A PROJECT REPORT (18MBAPR407) on the Topic A STUDY ON IMPACT OF CSR ACTIVITY ON BRAND IMAGE OF BMA WEALTH CREATORS BENGALURU By

Mr SUNIL S V USN: 1CR18MBA49 MBA 4th Semester

Submitted to VISVESVARAYA TECHNOLOGICAL UNIVERSITY, BELAGAVI in partial fulfillment of the requirements for the award of the degree of MASTER OF BUSINESS ADMINISTRATION



Under the Guidance of

INTERNAL GUIDE DR. Prakash B. Yaragol Professor EXTERNAL GUIDE **Mr Vijay Deshpande** Area Head– BMA Wealth Creations, Bangalore



DEPARTMENT OF MASTER OF BUSINESS ADMINISTRATION C M R INSTITUTE OF TECHNOLOGY

#132, AECS Layout, ITPL Main Road, Kundalahalli, BENGALURU-560037

Batch 2018-20

A PROJECT REPORT (18MBAPR407) on the Topic A STUDY ON IMPACT OF CSR ACTIVITY ON BRAND IMAGE OF BMA WEALTH CREATORS BENGALURU By

Mr SUNIL S V USN: 1CR18MBA49 MBA 4th Semester

Submitted to VISVESVARAYA TECHNOLOGICAL UNIVERSITY, BELAGAVI in partial fulfillment of the requirements for the award of the degree of MASTER OF BUSINESS ADMINISTRATION



Under the Guidance of

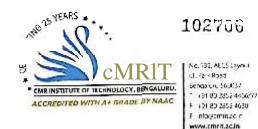
INTERNAL GUIDE DR. Prakash B. Yaragol Professor EXTERNAL GUIDE Mr. Vijay Deshpande Area Head– BMA Wealth Creations, Bangalore



DEPARTMENT OF MASTER OF BUSINESS ADMINISTRATION C M R INSTITUTE OF TECHNOLOGY

#132, AECS Layout, ITPL Main Road, Kundalahalli, BENGALURU-560037

Batch 2018-20



CERTIFICATE

This is to certify that Mr. Sunil S V bearing USN 1CR18MBA49 is a bonafide student of Master of Business Administration Programme of the Institute (2018-20 Batch), affiliated to Visvesvaruya Technological University, Belagavi, Project report on -.X siuiiv or im'XCi oc CSV «CNXVXIV no ne.iXXi rXIZEZ oe en.i we,si.rrt

Professor, in partial fulfilment of the requirements for the award of the degree of Master of Business Administration of Visvesvuraya Technological University, Belagavi in Karnataka.

Barrang Signature of Internal Gu 78/020

Signature of HoD Heao of the Department Department of MBA CM.17-PG Studies

Sanjay Jain

Signature of Principal Principal CARI Institute of Technology Bougalors - 590037

Evaluators

z> damn or internal eyaNaror

Accredited by NBA New Delhi. Recognised by Government of Kornataka



TO WHOM IT MAY CONCERN

The is to certih- that her. SUNIL S V.U5NfiCPJ6MBAd9mudent of RIBA final year Speciafization \pounds Core K\arLeti ch1R INSTITUTE OF TEO•tNOLOGY, ban@lore, Affiliated to *Aris esñaa‹aya* lechnalc'+Teal Unñerstt\4W) 6elgaum has successfully completed he ntemship raining <a href="https://www.estimatestread-completed-weight-completed

This cerNficate is issued as a proof of completion of undergone the above mentioned project



Vijay Deshpande

Area Head

BhtA S\'ealth Creators Limited.

