

**KARNATAK UNIVERSITY, DHARWAD**



**PROJECT REPORT ON**

**A STUDY ON TAX PLANNING ON GOVERNMENT  
AND NON GOVERNMENT EMPLOYEES IN  
WEST HUBLI.**

*Submitted in Partial Fulfillment of the Requirement for  
the Award of the Degree of  
**BACHELOR OF BUSINESS ADMINISTRATION***

Submitted by

**Miss. AFRIN BANU HULKOTI**

**VI Sem**

Reg No. : 18N10301

Institution Guide

**Prof. Sadiq Adur**

Teaching Faculty

Anjuman-e-Islam's

Nehru B.B.A. And B.C.A. College,

Ghantikeri, Hubli-580 020.

**Anjuman-e-Islam's**

**Nehru B.B.A. and B.C.A. College,**

**Ghantikeri, Hubli- 580 020.**

**2019-20**



Anjuman-e-Islam's  
**NEHRU B.B.A. & B.C.A. COLLEGE,**

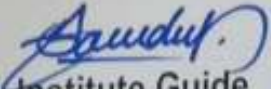
Ghantikeri, Hubli-580 020.

(Recognised by the Technical Dept. Govt. of Karnataka, Bangalore  
and Affiliated to the Karnatak University, Dharwad.)

## Certificate

*This is to certify that the project work entitled*  
**A STUDY ON TAX PLANNING ON GOVERNMENT AND  
NON GOVERNMENT EMPLOYEES IN WEST HUBLI.**

*submitted by **Miss. AFRIN BANU HULKOTI** with Reg  
No. 18N10301 for the award of the degree of **Bachelor of Business  
Administration** is based on the data collected by her under  
my guidance and supervision.*

  
Institute Guide  
Prof. Sadiq Adur



Principal  
Dr. M.M. Moulvi  
**PRINCIPAL**  
Nehru BBA BCA College  
Ghantikeri, HUBLI-58002

### External Examiner

1) \_\_\_\_\_

Sign. \_\_\_\_\_

2) \_\_\_\_\_

Sign. \_\_\_\_\_

Date: \_\_\_\_\_

Hubli.

# KARNATAK UNIVERSITY, DHARWAD



**PROJECT REPORT ON**  
**A STUDY ON SAVINGS AND INVESTMENT**  
**PATTERN OF GOVERNMENT EMPLOYEE IN**  
**NORTH HUBLI**

*Submitted in Partial Fulfillment of the Requirement for  
the Award of the Degree of*  
**BACHELOR OF BUSINESS ADMINISTRATION**

Submitted by  
**Miss. ALBEENAZ KAPATAL**

**VI Sem**  
Reg No. : 8N10302

Institution Guide  
**Prof. Eijaz Khan Bellary**  
Teaching Faculty  
Anjuman-e-Islam's  
Nehru B.B.A. And B.C.A. College,  
Ghantikeri, Hubli-580 020.

**Anjuman-e-Islam's**  
**Nehru B.B.A. and B.C.A. College,**  
**Ghantikeri, Hubli- 580 020.**

**2019-20**




Anjuman-e-Islam's  
**NEHRU B.B.A. & B.C.A. COLLEGE,**

Ghantikeri, Hubli-580 020.

(Recognised by the Technical Dept. Govt. of Karnataka, Bangalore  
and Affiliated to the Karnatak University, Dharwad.)

## Certificate

*This is to certify that the project work entitled*  
**A STUDY ON SAVINGS AND INVESTMENT PATTERN OF**  
**GOVERNMENT EMPLOYEE IN NORTH HUBLI.** *submitted*  
*by* **Miss. ALBEENAZ KAPATAL** *with Reg No. 18 N 10302 for the*  
*award of the degree of* **Bachelor of Business Administration** *is based*  
*on the data collected by her under my guidance and supervision.*

  
Institute Guide  
Prof. Eijaz Khan Bellary



Principal  
Dr. M.M. Moulvi  
**PRINCIPAL**  
Nehru BBA BGA College  
Ghantikeri, HUBLI-580020

### External Examiner

1) \_\_\_\_\_ Sign. \_\_\_\_\_

2) \_\_\_\_\_ Sign. \_\_\_\_\_

Date: \_\_\_\_\_  
Hubli.

