



Sharanbasveshwar College of Commerce
Kalaburagi
Report
of
Project work
on
Banking Theory and Practice

By
B.com V sem Students
For
2019-2020

Objectives of field visit

The banking sector plays an important role in economic development of a country therefore the students of the commerce stream made a comprehensive study on banking theory and practice.

1. To know banking scenario in Kalaburagi city.
2. To know the services provided by the private and public sector banks in Kalaburagi city.
3. To collect opinions from the customers to know the customer friendly services provided by the banks.
4. To know the service provided by the selected banks to different sector of the economy in Kalaburagi district.
5. To create Digital Banking awareness among the customers.
6. To suggest measures for expansion of banking service for the development of Kalaburagi city.

ATTESTED


IQAC Coordinator
Sharanbasveshwar College of Commerce
KALABURAGI

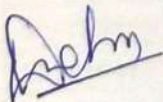

PRINCIPAL
Sharanbasveshwar College of
Commerce, Gulbarga

Outcomes of the field visit

Banking theory and practice was a core paper for B.com V Semester. After successfully completing the project work the students were able to understand thoroughly about,

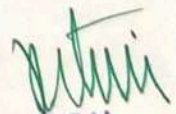
- The working of various banks in Kalaburagi.
- The impact of government policy and regulations on the banking industry.
- Financial statements and performance of different banks.
- Banking lending policies and procedures.
- Recent developments in Banking Sector.

ATTESTED



IQAC Coordinator

Sharanbasवेश्वर College of Commerce
KALABURAGI



PRINCIPAL

Sharanbasवेश्वर College of
Commerce, Gulbarga

Report of the Field Visit on Banking Theory and Practice

As a part of curriculum prescribed by the Gulbarga University, Kalaburagi for Banking Theory and Practice (BTP) paper every year our students undertake the field projects to get on-hand practical experience of banking activities. During the academic year 2019-20 all the students of B.Com V semester were divided into 27 groups and selected 27 banks randomly of their choice such as Indian Bank, Bank of Baroda, Laxmi Vilas Bank, SBI, Dena Bank, Kotak Mahendra, IDBI, Vijay Bank, etc. The purpose of the field visit is to know the services provided by the banks to their customers.

The common objective of the field project is to get the knowledge about the activities performed by the banks and facilities available in the banks for their customers. To get practical transaction of DD, Vouchers, Deposit, Withdrawals, Types of accounts, ATM, Mobile banking, E-banking and other services rendered by public, private and non-banking financial corporations in present period.

Some of the observations of the study

By conducting this kind of study students were come to know various banking functions practically.

1. Some banks are not reached the mark with regard to customer satisfaction level. They have not fulfilled the KYC norms.
2. The educational loan sanctioned by the banks is too meager.
3. The extent of loan sectioned by the bank to the small and petty businesses is also insufficient.

Sharanabasaveshwar College of Commerce-Kalaburagi, Project work on Banking Theory and Practice By B.Com V Sem students					
Sl.No	Name of the Student	Group No	Class	Title of the Project	Place
1	Siddaram Reddy	1	B.COM V Sem	A Project Report on 'INDIAN BANK'	Kalaburagi
2	Rajesh		B.COM V Sem		
3	Vilas Kumar		B.COM V Sem		
4	Shivaprasad		B.COM V Sem		
5	Sharanappa		B.COM V Sem		
6	Sharanabasappa		B.COM V Sem		
7	Bhagyavanth		B.COM V Sem		
8	Shaik Shafee	2	B.COM V Sem	A Project Report on 'Laxmi vilas Bank'	Kalaburagi
9	Veeresh Manthale		B.COM V Sem		
10	Akash D Bhosle		B.COM V Sem		
11	Vishal Swami		B.COM V Sem		
12	Mustafa Ali		B.COM V Sem		

13	Parameshwar		B.COM V Sem		
14	Akashy N B	3	B.COM V Sem	A Project Report on Bank of Baroda	Kalaburagi
15	Chandrakant B		B.COM V Sem		
16	Pallavi R		B.COM V Sem		
17	Sushmita B C		B.COM V Sem		
18	Radha S		B.COM V Sem		
19	Suman S R		B.COM V Sem		
20	Devika S	4	B.COM V Sem	A Project Report on State Bank of India	Kalaburagi
21	Laxmi Padashetty		B.COM V Sem		
22	Summaiya F		B.COM V Sem		
23	Priya K		B.COM V Sem		
24	Vishalakshi P		B.COM V Sem		
25	Prajwala M		B.COM V Sem		
26	Prasanna H	5	B.COM V Sem	A Project Report on Kotak Mahindra Bank	Kalaburagi
27	Dattaraj S		B.COM V Sem		
28	ABHISHEK B		B.COM V Sem		
29	Akashy M		B.COM V Sem		
30	Vishal M		B.COM V Sem		
31	Soumalingayya S J	6	B.COM V Sem	A Project Report on Bank of Maharastra	Kalaburagi
32	Ajay kumar N H		B.COM V Sem		
33	Kartik S		B.COM V Sem		
34	Sachin B		B.COM V Sem		
35	Beerling B K		B.COM V Sem		
36	Alok kumar G J		B.COM V Sem		
37	Deeksha	7	B.COM V Sem	A Project Report on IDBI	Kalaburagi
38	Vinaya		B.COM V Sem		
39	Priyanka		B.COM V Sem		
40	Varsha		B.COM V Sem		
41	Reshma		B.COM V Sem		
42	Sayed Bee		B.COM V Sem		
43	Praveen K	8	B.COM V Sem	A Project Report on Vijaya Bank	Kalaburagi
44	Sahitya S		B.COM V Sem		
45	Prasad K		B.COM V Sem		
46	Abhishek S		B.COM V Sem		
47	Beerappa P		B.COM V Sem		
48	Soumayya V H	9	B.COM V Sem	A Project Report on Karnataka Bank	Kalaburagi
49	Nagraj S		B.COM V Sem		
50	Veeresh P		B.COM V Sem		
51	Sunil k		B.COM V Sem		
52	Anand K K	10	B.COM V Sem	A Project Report on Faderal Bank	Kalaburagi
53	Laxmikant M B		B.COM V Sem		
54	Satish B		B.COM V Sem		
55	Mallayya S T		B.COM V Sem		
56	Rabbani		B.COM V Sem		
57	Nagraj		B.COM V Sem		

58	Amoghasidda		B.COM V Sem		
59	Sachin R D	11	B.COM V Sem	A Project Report on ABHIVRDHI MAHILA SAHAKAR BANK NIYAMIT	Kalaburagi
60	Sagar K		B.COM V Sem		
61	Wasim Akram Baghban		B.COM V Sem		
62	Rakshat C		B.COM V Sem		
63	Anil M		B.COM V Sem		
64	Akash A		B.COM V Sem		
65	Pooja B		12		
66	Shireen Banu	B.COM V Sem			
67	Nandita V A	B.COM V Sem			
68	Kashinath T	B.COM V Sem			
69	Nikhil	B.COM V Sem			
70	Aditya	B.COM V Sem			
71	Sahith	B.COM V Sem			
72	Chandra Mohan R G	13	B.COM V Sem	A Project Report on Punjab National Bank	Kalaburagi
73	Devaraj E H	14	B.COM V Sem	A Project Report on Karnataka Gramin Bank	Kalaburagi
74	Dattu B		B.COM V Sem		
75	Akash R		B.COM V Sem		
76	B A Shravan		B.COM V Sem		
77	Praveen M S		B.COM V Sem		
78	Nagappa P		B.COM V Sem		
79	Rakshita R D	15	B.COM V Sem	A Project Report on Bank of INDIA	Kalaburagi
80	Bhagyashree D K		B.COM V Sem		
81	Pooja A S		B.COM V Sem		
82	Chaya G S		B.COM V Sem		
83	Kaveri R W		B.COM V Sem		
84	Bhavani R K		B.COM V Sem		
85	Aishwarya N D	16	B.COM V Sem	A Project Report on Canara Bank	Kalaburagi
86	Bhagya jyothi G P		B.COM V Sem		
87	Satyavati A N		B.COM V Sem		
88	Sujeet S L	17	B.COM V Sem	A Project Report on Oriental bank of commerce	Kalaburagi
89	Renu prasad A B		B.COM V Sem		
90	Akash M	18	B.COM V Sem	A Project Report on Canara Bank	Kalaburagi
91	Virupakshappa S M		B.COM V Sem		
92	Laxmi Hodal		B.COM V Sem		
93	Gururaj V	19	B.COM V Sem	A Project Report on Kotak Mahindra bank	Kalaburagi
94	Saiprasad		B.COM V Sem		
95	Arun M		B.COM V Sem		
96	Rohan P		B.COM V Sem		
97	Sham S P	20	B.COM V Sem	A Project Report on Bank of Baroda	Kalaburagi
98	Lokesh		B.COM V Sem		
99	Mayur		B.COM V Sem		

100	Abhishek N		B.COM V Sem		
101	Nagesh R		B.COM V Sem		
102	Sachin B		B.COM V Sem		
103	Gurukiran	21	B.COM V Sem	A Project Report on Corporation bank	Kalaburagi
104	Masanappa G R		B.COM V Sem		
105	Sanjunath A Y		B.COM V Sem		
106	Shantaling S H		B.COM V Sem		
107	Vishal kumar A H		B.COM V Sem		
108	Sudharani	22	B.COM V Sem	A Project Report on Axis Bank	Kalaburagi
109	Nanda		B.COM V Sem		
110	Arpitha		B.COM V Sem		
111	Lata C		B.COM V Sem		
112	Ashwini		B.COM V Sem		
113	Kiran Kumar S M	23	B.COM V Sem	A Project Report on Kotak Mahindra Bank	Kalaburagi
114	Sunil Kumar	24	B.COM V Sem	A Project Report on Dena Bank	Kalaburagi
115	Md.Zebhran		B.COM V Sem		
116	Mohd. Wasif ali		B.COM V Sem		
117	Maruti Y		B.COM V Sem		
118	Shankar		B.COM V Sem		
119	Shaik Riyaz Ahmed		B.COM V Sem		
120	Inamdar Rahul	25	B.COM V Sem	A Project Report on HDFC Bank	Kalaburagi
121	Shravankumar		B.COM V Sem		
122	Channabasava		B.COM V Sem		
123	Vidyavihari J		B.COM V Sem		
124	Dayanand T		B.COM V Sem		
125	Rahul M K		B.COM V Sem		
126	Anand C	26	B.COM V Sem	A Project Report on Union Bank	Kalaburagi
127	Shweta S		B.COM V Sem		
128	Bhagyashree B		B.COM V Sem		
129	Neha V		B.COM V Sem		
130	Nasir Hussain		B.COM V Sem		
131	C Simrantaj	27	B.COM V Sem	A Project Report on Syndicate bank	Kalaburagi
132	Ekanth V G		B.COM V Sem		
133	Prahant S W		B.COM V Sem		
134	Shivaraj B J		B.COM V Sem		
135	Siddaram P		B.COM V Sem		
136	Sharanabasappa		B.COM V Sem		
137	Davud		B.COM V Sem		

Adm

IQAC Coordinator
Sharanbasaveshwar College of Commerce
KALABURAGI

ATTESTED

Atm

PRINCIPAL
Sharanbasaveshwar College of
Commerce Gulbarga

SHARANBASAVESHWAR COLLEGE OF COMMERCE,
KALABURGI



A

PROJECT REPORT

On

“INDIAN BANK”

Submitted to

SHARANBASAVESHWAR COLLEGE OF COMMERCE, KALABURGI

Submitted by

SIDDARAM REDDY (91848458)

RAJESH (91848529)

VILAS KUMAR (91848549)

SHIVAPRASAD (91848536)

SHARANAPPA (91848423)

SHARANABASAPPA (91848489)

BHAGYAVANT (91848467)

Under the Guidance

of

PROF. DAYANAND HODAL

2019-2020

**SHARANBASAVESHWAR COLLEGE OF COMMERCE,
KALABURGI**



CERTIFICATE

This is to certify that the Project Report entitled "INDIAN BANK"
submitted by **SIDDARAMREDDY , RAJESH , VILAS KUMAR ,
SHIVAPRASAD , SHARANAPPA , SHARANABASAPPPA , BHAGYAVANT**
for the partial fulfilment of Degree "Bachelor of Commerce" during
academic year 2019-2020 under our supervision.

This project or any part thereof has not been previously submitted for
any other Degree / Diploma.

