

**KURUKSHETRA UNIVERSITY**  
**Bachelor of Business Administration (BBA)**  
**Scheme of Examination**

Subject Code	Papers	External Marks	Practical	Internal Marks	Total Marks	Duration
<b>Semester -I</b>						
BBA-101	Business Organisation	90		10	100	3 Hrs
BBA-102	Business Accounting	90		10	100	3 Hrs
BBA-103	Managerial Economics-I	90		10	100	3 Hrs
BBA-104	Business Mathematics-I	90		10	100	3 Hrs
BBA-105	Hindi	90		10	100	3 Hrs
BBA-106	Computer Fundamentals	50	40	10	100	3 Hrs
BBA-107	Seminar				50	
<b>Semester -II</b>						
BBA-108	Principles of Management	90		10	100	3 Hrs
BBA-109	Analysis of Financial Statements	90		10	100	3 Hrs
BBA-110	Managerial Economics-II	90		10	100	3 Hrs
BBA-111	Understanding Social Behaviour	90		10	100	3 Hrs
BBA-112	Business Mathematics-II	90		10	100	3 Hrs
BBA-113	Business Communication-I	90		10	100	3 Hrs
BBA-114	Viva-Voce				50	
<b>Semester -III</b>						
BBA-201	Understanding Human Behaviour	90		10	100	3 Hrs
BBA-202	Micro Business Environment	90		10	100	3 Hrs
BBA-203	Business Statistics-I	90		10	100	3 Hrs
BBA-204	Management Accounting	90		10	100	3 Hrs
BBA-205	Fundamentals of DBMS and ORACLE	50	40	10	100	3 Hrs
BBA-206	Business Communication-II	90		10	100	3 Hrs
BBA-207	Seminar				50	

*Komika*  
*kuruk*

*[Signature]*  
Principal  
SNRL Jairam Girls College  
Lohar Majra, Kurukshetra

Subject Code	Papers	External Marks		Total	
<b>Semester -IV</b>					
BBA-208	Human Behaviour at work	90	10	100	3 Hrs
BBA-209	Macro Business Environment	90	10	100	3 Hrs
BBA-210	Business Statistics-II	90	10	100	3 Hrs
BBA-211	Marketing Management	90	10	100	3 Hrs
BBA-212	Financial Management	90	10	100	3 Hrs
BBA-213	Principles of Material Management	90	10	100	3 Hrs
BBA-214	Viva-Voce			50	

The students are required to undergo 6 to 8 weeks training in company/ organization of high repute. The students must obtain prior approval of the Principal before going for his/ her training. On completion each students will be required to submit training report not exceeding 60 to 70 pages which shall be evaluated in the Fifth Semester. Training Report must be submitted 15 days before the start of the 5<sup>th</sup> Semester Examination.

Subject Code	Papers	External Marks	Internal Marks	Total Marks	Duration
<b>Semester -V</b>					
BBA-301	Business Laws-I	90	10	100	3 Hrs
BBA-302	Principles of Retailing	90	10	100	3 Hrs
BBA-303	Principles of Banking	90	10	100	3 Hrs
BBA-304	Fundamentals of E-Commerce	90	10	100	3 Hrs
BBA-305	Export Procedure and Documentation	90	10	100	3 Hrs
BBA-306	Principles of Production Management	90	10	100	3 Hrs
BBA-307	Viva-Voce			50	
BBA-307-A	Training Report			100	
<b>Semester -VI</b>					
BBA-308	Entrepreneurship Development	90	10	100	3 Hrs
BBA-309	Business Laws-II	90	10	100	3 Hrs
BBA-310	Logistic Management	90	10	100	3 Hrs
BBA-311	Principles of Insurance	90	10	100	3 Hrs
BBA-312	Introduction to Financial Services	90	10	100	3 Hrs
BBA-313	Viva -Voce			50	

Kamla  
h. h.

Principal  
SNRL Jairam Girls College  
Lohar Majra, Kurukshetra

**SNRL Jairam Girls College, Lohar Majra, Kurukshetra**  
**B.B.A III (2023-24)**

S.No	College Roll No	Univ Roll No	Regn. No	Candidate Name	Father's Name
1	1212122010001	210002304	21-JL-141	SIMRAN TANWAR	SANJEEV KUMAR
2	1212122010002	210002302	21-JL-138	SHITAL DEVI	PAWAN KUMAR
3	1212122010003	210002303	21-JL-142	ARJAN KAUR	AMARJEET SINGH
4	1212122010004	210002301	21-JL-139	NIKITA	DEVI CHAND
5	1212122010005	210002305	21-JL-140	SONIYA RANI	BALBIR SINGH

