

BIKALI COLLEGE, DHUPDHARA
DEPARTMENT OF COMMERCE

CERTIFICATE OF ORGININALITY

This is to certify that the project report entitled “**Livelihood of women in Darangiri Daily Market under Kuchdhowa Block in Goalpara District**” is written and submitted by Simanta Basumatary Department of commerce , Bikali college, Dhupdhara B.Com 6th semester was done his project under my guidance and supervision. The work or a part of it has not been submitted to any other College / Institution /Department for the award of any Degree or Diploma.



Date:

Place:

Prof. PRANAY BASUMATARY
(Department of Commerce)
Bikali College, Dhupdhara

CERTIFICATE OF ORIGINALITY

This is to certify that the project report entitled "A Study on production and marketing strategy of Rubber Production in Lakhimpur Block under Gualpara District" is written and submitted by Tara Prasad Rabha, B.Com 6th semester Department of commerce, Bikali College, Dhupdhara under my guidance and supervision. The work or part of this work has not been submitted to any college / Instituted / Department for award at any Degree or Diploma.

Date :

Place :

Prof. Dhanajay Rabha
(Deptt. of commerce)
Bikali College, Dhupdhara

Certificate Of Originality

This is certify that the project on : **“The Opportunities and Channenges of Fast Food Business : A comparative Study Between Street Vendors and Resturants”** is written and conducted by Sultan Mamud, Department of Commerce for partial fulfilment of his B.Com degree under Gauhati University (Paper no. 605) was done his project under my guidance and supervision to work or a part of it has not been submitted to any other college / Institution / department for award of degree or diploma.

Date :
Place :

Prof. Lakhyajit Rabha
Department of Finance
Bikali College , Dhupdhara

CERTIFICATE OF ORIGINALITY

This is to certify that the project report entitled "**JOB SATISFACTION :A CASE STUDY WITH REFERENCE TO HUMAN RESOURCE OF STAR CEMENT SONAPUR LIMITED, KAMRUP METRO Assam**" is written and submitted by Mintu Medhi, B.Com 6th Semester Department of Commerce, Bikali College, Dhupdhara under my guidance and supervision .The work or a part of this work has not been submitted to any other College /Institution/Department for the award of any Degree or Diploma.

Date :
Place :

Asst Prof. Lakhyajit Rabha
(Deptt. Of Commerce)
Bikali College Dhupdhara

CERTIFICATE OF ORIGINALITY

This is certify that the project on "ROLE OF NETWORK MARKETING IN RURAL DEVELOPMENT IN DHUPDHARA AREA" is written and conducted by Nihar Roy, Department of Commerce for partial fulfilment of his B.com degree under Gauhati University was done his project under my guidance and supervision to work on a part of it has not been submitted to any other college / institution / department of award of degree or diploma.

Date :

Place :

Prof. Dhananjay Rabha
Department of Commerce
Bikali College Dhupdhara

BIKALI COLLEGE, DHUPDHARA
DEPARTMENT OF COMMERCE

CERTIFICATE OF ORIGINALITY

This to certify that the project on "Problems and prospects of Simitola Tea Estate in Goalpara District under Rangjuli Block" is written and submitted by Abdul Moksed Sarkar, Department of Commerce, Bikali College. Dhupdhara B.Com 6 semester was done his project under my guidance and supervision. The work or a part of it has not been submitted to any other College Institution/Department for the award of any Degree or Diploma.

Date:

Professor Dhananjay Rabha

Place:

Asstt. Professor

Deptt. Of Management, Commerce

Bikali College, Dhupdhara

SUPERVISOR'S CERTIFICATE

This is Certify that Mr. Tahinur Ali, a student of B.Com honours of the Bikali College, Dhapdhara under the Guwahati University has worked under my supervision and guidance for the project work and prepared a project report with the title " ONLINE BANKING" which is submitting is his genuine and original work to the best of my knowledge.

Signature -

Name :

Place :

Designation :

Date :

Name of the College :

CERTIFICATE OF ORIGINALITY

This is to certify that the project report entitled "**Problems and prospects of Tea Estate – A Case Study of Noldoba Tea Estate in Goalpara Distriet**" is written and submitted by Jintu Das Department of commerce , Bikali college, Dhupdhara B.Com 6th semester was done his project under my guidance and supervision. The work or a part of it has not been submitted to any other College / Institution /Department for the award of any Degree or Diploma.

Date:

Prof. Pankaj Kr. Rabha

Place:

(Department of Commerce)

Bikali College, Dhupdhara

BIKALI COLLEGE, DHUPDHARA
DEPARTMENT OF COMMERCE

CERTIFICATE OF ORIGINALITY

This is to certify that the project on “**A study of consumer behavior while purchasing motorcycle in Tiplai**” is written and submitted by GAUTAM NATH Department of commerce , Bikali college, Dhupdhara B.Com 6th semester was done his project under my guidance and supervision. The work or a part of it has not been submitted to any other College / Institution /Department for the award of any Degree or Diploma.



Date :

Place:

Dhupdhara

Prof. PRANAY BASUMATARY
(Department of Commerce)
Bikali College, Dhupdhara

CERTIFICATE OF ORIGINALITY

I, Parag jyoti Nath student of Bikali college, Dhupdhara, document of commerce, hereby declare that this project entitled was prepared by me for the partial fulfillment of the requirement of B.com 6th semester course curriculum of **GAUHATI UNIVERSITY** during the academic year.

This is prepared under the guidance of **Prof. Pranay Basumatary department of commerce, Bikali college, Dhupdhara.**

I also declare that the report is my original work and not any duplication of some other research work. As far my knowledge and belief, the matter contained in this project report has never been submitted to any other university or institution/college/department for the award or certificate of any degree or diploma.

Date:

Place:

PARAG JYOTI NATH

B.COM 6TH SEMESTER

REGD NO:- 20021294

ROLL :- UC-201-095-0031

Bikali College, Dhupdhara

CERTIFICATE OF ORIGINALITY

This is to certify that the project report entitled "*THE PROBLEM AND PROSPECT OF RUBBER PLANTATION UNDER RANGJULI BLOCK*" written and submitted by Khanjuma Rabha, department of Commerce, Bikali College Dhupdhara, towards partial fulfilment of B.Com 6th Semester, Gauhati University, was done under my guidance and Supervision. The work or a part of it has been submitted to any other University / Institution / Department for the award of any degree or diploma.

Date :

Place :



Prof. Amit Kumar Rabha

Bikali College Dhupdhara

CERTIFICATE OF ORIGINALITY

This is to certify that the project report entitled "Prospect and Problems of Banana plantation under Dasangjiri Gaon Panchayat area of Khushdhoua Block" is written and submitted by Romanus Momin, B.Com 6th Semester under my guidance and supervision.

The work or a part of this work has not been submitted to any other college / Institution / Department of the award of any degree or Diploma.



Date:

Asst. Prof. Pranay Basumatary
(Dept. of Management)

Place:

Bikali College Dhyudhasa

CERTIFICATE OF ORIGINALITY

This is to certify that the project on “ **A STUDY ON THE PROBLEMS OF SMALL RETAIL TRADERS IN ACCESSING BANK FINANCE UNDER KRISHNAI BLOCK,GOALPARA DISTRICT**” is written and submitted by **JAHAN UDDIN**, B.Com 6th semester, Department of Commerce,Bikali College, Dhupdhara, under my guidance and supervision. This work or a part of this work has not been submitted to any other College/Institution and department for the award of any degree/diploma.

Date:

Asst. Prof. Lakhyajit Rabha

Place:

Deptt of Commerce

Bikali College, Dhupdhara

CERTIFICATE OF ORIGINALITY

This is to certify that the project report entitled "**JOB SATISFACTION :A CASE STUDY WITH REFERENCE TO HUMAN RESOURCE OF STAR CEMENT SONAPUR LIMITED,KAMRUP METRO Assam**" is written and submitted by Mintu Medhi, B.Com 6th Semester Department of Commerce,Bikali College, Dhupdhara under my guidance and supervision .The work or a part of this work has not been submitted to any other College /Institution/Department for the award of any Degree or Diploma.

Date :
Place :

Asst Prof. Lakhyajit Rabha
(Deptt. Of Commerce)
Bikali College Dhupdhara

CERTIFICATE OF ORIGINALITY

This is certify that the project report on "ROLE OF CO- OPERATIVE SOCIETY IN RURAL DEVELOPMENT WITH SPECIAL REFERENCE TO BIKALI CO- OPERATIVE SOCIETY LTD" is written and conducted by Junmoni Sardar, department of commerce for partial fulfillment of his B.com degree under Gauhati University was done under my guidance and supervision to work or part of it has not been submitted to any other college / department for award of degree or diploma .

Date: 25/04/23
Place:



Asst. Prof. Bichitra Saha
Department of CS & IT
Bikali College, Dhupdhara

CERTIFICATE OF ORIGINALITY

This is to certify that the project on **“A study on role of hotel industry in the economic development of the society-with special reference to Dhupdhara, Goalpara, Assam”** is written and Submitted by **Trideep Talukdar**, Department of Commerce, Bikali College, Dhupdhara under my guidance and supervision. The work or a part of this work has not been submitted to any other college/institution/Department for the award of the award of any Degree/Diploma.

Date: 25/04/23
Place: Dhupdhara



Asst prof. Bichitra saha

Deptt. Of Computer Science & IT
Bikali College Dhupdhara

CERTIFICATE OF ORIGINALITY

This is to Certify that The Project Report entitled "Role of Banana market of rural area(Special reference of Dhupdhara market under Rangjuli Block of Goalpara District" is written and submitted by Neha Yesmin B.Com 6th Semester Department of Commerce , Bikali College Dhupdhara under my Guidance and Supervision . The work or apart of this work has not been submitted to any other college or Institution for the award of any Degree or Diploma .

Date : 26-04-23

Place: Dhupdhara

Prof. Pankaj Kr. Rabha(HoD)
Department of Commerce
Bikali College Dhupdhara

CERTIFICATE OF ORIGINALITY

This is to Certify that The Project Report entitled "Role of Banana market of rural area(Special reference of Dhupdhara market under Rangjuli Block of Goalpara District" is written and submitted by Neha Yesmin B.Com 6th Semester Department of Commerce , Bikali College Dhupdhara under my Guidance and Supervision . The work or apart of this work has not been submitted to any other college or Institution for the award of any Degree or Diploma .

Date : 26-04-23

Place: Dhupdhara

Prof. Pankaj Kr. Rabha(HoD)
Department of Commerce
Bikali College Dhupdhara

CERTIFICATE OF ORIGINALITY

This is to Certify that The Project Report entitled "Role of Wholesale market of rural area (Special reference to Agricultural market in Rangjuli Block of Goalpara District)" is written and submitted by Miss Yesmin B.Com 6th Semester Department of Commerce, Bikali College Dhupdhara under my Guidance and Supervision. The work or part of this work has not been submitted to any other college or institution for the award of any Degree or Diploma.

Date: 06-04-2019

Place: Dhupdhara

Prof. Ranjay K. Bishwakarma

Department of Commerce

Bikali College Dhupdhara

CERTIFICATE OF ORIGINALITY

This is to certify that the project report entitled “Commercial Viability of Biscuits Bakery: A Special study under Rangjuli Block, Goalpara District(Assam)” is written and submitted by Kakasmita Rabha, B.com 6th semester , Department of commerce, Bikali College, Dhupdhara under my guidance and supervision .The work or a part of it has not been submitted to any other college/institution / department for the award of any degree/Diploma.

Date

Place:

Prof .Jayanta Kr Das

(Deptt.of Commerce)

Bikali College,Dhupdhara

CERTIFICATE OF ORIGINALITY

This is to certify that the project report entitled "A case study on Sukrasak Beel" is written and submitted by **SK Firoz Ahmed, B.Com. 6th Semester, Department of Commerce, Bikali College, Dhupdhara** under my guidance and supervision. The work or a part of this project work has been submitted to any other College / Institution / Department for award of any degree Diploma.



Date : 26-04-2023

Prof. (Himangshu Kakati)
(Deptt. Of Commerce)
Bikali College, Dhupdhara)

CERTIFICATE OF ORIGINALITY

This is to certify that the Project report entitled "Problems and Prospects of Banana Plantation of Ambut, Under Rangzuli Tribal Development Block" is written and submitted by Abhishek Paul, B.Com 6th Semester under my guidance and supervision. The work or a part of this work has not been submitted to any other College/Institution/Department of the award of any degree or Diploma.

Asst. Prof. Himangshu Kakati
Dept. of Commerce
Bekali College, Shimpdara

BIKALI COLLEGE, DHUPDHAR

DEPARTMENT OF COMMERCE

Certificate of originality

This is to certify that the project entitled "A Project Report on Production and Sales Packaged Drinking water with special reference to Krishnai and Daranggiri under Goalpara District is written and submitted by Nozibul Islam B.Com 6th semester, department of Commerce for partile fulfilment of his B.Com degree at Bikali College under Gauhati University (Paper No. 605) was his project under my guidance and supervision to work or a part of it has not been submitted to any other college/ institution/ department for award of degree or diploma.

Date:
Place:



Asstt. Prof. Himangshu Kakati
Department of Commerce
Bikali College, Dhupdhara

Counter Signed By:
Asstt Prof. Pankaj Kr. Rabha
Head of The Department of Commerce
Bikali College, Dhupdhara


BIRALI COLLEGE, DUDHPUR

DEPARTMENT OF COMMERCE

Certificate of originality

It is to certify that the project entitled "Project Report on Production and Sales Management" relating to the subject with special reference to Krishna and Changanacherry under the supervision of the author and submitted to the Department of Commerce for the partial fulfillment of the B.A. (Hons.) in Commerce, Department of Commerce, Birali College, Dudhpur, is the work of a part of the project under the guidance and supervision of the author and has not been submitted to any other college, institution, Department for award of degree or diploma.

Date _____
Place _____


Asst. Prof. Himanshu Kumar
Department of Commerce
Birali College, Dudhpur

Counter signed by
Asst. Prof. Pardeep Kumar
Head of the Department of Commerce
Birali College, Dudhpur

CERTIFICATE OF ORIGINALITY

This is certify that the project on "MALIBARI VEGETABLE MARKET IN REFERNCE TO MALIBARI DAILY BAZAR IN KAMRUP DISTRICT" written and submitted by PATIT MANDAL, B.Com 6TH semester, Department of Commerce, Bikali College, Dhupdhara under my guidance and supervision. The work or a part of this work has not been submitted to any other college/ Institution/department for the award of any degree or diploma.

His sincere efforts of the study may be acknowledged. I wish him all success in his life

Date :

Asst.Prof. JAYANTA KUMAR DAS

Place :

(Department of Commerce)

BIKALI COLLEGE, DHUPDHARA

CERTIFICATE OF ORIGINALITY

This is to Certify that The Project Report entitled " Prospect of Banana Plantation of Self Employment Generation Under the Balijana Block of Goalpara District" is written and submitted by Tribeni Rabha B.Com 6th Semester Department of Commerce , Bikali College Dhupdhara under my Guidance and Supervision . The work or apart of this work has not been submitted to any other college or Institution for the our of any Degree or Diploma .



Date : 25/04/2023

Place: Dhupdhara

Asst. Prof Himangshu Kakati
Department of Commerce
Bikali College Dhupdhara

CERTIFICATE OF ORIGINALITY

This is to certify that the report entitled **“A project Report on Sericulture : With special reference Muga Silk Worm, Madang Pt-3”** is written and submitted by **Bipasha Boro B.Com 6th Semester** under my guidance and supervision. The work or a part of this work has not been submitted to any other college/Institution/Department of the award of any Degree or Diploma.



Date :

Place :

Prof : Himangshu Kakati
(Deptt. of Commerce)
Bikali College, Dhupdhara

CERTIFICATE OF ORIGINALITY

This is to certify that the project report "Rural Wholesale Vegetable Market in Dhanubhanga area under Rangjuli block," is written and submitted by Ripu Khakhalay, B. com 6th Sem, Bikali College, Dhusdhara under my guidance and supervision. The work or a part of this work has not been submitted to any other college, institution, department for the award of any degree or diploma.

Asst. Prof.: Himangshu
Kakati.

Bikali College Dhusdhara

CERTIFICATE OF ORIGINALITY

This is to certify that project report entitled "THE PRESENT PRODUCTION STATES OF BAMBOO MADE PRODUCTIONS UNDER GOALPARA DISTRICT OF ASSAM WITH SPECIAL REFERNCE TO RANGJULI BLOCK" is written and submitted by Akshay Basumatary, B.Com 6th Semester ,Department of Commerce, Bikali College, Dhupdhara under my guidance and supervision .The work area part of this work has been submitted to any other College/Institute/Department for the award of my Degree or Diploma.

Signature of project guide
Prof. Jayanta Kumar Das
Department of Commerce

CERTIFICATE OF ORIGINALITY

This is to certify that project report entitled "THE PRESENT PRODUCTION STATES OF BAMBOO MADE PRODUCTIONS UNDER GOALPARA DISTRICT OF ASSAM WITH SPECIAL REFERNCE TO RANGJULI BLOCK" is written and submitted by Akshay Basumatary, B.Com 6th Semester ,Department of Commerce, Bikali College, Dhupdhara under my guidance and supervision .The work area part of this work has been submitted to any other College/Institute/Department for the award of my Degree or Diploma.

Signature of project guide
Prof. Jayanta Kumar Das
Department of Commerce

CERTIFICATE OF ORIGINALITY

This is to certify that the Project on “**A study on role of Hotel Industry in the economic development of the society - with special reference to Rajapara, Kamrup, Assam**” is written and submitted by SUJATA CHETRY, Department of Commerce, Bikali College, Dhupdhara under my guidance and supervision. The work or a part of this work has not been submitted to any other college/institution department for the award of any degree or diploma.