**KARNATAK UNIVERSITY, DHARWAD**



**PROJECT REPORT ON**

**A STUDY ON SAVINGS AND INVESTMENT  
PATTERN OF GOVERNMENT EMPLOYEE  
IN SOUTH HUBLI**

*Submitted in Partial Fulfillment of the Requirement for  
the Award of the Degree of  
BACHELOR OF BUSINESS ADMINISTRATION*

Submitted by

**Miss. AMREEN JAMKHANDI**

**VI Sem**

Reg No. : 18N10304

Institution Guide

**Prof. Sadig Adur**

Teaching Faculty

Anjuman-e-Islam's

Nehru B.B.A. And B.C.A. College,  
Ghanikeri, Hubli-580 020.

Anjuman-e-Islam's

Nehru B.B.A. and B.C.A. College,  
Ghanikeri, Hubli- 580 020.

2019-20



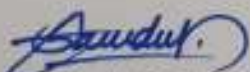
Anjuman-e-Islam's  
**NEHRU B.B.A. & B.C.A. COLLEGE,**

Ghantikeri, Hubli-580 020.

(Recognised by the Technical Dept. Govt. of Karnataka, Bangalore  
and Affiliated to the Karnatak University, Dharwad.)

## Certificate

*This is to certify that the project work entitled*  
**A STUDY ON SAVINGS AND INVESTMENT PATTERN OF**  
**GOVERNMENT EMPLOYEE IN SOUTH HUBLI.** *submitted by*  
**Miss. AMREEN JAMKHANDI** *with Reg No. 18N10304 for*  
*the award of the degree of* **Bachelor of Business Administration**  
*is based on the data collected by her under my guidance and*  
*supervision.*

  
Institute Guide  
Prof. Sadiq Adur



Principal  
Dr. M.M. Moulvi  
**PRINCIPAL**  
Nehru BBA BCA College  
Ghantikeri, HUBLI-580020

### External Examiner

1) \_\_\_\_\_ Sign. \_\_\_\_\_

2) \_\_\_\_\_ Sign. \_\_\_\_\_

Date: \_\_\_\_\_  
Hubli.

**KARNATAK UNIVERSITY, DHARWAD**



**PROJECT REPORT ON**  
**A STUDY ON SAVINGS AND INVESTMENT**  
**PATTERN OF WORKING WOMEN**  
**IN WEST HUBLI**

*Submitted in Partial Fulfillment of the Requirement for  
the Award of the Degree of  
BACHELOR OF BUSINESS ADMINISTRATION*

Submitted by  
**Miss. BIBI AYEESHA MADRAS**  
VI Sem  
Reg No. : 18N10306

Institution Guide  
**Prof. Sadiq Adur**  
Teaching Faculty  
Anjuman-e-Islam's  
Nehru B.B.A. And B.C.A. College,  
Ghantikeri, Hubli-580 020.

**Anjuman-e-Islam's**  
**Nehru B.B.A. and B.C.A. College,**  
**Ghantikeri, Hubli- 580 020.**

**2019-20**



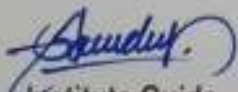
Anjuman-e-Islam's  
**NEHRU B.B.A. & B.C.A. COLLEGE,**

Ghantikeri, Hubli-580 020.

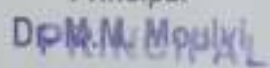
(Recognised by the Technical Dept. Govt. of Karnataka, Bangalore  
and Affiliated to the Karnatak University, Dharwad.)

## Certificate

*This is to certify that the project work entitled*  
**A STUDY ON SAVINGS AND INVESTMENT PATTERN OF**  
**WORKING WOMEN IN WEST HUBLI.** *submitted by*  
**Miss. BIBI AYEESHA MADRAS** *with Reg No. 18N10306 for*  
*the award of the degree of* **Bachelor of Business Administration**  
*is based on the data collected by her under my guidance and*  
*supervision.*

  
Institute Guide  
Prof. Sadiq Adur



Principal  
  
Nehru BBA BCA College  
Ghantikeri, HUBLI-580020

### External Examiner

1) \_\_\_\_\_ Sign. \_\_\_\_\_

2) \_\_\_\_\_ Sign. \_\_\_\_\_

Date: \_\_\_\_\_  
Hubli.