BMA Wealth Creators limited And Ffiaor, 280 Main Road, 9tfi elo<-k Jayauagar,OpposTte SLV Ragigudda,8engalimi,Kamataka 5é00 9

DECLARATION

1. !\1 r. hHN I I. SV, liercby ilcclilre illal the i'rtijcci rep∢irl ciitilletl A S'f UIF Y O'N 111 I' \€"I Of" t'Sit @.'f"f YI'I'I' fiN fIItA NH f HAH1. Of' fIMA Wf:Af.'III CREATORS BENGALURU is prepared by me under the guidance of Dr. PRAKASH B YARGOL, faculty of MBA Department, CMR Institute of Technology and I also declare that this jr-oject worL is towards the partial fulfillment of Ibe university regulations for ilie award of degree of Master of Dusincss Administration by Visi'esvaraya Technological University, Belagavi. I leave undergone a summer project for a period of six weeks. I further declare float this project is based on the original study undertaken by me and Ifas not been submitted to any other University/Instituiion for the awarh of any degree/diploma.

Place Date: Mr. SUNIL S.V

UR I8MBA49

ACKNOWLEDGEMENT

I have been fortunate enough to get good timely advice and support from a host of people to whom I shall remain grateful.

I take this opportunity to express my heartfelt thanks to **Dr. Sanjay Jain**, Principal, CMR Institute of Technology, Bangalore, for his support and cooperation to undertake and complete the project work.

I am extremely thankful to **Prof. Sandeep Kumar,** Head of the Department of Management Studies and Research, CMR Institute of Technology, Bangalore, for his advice and support throughout the completion of the project work.

It gives me immense pleasure to record my thanks to my Internal Guide, **Dr Prakash B. Yaragol**, CMR Institute of Technology, Bangalore, for his valuable guidance and untiring support and cooperation in completing the project work.

I acknowledge the insights provided by my External Guide, **Mr. Vijay Deshpande, area head of BMA Wealth Creators, Bangalore** which helped me to a great extent in completion of the project work.

And finally, there is deepest of thanks for the patience and cooperation of the family and friends, without whom the endeavour would not have been possible.

Mr Sunil S.V. USN : 1CR18MBA49

TABLE OF CONTENTS

Chapter No.	CONTENTS	Page No.
	Certificate	
	Declaration	
	Acknowledgement	
	Executive summary	
	List of Table	
	List of Charts	
	EXECUTIVE SUMMARY	1
1	INTRODUCTION	2-20
	Industry Profile	
	Company Profile	
2	CONCEPTUAL BACKGROUND AND	21-42
	LITERATURE REVIEW	
	Theoretical Background of the Study	
	Literature Review	
3	RESEARCH DESIGN	43-46
	Need for the Study	
	Objectives of the Study	
	Scope of the Study	
	Research Methodology	
	Research Hypothesis	
	Limitations of the Study	
4	DATA ANALYSIS AND INTERPRETATION	47-59
5	SUMMARY OF FINDINGS, SUGGESTIONS AND	60-91
	CONCLUSION	
	Findings of the Study	
	Suggestions	
	Conclusion	
	BIBILIOGRAPHY	62
	ANNEXURE	
	1	I

LIST OF TABLES

Table No.	TITLES OF TABLES	Page No.
4.3	Corporate Social Responsibility is a concept where company manages its social activities for well being of society	49
4.4	CSR activities done by the companies improves brand image	50
4.5	I Would prefer a company brand which is involved in CSR activities	51
4.6	I would switch to the brand whose company is involved in CSR Activities	52
4.7	This company does not believe in to use a portion of its profits to help nonprofits	53
4.8	This company always does not try to contribute to economic performance through CSR activities	54
4.9	This company follows the norms defined in the law when carrying out CSR activities	55
4.10	The customer prefer this company because it is involved in corporate giving	56
4.11	I consider myself to be loyal to this company	57
4.12	This company would be my first choice	58
4.13	I am aware of this brand/company	59
4.14	I can quickly recall the symbol or logo of this company	
4.15	Even if another brand has same Service as this brand, I would prefer to buy this brand	

LIST OF CHARTS

Chart No.	TITLE OF CHARTS	Page No.
4.1	Calculation of genders	47
4.2	Calculation of age	48

EXECUTIVE SUMMARY

The project "BMA wealth creators" undertook to give me an introduction to India's investment scenario. The "BMA wealth creators" project I worked on and participated in included consulting services i.e. to inform current and prospective investors about the capital markets as an alternative source to investment. it includes answering the investor's concerns regarding the nature of the stock market, the different opportunities for an investor to invest his money in, and the mutual fund management .