Date:

22/05/22

Place:



Asst. Prof. Jayanta Kr. Das
Department of Accountancy,
Commerce
Bikali College, Dhupdhara


CERTIFICATE OF ORIGINALITY

This is to certify that the Project on “A study on role of Hotel Industry in the economic development of the society - with special reference to Rajapara, Kamrup, Assam” is written and submitted by SUJATA CHETRY, Department of Commerce, Bikali College, Dhupdhara under my guidance and supervision. The work or a part of this work has not been submitted to any other college/institution department for the award of any degree or diploma.

Date:

22/10/22

Place:


Asst. Prof. Jayanta Kr. Das
Department of Accountancy,
Commerce
Bikali College, Dhupdhara

CERTIFICATE OF ORIGINALITY

This is to certify that the project report entitled "Prospect and Problems of Banana plantation under Daranggiri gaon panchayat area of Kuchdhowa Block" is written and submitted by Bikash Das, B.com 6th semester under my guidance and supervision. The work or a part of this work has not been submitted to any other College/ Institution/ Department of the award of any degree or Diploma.

Date:-

Place:-

Asst.Prof. Dhananjay Rabha

(Department of Management)

Bikali college, Dhupdhara

CERTIFICATE OF ORIGINALITY

This is to certify that project report entitled “ PROBLEM AND PROSPECTS OF AMJONGA VEGETABLE MARKET” is written and submitted by Harish Boro, B.Com 6th Semester ,Department of Commerce, Bikali College, Dhupdhara under my guidance and supervision .The work area part of this work has been submitted to any other College/Institute/Department for the award of my Degree or Diploma.

Signature of project guide
Prof.Jayanta Kumar Das
Department of Commerce

BIKALI COLLEGE, DHUPDHARA
COMMERCE DEPARTMENT
CERTIFICATE ORIGINALITY

This is certify that the Project report entitled "Problems an Prospects of Krishnai weekly market under Matia Block in Goalpara District", written and submitted by Rowsana Begum, department of Commerce B.Com, Bikali College, Dhupdhara towards partial fulfillment of B.Com 6th Semester Gauhati University is an original work done by his. He completed this project under my guidance and supervision.

His sincere efforts of the study may be acknowledged. I wish his all success in her life.

Date:
place:

Asst. Prof. Jayanta Kumar Das
Deptt. of Commerce
Bikali College, Dhupdhara

CERTIFICATE OF ORIGINALITY

This is certify that the project report "Rubber Plantation & Its contribution towards. The economic development on the people of Balijana Block under Goalpara District." Submitted by Deepak Rabha of B.com 6th semester a student of Bikali college, Dhupdhara is an original work done by him. He did this project under supervision and guidance.

His sincere efforts of the study may be acknowledged. I wish his all success in his life.

Date:- 25/04/23

Place:- Dhupdhara



Prof. Bichitra Saha

Asst. prof. Dept

of Computer science & IT

Bikali Cllege, Dhupdhara

CERTIFICATE OF ORIGINALITY

This is to certify that the Project report entitled "on Retail under Shupelhana area Goalpara district, Assam" is written and submitted by Sujit Basumatary, B.com 6th semester, department of commerce, Bikal college, Shupelhana under my guidance supervision. The work on a part of this work has not been submitted to any other college (institution) department for the award of any degree or diploma.

~~Date: 25/4/2023~~

~~Place: Shupelhana~~

Date:

Place:

Prof. Amit K. Rabha

(Department of Commerce)

Bikal college, Shupelhana

CERTIFICATE OF ORIGINALITY

This is to certify that the project on "A study on Demand of various soaps [with special reference to peoples of Simditola Area]" is written and submitted by Pranjit Kalita, Dhupdhara, B.com 6th Semester has done his project work under my guidance and supervision. The work or a part of it has not been submitted to any other college / Institution / Department for the award of any degree / diploma

ASST Prof. Amit Kumar Rabha
Dept of Commerce
Bikali college, Dhupdhara

CERTIFICATE OF ORIGINALITY

This is to Certify that The Project Report entitled "Problems and prospect of dhupdhara betelnut market under Rangjuli Block of Goalpara District" is written and submitted by Amir Hussain B.Com 6th Semester Department of Commerce , Bikali College Dhupdhara under my Guidance and Supervision . The work or apart of this work has not been submitted to any other college or Institution for the award of any Degree or Diploma .

Date :

Place:

Prof. Amit Kr. Rabha
Department of Commerce
Bikali College Dhupdhara

CERTIFICATE OF ORIGINALITY

This is certify that this project on "is written and submitted by Abdul Halim. B.com 6th semester, Department of Commerce, Bikali college, Dhupdhara under the guidance and supervision. The work or a part of this work has not been submitted to any others college or any institution or any other Department for the award of any other Degree or Diploma.

Place *Dhup Dhara*
26-04-2023

Date *26-04-2023*

Prof. Pankaj Rabha

Dept of commerce

Bikali college Dhupdhara

A PROJECT REPORT

ON

**"PROBLEMS AND PROSPECTS OF NURSERY BUSINESS"
(UNDER MATIA BLOCK IN GOALPATRA DISTRICT)**

Submitted to
Department of Commerce
BIKALI COLLEGE, DHUPDHARA



For the partial fulfillment of the requirement of the B. Com 6th
Semester course curriculum of Gauhati University



Guidance Under:

Prof. Lakhayajit Rabha
Department of Commerce
Bikali College, Dhupdhara

Approved
Rabha
HoD
Deptt. of Commerce
Bikali College

Submitted By

Aniruddha Nath
B.com 6th Semester
Roll No: UC-201-095-0008
GU Reg: 20021271
Bikali College, Dhupdhara

F. Examined
Rabha
23/04/2023



Successfully conducted
Viva-voce
S.

CERTIFICATE OF ORIGINALITY

This is certify that the project on “**PROBLEMS AND PROSESTS OF NURSERY BUSINESS MATIA BLOCK IN GOALPARA DISTRICT**” submitted by **ANIRUDDHA NATH**, B.com 6th semester, Department of Commerce, Bikali College, Dhupdhara under my guidance and supervision. This work or a part of this work has not been submitted to any other college/institution/department for the award of any degree ore diploma.

His sincere efforts of the study may be acknowledge. I wish her all success in her life.

Date: 26/04/2023.

Place: Dhupdhara.



PROF. LAKHYAJIT RABHA
(Department of Commerce)
Bikali College, Dhupadhara

DECLARATION

I, ANIRUDDHA NATH, hereby declare that this dissertation entitled "A Study on Problems and Prospects of "Nursery Business under Matia Block of Goalpara, Assam" submitted by me to the Department of Commerce, Bikali College, Dhupdhara in partial fulfillment for the requirement of B.com 6th Semester Examination, 2023 under the guidance of Asst Prof. LAKHYAJIT RABHA, Department of Commerce, Bikali College, Dhupdhara. This has not been submitted earlier to any other University/Institution for the award of any degree/Diploma.

Date: 26/04/2023.
Place: Dhupdhara.

Aniruddha Nath
ANIRUDHHA NATH
B.com 6th Semester
Roll No: UC-201-095-0008
Reg. No: 20021271
Bikal College, Dhupdhara
Session:2022-23

ACKNOWLEDGEMENT


At very outset I take the privilege to convey my gratitude to that entire person whose co-operation, suggest and heartfelt support powered may to accomplish my dissertation successfully.

I would like to express my most sincere regard and gratitude from the core of my heart to project guide Prof. LAKHYAJIT RABHA without his most able guidance and help the project could not have been accomplish I time.

I also express my thanks and gratitude to all the nursery product under Matia Block without their co-operation and help the project could not have been accomplish in the time.

Last but not least I thank all those entire person who had helped me directly or as well indirectly in carrying out the project.

DATE: 26/04/2023,
PLACE: Dhupdhara,


ANIRUDDHA NATH
B.com 6th Semester
Roll No: UC-201-095-0008
Reg. No: 20021271
Bikali College, Dhupdhara

PREFACE

This project work is a partial fulfillment of B.com Courses curriculum which is subjected on any field survey. The academic books and classroom teachings helps us a lot to get up-to-date knowledge of various function of any organization/industry and apply those classroom knowledge in real life practical fields.

I had chosen and was granted permission to do my project entitled, "A study on Problems and Prospects of Nursery Business under Matia Block of Goalpara, Assam".

This project has been prepared on the basis of facts and figure collected through questionnaire. Suggestions are provided on the basis of findings in the report.

DATE:
PLACE:

26/04/2023
Aniruddha Nath

Aniruddha Nath
ANIRUDDHA NATH
B.com 6th Semester
Roll NO: UC-201-095-0008
Reg. No: 20021271
Bikali College, Dhupdhara

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CHAPTER - 1

INTRODUCTION OF NURSERIES 1.1

① Concept of nurseries:-

A nursery is a place where plants propagated and grown to useable size. They include retail nurseries which sell to the public, wholesale nurseries which sell to only to business such as other nurseries and to commercial gardeners, and private nurseries which supply the needs of institutions, or private estates. Some retail and whole sale nurseries sell by mail to make a good plantation. Good nursery stock is essential. Nursery may supply plants for gardens, for agriculture, for forestry and for conservation biology.

Some of them specialize in one place of process: propagation, growing out or retail sale: or in type of plant e.g. ground covers, shade plants. Some produce buck stock, whether seedlings or grafted or particular varieties for purposes such as fruit trees for orchards, or timber trees for forestry. Some produce stock seasonally ready in spring time for

export to colder regions where propagation could not have been started. So early are to regions where seasonal pests prevent profitable growing early in the season.

(11) Meaning of Nursery:

Nursery is defined as an area where plants are raised for eventual planting out. It comprise of nursery beds, paths, irrigated channels etc. Nursery bed is defined as a prepared area in a nursery where seed is sown or into which seedlings or cuttings are raised on the basis of kind of plants growing in their nursery beds are raised classification into seedlings bed and transplant beds in which seedlings are raised either for transplanting in other beds or for planting out. A nursery which has only seedlings beds i.e. in which seedling are only raised for transplanting is called seedlings nursery. A nursery that has only transplanted in preparation for forest planting is called transplant nursery.

In India sperate seedlings and transplant nurseries are seldom made in the same nursery. Generally whatever is called "nursery stock."

(iii) Types of Nursery:

(A) Types of nursery according to types of plants grown:

① Fruit plant nursery:

Fruit crops are mainly propagated vegetatively and need special techniques for propagation as well as maintenance. Mango, Guava, pomegranate, orange, etc. are propagated with vegetable means. Fruit nurseries are essential production of grafts as well as the motherplants of scions and rootstocks.

② Vegetable nurseries:

All vegetable except few like potatoes, sweet potato, bulbous vegetables and some other are raised by seedlings. Very few vegetables are perennials like, little ground drumsticks, aloesia etc. seedlings are to be produced on a large scale in short period.

③ Ornamental plant nurseries:

Ornamental and floricultural crops are numerous and propagated vegetatively like gladiolus, carnation, roses, lilies, etc. There is a large group of ornamental plants, which is propagated with seeds and seedlings. Asters, marigolds, saffron etc. are some of them.

④ Medicinal and Aromatic plant nurseries:

There is considerable increase in people adopting ayurvedic medicines with the changing life style. It is also necessary to conserve the fast depleting precious medicinal and aromatic plants. To save and multiply the valuable medicinal and other auspicious plants, nurseries specially in these plants have begun to flourish. These plants are also demanded by the ayurvedic medicinal practitioners.

⑤ Forest plant nurseries:

Forest plants are essential for synthesis of gums, honey, timber and fuel. There is a lack of forest plant nurseries. To save and multiply those plants which are valuable forest plants it is essential to preserve those plants for which special type of nurseries are to be established. This is also needed for medicinal purpose.

⑥ High nurseries:

There is sudden increase in the demand for certain commercial plants. For example tissue cultured banana, gerbera and carnation etc. It is not possible to fulfill this requirement by ordinary or common nursery practices. There is necessity to have special techniques and methods to meet the demand and Hi-tech nurseries can satisfy this type of demand. These nurseries grow plants in green house, building of glass or a

Plastic tunnel, designed to protect young plants from harsh weather, while allowing access to light and ventilation. Modern greenhouse allow automated control of temperature, ventilation, light, watering and feeding. Some also have fold-back roofs to allow "hardening-off" of plants without the outdoor beds.

(B) Types of nurseries according to the type of

Sale:

① Retail nurseries:

Retail nurseries raised plants for sale to general public. These places are small, locally owned nurseries that sell seasonal, annuals, ornament trees, other landscaping plants and garden decoration to the general or comprise that specialize in a particular type of plant, such as tropical plants, citrus trees, bulbs or roses.

② Wholesale nurseries:

Wholesale nursery usually grow plants in bulk for the purpose of selling to large clients. These clients may include florists, garden centers, or departmented stores. A wholesale nursery may fill niche for particular type of plants, such as vegetables or house plants, or they may grow a general selection of plants to sell

Such as fruits, vegetables and landscaping plants

③ Private nurseries:

A private nursery grows plants exclusively for a single client. The private nursery may be owned by the clients or it may be under contract for use by the client. Client for private nurseries includes large estates, corporations and institutions. These nurseries are concerned with raising documented historical plants for the historic preservation of the estates.

④ Mail order:

Privately owned, retail and wholesale nursery may all be involved in mail order business. As shipping technology improved it became possible to ship dormant ornamented trees and bedding plant via mail. The internet has largely shifted mail order from catalog to online shopping. Bedding

Plants may be shipped via postal carrier, but are primarily handled through third-party shipping agents.

IV) History of Nursery:

The skill of tree planting has been around a very long time. The ancient civilisation had gardens and orchards into which they transplanted trees that bore useful crops, or those that could be clipped into hedges, or those which were valued for their shade or beauty and they also used to plant trees for wood production and as a way of a forestation. Early references to planting in Britain date from the sixteenth (16) century, and the practices albeit still on a limited scale, only became commonplace across Europe by the eighteenth (18) century. The Nineteenth (19) century saw plantation established as one means of "modern organised forestry, and it became fashionable in Germany as an efficient way of growing a uniform crop of trees, also in this century, the first concerns were

voiced about plantation monoculture cause damage to the soil, or being susceptible to pests and diseases the twentieth century saw major plantation establishment, initially in temperate and mediterranean climate regions, and since the 1950 to an ever increasing extent, in the tropics and sub tropics.

Tree introduction have facilitated plantation development, and many of the successful plantation of the last 150 years were built on experienced gained from arboretum and trials of exotic species. such plant collection were made by botanists and plants taxonomists gathering reproductive material such as seeds, fruits, and cutting for testing back in their home countries. Both in temperate and tropical environments, this approach yielded many exotic species, outstanding example of which are conifers from the pacific North-East

from India.

At the beginning of the twenty first century, forest plantation of all types probably amount to some 187 million hectares or about 5% of all forest cover in the world. However, they account for an estimated at 22% of all forest cover in the same materials supply exact figures are uncertain owing to variable standards between countries in recording forest plantation statistics and dispute over what is defined as a plantation. Some countries, notably in Europe have extensive area of "planted forests," but which look and area treated as natural, and for political reasons are to be charitable because of disagreements about definition are not reported as areas of forest plantations.

✓ Nursery plant propagation structure:

The term green house refers to a structure covered with a transparent material for the purpose of admitting natural plant growth. A green house is a framed, inflated structure covered with a transparent material in which crops can be grown under at least partially controlled environment. A greenhouse is large enough to permit people to work within it and to carry out cultured operations.

various designs of green house are constructed according to the need. They may be quonset, gutter connected, glass house plastic film greenhouses, Rigid panel greenhouses, and greenhouses with double-layer covering etc.

✓1) Mother plants: Selection and maintenance:

Motherplant is the important factor of plant nursery. Motherplants provide lead sticks and scions for budding and grafting operations.

*Criteria for Selection of motherplant:

- ① Motherplants should be vigorous, healthy and high yielding. It should have a regular bearing habit.
- ② It should be free from pests, diseases and viruses.
- ③ The motherplants should be selected corresponding to the regional demand of the nursery plants.
- ④ Ornamental motherplants are planted under protected conditions either under shade net or semi shade conditions.

⑤ The purchase receipt of motherplants should be presented to prove the origin and authenticity of the motherplants.

⑥ The motherplants must necessarily be genetically pure and superior in quality.

They must be obtained from registered farms, Agriculture universities or Government nurseries.

① Planting of motherplants:

Proper selection is very necessary for motherplants. By considering its quantitative and qualitative characters, motherplants are selected and planted in nursery. They are planted according to the recommended planting distance. Care should be taken that the motherplants attain optimum vegetable growth. Motherplants plantation must be well classified according to the types and varieties. Ornamental motherplants are planted under poly house or shade nets.

Some important motherplants and their cultivars for Maharashtra and South India.

① Mango: Keshav, Alphonso, Sindhur, Ratna.

② Sapota: Kalipatti, Cricket ball.

③ Coconut: Banarasi, TXD, Pratap

④ Sweet orange: Nucellar

⑥ Guava: Sarder (L-49)

⑥ Bet: Umarr, kadaka, Sumamur, mehrum.

⑦ Pomegranate: Ganesh, G-137, Bhaganla.

⑧ Amla: Banarasi, Krishna.

⑨ Mandarin orange: Nagpani

⑩ Maintenance of motherplants:

Motherplants are very important constituent of a nursery. The success of any nursery depends greatly on the health and vigor of its motherplants. It is therefore necessary to obtain genetically sound motherplants to produce healthy and vigorous off springs. Not only is the selection of motherplants necessary but proper care and maintenance of these plants is also essential to obtain vigorous and healthy growth. This can be achieved by taking appropriate care.

Mother plants are irrigated regularly. Manures and fertilizers are given at proper stages. Diseases and insecticides. After care and all operations are carried out so as to get healthy and vigorous bud sticks.