**KARNATAK UNIVERSITY, DHARWAD**



**PROJECT REPORT ON**

**A STUDY ON SAVINGS AND INVESTMENT  
PATTERN OF WORKING WOMEN  
IN SOUTH HUBLI**

*Submitted in Partial Fulfillment of the Requirement for  
the Award of the Degree of  
BACHELOR OF BUSINESS ADMINISTRATION*

Submitted by

**Miss. FARHAT BEGUM SAVANUR**

**VI Sem**

Reg No. : 18N10307

Institution Guide  
**Prof. Eijaz Khan Bellary**  
Teaching Faculty  
Anjuman-e-Islam's  
Nehru B.B.A. And B.C.A. College,  
Ghantikeri, Hubli-580 020.

**Anjuman-e-Islam's  
Nehru B.B.A. and B.C.A. College,  
Ghantikeri, Hubli- 580 020.**

**2019-20**




Anjuman-e-Islam's  
**NEHRU B.B.A. & B.C.A. COLLEGE,**

Ghantikeri, Hubli-580 020.

(Recognised by the Technical Dept. Govt. of Karnataka, Bangalore  
and Affiliated to the Karnatak University, Dharwad.)

## Certificate

*This is to certify that the project work entitled*  
**A STUDY ON SAVINGS AND INVESTMENT PATTERN OF**  
**WORKING WOMEN IN SOUTH HUBLI** submitted by  
**Miss. FARHAT BEGUM SAVANUR** with **Reg No. 18N10307**  
for the award of the degree of **Bachelor of Business**  
**Administration** is based on the data collected by her  
under my guidance and supervision.

  
Institute Guide  
Prof. Eijaz Khan Belgaum



Principal  
Dr. M.M. Moulvi  
**PRINCIPAL**  
Nehru BBA BCA College  
Ghantikeri, HUBLI-580020

### External Examiner

1) \_\_\_\_\_

Sign. \_\_\_\_\_

2) \_\_\_\_\_

Sign. \_\_\_\_\_

Date: \_\_\_\_\_  
Hubli.

**KARNATAK UNIVERSITY, DHARWAD**



**PROJECT REPORT ON**

**A STUDY ON TAX PLANNING ON GOVERNMENT  
AND NON GOVERNMENT EMPLOYEES  
IN NORTH HUBLI**

*Submitted in Partial Fulfillment of the Requirement for  
the Award of the Degree of  
BACHELOR OF BUSINESS ADMINISTRATION*

Submitted by

**Miss. FARZANA BANU HANGI**

**VI Sem**

Reg No. : 8N10308

Institution Guide

**Prof. Eijaz Khan Bellary**

Teaching Faculty

Anjuman-e-Islam's

Nehru B.B.A. And B.C.A. College,  
Ghantikeri, Hubli-580 020.

**Anjuman-e-Islam's  
Nehru B.B.A. and B.C.A. College,  
Ghantikeri, Hubli- 580 020.**

**2019-20**



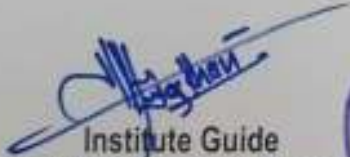
Anjuman-e-Islam's  
**NEHRU B.B.A. & B.C.A. COLLEGE,**

Ghantikeri, Hubli-580 020.

(Recognised by the Technical Dept. Govt. of Karnataka, Bangalore  
and Affiliated to the Karnatak University, Dharwad.)

## Certificate

*This is to certify that the project work entitled*  
**A STUDY ON TAX PLANNING ON GOVERNMENT AND NON**  
**GOVERNMENT EMPLOYEES IN NORTH HUBLI** submitted by  
**Miss. FARZANA BANU HANGI** with Reg No. 18 N.10308 for  
the award of the degree of **Bachelor of Business Administration** is  
based on the data collected by her under my guidance and  
supervision.

  
Institute Guide  
Prof. Eijaz Khan Bellary



Principal  
Dr. M.M. Moulvi  
**PRINCIPAL**  
Nehru BBA BGA College  
Ghantikeri, HUBLI-580020

### External Examiner

1) \_\_\_\_\_ Sign. \_\_\_\_\_

2) \_\_\_\_\_ Sign. \_\_\_\_\_

Date: \_\_\_\_\_  
Hubli.

