sad about the existing health insurance policy.

FINDINGS AND CONCLUSION

This paper makes an attempt to understand the awareness, preference and consumption pattern of Health insurance plan. The result of this study shows that the annual premium is the most important factor that influences the decision or choice of health Insurance plan. This means that households having higher income have higher probability of buying healthcare plan. Thus, less income groups may not opt for health insurance plan. Thus there is a need to develop more products that cater to need of larger and all levels of income groups. Apart from annual premium, hospital network and disease coverage or coverage of services hold importance in making choice of healthcare plan. Thus, insurance company should provide larger network of hospitals and services in their plans in order to satisfy their customer fully. Accessibility of service provider and company reputation also moderately influence the decisions. The decision made for choosing the plan is mainly influenced by self-perceptions. Family and relatives and past experience hold second position for assisting in the choice of plan. Most people would prefer to buy healthcare plan from private insurance companies for they provide better services and innovative products. Thus, there is large scope for private insurance companies to grow.

The legal and regulatory framework of private health insurance, particularly because it operates in the voluntary market, should continually balance competing goals of access, affordability and quality of healthcare and provide health coverage to a larger fraction of the population with varying risk characteristics and ability to pay. Regulations, aside from their aim of providing protection of health insurance policyholders and beneficiaries, can be potent tools to promote access to healthcare, control pricing of health coverage vis-à-vis healthcare providers and enhance quality of healthcare.

The analysis clearly shows that there is demand for cash less health insurance scheme but the customers want reduction in number of exclusions and inclusion of pre-existing diseases. They want the TPAs to be efficient and perform up to the expectation of the

policyholders and insurers. Even though the insurers are providing need based plans but more should be done to meet the needs arising out of changing lifestyles of people. The population of elderly people, in India, is rising and they would require institutional care, which is totally missing. The plans need to include pregnancy related expenses, inclusion of chronic and debilitating diseases, HIV and AIDS, TPAs need to be more efficient in claims processing and providing better networking for the policyholders. These challenges can be overcome by setting up and standalone health insurance companies that are run on-profit objective. In most of 185 the countries life insurance companies underwrite health insurance. In India, life insurers should be allowed to underwrite health insurance. The tax benefits available at present should be hiked and continued with. The health plans should be wide based in order to include outpatient care along with in-patient. To create the awareness of health insurance is very important, the Government and all the associated bodies should all offer their support in spreading health insurance awareness so that Indian citizens are aware of the right to seek quality healthcare without any financial thought. And it will help to increase the awareness of health Insurance among the people.

SUGGESTIONS AND RECOMMENDATION

The Health Insurance recommendations, some of the keys ones are as follows:

◆ **Lowering The Limit Of Capital Requirement:** The capital requirement for health insurance companies be reduced to Rs 25 crore from the current Rs 100 crore. Present Rs 100-crore requirement is a deterrent since a larger capital requirement will bring in additional cost associated with such capital.

◆ **Raising The FDI Limit:** The foreign direct investment (FDI) limit be raised to 51 % from the existing %. This could attract global health insurance players and encourage them to take a long-term perspective of their investments in the country.

◆ **Grading And Accreditation Of Health Providers:** The grading and accreditation of hospitals and health providers in a post-tariff regime. The parameters used to evaluate the hospitals would include medical specialties (evaluated on the availability of equipment, qualification and adequacy of medical personnel). The provision of a database is something that could be taken up by the Tariff Advisory Council in active collaboration with the IRDA.

◆ **Advertisement Of Health Insurance:** Large efforts should be laid towards developing health insurance as an alternative and acceptable method of personal finance risk management tool. The whole aim should be to divert towards popularizing health insurance as a 187 concept in rural areas under the guidance of the ministry of finance and the IRDA. The Research also recommends that

(1) Life insurance companies to develop underwriting guidelines and sell health insurance policies because of their wide distribution network.

(2) Multiple health insurance products should be offered at various price points to customers.

(3) IRDA should engage the services of the Ministry of Health and Family Welfare, Indian Medical Council, Indian Medical Association, healthcare associations and other bodies. Other Recommendations

- ◆ Abolition of the service tax on health insurance products. It has also been suggested that income tax holidays be accorded to the health insurance companies for 10 years from the date of incorporation.
- ◆ Introduction of a common pool for terminally ill people/people who do not have access to any kind of health insurance.
- ◆ Fraudulent claims, when discovered and proved, should be treated as criminal offence and subject to strict legal action including imprisonment.
- ◆ Systems of co-payment, co-insurance and voluntary deductibles to be used to
 - (1) Make health insurance more viable,
 - (2) Control frauds
 - (3) Refrain customers wanting to avail luxury facilities.

LIMITATIONS OF THE STUDY

There were certain limitations in undertaking this research work. As it is understood that the limitations are part of the project, they have been overshadowed by the benefits of the study.

- ❖ The survey may not be considered as comprehensive as only limited respondents are taken into considered or could be contacted because of the time constraint or due to less time.
- ❖ The objectives, purpose of the study and the questions had to be explained and in this context their responses may be biased.
- ❖ Some of the respondents were reluctant to give their responses and some were not so feel reluctant to give their responses.
- ❖ Only limited sample size had been considered for the study and therefore, the conclusions drawn based on this may not be the reflection of the entire population.
- ❖ Some of the respondents are not aware of the features or characteristics of the health insurance of a particular company or maybe they are not aware of the specific one. So therefore some of the responses are not as exact as it should be since it's totally based on the prompt assumptions.

BIBLIOGRAPHY

I have used an endless list of websites to implement my ideas and thoughts:-

<https://en.m.wikipedia.org>

<https://researchgate.net>

<https://jespublication.com>

<https://www.ibef.org>

<https://www.dypatil.edu>

<https://tejas.limb.ac.in>

<https://www.investindia.gov.in>

ANNEXURE
QUESTIONNAIRE

1. Which health insurance policy brand consumer likes the most?
 - a. HDFC ergo
 - b. Star health
 - b. Bajaj Allianz
 - d. Any other
2. Do you have a particular health insurance policy?
 - a. Yes
 - b. No
3. Which company plan consumers currently have?
 - a. HDFC ergo
 - b. Star Health
 - b. Bajaj Allianz
 - c. Any Other
4. Reasons for choosing a particular health insurance policy?
 - a. Amount of Premium
 - b. Cashless Benefits
 - c. Network Hospital Reach
 - d. Prompt Claim
 - e. Restoration Benefits
 - f. Pre and post Hospitalisation Expenses
5. Any add on benefits required please specify
 - a. Repeated Diseases Expenses
 - b. No Room Rent Capping
 - c. Air Ambulance Expenses
 - d. Drug expenses to some more extent
 - e. Life Cover
 - f. Insurance Porting Benefits
6. Source of awareness regarding the medical health insurance company
 - a. Advertisement (T.V)
 - b. Advertisement (FLEX)
 - c. Family References
 - d. Agents
 - e. Medical corporate insurance
 - f. Hospitals / Nursing Home

Please give the response for the following in the form of rating scale of one to five (where one is the lowest and five is the highest.)

7. Level of awareness regarding the claim clearance procedures of reimbursement.

Ans:-

8. Level of awareness regarding Ayush or Ayurveda treatment included in the health insurance plan cover

Ans:-

9. Level of awareness regarding the non-medical expenses included in the health insurance plan cover.

Ans:-

10. Level of satisfaction regarding the existing health insurance policy cover

Ans:-

Project Report On
***Performance Evaluation of Funds of ICICI
Prudential Mutual Fund using Sharpe's Ratio***

Submitted By:

Shuvodeep Ghosh

MBA 3rd Semester

Roll No- 11900920038

Submitted to:

Department Of Master of Business Administration

Under the supervision of

Ms Santana Guha

Siliguri Institute of Technology



Declaration

I, the undersigned, hereby declare that the project report entitled, **'Performance Evaluation of Funds of ICICI Prudential Mutual Funds Using Sharpe's Ratio'** submitted by me to **'Siliguri Institute of Technology'** in partial fulfilment of the requirement for the award of the degree of Master of Business Administration under the guidance of **Prof. Santana Guha** is my original work, and the conclusions drawn therein are based on the material collected by myself.

The Report submitted is my original work and has not been duplicated from any other source.

Place: Siliguri.

Date: 05-01-2022

Shuvodeep Ghosh

Roll No.: 11900920038

To Whom It May Concern

This is to certify that Mr. Shuvodeep Ghosh of Siliguri Institute of Technology (SIT) has successfully completed the project work Titled 'Performance Evaluation of Funds of ICICI Prudential Mutual Funds Using Sharpe's Ratio' in partial fulfilment of requirement for completion of Master of Business Administration as prescribed by Siliguri Institute of Technology

This report is the record of authentic work carried out by her during the period from **September 22, 2021** to **November 20, 2021**.

He has worked under my guidance.

MS. SANTANA GUHA
(Project guide and assistant professor)

Date-

Acknowledgement

A successful project is the result of teamwork and co-ordination that includes not only the group of developers who put forth the ideas, logic, and efforts but also those who guide them. So, at the completion of the project, I feel obliged to extend my gratitude towards all those who made valuable contributions throughout my training period.

I am thankful for all the knowledge, guidance, and support imparted by **Prof. Santana Guha** to me who gave me invaluable knowledge which were required on this project.

I wish to convey a deep sense of gratitude towards **Dr. Shuvendu Dey** for all the help he provided me when I needed.

In the end, just as significantly, I would like to express my sincere thanks to, **Mr. Kuntal Biswas**(Former Manager and Company Mentor), **Mr. Pijush Dasgupta** (Branch Manager), **Mr. Krishnendu Das** (Relationship Manager) and **Mr. Chiradip Sanyal** (HR) and all the other staff members who have provided me with excellent knowledge and support throughout my journey.

Without their support it wouldn't be possible for me to accomplish my task within time.

Shuvodeep Ghosh
Siliguri

Date: -

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Chapter 1

Background of ICICI Prudential Mutual Fund

INTRODUCTION: -

ICICI Prudential Mutual Fund is one of India's top 2 largest Asset Management Companies. It is one of the oldest and most profitable Mutual Funds. Most of their offerings are rated "AAAmfs" which indicate a high degree of confidence and reliability.

ICICI Prudential was set up in 1993 with ICICI Bank and Prudential Plc acting as partners. The Prudential Group is one of the world's oldest, largest and most influential insurance companies.

ICICI Prudential Mutual Fund has played a major role in setting up the CRISIL rating system in India. As a CIBIL score determines the creditworthiness of an individual, the CRISIL score determines the health of Mutual Funds in India.

According to statistics made available as of 30th September 2018, the Average Assets Under Management or AAUM of ICICI Pru Mutual Fund, as it is also known, is Rs 3.1 Lakh Crore. It is managed by the trustees of the ICICI Prudential Trust Ltd and is over 30 years old.

The Mutual Fund was set up and incorporated in the same year- 1993. As of 31 March, 2019, it manages assets worth over Rs. 3.2 Lakh Crore. The organisation has some of the best-known fund managers in the business, and it is growing at a rapid pace.

ICICI Prudential Mutual Fund is headquartered in Mumbai and provides a wide array of funds designed to fit every socioeconomic bracket.

Prudential Group has plans to offload 3.7% of its stake in the Mutual Fund to pare down its shareholding pattern to below 25% as per SEBI rules.

VISION & VALUES

Our vision:

To be the dominant Asset management player built on trust by world-class people and service.

This we hope to achieve by:

- Understanding the needs of customers and offering them superior products and service;
- Leveraging technology to service customers quickly, efficiently and conveniently;
- Developing and implementing superior risk management and investment strategies to offer sustainable and stable returns to our policyholders;
- Providing an enabling environment to foster growth and learning for our employees;
- And above all, building transparency in all our dealings.

Our values:

The success of the company will be founded in its unflinching commitment to 5 core values -- Integrity, Customer First, Boundary-less, Humility and Passion. Each of the values describe what the company stands for, the qualities of our people and the way we work. Every member of the ICICI Prudential team is committed to the 5 core values and these values shine forth in all we do.

Chapter 2

Company Profile

ABOUT THE AMC: -

ICICI Prudential Asset Management Company Ltd. is a leading asset management company (AMC) in the country focused on bridging the gap between savings & investments and creating long term wealth for investors through a range of simple and relevant investment solutions.

The AMC is a joint venture between ICICI Bank, a well-known and trusted name in financial services in India and Prudential Plc, one of UK's largest players in the financial services sectors. Throughout these years of the joint venture, the company has forged a position of pre-eminence in the Indian Mutual Fund industry.

The AMC manages significant Assets under Management (AUM) in the mutual fund segment. The AMC also caters to Portfolio Management Services for investors, spread across the country, along with International Advisory Mandates for clients across international markets in asset classes like Debt, Equity and Real Estate.

The AMC has witnessed substantial growth in scale; from 2 locations and 6 employees at the inception of the joint venture in 1998, to a current strength of **1855 employees** with a reach across over **350 locations** reaching out to an investor base of **7.4 million investors** (as on April 30, 2021). The company's growth momentum has been exponential and it has always focused on increasing accessibility for its investors.

Driven by an entirely investor centric approach, the organization today is a suitable mix of investment expertise, resource bandwidth and process orientation. The AMC endeavors to simplify its investor's journey to meet their financial goals, and give a good investor experience through innovation, consistency and sustained risk adjusted performance.

Parent Company and the Sponsors

ICICI Bank

ICICI Bank is India's leading private sector bank with consolidated total assets at Rs. 14.76 trillion. The bank currently has a network of 5,288 branches and 15,158 ATMs across India. (Data as on September 30, 2020).

Prudential plc

Prudential plc is an Asia-led portfolio of businesses focused on structural growth markets. The business helps individuals to de-risk their lives and deal with their biggest financial concerns through life and health insurance, and retirement and asset management solutions. Prudential has 20 million customers, and is listed on stock exchanges in London, Hong Kong, Singapore and New York.

Prudential Corporation Asia (PCA)

Prudential is a leading life insurer that spans 15 markets in Asia, covering Cambodia, China, Hong Kong, India, Indonesia, Laos, Malaysia, Myanmar, Philippines, Korea, Singapore, Taiwan, Thailand and Vietnam. Prudential has a robust multi-channel distribution platform providing a comprehensive range of savings, investment and protection products.

Eastspring Investments manages investments across Asia on behalf of a wide range of retail and institutional investors, with about half of its assets sourced from life and pension products sold by Prudential plc. It is one of the region's largest asset managers with a presence in 11 major Asian markets as well as distribution offices across North America and Europe. It has USD 248 billion in assets under management (as on December 31, 2020), managing funds across a range of asset classes including equity, fixed income, multi-asset, quantitative and alternative strategies.

Jackson Holdings LLC

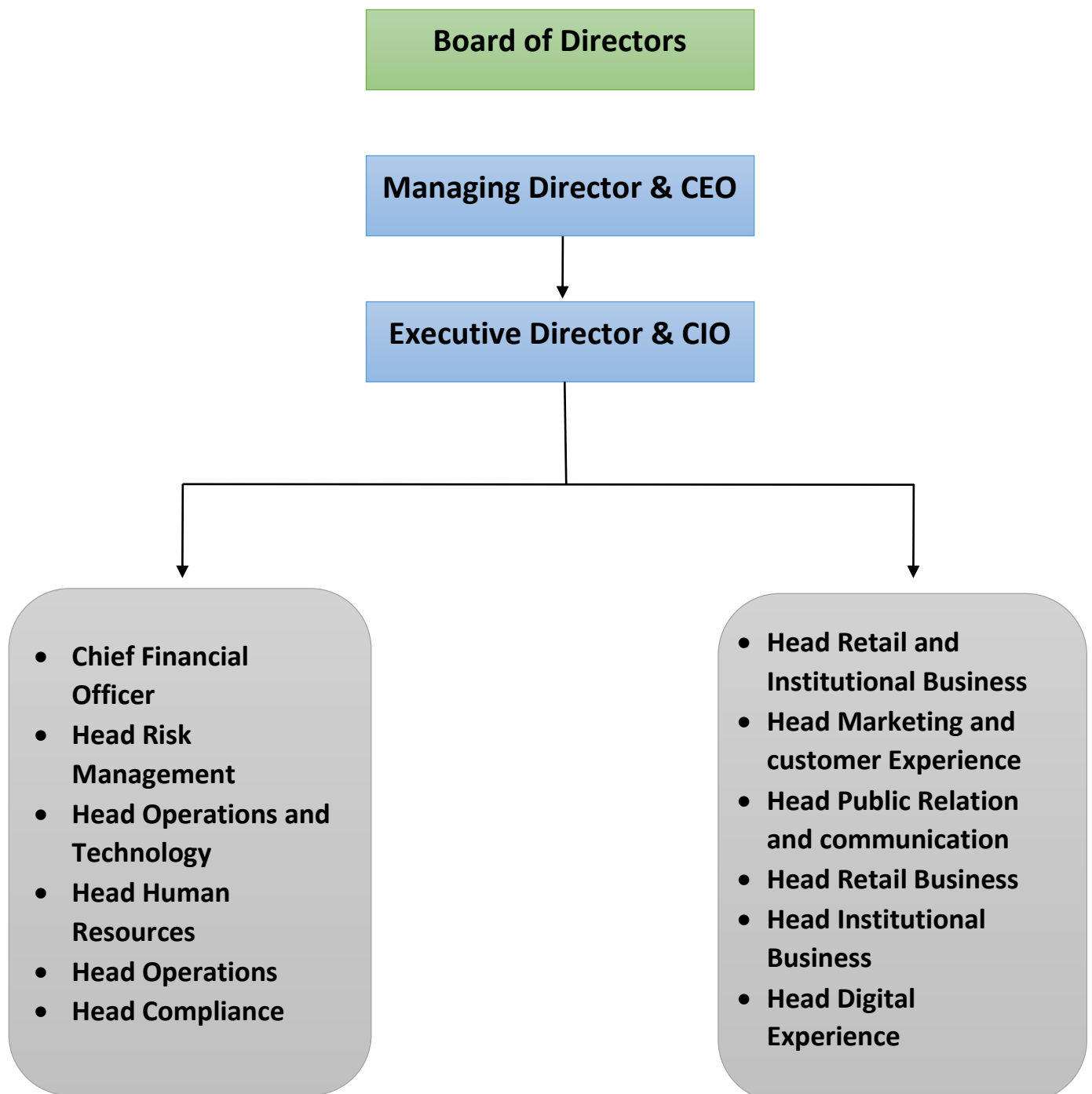
Jackson is one of the largest life insurance companies in the US, providing retirement products and income strategies aimed at helping Americans pursue financial freedom for life. Jackson is also one of the top three providers of variable annuities in the US. Founded over 50 years ago, Jackson has a long and successful record of providing advisers with the products, tools and support to design effective retirement solutions for their clients.