First dose of manures and fertilizers is given in June-July. Second dose is given in September-October. Reproductive growth is strictly avoided. Only vegetative growth is permitted and maximum bud sticks are produced. Mother plants are kept healthy by regular testing of the plant material for viruses and other organisms. Register record about parents, pedigree and bearing habit is kept in office.

SIGNIFICANCE OF THE STUDY 1.2:

Nursery is a business which can be commenced by any person without a high qualification. It does not require too much capital to start the business. The cost of the business is also very low. We know, one of the big problem of our society and economy is unemployment. So nursery can be taken as a profession for livelihood. It helps in development of standard of living or it can fulfill the growing needs of a people. It also develops the society by providing employment opportunities to the region.

The nursery have huge contribution in the environment, developing nursery will brings to us clean and clear environment.

Simply, somehow, it decrease unempl.

oyment problem and knowing the scope of the nursery business in the region. It has create a emange utility and hence I choose this topic, "Problems and prospects of Nursery business under pratia Block".

SCOPE OF THE STUDY 1.3:

- ① It only gives information about nursery product.
- ② The study gives information about the size of the nursery.
- ③ The study conducted among the nursery producers, based on schedule and question.
- ④ The study mainly focus on the nursery in Matha Block.

1.4 METHODOLOGY:

① Sampling methodology:

Sample size → 04 Respondents

Sample unit → The nursery producers have been taken as sample unit.

Sampling area → Matia Block, Goalpara Assam.

Sample technique → Random technique

*In this survey random sampling has been applied for collecting data.

② Data Collection:

To study the subject matter both primary and secondary data have used.

① Primary data has been collection in the form of questionnaire and direct observation which are the two basic method of collecting

Primary which suffices all research objectives. The data has been collected by visiting in the nursery of under Matka Block.

② Secondary sources like various internet sites have been used. And mostly the book named plant propagation and Nursery Management written by Dr. Delekar Dev and Jagadish Nath.

③ Summary:

The study was conducted among some nursery producers to find out major problems which is influencing in their business and also known about prospect of future of nursery business.

LIMITATION OF THE STUDY 1.5:

- ① This study includes only the nurseries under in Matia Block.
- ② Illiteracy of some respondents made the study difficult, while getting information from them.
- ③ In this study secondary data has been used but the data collected primarily not appropriate.
- ④ Due to randomly selected sample size of some respondents, it may not be accuracy in responding various data.
- ⑤ Nursery in backward area also can not give accurate information.

1.6 OBJECTIVES OF THE STUDY:

- ① To study about the role of nursery in the economic growth of rural area.
- ② To know about the marketing strategy of nursery business.
- ③ To find problems and prospects of nursery business.
- ④ To analyse the earning pattern of nursery business.

CHAPTER-2

PROFILE OF THE STUDY AREA

2.1 Profile of Matia Block :

Matia Block located under Goalpara district of Assam. There are total 8 (eight) blocks in Goalpara district. Matia block is one of them. It is located 24 k.m. towards east from district headquarter Goalpara.

Matia block is surrounded by natural environment and human beings. Its east side bounded by Rangjuli block, west side bounded by Krishnai paikam block and main town Goalpara, North side bounded by the Brahmaputra river, Bongaigaon district and Barpeta district and south side bounded by Kuchithonda T.D. Block.

Assamese, Rabha, Bengali and Hajong is the local languages of Matia Block. The total population of Matia Block is 2,58,223 as per the population of 2011 out of which

1,31,756 are male which is total 51% and the rest 1,26,467 is female which is total 49%. There are 50,989 house holds in residing under Metia Block. The population of children at the age of between 0-6 years is 45,028 which is 17% of total population. The literacy rate of Metia circle is 64.58%.

Some of data related with Matia Block —

Area	Matia Block
Total number of village	228
Total House hold	50,998
Gram Panchayat	11
Total Population	2,58,223
Male	1,31,800
Female	1,26,423
Literate Person	1,66,760
Sex ratio	990

CLIMATE AND RAINFALL 2'2

Agro-Ecologically the district falls under the lower Brahmaputra valley zone. Climate is sub-tropical with average maximum temperature of 6°C during January. Average Annual rainfall is 2169 mm and average number of rainy days in a year is 95-100. Rain makes its first appearance in the month of April with occasional and irregular light showers and at times heavy downpours followed by the cyclonic storm. The irregular rainfall continues up to the end of May. The rain occurs due to the influence of North-eastern wind. Monsoon rain normally begins in the early part of June and heavy, very heavy rain occurs till the month of September. The maximum temperature of 34°C during July-August.

and the minimum temperature drops down to 6°C during of January. About 80% of rainfall is due to south-west monsoon.

CHAPTER-3

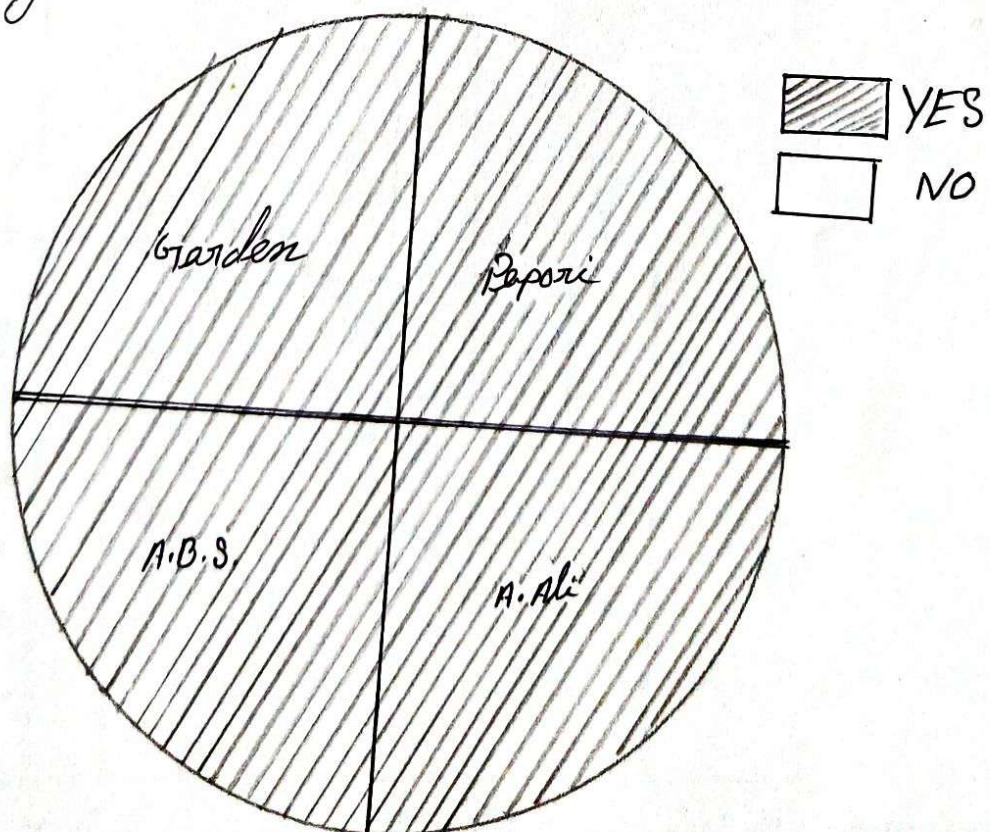
ANALYSIS COMPANION AND INTERPRETATION

Number of workers:

* Table \rightarrow 1

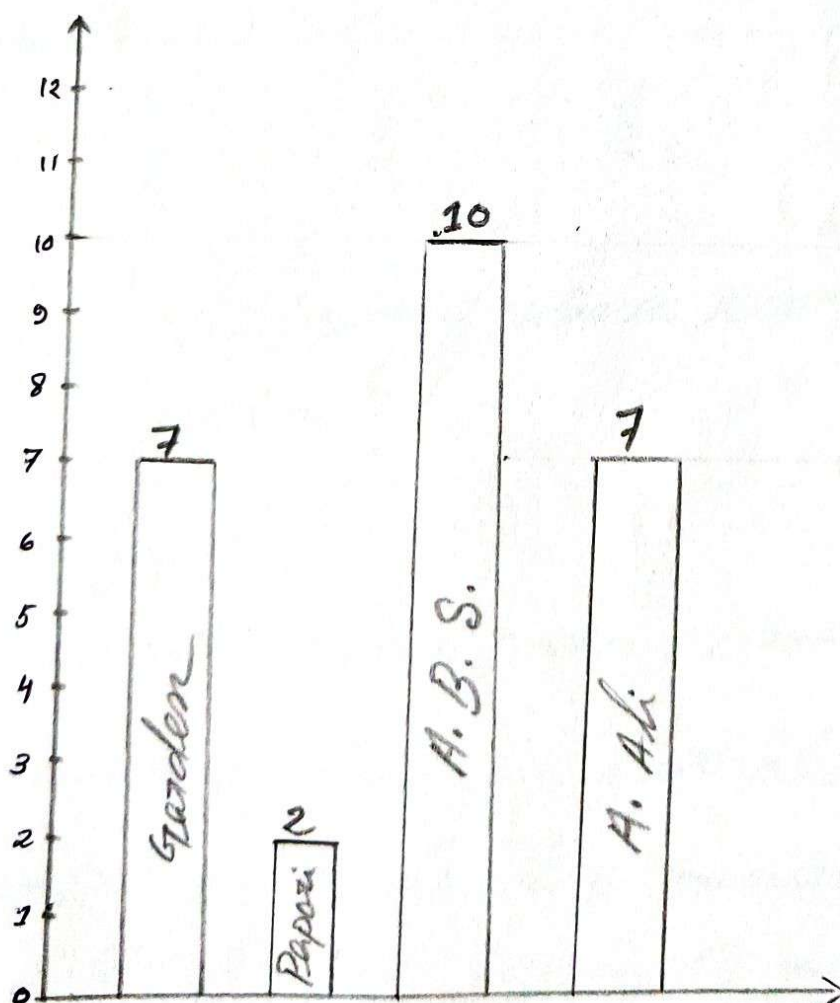
Name of Nursery	Do you hire workers (yes/no)	Number of workers	male	Female
Garden	yes	7	3	4
Papari	yes	2	1	1
A.B.S.	yes	10	7	3
A. Ali	yes	7	5	2

* Pie diagram - 1



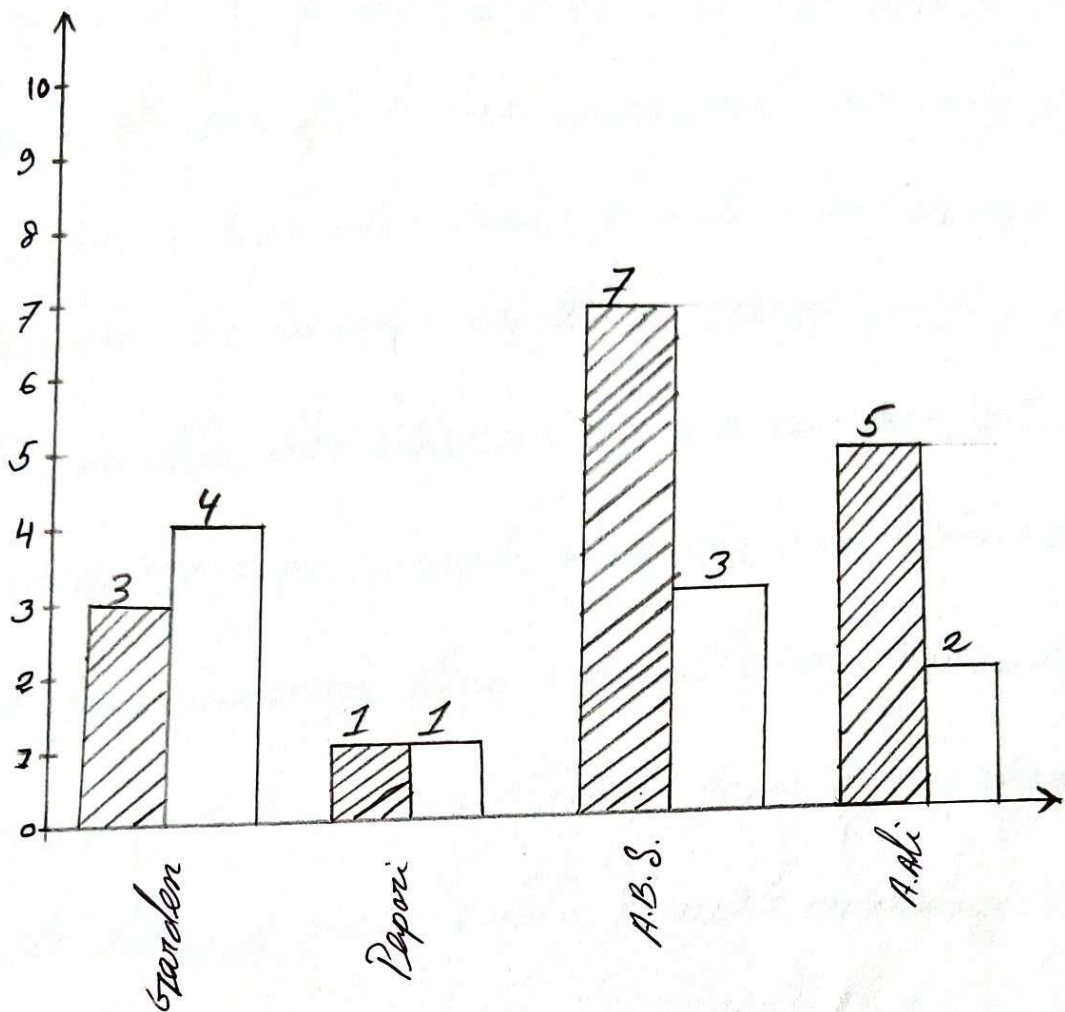
In the above pie diagram the hiring of workers or labours by the nursery have been represented. With the help of the table-1 we can see in the pie diagram that all the four nurseries hires workers for maintaining the works in the nursery.

* Bar diagram-1.1



* Total number of workers in the nurseries.

*Bar diagram 1.2.



*Classification of workers according to their gender.

Interpretation:

In the bar diagram 1.1 and 1.2 the total number of worker and their classification according to gender has been represented

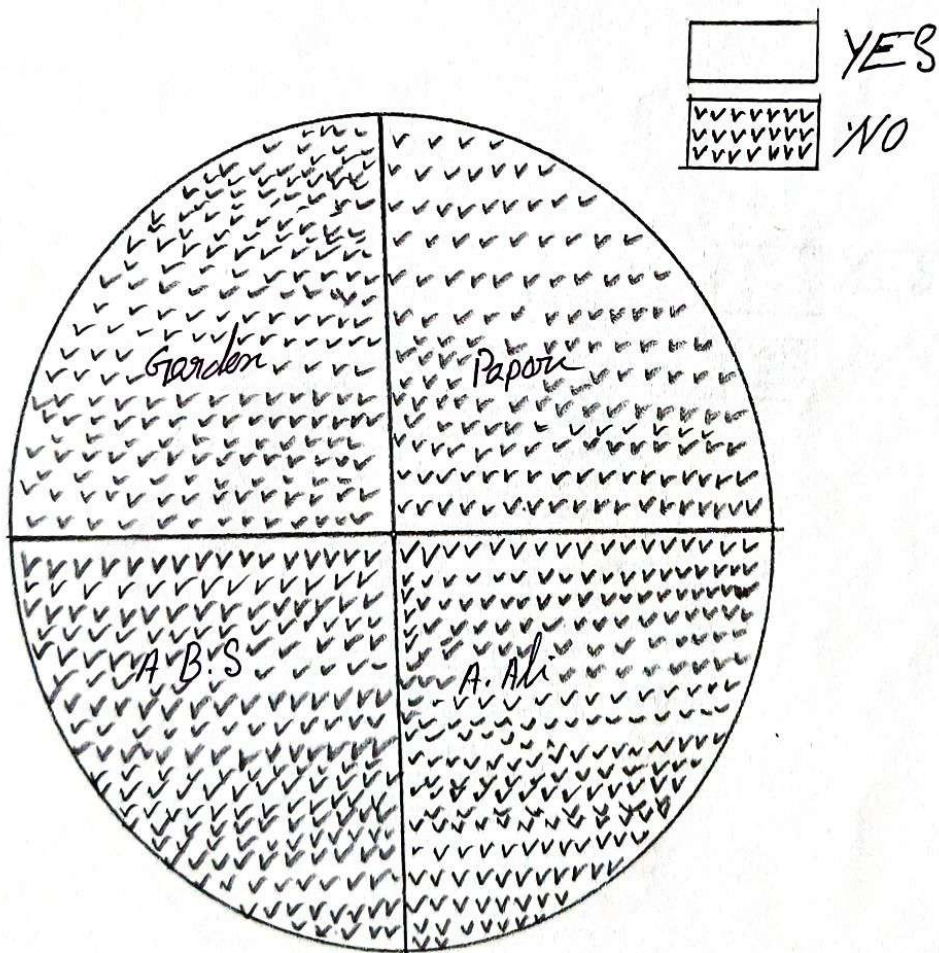
In the bar diagram 1.1 we can see that all the nurseries hires workers. The nurseries-

Gardem, Papari, A.B.S, A. Ali hires 7, 2, 10, 7 workers respectively as a whole. Again in the bar diagram 1.2 we can see that the nurseries not only hires male workers but also hires female workers for maintaining the works in the nursery in a perfect way. So, in the bar diagram. 1.2 we can see that garden nursery hire 3 male workers and 4 female workers, Papari nursery hire 1 male and 1 female workers, A.B.S. hires 7 male and 3 female workers and A. Ali hires 5 male and 2 female workers. Hence in the bar diagram 1.2 we can see that comparison between the number of male workers and female workers.