**KARNATAK UNIVERSITY, DHARWAD**



**PROJECT REPORT ON**  
**A STUDY ON HOUSING LOAN IS A**  
**TAX PLANNING TOOL A CASE STUDY**  
**OF EAST HUBLI**

*Submitted in Partial Fulfillment of the Requirement for*  
*the Award of the Degree of*  
**BACHELOR OF BUSINESS ADMINISTRATION**

Submitted by

**Mr. GAIBU SAB BILEPASAR**

**VI Sem**

Reg No. : 18N10309

Institution Guide

**Prof. Sadiq Adur**

Teaching Faculty

Anjuman-e-Islam's

Nehru B.B.A. And B.C.A. College,

Ghantikeri, Hubli-580 020.

**Anjuman-e-Islam's**  
**Nehru B.B.A. and B.C.A. College,**  
**Ghantikeri, Hubli- 580 020.**

**2019-20**




Anjuman-e-Islam's  
**NEHRU B.B.A. & B.C.A. COLLEGE,**

Ghantikeri, Hubli-580 020.

(Recognised by the Technical Dept. Govt. of Karnataka, Bangalore  
and Affiliated to the Karnatak University, Dharwad.)

## Certificate

*This is to certify that the project work entitled*  
**A STUDY ON HOUSING LOAN IS A TAX PLANNING TOOL A**  
**CASE STUDY OF EAST HUBLI.** submitted by **Mr. GAIBU**  
**SAB BILEPASAR** with Reg No. **18N10309** for the award of the  
degree of **Bachelor of Business Administration** is based on the  
data collected by him under my guidance and supervision.

  
Institute Guide  
Prof. Sadiq Adur



Principal  
Dr. M.M. Moulvi  
**PRINCIPAL**  
Nehru BBA BCA College  
Ghantikeri, HUBLI-580020

### External Examiner

1) \_\_\_\_\_ Sign. \_\_\_\_\_

2) \_\_\_\_\_ Sign. \_\_\_\_\_

Date: \_\_\_\_\_  
Hubli.

**KARNATAK UNIVERSITY, DHARWAD**



**PROJECT REPORT ON**  
**A STUDY ON SAVING AND INVESTMENT**  
**PATTERN OF GOVERNMENT EMPLOYEES**  
**IN EAST HUBLI**

*Submitted in Partial Fulfillment of the Requirement for  
the Award of the Degree of*  
**BACHELOR OF BUSINESS ADMINISTRATION**

Submitted by  
**Miss. MEHBOOB BI MULLA**

**VI Sem**  
Reg No. : 18N10311

Institution Guide  
**Prof. Sadiq Adur**  
Teaching Faculty  
Anjuman-e-Islam's  
Nehru B.B.A. And B.C.A. College,  
Ghantikeri, Hubli-580 020.

**Anjuman-e-Islam's**  
**Nehru B.B.A. and B.C.A. College,**  
**Ghantikeri, Hubli- 580 020.**

**2019-20**



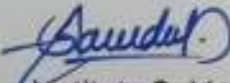
Anjuman-e-Islam's  
**NEHRU B.B.A. & B.C.A. COLLEGE,**

Ghantikeri, Hubli-580 020.

(Recognised by the Technical Dept. Govt. of Karnataka, Bangalore  
and Affiliated to the Karnatak University, Dharwad.)

## Certificate

*This is to certify that the project work entitled*  
**A STUDY ON SAVING AND INVESTMENT PATTERN OF**  
**GOVERNMENT EMPLOYEES IN EAST HUBLI.** submitted by  
**Miss. MEHABOOB BI MULLA** with Reg No. 18N10311 for  
the award of the degree of **Bachelor of Business Administration**  
is based on the data collected by her under my guidance and  
supervision.

  
Institute Guide  
Prof. Sadiq Adur



Principal  
Dr. M.M. Moulvi  
**PRINCIPAL**  
Nehru BBA BGA College  
Ghantikeri, HUBLI-580020

### External Examiner

1) \_\_\_\_\_ Sign. \_\_\_\_\_

2) \_\_\_\_\_ Sign. \_\_\_\_\_

Date: \_\_\_\_\_  
Hubli.