ORGANIZATIONAL STRUCTURE: -

These regulations have since been replaced by the SEBI (Mutual Funds) Regulations, 1996. The structure indicated by the new regulations is indicated as under.

A mutual fund comprises four separate entities, namely sponsor, mutual fund trust, AMC and custodian. The sponsor establishes the mutual fund and gets it registered with SEBI.

The fund house says in the management top position will be Managing Director & CEO followed by Executive Director & CIO and Head of the Departments.



Our leadership

Mr. Nimesh Shah - Managing Director & CEO

Mr. Sankaran Naren - Executive Director & CIO

Mr. B Ramakrishna - Chief Financial Officer

Mr. Amar Shah - Head Retail and Institutional Business

Mr. Abhijit Shah - Head Marketing, Digital and Customer Experience

Mr. Amit Bhosale - Head Risk Management

Mr. Vikas Singhvi - Head Operations and Technology

Mr. Nikhil Bhende - Head Human Resources

Mr. Vivek Sridharan - Head Institutional Business

Mr. Aniruddha Chaudhuri - Head Retail Business

Mr. Suresh Subramanian - Head Operations

Mr. Adil Bakhshi - Head Public Relations and Communication

Mr. Rakesh Shetty - Head Compliance

Top Fund Managers

Here are the top minds behind one of India's highest performing Mutual Funds.

1. Mr. Sankaran Naren

Naren is currently the Chief Investment Officer of ICICI Prudential Asset Management Company Limited since 2008. He is an alumnus of the Indian Institute of Management, Calcutta and is an Engineering graduate from IIT Madras (now Chennai). He is a tried and tested expert of the Indian securities market. He is also an Executive Director of the company since 2016.

Mr Naren has served in many high-profile jobs across the spectrum over his many years in the Indian securities market. Previously, he was Chief Executive Officer at Yoha Securities. He was also a Director of HDFC Securities Ltd. With a lifetime spent in exploring the various facets of the Indian equity market, Naren brings an extensive repertoire to ICICI Pru Mutual Fund.

In his capacity as the Head of Research at Refco Sify Securities India Pvt. Ltd in the past, he has had a considerably varied career. He currently handles two of the highest profile funds at ICICI Prudential: the ICICI Prudential Top 100 Fund and the ICICI Prudential Dynamic Plan. Both these plans are among the top 10 funds in the market in their cap range.

2. Mr. Mrinal Singh

Mrinal Singh is currently the Deputy Chief Investment Officer in charge of Equity at ICICI Prudential Asset Management Company Limited. He joined the corporation in 2008. His educational credentials include a BE in Mechanical Engineering and also a Post-Graduation in SP Jain Institute of Management and Research.

Mr. Singh has extensive experience across multiple specialties and sub-specialties like automobiles, financial services, IT and retail banking. He is a specialist in the Indian securities and derivatives market. Before joining ICICI Prudential Mutual Funds, he was involved in senior-level positions at Robert Bosch GmbH Motor Industries Co. Ltd and Wipro.

Mr. Singh has core competencies in portfolio management and detailed sector-based analysis. He is credited with turning around many of ICICI Prudential's Blue-Chip stocks.

3. Mr. Rahul Rai

Mr. Rai has over 24 years of experience in the securities and investments sectors. He is currently the Executive Vice President while heading the Real Estate Business at ICICI Prudential Mutual Funds. He is a trained Chartered Accountant and is a specialist in Cost accountancy.

Rai is a senior executive at the real estate management firm PMS and has also worked in multiple SUN-Apollo Real Estate Advisors besides Arthur Anderson. Rai is also a former senior executive of Ernst and Young.

Mr. Rai is an expert in taxation, real estate investments and emerging markets.

4. Mr. Kayzad Eghlim

Mr. Eghlim is a senior expert in ETF products. He is also the Vice President of Investments and a very senior Portfolio manager. Mr Eghlim has been a senior executive in numerous other top-notch companies in the past as well. With him on-board, ICICI Prudential Mutual Fund has seen a rise in the number of ETF products in recent months.

OBJECTIVE AND MISSION: -

The Fund House has continuously aimed to provide investors with financial solutions to aid them in achieving their lifecycle objectives. It has constantly been on the forefront of innovation and as introduced various products aligned to meet customer needs, leading to a well-diversified portfolio of around 68 mutual fund schemes, across equity, debt, hybrid, solution oriented and others. The success of the various endeavours is evident in the mutual fund investor base which has witnessed tremendous growth over the years. As of March SL 2019, the investor base for the AMC stood at 4 million investors.

3CET Report

The Company:

ICICI Prudential Mutual Fund house manages assets worth (AUM) of Rs 3.58 lakh crore for the quarter ending March, 2020. The asset size of the fund house decreased by 2.90% from its December 2019 quarterly figure. The fund house has been around nearly for 27 years.



ICICI Prudential Mutual Fund is a joint venture between ICICI Bank, a well-known and trusted name in financial services in India and Prudential Plc, one of the UK's largest players in the financial services sector. The fund house focuses on bridging the gap between savings & investments and creating long term wealth for investors through a range of simple and relevant investment solutions.

ICICI Prudential Mutual Fund offers approx. 220 schemes to investors. It offers 43 equity schemes, 126 debt schemes, 27 hybrid schemes and 24 ETFs, Gold & Fund of funds schemes. Some of the well-known equity schemes from its stable are ICICI Prudential Bluechip Fund, ICICI Prudential Multicap Fund, ICICI Prudential Midcap Fund etc. ICICI Prudential Mutual Fund also offers some good debt funds. Some of the prominent debt schemes are ICICI Prudential All Seasons Bond Fund, ICICI Prudential Debt Management Fund, ICICI Prudential Credit Risk Fund etc. ICICI Prudential Equity & Debt Fund, ICICI Prudential Balanced Advantage Fund and ICICI Prudential Regular Savings Fund are prominent names in hybrid schemes category. The percentage of schemes beating the benchmark across its various categories for 1-year time period collectively is approx. 72%.

The fund house's growth momentum has been exponential and is driven by an entirely investor centric approach. The AMC endeavours to simplify its investors' journey to meet their financial goals, and give a good investor experience through innovation, consistency and sustained risk adjusted performance.

Key Information

Setup Date	Oct-13-1993
Incorporation Date	Jun-22-1993
Chairman	Ms. Chanda Kochhar
CEO / MD	Mr. Nimesh Shah
CIO	Mr. S Naren
Compliance Officer	Ms. Supriya Sapre
Investor Service Officer	Mr. Yatin Suvarna
Assets Managed	Rs. 405405.92 crore (Mar-31-2021)

Other Details

Auditors	M/s S. R. Batliboi & Co. LLP
Custodians	Citibank N.A. / Deutsche Bank A.G / HDFC Bank Limited / HSBC
Registrars	Computer Age Management Services Private Limited
Address	One BKC, A-Wing, 13th Floor, Bandra Kurla Complex Mumbai 400051
Telephone Nos.	022-26525000
Fax Nos.	022-26528100
E-mail	enquiry@icicipruamc.com

4Ps of the company- Product, Price, Place & Promotion

Products & Services:

1. *Mutual Fund:* The Mutual Fund caters primarily to retail investors.
2. *Portfolio Management Services:* The Portfolio Management Services allows high net worth investors to invest in a more concentrated portfolio aiming at higher returns. In the year 2000, ICICI Prudential AMC was the first institutional participant to offer the service, and has now got a successful track record of over 10 years.
3. *Real Estate Business:* The Real Estate division caters to high net worth investors and domestic institutional investors, with ICICI Prudential AMC starting the Real Estate Investment Series Portfolio in the year 2007.
4. *Advisory Services:* The AMC has a successful track record of serving Institutional and Retail clients in India across fixed income, equities, money market funds and real estate. They have also extended this experience to International Investors who are keen to participate in the 'India growth story' and generate alpha over a medium to long term horizon

Price:

The most common method for determining a mutual fund's price is to calculate or compare its NAV, or Net Asset Value.

A mutual fund's purchase price is determined by the previous day's NAV.

For most mutual funds, the NAV is calculated daily since a mutual fund's portfolio consists of many different stocks. As each one of these stocks may be changing in price frequently throughout the day, an exact value of a mutual fund is difficult to determine. Thus, mutual fund

companies have chosen to value their portfolio once daily, and each day, this is the price at which investors must buy and sell the mutual fund. The exact valuation technique may vary from fund to fund as some may use an average of the last three traded prices. All mutual funds, however, set a valuation of their NAV once a day.

Place:

Investors can contact the agents and distributors of mutual funds who are spread all over the country for necessary information and application forms. Investors must ensure that they invest through Association of Mutual Funds in India (AMFI) registered distributors and that the distributor has a valid AMFI Registration Number (ARN).

Promotion:

There are some of the methods for promotion they are:

- a) Personal selling
- b) Online marketing
- c) Advertisements
- d) Sales promotion

Personal selling-

It is done through the different offices by the employees.

Online marketing-

Online marketing or advertising is a great way to promote any product because nowadays people are spending more time on internet. For online advertising we have chosen two platforms:

- Social media
- Online ads

Advertising-

It is a marketing communication that employs an openly sponsored, non-personal message to promote or sell a product, service or idea.

- Brochure
- Billboards
- Posters and leaflets.
- Audio Advertising

Sales promotion-

Sales promotion can be done by giving better commissions to the distributors on different funds.

The Customers:

Any resident of India who is KYC-compliant, and also non-resident Indians (NRIs) can invest in mutual funds in India.

Also anyone under the age of 18 (minor) can invest in Mutual Funds, with the help of parents/legal guardians until the age of 18. The minor must be the sole account holder represented by the parent/guardian.

The Competitors:

- Axis Mutual Fund
- Baroda Mutual Fund
- Birla Sun Life Mutual Fund
- BNP Paribas Mutual Fund
- BOI AXA Mutual Fund
- Canara Robeco Mutual Fund
- DSP Mutual Fund
- Edelweiss Mutual Fund
- Franklin Templeton Mutual Fund
- HDFC Mutual Fund
- HSBC Mutual Fund
- ICICI Prudential Mutual Fund
- IDBI Mutual Fund
- IDFC Mutual Fund
- IIFL Mutual Fund
- Indiabulls Mutual Fund
- Invesco Mutual Fund
- ITI Mutual Fund
- JM Financial Mutual Fund
- Kotak Mahindra Mutual Fund
- L&T Mutual Fund
- LIC Mutual Fund
- Mahindra Manulife Mutual Fund
- Mirae Asset Mutual Fund
- Motilal Oswal Mutual Fund
- Navi Mutual Fund
- Nippon India Mutual Fund
- NJ Mutual Fund
- PGIM India Mutual Fund
- PPFAS Mutual Fund
- Principal Mutual Fund
- Quant Mutual Fund
- Quantum Mutual Fund
- SBI Mutual Fund
- Shriram Mutual Fund
- Sundaram Mutual Fund
- Tata Mutual Fund
- Taurus Mutual Fund
- TRUST Mutual Fund
- Union Mutual Fund
- UTI Mutual Fund
- YES Mutual Fund

Environment Analysis:

Political Factors that Impact the Mutual Fund Industry in India

- Government stability – Government stability also attracts investors which leads to growth and development in the infrastructure as well as enhances international image. Trade relations with other countries because of political stability and strength allows businesses like The Mutual Fund Industry in India to maintain offshore business affiliations easily and smoothly.
- Tax policy – Government subsidies and favourable tax rates will also allow The Mutual Fund Industry in India to maintain competitiveness by controlling its costs of doing business. Desirable tax policies that support business growth and development will allow Mutual Fund Industry in India to expand, and thereby add to creating economic value for the country as well
- Competition regulation – It is important for government and political institutions and bodies to monitor competition in the industry. This will ensure that companies are using fair play for their products, and also business tactics and strategies.

Economic Factors that Impact the Mutual Fund Industry in India

- Demand Shifts from Goods Economy to Service Economy – The share of services in the economy is constantly increasing compare to the share of manufacturing, goods, and agriculture sector.
- Inflation Rate – The inflation rate can impact the demand of Mutual Fund products. A higher inflation rate would lead to a lower disposable income, and thus could lead to lower overall expanding, which could harm businesses and companies, as well as lower consumer confidence.
A lower inflation rate will lead to a high increase in the disposable income, and thereby could increase competitiveness, especially through pricing strategies which could lead to unethical price wars that take undue advantage of the consumer.
- Consumer spending trends – Consumer spending trends are important and critical for companies like Patagonia Gold Plc, and their performance.
Higher consumer spending trends are preferred as they lead to higher purchases and consumption of products sold by The Mutual Fund Industry in India
The higher consumer spending is also reflective of higher purchasing power, which is important for increasing overall consumption patterns, and health of the economy
- Interest rate – A moderate interest rate will help businesses sand companies like The Mutual Fund Industry in India in taking loans from the banks. Business loans would also help in the development and building if the industry infrastructure at a large level
Moderate to interest rates would also allow individuals to take personal loans.

With lower to moderate interest rates, personal loans will translate into higher purchases and consumption patterns by the consumers. This in turn would lead to a boost in sales, consumption and penetration of businesses like The Mutual Fund Industry in India.

- Financial Market Structure and Availability of Capital at Reasonable Rates – The quantitative easing policy of Federal Reserve has led to liquidity flooding all across the global financial markets. Mutual Fund can borrow cheaply under such circumstances. But this strategy entails risks when interest rate will go up.
- Unemployment trends – Higher unemployment trends will lead to lower overall disposable income in the economy, which in turn would directly affect the performance of companies like Patagonia Gold Plc
- GDP Trend & Rate of Economic Growth – The higher GDP growth rate signals growing demand in the economy. Mutual Fund can leverage this trend by expanding its product range and targeting new customers. One way to start is by closely mapping the changes in – consumer buying behaviour and emerging value proposition.

Social Factors that Impact the Mutual Fund Industry in India

- Education Level in Society – Education level of the society impacts both the quality of jobs and level of income. High level of education often results in better jobs, higher income and higher spending on complex and aspirational products.
A higher awareness level also means that consumers will prefer quality, and will be knowledgeable of what the product promises and delivers. Therefore, the Mutual Fund Industry in India will be at an advantage because of their focus on quality
- Level of Social Concerns & Awareness in Society – Higher level of social concerns in the society often result higher consumer activism and pressure from non-governmental organizations, & pressure groups.
- Demographics – A higher portion of the younger population is beneficial for the Mutual Fund Industry in India as it will allow the company a larger consumer population base. In addition, a younger population will also promise the Mutual Fund Industry in India with more skilled and educated workers and human resources, thereby adding breadth and depth to the talent pool. A moderate to high middle class is also important for The Mutual Fund Industry in India as its current consumers, and advocates
- Attitude towards Health & Safety – An increasing portion of the population is adopting health and wellness trends. The increased health consciousness has also led The Mutual Fund Industry in India to make collaborations and take CSR initiatives focusing not only on physical, but also mental and emotional health and wellbeing.
Mutual Fund has stringent norms for health and safety norms so in emerging economies it may have to compete with players who don't have high-cost structures that of Mutual Fund.

- Attitude towards Savings – This culture of consumption and savings impact both type of consumption and magnitude of consumption.

Legal Factors that Impact the Mutual Fund Industry in India

- Laws regarding Monopoly and Restrictive Trade Practices – As a new player Mutual Fund shouldn't be worried about the monopoly and restrictive trade practices law.
- Data Protection Laws – Mutual Fund needs to assess what are the data laws in the country and what it needs to do to comply with them. For example, most of EU countries now want the EU citizen data to be saved in EU countries only.
- Consumer Protection Laws – Mutual Fund needs to know what are the consumer laws, what is the rate of enforcement, what is the attitude of authorities towards consumer protection laws, and what is the role activist groups in enforcement of consumer protection laws.
- Securities Law – What are the securities law in the country and what are the conditions to list the company on national or regional stock exchange.
- Health and safety law – The Mutual Fund Industry in India has placed high importance of the safety and health of its employees, and continually strives to improve it further. The safety and health involve not only physical wellbeing, but also the emotional and mental wellbeing if employees.
- Employment laws – Employability contracts ensure a healthy relation between all parties involved, and also ensures that there is no misunderstanding or colluding. The HR department of The Mutual Fund Industry in India also regularly conducts workshops and training sessions for employees to engage them, and make them aware of the employment laws, along with other legal formalities.
- Anti-discrimination law – All employees regularly undergo diversity trainings and workshops to be able to avoid discriminatory and prejudiced actions – which could have severe repercussions. The Mutual Fund Industry in India, like other players in the industry, is an equal opportunity employer. The Mutual Fund Industry in India also ensures that there is no discrimination within the company, and the organizational culture remains toxic free

Environmental Factors that Impact the Mutual Fund Industry in India

- Renewable energy investments – The country as a whole it all its industries is gradually moving towards the use of renewable energy for operations and business processes. This is being done to reduce the environmental footprint by the market, as well as for reducing the carbon effect. The Mutual Fund Industry in India and related industry members are

increasingly making use of solar energy, and hydroplanes for purposes of operation management and business processes

Technological Analysis

With the new changes in technology, Mutual Funds have seen major changes in operations and has now focused on investor centric approach. Mobile Application, Online verification, online purchase of NAV, Direct investment Through Application and improved efficiency and productivity. Fund Houses are now approaching for paperless transactions with anytime anywhere Investments which has made it very cost effective for the AMCs.

Technological Factors that Impact the Mutual Fund Industry in India

- ***Technological infrastructure:*** Increasingly, businesses like The Mutual Fund Industry in India are incorporating technological up-gradations and innovation to increase business efficiency and affectivity.