* Table - 2

Name of Nursery	Do you register your Nursery (Yes/No)	Have you got any scheme from govt
Garden	NO	NO
Papori	NO	NO
A.B.S.	NO	NO
A. Ali	NO	NO

* Pie diagram - 2.1



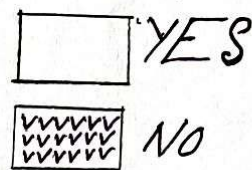
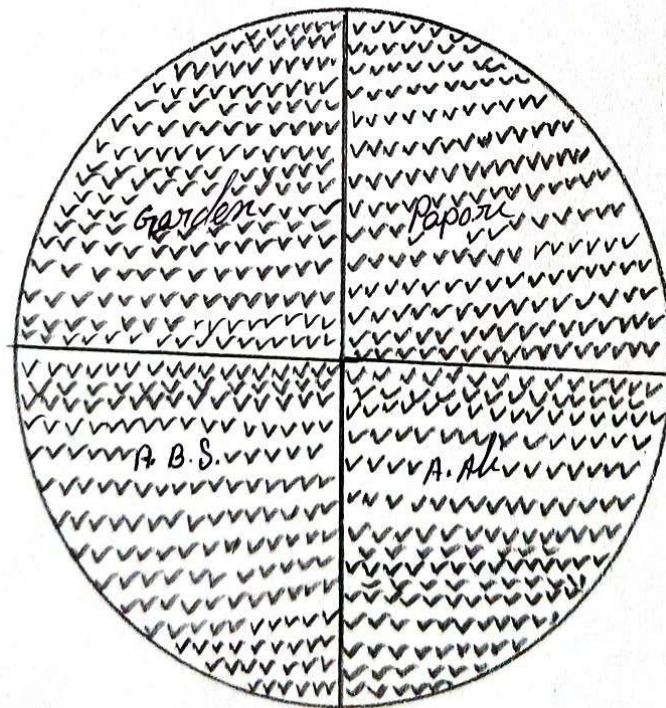
* Registration of the nurseries.

Interpretation :->

In the above pie diagram the registration of the nurseries have been represented.

With the help of the table-2 and pie diagram 2.1 we can see that none of the four nurseries are registered as a government nursery.

* Pie diagram 2.2



* Scheme from the government

Interpretation :->

In the above pie diagram 2.2 the getting of any scheme from the government to the nursery have been represented.

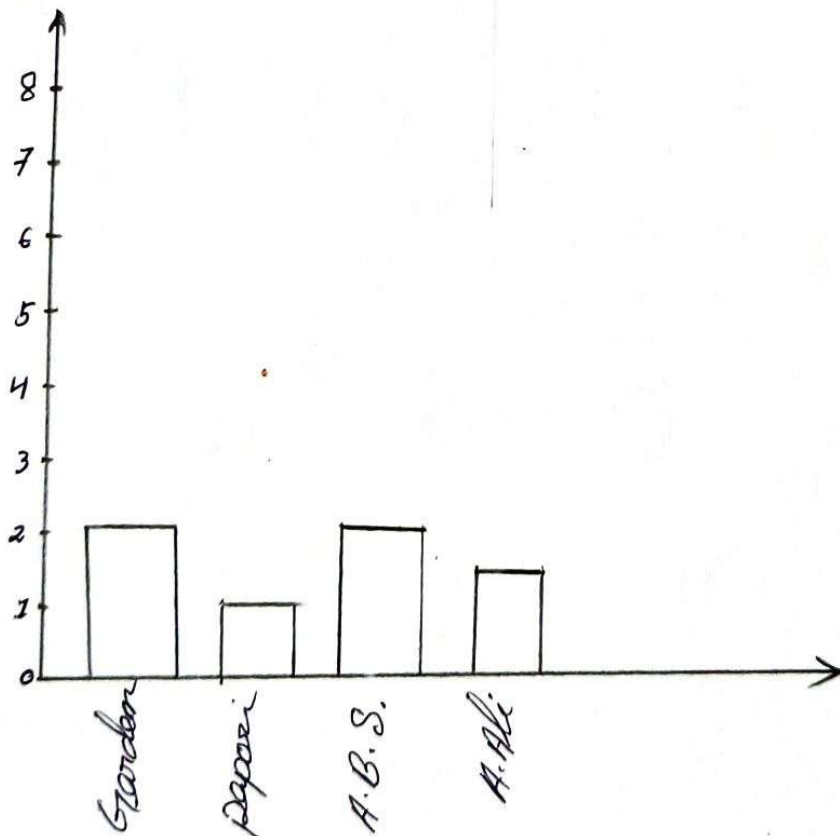
In the pie diagram 2.2 we can see that none of the four nurseries are get any scheme from the government.

AREA OF THE NURSERIES :-

* Table - 3

Name of nursery	Total land (in bigha)
Garden	2
Papori	1
A.B.S	2
A. Ali	1.5

* Bar diagram - 3



Interpretation:-

In the above table-3 and bar diagram 3 total land of the nurseries have been

represented.

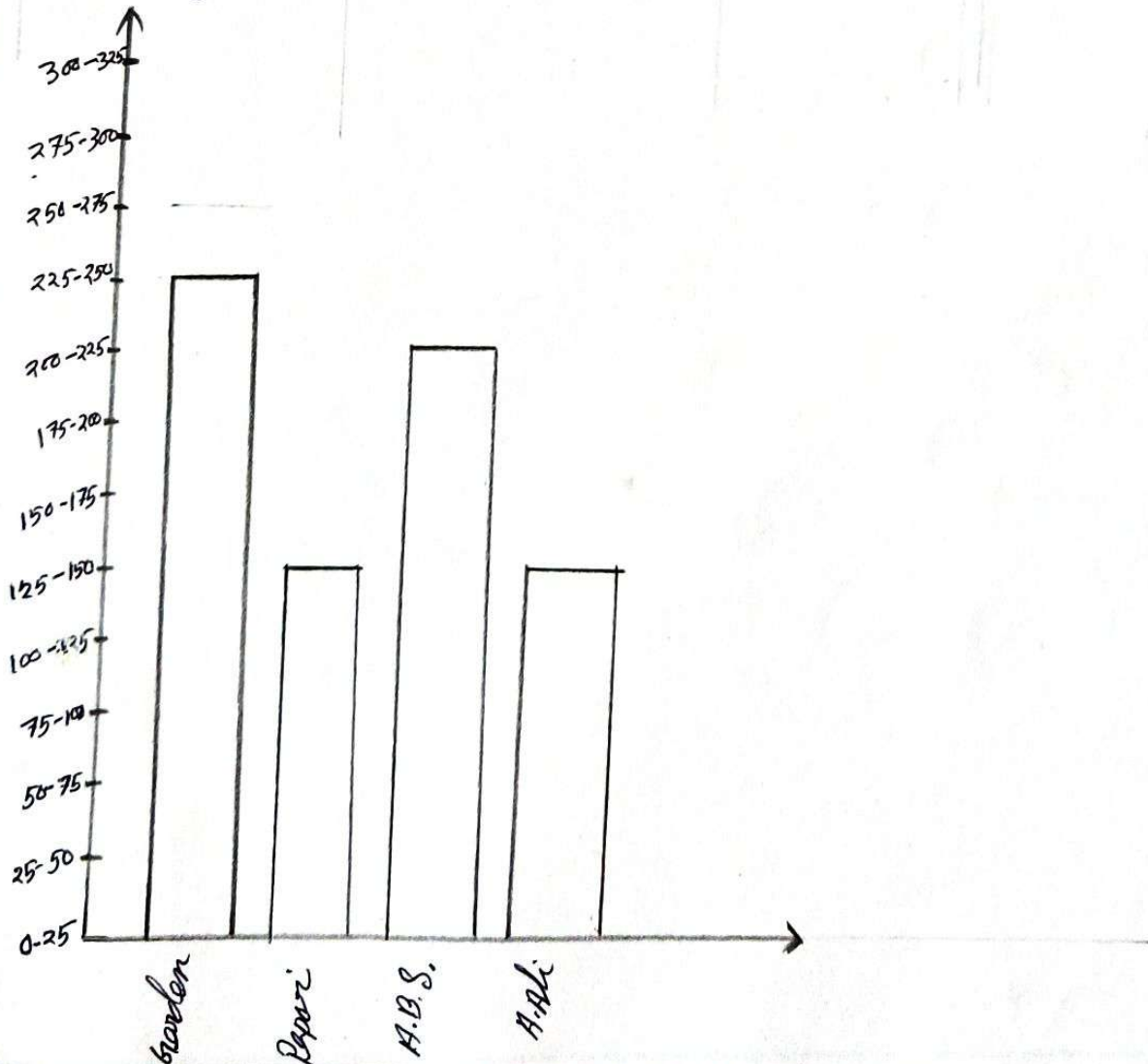
In the bar diagram we can see that Garden nursery has a land of 2 beigha and papari nursery has a land of 1 beigha and A.D.S nursery has a land of 2 beigha and A. Ali nursery has a land of 1.5 beigha.

PRODUCTS AND SELLING PRICE RANGE :-

* Table - 4

Name of Nursery	How many products	Selling price range	
		Highest range	lowest rang
Garden	200 - 250	2500	30
Papori	100 - 150	1000	20
A.B.S.	150 - 200	2000	30
A.Ali	100 - 150	2200	10

* Bar diagram - 4

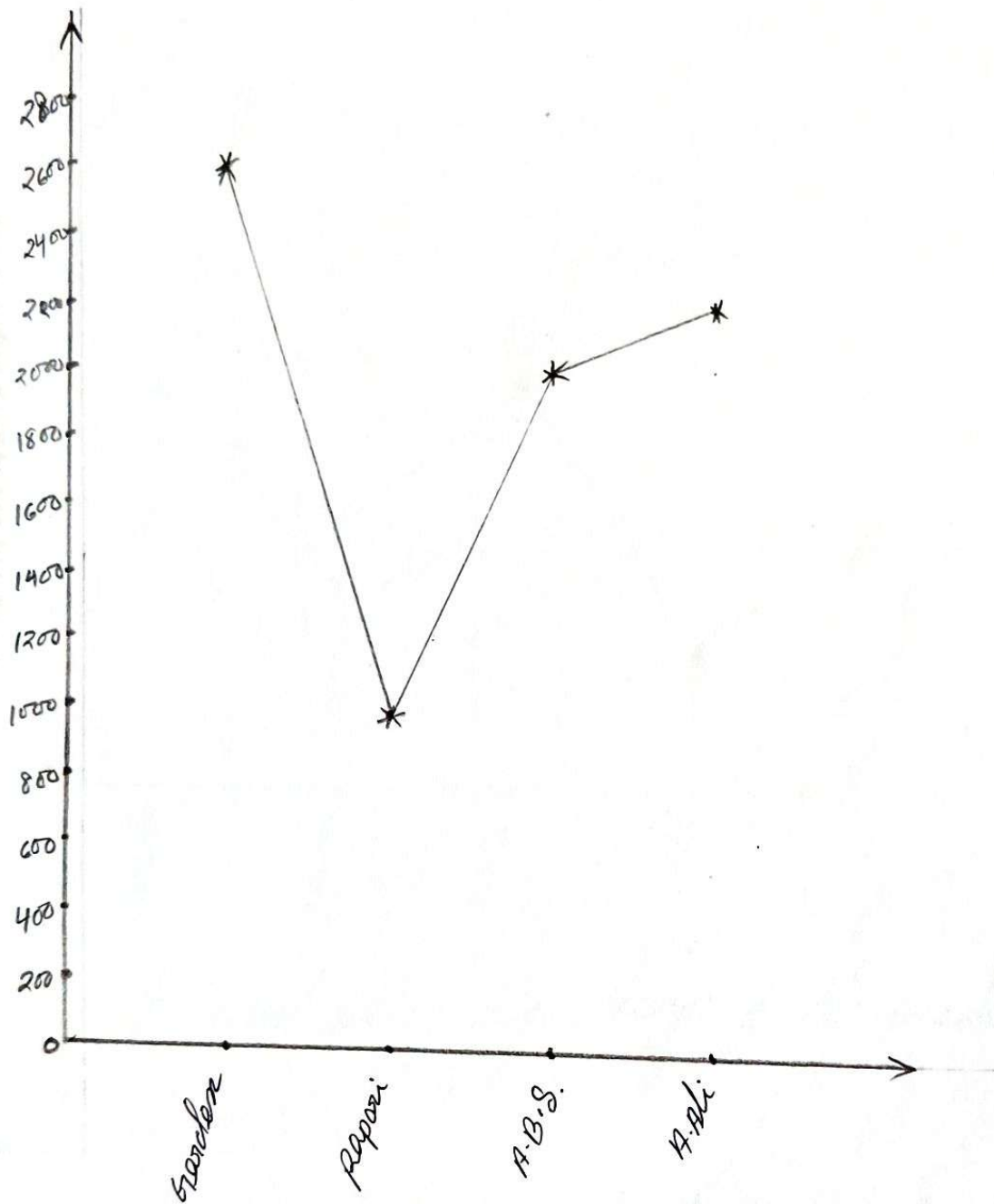


Interpretation :-

In the above bar diagram the number of products of the nurseries have been represented.

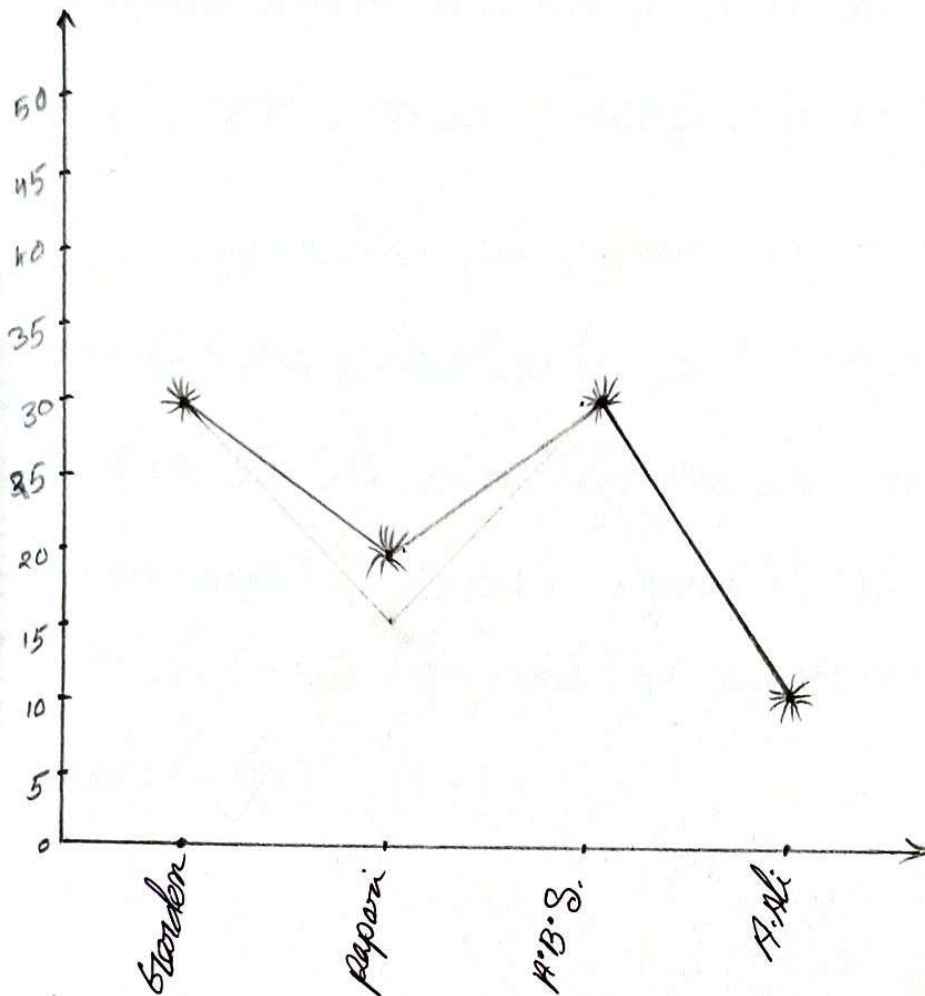
In the diagram we can see that Garden nursery have a large number of products and on the other hand A.Ali and papari nursery has a least of number of products.

*Curve diagram - 4.1



* Highest selling price range of the products by the nurseries.

*Coxe diagram - 4.2



* Lowest selling price range of the products.

Interpretation :-

In the above coxe diagram 4.1 and 4.2 the highest and the lowest selling price range of the products by the nurseries have been represented.

In the coxe diagram 4.1 we can see that selling price range of Garden nursery is more

then the other nurseries i.e. 2500. and the other nurseries papari, A.B.S. and A.Ali have a price range of — 1,000, 2,000, and 2200 respectively.