  
Principal  
SNRL Jairam Girls College  
Lohar Majra, Kurukshetra

**A**  
**SUMMER TRAINING REPORT**  
**ON**  
**THE TOPIC**

**“CONSUMER BEHAVIOUR”**

**The kurukshetra Central  
Co-operative. Bank Ltd.  
(Sandholi branch)**

*In the partial fulfillment of the requirements of degree of*

**BACHELOR OF BUSINESS ADMINISTRATION**

**(Session 2021-2024)**

**Submitted to:**

**Dr. Karnika Gupta**

**Assistant Professor**

**& HOD, Commerce**

**Submitted by:**

**Simran Tanwar**

**Uni.Roll.No.210002304**

**BBA Final Year**

**S.N.R.L. JAIRAM GIRLS COLLEGE LOHAR MAJRA  
KURUKSHETRA**



# THE KURUKSHETRA CENTRAL CO-OP. BANK LTD.

Branch Sandholi Branch  
& Murtzapur

H.O. : KURUKSHETRA

Email : kccbkurukshetra@yahoo.com

Phone : 290160, 290643, 294439

Fax : 01744-290643

Ref. No. ....

Dated. 06/09/2023

To Whom IT May CONCERN

Certified that Miss Simran Tanwar Roll no 1212122010001, & Adhar Card no 230357425622, BBA(5<sup>th</sup> Sem.) Student of SNRL Jai Ram Girls college Lohar Majra ,kurukshetra has successfully undergone training from Dated 07.07.2023 to 24.08.2023 at our Sandholi Branch.

She showed keen interest in learning through observation and practice during her stay with us. We found her conduct excellent. We wish success in her future career.

For The Kurukshetra Central Co-op. Bank Ltd

Branch Manager  
SANDHOLI BRANCH

06/09/23

## DECLARATION

I Simran Tanwar Solemnly declare that the report of the project work Entitled "A STUDY ON CONSUMER BEHAVIOUR WITH REGARD TO CO-OPERATIVE BANK, SANDHOLI, KURUKSHETRA " is based on my own work Carried out during the summer training under the supervision of my project guide *Dr. Karnika Gupta (H.O.D), Department of Commerce, S.N.R.L. Jairam Girls College, Lohar Majra, Kurukshetra*. I assert that the statement made and conclusions drawn are an outcome of the report work. I further declare that to the best of my knowledge and belief that the report does not contain any part of any work which has submitted for the award of any other degree in this University or any other University.

Date: 20/11/2023

Place: Kurukshetra

*Simran Tanwar*

Simran Tanwar

BBA final year

Uni. Roll no. 210002304

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- Declaration
- Acknowledgements

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## **CHAPTER- 1**

### **INTRODUCTION TO INDUSTRY**

#### **BANKING HISTORY**

Banking in India originated in the mid of 18<sup>th</sup> century. Among the first banks were the bank of Hindustan, which was established in 1770 and liquidated in 1829-32; and the General Bank of India, established in 1786 but failed in 1791.

The largest and the oldest bank which is still in existence is the state bank of India(SBI). It originated and started working as the Bank of Calcutta in mid- June 1806. In 1809, it was renamed as the Bank of Bengal. The was one of the three banks founded by a presidency government, the other two were the bank of Madras in 1843. Three banks were merged in 1921 to form the Imperial Bank of India, which upon India's independence, became the state bank of India in 1955. For many years, the presidency bank had acted as quasi-central banks, as did their successors, until the Reserve Bank of India was established in 1935, under the Reserve Bank of India Act, 1934.

In 1960, the State Bank of India was given control of eight state- associated banks under the state of India (Subsidiary Banks) Act, 1959. However the merger of these associated banks with SBI went into effect on 1 April 2017. In 1969, the government of India nationalized 14 major private banks in India, In 1980, 6 more private banks were nationalized. These nationalized banks are the majority of lenders in the Indian economy. They dominate the banking sector because of their large size and widespread network.