The improved technological infrastructure also helps in attracting foreign direct investment, which in turn leads to further development and advancement

- ***Internet penetration:*** The higher penetration of internet reflects a progressive and educated population, which is beneficial for The Mutual Fund Industry in India. The Mutual Fund Industry in India has also made use of the high internet penetration to reach consumers even in rural areas, and for marketing and promotional strategies to be able to directly interact with consumers and gather feedback. As a result, the higher internet penetration has helped The Mutual Fund Industry in India in improving its quality and delivery, as well as allowed it to engage in strategic communications and marketing processes.
- ***Use of social media:*** There is a higher portion in the population of the youth, as well as middle aged person who make use of social media for connectivity. Increasingly, social media is also being used by businesses like The Mutual Fund Industry in India for promoting different products of the AMCs. The Mutual Fund Industry in India also interacts with, gathers feedback, and communicates promotions to customers through official social media channels.
- ***Investment in R.&D:*** There is a high level of local as well as international investment in the technological R&D of the country. The high investment helps in advancing industries, and equipping them with new, and more flexible as well as effective ways for business operation and other business processes. The higher investment, and related research has also allowed for an increased rate of innovation

SWOT ANALISYS

This SWOT Analysis identifies our company's:

Strengths- to build on

Weaknesses- to cover

Opportunities- to capture

Threats- to defend against

In the initial phase of this project, we conducted interviews and distributor's surveys by making the telephonic calls and meeting up the relationship managers at various banks to gather the relevant data. By receiving input from the respective relationship managers and distributors we are able to understand ICICI Prudential AMC strengths and weaknesses and to an extent the customer perception about ICICI Prudential AMC as well.

Strengths:

1. Company's Brand Name:

Well run companies have a well-known name and reputation and this is the most powerful strength of ICICI Prudential AMC as well. It's the company brand name which is giving a hit to another market players when it comes to competing in the market whether it be in terms of coming up with new schemes or tapping the market opportunities.

Also ICICI Prudential AMC being a "domestic" brand plays a significant role as the distributors find it easy to pitch the ICICI Prudential AMC products to customers.

2. Funds Performances:

One of the most important reasons for ICICI Prudential AMC's popularity is the return that its schemes have given i.e. the fund performance of ICICI Prudential AMC. The continuous dividend that the company keeps declaring is one of the most attractive elements of its schemes. The products like ICICI Pru infrastructure fund, ICICI Pru Dynamic Growth Plan, ICICI Pru Index Growth Plan have given returns of approximately more than 50% since its inception. Also, some of the schemes have been awarded for their best performances.

3. Strong channel partner network:

ICICI Prudential Mutual Fund is one of the few mutual funds to pioneer retail investing in the country by reaching out to investors and distributors in over 230 cities through branches and representatives across India. Also the company has 50+ distributors in Udaipur region itself. Hence the company's strong distribution network is playing a great role in making ICICI Prudential AMC reaching out to maximum number of investors.

4. Highly Trustable:

Any ICICI Prudential Mutual Fund's scheme that is launched in the market does well because of the trust that ICICI Prudential AMC enjoys as a fund house. It is the most trusted mutual fund brand in the country according to a survey conducted.

5. Very Innovative:

The fund house is considered to be very innovative by the distributors. E.g Equity Target Returns fund NFO was launched in April 2009 and it was unique as it came with a unique feature of trigger options of saving the profits at 12%, 20%, 50% or 100%. The profits made are automatically transferred to liquid account on which the interest is also given. ICICI achieved the target of 800 crs before the opening of its NAV.

6. Aggressive:

The fund house is considered to be very aggressive in following term:

- New Products
- Marketing and Distribution
- Services

There are two ways in which a fund house can increase its market share. First, is by increasing the market share in the entire pie (which every fund house does). And second, is by increasing the radius or circumference of that pie. ICICI Prudential AMC believes in the second option. ICICI Prudential AMC has increased the number of investors especially from retail segment. It has been instrumental in converting the FD investors into first time Mutual Fund Investors.

7. Efficient Service Centers:

The service centers opened by ICICI Prudential AMC have proved to be very efficient especially during NFOs. The bankers face a lot of concerns regarding replenishment of application forms and also their submission during NFOs. So the services centers, which are strategically located in commercially viable places, have proved to be of great help.

8. Strong Customer Base:

ICICI Prudential AMC has the largest customer base of around 7.4 million investors.

Weaknesses:

- 1. After sale service:** Services provided to the bankers and retailers are the biggest area of concern. The services provided to distributors such as complaints solving, query handling and statements delivery has to be improved upon. The distributors surveyed complained about the queries at times are not followed up properly and the biggest concern is the delivery of account statements.
- 2. Lack of awareness among investors and the agents about the different funds.**
- 3. Personal attention not given to customers queries due to limited employees**
- 4. Less Number of Branches & only available in Urban and semi-urban cities/towns.**
- 5. Less number of foreign fund compared to other Fund houses**

Opportunities:

1. Educational Institutions:

The educational institutions turn out to be a great opportunity for ICICI Prudential AMC in terms of obtaining large number of investors and the number of investments as well. Workshops and seminars can be organised at different educational institutions specially where students, teachers, office staff and others can be taught and informed about investing in mutual funds. That way the AMC will also be able to advertise their own funds and also gain some potential investors.

2. Small and Medium Enterprises:

Another segment which can be tapped is of the SME's. with a contribution of 40% to the country's industrial output and 35% to direct exports. As discussed with mutual fund industry experts it was found that only 10% of this sector invests in mutual funds and rest 90% still remains as open untapped market. So along with the existing markets there lies an opportunity to expand the base and capture this new market as in future outlook these current SME segment are expected to turn into big corporate with the current boom in the economy. So, it is essential to catch them young in their initial growth life cycle as they can turn out to be future large corpus client.

As it is known that only 10% of the SME's are invested in MF's so there lies a need to create the awareness for the same and creating awareness through: (Mass marketing) such as broadcasting ads with special focus on SME's, sponsoring events like ICICI CNBC SME awards and giving presentations on cash flow management with mutual funds, giving ads in SME column in ET, participating in trade fairs and meeting corporate personally there. giving presentation in industrial area association meetings.

3. Households:

Siliguri has around 35 residential locations having huge potential and can be tapped through average 200 houses in each location. And there lies again the efforts to create the awareness for the same. This can be done through conducting group presentations to inform them about the products and the benefits they stand to gain from it. Another method can be stationing of canopies and placing a representative there to inform them about the products and not actually sell but to get leads and spread awareness about the product. Also getting a few local residents to become IFAs first and help them to conduct the presentation or seminar.

4. International Fund:

Investing internationally opens up a huge market which is otherwise left untapped. India's market at present constitutes only 5% of the world's stock market. Several other fund houses have invested in international market like Franklin Templeton and Fidelity international opportunities fund. Moreover, fund houses are now permitted by RBI to invest in ADR/ GDR.

Threats:

1. Increased competition:

Increased competition in the industry in terms of more upcoming schemes and better existing performances of mutual fund schemes of other AMC's is the threat posed to ICICI Prudential AMC. As per the distributors Reliance Mutual Fund, HDFC Mutual Fund, SBI Mutual Fund are giving tough competition to ICICI Mutual Fund.

2. Services:

As the services provided by ICICI Prudential AMC fall short of the distributors expectations, hence the improved services provided by competitors sooner will be proving a threat to the company and as per the market view Reliance and HDFC mutual fund companies are considered ahead of ICICI Prudential AMC.

3. Recent volatility in stock market:

There is a strong relationship between volatility and market performances. Volatility tends to decline as the stock market rises and increases as the stock market falls. When volatility increases, risk increases and returns decreases. The market is so volatile these days that no one is able to predict the market. Hence, this has become a big threat for the AMCs

4. More redemption due to volatile market rises:

Due to the volatility in the market, customers have a fear in their mind of losing money, so more redemption of the applications are taking place.

Chapter 3

Research Design

Research Methodology: -

In this Study To examine the mutual fund schemes performance, 5 schemes were selected at random basis from each Equity, Debt and Hybrid categories. All funds which are selected are open ended funds with regular plan and growth option. Daily closing NAV of different schemes have been used in this study for the period of five years i.e., December,2020 to November 2021(12months).

The Comparative Performance evaluation of these schemes is done using the Sharpe Ratio.

In the study the average returns rate of Fixed Bank Deposits on fortnightly basis has been used as risk-free rate. Data regarding NAV were obtained from the web site of www.mutualfundindia.com and www.amfiindia.com for the period of December,2020 to November 2021.

The study is mainly secondary data based.

Objective of Study

- To evaluate the performance of selected open-ended schemes on mutual funds.
- To measure the risk- return relationship and market volatility of the selected mutual funds.
- To Use Sharpe ratio given by Nobel Laureate Mr. William Sharpe to analyze the performance of the schemes.

Tools to be used for the evaluation:

1. Sharper's Ratio

The Sharpe ratio was developed by Nobel laureate William F. Sharpe and is used to help investors understand the return of an investment compared to its risk. Sharpe Ratio of a mutual fund reveals its potential risk-adjusted returns. The risk-adjusted returns are the returns earned by an investment over the returns generated by any risk-free asset such as a fixed deposit. However, higher returns indicate extra risk. Higher Sharpe Ratio means greater returns from an investment but with a higher risk level. Therefore, it justifies the underlying volatility of the funds. The investors aiming for higher returns will have to invest in funds with higher risk factors.

Importance of Sharpe Ratio: -

Measure for Fund Comparison

Sharpe ratio can be used as a tool to compare funds placed in the same category as analysing the performance of Fund A and Fund B, which are large-cap equity funds. In this way, you will ensure that both the funds are facing a similar level of risk. Conversely, you might compare funds giving the same returns but which are at different levels of risk.

Measure for Comparison Against the Benchmark

Sharpe ratio can tell you whether your preferred fund is suitable from an investment perspective as compared to peer funds in the said category. You may even broaden your horizon by comparing the fund's Sharpe ratio with that of the underlying benchmark.

In this way, you get to know whether your fund is outperforming/underperforming the benchmark. Ultimately, you get to know how well are you being compensated for the risk that you are taking in the investment.

Examine the risk and return rate:

A fund with higher Sharpe Ratio is considered to have a higher return and higher risk as well. Therefore, investors aiming to earn higher returns tend to opt for funds with a high ratio. But the intake of additional volatility can change the equation. A fund having 5% returns with moderate volatility is always better than a fund having 7% returns with high volatility.

Limitations of Sharpe Ratio: -

- Sharpe Ratio of a fund does not incorporate portfolio risk and also does not reveal whether the fund is dealing in single or various sectors.
- Comparing the Sharpe Ratio of two or more funds only shows the risk-adjusted returns. The Sharpe Ratio can be influenced by portfolio managers. They can try to

boost their risk-adjusted returns by lengthening the time horizon for measuring the ratio. Just depending on the it alone, it is not a good strategy to evaluate and invest in a mutual fund. The ratio reveals limited information.

2. Standard Deviation

Standard deviation is a statistical tool that measures the deviation or dispersion of the data from the mean or average. When seen in mutual funds, it tells you how much the return from your mutual fund portfolio is straying from the expected return, based on the fund's historical performance. For example if the portfolio XYZ has a standard deviation of 7% and average return of 15%, it means that it has a tendency of deviating by 7% from its expected average return and may give returns between 8% to 22%. Standard deviation is directly proportional to the volatility of the portfolio. It is also used in calculating Sharpe's Ratio.

Chapter 4

Literature Review

Literature Review: -

(Mamata & Oza, 2017) has compared the different schemes of diversified equity mutual funds. This study provides some important data on performance of diversified equity mutual fund schemes so as to help the investors in taking the correct investment decisions for allocating their funds in best performing mutual fund schemes. This study utilized the benchmark portfolios according to the scheme goals such as BSE Sensex, for all equity schemes.

(Rath, 2016) has explained that as there is existence of many channels simultaneously, the main problem which is being faced by the AMC is to manage the multiple channels to deliver quality service to the customers. There is a need to give more focus on promotional activities to build the brand image of the AMC and also there is a need of product awareness campaigns as a large number of investors are not still aware of the variety of options available under MF's schemes and still look at it as only equity based investment avenue.

(Brindha, 2014) that the primary aim of any Investment is to earn profit and thus it is important for the investor to identify and analyse the risk and return involved in that particular investment avenue so that the investor can gain significant information before investing in any mutual fund schemes. The fund performance evaluation techniques thus helps the investor to properly select the mutual fund schemes in their investment portfolio.

(Ashraf & Sharma, 2014) conducted a regression based analysis of equity funds in India and analyzed their performance as compared to benchmark indexes. The study conducts a comparative analysis of different diversified equity mutual fund schemes and benchmark indexes over the period of five years. It is observed that market factor has a strong influence on mutual funds returns. The correlation between mutual funds and benchmark index returns is found to be very high.

(Choudhary & Chawla, 2014) has compared the different diversified equity mutual funds schemes in India. The performance of these selected equity mutual fund schemes has been evaluated on the basis of risk and return analysis. The risk adjusted return measures of performance evaluation such as Sharpe ratio are used for the analysis. In short, the performance of mutual fund schemes in terms of Average returns, almost 75% Schemes show higher returns than the average whereas only 25% schemes showed inferior returns.

Chapter 5

Data Analysis and Interpretation

Introduction: -

What is a *Mutual Fund*?

“A mutual fund is a professionally managed pool of money Manager. The Mutual Fund trust collects money from a large number of investors who share a common investment goal. This fund is then invested in different investment avenues like equities, bonds, money market instruments, etc. The income earned from this collective investment pool is then distributed amongst the investors proportionately after deducting applicable expenses and levies, by calculating the scheme’s “Net Asset Value” or NAV.”

Mutual Funds has evolved as a major Investment Avenue in India. (AMFI, 2018). Mutual Fund Industry has shown tremendous growth in last few years in India. Many small investor has started preferring Mutual Funds as their primary investment avenue. The amount of SIP’s in Mutual fund are increasing year after year. The total contribution of SIP’s in the month of November 2018 was Rs 7985 Crore. It has almost doubled from Rs 3884 crore in the month of November 2016. This shows the tremendous growth in Mutual Fund investments in India. With increasing demand, a large number of mutual fund schemes are available in market for investors to choose and invest. Hence there is a requirement of a unbiased performance evaluation of these schemes to facilitate the investor to make correct choice from the available investment schemes.

What is *Net Asset Value or NAV*?

The easiest way to find out the price of a mutual fund is to look at its net asset value. ***NAV is the total value of a mutual fund's assets, less all of its liabilities divided by the number of shares/units held by the investors.*** The NAV represents the per share/unit price of the fund on a specific date or time. For example, if the market value of securities of a mutual fund scheme is INR 200 lakh and the mutual fund has issued 10 lakh units of INR 10 each to the investors, then the NAV per unit of the fund is INR 20 (i.e.,200 lakh/10 lakh). NAV is required to be disclosed by the mutual funds on a daily basis.

For an investment fund, NAV is calculated at the end of each trading day based on the closing market prices of the portfolio's securities. For firms, NAV can be construed as close to its book value.

The formula for a mutual fund's NAV calculation is straightforward:

$$\text{NAV} = (\text{Assets} - \text{Liabilities}) / \text{Total number of outstanding shares}$$

Funds selected for the evaluation

1. ICICI Prudential Technology Fund

Sectoral/Thematic in nature; This Fund has 89.16% investment in Indian stocks of which 56.35% is in large cap stocks, 7.97% is in mid cap stocks, 18.13% in small cap stocks.

Suitable For: Investors who have advanced knowledge of macro trends and prefer to take selective bets for higher returns compared to other Equity funds. At the same time, these investors should also be ready for possibility of moderate to high losses in their investments even though overall market is performing better.

Scheme objective: To generate long term capital appreciation by creating a portfolio that is invested in equity and equity related securities of technology and technology dependent company/companies.

Scheme details:

Launch date – 03-Mar-2000

Expense ratio – 2.02% as declared on 30-Nov-2021 (category average is 2.31%)

Benchmark - S&P BSE Teck TRI

Min SIP amount - ₹100

Min investment amount (one time- first time) - ₹5000

Min investment amount (additional purchase) - ₹1000

Scheme Description: An open ended equity scheme investing in Technology and technology related sectors.

Entry Load- Not Applicable.

Exit Load- If units purchased or switched in from another scheme of the Fund are redeemed or switched out within 15 days from the date of allotment 1% of applicable NAV, If units purchased or switched in from another scheme of the Fund are redeemed or switched out after 15 days from the date of allotment NIL (w.e.f. 1st August 2018).

2. ICICI Prudential Multi Cap Fund

Fund has 97.12% investment in Indian stocks of which 37.9% is in large cap stocks, 18.98% is in mid cap stocks, 30.48% in small cap stocks.

Suitable For: Investors who are looking to invest money for at least 3-4 years and looking for high returns. At the same time, these investors should also be ready for possibility of moderate losses in their investments.

Scheme objective: To generate capital appreciation through investments in equity & equity related instrument across large cap, mid cap and small cap stocks of various industries. However, there can be no assurance or guarantee that the investment objective of the Scheme would be achieved.

Scheme details:

Launch date – 01-Oct-1994

Expense ratio – 2% as declared on 30-Nov-2021 (category average is 2.08%)

Benchmark - Nifty 50

Min SIP amount - ₹100

Min investment amount (one time- first time) - ₹5000

Min investment amount (additional purchase) - ₹1000

Scheme Description: An open-ended equity scheme investing across large cap, mid cap and small cap stocks

Entry Load: Not Applicable.

Exit Load: Within 1 Year from allotment 1% of applicable NAV, more than 1 Year Nil.

3. ICICI Prudential Bluechip Fund

Fund has 95.21% investment in Indian stocks of which 79.84% is in large cap stocks, 6.2% is in mid cap stocks, 0.34% in small cap stocks. Fund has 0.51% investment in Debt of which 0.51% in Government securities.

Suitable For: Investors who are looking to invest money for at least 3-4 years and looking for high returns. At the same time, these investors should also be ready for possibility of moderate losses in their investments.

Scheme objective: To generate long term capital appreciation and income distribution to investors from a portfolio that is predominantly invested in equity and equity related securities of large cap companies. However, there can be no assurance or guarantee that the investment objective of the Scheme would be achieved.

Scheme details:

Launch date – 23-May-2008

Expense ratio – 1.73% as declared on 30-Nov-2021 (category average is 2.27%)

Benchmark - Nifty 100 TRI

Min SIP amount - ₹100

Min investment amount (one time- first time) - ₹100

Min investment amount (additional purchase) - ₹100

Scheme Description An open-ended equity scheme predominantly investing in large cap stocks.

Entry Load: Not Applicable.