**KARNATAK UNIVERSITY, DHARWAD**



**PROJECT REPORT ON**

**A STUDY ON HOUSING LOAN IS A  
TAX PLANNING TOOL A CASE STUDY OF  
WEST HUBLI**

*Submitted in Partial Fulfillment of the Requirement for  
the Award of the Degree of  
BACHELOR OF BUSINESS ADMINISTRATION*

Submitted by

**Mr. MOHAMMED ISMAIL BANARASI**

VI Sem

Reg No. : 18N10315

Institution Guide

**Prof. Zakir Hussain Bepari**

Teaching Faculty

Anjuman-e-Islam's

Nehru B.B.A. And B.C.A. College,

Ghantikeri, Hubli-580 020.

**Anjuman-e-Islam's  
Nehru B.B.A. and B.C.A. College,  
Ghantikeri, Hubli- 580 020.**

**2019-20**



Anjuman-e-Islam's  
**NEHRU B.B.A. & B.C.A. COLLEGE,**

Ghantikeri, Hubli-580 020.

(Recognised by the Technical Dept. Govt. of Karnataka, Bangalore  
and Affiliated to the Karnatak University, Dharwad.)

## Certificate

*This is to certify that the project work entitled*  
**A STUDY ON HOUSING LOAN IS A TAX PLANNING**  
**TOOL A CASE STUDY OF WEST HUBLI.** submitted by  
**Mr. MOHAMMED ISMAIL BANARASI** with Reg No.  
**18N10315** for the award of the degree of **Bachelor of Business**  
**Administration** is based on the data collected by him under my  
guidance and supervision.

  
Institute Guide

Prof. Zakir Hussain Bepari





Principal

Dr. M.M. Moulvi  
PRINCIPAL

Nehru BBA BCA College  
Ghantikeri, HUBLI-580020

### External Examiner

1) \_\_\_\_\_ Sign. \_\_\_\_\_

2) \_\_\_\_\_ Sign. \_\_\_\_\_

Date: \_\_\_\_\_  
Hubli.

**KARNATAK UNIVERSITY, DHARWAD**



**PROJECT REPORT ON**

**A STUDY ON TAX PLANNING ON GOVERNMENT  
AND NON GOVERNMENT EMPLOYEES  
IN WEST HUBLI**

*Submitted in Partial Fulfillment of the Requirement for  
the Award of the Degree of  
BACHELOR OF BUSINESS ADMINISTRATION*

Submitted by

**Mr. SAJJAD KHAN**

**VI Sem**

Reg No. : 18N10318

Institution Guide

**Prof. Zakir Hussain Bepari**

Teaching Faculty

Anjuman-e-Islam's

Nehru B.B.A. And B.C.A. College,  
Ghantikeri, Hubli-580 020.

**Anjuman-e-Islam's  
Nehru B.B.A. and B.C.A. College,  
Ghantikeri, Hubli- 580 020.**

**2019-20**



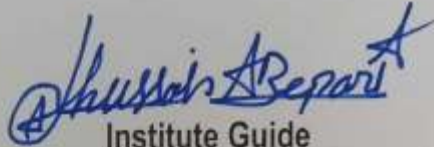
Anjuman-e-Islam's  
**NEHRU B.B.A. & B.C.A. COLLEGE,**

Ghantikeri, Hubli-580 020.

(Recognised by the Technical Dept. Govt. of Karnataka, Bangalore  
and Affiliated to the Karnatak University, Dharwad.)

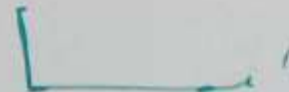
## Certificate

*This is to certify that the project work entitled*  
**A STUDY ON TAX PLANNING ON GOVERNMENT AND NON**  
**GOVERNMENT EMPLOYEES IN WEST HUBLI.** *submitted by*  
**Mr. SAJJAD KHAN** *with Reg No. 18N10318 for the award of the*  
*degree of **Bachelor of Business Administration** is based on the data*  
*collected by him under my guidance and supervision.*



Institute Guide  
Prof. Zakir Hussain Bepari





Principal

Dr. M.M. Moulvi  
**PRINCIPAL**

Nehru BBA BCA College  
Ghantikeri, HUBLI-580020

### External Examiner

1) \_\_\_\_\_

Sign. \_\_\_\_\_

2) \_\_\_\_\_

Sign. \_\_\_\_\_

Date: \_\_\_\_\_  
Hubli.

