

**“FINANCIAL PERFORMANCE OF SELECT PSUs OF INDIA PRE &  
POST DISINVESTMENT”**



Dissertation Submitted to

S.S.A Govt. College of Arts and Commerce Virnoda, Pernem- Goa.

For partial fulfillment for the Degree of

Master of Commerce (M.com)

Submitted By

**Mast. Aftab Sayed**

**Roll No. — 21731**

Under the guidance of

**Asst. Professor: Ms. Cherrie Joao**

Department of Commerce,

Course: Dissertation

Course Code: COO450

Sant Sohirobanath Ambiyee Government College of Arts & Commerce,

Virnoda, Pernem – Goa

2022-23



*Handwritten signatures and names:*  
H. Quintal) (Akshay Sakhekar) (Samiksha Naik)

## DECLARATION

I, **Mast Aftab Sayed** the student of M.com in Accounting and Finance of Sant Sohirobanath Ambiyee Government College of Arts & Commerce Virnoda, Pernem – Goa, hereby declare that the dissertation entitled “**Financial Performance of Select PSUs of India Pre & Post Disinvestment**” has been composed by me and it has not previously formed the basis for the award of any degree or any similar title in Goa University or elsewhere.

Date:

Place: SSA Government College  
Of Arts & Commerce, Virnoda  
Pernem- Goa.

Mast. Aftab Sayed

Master of Commerce

Semester IV

(Accounting and Finance)

**“The Influence of Social Media on Consumer’s Travel  
Planning and Destination Choice – A Study of Goan Youth”**



Submitted to Goa University in Partial  
Fulfilment of Requirement for the Award of  
The Degree Master of Commerce (M.com)

By

Ms. Mahima M. Gaonkar

Roll.no:- 21710

Under the guidance of

Ms. Cherrie Joao

Assistant Professor

Course :- Dissertation

Course Code :- C00450

Year :- 2022-2023

Post Graduate Department of Commerce,  
Sant Sohrobanath Ambiye Government College of Arts and Commerce  
Virnoda, Pernem-Goa.

*Assessed*

*Assessed*

*Assessed*

*Assessed*

### Declaration

I, Miss. Mahima M. Gaonkar the student of M.Com in Business Management of Sant Sohrobanath Ambiyee, Government College of Arts and Commerce Virnoda, Pernem Goa, hereby declare that the dissertation entitled 'THE INFLUENCE OF SOCIAL MEDIA ON CONSUMER'S TRAVEL PLANNING AND DESTINATION CHOICE - A STUDY OF GOAN YOUTH' has been composed by me and it has not previously formed the basis for the award of any degree or any other similar title in Goa University or elsewhere.

Date:-

Place:-Pernem Goa

Mahima Manohar Gaonkar  
Master of Commerce  
Semester IV  
(Business Management)

**“A STUDY ON AWARENESS AND PERCEPTION TOWARDS MUTUAL FUND:  
SPECIAL REFERENCE TO MUTUAL FUND ”**



**Dissertation Submitted To**

**Goa University**

**In Partial Fulfillment of Requirement For**

**The Award of The Degree of Master of Commerce**

**In**

**Accounting And Finance**

**Submitted By**

**Ms. Divya Surabhi**

**Roll No. 21737**

**Under The Guidance of**

**Ms. Steffi Quintal**

**Assistant Professor**

**Course: Dissertation**

**Course Code COO450**

**Post-Graduate Department of Commerce**

**Sant Sohibanath Ambiyee Government College of Arts and Commerce**

**Virnoda, Pernem, Goa.**

**2022-23**



*Divya  
Surabhi  
20/04/23*

*Divya  
Surabhi  
20/04/23*

## DECLARATION

I, Miss Divya Surabhi, the student of M.Com in Accounting and finance of Sant sohirobanath AMBIYE Government College of Arts and Commerce Virnoda, Pernem-Goa, hereby state that the dissertation named "**A study on awareness and perception towards Mutual Fund: special reference to North Goa**" has been composed by me and it has not once formed the basis for the award of any degree or any other identical title in Goa University.