Analyzing the investors behavior requires knowing a person's expectations about the stock market, its life stage and the asset cycle, and the effects of the investment on stock market made by the peer groups have an impact on the profession in educational qualifications, the benefits of tax and important of tax, the most important saving tool etc. With the help of a timetable prepared its can analyzed all of this.

In the continuous period by means of systematic investment plan to invest a specific amount, the investor will benefit from a rupee cost average at regular intervals, it says the the average selling price for spending the same sum at regular intervals is higher than the average cost per unit.

To offer students a sense of the situation in the real world, they are sent to any organisation. Issue of work or a subject and come up with different suggestion and conclusions. I had the opportunity to work with "BMA wealth creator's ltd" in this sector which is showing here the phenomenal growth and success.

CHAPTER-1 INTRODUCTION

INTRODUCTION:

For the last twenty years, there have been sea changes on the nature and relationship between companies, state and the society. A firm can no longer remains independent enterprises without interest of general public. The connection amongst organizations and society has been on slow transform from a beneficent combination to one where the shared enthusiasm of all partners is ahead finest significance. Organizations understand the way that if they want to attain goal and to increase vital arrangement , business must have to change from the typical routine with regards to concentrating only on profits benefits to people goodwill and become socially responsible enterprise(Reynard and For started, 2002). An examination of a portion of the components that prompted the improvement of the idea of corporate social duty (CSR) would be perfect beginning ground for the calculated advancement of reasonable corporate business rehearses that is useful for developing markets.

What is Corporate Social responsibleness (CSR)?

Corporate social responsibleness (CSR), could be a sort of company self-regulation enclosed into a business model. During a ideal world, CSR approach is work as a fitted, automatic instrument where the business would screen likewise as guarantees its dependability to the law, ethics principles, and universal standards. Thus, business is hold obligation concerning the result of its exercises on the setting, consumer, employees, communities, stakeholders and each single alternative Population Person. In addition, CSR-centric organizations will proactively promote general society excitement by encouraging the creation and advancement of clusters, and without delay removing activities that misrepresent the general public community, paying no attention to legitimacy. On a really basic level, CSR is that engaged walled in space into company basic leadership of open enthusiasm, and also the commemoration of a triple primary concern: folks, Planet, and Profit. The accomplices of the business got to appreciate the regard and also the mission of the association, and why they must contribute and want to strengthen it which is that the reason CSR is basic. Many folks argue that CSR can increase long run profit of corporation. CSR helps in organizations mission and additionally it give pointers for its customers.

1.1 INDUSTRIAL PROFILE

STOCK MARKET SHORT HISTORY:-

Will I apprehend this "Newyork Stock Exchange" (NYSE), the largest market place in the world its started mercantilism below a tree (now referred to as are 68 uh Wall Street) more than two hundred years ago? in addition, India's leading stock market city Stock market (BSE) will trace its history at the beginning of one hundred and twenty five years as a charitable non-profit organization whenever you reach a new low or a new high and in fact, in comments such as 'The Sensitive Index of animal disease rose five-hitter today' you hear about it on a regular basis. Equities and stock markets are required. Production of the spiels public limited companies are purchasing and oversubscribed on stock place of market. but what kind of stock exchanges is there? Often referred to as News on the sharing takes place frequently in various newspapers. A currency market is a regulated financial market place (such as stocks, bonds, options) with participant traders centralizing supply and demand for the collective execution of orders and business investors. For example, the exchange makes shopping easy and pure mercantilism, you don't even have to go to stock markets to say the animal disease you're going to get in touch with a broker .the UN agency will negotiate with animal disease, and purchase or sell the stock on yourself listing, trading and clearing of shares have identical role with each of the stock. exchanges, this roles handling by only in their body machinery.