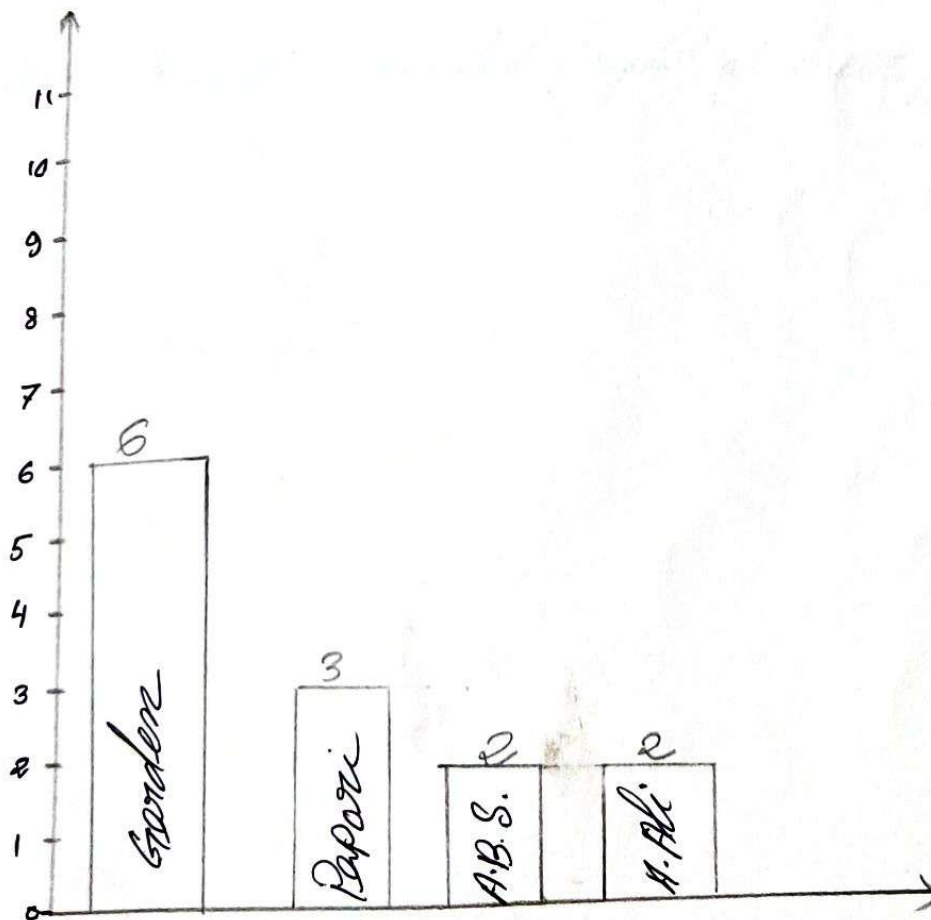
Again, in the curve diagram 4.2 we can see that the lowest selling price range of the products. In the curve diagram we can see that the nurseries — Garden, papari, A.B.S. and A.Ali have their lowest selling price of 30, 20, 30 and 10 respectively.

SIZE OF THE PRODUCT OF THE NURSERY:

* Table - 5

Name of the nurseries	Size of the products (highest)
Gardens	6 foot
Papari	3 foot
A.B.S.	2 foot
A.Ali	2 foot

* Bar diagram - 5



* Highest size of a product in the nurseries.

Interpretation :-

In the table-5 and bar diagrams the highest size of the product in the nurseries have been represented.

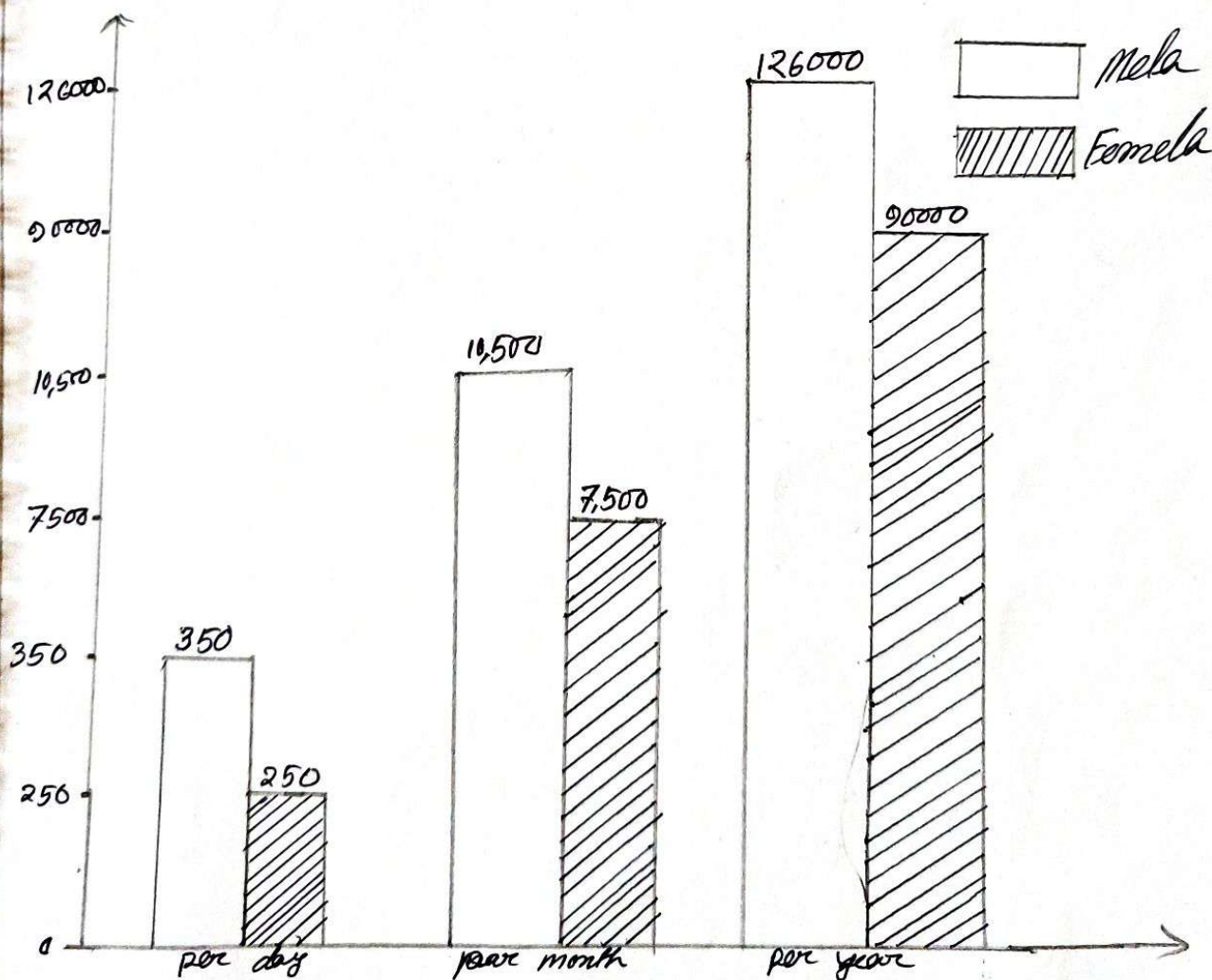
In the nurseries the highest size of the products can be easily compared in the above bar diagram. We can see that Garden nursery has the height of 6 foot of a product, like this all other nurseries all have a limited height of their products.

WAGE RATE TO THE WORKERS :-

* Table-6

Nursery	wage per day		wage per month		wage per year	
	M	F	M	F	M	F
Garden	350	250	10500	7500	126000	90000
Papori	350	250	10,500	7500	126000	90000
A.B.S.	350	250	10,500	7500	126000	90000
A.Ali	350	250	10,500	7500	126000	90000

* Bar diagram C.I



* Paid wages to the workers.

Interpretation:-

In the above table and bar diagram the wages paid to the workers by the nursery owners have been represented

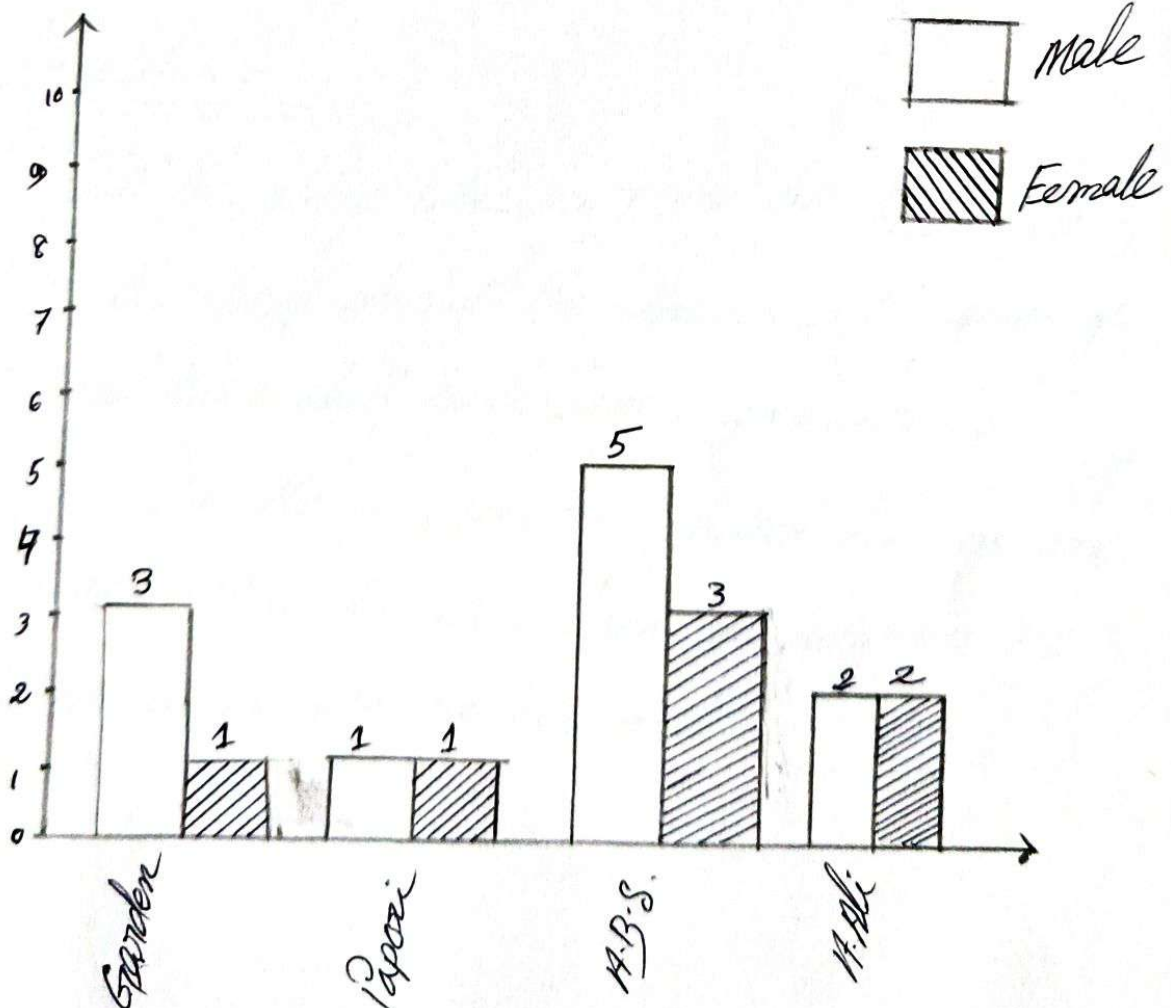
In the bar diagram paid wages to male and female are different. It can be easily recognised in the diagram.

CLASSIFICATION OF WORKERS:-

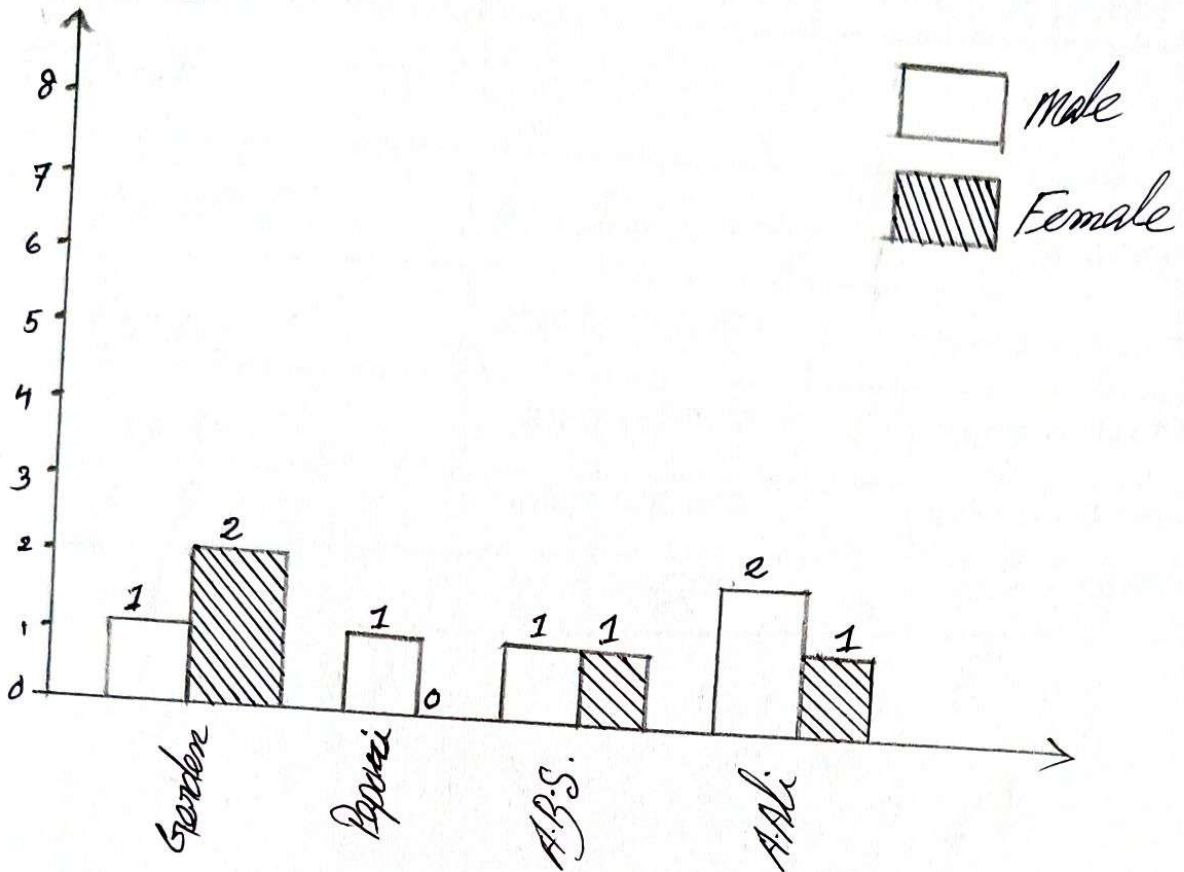
* Table - 7

Nursery	Skilled		Unskilled	
	Male	Female	Male	Female
Garden	3	1	1	2
Papari	1	1	1	0
A.B.S	5	3	1	1
A. Ali	2	2	2	1

* Bar diagram 7.1



* Bar diagram 7.2



Interpretation:-

In the above table no. 7 and bar diagram 7.1 and 7.2 the classification of the workers on the basis of gender and their skill have been represented.

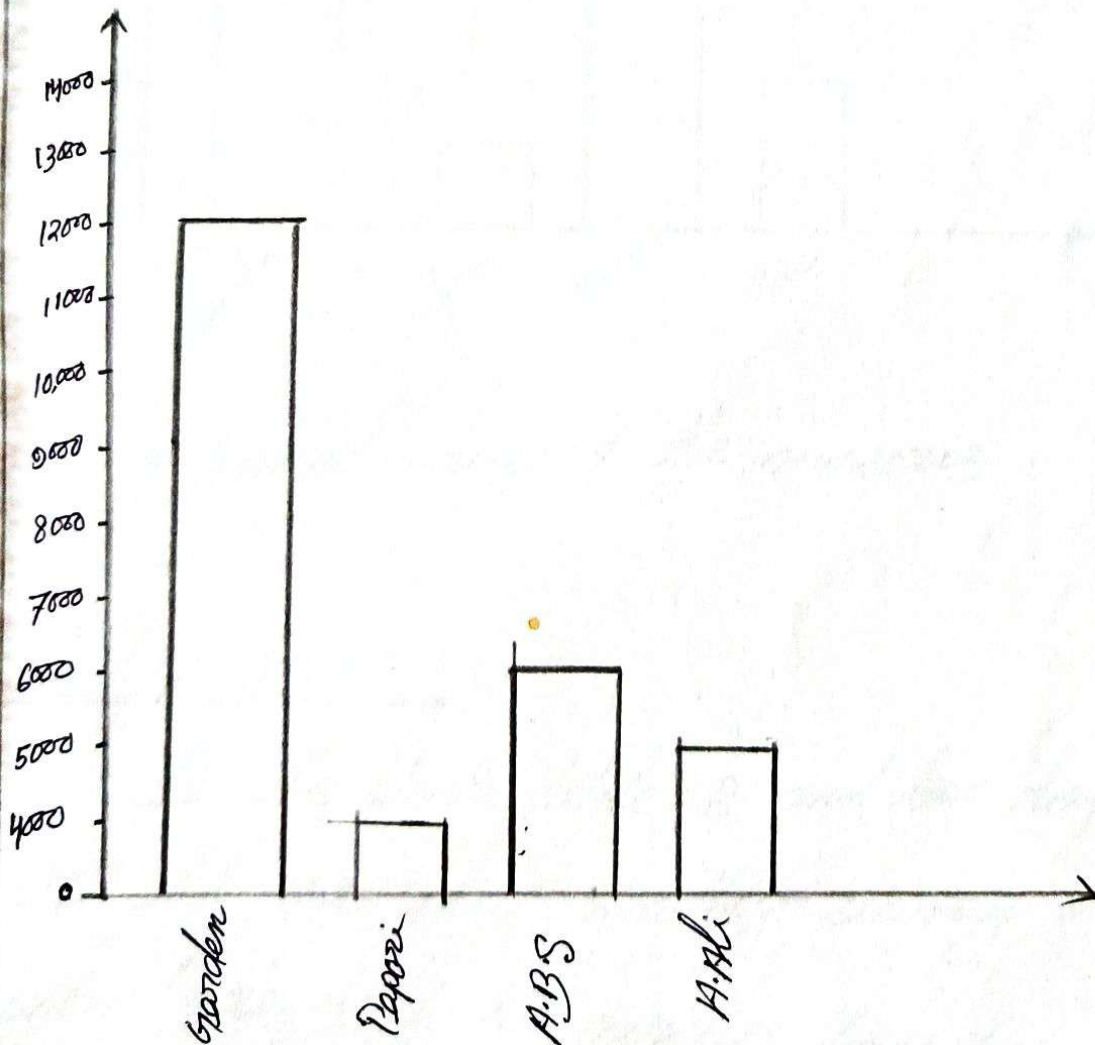
In the diagram 7.1, skilled labours are represented and on the other hand, in diagram 7.2 unskilled labours are represented.