Date: 20/04/2023

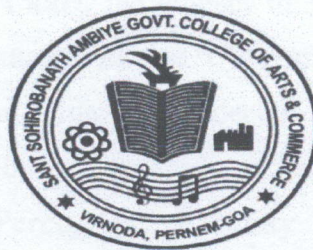
Place: SSA Government  
of Arts & Commerce,  
(Accounting and Finance)



Divya Surabhi

Master of Commerce College  
Semester IV Virnoda, Pernem-Goa

**“IMPACT OF SOCIAL MEDIA ADVERTISEMENTS ON PURCHASE INTENTION OF CUSTOMERS AND THEIR PERCEPTION: A STUDY IN NORTH-GOA”**



Dissertation Proposal Submitted To

Goa University

In Partial Fulfilment of Requirement For

The Award of The Degree  
of Master of Commerce In

Accounting And Finance

Submitted By

**Ms. Siddhi R. Chari**

Under The Guidance of

**Miss Steffi Quintal**

Assistant Professor in Commerce

**Course: Dissertation**

**Course Code COO450**

**Post-Graduate Department of Commerce**

**Sant Sohirobanath Ambiyé Government College of  
Arts and Commerce Virnoda, Pernem, Goa.**

2022-23



*Book  
Assessed  
(C. Myra Pereira)*

*Book  
Assessed*

*(Ms. Samiksha Naik)*

# DECLARATION

I, **Miss. Siddhi Rohidas Chari**, the student of M.Com in Accounting and Finance of Sant Sohirobanath Ambiyee Government College of Arts and Commerce Virnoda, Pernem –Goa, hereby declare that the dissertation entitled **“Impact Of Social Media Advertisements On Purchase Intention Of Customers And Their Perception: A Study In North-Goa”** has been composed by me and it has not previously formed the basis for the award of any degree or any other title in Goa University or elsewhere.

Date:

Place: SSA Government College  
Of Arts & Commerce, Virnoda,  
Pernem - Goa

Siddhi Rohidas Chari

Master of Commerce

Semester IV

(Accounting and Finance)



**“IMPACT OF CENTRAL DIRECT TAX AND CENTRAL INDIRECT  
TAX ON SELECTED MACROECONOMIC INDICATORS IN INDIA”**



**Submitted to Goa University in partial  
Fulfillment of requirement for the award of  
The Degree Master of Commerce**

**By**

**Mr. Gauresh G. Chopdekar**

**Roll No. - 21705**

**Under the guidance of**

**Asst. Professor Sanchali S. Salgaonkar  
Department of Commerce**

**Course: - Dissertation Course**

**Code: - COO450**

**Year: - 2022-2023**

**Post Graduate Department of Commerce**

**Sant Sohirobanath Ambiyee Government College of Arts and Commerce**

**Virnoda, Pernem - Goa.**



*(Ashay Sakherkar)*

*(Mrs. Soimahi Naik)*

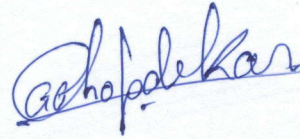
*(Mrs. Steffi Quinlan)*

## DECLARATION

I, Mr. Gauresh G. Chopdekar the student of M.com in Accounting and finance of Sant Shirobanath Ambiye Government College of Arts and Commerce Virnoda, Pernem-Goa, hereby declare that the dissertation entitled "Impact Of Central Direct Tax And Central Indirect Tax On Selected Macroeconomic Indicators In India" has been composed by me and it has not previously formed the basis for the award of any degree or any other similar title in Goa University or elsewhere.

Date: 20<sup>th</sup> April/2023

Place: S.S.A. Govt. College  
Of Arts & Commerce  
Virnoda, Pernem Goa



Gauresh G. Chopdekar

Master of Commerce

Semester IV

(Accounting and Finance)