Many stock markets are auction platforms where competitive bidding is used to settle on prices. Mercantilism may occur on a non-stop basis, which may include merchants which traders participating in a particular stock for certain types of stock or experts. But wherever it started? The need for stock exchanges established in the agricultural and related sources from early mercantilization. In the middle Ages, merchants saw credit use as easier than supplying supporting account documents and trade bills. French stock exchange In the Middle Ages, merchants saw the use of credit as simpler than producing supporting account documentation and bills of exchange. French stock exchange the history of the early stock exchange can be copied back to the twelfth century, after commercial bills have taken place. The city stock market, India's first stock market, was founded in 1875 as 'The Native Share and Stockbrokers Association' and has grown into its gift stands over the years since it is the world's leading stock market. The animal disease was probably the oldest stock market in Asia. may be older than Stock-Yeddo.

First write or paste anything here and then click Quill It. The Information Protection System may date back to the 19th century, too. From Out of one getting below a 'Neem Tree' means Communications Protection Establishment was formally set up in May 1908. India's various main National stock market (NSE), supported by the leading monetary institution were set up in the1993 Gregorian calendar month. Several stock exchanges are founded in India's major cities over the years. There are currently twenty three recognized exchanges — Calcutta, Delhi , Chennai, Ahmadabad, Bangalore, Bhubaneswar, Coimbatore, Guwahati, Hyderabad, Jaipur, Kochi, Patna, Pune, Rajkot, Bombay (BSE, NSE, and OTC), Indore, Vadodara, and Meerut. Many of the major bonds are at the moment making it extremely costeffective, computerized organizations. In addition, computerized networks made it possible to connect with one another and allowed a free, international stock market to grow.

Realizing that there is an untapped market for investors UN agency must be able to carry out its own business as soon as it suits them, brokers have taken their position in mercantilism Realizing that there is an untapped market for investors UN agency must be able to carry out its own business as soon as it suits them, brokers have taken their places in mercantilism It is quite net. As online traders, you are allowed to buy and sell shares over the net. Online mercantilism may be a method for the online acquisition and sale of shares. You place orders orally (personally or over the phone) in the region.

Website stockbroker from your internet-enabled phone, and web-based mercantilism engine broker positioning orders. These orders have been forwarded to the auction on the Stock Exchange but not manual and die within a matter of a few seconds. There are two types of online marketing services: broker discounts, and online brokering with full service. Online Discount brokers enable you to trade neatly at discounted rates whereas others do not offer qualitative analyses. Online the full service brokerage is connected to the existing brokerages. These brokers allow their buyers to position orders online by choosing to speak / chat to brokers if they need a recommendation. India Bulls. BrnawealthcreatorsBroking.com, BMAWEALTH CREATORS.Com, HDFC Securities.Com are just a few of India's net brokerages.

ONLINE TRADING TRADITIONS:-

The various transactions involved in online trading can be seen from the Client's point of

- □ Creator
- □ bursary swap

1.2 COMPANY PROFILE

Background:

Mr. Bhuramal agarwalla, founder of the In the 1920's, The BMA cluster infiltrated an obscure energy market with the goal of gaining popularity in the coal mining industry. He was able to put the company on a higher pedestal, with his vision and character. By adhering to a two-pronged risk-taking philosophy and fostering an ethical environment, he carefully promoted innovation by quality to fulfill both domestic and foreign shoppers' expectations. Inspired by that, by venturing into refractory's, smelting metallic element alloys, cokes and gas, steel products, export and import and monetary service, the cluster has increased many heights and is leading by example.

• Its vertical, national Refractory Refractory is AN ISO 9001:2000 companies founded in 1971. It produces the best quality of Refractory commodities that invariably goes to the smelting plants of the Asian nation's renowned companies as well as SAIL, HINDALCO, TISCO, BALCO, IOC, RELIANCE, HPCL, plumb Asian nation Ltd. Andc.

• Establishment of Anjaney ferro alloys Ltd., Has marked the diversification of the BMA cluster into Ferro Alloys, a very significant replacement region for imports. It is the primary ferro alloy plant within the DVC region and has a unique role within the country as a manufacturer of MHz ferro alloys (used for the production of high-quality steels). This has helped make expensive imports as well as a loyal customer base as SAIL, TISCO, JINDAL, USHA, MARIN, Mukand, Electro Steel Casting Ltd. And Alloys Ltd crowned head which produces annual purchases. Its net worth, listed with BSE, is over 60 crores rupees.