A handwritten signature in blue ink, appearing to be 'Prof. Dayanand Hodal', is written over a faint circular stamp or watermark.

Internal Guide

PROF. DAYANAND HODAL

**SHARNBASAVESHWAR COLLEGE OF COMMERCE,
GULBARGA
DEPARTMENT OF B.COM**



A

Project Report

On

"BANK THEORY AND PRACTICAL PROJECT"

Submitted to
GULBARGA UNIVERSITY, GULBARGA

In Partial fulfillment of requirement for the award of
BACHELOR OF COMMERCE

Under the guidance of
Prof. DAYANAND HODAL

Submitted by

SHAIK SHAFEE

VEERESH S MANTHALE

AKASH D BHOSLE

VISHAL SWAMI

MUSTAFA ALI

PARAMEHWAR

Reg. No.

1848438

1848456

1848502

1848466

1848439

1848487

SHARNBASAVESHWAR COLLEGE OF COMMERCE,
GULBARGA
DEPARTMENT OF B.COM



CERTIFICATE

This is to certify that the Project Report entitled "BANK THEORY AND PRACTICAL PROJECT" has been carried out by SHAIK SHAFEE, VEERESH, AKASH D BHOSLE, VISHAL SWAMI, MUSTAFA ALI and PARAMEHWAR of final semester "Bachelor of Commerce" under my supervision and guidance and submitted in Partial fulfillment of the requirement for the award of Bachelor of commerce during the academic year 2019-2020.

Internal Guide

Prof. DAYANAND HODAL

Principal
Department
Sharnbasveshwar Colleg-
of Commerce, KALBURGI.

Examiners:

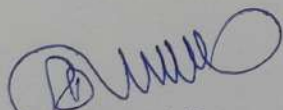
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- 2.

**SHARNBASAVESHWAR COLLEGE OF COMMERCE,
GULBARGA
DEPARTMENT OF B.COM**




CERTIFICATE

This is to certify that the Project Report entitled "**BANK OF BARODA**" has been carried out by **AKSHAY N B, CHANDRAKANTH B, PALLAVI R, SUSHMITA B C, RADHA S & SUMAN S R**, of final semester "**Bachelor of commerce**" under my supervision and guidance and submitted in Partial fulfillment of the requirement for the award of Bachelor of commerce during the academic year 2019-2020.


Internal Guide

Prof. DAYANAND HODAL


PRINCIPAL
Head of the Department
Sharnbasveshwar College
of Commerce, KALBURGI.

Examiners:

- 1.
- 2.

**SHARNBASVESHWAR COLLEGE OF COMMERCE,
GULBARGA
DEPARTMENT OF B.COM**



A

Project Report

On

"STATE BANK OF INDIA (SBI)"

Submitted to

GULBARGA UNIVERSITY, GULBARGA

In Partial fulfillment of requirement for the award of
BACHELOR OF COMMERCE

Under the guidance of

Prof. DAYANAND HODAL

Submitted by	Reg. No.
DEVIKA.SWARAJ	1848495
LAXMI.PADASHETTY	1848499
SUMMAIYA. FIRDOUS	1848494
PRIYA. KATTI	1848568
VISHALAKSHI. PATIL	1848432
PRAJWALA. MALIPATIL	1848431

**SHARANBASAVESHWAR COLLEGE OF
COMMERCE, KALABURGI**

DEPARTMENT OF B.COM

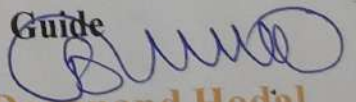


CERTIFICATE

This is to certify that the project work entitled "**KOTAK
MAHINDRA BANK**" being submitted by
**Prasann.Hiremath, Dattraj.Suttar, Abhishek.Badiger,
Akshay.Math, Vishal.Mathpati** of **fifth semester bachelor
of commerce** under the guidance of
Prof.Dayanand.S.Hodal, for the academic year **2019-2020**


N.S.PATIL

Principal
**Sharanbasaveshwar college of
commerce,kalaburgi.**

Guide

Prof. Dayanand Hodal

lecturer
**Sharanbasaveshwar college of
Commerce kalaburgi.**

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OF COMMERCE, KALABURGI**

DEPARTMENT OF B.COM



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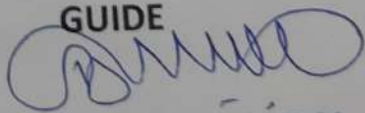
This is to certify that the project work entitled "**BANK OF
MAHARASHTRA**" being submitted by

Somalingayya.S. Jaladi, Ajaykumar.N. Hadimani, Kartik Swamy, Sachin
Bidnoor, Beeraling, B.Kolkur, Alok Kumar.G.Janaki of **Fifth Semester**
Bachelor of Commerce under the guidance of

Prof: Dayanand Hodal, for the academic year **2019-2020**


N.S.PATIL
PRINCIPAL

Sharanabasaveshwar College of
Commerce, Kalaburgi

GUIDE

Prof. DAYANAND HODAL
LECTURER
Sharanabasaveshwar College
of Commerce Kalaburgi

SHARNBASVESHWAR COLLEGE OF COMMERCE,
GULBARGA
DEPARTMENT OF B.COM



CERTIFICATE

This is to certify that the Project Report entitled "STATE BANK OF INDIA (SBI)" has been carried out by DEVIKA.SWARAJ, LAXMI.PADASHETTY, SUMMAIYA. FIRDOUS, PRIYA. KATTI, VISHALAKSHI. PATIL & PRAJWALA. MALIPATIL of final semester "Bachelor of commerce" under my supervision and guidance and submitted in Partial fulfillment of the requirement for the award of Bachelor of commerce during the academic year 2019-2020.

Internal Guide
Prof. DAYANAND HODAL

Head of Department
Sharnbasveshwar College
of Commerce, KALBURGI.

SHARNBASVESHWARA COLLEGE OF COMMERCE , KALBURAGI
DEPARTMENT OF B.COM



A

PROJECT REPORT

On

“INDUSTRIAL DEVELOPMENT BANK OF INDIA ”

Submitted to

SHARNBASVESHWAR COLLEGE OF COMMERCE ,KALBURGI

In partial fulfillment of requirement for the award of

BACHELOR OF COMMERCE

SUBMITTED BY

DIKSHA (1848507)

VINAYA (1848505)

PRIYANKA (1848486)

VARSHA (1848508)

RESHMA (1848518)

SYEDBEE (1848509)

Under the guidance of

PROF.DAYANAND HODAL



CERTIFICATE

Certified that the project work entitles "**A STUDY ON BANKING THEORY AND PRACTICE PROJECT REPORT ON VIJAYA BANK**" being submitted by **Praveen Keramagi, Prasad Kulkarni, Abhishek Sajjanshetty, Sahitya Shatkar & Beerappa Poojari** of fifth semester of B.Com under the guidance of **Prof. DAYANAND HODAL** for the academic year 2019-20.

PRINCIPAL

N.S. PATIL

Principal

Sharanbasaveshwar College of Commerce,
Kalaburagi

GUIDE

Prof. DAYANAND HODAL

Lecturer

Sharanbasaveshwar College of Commerce,
Kalaburagi

**SHARNBASAVESHWAR COLLEGE OF COMMERCE,
KALABURAGI**



**PROJECT REPORT
ON**

**“BANKING THEORY AND PRACTICE PROJECT REPORT ON
VIJAYA BANK”**

Submitted in partial fulfillment of the requirement for the award of
Bachelor of Commerce,
Sharnbasva University, Kalaburagi

Submitted by

PRAVEEN KERAMAGI	1848462
SAHITYA SHATKAR	1848493
PRASAD KULKARNI	1848446
ABHISHEK SAJJANSHETTY	1848564
BEERAPPA POOJARI	1848563

**UNDER THE GUIDANCE OF
Prof. DAYANAND HODAL**

2019 – 20

**SHARNBASAVESHWAR COLLEGE OF COMMERCE,
KALABURAGI**



**PROJECT REPORT
ON**

**"BANKING THEORY AND PRACTICE PROJECT REPORT ON
VIJAYA BANK"**

Submitted in partial fulfillment of the requirement for the award of
Bachelor of Commerce,
Sharnbasva University, Kalaburagi

Submitted by

PRAVEEN KERAMAGI	1848462
SAHITYA SHATKAR	1848493
PRASAD KULKARNI	1848446
ABHISHEK SAJJANSHETTY	1848564
BEERAPPA POOJARI	1848563

**UNDER THE GUIDANCE OF
Prof. DAYANAND HODAL**

2019 – 20

A
Project Report
On

"KARNATAKA BANK"

Carried Out

At

SHARANABASHWESWAR COLLEGE OF COMMERCE

Submitted to

GULBARGA UNIVERSITY, GULBARGA

In Partial fulfilment of requirement for the award of

BACHELOR OF COMMERCE

Submitted by

SOMAYYA V HIEMATH [91848426]

NAGARAJ SHEELVANT [91848464]

VEERESH PATIL [91848488]

SUNIL KALGI [91848457]

Under the guidance of

Prof. DAYANAND S.HODAL



SHARNBASVESHWAR COLLEGE OF COMMERCE, GULBARGA
DEPARTMENT OF COMMERCE

2019-2020

SHARNBASVESHWAR COLLEGE OF COMMERCE, GULBARGA
DEPARTMENT OF B.COM



C E R T I F I C A T E

This is to certify that the Project Report entitled "**KARNATAKA BANK**" Submitted by **SOMAYYA V HIEMATH [91848426], NAGARAJ SHEELVANT [91848464], VEERESH PATIL [91848488] & SUNIL KALGI [91848457]** for the particular fulfilments of Degree of "**Bachelor of Commerce**" representation his report on the Project work, carried out at **KARNATAKA BANK** during B.COM V semester during academic year 2019-2020 under our supervision. This Dissertation or any thereof has not been submitted for any Degree, Diploma or other similar title.

Internal Guide

Prof. DAYANAND.S.HODAL

Principal

Examiners:-

1).....

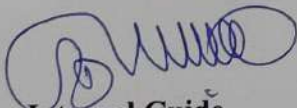
2).....

**SHARNBASAVESHWAR COLLEGE OF COMMERCE,
GULBARGA
DEPARTMENT OF B.COM**




CERTIFICATE

This is to certify that the Project Report entitled "**FEDERAL BANK**" has been carried out by **ANAND A KENGAL, LAXMIKANT M B, SATISH B , MALLAYYA S T, RABBANI, NAGARAJ & AMOGHASIDDA**, of final semester "**Bachelor of commerce**" under my supervision and guidance and submitted in Partial fulfillment of the requirement for the award of Bachelor of commerce during the academic year **2019-2020**.



Internal Guide

Prof. DAYANAND HODAL



PRINCIPAL
Head of the Department
Sharnbasveshwar College
of Commerce, KALBURGI

**SHARNBASAVESHWAR COLLEGE OF COMMERCE,
GULBARGA
DEPARTMENT OF B.COM**



A

Project Report

On

"FEDERAL BANK"

Submitted to
GULBARGA UNIVERSITY, GULBARGA

In Partial fulfillment of requirement for the award of
BACHELOR OF COMMERCE

Under the guidance of
Prof. DAYANAND HODAL

Submitted by	Reg. No.
ANAND A KENGAL	1848565
LAXMIKANT M B	1848548
SATISH B	1848535
MALLAYYA S T	1848483
RABBANI	1848523
NAGARAJ	1848539
AMOGHASIDDA	1848527

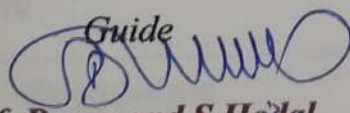
SHARNBASVESHWAR COLLEGE OF COMMERCE, KALABURAGI
DEPARTMENT OF B.COM




Certificate

This is to certify that the project work entitled "**ABHIVRIDDI MAHILA SAHAKAR BANK NIYAMIT KALABURAGI**" being submitted by the **Mr. Sachin R.D, Mr. Sagar Kamble, Mr. Wasim Akram Baghban, Mr. Rakshat Chavan, Mr. Anil Malibiradar & Mr. Akash Allapure** of fifth semester **BACHELOR OF COMMERCE** under the guidance of **Prof. Dayanand.S.Hodal**, for the academic year 2019 – 20.