**“AN ANALYSIS OF PRICE DISCOVERY AND HEDGING  
EFFECTIVENESS IN COMMODITY MARKET”**



**Dissertation Submitted To  
Goa University**

**In Partial Fulfilment of Requirement of Award of  
The Degree Master of Commerce**

**In**

**Accounting and Finance**

**Submitted By**

**Ms. Shrutika. Sunil. Lotlekar**

**Roll no:21716**

**Under the Guidance of**

**Asst. Professor Ms. Mrunali M. Jambotkar**

**Year: 2022-2023**

**Course:- Dissertation**

**Course code:- COD450**

**Post Graduate Department of Commerce**

**Sant Sohirobanath Ambiyee Government College of Arts & Commerce  
Virnoda, Pernem, Pernem-Goa. 2021-2022**

*Ashay Sakharakar*

*(Sheffi Quinral)*

*(Samrisha Nask)* *(Chemi Jous)*



**“AN ANALYSIS OF PRICE DISCOVERY AND HEDGING  
EFFECTIVENESS OF NSE BANK NIFTY INDEX”**



**Dissertation Submitted To  
Goa University**

**In Partial Fulfilment of Requirement of Award of  
The Degree Master of Commerce**

**In**

**Accounting and Finance**

**Submitted**

**By Mr. SAHIL TENDULKAR**

**Roll No. 21740**

**Under the Guidance of**

**Miss. Mrunali Jambotkar**

**Assistant Professor of Commerce**

**Course:- Dissertation**

**Course code:- C00450**

**Post Graduate Department of Commerce**

**Sant Sohirobnath Ambiyee Government College of Arts & Commerce**

**Virnoda, Pernem, Pernem-Goa.**

**2022-2023**



*Assessed*

*Mrunal  
Jambotkar*

*Assessed  
Myron Pereira*

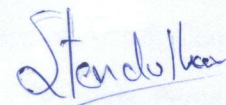
*Assessed  
Steph Quinlan*

## DECLARATION

I, Mr. SAHIL TENDULKAR a student of M.com in Accounting and Finance of Sant Sohirobanath Ambiye Government College of Arts and Commerce Virnoda, Pernem-Goa, hereby declare that the dissertation entitled “AN ANALYSIS OF PRICE DISCOVERY AND HEDGING EFFECTIVENESS OF NSE BANK NIFTY INDEX” has been composed by me and it has not previously formed the basis for the Award of any degree or any other similar title in Goa University or elsewhere

Date: 17-04-2023

Place: Pernem - Goa



Mr. SAHIL TENDULKAR

Master of Commerce

Semester IV (Accounting & Finance)

**“GREEN ENVIRONMENTAL AWARENESS AND PERCEPTION TOWARDS ECO-FRIENDLY PRODUCTS IN GOA”**



**DISSERTATION SUBMITTED**

**TO**

**GOA UNIVERSITY**

**In Partial fulfilment of the Degree of “Master of Commerce”**

**BY**

**PRADNYA PATRE**

**Roll No.: 21726**

**UNDER THE GUIDANCE OF**

**MRS. STALLY PEREIRA, ASSISTANT PROFESSOR**

**AND**

**MR. MYRON PEREIRA, ASSISTANT PROFESSOR**

**Course:- Dissertation**

**Course Code:- COO450**

**Year: 2022-2023**

**Post Graduate Department of Commerce**

**Sant Sohirobanath Ambiyee Government College of Arts and Commerce**

**Virnoda Pernem-Goa**

**GOA UNIVERSITY**



*assessed  
steffi Quintal*

## DECLARATION

I the undersigned, PRADNYA PATRE, a student of M.com in Financial Accounting of Sant Sohrobanath Ambiye Government College of Arts and Commerce Virnoda, Pernem-Goa, do hereby declare that the project entitled, '**Green Environmental Awareness And Perception Towards Eco-friendly Products In Goa**' has been composed by me under the guidance of **MRS. STALLY PEREIRA AND MR. MYRON PEREIRA** towards partial fulfilment of the degree of **Master of Commerce**, and has not previously formed the basis for the award of any degree or diploma or any other similar title in Goa University or elsewhere"

Date: 20/04/2023

Place: SSA Government College  
of Arts and Commerce, Virnoda,  
Pernem-Goa



Pradnya Patre  
MCOM (II) Semester IV  
(ACCOUNTING AND FINANCE)

**COMPARATIVE STUDY ON CONSUMER BUYING BEHAVIOUR TOWARDS  
SPECIFIC FMCG PRODUCERS**



**DISSERTATION SUBMITTED**

**TO**

**GOA UNIVERSITY**

In Partial Fulfilment of the Degree of "Master of Commerce"

**BY**

**DIPTI DIGAMBAR PARAB**

**Roll No.: 21722**

**UNDER THE GUIDANCE OF**

**MS. STALLY PEREIRA, ASSISTANT PROFESSOR**

**CO-GUIDE**

**MR. MYRON PEREIRA, ASSISTANT PROFESSOR**

**Course:- Dissertation**

**Course Code:- COO450**

**Year:- 2022-2023**

**Post Graduate Department of Commerce**

**SANT SOHIROBANATH AMBIYEE GOVERNMENT COLLEGE OF ARTS AND  
COMMERCE**

**Virnoda Pernem- Goa**

*Naik*  
Assessed

(Samiksha Naik)