EARNINGS OF THE NURSERIES (MONTHLY/ANNUALLY):-

* Table - 8

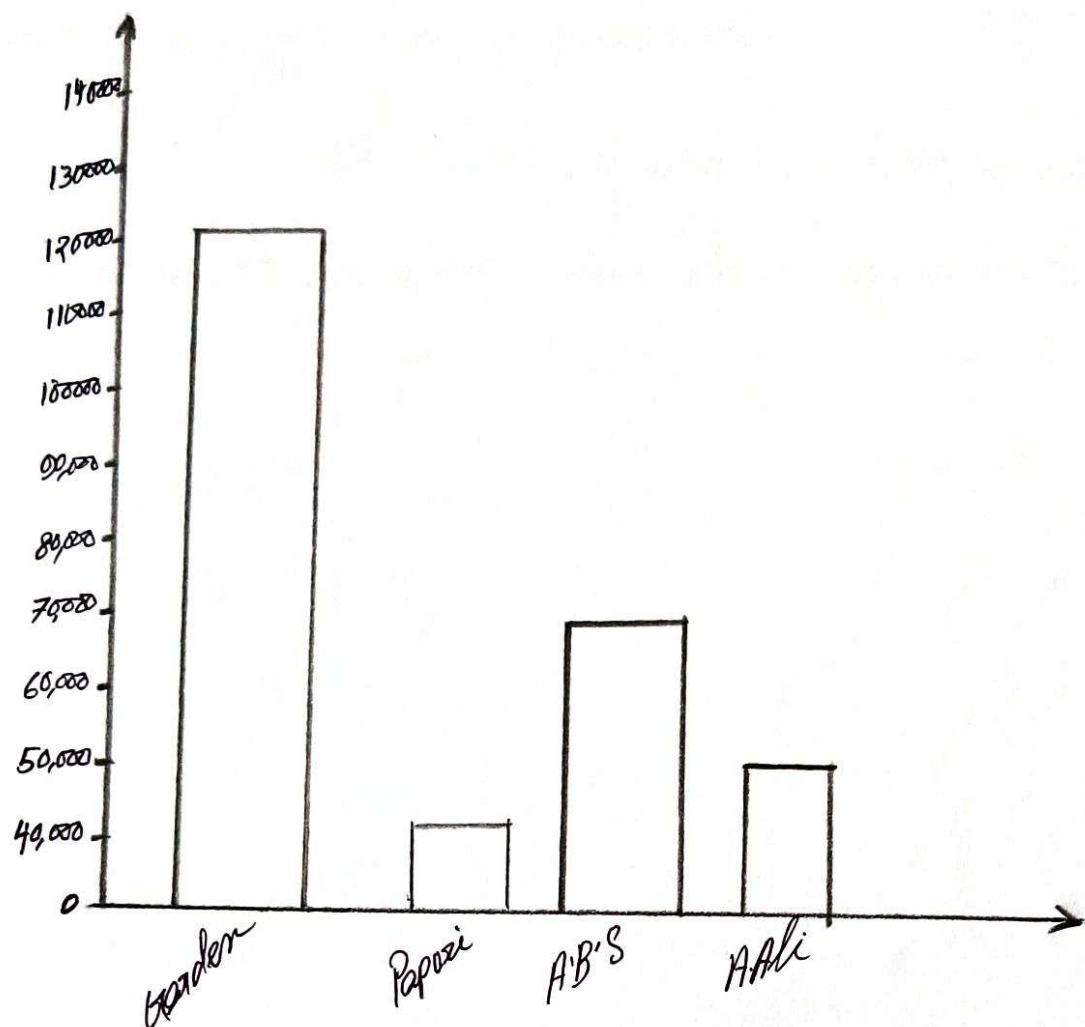
Nursery	Monthly earning	Annually earning
Garden	10000 - 12000	10,000 - 120000
Papori	3000 - 4000	30000 - 40000
A.B.S	4000 - 6000	48000 - 72000
A.Ali	4500 - 5000	45000 - 50000

* Bar diagram 8.1



* Monthly earnings of the nurseries.

* Bar diagram 8.2



* Annual earnings of the nurseries

Interpretation:-

In the above table-8 and bar diagram 8.1 and 8.2 the monthly earnings and annual earnings of the nurseries have been represented.

In the bar diagram 8.1 the monthly earnings of the nurseries have been represented.

In the bar diagram 8.2 the annual earnings of the nurseries have been represented.

CHAPTER-4

4.1 Problems:

The various problems of the nursery business under matia Block as below -

- (i) The nursery producers are being in financial problems.
- (ii) Competitive marketing is also makes a big problems from each of the producers.
- (iii) Every producers does not used scientific method properly.

4.2 PROSPECTS :-

From the significance of the study, I may express that how much prospective the plant nursery business under Matia Block.

From the study I can represented that to start a nursery business does not require too much capital or high qualification and from the profile of the Matia Block we can see there more people are took primary or secondary class. So for people under Matia Block, the nursery business is more prospective. The climate of Matia Block area is very suitable for plant propagation and under the Matia Block area there transportation system and communication channels are developing.

So, at last I will remark that the
nursery business is a very prospective business
under Matia Block.

CHAPTER-5

FINDING, SUGGESTION AND CONCLUSION

① Summary of finding :-

- ① The nursery business under Matia Block, there are minimum 50 labour is including permanent and temporary and male, female, maximum labours are illiterate, unskill, basically male labours are more unskill.
- ② Generally all of the nursery pays wages to the worker on the basis of their performance
- ③ The nurseries has plays a very important role in development of society, economic and environment under Matia Block, mostly in rural area.
- ④ Through the collection of data and analysis I found that the nursery business is a very prospective business. It provides not only employment opportunities but also it is one type of social work. So future generations can take it as profession for livelihood.

⑤ Through the collection of data and analysis I get that percentage of selling trend has been changing for last four years. The analysis changing percentage of selling trend represented by tracing curve diagram represents the growth of development of selling and marketing environment.

⑥ Through the analysis of data, I found that the percentage of earning pattern is also changing.

⑪ Suggestion :-

① For improve the nursery in future, the scientific method and technology is more essential.

② From the information there are very competition among the nursery, they does not sales their some product at the same price rate. So for the development of each of the nursery, a study can be conducted in future about it.

③ The nursery product produced only by common person. The producers does not recruit any expert so a study can be also conducted in future about it for sound and good production.

④ Under patta block, the more workers are unskill. So they are need training about their work.

III) Conclusion:

The finding of the study reveals that the level of education experience regarding nursery business are quite satisfactory. Besides the nursery business is found to be a profitable business in the study area. All the nurseries under different management generate a substantial number of employment and income for the owners.

The finding of the study also reveals that various socio-economic problems to some extent hamper the nursery business in the study areas.

Generally people are highly benefited by getting sampling of fruit trees from different plant nurseries and are contributing to some extent to the ecological balance of the county by planting

of these samplings. Therefore government should release adequate fund for the plant nursery. As well as government should provide training to the owners to improved nursery management techniques.

At the end I may express that the nursery business provides employment opportunities. So it can be takes as profession for livelihood. It helps in development of standard of living with the fulfill of growing needs of a people.

APENDIX

APPENDIX

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QUESTIONNAIRE

① Respected Sir/madam,

Amiruddulha Nath is a student of B.Com 6th semester, Bikali College under Gauhati University. Regulation is inted to carry out study for the Partial fulfillment of my bachelors degree programme for a project title an economic study of plant nursery business under Maha Block.

youe kindly requested to allot a few minutes of your valuable time to provide appropriate response towards the following questions that would help me in achieving the objectives of the study. your co-operation is highly appreciated.

② (Please tick (✓) your appropriate response choose only one):

* Name: Aniruddha Nath.

* Gender: male Female

* Age: below 15 15-20

20-25 25-30

questions for the project report —

1. Name of the respondents —

* Gender — M/F

* occupation

* Education qualification

* Age

* Address

② What is the name of your nursery?

③ When your nursery has started?

④ Do you hire workers for your nursery? If yes how many?

⑤ Did you register your nursery?

⑥ Have you got any scheme from govt. and any other financial institutions. if yes then from whom?

⑦ Briefly describe about your workers—

① How many male workers?

② How many female workers?

③ How many do you pay to your workers as wages?

includes —

male —

Female —

④ Classified your workers on the basis of following?

① Skill

② unskill

- ⑩ How many products do you have in your nursery?
- ⑪ Say, about prices of each product?
- ⑫ From where you consumed raw materials for production?
- ⑬ Where do you supply your products?
- ⑭ How much earning do you get from the sector?
Monthly —
Annually —
- ⑮ Have you any problems in this business?
- ⑯ Are you satisfied with this job?
- ⑰ What is the area covered by your nursery (in bigha)?

A PROJECT REPORT ON

"CONSUMER BEHAVIOUR ON INTERNET BANKING IN RANGJULI BLOCK (T.D. BLOCK)"



Submitted to

Department of Commerce

BIKALI COLLEGE, DHUPDHARA

Successfully conducted viva-voce.
[Signature]



For the partial fulfilment of the Requirement of B.Com 6th Semester course
Curriculum of Gauhati University



Examined
[Signature]
26/6/23

UNDER THE GUIDANCE OF

Prof. DHANANJAY RABHA

Dept. of Commerce

Bikali College, Dhupdhara

Approved
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HoD
Deptt. of Commerce
Bikali College

SUBMITTED BY:-

JUGAL DAS

B.Com 6th Semester

Roll No.: UC-201-095-0019

Reg. No.: 20021282 of 2022-23

Bikali College, Dhupdhara

ACKNOWLEDGEMENT

I Would like to express my special thanks of Gratitude to my Prof. Dhananjay Rabha, Department of Commerce, Bikali College, Dhupdhara who gave me the golden opportunity to do this wonderful project on topic "**CONSUMER BEHAVIOUR ON INTERNET BANKING IN RANGJULI BLOCK (T.D. BLOCK)**" which also helping me in doing lots of research and I also came to know lots of new things. I am very thankful to my teachers who have guided me a lot.

I would also like to thanks to all my friends and well-wishers, who helped me and encouraged me in accomplish my project work.

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Jugal Das.

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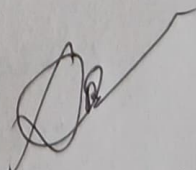
BIKALI COLLEGE, DHUPDHARA

CERTIFICATE OF ORIGINALITY

This is to certify that the project report entitled "**CONSUMER BEHAVIOUR ON INTERNET BANKING IN RANGJULI BLOCK (T.D. BLOCK)**" is written and submitted by Jugal Das, B.Com 6th Semester, Department of Commerce, Bikali College, Dhupdhara under my guidance and supervision. The work or a part of this work has not been submitted to any other College/Institution/Department for the award of any degree or diploma.

Date: 26/04/2023.

Place: Dhupdhara



Prof. Dhananjay Rabha,

(Department of Commerce)

BIKALI COLLEGE, DHUPDHARA

DECLARATION

I hereby declare that the project report on "CONSUMER BEHAVIOUR ON INTERNET BANKING IN RANGJULI BLOCK (T.D. BLOCK)" submitted by me for the partial fulfilment of the degree of B.Com, submitted to Bikali College, Dhupdhara is my own original work.

I hereby also declare that this project report has not been submitted any other university or institute for the award of any degree or diploma.

Date: 26/04/2023

Place: Dhupdhara

Jugal Das.

JUGAL DAS

B.Com 6th semester

Roll No.: UC-201-095-0019

Reg.No.:20021282 of 2022-23

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CHAPTER-1

INTRODUCTION

1.1 INTRODUCTION OF INTERNET BANKING

Internet Banking, also known as online banking, refers to the digital banking services provided by financial institutions through the internet. It allows customers to perform various banking transactions and services, such as checking account balances, transferring funds, paying bills, and applying for loans, through a website or mobile application.

Internet Banking has revolutionized the way people do banking by providing 24/7 access to banking services from anywhere in the world. It eliminates the need for customers to visit physical branches, saving them time and effort. It also offers a higher level of convenience and flexibility, allowing customers to manage their finances at their own pace.

Internet Banking has become increasingly Popular over the years, with more and more financial institutions offering digital banking services to their customers. With the rise of digital technology and the increasing demand for online services, it is expected that internet banking will continue to grow in popularity and become an even more integral part of the banking industry.

Internet Banking System will typically connect to or be part of the Core banking System operated by a bank to provide customers access to banking services in addition to or in place of historic branch banking. Internet banking significantly reduces the banks' operating cost by reducing reliance on a branch network and offers convenience to some customers by lessening the need to visit a branch bank as well as being able to

Perform banking transactions even when branches are closed.

1.2 HISTORY OF THE INTERNET BANKING

Internet banking, also known as online banking, is the ability to access banking services and perform financial transactions through the internet. The history of internet banking can be traced back to the 1980s when the first experiments with home banking systems were conducted.

In 1981, the first home banking system was launched by the Bank of Scotland, which allowed customers to access their account information via a television set. However, it was not until the mid-1990s that the internet became widely available and online banking became more popular.

The first internet-only bank, Security First Network Bank, was launched in the

United States in October 1995. It allowed customers to access their accounts, view account balances, and transfer funds online. Another early internet bank was Online Banking Review, which was launched in 1996 and provided a directory of online banking services.

In 1998, Citibank launched its first online banking service, which allowed customers to view account balances, pay bills, and transfer funds. Other major banks soon followed suit, and by the early 2000s, online banking had become mainstream.

The introduction of mobile technology in the 2000s further transformed the landscape of online banking. In 2007, the first mobile banking app was launched, allowing customers to access their bank accounts and perform

Transactions from their mobile devices.

Today, online banking has become a standard feature offered by most banks and financial institutions, with many customers preferring to conduct their banking transactions online. The convenience and accessibility of internet banking have made it an essential part of modern-day banking.

1.3 SIGNIFICANCE OF THE STUDY

Internet Banking allows customers to perform various financial transactions through the internet, such as checking account balances, transferring funds, paying bills, applying for loans, and opening new accounts.

Here are some of the key benefits and significance of internet banking -

i) Convenience

Internet banking allows customers to perform financial transactions from anywhere and at any time, without the need to visit a bank branch. This saves time, reduces the need for physical travel, and provides flexibility to customers who may have busy schedules.

ii) Accessibility

Internet banking has made banking services more accessible to people who may live in remote or rural areas, or who have physical disabilities that prevent them from visiting a bank branch.

iii) Cost Savings

Internet banking reduces the costs associated with maintaining physical bank branches, such as rent, utilities, and staffing. This can lead to cost savings for banks, which may be passed on to customers in the form of lower fees or higher interest rates.

iv) Security

Internet banking is generally considered secure, as banks use advanced encryption and security protocols to protect customer information and prevent unauthorized access.

Customers are also provided with secure login credentials and are encouraged to use strong passwords and keep them confidential.

↳ Speed

Internet banking allows transactions to be processed quickly, which can be particularly important for time-sensitive payments, such as bill payments or fund transfers.

Overall, internet banking has revolutionized the way people access and manage their finances. It offers convenience, accessibility, cost savings, security, and speed, making it an essential tool for modern banking.

1.4 REVIEW OF LITERATURE

Today's banking sector in India has laid down greater emphasis on technology and innovation. Banks began to use technology to provide better quality of services at greater speed. The internet banking is becoming one of the fastest growing technologies that are playing a significant role in the satisfaction of banking customers. Internet banking and mobile banking made it convenient for customers to do their banking from geographically diverse places. Banks also sharpened their focus on rural markets and introduced a variety of services, geared to the special needs of their urban and rural customers. The online banking services are changing the banking industry and are having the major effects on banking relationships. At present many of the banks around the world have

web presence in form of online Banking Services, Support services etc. In the world of banking, the development in information technology has an enormous effect on development of more flexible payment methods and more user friendly banking services. Electronic Banking services are new and the development and diffusion of these technologies by financial institutions is expected to result in more efficient banking system to users and also bankers. Since last decade of 20th Century, online banking affected more the traditional banking system. Online banking is a modern tool in the hands of banks in order to provide banking services to customers. The researcher has gone through the various literature in order to get insight in to the research problem. At the same time he has tried to find out the gaps in research

so as to bridge the gap through this research. The foregoing writing highlights the earlier research work undertaken by eminent scholars.

1.5 OBJECTIVES OF THE STUDY

- 1) Analysis of the Customers Preference on various Internet Banking services.
- 2) To Analyse the opinion of people about security of account in Internet banking.
- 3) To Analyse the opinion of People thinking about Internet Banking is better than Traditional Banking.

4) To Analyse the type of transaction make
in Internet Banking by People.

1.6 IMPORTANCE OF THE STUDY

- i) Internet banking saves time spent in banks.
- ii) It provides ways for international banking.
- iii) It provides banking throughout the year 24/7 days from any place have internet access.
- iv) It provides well-organized cash management for internet optimization.
- v) It provides convenience in terms of capital, labour, time all the resources needed to make a transaction.
- vi) Taking advantage of integrated banking services, banks may compete in new markets, can get new customers and grow their market share.

vii) It Provides some security and privacy to customers, by using state of the art encryption and security technologies.

viii) Internet Banking reduces the need for paper transactions, which helps to conserve natural resources and reduce carbon emissions.

1.7 METHODOLOGY OF THE STUDY

Nature of Research Design

In the study, Descriptive Research Design is used which is a type of research design that aims to systematically obtain information to describe a Phenomenon, Situation, or Population. More specifically, it helps answer the what, when, where, and how questions regarding the research problem rather than the why.