Guide


Prof. Dayanand.S.Hodal
Lecturer
Sharnbasveshwar College
of Commerce, Kalaburagi

Principal


Mr. N.S. Patil
Sharnbasveshwar College
of Commerce, Kalaburagi

**SHARNBASAVESHWAR COLLEGE OF COMMERCE,
GULBARGA
DEPARTMENT OF B.COM**



CERTIFICATE

This is to certify that the Project Report entitled "**TAMILNAD MERCANTILE BANK**" has been carried out by **Pooja Bargali, Shireen Banu, Nandita V A, Kashinath T, Nikhil, Aditya, Sahith** of final semester "**Bachelor of commerce**" under my supervision and guidance and submitted in Partial fulfillment of the requirement for the award of Bachelor of commerce during the academic year **2019-2020**.

Internal Guide

Prof. DAYANAND HODAL

**Head of Department
Principal
Sharnbasveshwar College
of Commerce, KALBURGI.**

Examiners:

- 1.
- 2.

A
Project Report
On
"TAMILNAD MERCANTILE BANK"

Submitted to
GULBARGA UNIVERSITY, GULBARGA

In Partial fulfillment of requirement for the award of
BACHELOR OF COMMERCE

Submitted by	Reg. No.
Pooja Bargali	1848554
Shireen Banu	1848472
Nandita V A	1848567
Kashinath T	1848425
Nikhil	1848545
Aditya	1848576
Sahith	1848573

Under the guidance of
Prof. DAYANAND HODAL



**SHARNBASAVESHWAR COLLEGE OF COMMERCE,
GULBARGA
DEPARTMENT OF B.COM
2019-2020**

**SHARNBASAVESHWAR COLLEGE OF COMMERCE,
GULBARGA
DEPARTMENT OF B.COM**



A

Project Report

On

"PUNJAB NATIONAL BANK"

Submitted to
GULBARGA UNIVERSITY, GULBARGA

In Partial fulfillment of requirement for the award of
BACHELOR OF COMMERCE

Under the guidance of
Prof. DAYANAND HODAL

Submitted by
CHANDRAMOHAN RAJENDRA GAWALI

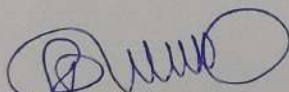
1848468

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GULBARGA
DEPARTMENT OF B.COM



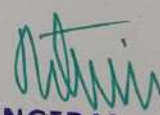
CERTIFICATE

This is to certify that the Project Report entitled "PUNJAB NATIONAL BANK" has been carried out by **CHANDRAMOHAN RAJENDRA GAWALI**, of final semester "Bachelor of commerce" under my supervision and guidance and submitted in Partial fulfillment of the requirement for the award of Bachelor of commerce during the academic year 2019-2020.



Internal Guide

Prof. DAYANAND HODAL



Head of the Department
PRINCIPAL
Sharnbasveshwar College
of Commerce, KALBURGI.

Examiners:

- 1.
- 2.

SHARANBASAVESHWAR COLLEGE OF COMMERCE, KALABURGI
DEPARTMENT OF B.COM



CERTIFICATE

This is to certify that the Project Report entitled "KARNATAKA GRAMIN BANK" submitted by Devaraj E H, Dattu Balli, Akash Rathod, B A Shraavan, Praveen M S, Nagappa pujari for the partial fulfilment of Degree "Bachelor of Commerce" during academic year 2019-2020 under our supervision.

This Dissertation or any part thereof has not been previously submitted for any other Degree / Diploma.

Internal Guide

PROF. DAYANAND HODAL

SHARANABASAVESHWAR COLLEGE OF COMMERCE



CERTIFICATE

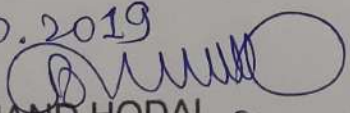
This is to certify that the project entitled, "BANK OF INDIA" submitted by

1. BHAVANI.R.K
2. KAVERI.R.W
3. RAKSHITA.R.DESHPANDE
4. BHAGYASHREE.DATTU.KUMBAR
5. POOJA.A.SURYVANSHI
6. CHAYA.G.S

In partial fulfillment of the requirements for the award of "BACHELOR" IN "COMMERCE" at the "S.B.COLLEGE OF COMMERCE" is an authentic work carried out by them under my supervision and guidance.

To the best of my knowledge, the matter embodied in the project has not been submitted to any other University / Institute for the award of any Degree or Diploma.

Date: 01.10.2019


PROF. DAYANAND.HODAL
SHARANABASAVESHWAR COLLEGE OF COMMERCE


PRINCIPAL
Sharnbasveshwar College
of Commerce, KALABURAGI.

**SHARANABASAVESHWAR
COLLEGE OF COMMERCE, KALABURAGI**



PROJECT REPORT ON
" BANK OF INDIA "

SUBMITTED TO
DEPARTMENT OF B.COM

In partial fulfillment of the requirements for the award of
"BACHELOR" OF "COMMERCE" at the
"SHARANABASAVESHWAR COLLEGE OF COMMERCE"

SUBMITTED BY
**RAKSHITA RAGHVENDRARAO DESHPANDE
BHAGYASHREE DATTU KUMBAR
POOJA ANAND SURYVANSHI
CHAYA GADIGEPPA SAVANOR
KAVERI RAMAPPA WARAD
BHAVANI RAMMANNA KATTIMANI**

UNDER GUIDANCE OF Prof. DAYANAND HODAL

SHARNBASAVESHWAR COLLEGE OF COMMERCE, KALABURAGI
DEPARTMENT OF B.COM



CERTIFICATE

This is to certify that the Project Report entitled "**ORIENTAL BANK OF COMMERCE**" has been carried out by **SUJEET S LOKANALLI** and **RENUPRASAD A BANGAR** of final semester "**Bachelor of Commerce**" under my supervision and guidance and submitted in Partial fulfillment of the requirement for the award of Bachelor of commerce during the academic year **2019-2020**.

Internal Guide

Prof. DAYANAND HODAL

PRINCIPAL
Sharnbasveshwar College
of Commerce, KALBURGI.

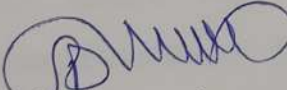
SHARNABASVESHWR COLEGE OF COMMERCE,
KALABURAGI
DEPARRTMENT OF B.COM




CERTIFICATE

This is to certify that the project Report untitled 'CANARA BANK" submitted by AKASH MATHPATI,VIRUPAKSHAPPA S.M, LAXMI HODAL for the partial fulfillment of Degree "Bachelor of Commerce" represented their report on the Project work, carried out during B. COM During academic year 2019-20 under our supervision.

This Dissertation or any part thereof has not been previously submitted for any other Degree/Diploma.


Guided by
Prof. Dayanand Hodal


Principal
PRINCIPAL
Dr. N.S. Patil
Sharnbasveshwar College
of Commerce, KALBURGI.

SHARNABASVESHWR COLEGE OF COMMERCE,
KALABURAGI
DEPARTTMENT OF B.COM



A
PROJECT REPORT
ON
"CANARA BANK"

Submitted to
SHARNABASAVESHWR COLLEGE OF COMMERECE, KALABURAGI

In partial fulfillment of requirement for the award of
BACHELOR OF COMMERECE

Submitted by

AKASH MATHAPATI (1848515)
VIRUPAKSHAPPA S.M (1848514)
LAXMI HODAL (1848414)

Under the guidance of
PROF. DAYANAND HODAL
2019-20

**SHARANABHASWESHVAR COLLEGE OF COMMERCE
KALABURAGI**



SUBJECT: BANKING THEORY AND PRACTICE

TOPIC: A PROJECT REPORT ON KOTAK MAHINDRA BANK OF INDIA

Submitted To :

DHAYANAND HODDEL

Submitted by

GURURAJ VASTRAD

SAIPRASAD HATGUNDI

ARUN MAGI

ROHAN PATIL

Principal

**Sharnbasveshwar College
of Commerce, KALBURGI.**

SHARNBASAVESHWAR COLLEGE OF COMMERCE,
GULBARGA
DEPARTMENT OF B.COM



CERTIFICATE

This is to certify that the Project Report entitled "BANK OF BARODA" has been carried out by SHAM S PATANGE, LOKESH J RATKAL, MAYUR GOWDA, ABHISHEK NARONI, NAGESH R KUMBAR & SACHIN BIRADAR, of final semester "Bachelor of commerce" under my supervision and guidance and submitted in Partial fulfillment of the requirement for the award of Bachelor of commerce during the academic year 2019-2020.

Internal Guide

Prof. DAYANAND HODAL

Head of the Department
PRINCIPAL

Sharnbasveshwar College
of Commerce, KALBURGI.

Examiners:

- 1.
- 2.

**SHARNBASAVESHWAR COLLEGE OF COMMERCE,
GULBARGA
DEPARTMENT OF B.COM**



A

Project Report

On

"BANK OF BARODA"

Submitted to
GULBARGA UNIVERSITY, GULBARGA

In Partial fulfillment of requirement for the award of
BACHELOR OF COMMERCE

Under the guidance of
Prof. DAYANAND HODAL

Submitted by
SHAM S PATANGE
LOKESH J RATKAL
MAYUR GOWDA
ABHISHEK NARONI
NAGESH R KUMBAR
SACHIN BIRADAR

Reg. No.
1848540
1848513
1848443
1848552
1848542
1848551

SHARANBASAVESHWAR COLLEGE OF COMMERCE, KALABURGI
DEPARTMENT OF B.COM



A
PROJECT REPORT
ON
"CORPORATION BANK"

Submitted to
SHARANBASAVESHWAR COLLEGE OF COMMERCE, KALABURGI

Submitted by
GURUKIRAN M N
MASANAPPA G R
SANJUNATH A Y
SHANTALING S F
VISHALKUMAR A H

Under the guidance of
PROF. DAYANAND HODAL

2019-20

SHARANBASAVESHWAR COLLEGE OF COMMERCE, KALABURGI
DEPARTMENT OF B.COM



CIRTIIFICATE

This is to certify that the Project Report entitled "**CORPORATION BANK**" submitted by **GURUKIRAN M, MASANAPPA G R, SANJUNATH A Y, SHANTALING S F, and VISHALKUMAR A H** for the partial fulfillment of Degree "**Bachelor of Commerce**" during academic year **2019-2020** under our supervisor.

This Dissertation or any part thereof has not been previously submitted for any other Degree/Diploma

Internal Guidance

PROF. DAYANAND HODAL

SHARANBASAVESHWAR COLLEGE OF COMMERCE, KALABURGI



CERTIFICATE

This is to certify that the Project Report entitled "AXIS BANK" submitted by **Sudharani, Nandha, Arpitha Kamath, Lata Chavan, Ashwini Kattimani** for thefor the partial fulfilment of Degree "Bachelor of Commerce" represented their report on the Project work, carried out during B.COM during academic year 2019-2020 under our supervision.

This Dissertation or any part thereof has not been previously submitted for any other Degree / Diploma.

Guided by

PROF. DAYANAND HODAL

Principal
PRINCIPAL
Sharnbasveshwar College
of Commerce, KALBURGI.

SHARANBASAVESHWAR COLLEGE OF COMMERCE,
KALABURGI



A
PROJECT REPORT
On

"KOTAK MAHINDRA BANK"

Submitted to

SHARANBASAVESHWAR COLLEGE OF COMMERCE, KALABURGI

Submitted by

KIRAN KUMAR MANNALI

(91848517)

Under the Guidance

of

PROF. DAYANAND HODAL

2019-20

SHARANABASAVESHWAR COLLEGE OF COMMERCE, KALABURGI
DEPARTMENT OF BACHALOR OF COMMERCE



CERTIFICATE

This is to certify that the project report entitled "DENA BANK" submitted by **SUNILKUMAR, MD.ZEBHRAN, MOHD.WASIF ALI, MARUTI YADAV, SHANKAR, SHAIK RIYAZ AHMED** for the partial fulfillment of degree "BACHELOR OF COMMERCE" during the academic year **2019-2020** under our supervision.

This Dissertation or any part thereof has not been previously submitted for any other Degree / Diploma.

Internal Guide

PROF.DAYANAND HODAL

2019-2020

SHARANABASAVESHWAR COLLEGE OF COMMERCE, KALABURGI
DEPARTMENT OF BACHALOR OF COMMERCE



A
PROJECT REPORT
ON
“DENA BANK”

SUBMITTED TO
SHARANABASAVESHWARA COLLEGE OF COMMERCE,
KALABURGI

SUBMITTED BY

- **SUNILKUMAR** (91848424)
- **MD.ZEBHRAN** (91848435)
- **MOHD.WASIF ALI** (91848570)
- **MARUTI YADAV** (91848476)
- **SHANKAR** (91848473)
- **SHAIK RIYAZ AHMED** (91848455)

UNDER THE GUIDANCE OF
PROF. DAYANAND HODAL

2019-2020

SHARANBASAVESHWAR COLLEGE OF COMMERCE, KALABURGI



CERTIFICATE

This is to certify that the Project Report entitled **"UNION BANK OF INDIA"** Submitted by **SHWETA SAVALGI, BHAGYASHREE BATTALI, NEHA POOJARI, C SIMRANTAJ, NASIR HUSSAIN** for the partial fulfilment of Degree "Bachelor of Commerce" represented their report on the Project work, carried out during B.COM Fifth sem during academic year 2019-2020 under our supervision.