*Naik*

Ms. Sumahi Naik





## DECLARATION

I the undersigned, **Dipti Digambar Parab**, the student of M.com Accounting & Finance of Sant Sahirobanath Ambiyee Government College of Arts & Commerce Virnoda Pernem Goa, do hereby declare that the dissertation entitled, '**Comparative Study On Consumer Buying Behaviour Towards Specific FMCG Producers.**' Is an original and independent research work carried out during the period of 2022-23 under the guidance of **Ms. Stally Pereira & co-guide Mr. Myron Pereira** towards partial fulfilment of the degree of **Master of Commerce**, and has not previously formed the basis for the award of any degree or diploma or any other similar title in Goa University or elsewhere"

Date: 20-04-2023

Place: SSA Government College of  
Arts & Commerce Virnoda,  
Pernem-Goa



**Dipti Parab**  
MCOM (II) Semester IV  
(ACCOUNTING & FINANCE)

IMPACT OF ECONOMIC GROWTH, ENERGY CONSUMPTION AND  
FOREIGN DIRECT INVESTMENT (FDI) ON ENVIRONMENTAL  
QUALITY IN INDIA



Dissertation submitted to

Goa University

In Partial Fulfilment of Requirement for the Award of  
The Degree of Master of Commerce

In

Accounting and Finance

By

Ms. Freeda Mascarenhas

Roll no. 21717

Under the guidance of:

Mr. Akshay Sakharkar

Assistant Professor in Commerce

Course: Dissertation

Course Code: C00450

Post Graduate Department of Commerce

Sant Sohrobanath Ambiyee Govt. College Of Arts And Commerce Virnoda  
Pernem Goa

Year - 2022-2023

Assessed  
Freeda  
Myron Pereira

Assessed  
Naik  
(Samiksha Naik)

Naik  
Saimati Naik



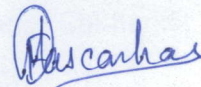
## DECLARATION

I, **Ms. Freeda Mascarenhas** the student of M.com (Accounting and Finance) of Sant Sohrobanath AMBIYE Government College of Arts and Commerce Virnoda, Pernem-Goa, hereby declare that the dissertation entitled "**Impact of economic growth, energy consumption and foreign direct investment (FDI) on Environmental Quality in India**" has been composed by me and it has not previously formed the basis for the award of any degree or any other similar title in Goa University or elsewhere.

Date: 20/04/2023 .

Place:

Govt. College Of Arts & Commerce,  
Virnoda, Pernem-Goa



Freeda Mascarenhas

Master of Commerce

Semester IV

(Accounting and Finance)

**“A STUDY ON FOOD WASTE MANAGEMENT IN  
HOTELS IN GOA”**



**Dissertation submitted to Sant Sohirobanath Ambiyé Government  
College of Arts and Commerce, Virnoda, Pernem Goa,**

**For the Award of**

**THE DEGREE MASTER OF COMMERCE**

**Submitted By**

**Miss. Jyoti Patil**

**Course: - Dissertation**

**Course Code: - COO 450**

**Roll No: 21724**

**Under The Guidance of**

**MISS SRIMATI NAIK**

**Assistant Professor**

**Department of Commerce**

**Sant Sohirobanath Ambiyé  
Government College of Arts and Commerce  
Virnoda, Pernem-Goa**

**Year: - 2022-2023**



*(Ashley Sakharke)*

*(Cherri Joao)*

## DECLARATION

I, Miss Jyoti Patil, hereby declare that the dissertation titled “**A Study on Food Waste Management in \_\_\_\_\_ Hotels in Goa**” is an independent and original research work carried out between 2022 and 2023 under the guidance of **Srimati Naik Professor Sant Sohirobanath Ambiye Government College of Arts and Commerce Virnoda Pernem – Goa** and to the best of my knowledge this work has not formed earlier the basis for the award of my degree or any degree or similar other title or any candidate in Goa University or any other University.