Data Collection

1) Primary Source

The Primary source or data has been collected through field survey and face-to-face interview and through observation.

ii) Secondary Source

For conducting the study, the secondary source or data has been collected through some internet website.

Research Instrument

The different instruments are used to analyse the data, they are -

i) Questionnaire

The questionnaire includes multi choice answers to be chosen by the borrowers.

ii) Tables

In this study, tables represents the data from the various customers they are represented both number of samples and Percentage.

iii) Graphs

The Study also employs graphs to represent the data in the table to give better impression and interpretation of Percentage in the table. The graphs used Bar graph and Pie chart.

Plan of Analysis

Since a structured questionnaire was used both Classification was done easily. The data was grouped easily under various heading.

1.8 LIMITATION OF THE STUDY

i) Security issues →

Internet banking is completely insecure as there are many problems related to the website and data can be hacked by the hackers. It can lead to financial loss to the users. The financial information can also be stolen that can also create financial loss.

ii) Lack of direct contact between customer and banking officer →

online banking requires effective customer service for handling issues faced by the users. But lack of customer support creates disappointment among the customers. There are some online payments which may not be reflected

in the system due to technical issues. It also creates insecurity among the customers. Thus the lack of support from customer service executive is a barrier in online banking.

iii) Transaction Problem →

During online banking there are various issues faced by the user such as transferred payment is not reflected, payment failed, and other issues due to technical support.

iv) Wrong assumption by people →

Many people are away from net banking on the assumption that it is more expensive than the traditional method of dealing with bank transactions. They still

Prefer going to bank to perform transactions.

CHAPTER-2

DATA ANALYSIS AND INTERPRETATION

2.1 INTRODUCTION

CHAPTER-2

DATA ANALYSIS
AND
INTERPRETATION

2.1 INTRODUCTION

Data Analysis and Interpretation of the Collected data is most essential to bring out the mystery behind the facts so as to know the Problems Confronting the Situation or associated with the variable, its strength and weakness. Data analysis and techniques helps in conveying the survey findings, and to suggest meaningful and impartial conclusions.

2.2 ANALYSIS & INTERPRETATION OF DATA

Before undertaking the analysis work the Primary data collected from the respondents of Rangjuli Block (T.D) and other information, collected through Field Survey, and Questionnaire has been thoroughly summarized.

By using the tools of Classification and tabulation along with the use of graphs an attempt has been undertaken to analyse and interpret the collected data on the basis of the Variables or attributes.

This Survey was conducted on 25 People of and the data of the survey is below-

Question - 2.2.1

Analysis on Age Parameters

Table - 2.1

Age group	No. of Respondents	Percentage (%)	Degree
18-24	5	20 %	72°
25-34	11	44 %	158°
35-44	4	16 %	58°
45-54	3	12 %	43°
55-above	2	8 %	28°
Total	25	100 %	360°

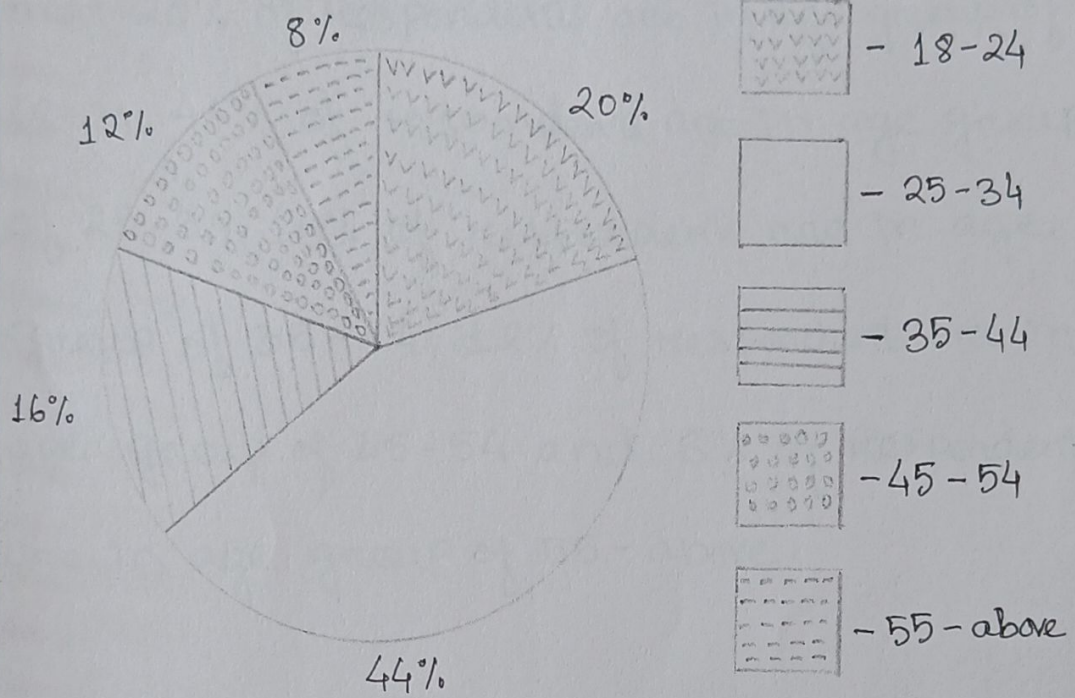


Fig-2.1 :- Analysis on Age Parameters
(Source: Primary data)

Interpretation:

For the above figure, the chart shows that 20% of respondents are in age group of 18-24, 44% of respondents are in age group of 25-34, 16% of respondents are in age group of 35-44, 12% of respondents are in age group of 45-54 and 8% of respondents are in age group of 55 - above.

Question - 2.2.2

Analysis on Sex Parameter

Table - 2.2

Gender	No. of Respondents	Percentage (%)	Degree
Male	18	72%	259°
Female	7	28%	101°
Other	0	0%	0°
Total	25	100%	360°

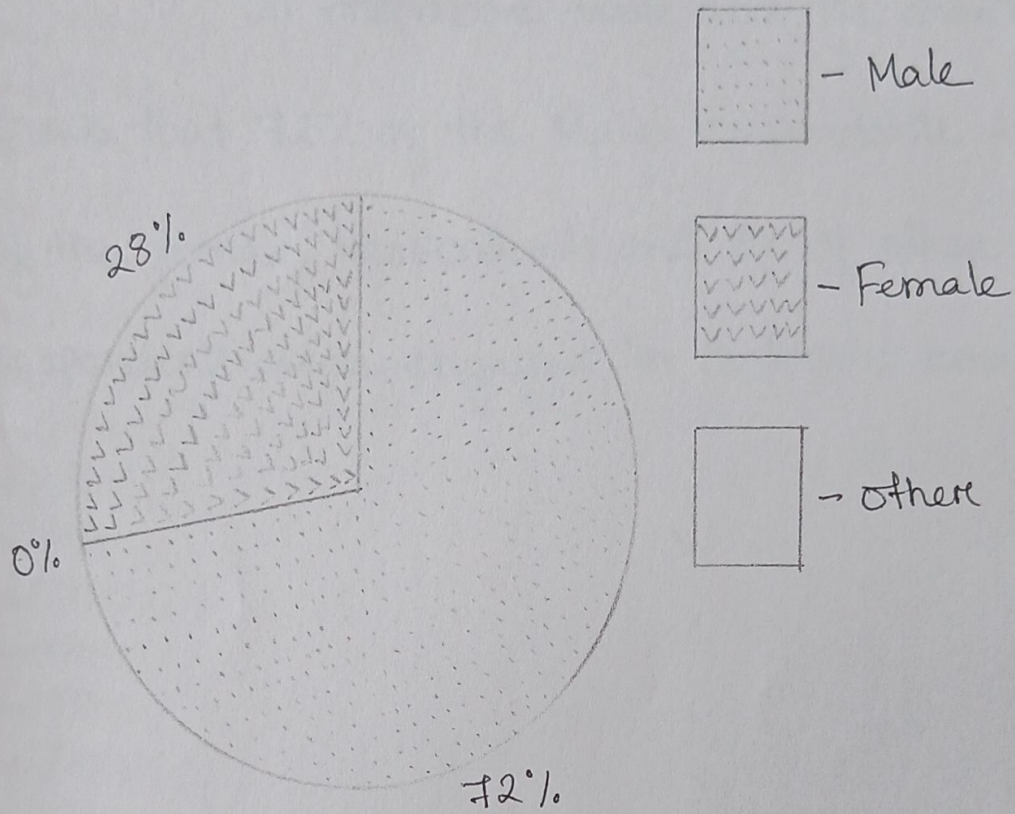


Fig-2.2 :- Analysis on Sex Parameters
(Source: Primary Data)

Interpretation:

In the above table and Pie chart shows that 72% of the Male respondents, 28% of the female respondents and 0% of other respondents were engaged in Internet banking.

Question - 2.2.3

Analysis on Education Qualification

Table - 2.3

Criteria	No. of respondents	Percentage (%)	Degree
Illiterate	0	0%	0°
upto 10 th Standard	3	12%	43°
upto 12 th Standard	7	28%	101°
Graduate	10	40%	144°
Post graduate	5	20%	72°
Total	25	100%	360°

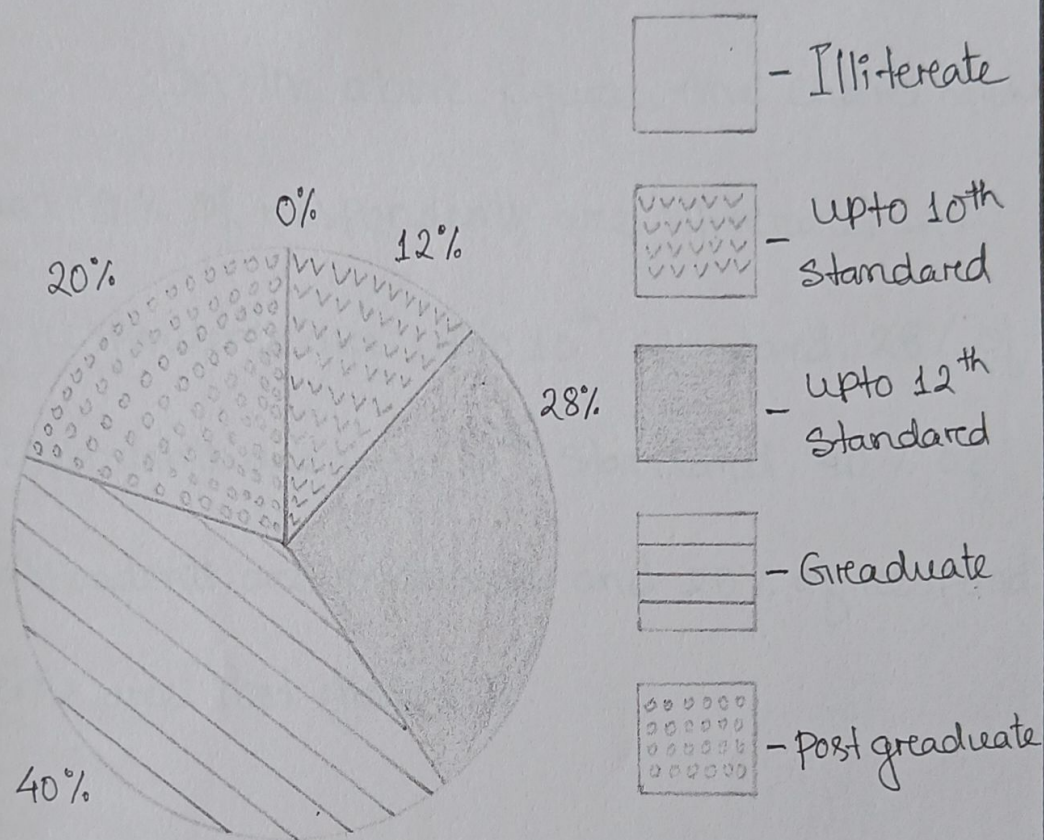


Fig-2.3 :- Analysis on Education Qualification
 (Source: Primary Data)

Interpretation:

In the above figure, the chart shows that 0% of respondents are illiterate, 12% of respondents are upto 10th standard, 28% of respondents are upto 12th standard, 40% of respondents are Graduate and 20% of respondents are Post graduate.

Question - 2.2.4

Analysis on Occupation of customers.

Table - 2.4

Criteria	No. of Respondents	Percentage (%)	Degree
Student	3	12%	43°
Government employee	3	12%	43°
private employee	5	20%	72°
Businessman	9	36%	130°
others	5	20%	72°
Total	25	100%	360°

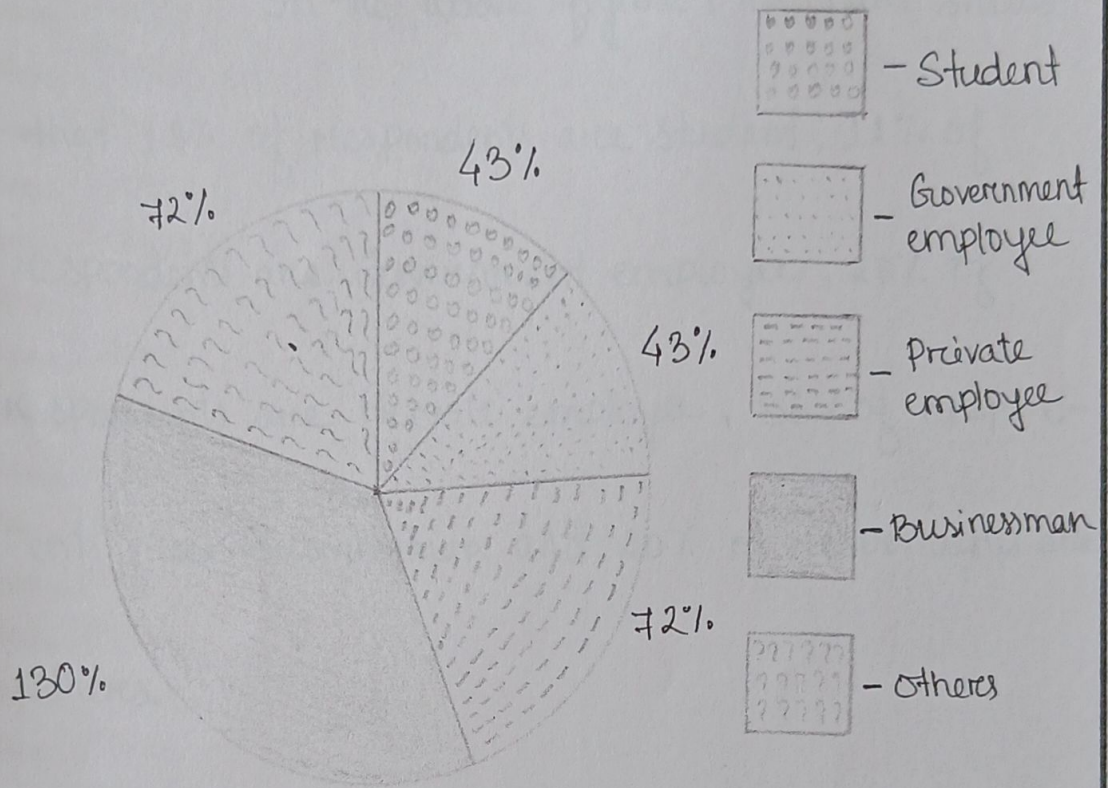


Fig-2.4 :- Analysis on Occupation of Customers

Interpretation:

In the above figure, the chart shows that 12% of respondents are student, 12% of respondents are Government employee, 20% of respondents are Private employee, 36% of respondents are Businessman and 20% of respondents are others.

Question - 2.2.5

Customer's Preference on Various Internet
Banking Service

Table - 2.5

Type of Banking service	No. of people	Percentage (%)
Traditional	5	20%
online	8	32%
Both	12	48%

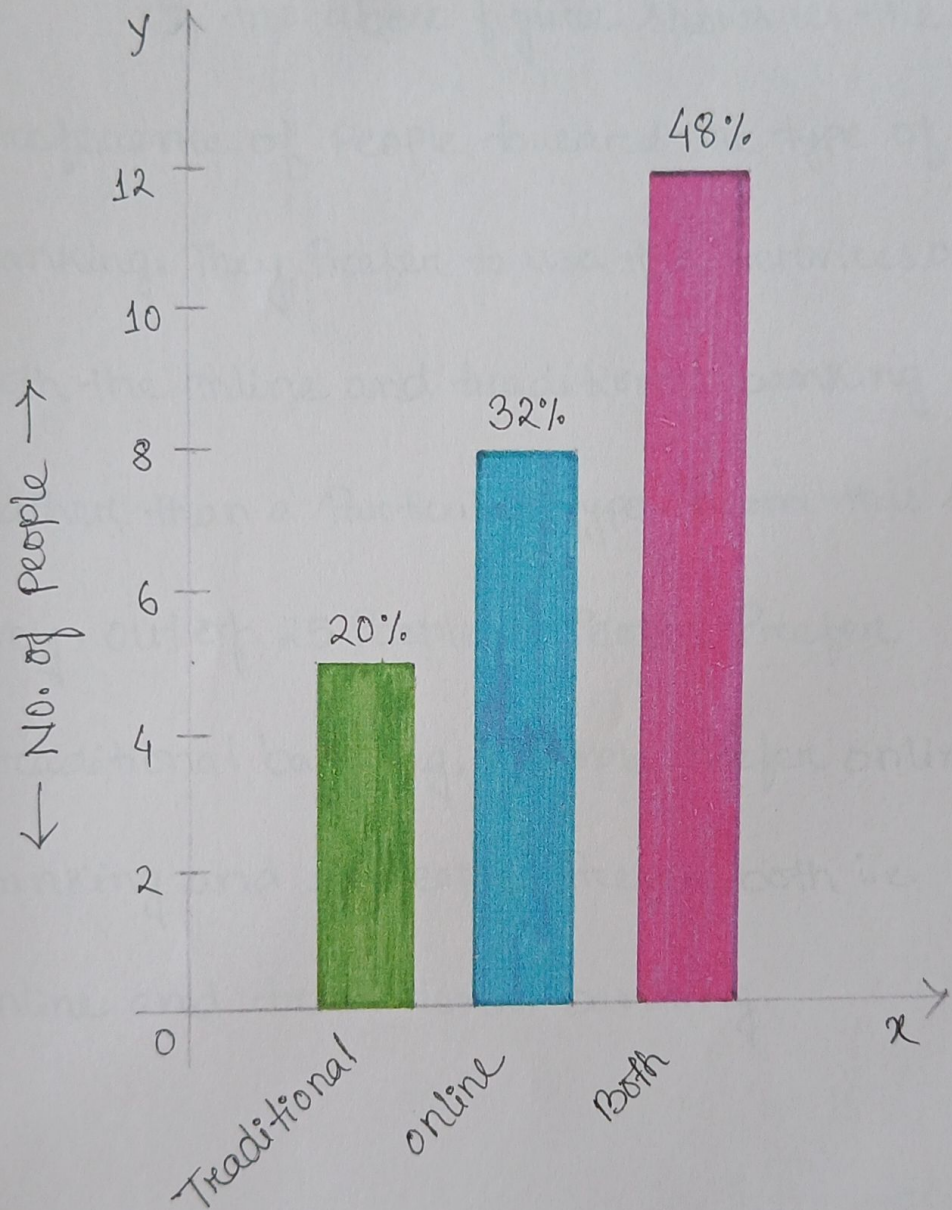


Fig-2.5 :- Customers Preference on various Internet Banking service

Interpretation:

In the above figure shows us the Preference of people toward the type of banking. They prefer to use the services of both the online and traditional banking rather than a particular type. From this survey, out of 25 people, 5 people prefer traditional banking, 3 people prefer online banking and 12 people prefer both i.e. online and traditional banking.