This Dissertation or any part thereof has not been previously submitted for any other Degree / Diploma.

Guided by

PROF. DAYANAND HODAL

Principal
Sharnbasveshwar College
of Commerce, KALABURGI.

SHARANBASAVESHWAR COLLEGE OF COMMERCE, KALABURGI



A

PROJECT REPORT

On

“UNION BANK OF INDIA”

Submitted by

SHWETA SAVALGI (91848453)

BHAGYASHREE BATTALI (91848454)

NEHA POOJARI (91848463)

C SIMRANTAJ (91848471)

NASIR HUSSAIN (91848519)

Under the Guidance of

PROF. DAYANAND HODAL

2019-20



SHARNBASAVESHWAR COLLEGE OF COMMERCE,
GULBARGA
DEPARTMENT OF B.COM



CERTIFICATE

This is to certify that the Project Report entitled "**SYNDICATE BANK**" has been carried out by **Ekanath V G, Prashant S W, Shivaraj B J, Siddaram P, Sharanabasappa S H & Davud**, of final semester "**Bachelor of commerce**" under my supervision and guidance and submitted in Partial fulfillment of the requirement for the award of Bachelor of commerce during the academic year **2019-2020**.

Internal Guide

Prof. DAYANAND HODAL

Head of the Department
PRINCIPAL

Sharnbasveshwar College
of Commerce, KALBURGI

Examiners:

- 1.
- 2.

A
Project Report

On

"SYNDICATE BANK"

Submitted to
GULBARGA UNIVERSITY, GULBARGA

In Partial fulfillment of requirement for the award of
BACHELOR OF COMMERCE

Submitted by	Reg. No.
EKANATH V G	1848450
PRASHANT S W	1848460
SHIVARAJ B J	1848461
SIDDARAM P	1848506
SHARANABASAPPA	1848504
DAVUD	1848452

Under the guidance of
Prof. DAYANAND HODAL



**SHARNBASAVESHWAR COLLEGE OF COMMERCE,
GULBARGA
DEPARTMENT OF B.COM
2019-2020**



Sharnbasveshwar

Sharnbasveshwar College
Kalaburgi, Gulbarga
585103



ಶರಣಬಸವೇಶ್ವರ



- Sharnbasveshwar - Generally Categorized
- Sharnbasveshwar Vidyapeeth Sangha, Gulbarga
1. Sharnbasveshwar Vidyapeeth Sangha, Gulbarga 1993
 2. Godutai Engineering College for Women, Gulbarga 1903
 3. Appa Institute of Engineering & Technology, Gulbarga 2011
 4. Appa Institute of Engineering & Technology, Gulbarga 2002
 5. M.Tech. in Comp. & Digital Electronics 2011
 6. Veerappa Nasty Engineering College, Shorapur 2010
 7. Lingraj Appa Engineering College, Bidar 2011
 8. Doddappa Appa Institute for MCA, Gulbarga 1999
 9. Doddappa Appa Institute of MBA, Gulbarga 1998
 10. Appa Institute of MBA (VTU) Gulbarga 2007
 11. Godutai Institute of MBA (For Women) Gulbarga 2011
 12. Lingarajappa Institute of MBA, Bidar 2011
 13. Veerappa Nasty Institute of MBA, Shorapur 2011
 14. Appa Research Institute, Gulbarga 2012
 - (Recognized by Mysore University, Mysore)
 15. Sharnbasveshwar Science College, Gulbarga 1956
 16. Post Graduate studies in Computer Science 2012
 - Sharnbasveshwar College of Science, Gulbarga
 17. Post Graduate studies in Master of Tourism 2007
 - Administration 5 year Integrated Course (MTA)
 18. Post Graduate Studies in Master of Arts in 2009
 - Journalism & Mass Communication, Godutai College, Gulb.
 19. Post Graduate Studies in Master of Fine Arts 1957
 - Sharnbasveshwar Arts College, Gulbarga
 20. Sharnbasveshwar Residential Public School, 1957
 - with State & CBSC Syllabus, Gulbarga
 21. Sharnbasveshwar Public School Residential Independent 2011
 - Junior Science College, Shorapur.
 22. Sharnbasveshwar Public School's Residential Independent 2011
 - Junior Science College, Bidar
 23. Sharnbasveshwar Ananthavani Community Radio (FM) Gulb. 2008
 24. Mahadevi Girls Higher Primary School, Gulbarga 1934
 25. Mahadevi Girls High School, Gulbarga 1960
 26. Sharnbasveshwar Composite P.U. College, Gulbarga 1949
 27. Sharnbasveshwar Ind. P.U. College of Science, Gulbarga 1956
 28. Sharnbasveshwar College of Commerce, Gulbarga 1961
 - with Post-Graduate Diploma in Business Management
 29. SSK, Basveshwar College of Arts & Science, Basavakalyan 1967
 30. Sharnbasveshwar Printing & Publication, Gulbarga 1969
 31. Godutai Doddappa Appa P.U. College for Women, Gulbarga 1971
 32. Godutai Doddappa Appa Arts & Commerce 1973
 - College for Women, Gulbarga
 33. Sharnbasveshwar Granthavishwa Vidya Nilaya, Gulbarga 1978
 34. Sharnbasveshwar College of BBM, Gulbarga 1996
 35. Doddappa Appa Residential P.U. Science College, Gulbarga 1999
 36. Muktabika Residential Ind. P.U. Science College 1999
 - For Girls, Gulbarga
 37. Godutai Doddappa Appa BCA College for Women, Gulbarga 2001
 38. Muktabika Residential BCA College for Women, Gulbarga. 2001
 39. Doddappa Appa BCA College, Basavakalyan 2001
 40. Sharnbasveshwar BCA College, Gulbarga 2001
 41. Muktabika Residential BBM College, Gulbarga 2004
 42. Sharnbasveshwar BBM College, Basavakalyan 2004
 43. Godutai College of Education (B.Ed), Gulbarga 2004
 44. Sharnbasveshwar B.Ed. (E.M.), Gulbarga 2004
 45. Godutai D.Ed. College for Women, Gulbarga 2004
 46. Kormalatai Resi. P.U. College for Girls, Basavakalyan 2006
 47. Sharnbasveshwar Residential Public School, Basavakalyan 2006
 48. Sharnbasveshwar D.Ed. College, Basavakalyan 2004
 49. Doddappa Appa B.Ed. College, Basavakalyan 2004
 50. Sharnbasveshwar Public Library, Gulbarga 1918

Phone: 0832-2511111 Fax: 0832-2511111
Website: www.sharnbasveshwar.edu.in

Ref No: 8830

To,
The manager

Kalaburgi. 585103

Respected sir,

Sub : Permission to provide essential information to the project on BTP.

With reference to the above cited subject I hereby request that B.com 5thsem students of our college have undertaken project on "Banking Theory & Practice" which is a compulsory paper.

Hence, I request to provide necessary information for their study and project and they must acknowledge your help in their project work.

This is for your kind consideration and further action.

THANKING YOU

(Signature)
Principal

Sharnbasveshwar College
of Commerce, GULBARGA.

(Signature)
Subject Teacher
Dayanand. S. Hoda
9980387019

SHARANBASAVESHWAR COLLEGE OF COMMERCE, KALABURGI
DEPARTMENT OF COMMERCE



A
PROJECT REPORT
On

“HDFC BANK”

Submitted to
SHARANBASAVESHWAR COLLEGE OF COMMERCE, KALABURGI

Under the Guidance of
PROF. DAYANANDHODAL
2019-20

SHARANBASAVESHWAR COLLEGE OF COMMERCE,
KALABURGI



A
PROJECT REPORT
On
"AXIS BANK"

2019-20





Submitted by





2021/02/20 16:28

64MP AI QUAD CAMERA
Shot by kavita

WITH BANK MANAGER



Current Bank Manager – Suresh Kannan S

Assistance Manager Srikant S

M.S.Ganeshkumar



64MP AI QUAD CAMERA
Shot by kavita

2021/02/20 16:30

STATE BANK OF INDIA (SBI)

WITH BANK MANAGER



CHIEF MANAGER: SAURABH SUKUMARAN

MANAGER: ARVIND KUMAR YADAV



2021/02/20 16:32

R 64MP AI QUAD CAMERA
Shot by kavita



**Sharanbasveshwar College of Commerce
Kalaburagi**

Project work

on

Industrial Visit / Field Visit

by

B.com II sem students

SCHOOL OF DISTANCE EDUCATION
OF COMMERCE KALABURGI

NAME : SURABHI BEEDI

ROLL NO : 119

CLASS : B.COM 2nd SEM

SUBJECT : INDUSTRIAL ECONOMICS

PROJECT : NEEL SUGAR FACTORY
ALAND

GUIDANCE : DASHARAT MYTHRE

SUGAR INDUSTRY

* Introduction :-

India is the largest producer of sugarcane or sugar in the world but, with regard to productivity it is lagging behind to the countries like Russia, Cuba & Brazil.

The first sugar mill of modern kind was established in 1903 in Uttar Pradesh by the end of 1950-51 there were 138 sugar factories were established in the country with a productive capacity of 11.34 lakh tonnes. The sugar factory is providing direct employment to nearly 3.28 lakh workers & indirectly it is supporting 45 million sugar cane farmers.

The sugar factories in India are mainly concentrated in the states of Uttar Pradesh, Bihar, Maharashtra, Karnataka & some other south Indian states. At present 806 sugar factories are functioning in the country with a total installed capacity of 17 million tonnes.

Raw Materials :-

In the sap of some plants, the sugar mixtures are condensed into syrup. Juice of sugarcane (*Saccharum officinarum*) & sugar beet (*Beta vulgaris*) are rich in pure sucrose, although beet sugar is generally much less sweet than cane sugar.

Other sugar crops include sweet sorghum, sugar maple. Honey and corn sugar, the type of sugar used today are white sugar composed of clear colourless or crystal fragments.

Types or kinds of sugars :-

1. White sugar
2. Raw sugar
3. Refined sugar
4. Damarara sugar
5. Icing sugar.

—: Process of Sugar Production :—

1. Manufacturing process :—

Manufacturing section is the main section in the production department. The production of the pure sugar is carried out in this section. It consists of various subsection like juice sulphiter, clarifier, vacuum filter, evaporator, syrup sulphiter, supply tank, pan, crystallizer and center cut machine.

2. Crushing Machine :—



This is main machine, which crushes the sugar cane sent through carrier chain. Crushing the sugar cane is the main function of the machine. After crushing the sugarcane it sends the crushed sugarcane to the pressing machine through carrier chain.

3. Pressing Machine :—

Pressing machine is the machine, which is used to press the crushed sugarcane. The main function of this machine is pressing the crushed sugarcane & separating the juice & bagasse. The juice will go to manufacturing unit & the bagasse to boiler section for further process.

4. Juice Weighing :—

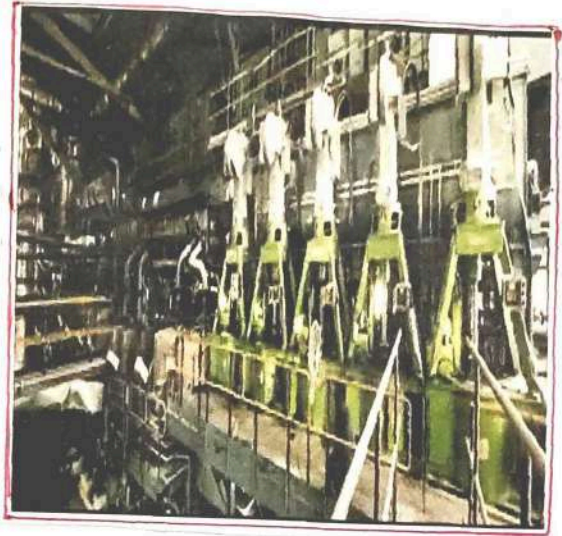
Before sending the mixed juice to processing house, it has to be weighted in order to exercise the chemical control and making material balance for efficient control of the process. Its capacity is 20 tonnes per hour and it drops the juice and water per 3 minute. From this the juice goes to receiver.