Exit Load: Upto 1 Year from allotment 1% of applicable NAV, more than 1 Year Nil

4. ICICI Prudential Focused Equity Fund

Fund has 92.55% investment in Indian stocks of which 68.42% is in large cap stocks, 5.98% is in mid cap stocks, 6.81% in small cap stocks.

Suitable For: Investors who have advanced knowledge of macro trends and prefer to take selective bets for higher returns compared to other Equity funds. At the same time, these investors should also be ready for possibility of moderate to high losses in their investments even though overall market is performing better.

Scheme objective: to generate capital appreciation by investing in a concentrated portfolio of equity and equity related securities of up to 30 companies across market capitalization i.e. focus on Multicap. However, there can be no assurance or guarantee that the investment objective of the Scheme would be achieved.

Scheme details:

Launch date – 28-May-2009

Expense ratio – 2.09% as declared on 30-Nov-2021 (category average is 2.21%)

Benchmark - S&P BSE 500 TRI

Min SIP amount - ₹100

Min investment amount (one time- first time) - ₹5000

Min investment amount (additional purchase) - ₹1000

Scheme Description An open-ended equity scheme investing in maximum 30 stocks across market-capitalisation i.e., focus on Multicap.

Entry Load: Not Applicable.

Exit Load: Within 1 Year from allotment 1% of applicable NAV, more than 1 Year Nil

5. ICICI Prudential Banking and Financial Services Fund

Sectoral/Thematic in nature: This Fund has 96.22% investment in Indian stocks of which 49.77% is in large cap stocks, 9.73% is in mid cap stocks, 14.12% in small cap stocks. Fund has 0.61% investment in Debt of which 0.61% in Government securities.

Suitable for: Investors who have advanced knowledge of macro trends and prefer to take selective bets for higher returns compared to other Equity funds. At the same time, these investors should also be ready for possibility of moderate to high losses in their investments even though overall market is performing better.

Scheme objective: To generate long-term capital appreciation to unitholders from a portfolio that is invested predominantly in equity and equity related securities of companies engaged in banking and financial services.

Scheme details:

Launch date – 22-Aug-2008

Expense ratio – 2.06% as declared on 30-Nov-2021 (category average is 2.31%)

Benchmark - Nifty Financial Services TRI

Min SIP amount - ₹100

Min investment amount (one time- first time) - ₹5000

Min investment amount (additional purchase) - ₹1000

Scheme Description An open-ended equity scheme investing in Banking & Financial Services sector

Entry Load: Not Applicable.

Exit Load: If units purchased or switched in from another scheme of the Fund are redeemed or switched out within 15 days from the date of allotment 1% of applicable NAV, If units purchased or switched in from another scheme of the Fund are redeemed or switched out after 15 days from the date of allotment NIL (w.e.f. 1st August 2018)

Benchmark Index: NIFTY

NIFTY is a market index introduced by the National Stock Exchange. It is a blended word – National Stock Exchange and Fifty coined by NSE on 21st April 1996. NIFTY 50 is a benchmark based index, which showcases the top 50 equity stocks traded in the stock exchange out of a total of 1600 stocks.

These stocks span across 12 sectors of the Indian economy which include – information technology, financial services, consumer goods, entertainment and media, financial services, metals, pharmaceuticals, telecommunications, cement and its products, automobiles, pesticides and fertilizers, energy, and other services.

A stock index is a measurement of the changes that take place in the stock market. It measures price movement and market performance. It reflects the overall market investing sentiment and price movements. Therefore, NSE conducts regular index maintenance to ensure that it remains stable and persists as the benchmark in the Indian stock market context.

Investors and financial managers use this to measure the value of portfolio holding. They can also use it for comparing the performance of their investments.

Facts & Findings

NAV of Mutual Funds and Nifty Value:

<u>Date</u>	<u>Nifty</u>	<u>Technology fund</u>	<u>Bluechip Fund</u>	<u>Multicap Fund</u>	<u>Focused Equity</u>	<u>Banking & Financial Services</u>
15-Dec-2020	13567.85	92.21	49.24	322.52	35.72	65.06
31-Dec-2020	13981.75	98.89	50.49	326.94	36.22	65.82
15-Jan-2021	14433.70	103.96	52.74	339.95	38.77	68.98
29-Jan-2021	13634.60	99.40	49.97	326.04	36.25	65.09
15-Feb-2021	15314.70	105.81	55.87	370.81	40.69	77.97
26-Feb-2021	14529.15	102.12	53.66	361.97	39.34	74.52
15-Mar-2021	14929.50	109.07	54.92	366.17	40.19	75.46
31-Mar-2021	14690.70	109.12	53.63	357.55	39.47	71.83
15-Apr-2021	14581.45	109.82	53.06	351.88	39.21	69.46
30-Apr-2021	14631.10	110.02	53.77	359.14	39.61	71.46
14-May-2021	14677.80	110.55	54.26	364.96	40.67	72.97
31-May-2021	15582.80	118.16	57.08	390.97	42.68	80.18
15-Jun-2021	15869.25	125.34	58.22	401.97	43.83	81.75
30-Jun-2021	15721.50	129.64	57.88	400.44	43.62	80.24
15-Jul-2021	15924.20	134.60	58.95	415.57	44.79	83.58
30-Jul-2021	15763.05	139.83	59.02	421.35	45.21	81.86
16-Aug-2021	16563.05	146.68	61.53	422.94	46.69	83.17
31-Aug-2021	17132.20	152.26	63.00	431.11	47.60	84.90
15-Sep-2021	17519.45	160.47	64.37	445.49	48.65	85.34
30-Sep-2021	17618.15	157.23	64.85	442.18	49.14	85.40
14-Oct-2021	18338.55	163.13	67.44	466.12	51.01	89.47
29-Oct-2021	17671.65	157.22	65.95	452.34	50.13	88.13
15-Nov-2021	18109.45	166.33	67.78	465.86	51.26	88.45
30-Nov-2021	16983.20	161.70	63.74	436.33	48.32	81.28

The Following steps have been taken to calculate the values for the performance evaluation of mutual funds:

Step 1: Calculation of the mean and the standard deviation of NAV of mutual fund.

For calculating the mean NAV for each security, the following step have been taken:

1. Calculation of the 15 days returns for each mutual fund NAV and the index by using the formula:

$$\text{Returns (R)} = \{(\text{Present date Nav} - \text{Previous Date Nav}) / \text{Previous Date Nav}\} \times 100$$

2. Calculation of the mean return for each mutual fund and the index by using the formula:

$$\text{Mean Return } (\bar{R}) = \Sigma R/n$$

Where,

\bar{R} = mean return on the NAV

ΣR = Total addition of Returns as calculated in the Step 1

n= number of readings of the returns in the given period.

Here n=23.

3. Calculation of standard deviations of each mutual fund NAV and the index:

(a) First of all, the deviations of each date's return from its mean are to be calculated in a separate column.

(b) Then the standard deviation was calculated using the formula:

$$\text{Standard deviation (S.D.)} = \sqrt{\Sigma Dx^2 / n - 1}$$

Where,

Dx^2 = squared value of the value received from the column mentioned in point 3(a)

n= For small sample size use n -1 instead n.

Step 2: Calculation of Sharpe measurement

$$\text{Sharpe's performance index } (S_p) = (\bar{R} - T) / S.D.$$

Where,

\bar{R} = Mean return of a portfolio over a particular time period, these are calculated either taking NAV.

T=It is the risk-free return, generally returns on T-bill, or bank deposit

S.D.= Standard deviation

Table showing Calculation of return on Market portfolio, i.e. Nifty during the study period on index value at fortnightly interval. These returns have been named as 'y' in the study.

Nifty Value				
Date	Nifty	Return (y)	dy	dy²
15-Dec-20	13567.85	-		
31-Dec-20	13981.75	3.05	1.99	3.96
15-Jan-21	14433.70	3.23	2.17	4.70
29-Jan-21	13634.60	-5.54	-6.6	43.56
15-Feb-21	15314.70	12.32	11.26	126.78
26-Feb-21	14529.15	-5.13	-6.19	38.31
15-Mar-21	14929.50	2.76	1.7	2.89
31-Mar-21	14690.70	-1.60	-2.66	7.07
15-Apr-21	14581.45	-0.74	-1.8	3.24
30-Apr-21	14631.10	0.34	-0.72	0.51
17-May-21	14677.80	0.32	-0.74	0.54
31-May-21	15582.80	6.17	5.11	26.11
15-Jun-21	15869.25	1.84	0.78	0.60
30-Jun-21	15721.50	-0.93	-1.99	3.96
15-Jul-21	15924.20	1.29	0.23	0.05
30-Jul-21	15763.05	-1.01	-2.07	4.28
16-Aug-21	16563.05	5.08	4.02	16.16
31-Aug-21	17132.20	3.44	2.38	5.66
15-Sep-21	17519.45	2.26	1.2	1.44
30-Sep-21	17618.15	0.56	-0.5	0.25
14-Oct-21	18338.55	4.09	3.03	9.18
29-Oct-21	17671.65	-3.64	-4.7	22.09
15-Nov-21	18109.45	2.48	1.42	2.01
30-Nov-21	16983.20	-6.22	-7.28	52.99
	Σ R=	24.42	Σ Dx²=	376.34

Mean (\bar{R})= 24.42/23=1.06

Standard Deviation (S.D) = 4.13

Risk-Free return(T) has been taken as 6% per annum, i.e., 0.25% on fortnightly basis.

Sharpe's reward-to-variability ->
$$S = \frac{R-T}{S.D.} = \frac{(1.06-0.25)}{4.13} = 0.1961$$

Table showing Calculation of return on Market portfolio, i.e., ICICI Prudential Technology Fund during the study period on index value at fortnightly interval. These returns have been named as 'R' in the study.

ICICI Prudential Technology Fund				
Nav	Date	Returns (R)	Dx	Dx²
92.21	15-Dec-2020	-		
98.89	31-Dec-2020	7.24	4.71	22.18
103.96	15-Jan-2021	5.12	2.59	6.70
99.40	29-Jan-2021	-4.38	-6.91	47.74
105.81	15-Feb-2021	6.44	3.91	15.28
102.12	26-Feb-2021	-3.48	-6.01	36.12
109.07	15-Mar-2021	6.80	4.27	18.23
109.12	31-Mar-2021	0.04	-2.49	6.20
109.82	15-Apr-2021	0.64	-1.86	3.45
110.02	30-Apr-2021	0.18	-2.35	5.52
110.55	14-May-2021	0.48	-2.05	4.20
118.16	31-May-2021	6.88	4.35	18.92
125.34	15-Jun-2021	6.07	3.54	12.53
129.64	30-Jun-2021	3.43	0.9	0.81
134.60	15-Jul-2021	3.82	1.29	1.66
139.83	30-Jul-2021	3.88	1.35	1.82
146.68	16-Aug-2021	4.89	2.36	5.56
152.26	31-Aug-2021	3.80	1.27	1.61
160.47	15-Sep-2021	5.39	2.86	8.17
157.23	30-Sep-2021	-2.01	-4.54	20.61
163.13	14-Oct-2021	3.75	1.22	1.48
157.22	29-Oct-2021	-3.62	-6.15	37.82
166.33	15-Nov-2021	5.79	3.26	10.62
161.70	30-Nov-2021	-2.78	-5.31	28.19
		Σ R=	Σ Dx²=	315.42

Mean (\bar{R}) = 58.37/23 = 2.53

Standard Deviation (S.D) = 3.78

Risk-Free return (T) has been taken as 6% per annum, i.e., 0.25% on fortnightly basis.

Sharpe's reward-to-variability ->
$$S = \frac{R-T}{S.D.} = \frac{(2.53-0.25)}{3.78} = 0.6031$$

Table showing Calculation of return on Market portfolio, i.e., ICICI Prudential Bluechip Fund during the study period on index value at fortnightly interval. These returns have been named as 'R' in the study.

ICICI Prudential Bluechip Fund					
Nav	Date	Returns (R)	Dx	Dx^2	
49.24	15-Dec-2020	-			
50.49	31-Dec-2020	2.53	1.46	2.13	
52.74	15-Jan-2021	4.45	3.38	11.42	
49.97	29-Jan-2021	-5.25	-6.32	39.94	
55.87	15-Feb-2021	11.80	10.73	115.13	
53.66	26-Feb-2021	-3.95	-5.02	25.20	
54.92	15-Mar-2021	2.34	1.27	1.61	
53.63	31-Mar-2021	-2.34	-3.41	11.62	
53.06	15-Apr- 2021	-1.06	-2.13	4.53	
53.77	30-Apr- 2021	-1.33	-2.40	5.76	
54.26	14-May- 2021	0.91	-0.16	0.02	
57.08	31-May- 2021	5.19	4.12	16.97	
58.22	15- JUn-2021	1.99	0.92	0.84	
57.88	30- JUn-2021	-0.58	-1.65	2.72	
58.95	15-JUL- 2021	1.84	0.77	0.59	
59.02	30- JUL-2021	0.11	-0.96	0.92	
61.53	16- AUg-2021	4.25	3.18	10.11	
63.00	31- AUg-2021	2.38	1.31	1.71	
64.37	15-Sep- 2021	2.17	1.10	0.11	
64.85	30-Sep- 2021	0.74	-0.33	0.10	
67.44	14-Oct-2021	3.99	2.92	8.52	
65.95	29-Oct-2021	-2.20	-3.27	10.69	
67.78	15-Nov-2021	2.77	1.70	2.89	
63.74	30-Nov-2021	-5.96	-7.03	49.42	
		$\Sigma R=$	24.79	$\Sigma Dx^2=$	322.95

Mean (\bar{R})= 24.79/23=1.07

Standard Deviation (S.D) = 3.83

Risk-Free return(T) has been taken as 6% per annum, i.e., 0.25% on fortnightly basis.

Sharpe's reward-to-variability $\rightarrow S = \frac{R-T}{S.D.} = \frac{(1.07-0.25)}{3.83} = 0.2140$

Table showing Calculation of return on Market portfolio, i.e., ICICI Prudential Multi Cap Fund during the study period on index value at fortnightly interval. These returns have been named as 'R' in the study.

ICICI Prudential Multi Cap Fund				
<u>Nav</u>	<u>Date</u>	<u>Returns (R)</u>	<u>Dx</u>	<u>Dx²</u>
322.52	15-Dec-2020	-	-	-
326.94	31-Dec-2020	1.37	0	0
339.95	15-Jan-2021	3.97	2.6	6.76
326.04	29-Jan-2021	-4.09	-5.46	29.81
370.81	15-Feb-2021	13.73	12.36	152.76
361.97	26-Feb-2021	-2.38	-3.75	14.06
366.17	15-Mar-2021	1.16	-0.21	0.04
357.55	31-Mar-2021	-2.35	-3.72	13.83
351.88	15-Apr-2021	-1.61	-2.98	8.88
359.14	30-Apr-2021	2.06	0.69	0.47
364.96	14-May-2021	1.62	0.25	0.06
390.97	31-May-2021	7.12	5.75	33.06
401.97	15-Jun-2021	2.81	1.44	2.07
400.44	30-Jun-2021	-0.38	-0.31	0.09
415.57	15-Jul-2021	3.77	2.40	5.76
421.35	30-Jul-2021	1.37	0	0
422.94	16-Aug-2021	0.37	-1	1
431.11	31-Aug-2021	1.93	0.56	0.31
445.49	15-Sep-2021	3.33	1.96	3.84
442.18	30-Sep-2021	-0.74	-2.11	4.45
466.12	14-Oct-2021	5.41	4.04	16.32
452.34	29-Oct-2021	-2.95	-4.32	18.66
465.86	15-Nov-2021	2.98	1.61	2.59
436.33	30-Nov-2021	-6.33	-7.7	59.29
Σ R=		31.54	Σ Dx²=	374.11

Mean (\bar{R})= 31.54/23 =1.37

Standard Deviation (S.D) = 4.12

Risk-Free return(T) has been taken as 6% per annum, i.e., 0.25% on fortnightly basis.

Sharpe's reward-to-variability ->
$$S = \frac{R-T}{S.D.} = \frac{(1.37-0.25)}{4.12} = 0.2718$$

Table showing Calculation of return on Market portfolio, i.e., ICICI Prudential Focused Equity Fund during the study period on index value at fortnightly interval. These returns have been named as 'R' in the study.

ICICI Prudential Focused Equity Fund				
Nav	Date	Returns (R)	Dx	Dx^2
35.72	15-Dec-2020	-		
36.22	31-Dec-2020	1.39	0	0
38.77	15-Jan-2021	7.04	5.65	31.92
36.25	29-Jan-2021	-6.49	-7.88	62.09
40.69	15-Feb-2021	12.24	10.85	117.72
39.34	26-Feb-2021	-3.31	-4.70	22.09
40.19	15-Mar-2021	2.16	0.77	0.59
39.47	31-Mar-2021	-1.79	-3.18	10.11
39.21	15-Apr-2021	-0.65	-2.04	4.16
39.61	30-Apr-2021	1.02	-0.37	0.13
40.67	14-May-2021	2.67	1.28	1.63
42.68	31-May-2021	4.94	3.55	12.60
43.83	15-JUn-2021	2.69	1.30	1.69
43.62	30-JUn-2021	-0.47	-1.86	3.45
44.79	15-JUL-2021	2.68	1.29	1.66
45.21	30-JUL-2021	0.93	-0.46	0.21
46.69	16-AUG-2021	3.27	1.88	3.53
47.60	31-AUG-2021	1.94	0.55	0.30
48.65	15-Sep-2021	2.20	0.81	0.65
49.14	30-Sep-2021	1.00	-0.39	0.15
51.01	14-Oct-2021	3.80	2.41	5.80
50.13	29-Oct-2021	-1.72	-3.11	9.67
51.26	15-Nov-2021	2.25	0.86	0.73
48.32	30-Nov-2021	-5.73	-7.12	50.69
		$\Sigma R=$	$\Sigma Dx^2=$	341.57
		32.06		

Mean (\bar{R})= 32.06/23=1.39

Standard Deviation (S.D) = 3.94

Risk-Free return(T) has been taken as 6% per annum, i.e., 0.25% on fortnightly basis.

$$\text{Sharpe's reward-to-variability} \rightarrow S = \frac{R-T}{S.D.} = \frac{(1.39-0.25)}{3.94} = 0.2893$$

Table showing Calculation of return on Market portfolio, i.e., ICICI Prudential Banking and Financial Services Fund during the study period on index value at fortnightly interval. These returns have been named as 'R' in the study.