Question - 2.2.6

Do the people think that account is secure in Internet Banking?

Table - 2.6

Opinion	No. of people	Percentage (%)
Yes	11	44 %
No	7	28 %
Can't say	7	28 %

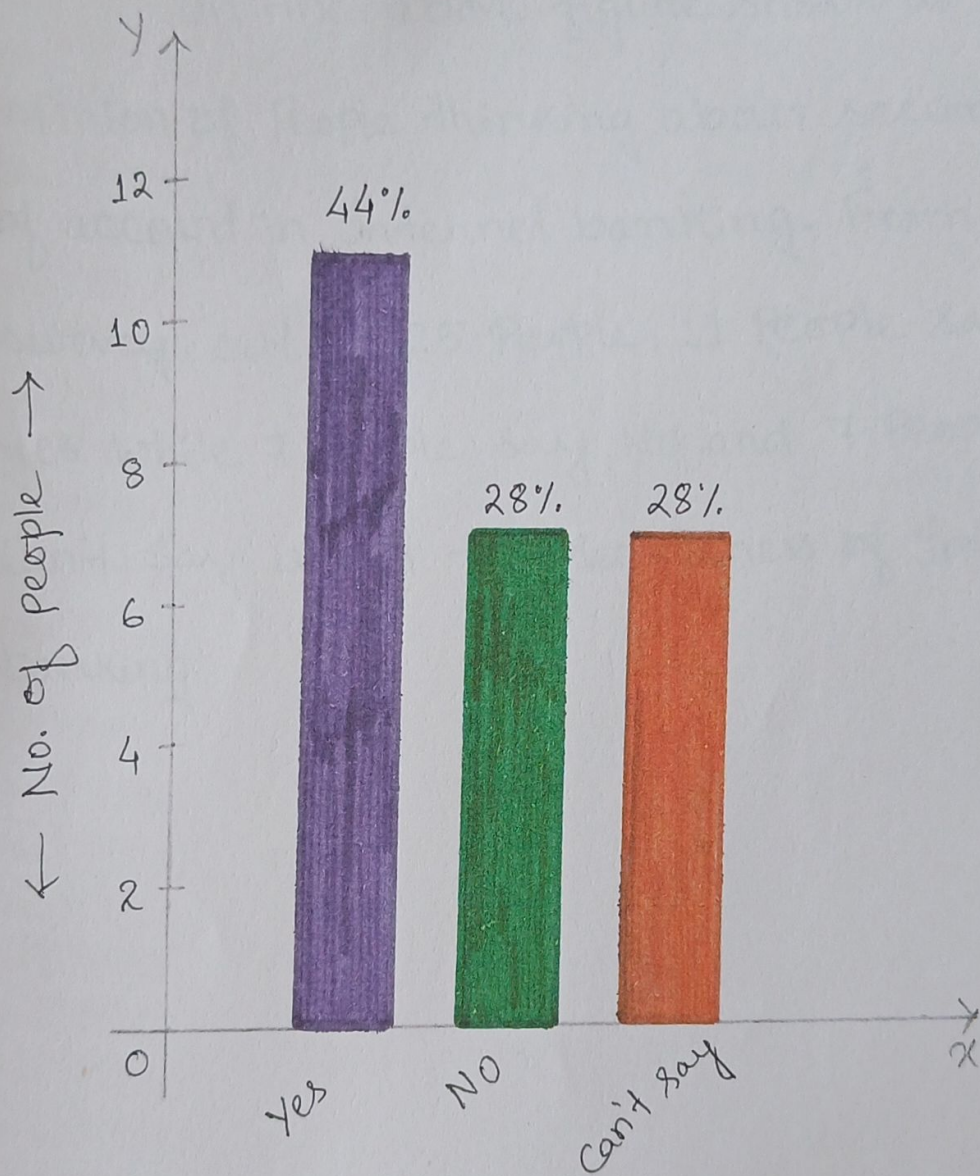


Fig-2.6 :- opinion of people about security of account in Internet banking.

Interpretation :

In the above figure shows us the opinion of People thinking about security of account in Internet banking. From this survey, out of 25 People, 11 People say Yes while 7 People say No and 7 People Can't say about the securceness of Internet banking.

Question - 2.2.7

Do People think online Banking is better than traditional banking?

Table - 2.7

opinion	No. of People	Percentage (%)
Yes	13	52 %
No	5	20%
Can't say	7	28%

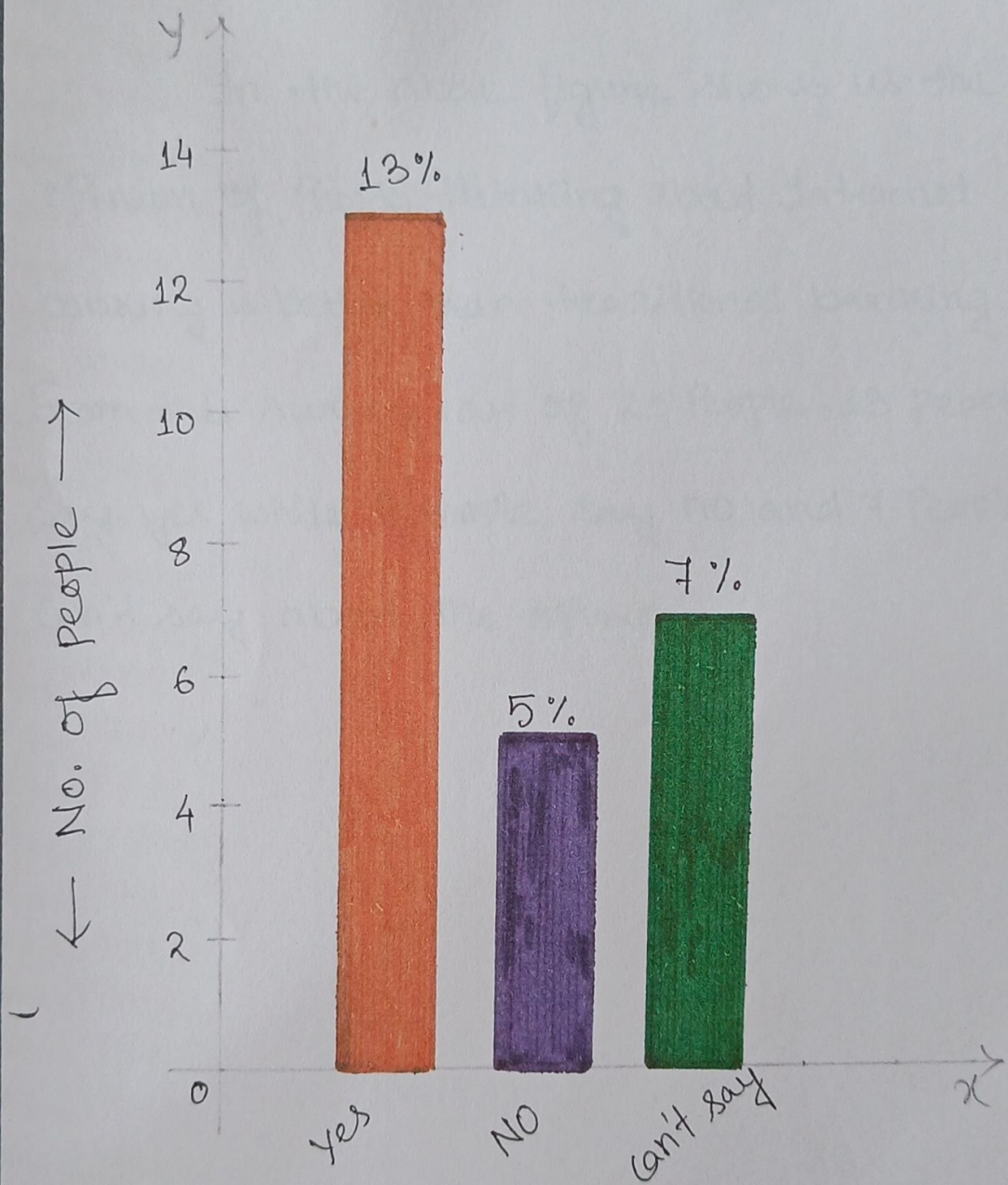


Fig-2.7 :- Opinion of people thinking about Internet banking is better than traditional banking.

Interpretation:

In the above figure shows us the opinion of people thinking about Internet banking is better than traditional banking.

From this survey, out of 25 people, 13 people say yes while 5 people say no and 7 people can't say about the opinion.

Question - 2.2.8

What type of transaction do People make in Internet Banking?

Table - 2.8

Type of transaction	No. of people	Percentage (%)
Check Balance	11	44%
Payment	7	28%
Transfer of fund	2	8%
Other	5	20%

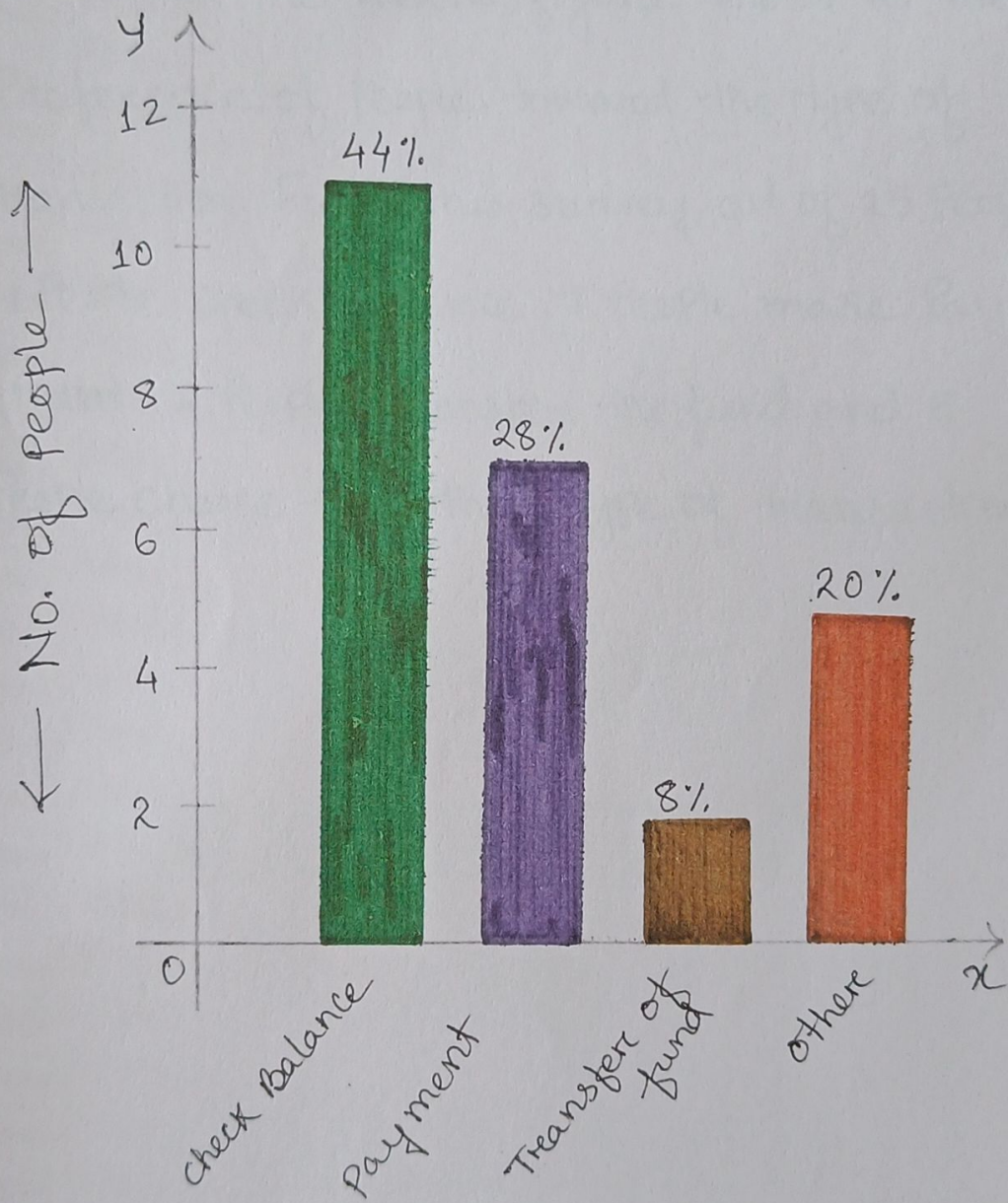


Fig-2.8 :- Type of transaction make in Internet Banking by People

Interpretation:

In the above figure shows us the Preference of People toward the type of transaction. From this survey, out of 25 People, 11 People check Balance, 7 People make Payment, 2 People transfer the fund and 5 People choose the other type of transaction.

CHAPTER-3

FINDINGS, SUGGESTIONS AND CONCLUSION

3.1 INTRODUCTION

This Chapter Presents the findings based on the data analysis. Conclusions are based on findings and overall observations during the study. The flow of chapter has been maintained by schedule designed for research. The chapter has divided into three major sections - Findings, Suggestions and Conclusion.

3.2 FINDINGS

1) Internet Banking services are used by majority of people in age group of 25-34 years

(Table No.-2.1)

2) There is less number of female who used

Internet banking services. Because they are still unaware about how to use banking services. It

also found that financial decision has been kept

in the hands of male counterpart. (Table No.-2.2)

3) The users of Internet banking services are

educated people. Among all, there is more

number of graduate people who are using

Internet banking services. (Table No.-2.3)

4) According to the analysis more numbers of Businessman are using Internet banking services.

(Table No. - 2.4)

5) It is found that most of the customers Preference on Internet banking services.

(Table No. - 2.5)

6) More number of customers said that internet banking services is secure. (Table No. - 2.6)

7) Customers Prefer transactions through Internet banking services than traditional banking services. (Table No. - 2.7)

8) Most of the People used Internet banking services for checking the balance in opposite to Payment or other types of transaction. (Table No. - 2.8)

3.3 SUGGESTIONS

1) Bank should motivate the age group of 35 to above years to use Internet banking services for their banking purposes.

2) Bank should adopt some new policies and incentives to the Internet banking customers for making large number of transactions.

3) Bank should improve the technical and physical accessibility of Internet banking services.

4) For the women (female) customers bank have to take necessary steps to use Internet banking services.

5) Bank should provide more facilities like training program, awareness camps to all types

of Customers.

6) Bank should make collaboration with other financial institution to collect their bill Payment Premium and other finance related matters online.

7) Bank should implement easy way to access online banking services very fluently.

8) Bank should improve the internet banking service quality of website design, home page of bank website and server availability.

3.4 CONCLUSION

Internet Banking offers a higher level of convenience for managing one's finances. However, it continues to present challenges to financial security and personal privacy. Many people have had their account details compromised, as a result of Internet banking. Thus, if one is going to use it for financial transactions, he should be aware of the risks involved. Awareness of the risks and problems enables him to take precautions for a more secure Internet banking experience. The Internet banking system is not only popular nationally, but also internationally, where a person can transfer

money through any part of the world. The

Internet banking system is useful for bankers

as well as customers of banks.

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QUESTIONNAIRE

Questions related to research study:

1) Age of the Respondents.

a) 18-24

b) 25-34

c) 35-44

d) 45-54

e) 55-above

2) Sex

a) Male

b) Female

c) other

3) Educational Status of the respondents.

a) illiterate

b) upto 10th Standard

c) upto 12th Standard

d) Graduate

e) Post graduate

4) Occupational Status of the respondents.

a) Student

b) Government employee

c) Private employee

d) Businessman

e) others

5) Internet Banking Service Preferred by Customers.

a) Traditional

b) Online

c) Both

6) Do the People think that account is secure in Internet banking?

a) Yes

b) NO

c) Can't say

7) Do people think online banking is better than Traditional Banking?

a) Yes

b) No

c) Can't say

8) What type of transaction do people make in Internet Banking?

a) Check Balance

b) Payment

c) Transfere of fund

d) Other