5. Receiver :—

Through juice weighing the mixed juice comes to receiver. Then mixed juice is heated up to 70°C and phosphate slurry is added in this stage of heating. There are 4 receivers in the factory. But the mixed juice is stored in one receiver alternatively.

6. Juice Sulphitation : —

Passing through receiver mixed juice is come to the receiver. Here SO_2 gas and lime (MOW) are added and heated up to the 105 de temperature. Mixing of SO_2 gas and lime are properly.



- $6.8 - 7.0 =$ sulphur.
- $10.0 - 11.0 =$ ph lime.

Then the mixed juice will called sulphur juice. The sulphur juice received from the mill is closed turbine fluid, rendered fourth by entangled air. The colour varies from light gray to dark green depending upon the non-sugar constituents are generally derived from the soil and external matter received with sugarcane.

7. Clarifier : —

It is also known as down. In this step sulphite juice is heated up to 110 de. After heating the clear juice is separated from muddy juice goes to vacuum filter and clear juice will go to the evaporator.

8. Vacuum Filter : —

In this step the muddy juice heated & the remaining particles in the bottom are goes to press mudyard & clarified juice goes to clarifier then to evaporator.

9. Evaporated : —

There are totally 4 evaporators are used in processing. In this step the juice is heated at different evaporator for becoming the syrup. Different temperatures are as below:

EVAP 1 = 110 dc
EVAP 2 = 105 dc
EVAP 3 = 88 dc
EVAP 4 = 20 dc.

10. Syrup Sulphite : —

In this step the syrup is added to SO_2 for the purpose of avoiding hardness state. Then it goes to supply tank.

11. Supply Tank : —

The syrup is transferred to different supply tanks as listed below. There are totally 10 tanks are there.



SYRUP TANK : 3 NO'S
MELT TANK : 2 NO'S

C - LIGHT (CL) TANK : 1 NO'S
B - HEAVY (BH) TANK : 1 NO'S
A - HEAVY (AH) TANK : 2 NO'S
A - LIGHT (AL) TANK : 1 NO'S.

12. Crystallizer : —



There are totally 10 crystallizers are used for the process of the sugar. The main purpose of using crystallizer is to store the heated sugar and cool the temperature of heated sugar. Two crystallizer are used for

starting the molasses, two crystallizers for storing melted sugar. Two crystallizer for storing heated and remaining four for storage purpose.

13. Centrifugal Machine : —

This is the last step for becoming sugarcane to the sugar. Here actual sugar is comes out. There are three - centrifugal machine are used for the process of becoming sugar but only a centrifugal machine is used for producing sugar. The remaining two is for reprocessing.

* Problems of sugar Industry :-

1. Shortage of sugar cane supply :-

Although India has the largest area under sugar cane cultivation the yield per hectare is extremely low as compared with other countries.

2. Short crushing season :-

The production of sugar is a seasonal phenomenon. The crushing season is very short varying normally from 4 to 7 months. During the off season, the machineries & workers remain idle this will create financial problem for the industry as a whole.

3. Low rate of recovery :-

The average recovery of sugar from sugar cane is also very less in India compared to other major sugar producing countries.

eg:- The recovery rate in India is 10% whereas in Java & Australia it is 14-16%.

4. High cost of production : —

Along with low recovery rate cost of production is also high because of high cost of sugar cane, inefficient technology, old process of production, heavy exercise duty etc.

5. Use of by-products : —

The sugar factories are not utilizing their capacity in the production of by products which subsidize their income.

eg :- The sugar factory can produce by products like Alcohol, paper, fertilizer, ethane, power generation etc, if they utilize their capacity efficiently.

6. Fluctuation in production trends : —

The sugar factories are heavily dependent on farmers who supply sugar cane but, the other crops like cotton, oil seeds, rice etc. are competing with sugar cane production.

If prices of these commodities are comparatively high the farmers go for cultivation of these crops instead of sugar cane.

—: Growth of Installed Capacity —

YEAR	No. of factories in operation	Installed capacity (tonnes)	Sugar production (tonnes)
1985-86	239	11.8	18.9
1990-91	277	24.5	30.2
1995-96	315	32.3	35.4
1999-2000	323	43.1	39.5
2000-01	321	59.1	58.4
2001-02	339	72.7	70.3
2002-03	377	98.5	120.5
2003-04	415	127.6	164.3
2004-05	423	161.8	182
2005-06	437	168.2	185.1
2006-07	433	176.8	185.3
2007-08	453	180	201
2008-09	461	185	170
2009-10	500	197	175



Conclusion :

Sugar Industry is that from where we get sugar. We visited the sugar factory (NSI) Mand. From this Industrial visit we learned how sugar produces from sugar cane. We come to know about the process, raw materials, profits & losses and the problems of sugar factory. This project really helps us to know about the factories detail information.

THANK You

SHARNBASVESTHWAR

COLLEGE OF

COMMERCE,

KALABURAGI

Name :: Radhika. E. P

Class :: B. Com IInd Sem.

Roll No :: 21

Subject :: Industrial Economics.

Report of Bhusnur Sugar
Factor [NSL]

Reg. NO : 1936790

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- 1> INTRODUCTION
- 2> VISIT TO BOOSNUR SUGAR FACTORY
- 3> PROCESS OF MANUFACTURING OF SUGAR
- 4> SUGAR INDUSTRIES IN INDIA
- 5> PROBLEMS OF SUGAR INDUSTRY
- 6> REMEDIES MEASURES
- 7> CONCLUSION

13005108 Sugar Factory :-



INTRODUCTION :-

India is the largest producer of sugar cane and sugar in the world. But with regard to productivity it is lagging behind to the countries like Russia, Cuba, Brazil. The first sugar mill of modern kind was established in 1903 in Uttar Pradesh. But end of 1950-s there were 138 sugarcane factories were established in the India. The sugar factories in India are mainly concentrated in the states of Uttar Pradesh, Bihar, Maharashtra, Karnataka and some other south Indian states.

VISIT TO BOOSNOR SUGAR FACTORY

We are going to the Boosnor sugar factory. We started the journey morning at 8.00 clock then we ate the food. And continuous the journey. Then we are reached to the Aland. Then we saw the Boosnor Sugar factory.

Then the sir took the permission then we entered into the factory. one then gave the information Deputy manager of Boosnor sugar factory Suresh Desai. he gave the information about that factory.

Boosnor Sugar factory :-

- 1) raw-material / sugar cane produced by the farmers, in the to 1
- 2) Sugar cane brought from the farmers to the from tracks, and help of animals.
- 3) The sugar canes crushing and produced the sugar.

Then we are continuous the journey from the Boosnar factory to the "Amarga" Dam then we are saw the Dam and ate the food like Roti, rice, etc then we are take took Selly in the dam and we ar returns from dam to the gulbarga with dance and song then we are returned the gulbarga at 6.15 pm. then we are returned our home.

About Boosnar industries

Area - 120 Acre

Where - is raw-material • former brings - Farmers

Number of workers - 500 workers

In one day 7000 quintal sugar producing in industry

Deputy manager - Suresh Desai

Types of sugar - 3 types sugar produced.

① S-20 ② M-20 ③ M-Bold.

Electricity Power - 34 MW

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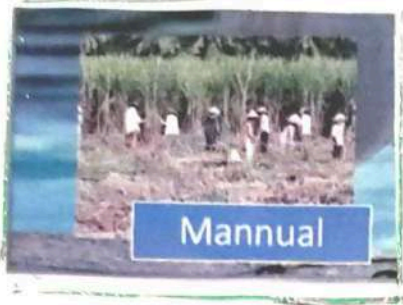
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Electricity Power - 34 MW

PROCESS OF MANUFACTURING OF SUGAR



SUGAR



↳ Transports of the sugar cane

• PROCESS OF SUGAR PRODUCTION

- **MANUFACTURING PROCESS**
- **TRANSPORTING**
- sugar cane are transported to the sugar industries by the help of:

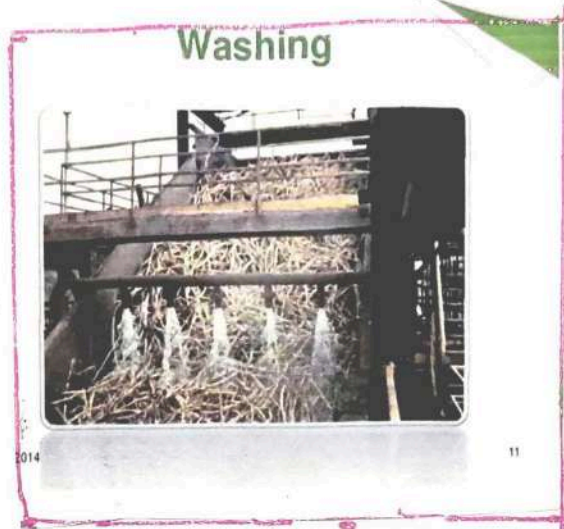


track Tractor Animals

sugar cane are transported to the sugar industries by the help of track, tractor and animals

② Washing . Cutting of canes, shredding is

washing the sugarcane before processing removing dirty



Cutting operation is the first operation in industry
Cutting of Canes

- To aid the cane crushing
- Cane knives to cut cane into small pieces



Shredder is used to remove leaves and under solid particles from cane.

Shredding

- To remove leaves and nodes
- Hammer mill shredder



③ Milling :-

Milling is process of crushing the sticks of sugar cane to extract the juice

Top roller

Feed roller

Discharge roller

PROCESS OF SUGAR PRODUCTION

MANUFACTURING PROCESS

Milling

- Milling is process of crushing the sticks of sugar cane to extract the juice.
- The shredded cane is fed through a series of crushing mills to extract the sugar rich juice. Consists of three roller mills connected in series:
 - Top roller
 - Feed roller
 - Discharge roller
- These used to extract the juice from crushing sticks.
- To make the mill process more efficient, the poor juices of the subsequent millings are reprocessed (mashing process) and hot water is applied in the last milling to increase the extraction.
- Bagasse is produce as a by product.

Source: APJ 2011, All India Sugar Institute

④ Clarification :-

In clarification process sludge, mud, suspended and colloidal particles are removed by some chemical compounds

Raw cane juice are filled a clarifier, where phosphoric acid, lime, sulphur dioxide are mixed with the help of agitator

⑤ Filtration :-

Clarified mud from the clarifier further filtered in rotary filter. mud and sludge are

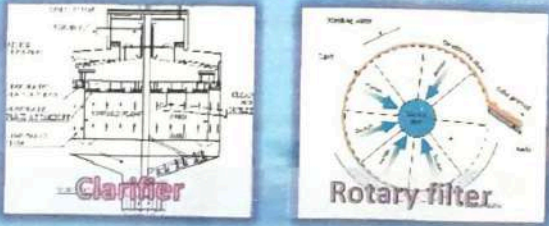
stick on the periphery of rotating drum by the action of suction, solid cake removes from the drum by doctor blade.

• **PROCESS OF SUGAR PRODUCTION**

• **MANUFACTURING PROCESS**

• **FILTRATION**

- Clarified mud from the clarifier further filtered in rotary filter. Mud & sludge are stick on the periphery of rotating drum by the action of suction. Solid cake removes from the drum by doctor blade.



The image contains two diagrams. On the left is a cross-section of a clarifier, showing a cylindrical tank with a central vertical shaft and several horizontal blades. On the right is a top-down view of a rotary filter, which is a circular drum with a central hub and several radial blades. A doctor blade is shown at the bottom right, scraping material from the drum's surface.

67 Evaporation :-

- The operation is performed normally by use of low pressure saturated steam.
- The evaporator consist a heat exchanger in inner section
- Multiple effect evaporator increase quality.