ICICI Prudential Banking and Financial Services Fund				
Nav	Date	Returns (R)	Dx	Dx^2
65.06	15-Dec-2020	-		
65.82	31-Dec-2020	1.16	0.11	0.01
68.98	15-Jan-2021	4.80	3.75	14.06
65.09	29-Jan-2021	-5.63	-6.68	44.62
77.97	15-Feb-2021	19.78	18.73	350.81
74.52	26-Feb-2021	-4.42	-5.47	29.92
75.46	15-Mar-2021	1.26	0.21	0.04
71.83	31-Mar-2021	-4.81	-5.86	34.33
69.46	15-Apr-2021	-3.29	-4.34	18.83
71.46	30-Apr-2021	1.43	0.38	0.14
72.97	14-May-2021	2.11	1.06	1.12
80.18	31-May-2021	9.88	8.83	77.96
81.75	15-Jun-2021	1.95	0.90	0.81
80.24	30-Jun-2021	-1.84	-2.89	8.35
83.58	15-Jul-2021	4.16	3.11	9.67
81.86	30-Jul-2021	-2.05	-3.10	9.61
83.17	16-Aug-2021	1.60	0.55	0.30
84.90	31-Aug-2021	2.08	1.03	1.06
85.34	15-Sep-2021	0.51	-0.54	0.29
85.40	30-Sep-2021	0.07	-0.98	0.96
89.47	14-Oct-2021	4.76	3.71	13.76
88.13	29-Oct-2021	-1.49	-2.54	6.45
88.45	15-Nov-2021	0.36	-0.69	0.47
81.28	30-Nov-2021	-8.10	-9.15	83.72
		$\Sigma R =$	$\Sigma Dx =$	$\Sigma Dx^2 =$
		24.28		707.29

Mean (\bar{R}) = 24.28/23 = 1.05

Standard Deviation (S.D) = 5.67

Risk-Free return (T) has been taken as 6% per annum, i.e., 0.25% on fortnightly basis.

Sharpe's reward-to-variability -> $S = \frac{R-T}{S.D.} = \frac{(1.05-0.25)}{5.67} = 0.1410$

Chapter 6

Findings And Suggestions

Chart 1:

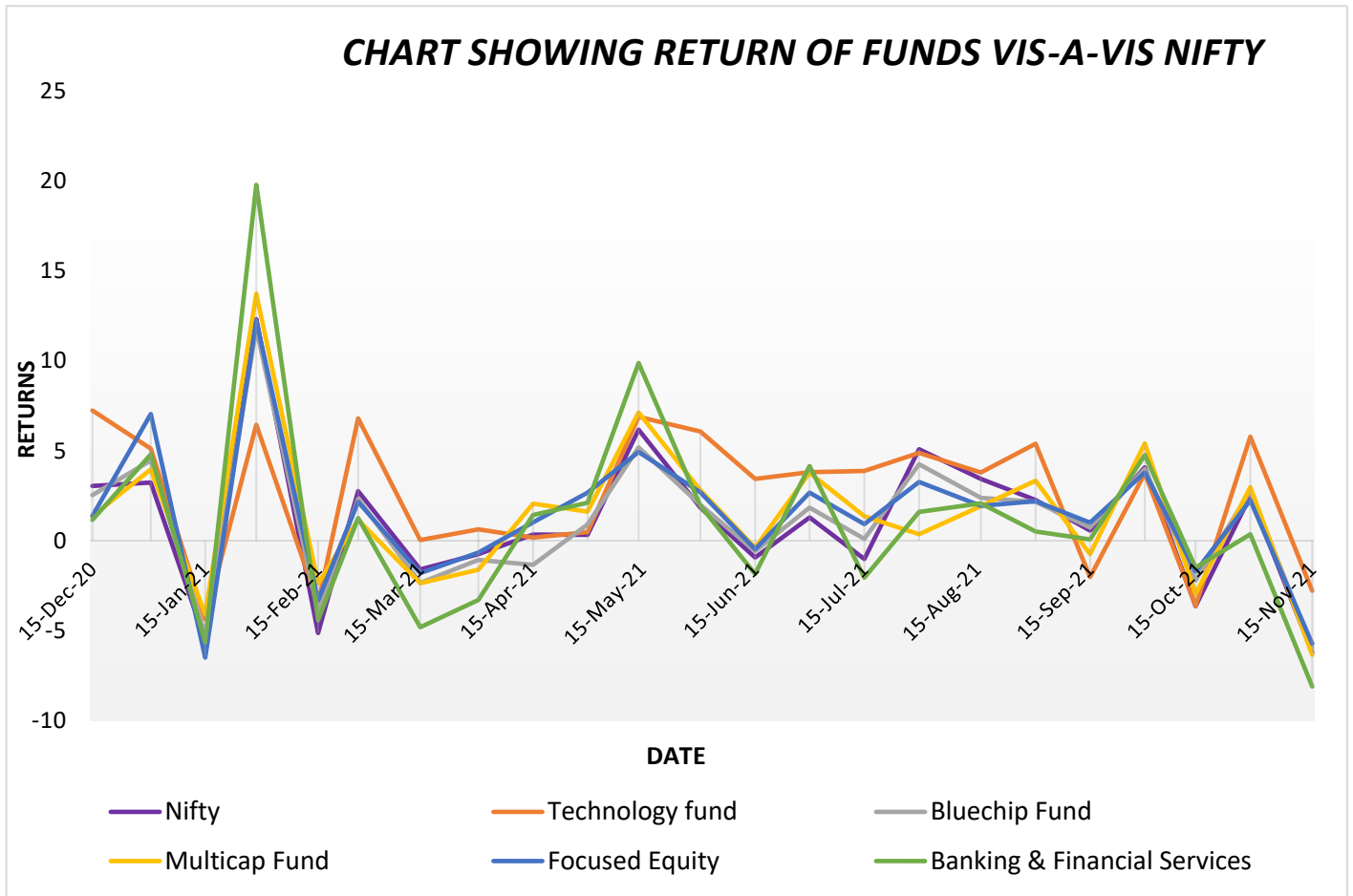


Chart 2:

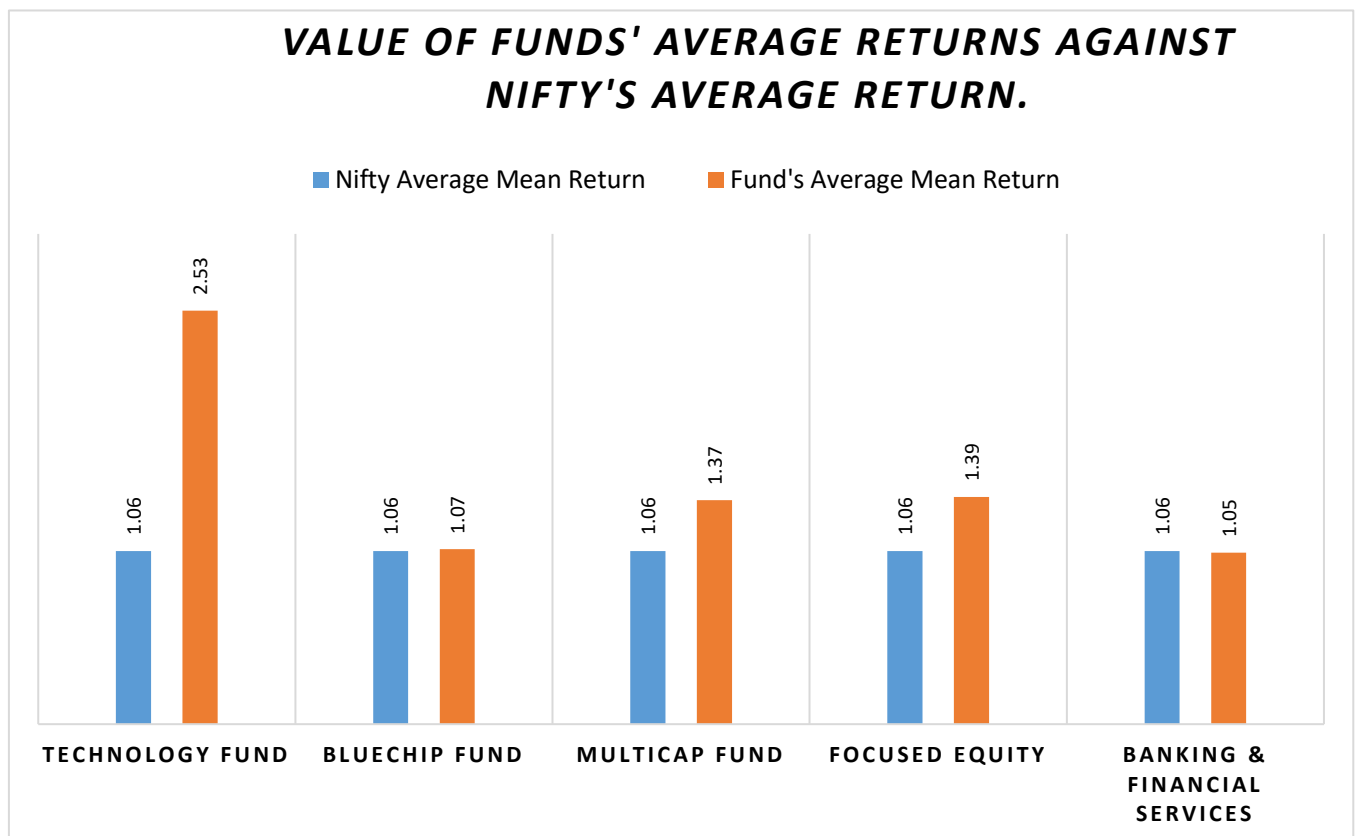
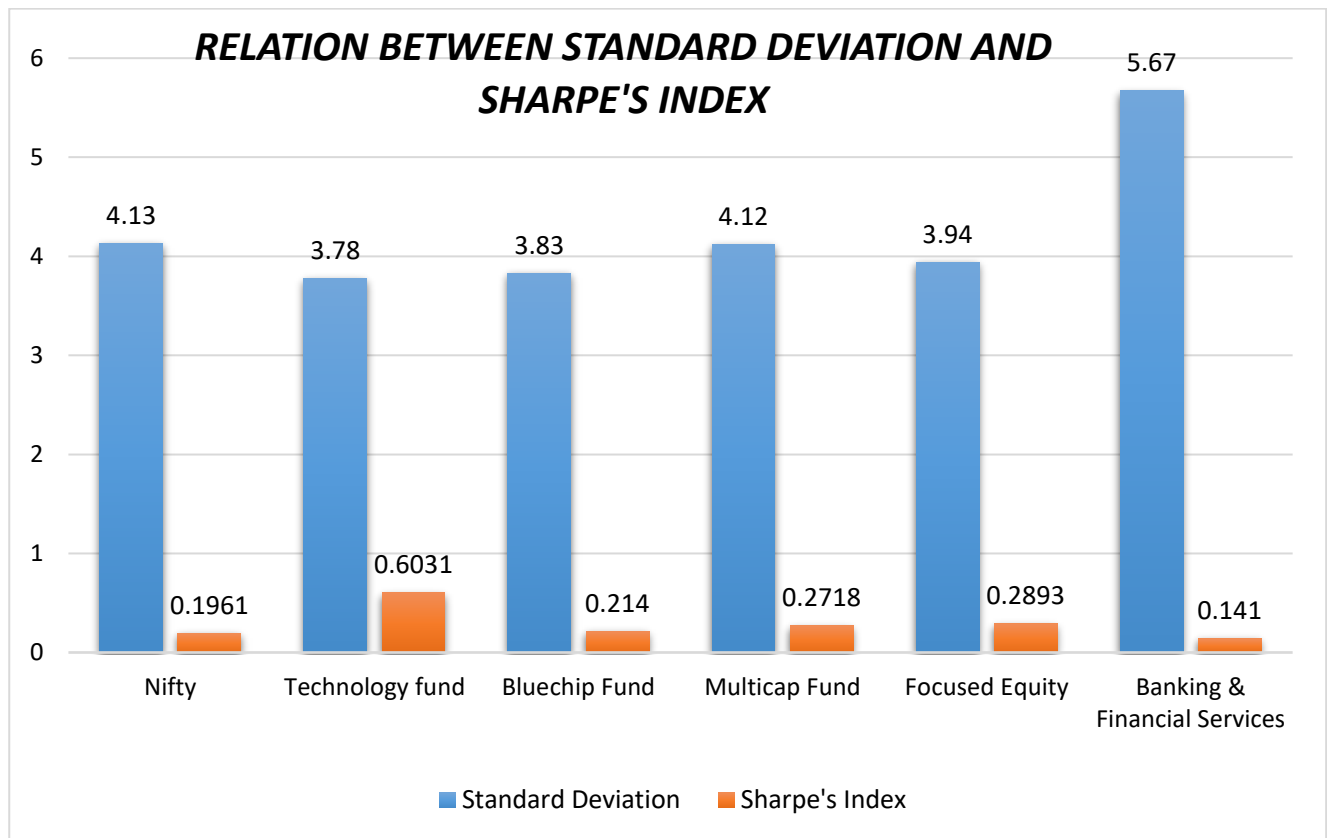


Chart 3:



Summary of calculation for all the 5 funds

	<u>Nifty</u>	<u>Technology fund</u>	<u>Bluechip Fund</u>	<u>Multicap Fund</u>	<u>Focused Equity</u>	<u>Banking & Financial Services</u>
Mean (\bar{R})	1.06	2.53	1.07	1.37	1.39	1.05
S.D.	4.13	3.78	3.83	4.12	3.94	5.67
Sharpe's Index	0.1961	0.6031	0.2140	0.2718	0.2893	0.1410

Sharpe ratio of a fund represents extra return on every 1% of additional annual volatility.

A fund with a higher standard deviation should earn higher returns to keep its Sharpe ratio at higher levels. Conversely, a fund with a lower standard deviation can achieve a higher Sharpe ratio by earning moderate returns consistently.

From Table1(previous page), we can see and interpret that ***ICICI Prudential Technology Fund*** has the highest Sharpe's Index instead of having the lowest standard deviation as the fund gave the highest average return on a year basis among all the other funds. Low standard deviation also means low volatility and this tells us that the fund gave constant returns over the period of twelve months.

A high and positive Sharpe Ratio shows a superior risk-adjusted performance of the fund. Also the fund's performance can be considered superior over the market as the Sharpe Ratio is greater than the benchmark comparison of Nifty.

These factors make ***ICICI Prudential Technology Fund*** best performing fund among the 5 funds selected for this evaluation as it indicates best risk-adjusted performance with lowest volatility and highest average returns.

On the other hand, ***ICICI Prudential Banking and Financial Services Fund*** has the highest standard deviation which makes it the most volatile fund among all other funds since Standard deviation is directly proportional to the volatility of the portfolio. However, the fund also has the lowest Sharpe's Index which indicates inferior risk-adjusted performance as this fund also has the lowest average return figure.

These factors make ***ICICI Prudential Banking and Financial Services Fund*** worst performing fund within time frame of our evaluation among all the 5 funds selected. This fund also couldn't outperform the benchmark comparison of Nifty.

ICICI Prudential Bluechip Fund had the second lowest average return and standard deviation which is also below the benchmark S.D. value of Nifty; however, the fund scored temperately on the Sharpe's Index among the funds indicating moderate risk-adjusted performance.

Both ***ICICI Prudential Focused Equity Fund*** and ***ICICI Prudential Multi Cap Fund*** had decent average return with standard deviations of 3.94 and 4.12 respectively (which represents passable volatility) which helped them to score healthily on the Sharpe's Index as compared to B&F Services and Bluechip Funds.

The performance of these two funds has been satisfactory and have outperformed the market index during the study period. They score moderately on risk-adjusted performance.

Suggestions

- **ICICI Prudential Technology Fund** would be a good investment option for the investors considering the returns and risk-adjusted performance generated by the fund within last 12 months. Similarly investing in **ICICI Prudential Banking and Financial Services Fund** must strictly avoided considering the standard deviation of the fund and also its low average returns.
- ICICI Prudential Asset Management Company Ltd. must review the stocks under their portfolio of **ICICI Prudential Banking and Financial Services Fund**. They must carefully select and invest their resources in stock with better financials, management quality and growth prospects so as to improve the health and returns of the fund.
- There is need to build awareness of the new funds among the investors with constantly being in contact with them.
- ICICI must try to locate hard working distributors who are providing good business in their respective geographical area.
- The most vital problem spotted is of ignorance. Investors should be made aware of the benefits. Nobody will invest until and unless he is fully convinced. Investors should be made to realize that ignorance is no longer bliss and what they are losing by not investing.
- Mutual Fund Company needs to give the training of the Individual Financial Advisors about the Fund/Scheme and its objective, because they are the main source to influence the investors.
- Before making any investment the AMC and Financial Advisors should first enquire about the risk tolerance of the investors/customers, their need and time (how long they want to invest). By considering these three things they can take the customers into consideration.
- Younger people aged under 35 will be a key new customer group into the future, so making greater efforts with younger customers who show some interest in investing should pay off.
- Customers with graduate level education are easier to sell to and there is a large untapped market there. To succeed however, advisors must provide sound advice and high quality.
- Investors are never going to accept the entry load during NFO. So, such type of activity should be avoided as much as possible.

Chapter 7

Conclusion

CONCLUSION

Mutual funds are one of the most highly growing products in financial services market. Mutual funds are suitable for all types of investors from risk adverse to risk bearer

Mutual funds are suitable to all age of investors, businessmen, salary person, etc. Investors need not to be expert in equity market; mutual funds can satisfy their need.

In today's world, investors are showing more trust in mutual fund than any other financial product. Mutual funds diversify risks by investing in a portfolio of stocks or bonds and therefore provide better returns than Fixed Deposits and Savings Account.

Mutual fund is subject to market risk, despite of that it has low risk than stock market. This is proved in performance evaluation section of this report. Performance evaluation measurement ratios i.e., Sharpe's should be used by fund managers and investors to take decision of investment and to diversity portfolio. Sharpe ratio is used to evaluate the risk-adjusted performance of a mutual fund. Basically, this ratio tells an investor how much extra return he will receive on holding a risky asset.