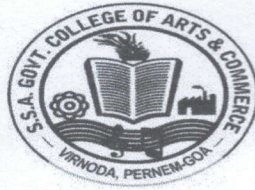
Date: 20/04/2023

Place: Sant Sohirobanath  
Ambiye Government College  
of Arts and Commerce Virnoda  
Pernem- Goa

Jyoti Patil

Master of Commerce  
Semester IV  
(Accounting)

“A STUDY ON THE AWARENESS AND PERCEPTION OF CRYPTO  
CURRENCY IN GOA”



Dissertation Submitted to Sant Sohirobanath Ambiye Government College of  
Arts and Commerce, Virnoda, Pernem Goa,

For the Award of

THE DEGREE MASTER OF COMMERCE

Submitted By

MS. SIDDHI PANDARINATH FADTE

Course: Dissertation

Course Code: C00450

Roll No: 21708

Under the Guidance of

Ms. SRIMATI NAIK

Assistant Professor

Department Of Commerce

Sant Sohirobanath Ambiye

Government College of Arts and Commerce

Virnoda, Pernem – Goa

Year: 2022-2023



Assessed  
Ratna  
Myron Perera

(Akshay Sakharke)

Chitraji (Quintal)

# Declaration

I Ms. SIDDHI PANDARINATH FADTE, the student of M.com in Accounting and Finance of Sant Sohirobanath Ambiye Government College of Arts and Commerce Virnoda, Pernem – Goa, hereby declare that the dissertation titled “A Study on the Awareness and Perception of Crypto Currency in Goa” is an original and independent research work carried out during the period of 2022-23 under the supervision and guidance of Ms. Srimati Naik Assistant Professor Sant Sohirobanath Ambiye Government College of Arts and Commerce Virnoda, Pernem – Goa and to the best of my knowledge this work has not previously formed the basis for the award of any degree, diploma, fellowship, or similar other title or any candidate in Goa University or any University. The references made to the previous work have been stated clearly and duly acknowledged in the references of the list.

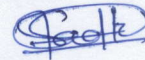
20/04/2023

Date: Siddhi Pandarinath Fadte

Place: Sant Sohirobanath Ambiye

Government College of Arts and Commerce

Virnoda, Pernem – Goa



Master of Commerce

Semester IV

(Accounting and Finance)

**“A STUDY ON THE PERCEPTION, SATISFACTION ANALYSIS AND THE  
PROBLEMS FACED BY THE FARMERS IN NORTH GOA”**



**Dissertation Submitted To**

**Goa University**

**In Partial Fulfilment of Requirement for the Award of**

**The Degree of Master of Commerce**

**In**

**Accounting And Finance**

**Submitted By**

**Ms. Gunja Prajapati**

**Roll No. 21727**

**Under The Guidance of**

**Dr. Roshan Usapkar**

**HOD, Dept of Commerce & M. Com Coordinator**

**Course: Dissertation**

**Course Code COO450**

**Post-Graduate Department of Commerce**

**Sant Sohirobanath Ambiyee Government College of Arts and Commerce**

**Virnoda, Pernem, Goa.**

**2022-23**



*assessed*  
(Steffi Quintal)

*Naik*  
*assessed*  
(Samiksha Naik)

*Assessed*  
(Mr. Akshay Sakhanka)



## DECLARATION

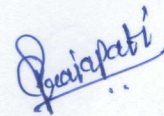
I, Miss Gunja Prajapati, the Student of M.com in Accounting and Finance of Sant Sohrobanath Ambiye Government College of Arts and Commerce Virnoda, Pernem- Goa, hereby declare that the dissertation entitled "**A Study on The Perception, Satisfaction Analysis and The Problems Faced by The Farmers in North Goa**" has been composed by me and it has not previously formed the basis for the award of any degree or any other similar title in Goa University or elsewhere.

**Date:**

**Place:**

**Semester**

(Accounting and Finance)