• **PROCESS OF SUGAR PRODUCTION**

• **MANUFACTURING PROCESS**

• **Evaporation**

- Evaporators are used in process industry to concentrate liquids.
- The operation is performed normally by use of low pressure, dry & saturated steam.
- The evaporator consist a heat exchanger in inner section .
- In the evaporator feed interred at upper section and concentrated thick liquor exit at bottom section.
- Multiple effect evaporator increase quality

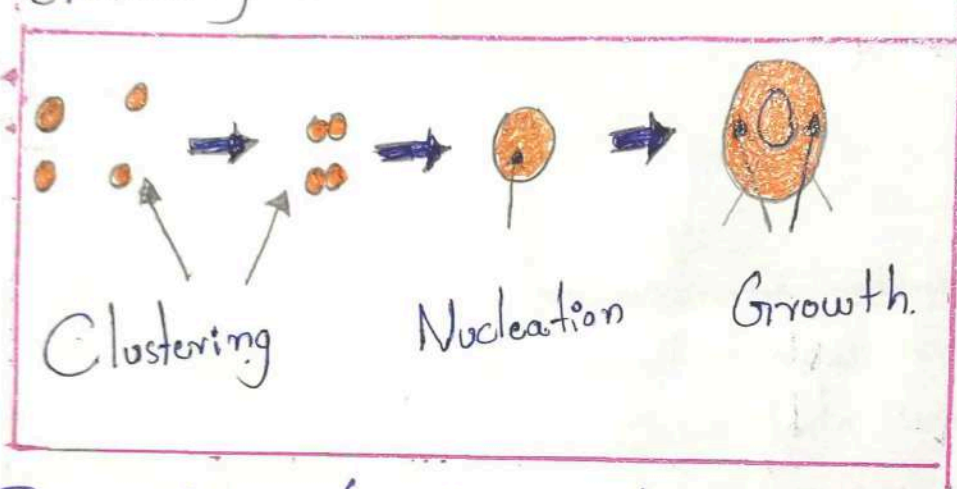


The diagram shows a multiple effect evaporator with three vertical cylindrical vessels. The first vessel is labeled 'Preheated product' at the bottom. The second vessel is labeled 'Multiple effect evaporator' at the bottom. The third vessel is labeled 'Concentrate' at the bottom. Arrows indicate the flow of material between the vessels. A temperature of 80°C is indicated near the top of the second vessel.

77 Crystallization is

* The object of the process is usually the recovery of the solute from the solvent

* Process consist 3 major events
Clustering, Nucleation, growth



87 Separation / centrifugation.

* Separate sugar from molasses / mother liquor

* Centrifuge operates at 100-1800

* Molasses pass through perforations

* Sugar crystals are washed with 85°C water

* Raw sugar and molasses produced.

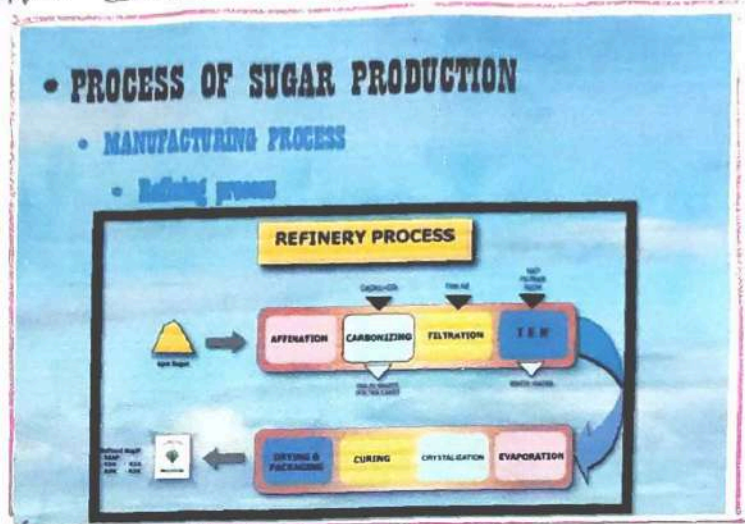
PROCESS OF SUGAR PRODUCTION

- **MANUFACTURING PROCESS**
 - **Separation / centrifugation**
 - Separate sugar from molasses / mother liquor
 - Centrifuge operates at 100-1800 rpm
 - Molasses pass through perforations
 - Sugar crystals are washed with 85°C water
 - Raw sugar and molasses produced

The diagram shows a cross-section of a centrifuge. Labels include: 'rotor', 'bearing box', 'cover', 'motor shaft', 'drive shaft', 'control system', 'brake', 'discharge channel', and 'sugar'. Below the diagram is a blue box with the word 'centrifuge' written in white.

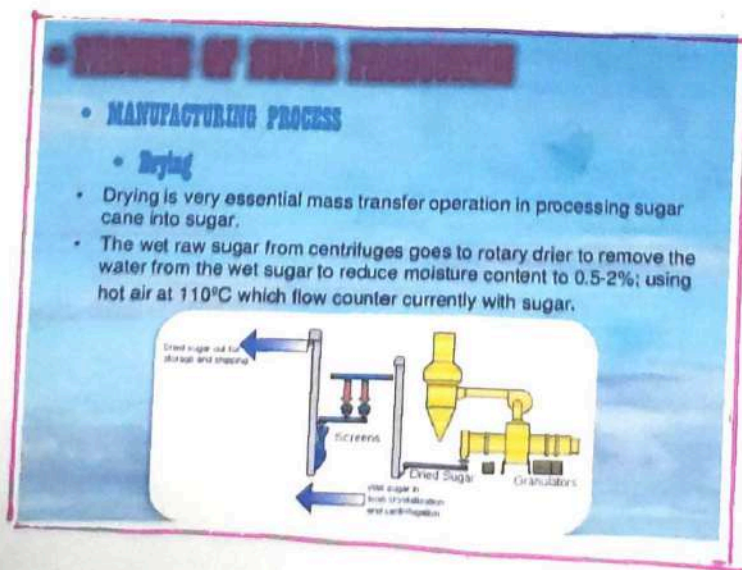
Refining :-

A sugar refinery is a refinery which processes raw sugar into white refined sugar



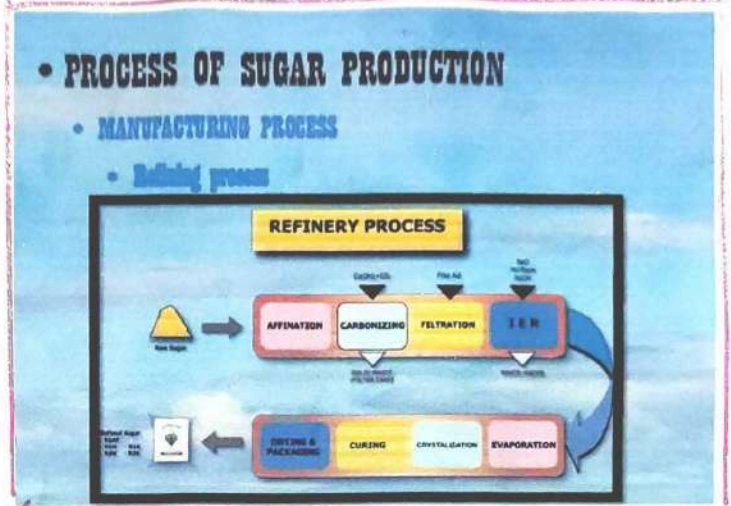
Drying :-

Drying is very essential mass transfer operation in processing sugar cane into sugar. The wet raw sugar from centrifuges goes to rotary drier to remove the water from the wet sugar to reduce moisture content to 0.5-2% using hot air at 110°C which flow counter currently with sugar



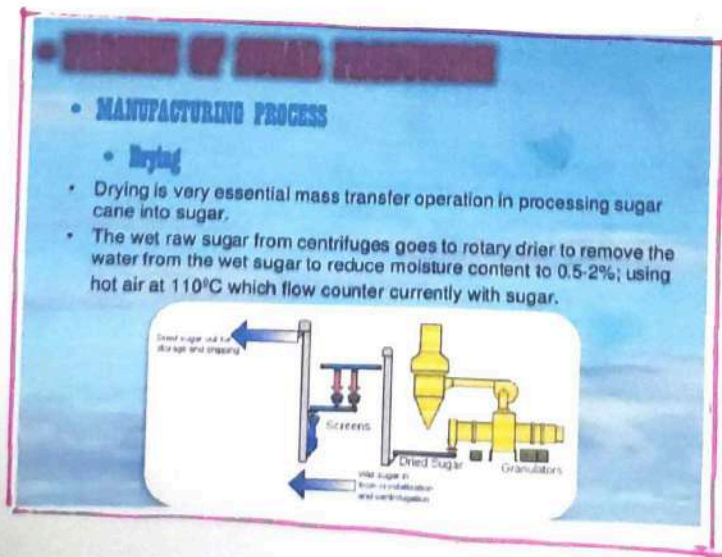
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Storage / packaging :-

This is last process in manufacturing of sugar.



PROCESS OF SUGAR PRODUCTION

- **MANUFACTURING PROCESS**
 - **Storage/packaging**
 - packing is final process of sugar manufacturing process.
 - Containers opaque, airtight, moisture/odor proof
 - Glass canning jars or cans for liquid sugars
 - Factors affecting sugar storage
 - Temperature
 - Moisture
 - Quality of sugar
 - Light
 - Grain size and distribution
 - Compression



SUGAR INDUSTRIES IN INDIA



Sugar industry is one of the major industries of India. It ranks second among the agro-based industries. It provides employment in millions and in the production of sugarcane. Its contribution, to the revenues of both the central and the state government in the form of various taxes is quite high. India is the largest producer and consumer of sugar in the world. Sugar industry is the second largest agro-based industry in the country next only to textiles. About 45 million sugarcane farmers their dependents and a large agricultural force, constituting 7.5 percent of the rural population is

involved in sugarcane cultivation, harvesting and ancillary activities. Sugar industry is one of the oldest industries of India. After when the British came to India, the condition of this industry was not quite satisfactory. The first modern type of sugar mill was established in 1903, but the real development of this industry started from 1932, when the industry got tariff protection against foreign competition. After the Second world war, the prices of sugar started rising and the government had to adopt the system of price control and rationing of sugar. The production of sugarcane as well as sugar increased rapidly.

The number of sugar factories rose from 138 in 1950-51 to 582 in 2006-7 out of which 189 are in the private sector, 306 in the cooperative sector and 62 in the public sector. The trend in the production of sugar has been as follows

Sugar industry : Production and Trade :-

The production, consumption and export of sugar from 1995-96 to 2006-07 is as under.

Production, Consumption Export & Import of sugar

Sugar season (Oct - septemb)	Production	Internal Consumption	Export	Import
1995 - 96	164.29	131.72	8.87	0.42
1996 - 97	129.05	136.75	5.36	0.26
1997 - 98	128.44	139.95	0.97	6.29
1998 - 99	154.22	140.82	0.09	8.32
1999 - 2000	181.93	155.08	0.23	4.69
2000 - 01	184.21	162.00	12.50	0.45
2001 - 02	204.75	197.60	11.30	1.00
2002 - 03	221.40	199.80	14.10	0.10
2003 - 4	237.30	175.00	2.94	N.A
2004 - 5	136.00	171.00	N.A	N.A
2005 - 6	193.00	183.00	N.A	N.A
2006 - 7	282.00	190.00	N.A	N.A

The total production of sugar during 2006-07 was 282 lakh tonnes, which was higher than 2005-06, Due to problems in timely imports of sugar season or sugar muddle in india in the part.

The policy of partial control was reimposed on sugar industry since 1980. The normal ratio between levy sugar and free sugar from march 2002 was changed to 10:90, which means that now levy sugar is only 10% and free-market sale is allowed to the extent of 90% of the output. The industry has adopted dual pricing policy for better distribution of sugar and as an incentive for increased production, production of sugar is expected to increase in 2005-06 to a satisfactory level.

The sugar factory is providing direct employment to nearly 3.2 points lakh workers and indirectly it is supporting 45 million sugar-cane farmers. Some other south indian factories are states at present 506 sugar factories are functioning in country with a total island capacity of 17 million tonnes.

PROBLEMS OF SUGAR INDUSTRY

1) Shortage of sugar cane supply :-

Although India is the largest area under sugar cane cultivation the yield per hectare is extremely low as compared with other countries. For example In India we are producing 6.5 tons per hectare as compared to 40 tons in Java and 121 tons in Hawaii.

2) Short crushing season :-

The production of sugar is a seasonal phenomenon. The crushing season is very short varying normally from 4-7 months during the ^{half} off season. The machineries and workers remain idle. This will create financial problem for the industry as a whole.

37

Low rate of recovery %

The average recovery rate of sugar from sugar cane is also very less in india compared to other major sugar producing countries. For example The recovery rate in india is 10% where as it is 14-16% in jama and Astrelia.

47

High cost of production %

Along with low recovery rate the cost of production is also high because of high cost of sugar cane inefficient technology, old process of production heavy excise duty etc.

57

Use of by products %

The sugar factories are not utilising their capacity in the production of by products, which substantial their income. for example The sugar factory can produce by products like Alkohol.

paper, purtiliser ethen, power, generation etc
If they utilise their capacity efficiently.