However Mutual Funds are still considered a safer option than direct stock trading. Mutual funds offer a wide range of options in terms of asset classes to their investors. A mutual fund also allows to invest in instalments. One can choose different types of asset classes to invest your money in, depending on your financial goals, returns expectations and risk tolerance. Mutual fund corpuses are managed by highly skilled fund managers who can make better investment decisions during a volatile market. Direct stock investments can be highly risky for a new investor as a wrong decision can easily cost significant losses to the investor.

Chapter 8

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**STUDY OF UNDERSTANDING WORKLIFE
BALANCING OF EMPLOYEES IN E-COMMERCE
BASED ORGANISATION**

(Study conducted for partial fulfillment of MBA program of
MAKAUT University)

Study conducted at

Clinqon Marketplace Pvt Ltd

Submitted By

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Master of Business Administration

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Last but not least, I am very thankful to the staff of Clinqon Marketplace pvt ltd,Kolkata who are very friendly and co-operative . Thanks to my friends who helped me a lot to complete the project successfully

Date:

DECLARATION

I hereby declare that this report on “**study of worklife balancing of employees in e-commerce related organisation**” has been written and prepared by me during the academic year 2020-2022. This project was done under the able guidance and supervision of Mr. Debayan Nandi, faculty member at Siliguri institute of technology in partial fulfillment of the requirement for the MBA.

I also declare that this project is the result of my own effort and has not been submitted to any other institution for the award of any Degree or diploma.

Date:

(signature)

CI17331



CLINQON MARKETPLACE PVT. LTD.

CERTIFICATE OF COMPLETION

awarded to

Debangi Das

For completing your two month internship and handling it all like a champ! We wish you well in your future endeavors!



UTSAV

B.

DIRECTOR

DEBAYAN NANDI
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Dist : Darjeeling . Pin : 734009

To Whom It May Concern

This is to certify that the dissertation on "*Study of Understanding Worklife Balancing of Employees in E-Commerce based Organisation*" is a bonafide work carried out by Ms. Debangi Das (vide Roll No 11900920039), a candidate for the MBA program of Maulana Abul Kalam Azad University of Technology under my guidance.



DEBAYAN NANDI

Date : 02/01/2022

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EXECUTIVE SUMMERY

The healthcare e-commerce market consists of sales of healthcare products and their related services. E-commerce is also known as internet commerce or electronic commerce and refers to the sales and purchase of goods and services using the internet.

It enables healthcare institutions, hospitals, clinics, and other healthcare facilities to purchase medical equipment and supplies through online channels. It is also segmented by application into telemedicine, caregiving services, medical consultation.

The regions covered in this report are Asia-Pacific, Western Europe, Eastern Europe, North America, South America, Middle East and Africa.

Stringent regulations and cybersecurity laws are expected to limit the growth of healthcare e-commerce market during the period. According to e-retailing laws and regulations in India, e-retailing companies hit hard by the policy for e-commerce in India including the healthcare e-commerce industry.

Moreover, healthcare-related e-commerce platforms are mandated to make their cyber security infrastructure resilient and robust. The online pharmacies and telemedicine must comply with the techno legal regulations together with making their websites cyber secure.

CHAPTER 1

INTRODUCTION

E-COMMERCE BUSINESS

It is a general concept covering any form of business transaction or information exchange executed using information and communication technologies (ICT's)

It includes electronic trading of goods, services and electronic material.

It takes place between companies, between companies and their customers, or between companies and public administrations.

They can be classified by application type:

Electronic Markets

- Present a range of offerings available in a market segment so that the purchaser can compare the prices of the offerings and make a purchase decision.

Example: Airline Booking System

Electronic Data Interchange (EDI)

- It provides a standardized system
- Coding trade transactions

- Communicated from one computer to another without the need for printed orders and invoices & delays & errors in paper handling
- It is used by organizations that make a large no. of regular transactions

Example: EDI is used in the large market chains for transactions.

Internet Commerce

- It is used to advertise & make sales of wide range of goods & services.
- This application is for both business to business & business to consumer transactions.

Example: The purchase of goods that are then delivered by post.

3. Electronic Commerce Framework

- E-Commerce application will be built on the existing technology infrastructure A myriad of computers Communication networks Communication software
- Common business services for facilitating the buying and selling process

- Messaging & information distribution as a means of sending and retrieving information
- Multimedia content & network publishing, for creating a product & a means to communicate about it
- The information superhighway- the very foundation-for providing the high way system along which all e-commerce must travel
- The two pillars supporting all e-commerce applications & infrastructure
- Any successful e-commerce will require the I-way infrastructure in the same way that regular commerce needs.

WORKLIFE BALANCING

In this influx of globalization, organizations feel the heat in the form of competition to perform better or fulfil the promises made to the customers in time to survive the business. This heat to large extent percolates down to the employees, putting pressure on them to show at work places, leading to very high stressful situation. In this process lot of demands pile up from the personal side of the life which is equally important for the employees, which they cannot afford to ignore. Balancing professional and personal life, better productivity and harmonious life have become challenging.

Work life balance can be defined as the perfect integration between work and life both not interfering with each other.

The concept

The performance of any organization depends on its employees, which in turn depends on numerous other factors. They can be work related or family related or personal. How a person manages various aspects of his life helps in achieving balance at work and in private life. A major portion of an individual is spent at the work. Any problem either at work place or at personal life will definitely affect the balance and thus it is very much essential that both are maintained well.

1. Importance of Work life balance

Work is one dimension of life and should not distort our personal life. The vice-versa is also true as work is a means of livelihood. The concept is gaining prominence since it helps in maintaining balanced life at the work place as well as at home. Maintaining balance encourages optimum working hours that ultimately enhances overall efficiency. It is a common fact that increase in quantity tends to deteriorate quality. If the employee is not over loaded with work, he is motivated to shoulder responsibilities. He does not feel exhausted and is ready to perform every day. Work load does not kill his working spirit and he is eager to work. When someone works willingly, he attains satisfaction and a contented person is bound to succeed not only at work but also in life.

1. Factors influencing Work life balance

There can be many factors that affect the balance of work and life. The first such factor is the attitude of the employee. Attitude defines ones likes and dislikes. Attitude is the way of thinking or feeling about something. Balance is considerably affected by various psychological

factors. How one reacts to a particular situations, handles that situation, how he manages work and peer pressure are some aspects of psychological behaviours. Emotions management also plays an important role in achieving and maintaining such balance. Another important factor is the environment in which the individual stays. The working environment should be comfortable or it can negatively affect efficiency. Similarly , the environment at home should be calm and congenial. The type of job can also influence balance. A job, which is monotonous and not challenging can make the worker lethargic. The job profile should match the employee's profile, in order to enhance his work efficiency and give him job satisfaction. Since balance is related to both personal and professional life, factors like, family background, financial and social status of the family, life stage of the employee, financial standing, family structure, daily routine, friends circle and social life would also affect his work life. An employee who is struggling financially or who has a large family to support or other family problems may spend more time in taking care of those issues. To focus on his work it is necessary that he is free from any domestic encumbrances. It is equally important to create a healthy working environment at the work place. The comfort and ease at the working place enhances the efficiency as well as the effectiveness of the performance.

CHAPTER 2

LITERATURE REVIEW

Literature review is a body of text that aims to view the critical point of current knowledge and or methodology approaches or a practical topic. Literature review are secondary sources and as such do not report any new or a literature review is a summary of a large report of a research project, a thesis or a bibliographic essay that is published separately in a secondary journal.

A literature review is appraising description information found in the literature associated to your chosen area of research. It illustrates, summarizes, appraise and clarify the literature for which you are writing literature review.

E COMMERCE BUSINESS:-

E-Business probably began with electronic data interchange in the 1960s (Zwass, 1996).

However, (Melao , 2008) suggests that it was only in the 1990s, primarily via the Internet, that e-Business has emerged as a core feature of many organizations. In his opinion, the hope was that e-Business would revolutionize the ways in which organizations interact with customers, employees, suppliers and partners. Some saw e-Business as part of a recipe to stay competitive in the global economy.

The term “e-Business” has a very broad application and means different things to different people. Furthermore, its relation with e-commerce is at the source of many disagreements. (Melao, 2008). A more comprehensive definition of e-business is: “The transformation of an organization’s processes to deliver additional customer value through the application of technologies, philosophies and computing paradigm of the new economy.”

In a simple sense, E-Business can be defined as, “the organized effort of

individuals to produce and sell, for profit, products and services that satisfy society's needs through the facilities available on the Internet" (Brahm Canzer, 2009).

Some authors view e-Business as the evolution of e-commerce from the buying and selling over the Internet, and argue that the former is a subset of the latter. (Turban et al., 2006).

(Kalakota and Robinson, 2000) proposed a definition of e-business that clearly stresses the difference between e-commerce and e-business. More precisely they assume that "e-business is not just about e-commerce transactions or about buying and selling over the Web; it is the overall strategy of redefining old business models, with the aid of technology.

According to (Melao, 2008) the clear commonalities among these definitions, include the improvement of business processes and the use of ICT in intranets, extranets and the Internet to conduct business. He defines e-Business as the use of ICT as an enabler to (re)design, manage, execute, improve and control business processes both within and between organizations. Thus, front and back-office integration and multi-channel integration become crucial in e-Business, which requires a challenging process improvement approach to support the necessary organizational, technological and social changes.

The article published by Rahmath Safeena, Hema Date and Abdullah Kammani in January 2001, states that, the various areas where the banks are preparing to use e-business approach include familiar and relatively mature electronically based products in developing markets, such as telephone banking, mobile banking, credit cards, ATMs, and direct deposit. This means that most of the banks have recognized the need to change their business process to conform to changing business trends in order to keep up with competition.

The customers are using net banking, to pay the utility bills, insurance premium, to book orders online, to book railway tickets also to book flight tickets, purchasing the products online using net banking or online banking (e-banking), credit cards, debit cards or smartcards also.

Work life balancing

The purpose of this paper is to review the existing literature on Work-life balance with the identification and description of work-life balance with number of sections, first with Career growth and work-family conflict, second section describe Motivation and Work Life Balance, third section reveals to Job Satisfaction and Work Life Balance, fourth section examines Turnover, absenteeism and Work Life Balance, fifth section assesses Competitive environment and Work Life Balance, sixth section explores Appreciation and Work Life Balance, seventh section identifies and describes Work-life practices/policies and Work Life Balance, & eight section discusses on Work Stress and work-life imbalance, lastly draws conclusion.

The literature on Work-life balance with different prospective are studied and available, in recent years, there has been an increased interest in work family interface in the human resource management literature, especially regarding the sources and outcomes of conflict between these two spheres. A number of studies have addressed this issue from different perspectives. Greenhaus and Beutell (1985) and Greenhaus et al. (1989) examined the antecedents of conflict between family and work, Goodstein (1994) and Ingram and Simons (1995) presented an institutional perspective on organizations' responses to work-family issues. In addition, Campbell, Campbell and Kennard (1994) have studied the effects of family responsibilities on the work commitment and job performance of women. The work-family issue is even further expanded to address the relationship of business-marriage partners (Foley & Powell, 1997).

Rebecca Bundhun quotes in —The National (2009), an Abu Dhabi National Paper 1 that —Women and men generally have a different perception of what the

"life" part of the balance involves. For women it tends to be devoting more time to family, while for men it is spending more time pursuing personal interests. She also quoted the paper of Dr Katty Marmenout, a research fellow at the INSEAD School in Abu Dhabi with his words that —work-life balance is not simply about equally dividing the time spent on one's work and personal life, but establishing a harmony that reflects an individual's priorities. So, this allows for acceptance of the happy workaholic or the satisfied stay-at-home mum or dad.

Whereas researcher Murphy and Doherty (2011) revealed that it is not possible to measure work-life balance in an absolute way as there are personal circumstances which influence the way that is perceived but establishing a harmony that reflects an individual's priorities whereas employees must draw a firm line between their home and work lives and be confident that the line is in the right place (Harvard Business Review, page184).

Hyman and Summers (2004) classified seven major problems which are associated with current practices over work-life balance these are unevenness of adoption across different sectors and organizations, lack of formalization of policies at organizational level, restricted employee voice over the introduction and implementation of policies , policies are primarily to meet business needs rather than those of employees, there is no evidence of reduction in working hours, tangible and intangible work intrusions into domestic life , domestic responsibilities are still conducted primarily by women irrespective of their employment status.

Miller (1978) emphasized that earlier the work life used to begin at age 16 and end at age 70 and now begins at 20 and ends at 62 for most of the working personals. However, restrained effects of the increase in average length of life over the last 80 years may be associated with certain changes in work- life history as more people reach the older ages with their health to permit them to enjoy leisure and image of the retirement years.

Career Growth and Work-Family Conflict

As suggested by researcher Tymon et al. (2011) that employees can improve their perceived career success by balancing long and short –term goals, improving their competence, and communicating openly with their managers. There are four

factors as revealed by Rasdi et al. (2009) which have predictive potential on managers' career success are individual – related factors, organizational- related factors, managerial competencies- related factors, and the person- environment fit factor. Scott-Ladd and Marshall (2004) emphasized that participative decision making contributes to performance effectiveness and led to greater gains in the workplace whereas as reflected by researcher Ballout (2008) the Individual-specific variables will be more likely to predict family – to - work conflict and perceived career success, while work-specific variables will be more likely to predict work- to - family conflict and career success.

Motivation and Work Life Balance

It is a prerequisite to have effective motivation of employees in the workplace (Bansal and Sharma, 2012) Influencing motivation (Hall et al., 2009) leads the combination of two personal variables: tendency to approach success and tendency to avoid failure (Atkinson and Feather, 1966). Some researchers have identified that Masculinity –Femininity dimension also affects motivation (Bansal and Sharma , 2012) whereas fathers tend to use work-life balance measures to spend time with the families where increase their sense of entitlement (Gregory and Milner, 2011) and a voluntary approach to work-life balance may only deliver positive benefits to woman (Doherty, 2004).

Job Satisfaction and Work Life Balance

Spector (1997) emphasized that Job Satisfaction is the degree with which people like their jobs where some people enjoy work and find it to be a central part of life and others hate to work and do so only because they must. In other terms, Job satisfaction simply means that how people feel about their jobs and different aspects of their jobs. It is the extent to which people like (satisfaction) or dislike (dissatisfaction) their jobs. As it is generally assessed, job satisfaction is an attitudinal variable.

Turnover, Absenteeism and Work Life Balance

Recruiting and retaining highly skilled staff is a challenge facing all types and sizes of organizations in the 21st century. It requires taking a strategic approach to the attraction, selection, development and retention of employees, in order to meet staff, business and societal needs (Dunne, 2007).

Competitive Environment and Work Life Balance

Staying competitive and managing career can be difficult in a challenging economy however researcher Curson and Skidmore (2010) found that against the odds a public sector organization can attract and retain a high quality workforce in a highly competitive market. However, researcher Rethinam and Ismai (2008) revealed 1 that it is difficult to separate home and work life in an increasing competitive environment.

Appreciation and Work Life Balance

In a recent poll focused on employee productivity, T Jinsite, a division of TimeJobs.com³, found that "more than 35% of the employees consider lack of recognition of work as the biggest hindrance to their productivity. According to them, rewards and recognition for achievements at workplace act as morale booster, which in turn increase their productivity."

CHAPTER 3

COMPANY PROFILE

COMPANY OVERVIEW

- **Company name:** Clinqon Marketplace Pvt Ltd.
- **Founded on:** 17/04/2020
- **Founded by:** Mr. Utsav Basak (Managing director)
- **Headquarter:** Kolkata
- **Industry Sector:** Healthcare
- **Service Provided:** Across different Countries
- **Service Areas:** Consumer Internet, E-commerce, engineering, Marketplace, E-platform.

COMPANY

Clinqon Marketplace Pvt Ltd was founded in April 2020 to serve people's requirements at the hour of need.

Clinqon Marketplace (OPC) Private Limited is a DIPP & Start-up India recognized tech start-up having three brands under its name, Clinqon India, Clinqon Connect and Clinqon Conferences.

We are based in Kolkata and working towards setting up our office in London and growing our global presence.

Talking about CLINQON INDIA, it is an Eastern India based Med-Tech Start-up committed to bringing process advancements to online medication, healthcare, wellness, fitness and more. At Clinqon India, we've created Eastern India's first one-stop platform to serve all

healthcare, medical, wellness and fitness need online under one umbrella.

At Clinqon Connect, we connect to MSME companies and help them with our expertise. We help them with logistics, packaging and many more things, which helps them to increase their production and gain more profit.

In Clinqon Conferences we conduct international symposiums, conferences, exhibitions and webinars related to healthcare, medical, wellness and fitness.

DigiAdda is a digital marketing agency which provides innovative marketing communication solution to it's client.

We blend insights with innovation, research with reason and share possible insights towards brands and activation and assist our clients with 360 degree digital solution.

CUSTOMERS

CLINQON MARKETPLACE PVT LTD

Keeping in mind the present situation across the globe Clinqon Marketplace Pvt Ltd has come up with a one stop platform which believes to serve people's requirements in the hour of need.

CLINQON INDIA

Clinqon India serves as a one stop E-commerce medical and wellness platform whose customers ranges to a vast section of people. Everyone who is in need of medical or fitness references Clinqon India stands to be the best platform of service for them.

CLINQON CONNECT

Clinqon connect is a service based company. It's customers are all those companies that require packaging and marketing of it's products.

CLINQON CONFERENCES

Companies or organizations who wants to hold symposiums, conferences, seminars, or webinars are prime customers of Clinqon conferences.

DIGIADDA

DigiAdda provides services to all those companies who seek for creative and exciting digital promotions for their brands. The company has customers and clients worldwide.

DigiAdda has customers spread across the globe. The customer reviews for DigiAdda is quite satisfactory.

TOP COMPETITORS

E-commerce healthcare Sector

NETMEDS: Netmeds.com, India Ki Pharmacy, is one of India's most trusted pharmacies, with over 100 years' experience in dispensing quality medicines. At netmeds.com, they make a wide range of prescription medicines and other health products conveniently available all across India. Even second and third tier cities and rural villages can have access to the latest medicines

MEDIBUDDY: Medibuddy was founded in the year 2000 by Satish Kannan who is the co founder and CEO of the company. It has around 1200+ employees at over 22 locations. It is an end to end digital healthcare platform. They provide their customers with online doctor

consultation, lab test booking, medicine delivery, corporate health and wellness services.