**KARNATAK UNIVERSITY, DHARWAD**



**PROJECT REPORT ON**  
**A STUDY ON HOUSING LOAN IS A**  
**TAX PLANNING TOOL A CASE STUDY**  
**OF NORTH HUBLI**

*Submitted in Partial Fulfillment of the Requirement for  
the Award of the Degree of*  
**BACHELOR OF BUSINESS ADMINISTRATION**

Submitted by  
**Mr. SAYEDAMIR NEGLUR**  
VI Sem  
Reg No. : 18N10319

Institution Guide  
**Prof. Sadiq Adur**  
Teaching Faculty  
Anjuman-e-Islam's  
Nehru B.B.A. And B.C.A. College,  
Ghantikeri, Hubli-580 020.

**Anjuman-e-Islam's**  
**Nehru B.B.A. and B.C.A. College,**  
**Ghantikeri, Hubli- 580 020.**

**2019-20**



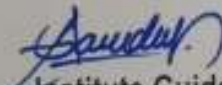
Anjuman-e-Islam's  
**NEHRU B.B.A. & B.C.A. COLLEGE,**

Ghantikeri, Hubli-580 020.

(Recognised by the Technical Dept. Govt. of Karnataka, Bangalore  
and Affiliated to the Karnatak University, Dharwad.)

## Certificate

*This is to certify that the project work entitled*  
**A STUDY ON HOUSING LOAN IS A TAX PLANNING**  
**TOOL A CASE STUDY OF NORTH HUBLI.** *submitted by*  
**Mr. SAYEDAMIR NEGLUR** *with Reg No. 18N10319 for the*  
*award of the degree of **Bachelor of Business Administration** is*  
*based on the data collected by him under my guidance and*  
*supervision.*

  
Institute Guide  
Prof. Sadiq Adur



  
Principal  
Dr. M. M. Moulvi  
**PRINCIPAL**  
Nehru BBA BGA College  
Ghantikeri, HUBLI-580020

### External Examiner

1) \_\_\_\_\_ Sign. \_\_\_\_\_

2) \_\_\_\_\_ Sign. \_\_\_\_\_

Date: \_\_\_\_\_  
Hubli.

**KARNATAK UNIVERSITY, DHARWAD**



**PROJECT REPORT ON**  
**A STUDY ON SAVINGS AND INVESTMENT**  
**PATTERN OF WORKING WOMEN**  
**IN EAST HUBLI**

*Submitted in Partial Fulfillment of the Requirement for  
the Award of the Degree of  
BACHELOR OF BUSINESS ADMINISTRATION*

Submitted by

**Miss. SIMRAN SAIKALGAR**

**VI Sem**

Reg No. : 18N10320

Institution Guide  
**Prof. Zakir Hussain Bepari**  
Teaching Faculty  
Anjuman-e-Islam's  
Nehru B.B.A. And B.C.A. College,  
Ghantikeri, Hubli-580 020.

**Anjuman-e-Islam's**  
**Nehru B.B.A. and B.C.A. College,**  
**Ghantikeri, Hubli- 580 020.**

**2019-20**



Anjuman-e-Islam's  
**NEHRU B.B.A. & B.C.A. COLLEGE,**

Ghantikeri, Hubli-580 020.

(Recognised by the Technical Dept. Govt. of Karnataka, Bangalore  
and Affiliated to the Karnatak University, Dharwad.)

## Certificate

This is to certify that the project work entitled  
**A STUDY ON SAVINGS AND INVESTMENT PATTERN OF  
WORKING WOMEN IN EAST HUBLI.** submitted by **Miss.  
SIMRAN SAIKALGAR** with Reg No. 18N10320 for the  
award of the degree of **Bachelor of Business Administration** is  
based on the data collected by her under my guidance and  
supervision.