Gunja Prajapati

Master of Commerce

**“An Empirical Analysis on Performance of Select Mutual Funds in India: Equity Funds”**



**Dissertation submitted to**

**Goa University**

**In Partial Fulfilment of Requirement for the Award of**

**The Degree Master of Commerce**

**In**

**Accounting and Finance**

**By**

**Mr. Sushant Chodankar**

**Roll no. 21703**

**Under the guidance of:**

**Dr Roshan Usapkar**

**Assistant Professor in Commerce**

**Course: Dissertation**

**Course Code:**

**Year: 2022-23**

**Post Graduate Department of Commerce**

**Sant Sohirobanath Ambiyee Government College of Arts & Commerce Virnoda,**

**Pernem- Goa.**



*Assessed*  
*(Ms. Steffi Quintal)*

## Declaration

I, **Mr. Sushant Umesh Chodankar**, the student of M.Com. in Accounting and Finance of Sant Sohirobanath Ambiye Government College of Arts and Commerce, Virnoda, Pernem -Goa, hereby Declare that the dissertation entitled “**An Empirical Analysis On Performance Of Select Mutual Funds In India: Equity Funds**” has been composed by me and it has not previously formed the basis of the award of any other similar title in Goa University or elsewhere. I declare that this research paper is original work, and all sources of information used in this paper have been properly cited. We have not submitted this work, or any part of it, for publication.

Date:

Place: S.S.A.  
Government College of  
Arts and Commerce,  
Virnoda, Pernem – Goa.

Sushant Umesh Chodankar  
Master of Commerce  
(Accounting and Finance)

**“A STUDY ON MERGERS AND ACQUISITIONS IN THE  
INDIAN BANKING SECTOR”**

e



**Submitted to Goa University in partial  
Fulfillment of requirements for the award of  
The Degree Master of Commerce**

**By**

**Ms. Nikita Comello**

**Roll No. – 21706**

**Under the guidance of**

**Asst. Professor Sanchali S. Salgaonkar  
Department of Commerce**

**Course: - Dissertation Course**

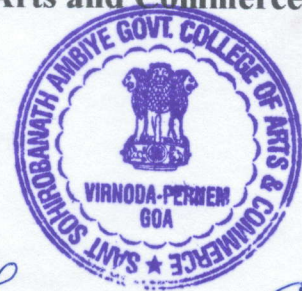
**Code: - COD450**

**Year: - 2022-2023**

**Post Graduate Department of Commerce**

**Sant Sohirobanath Ambiyee Government College of Arts and Commerce**

**Virnoda, Pernem - Goa.**



**Dast**

*(Anshay Sakharau)*

*(Steph. Quistal)*

*(Cherri Joao) (Sanksha Nask)*

## DECLARATION

I, Ms. Nikita Comello the student of M.com in Accounting of Sant Sohrobanath Ambiye Government College of Arts and Commerce Virnoda, Pernem-Goa, hereby declare that the dissertation entitled **“AN EVENT STUDY ON MERGERS AND ACQUISITIONS IN THE INDIAN BANKING SECTOR”** has been composed by me and it has not previously formed the basis for the award of any degree or any other similar title in Goa University or elsewhere.

Date: 20/04/2023

Place: S.S.A. Govt. College  
of Arts & Commerce  
Virnoda, Pernem Goa

Nomello

Nikita Comello

Master of Commerce

Semester IV

(Accounting and Finance)

**“A STUDY ON SUPPLY CHAIN MANAGEMENT OF GOA STATE  
COOPERATIVE MILK PRODUCERS’ UNION (GOA DAIRY) WITH  
REREFERENCE TO PERNEM TALUKA”**



Dissertation Submitted to  
S.S.A Government College of Arts and Commerce Virnoda, Pernem- Goa.

For partial fulfillment for the Degree of  
Master of Commerce (M.com)

In

Business Management

Submitted By

Ms. Ambrin Hebsur

Roll No. 21711

Under the guidance of

Ms. Samiksha Naik

Department of Commerce,

Course: Dissertation

Course Code COO450

Post-Graduate Department of Commerce

Sant Sohirobanath Ambiyee Government College of Arts and Commerce

Virnoda, Pernem, Goa.

2022-23



## Declaration

I, Miss. Ambrin Hebsur student of M.Com in Business Management of Sant Sohirobanath Ambiyé, Government College of Arts and Commerce Virnoda, Pernem Goa, hereby declare that the dissertation entitled

“A STUDY ON SUPPLY CHAIN MANAGEMENT OF GOA STATE COOPERATIVE MILK PRODUCERS’ UNION (GOA DAIRY) WITH REREFERNCE TO PERNEM TALUKA”

Has been composed by myself and it has not previously formed the basis for the award of any degree or any other similar title in Goa University or elsewhere.

Date:-

Place: - Pernem Goa



Ambrin Hebsur  
Master of Commerce  
Semester IV  
(Business Management)