Logistics and Packaging Sector

BALMER LAWRIE CO.LTD: Balmer lawrie Co . Ltd is a Kolkata based logistics and packaging company. It has six strategic business unit. It's service areas are

- INDUSTRIAL PACKAGING
- GREASES AND LUBRICANTS
- LEATHER CHEMICALS
- TRAVEL AND VACATION
- LOGISTICS
- REFINERY AND OIL FIELD SERVICE

TCPL PACKAGING LTD: TCPL Packaging is one of India's **largest manufacturers of folding cartons**, and India's largest standalone converter of paperboard. TCPL manufactures folding cartons, printed blanks and outers, litho-lamination, plastic cartons, blister packs and shelf-ready packaging.

Digital Marketing Sector

WEBCHUTNEY: Webchutney has worked with some leading companies in India. They have created some award winning and memorable campaigns for their clients that have helped the brands to build and sustain relationship with their audience.

PHONETHICS: Established in 2006, Phonethics specializes in integrating creative and analytical spirit along with globalized resources in the process of Digital Marketing.

BLOGWORKS: Blogworks assist brands and organizations globally to engage stakeholders in conversations to share, draw insights, build communities and co-create offerings for business impact.

ENVIRONMENT

Micro effect:

1. Privacy Policy
2. Social welfare Policy
3. Refund Policy

Macro effect:

1. Taxes
2. Government policy
3. Labour Laws

Technology used by Clinqon

Clinqon Marketplace uses DNS (Domain Name Services) called cloudflare DNS connecting all the businesses.

Clinqon Marketplace has implemented e- commerce platform Woo commerce for all it's business segments.

during Covid it's business shifted to the digital mode. It uses zoho.com as it's online business mode.

SWOT Analysis of the Company

Strength

- Audience spread across whole world
- Trust among customers

weakness

- New company
- Limited amount of employees

opportunity

- Spreading its services widely due to the current situation
- Focus on sanitization product according to the market condition

threat

- Cut throat competition due to several other big healthcare e-commerce platform
- Less number of employee recruitment due to the present situation

Company hierarchy

- Managing Director
- Human Resource Head
- Business Development Head
- Web development head

Departmental hierarchy

Human Resource Head

- Human Resource Executive
- Human resource Manager

Business Development Head

- Business development executive
- Business Development Manager

Web Development Head

- Web Development Executive
- Web Development Manager

Companies Vision

We started our journey as providers of healthcare solution to ensure no one is devoid of the care amidst growing demands and dearth of resources. We took the oath to serve you the solutions of health and wellness and aim at building a healthy and knowledgeable community.

For you to live a healthy and happy life, we connect the doctor, the hospital, the pharmacy, the healthcare device store with the customer. Our diverse range of products serve you the best in almost all fields of healthcare.

Companies Motto

- Keeping in view the nation's need, they proudly follow “**Make in India**” mission. Hence Clinqon proudly say's: They are “**crafted in India, serving global needs...**”
- What makes Clinqon different from others is the fact that they don't simply want their customers to buy products from them. They are more than a one-stop shop.
- Their **motto** is to share knowledge and bring awareness among people. They aim to build a healthy community, because Nature follows the universal law of “**survival of the fittest**”.

Business Objectives

Customer Focus

We are always customer focused and delivers what the customers needs in terms of value, quality and satisfaction.

Respect for People

We are result oriented, setting high performance standards for ourselves as individuals and teams. We will simultaneously respect and value people and uphold humanness and human dignity.

Innovation

We will try and pursue newer and better processes, product , service and management practice.

Nation Orientation

We are aware of our responsibility to generate economic value for the nation.

CHAPTER 4

RESEARCH METHODOLOGY

Research Design

Exploratory study:-

This is also termed as formulative research studies. The main purpose of such studies is that of formulating a problem for more precise investigation or of developing the work hypotheses from an operational point of view .The major emphasis in such studies is on the discovery of ideas and insights. As such the research design appropriate for such studies must be flexible enough to provide opportunity for considering different aspect of a problem sign study. Inbuilt flexibility in research design is needed because the research, problem, broadly define initially.

Scope of study:-

For the purpose of the study I have been taken in to consideration both permanent and tentative employees of Clinqon Marketplace pvt. Ltd. Kolkata among them I have selected 50 employees as sample.

Objectives of the Study:

1. To know and understand about the work life balance of employees.
2. To find out the various factors leading to work life balancing in the organization.
3. To know the level of work life balance of employees in Clinqon Marketplace pvt ltd.
4. To know the level of satisfaction of the employees towards the company.
5. To suggest measures to increase the level of work life balancing in employees in E-commerce based organization.

Population

: Employees of E- commerce based industry

Method of Sampling : Random sampling

Area of Sampling : Clinqon Marketplace pvt ltd. Kolkata

Sample size 50

Limitations of the Study:

The study is only limited to Clinqon Marketplace pvt ltd, Kolkata. So, it is difficult to predict that this project report carries the overall picture of overall human resources of E- commerce based organization staff fraternity.

The study was on 50 selected employees, so their need not be the universal opinion. The study was conducted in two months , so time was also one of the major limitation.

Staff members were always busy in their work. So, getting their valued feedback with proper justification for each questions were not possible by the researcher.

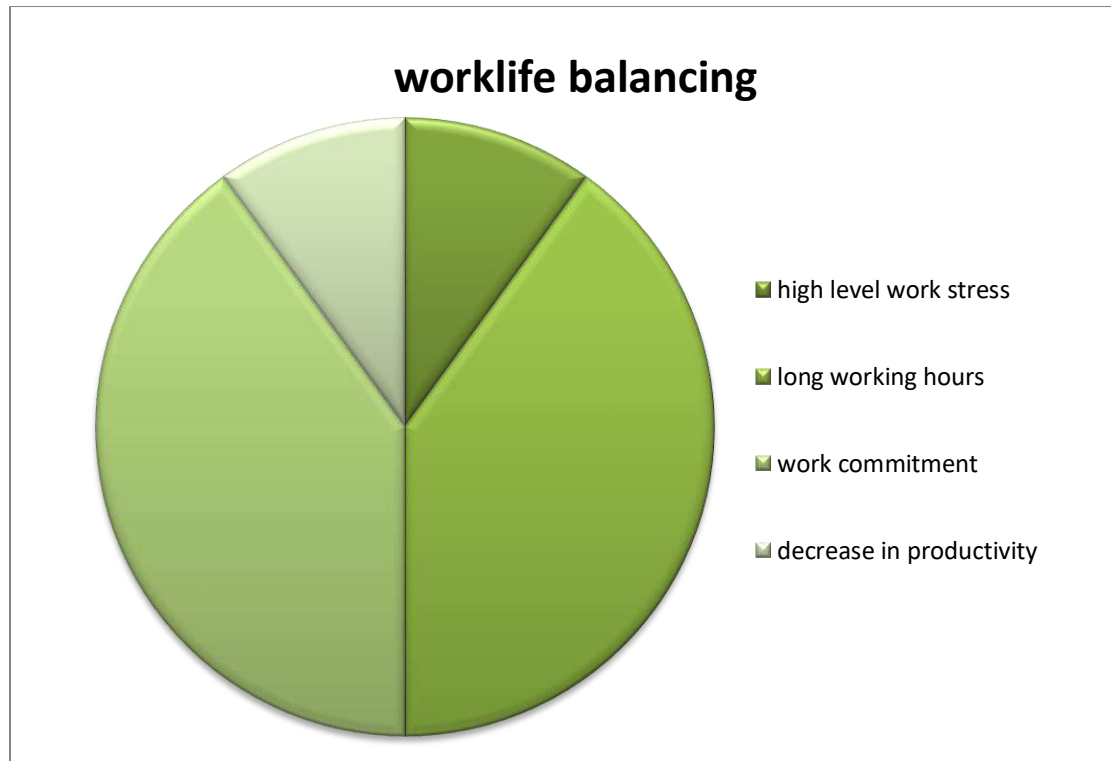
CHAPTER 5

DATA ANALYSIS AND QUESTIONNAIRE

Objective 1: To know and understand the balance in worklife Of employees

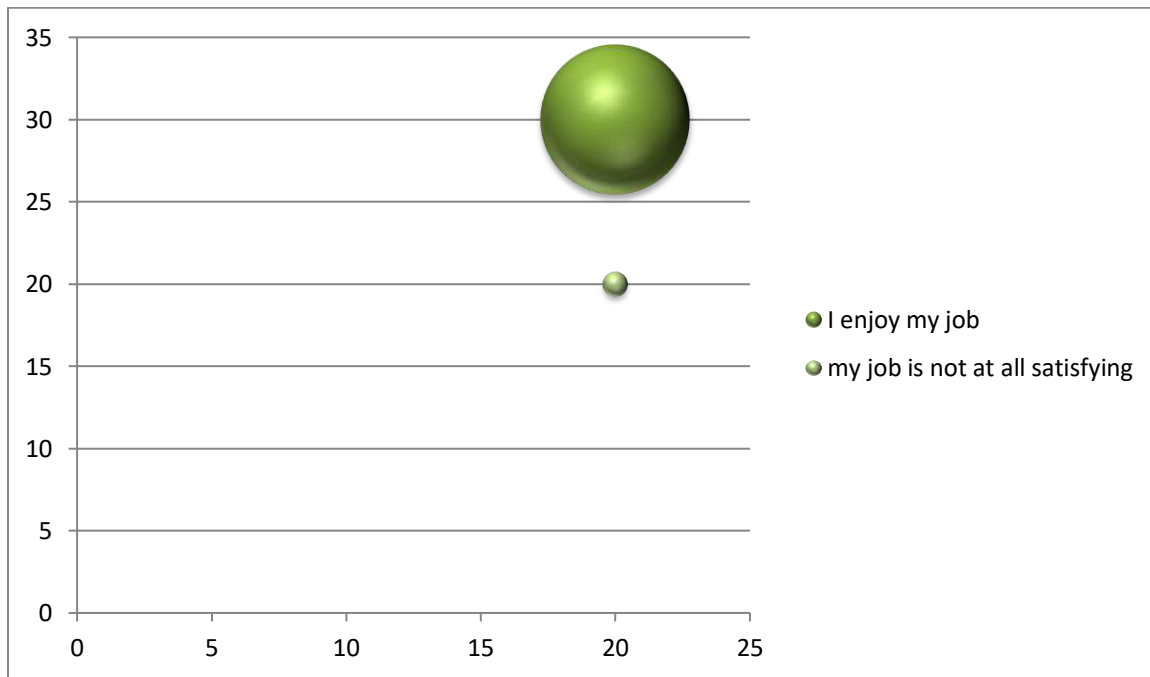
Q1. What is the reason for not being able to balance work life and personal life?

Parameter	Observed value	Percentage value
(a) high level work stress	50	5%
(b) long working hours	50	20%
(c)work commitment	50	20%
(d) decrease in productivity	50	5%



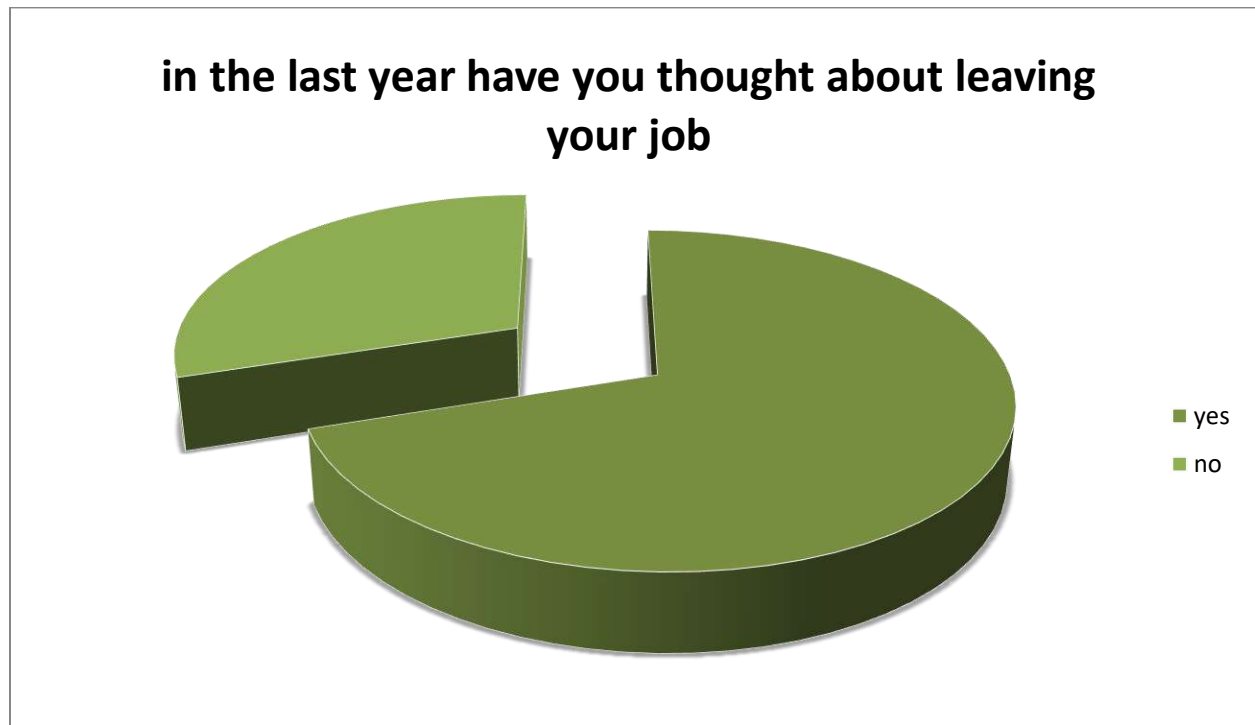
Q2. What do you feel about work satisfaction?

Work Satisfaction	Observed value	Percentage value
I enjoy my job.	50	30
my job is not at all satisfying	50	20



Q3. Within the past year, have you thought about leaving your job?

Observed percentage	Yes	No
50	35%	15%



Observation 2: to know the mental state of employees while quitting a job.

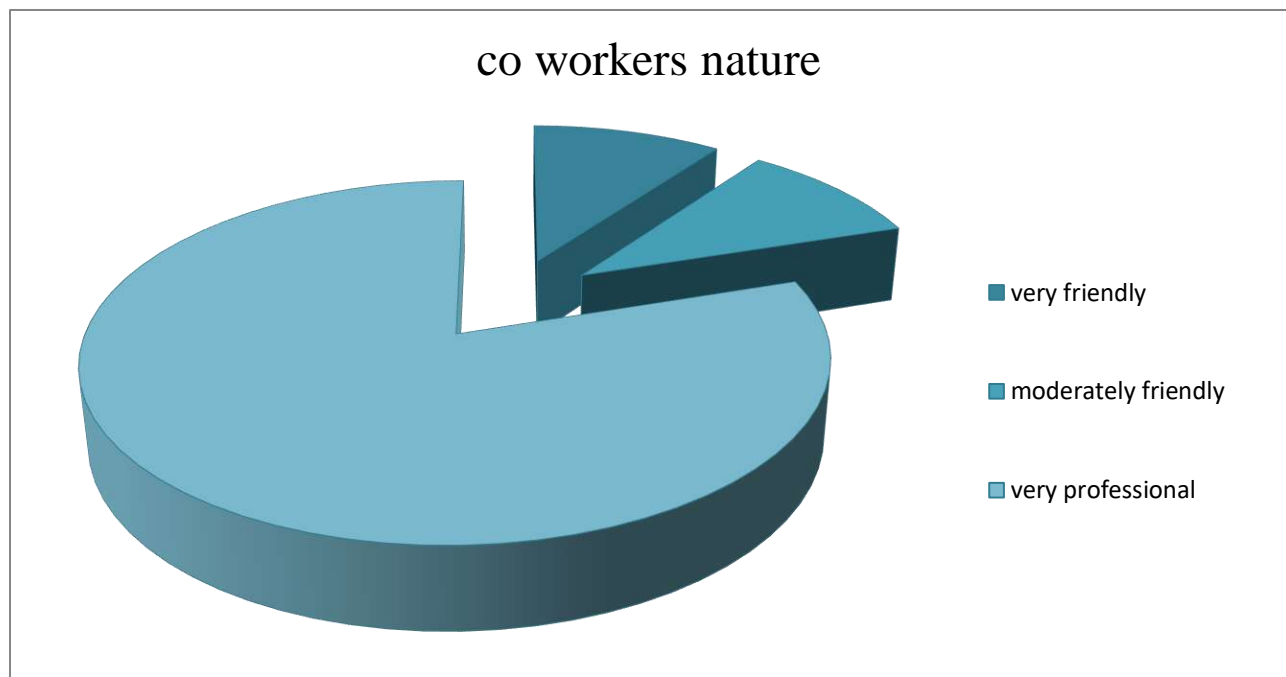
Q1. what is the reason for quitting this job?

parameter	Observed percentage	Percentage value
Monetary dissatisfaction	50	5%
Work load	50	10%
Miscommunication with managers	50	35%



Q2. How well do you get along with your co workers?

parameter	Observed percentage	Percentage value
Very friendly	50	5%
Moderately friendly	50	5%
Very professional	50	40%



CHAPTER 6

FINDING

THE FINDINGS THROUGH THIS REPORT ARE AS FOLLOWS:

1. Majority of the respondents were not satisfied with working environment, welfare measures and leave and co employees .
2. Majority of the respondents were having only professional relationship with fellow workers supervisors and staffs of other department.
3. Majority of the respondents have opinion that they are not getting recognition from their supervisor when they are fulfilling the work. It de-motivates the employees in the organization to perform better.
4. Majority of the respondents expressed that they have heavy work load in the organization.
5. Majority of the respondents are in a dilemma to work as an employee in the organization. It is shows there level of work load is high due to the company being new in industry and, it is also because of the nature of the work.

CHAPTER 7

CONCLUSION

From the information given in the project and the findings it is clear that the work life balance of the employees in the organization is of concern and has to be taken care of by the organization. Leaves and personal time should be given to the employees. Motivation is also required when the employees does something extraordinary. The relationship between co workers and workers and managers should be improved and grooming is required for the same. Spending of gala time between employees and managers are required to build a healthy relationship.

A proper working time should be allotted to the employees so that employees can distinguish between personal time and professional time. Work life balancing is very important for employees to be self motivated while working.

CHAPTER 8

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ANNEXTURE

Q1. What is the reason for not being able to balance work life and personal life?