Institute Guide  
Prof. Zakir Hussain Bepari



Principal  
Dr. M.M. Moulvi  
**PRINCIPAL**  
Nehru BBA BGA College  
Ghantikeri, Hubli-580020

### External Examiner

1) \_\_\_\_\_ Sign. \_\_\_\_\_

2) \_\_\_\_\_ Sign. \_\_\_\_\_

Date: \_\_\_\_\_  
Hubli.



# KARNATAK UNIVERSITY, DHARWAD



**PROJECT REPORT ON**  
**A STUDY ON TAX PLANNING ON GOVERNMENT**  
**AND NON GOVERNMENT EMPLOYEES**  
**IN SOUTH HUBLI**

*Submitted in Partial Fulfillment of the Requirement for  
the Award of the Degree of  
BACHELOR OF BUSINESS ADMINISTRATION*

Submitted by

**Miss. UMME RAQIBA NOORI**

**VI Sem**

Reg No. : 18N10321

Institution Guide

**Prof. Eijaz Khan Bellary**

Teaching Faculty

Anjuman-e-Islam's

Nehru B.B.A. And B.C.A. College,

Ghantikeri, Hubli-580 020.

**Anjuman-e-Islam's**  
**Nehru B.B.A. and B.C.A. College,**  
**Ghantikeri, Hubli- 580 020.**

**2019-20**




Anjuman-e-Islam's  
**NEHRU B.B.A. & B.C.A. COLLEGE,**

Ghantikeri, Hubli-580 020.

(Recognised by the Technical Dept. Govt. of Karnataka, Bangalore  
and Affiliated to the Karnatak University, Dharwad.)

## Certificate

*This is to certify that the project work entitled  
A STUDY ON TAX PLANNING ON GOVERNMENT AND NON  
GOVERNMENT EMPLOYEES IN SOUTH HUBLI. submitted by  
Miss. UMME RAQIBA NOORI with Reg No. 18N10321 for  
the award of the degree of Bachelor of Business Administration is  
based on the data collected by her under my guidance and  
supervision.*

  
Institute Guide  
Prof. Eijaz Khan Bellary



Principal  
Dr. M.M. Mouly  
**PRINCIPAL**  
Nehru BBA BCA College  
Ghantikeri, HUBLI-580020

### External Examiner

1) \_\_\_\_\_ Sign. \_\_\_\_\_

2) \_\_\_\_\_ Sign. \_\_\_\_\_

Date: \_\_\_\_\_  
Hubli.

**KARNATAK UNIVERSITY, DHARWAD**



**PROJECT REPORT ON**

**A STUDY ON TAX PLANNING ON GOVERNMENT  
AND NON GOVERNMENT EMPLOYEES  
IN EAST HUBLI**

*Submitted in Partial Fulfillment of the Requirement for  
the Award of the Degree of  
BACHELOR OF BUSINESS ADMINISTRATION*

Submitted by

**Mr. UMREZ AHMED PANDALAL**

VI Sem

Reg No. : 18N10322

Institution Guide

**Prof. Ejaz Khan Bellary**

Teaching Faculty

Anjuman-e-Islam's

Nehru B.B.A. And B.C.A. College,

Ghanitkeri, Hubli-580 020.

Anjuman-e-Islam's

Nehru B.B.A. and B.C.A. College,  
Ghanitkeri, Hubli- 580 020.

2019-20



Anjuman-e-Islam's  
**NEHRU B.B.A. & B.C.A. COLLEGE,**

Ghantikeri, Hubli-580 020.

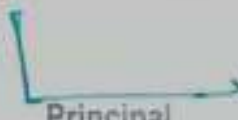
(Recognised by the Technical Dept. Govt. of Karnataka, Bangalore  
and Affiliated to the Karnatak University, Dharwad.)

## Certificate

*This is to certify that the project work entitled*  
**A STUDY ON TAX PLANNING ON GOVERNMENT AND NON**  
**GOVERNMENT EMPLOYEES IN EAST HUBLI.** *submitted by*  
**Mr. UMREZ AHMED PANDALAL** *with Reg No. 18N10322*  
*for the award of the degree of* **Bachelor of Business**  
**Administration** *is based on the data collected by him under*  
*my guidance and supervision.*

  
Institute Guide  
Prof. Eijaz Khan Bellary



  
Principal  
Dr. M.M. Moulvi  
**PRINCIPAL**  
Nehru BBA BCA College  
Ghantikeri, HUBLI-580020

### External Examiner

1) \_\_\_\_\_

Sign. \_\_\_\_\_

2) \_\_\_\_\_

Sign. \_\_\_\_\_

Date: \_\_\_\_\_  
Hubli.