67 Flutuation in production trends :-
The sugar factories heavily dependent on farmers who supplied sugar cane but the other crops like cotton, oilseeds rice etc are compating with sugar cane producti-
-on if pricess of these commodities is comparatively high the former or for cultiva-
-tion of these crops instead of sugar cane.

77 Minimum Economic size :-
The minimum econo-
-mic size, as it exists in india is 2500 tonnes of cane crushed per day. This is much less compared to other countries. In Thailand the average plant size is of 10,000 tpcd against the average of 1400 tpcd in this country.

87 Problem Uneconomic units :- Most of the sugar mills of the country were of uneconomic size and they cannot be expected to produce sugar on a very large scale. As a result of this the production cost of these mills was quite high.

97 Increase in internal consumption of sugar :-
The internal demand for sugar is increasing due to rise in population greater use of beverages and rise in the income of the people.

107 Problems of mounting losses :- Sugarcane prices have been increasing over the years as the costs of production have been rising on the hand and on the other hand. The government feels that a remunerative price policy is a must for growers so the incentive to grow more remains.

REMEDIES MEASURES

- 17 Exports should be reduced for domestic stock to manageable levels
- 27 The government needs to extend full support to the industry for enabling exports through appropriate subsidies and policy measures. Hence the government can consp. consider extending the WTO Compliant support to reduce stocks so that sugar prices recover in the domestic market
- 37 The government can create strategic stocks which will help in reducing the stocks in the market
- 47 The central and state government policies should need to support the sugar industry considering its massive impact on the agro economy and associated social objectives encompassing large masses,
- 57 To promote SSI method of cultivation, organic farming and integrated nutrient management awareness campaigns should be conducted at

64 To ensure easy movement of harvested cane from grower's field to factory link roads are laid by utilizing sugarcane cess fund. It helps both the farmers and the sugar mills for timely arrival of fresh cane to the mills and helps in improving sugar recovery.

Conclusion :- The use of resources in the sugar industry is spatially organised by the countries that produce sugar and the countries that buy or trade sugar. The producing countries are normally tropical countries and they are sometimes developing countries. The trade & export of sugar shows the interconnections of the world through one product. This ensures that the consumption and use of sugar which is in demand for more product. Though there is consequences by the health effects and environmental effects which can lead to many serious problems.



Project report on NSL Ltd Aland

Guruprasad JN

Bcom^{IInd} Sem

01

1936770



Nuziveedu Seeds Limited, Aland.

Type :- Sugar refining mill.

Area :- Karnataka

Raw materials :- Sugarcane

Installed capacity :- 1,250 tonnes crushing daily
(TCD) of Sugarcane

Products :- Sugar

owner :- NSL Sugars Limited - Unit 2

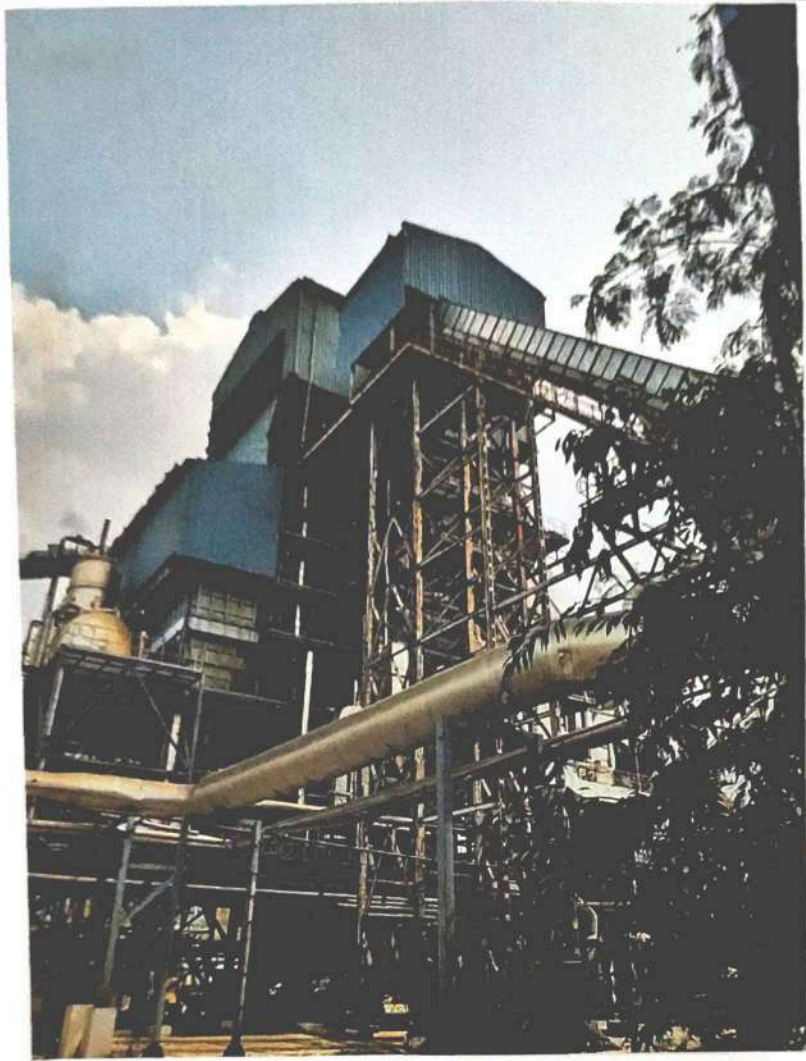
Activity since :- 1988.

Address :- Bhusroor village, Aland Taluka, Gul-
barga, 585102 Karnataka.

Email: info@nslsugars.com.

Phone :- +91 8477 244 888.

web : <http://www.nslsugars.com>.



Incorporated in 1999, NSL Sugars Limited was promoted by Nuziveedu seeds Group.

At Aland in Gulbarga district constitute a 7000-TCD sugar plant along with a 34 MW cogeneration plant.

Sugar Industries in India

In India there are several sugar industries. India is the largest producer of sugarcane and sugar in the world. This industry ranks 4th in the world, the first three being Russia, Brazil and Cuba in the order. The capital invested in this factory is around Rs 1350 crore and it ranks third largest industry in terms of its contribution to the net value added by manufacture and employs nearly 3.25 lakhs workers.

Besides creating extensive indirect employment for 40 million farmers of sugarcane, the various agencies of distributive trade and through subsidiary industries such as confectionary. It is also an important source of excise duty for the central government. In 1975-78 the sugar industry emerged as the largest foreign exchange earnings, i.e., Rs. 472 crore. But exports declined in the subsequent years. Another feature of this industry that it was given protection in 1932. Under the shelter of protection the industry developed remarkably. The industry has made further progress during the plan period. There are now 506 sugar factories in India.

with a total installed capacity of 17 million tonnes.

The most of the sugar industry is concentrated mainly in UP and Bihar. In recent years sugar mills are being set-up in south - India, the factories in south India are comparatively more efficient. This is largely due to the modernisation of the industry and better quality of sugarcane grown in this region.

sugar policy

with a view into increasing sugar production and benefiting consumers and the farmers, the govt is following a dual price policy for sugar. Under this system lower price is fixed for sugar which is distributed to the public through PDS. Sugar is also sold in the open market at higher prices.

sugar is a broad term applied to a large number of carbohydrates present in many plants and characterised by a more or less sweet taste. The primary sugar, glucose, is a product of photosynthesis and occurs in all green plants. In most plants, the sugars occur as a mixture that cannot readily be separated into the components. In the sap of some plants, the sugar mixtures are condensed into syrup.

Juice of sugarcane (*Saccharum officinarum*) and sugar beet (*Beta vulgaris*) are rich in pure sucrose, although beet sugar is generally much less sweet than cane sugar.

The seed accumulates sugar to about 15% of its weight. Sugarcane yields about 2,600,000 tons of sugar per year.

The sugar beet is a beetroot variety with the highest sugar content for which it is specially cultivated. While typically white both inside and out some beet varieties have black or yellow skins. About 3,700,000 tons of sugar are manufactured from sugar beet.

The Manufacturing process

planting and harvesting

1 sugarcane requires an average temperature of 75 degrees Fahrenheit (23.9 degrees Celsius) and uniform rainfall of about 80 inches (203 centimeters) per year. Therefore, it is grown in tropical or subtropical areas.

Sugarcane takes about seven months to mature in a tropical area and about 12-22 months of sugarcane are tested for sucrose, and the most mature fields are harvested first.

The harvested cane stalks are loaded mechanically into trucks or railroad cars and taken to mills for processing into Raw sugar.

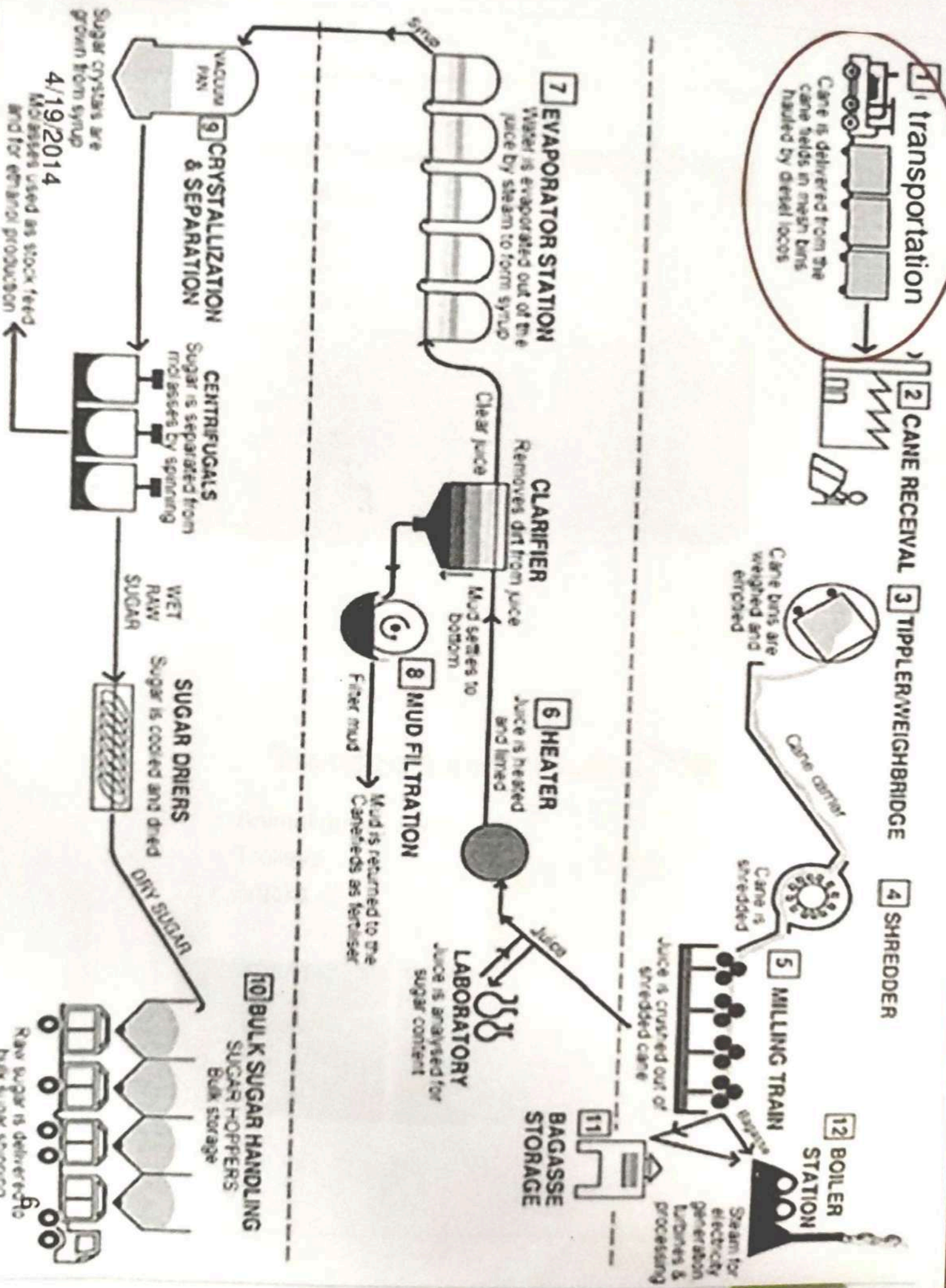
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Raw sugar is delivered to bulk sugar shipping terminal by truck