- a. High level work stress
- b. Long working hours
- c. Work commitment
- d. Decrease in productivity

Q2. What do you feel about work satisfaction?

- a. I enjoyed my job
- b. My job is not all satisfying

Q3. Within the past year, have you thought about leaving your job?

- a. Yes
- b. No

Q4. What is the reason for quitting this job?

- a. Monetary dissatisfaction
- b. Work load
- c. Miscommunication with manager

Q5. How well do you get along with your co- worker?

- a. Very friendly

- b. Moderately friendly
- c. Very professional

Thank you very much for your valuable response. Information furnished by you will be treated in utmost confidence for project work only.

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11900920022	RUPANKAR BARMAN	KALYANI SOLVEX PRIVATE LIMITED	PARAMITA CHOUDHARY	A STUDY ON WORKING CAPITAL AT ROYAL ENFIELD KALYANI SOLVEX PRIVATE LIMITED
11900920023	ANKUSH AICH	TELEPERFORMANCE	PAROMITA CHOWDHURY	CHAT SUPPORT
11900920024	SUPRIYO GHOSH	AMBUJA NEOTIA GETWEL	DEBAYAN NANDI	STUDY TO IDENTIFY THE NEED FOR PROMOTION CAMPAIGN FOR MULTI-SPECIALITY HOSPITAL
11900920025	PRIANKA MUNDA	EDUFIC DIGITAL COMPANY	PARAMITA CHOUDHARY	PROJECT REPORT ON "IMPLICATION OF GOODS AND SERVICE TAX (GST) IN SERVICE SECTOR WITH SPECIAL REFERENCE TO EDUFIC DIGITAL COMPANY"
11900920026	NILADRI BISWAS	EDUFIC DIGITAL	SHOMNATH DUTTA	ANALYTICAL STUDY OF EDUFIC DIGITAL ON E-LEARNING
11900920027	MANISH CHETTRI	STATE BANK OF SIKKIM.	DR. SHUVENDU DEY	IMPACT OF INTERNET IN BANKING SYSTEM AND TECHNOLOGY ON INDIAN BANKS WITH SPECIAL REFERENCE TO STATE BANK OF SIKKIM.
11900920028	PRENA GUPTA	JAN SHARNAM	SHUVENDU DEY	STUDY ON SOCIETIES RENDERED BY JAN SHARNAM
11900920029	ROHIT ALAM	AMBUJA NEOTIA GETWEL	SHUVENDU SEY	A STUDY ON PROMOTIONAL STRATEGY OF AMBUJA NEOTIA GETWEL
11900920030	ASHMITA SHARMA	INGLU	SHOMNATH DUTTA	STUDY ON IMPACT OF SOCIAL MEDIA MARKETING ON E-COMMERCE BUSINESS
11900920031	RUBI SARKAR	EDUFIC DIGITAL	SANATANA GUHA	AN ANALYSIS OF REVENUE & EXPENDITURE AT EDUFIC DIGITAL, SILIGURI
11900920032	SUBARNA CHOWDHURY	BEEKAY AUTO PVT. LTD.	SHOMNATH DUTTA	SEGMENTATION OF MARUTI SUZUKI ARENA
11900920033	ASHISH SHARMA	VARDHAN CONSULTING ENGINEERS	SHOMNATH DUTTA	50 FLAT RESIDENTIAL BUILDING IN GURGAON
11900920033	ASHISH SHARMA	VARDHAN CONSULTING ENGINEERS	SHOMNATH DUTTA	50 FLATS IN GURGAON HARYANA FINANCIAL RISK ASSESSMENT OF INFRASTRUCTURE PROJECTS
11900920034	KIRTY DAS	VARDHAN CONSULTING ENGINEERS	SHOMNATH DUTTA	ANALYTICAL STUDY ON FINANCIAL ASPECTS OF REALITIES OWNER HOUSING PROJECT ON GURGAON
11900920035	PRABIR AICH	EDUFIC DIGITAL	DR. SHUVENDU DEY	CONSUMER'S PERCEPTION TOWARDS E-LEARNING WITH A SPECIAL REFERENCE TO EDUFIC DIGITAL
11900920036	SOUMYAJIT DAS	ICICI PRUDENTIAL MUTUAL FUND	SANTANA GUHA	AN EMPIRICAL STUDY ON PERFORMANCE EVALUATION OF MUTUAL FUNDS USING TREYNER'S AND JENSON'S MODEL
11900920037	PUNAM KUMARI GUPTA	KOTAK LIFE	SHUVENDU DEY	LIFE INSURANCE POLICY IN SILIGURI
11900920038	SHUVODEEP GHOSH	ICICI PRUDENTIAL MUTUAL FUND	SANTANA GUHA	A PROJECT REPORT ON PERFORMANCE EVALUATION OF MUTUAL FUNDS USING SHARPE'S MODEL
11900920039	DEBANGI DAS	CKINQON MARKETPLACE PVT LTD	DEBAYAN NANDI	A STUDY OF UNDERSTANDING THE WORK LIFE BALANCE OF EMPLOYEES IN E COMMERCE BASED ORGANIZATION
11900920040	TANMOY DEY	NEW D S ENTERPRISE	MRS PARAMITA CHOUDHURY	A PROJECT ON FINANCIAL STATEMENT ANALYSIS OF "MANKIND PHARMA LTD".
11900920041	PRIYANKA NANDI	SHUBHCHINTAK FOUNDATION TRUST	PARAMITA CHOUDHURY	EFFECTIVENESS OF RECRUITMENT & SELECTION
11900920042	TINNY SARKAR	PAUL AND ASSOCIATES	SANTANA GUHA	A PROJECT REPORT ON GST IMPACT ON RETAIL INDUSTRY

11900920043	MAINI SARKAR	EDUFIC DIGITAL	SHOMNATH DUTTA	ANALYTICAL STUDY OF E-LEARNING SERVICE AND B2B MARKETING STRATEGIES ON EDUFIC DIGITAL
11900920044	DEBAPRIYA RAHA	EDUFIC DIGITAL	SHOMNATH DUTTA	ANALYTICAL STUDY ON BUSINESS EXPANSION OF COMPANY'S SERVICE THROUGH B2B APPROACH IN EDUFIC DIGITAL.
11900920045	SOUMYAJIT GUHA	S G ENGINEERING AND ENTERPRISE	SHUVENDU DEY	STRATEGY FOR MACHINES AND PARTS MANUFACTURED BY S G ENGINEERING AND ENTERPRISE
11900920046	SUBHANKAR DAS	SEVOKE MOTORS PVT. LTD. (MARUTI SUZUKI)	PAPIA BHOWMIK	A STUDY ON HOW TO FACE THE CHALLENGES OF CONSUMER SATISFACTIONS IN AUTOMOBILE SECTORS OF MARUTI SUZUKI IN SEVOKE MOTORS PVT. LTD, SILIGURI,
11900920048	ARABINDU BOSE	VARDHAN CONSULTING ENGINEERS	DR. SHUVENDU DRY	A STUDY ON MARKET AWARENESS OF SERICES OFFERED
11900920049	RISHAV DUTTA (SIT)	SEVOKE MOTORS (MARUTI SUZUKI)	DR. SHUVENDU DEY	A STUDY ON CUSTOMER SATISFACTION OF MARUTI SUZUKI INDIA LTD WITH SPECIAL REFERENCE TO SEVOKE MOTORS, SILIGURI
11900920050	ANGELA YOLMO	VICTORIA PUBLIC SCHOOL SILIGURI	SHOMNATH DUTTA	STUDY ON UNDERSTANDING WORKLIFE BALANCE OF EMPLOYEES IN EDUCATION BASED ORGANISATION
11900920051	REKHA POKHREL	GUPTAJI FOOD PARK	PAPIA BHOWMICK	PERFORMANCE APPRAISAL AND ITS EFFECTIVENESS IN GUPTAJI
11900920052	GHANNANTIKA BARUA	EDUFIC DIGITAL	SANTANA GUHA	FINANCIAL VIABILITY OF E-LEARNING SERVICES PRODUCING COMPANIES WITH SPECIAL REFERENCE TO EDUFIC DIGITAL
11900920053	ASHMITA SHERPA	ANANDAM KNOWLEDGE CONSULTANCY PVT LTD	DR. SHUVENDU DEY	3CET
11900920053	ASMITA SHERPA	ANANDAM KNOWLEDGE CONSULTANCY	SHUVENDU DEY	REPORT ON BUILDING THE MARKETING STRATEGY FOR AN E-COMMERCE MARKETPLACE IN THE EDUCATION BUSINESS
11900920054	SAMAJIT DEY	MAYA DIAGNOSTIC	PARAMITA CHOUDHURY	A PROJECT ON FINANCIAL POSITION USING RATIO ANALYSIS ON MAYA DIAGNOSTIC
11900920055	RIYA GURUNG	ANANDAM KNOWLEDGE CONSULTING PRIVATE LIMITED	SANTANA GUHA	FINANCIAL PLANNING AND FORECASTING OF ANANDAM KNOWLEDGE CONSULTING PRIVATE LIMITED
11900920056	SITANGSHU BANDHU CHATTERJEE	FIXFIN TECHNOLOGIES PVT. LTD.	PAPIA BHOWMIK	A PROJECT REPORT ON CONSUMER PERCEPTION ON HEALTH INSURANCE INDUSTRY IN INDIA
11900920057	ARUNABH MODAK	KOTAK SECURITIES	PAPIYA BHOUMIK	PORTFOLIO MANAGEMENT
11900920058	SHREYA PALIT	EASTERN COALFIELD LIMITED	SANTANA GUHA	A COMPARATIVE ANALYSIS OF EASTERN COALFIELD LIMITED' S COST OF MANPOWER WITH COST OF PRODUCTION
11900920059	ANINDA BHATTACHARYA	EDUFIC DIGITAL	SOMNATH DUTTA	ON A STUDY ON SERVICE AWARENESS AND BRAND IMAGE OF EDUFIC DIGITAL
11900920060	DEEPAK KUMAR	NEOTIA GETWEL INITITAVE	DEBAYAN NANDI	THE IMPACT OF HOSPITAL BRAND IMAGE ON SERVICE QUALITY & PATIENT SATISFACTION

Format for submitting Project Details for Final Year Students

Department	Name of the Student	Project Assigned	Name of the Faculty Member guided
CIVIL ENGG.	SWARAJ BISWAS	Self compacting light weight concrete incorporating light sustainable light weight minerals and aggregates	Mr.Mahadev Das
CIVIL ENGG.	SURAJIT BISWAS	replacement of sand dust by using quarry dust	Mr. Subham ghosh
CIVIL ENGG.	SOLANKI SINHA	STRUCTURE REVOLUTION OF CONCRETE BY PARTIAL REPLACEMENT FINE AGGREGATE WITH QUARRY ROCK DUST AND CEMENT WITH SILICA FUME	Mr.RUPAM DUTTA
CIVIL ENGG.	SNEHARTA ROY	utilisation of plastic material as plastic brick	Mr. Pritam Sinha
CIVIL ENGG.	SHUVAM NAHA	Self compacting light weight concrete incorporating light sustainable light weight minerals and aggregates	Mr.Mahadev Das
CIVIL ENGG.	SHIVAM KUMAR	Analysis & Design of Multistorey Building	Mr.Rajen koley
CIVIL ENGG.	RIBHU BISWAS	Structural Evaluation of concrete by partial replacement of cement with bentonite and addition of polypropylene fibre	Mr.RUPAM DUTTA
CIVIL ENGG.	RAJDEEP GHOSH	Utilisation of plastic material as plastic brick	Mr. Pritam Sinha
CIVIL ENGG.	PROTIK SAHA	mix design with quarry dust	Mr. Subham Ghosh
CIVIL ENGG.	PRODYUT ROY	mix design with quarry dust	Mr. Subham Ghosh
CIVIL ENGG.	PRATIKSHA PRADHAN	Self compacting light weight concrete incorporating sustainable light weight minerals and aggregates	Mr.Mahadev Das
CIVIL ENGG.	MANOB ROY	Utilisation of Plastic material as plastic brick	Mr.Pritam Sinha
CIVIL ENGG.	LOVE OJHA	Self compacting light weight concrete incorporating sustainable light weight minerals and aggregates	Mr. Mahadev Das
CIVIL ENGG.	DIPAN NATH	Utilisation of Plastic material as plastic brick	Mr.Pritam Sinha
CIVIL ENGG.	DIGBIJAY SAHA	Structural evaluation of concrete with partial replacement of cement with bentonite and addition of polypropylene fibre.	Mr.Rupam Dutta
CIVIL ENGG.	BROJABIHARI DAS	utilisation of plastic material as plastic brick	Mr. Pritam Sinha
CIVIL ENGG.	ASHIF IQUBAL	Self compacting light weight concrete incorporating sustainable light weight minerals and aggregates	Mr.Mahadev Das

CIVIL ENGG.	ANUBRATA BARMAN	utilisation of plastic material as plastic brick	Mr. Pritam Sinha
CIVIL ENGG.	ANINDYA MAHAPATRA	Self compacting light weight concrete incorporating sustainable light weight mineral and aggregate.	Mr. Mahadev Das
CIVIL ENGG.	AJAY KUMAR	Analysis & Design of Multistorey Building	Mr. Rajen Koley
CIVIL ENGG.	SOUMYADEEP SINGHA	mix design with quarry dust	Subham Ghosh
CIVIL ENGG.	SUMAN DUTTA	STRUCTURE REVOLUTION OF CONCRETE BY PARTIAL REPLACEMENT FINE AGGREGATE WITH QUARRY ROCK DUST AND CEMENT WITH SILICA FUME	RUPAM DUTTA
CIVIL ENGG.	PINKU ROY	Utilisation of plastic material as plastic Brick	Mr. Pritam Sinha
CIVIL ENGG.	BISWADIP SARKAR	Utilization of plastic waste to make brick	Mr.Pritam Shinha
CIVIL ENGG.	SHUBHADEEP DEY	Analysis & Design of Multistorey Building	Mr. Rajen Koley
CIVIL ENGG.	RANADITYA ROY	Self compacting light weight concrete incorporating light sustainable light weight minerals and aggregates	Mr. Mahadev Das
CIVIL ENGG.	SANGEETA SARKAR	Self compacting light weight concrete incorporating sustainable lightweight minerals and aggregate	Mr.Mahadev Dasb
CIVIL ENGG.	POUSHALI GHOSH	Analysis & Design of Multistorey Building	Mr.Rajen koley
CIVIL ENGG.	ANKITA DUTTA	self compacting light weight concrete incorporating sustainable light weight mineral and aggregates	Mr. Mahadev Das
CIVIL ENGG.	NINGLAMU TAMANG	Structural Evaluation of concrete by partial replacement of cement with bentonite and addition of polypropylene fibre	Mr.RUPAM DUTTA
CIVIL ENGG.	ANAMIKA SARKAR	mix design with quarry dust	Subham Ghosh
CIVIL ENGG.	NILADRI GHOSH	Analysis & Design of Multistorey Building	Mr.Rajen koley
CIVIL ENGG.	SUBECHA RAI	Self compacting light weight concrete incorporating light sustainable light weight minerals and aggregates	Mr. Mahadeb Das
CIVIL ENGG.	NIHAL ROUTH	Structural Evaluation of concrete by partial replacement of cement with bentonite and addition of polypropylene fibre	Mr. Rupam Dutta
CIVIL ENGG.	ESHITA GHOSH	Structural Evaluation of concrete by partial replacement of cement with bentonite and addition of polypropylene fibre	Mr. Rupam Dutta
CIVIL ENGG.	RWITWIKAS DAS	Analysis and Design of Multistorey Building	Mr.Rajen Koley

CIVIL ENGG.	SOUVIK MANDAL	Utilisation of Plastic material as plastic brick	Mr. Pritam sinha
CIVIL ENGG.	ARINDAM ROY	STRUCTURE REVOLUTION OF CONCRETE BY PARTIAL REPLACEMENT FINE AGGREGATE WITH QUARRY ROCK DUST AND CEMENT WITH SILICA FUME	RUPAM DUTTA
CIVIL ENGG.	NABENDU DEY	mix design with quarry dust	SUBHAM GHOSH
CIVIL ENGG.	Pratima Barman	Mix design with quarry dust	Subham Ghosh
CIVIL ENGG.	BISWAJIT DAS	STRUCTURE REVOLUTION OF CONCRETE BY PARTIAL REPLACEMENT FINE AGGREGATE WITH QUARRY ROCK DUST AND CEMENT WITH SILICA FUME	RUPAM DUTTA
CIVIL ENGG.	PARIJAT MAJUMDER	Mix design with quarry dust	Subham Ghosh
CIVIL ENGG.	SOUMIK DATTA	STRUCTURE REVOLUTION OF CONCRETE BY PARTIAL REPLACEMENT FINE AGGREGATE WITH QUARRY ROCK DUST AND CEMENT WITH SILICA FUME	RUPAM DUTTA
CIVIL ENGG.	ABHISHEK CHAKI	Self compacting light weight concrete incorporating sustainable lightweight minerals and aggregate	Mr.Mahadev Das
CIVIL ENGG.	MASOOB SARKAR	STRUCTURE REVOLUTION OF CONCRETE BY PARTIAL REPLACEMENT FINE AGGREGATE WITH QUARRY ROCK DUST AND CEMENT WITH SILICA FUME	RUPAM DUTTA
CIVIL ENGG.	BISWAJIT DAS	STRUCTURE REVOLUTION OF CONCRETE BY PARTIAL REPLACEMENT FINE AGGREGATE WITH QUARRY ROCK DUST AND CEMENT WITH SILICA FUME	RUPAM DUTTA
CIVIL ENGG.	SHUBHROJEET BASU	Analysis & Design of Multistorey Building	Mr.Rajen koley
CIVIL ENGG.	PRITHIRAJ DEBNATH	Analysis & Design of Multistorey Building	Mr. Rajen Koley
CIVIL ENGG.	TIRTHANKAR SAHA	Analysis & Design of Multistorey Building	Mr. Rajen Koley
CIVIL ENGG.	CHAYAN BISWAS	Mix Design with Quarry Dust	Subham Ghosh
CIVIL ENGG.	ABHIK CHOWDHURY	Analysis & Design of Multistorey Building	Mr. Rajen Koley
CIVIL ENGG.	INDRA KUMAR PRASAD	Analysis & Design of Multistorey Building	Mr. Rajen Koley