**KARNATAK UNIVERSITY, DHARWAD**



**PROJECT REPORT ON**  
**A STUDY ON HOUSING LOAN IS A**  
**TAX PLANNING TOOL A CASE STUDY**  
**OF SOUTH HUBLI**

*Submitted in Partial Fulfillment of the Requirement for  
the Award of the Degree of  
BACHELOR OF BUSINESS ADMINISTRATION*

Submitted by  
**Mr. VARISALI LARI**  
VI Sem  
Reg No. : 18N10323

Institution Guide  
**Prof. Eijaz Khan Bellary**  
Teaching Faculty  
Anjuman-e-Islam's  
Nehru B.B.A. And B.C.A. College,  
Ghantikeri, Hubli-580 020.

**Anjuman-e-Islam's**  
**Nehru B.B.A. and B.C.A. College,**  
**Ghantikeri, Hubli- 580 020.**

**2019-20**



Anjuman-e-Islam's  
**NEHRU B.B.A. & B.C.A. COLLEGE,**

Ghantikeri, Hubli-580 020.

(Recognised by the Technical Dept. Govt. of Karnataka, Bangalore  
and Affiliated to the Karnatak University, Dharwad.)

## Certificate

*This is to certify that the project work entitled  
**A STUDY ON HOUSING LOAN IS A TAX PLANNING TOOL A CASE  
STUDY OF SOUTH HUBLI.** submitted by **Mr. VARISALI  
LARI** with **Reg No. 18N10323** for the award of the degree of  
**Bachelor of Business Administration** is based on the data  
collected by him under my guidance and supervision.*

Institute Guide  
Prof. Eijaz Khan Bellary

Principal  
Dr. M.M. Moulvi

### External Examiner

1) \_\_\_\_\_ Sign. \_\_\_\_\_

2) \_\_\_\_\_ Sign. \_\_\_\_\_

Date: \_\_\_\_\_  
Hubli.

**KARNATAK UNIVERSITY, DHARWAD**



**PROJECT REPORT ON**

**A STUDY ON SAVINGS AND INVESTMENT  
PATTERN OF WORKING WOMEN  
IN NORTH HUBLI**

*Submitted in Partial Fulfillment of the Requirement for  
the Award of the Degree of  
BACHELOR OF BUSINESS ADMINISTRATION*

Submitted by

**Miss. YASMEEN GAMANGATTI**

**VI Sem**

Reg No. : 18N10324

Institution Guide

**Prof. Zakir Hussain Bepari**

Teaching Faculty

Anjuman-e-Islam's

Nehru B.B.A. And B.C.A. College,  
Ghantikeri, Hubli-580 020.

**Anjuman-e-Islam's  
Nehru B.B.A. and B.C.A. College,  
Ghantikeri, Hubli- 580 020.**

**2019-20**



Anjuman-e-Islam's  
**NEHRU B.B.A. & B.C.A. COLLEGE,**

Ghantikeri, Hubli-580 020.

(Recognised by the Technical Dept. Govt. of Karnataka, Bangalore  
and Affiliated to the Karnatak University, Dharwad.)

## Certificate

This is to certify that the project work entitled  
**A STUDY ON SAVINGS AND INVESTMENT PATTERN OF  
WORKING WOMEN IN NORTH HUBLI.** submitted by  
**Miss. YAEMEEN GAMANGATTI** with Reg No. 18N10324  
for the award of the degree of **Bachelor of Business  
Administration** is based on the data collected by her under  
my guidance and supervision.

Institute Guide  
Prof. Zakir Hussain Bepari



Principal  
Dr. M.M. Moulvi  
**PRINCIPAL**  
Nehru BBA BCA College  
Ghantikeri, HUBLI-580020

### External Examiner

1) \_\_\_\_\_

Sign. \_\_\_\_\_

2) \_\_\_\_\_

Sign. \_\_\_\_\_

Date: \_\_\_\_\_

Hubli.