4/19/2014

Molasses used as stock feed and for ethanol production

10 BULK SUGAR HANDLING
SUGAR HOPPERS
Bulk storage

SUGAR DRIERS
Sugar is cooled and dried

WET RAW SUGAR

CENTRIFUGALS
Sugar is separated from molasses by spinning

9 CRYSTALLIZATION & SEPARATION

VACUUM PAN

Sugar crystals are grown from syrup

8 MUD FILTRATION
Mud settles to bottom
Filter mud → Canefields as fertilizer

LABORATORY
Juice is analysed for sugar content

BAGASSE STORAGE
11

12 BOILER STATION
Steam for electricity generation turbines & processing

Cane bins are weighed and entered

Cane carrier

Cane is shredded

12 BOILER STATION

1 transportation
Cane is delivered from the cane fields in mesh bins hauled by diesel locos

2 CANE RECEIVAL

3 TIPPLER/WEIGHBRIDGE

4 SHREDDER

CLARIFIER
Removes dirt from juice

6 HEATER
Juice is heated and limed

7 EVAPORATOR STATION
Water is evaporated out of the juice by steam to form syrup

Clear juice

Mud settles to bottom

Juice

Juice is analysed for sugar content

8 MUD FILTRATION

CLARIFIER

6 HEATER

7 EVAPORATOR STATION

CENTRIFUGALS

9 CRYSTALLIZATION & SEPARATION

WET RAW SUGAR

SUGAR DRIERS

DRY SUGAR

BULK SUGAR HANDLING

Sugar crystals are grown from syrup

4/19/2014

Molasses used as stock feed and for ethanol production

Raw sugar is delivered to bulk sugar shipping terminal by truck

Harvesting Of Sugarcane

- Fully mature
- Two types
 - Manual
 - Mechanical



Transport and Handling

- Animal driven carts
- Trolleys
- Trucks



Preparation and processing

After the cane arrives at the mill yards, it is mechanically unloaded, and excess vine soil and rocks are removed. The cane is cleaned by flooding the carrier with warm water (in the case of sparse rock and trash clutter) or by spreading the cane on agitation conveyors that pass through strong jets of water and combination drums (to remove larger amounts of rocks, trash, and leaves, etc.)

At this point, the cane is clean and ready to be milled. When the first beets delivered at the refinery, they are first washed and then cut into strips. Next, they are put into diffusion cells with water at about 175 degrees Fahrenheit (79.4 degree Celsius) and sprayed with hot water countercurrently to remove the sucrose.



Washing



Juice extraction pressing

Two or three heavily grooved crusher rollers breaks the cane and extract a large part of the juice, or swing-hammer type shredder (1,200 RPM) shred the cane without extracting the juice, reciprocating knives cutting the stalks into chips are supplementary to the crushers. (In most countries, the shredder precedes the crushers.) A combination of two, or even all three, methods may be used. The pressing process involves crushing the stalks between the heavy and grooved metal rollers to separate the fibers from the juice that contains the sugar.

As the cane is crushed, hot water and combination of hot water and recovered impure juice) is sprayed onto the crushed cane counter currently as it leaves each mill for diluting.

The extracted juice, called vescon, contains 95% or more of the sucrose contents. The mass is then diffused, a process that involves finely cutting or shredding the stalks.



Purification of juice - clarification and evaporation

The juice from the mills, a dark green color, is acid and turbid. The clarification (or defecation) process is designed to remove both soluble and insoluble impurities (such as sand, soil, and ground rock) that have not been removed by preliminary screening. This process employs lime and heat as the clarifying agents. Milk of the Cabotone pound per ton of cane

Neutralizes the natural acidity of the juice, forming insoluble lime salts. Heating the lime juice to boiling coagulates the albumin and some of the fats, waxes, and gums, and the precipitate formed entraps suspended solid as well as the minute particles. The sugar beet solution, on the other hand, is purified by precipitating calcium carbonate, calcium sulfite, or both in it repeatedly. Impurities become entangled and are removed by continuous filtration.

The muds separate from the clear juice through sedimentation. The non-sugar impurities are removed by

continuous filtration. The final clarified juice contains about 85% water and has the same composition as the raw extracted juice except for the removed impurities.

To concentrate this clarified juice, about two-thirds of the water is removed through vacuum evaporation. Generally four vacuum-boiling cells or bodies are arranged in series so that each succeeding body has a higher vacuum. The vapor from one body can then boil the juice in the next one. The steam introduced into the first cell does what is called multiple-effect evaporation. The vapor from the last cell goes to a condenser. The syrup leaves the last body continuously with about 65% solids and 35% water. The sugar beet sucrose solution, at this point, is also nearly colorless, and it likewise undergoes multiple-effect vacuum evaporation. The syrup is seeded, cooled, and put in a centrifuge machine. The finished beet crystals are washed with water and dried.



Crystallization

It is the next step in the manufacture of sugar. Crystallization takes place in a single-stage vacuum pan. The syrup is evaporated until saturated with sugar. As soon as the saturation point has been exceeded, small grains of sugar are added to the pan, or "strike". These small grains called seed, serve as nuclei for the formation of sugar crystals. (Seed grain is formed by adding 56 ounces (1600 grams) of white sugar into the bowl of a slurry machine and mixing with 3.3 parts of liquid mixture: 70% methylated spirit and 30% glycerine. The machine runs at 200 RPM for 15 hours.) Additional syrup is added to the strike and evaporated so that the original crystals continue until the pan is full. when sucrose concentration reaches the desired level. The dense mixture of syrup and sugar crystals, called massicot, is discharged into large containers known as crystallizers. Crystallization continues in the crystallizers as the massicot is slowly stirred and cooled.

Mass curite from the mixers is allowed to flow into centrifugals, where the thick syrup, or molasses, is separated from the raw sugar by centrifugal force.



Centrifuging

The high speed centrifugal action used to separate the massecuite into raw sugar crystal and molasses is done in revolving machines called centrifuges. A centrifugal machine has a cylindrical basket suspended on a spindle, with perforated sides lined with wire cloth, inside which are metal sheets containing 400 to 600 perforations per square inch. The basket revolves at speeds from 1000 to 1800 RPM. The raw sugar is retained in the centrifuge basket because the perforated lining retains the sugar crystals. The mother liquor, or molasses, passes through the lining (due to centrifugal force exerted). The final molasses containing sucrose, reducing sugars, organic non sugars, ash, and water, is sent to large storage tanks.

Once the sugar is centrifuged it is "cut down" and sent to a granulator for drying. In some countries, sugarcane is processed in small factories without the use of centrifuges, and a dark-brown product is produced.

Drying and Packaging

Damp sugar crystals are dried by being tumbled through heated air in a granulator. The dry sugar crystals are then sorted by size through vibrating screens and placed into storage bins. Sugar is then sent to be packed in the familiar packaging we see in grocery stores, in bulk packaging, or in liquid form for industrial use.

Byproducts

The bagasse produced after extracting the juice from sugar cane is used as fuel to generate steam in factories. Increasingly large amounts of bagasse are being made to paper, insulating board, and hard board, as well as fuelwood, a chemical intermediate for the synthesis of furan and tetrahydrofuran.

The beet tops and extracted slices as well as the molasses are used as feed for cattle. It has been shown that more feed for cattle and other such animals can be produced per acre-year from beets than from any other crop widely grown in the United States. The beet strips are also treated



chemically to facilitate the extraction of commercial pectin

The end product derived from sugar refining is black strap molasses. It is used in cattle feed as well as in the production of industrial alcohol, yeast, organic chemicals, and rum.

Quality control

Mill sanitation is an important factor in quality control measures. Bacteriologists have shown that a small amount of sour bagasses can infect the whole stream of warm juice flowing over it. Modern mills have self-cleaning troughs with a slope designed in such a way that bagasses does not hold up but flows out with the juice stream. Strict measures are taken for insect and pest control.

Most granulated sugars comply with standards established by the National Food Processors Association and the pharmaceutical industry.

chemically to facilitate the extraction of commercial pectin

The end product derived from sugar refining is black strap molasses. It is used in cattle feed as well as in the production of industrial alcohol, yeast, organic chemicals, and rum.

Quality control

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Summary of Rating action

Instrument	Current Rated Amount (Rs. crore)	Rating Action
Fund-based - Term loan	219.18	[ICRA]D; Assigned
Fund-based - Working Capital Facilities	99.49	[ICRA]D; Assigned
Total	318.67	

Rationale

The assigned rating factors in the delay in the debt servicing obligations owing to the company's stretched liquidity position. NSL's financial profile is weak as is evident from losses at net level, weak capital structure and weak debt coverage metrics in FY2016-FY18. Further, in the absence of adequate working capital facilities, NSL Sugars Limited and its subsidiary, NSL Keishaveni Sugars Limited (KSL) are dependent on timely infusion of promoter funds to meet their working capital requirements. The rating is also constrained by the risks associated with sale of power to the utilities in Karnataka and Maharashtra.

In addition, the tenure mismatch between the power purchase agreement (PPA) of the co-generation units and debt repayment

Period (PPA) is ending in FY 2027 for Kappa and Aland while repayment is till FY 2027 would expose these cogeneration units to demand and tariff risks post FY 2021.

Key rating drivers

Credit strength

Significant experience of promoters in sugar industry - NSL was incorporated in 1999 and the promoters have extensive experience of over 15 years in the sugar industry.

Forward-integrated operations - NSL's sugar sugar operations, with a capacity of 20,000 TCD and the are forward integrated with a 94-MW cogeneration unit and a 60-KLPD distillery unit. The forward integrated profile of sugar operations, cushions profitability during sugar downturn.

Expected improvement in cane crushing in SY 2019

Cane crushing is expected to increase to around 2.1 lakh MT in SY 2019 from around 1.8 lakh MT in SY 2018, supported by good monsoons also. The forward integrated units cogeneration and distillery are likely to benefit from this increase in cane crushing.

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Credit challenges

Delay in debt servicing - Delay in debt servicing coming to NSL's stretched liquidity position

Weak financial profile - NSL's financial profile is weak as is evident from the decline in operating income over the last two years (majority due to significant decline in the core crushing activity in SY 2017), moderate operating profitability, losses at net level, weak capital structure and debt coverage metrics.

Dependence on promoters funds due to inadequate working capital facilities. - The absence of adequate working capital facilities of NSL and its subsidiary, KSL, could constrain the core crushing activity. These companies are dependent on timely infusion of promoter funds to meet their working capital requirements.

Exposure of co-generation unit to demand and tariff risk - Tenure mismatch between the power purchase agreement (PPA) of the co-generation units and the debt repayment period (PPA is ending in FY 2021 for Koppa and Aland while repayment extends till FY 2027) would expose these units related.

to demand and tariff risks post FY2021.

Vulnerability of profitability to agro-climatic and regulatory risks - Profitability of sugar mills remains exposed to the cyclicity of the sugar industry, agro climatic risks related to cane production, and Government policies related to sugar trade.

Liquidity Position

continuous losses since FY2016 have adversely impacted the company's liquidity position. In addition, NSL's working capital facilities have been completely utilised, resulting in stretched liquidity.

status of non-cooperation with previous CRA

NSL's ratings were downgraded to BWR D based on consortium leader's feedback and moved to 'Issues not cooperating' category by Beickwerk Ratings due to inadequate information provided by the company.

Complexity level of the rated instrument

ICRA has classified various instruments based on their complexity as "simple", "complex" and "Highly complex". The classification of instruments.

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Rating history for last three years:

		Current Rating (FY2019)			Chronology of Rating History for the Past 3 Years		
Instrument	Type	Amount Rated (Rs. crore)	Amount Outstanding (Rs. crore)	Date & Rating November 2018	Date & Rating in FY2018	Date & Rating in FY2017	Date & Rating in FY2016
1 Fund-based -Term Loan	Long Term	219.18	219.18	(ICRA)D	-	-	-
2 Fund-based - Working Capital Facilities	Long Term	99.49		(ICRA)D	-	-	-

Annexure-1: Instrument Details

ISIN No	Instrument Name	Date of Issuance / Sanction	Coupon Rate	Maturity Date	Amount Rated (Rs. crore)	Current Rating and Outlook
NA	Fund-based Term Loan	Jul-2010 to Jun-2017	4.25% - 14.65%	Aug-2020 to Oct-2027	219.18	(ICRA)D
NA	Fund-based Working Capital Facilities				99.49	(ICRA)D

Source: NSL Sugars Limited

Annexure-2: List of entities considered for consolidated analysis

Company Name	Ownership	Consolidation Approach
NSL Krishnaveni Sugars Limited	74.00%	Limited consolidation