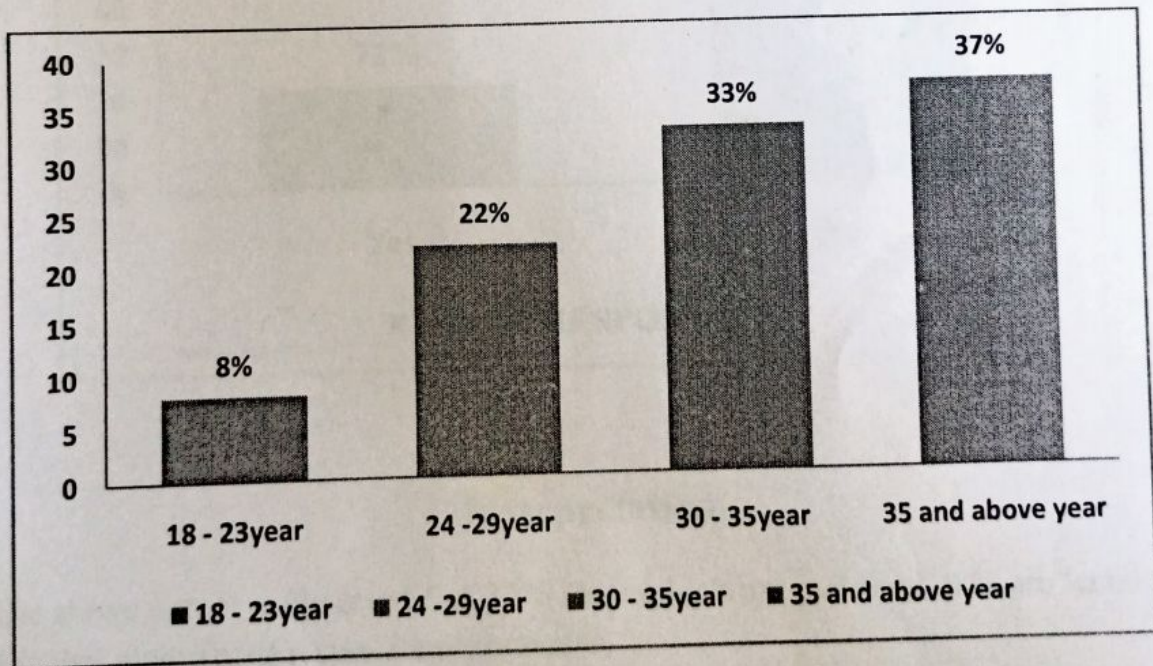
## CHAPTER-4

### DATA ANALYSIS AND INTERPRETATION

TABLE NO 4.1

What is the age of respondents?

PARTICULARS	NO. OF RESONDENT	PERCENTAGE
18 - 23year	8	8%
24 -29year	22	22%
30 - 35year	33	33%
35 and above year	37	37%
Total	100	100%



### Interpretation

From the table and graph above it can be seen that 8% respondent's age are 18 to 23 years, 22% respondent's age are 24 to 29 years. 33% respondent's age are 30 to 35 years. 37% respondent's age are 35 to above years.

## ANNEXTURE

### QUESTIONNAIRE

Dear Respondent. I would be extremely thankful if you spare some time in answering the following questions. All the facts disclose by you will be used for academic purpose only.

**Personal Details:-**

- Name \_\_\_\_\_
- Address \_\_\_\_\_
- Gender \_\_\_\_\_
- Age \_\_\_\_\_
- Occupation \_\_\_\_\_

- What is the age of respondents ?
  - (a) 18-23 year
  - (b) 24-29 year
  - (c) 30-35 year
  - (d) and above year
- What is the gender of respondents?
  - (a) Male
  - (b) Female
- What is the occupation of respondent?
  - (a) Business man
  - (b) Job builder
  - (c) Farmers
  - (d) Other
- According to you Banking is?
  - (a) A saving scheme with good return
  - (b) Money security
  - (c) A financial security for the family
  - (d) All the above
- Which type of account do you have?
  - (a) Saving account
  - (b) Fixed deposit
  - (c) Both
  - (d) Others
- Have you taken ever any loan from this bank?
  - (a) Yes
  - (b) No
- Which type of interest rate do you prefer?
  - (a) Yearly
  - (b) Half yearly
  - (c) Monthly
- Do you avail any appreciation from this bank for being a good customer?.
  - (a) Yes
  - (b) No

- How do you come to know about the schemes and services of co-operative bank?
  - (a) Personal visit
  - (b) Advertisement
  - (c) Words of mouth
  - (d) Other
- According to you what are the weak points of Central Co-operative bank facility?
  - a) Not Online facilities
  - b) Not ATM facility
  - c) Low interest rate
  - d) All the above
  - e) No any weak point
- Do you think that computerized banking is essential of modern banks?
  - a) Strongly Disagree
  - b) Somewhat Agree
  - c) Somewhat Disagree
  - d) Neutral
- Do you agree that image of the bank is has its influence on the customer?
  - a) Agree
  - b) Disagree
- Any suggestion for Central Co-Operative Bank.

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**Thank you for sparing your valuable time**