• Premium fuels were established in 1975, with the first objective of promoting the nation's exploration of different energy sources and supplies and natural resource conservation. The rims of coal. The company contributed to the tendency of the BMA Community to diversify into the production of onerous coke. It's the first personal-sector coke factory, in the province.

• Cluster houses also one of the industry leaders In the manufacture and sale of related stainless steel goods-BMA unblemished Ltd. Its output is developed in state-of-the-art facilities comprising DRI, chamber Blas, Steel melting search, AOD and LRF, steel mill, captive station, etc. it's 3,000,000 TPA of finished steel production capacity.

• In addition, the cluster recently joined the material possession field with its "swayam City" flagship project.

4

INTRODUCTION TO BMA

BMA Wealth Creators for the last decade and [*fr1] years of the company's market within economic services may be a a part of the BMA cluster , an internet priced conglomerate over Rs 2000 crores that has been played an essential role in shaping the society at varying levels for almost a century.

With more than 40 branches and 7000 business partners across all Bharat cities, BMA Wealth creators are also globally limited by enlargement process. BMA Wealth manufacturers provide their shoppers with a number of customer-built monetary facilities that are currently 10,000,000 and have been recounted. Our services include bonds, securities, insurance and mutual funds. Our countrywide operations are backed by state-of-the-art research team led by industry stalwarts and experts who make a significant contribution to day-to-day market innovations in both the fundamental and technical spheres.

We, the makers of BMA resources, recognize the hopes, desires, expectations and issues of our purchasers as closely as they are doing. This is also expressed in any step that we choose to make with and for them as a result of our relationship with our customers is of higher importance to America. The competitive strength of the organization lies in its employees, who put the steady growth and profit track together.

ABOUT THE BMA

BMA Booking seeks excellence in consumer relationships it started quite twenty years ago nowadays; BMA has emerged in its associated degree as a premium Indian stock broking and wealth management company.

On the retail sector and a willingness to provide any or all of its purchasers with "True Value for Money"

It has membership in the Republic of India NCDEX & MCX on animal disease, NSE and the leading excess of art facts. As a participant at the centre, BMA is also registered with CDSL.

BMA Wealth Creators Limited.	BSE member and CDSL
	depositary participant
BMA Capital & Debt Market	NSE member Cash and Futures &
Limited.	Segment Options
BMA Commodities Broking	On the NCDEX & MCX
Limited.	
BMA Securities Limited.	BSE members

BMA's presence:-

- 40 Branches
- 7000 + sub brokers & business associates
- 10 lakh + clients

Promoters:

Sr.	Name	Name & Branch
no's		
1	Mr. AnubhavBhatter	Founder Chairman
2	Mr. SaikatGanguly	Executive Director and CEO
3	Mr. AvinashAgrawalla	Executive Manager accounting and planning
4	Mr.ShivkumarDamani	Executive Manager- HR & Corp
5	Mr.Asit Ghosh	Manager
6	Mr.Amit Desai	Director
7	Mr.PrakashApte	Director
8	Mr.N.P. Sarda	Director
9	Prof. S. MahendraDev	Director

VISION OF BMA

India will post first choice goods and services to the consumers

1. To provide integrate financial service building investors wealth and confidence

Mission of BMA'S

- 1. To preserve its place in the world 's largest pastel network that touches the lives of the country's people
- 2. Providing quick reliability mail box, money transfer banking insurance, and retail services
- 3. To provide customer care at the expense of the. money bases

Online – Commerce

Specially designed for cyber- savvy traders and investors World Health Organization operates from their home or internet With 3 totally different e-marketing of products and voila on mad cow disease, NSE, F & O, MCX and NCDEX, the capitalist will have access to state-of-the-art technology.

PRODUCTS AND SERVICES BMA DIET

- Application-based Traders commodity.
- Best suited for traders focused application.
- Multiple single .screen trades
- A platform for the transfer of funds online
- Friendly & user friendly interface
- BSC, F&O, NSC, MCX & NCDEX

BMA ANYWHERE

- Material based on requirement for the Traders with. Maps. Maps.
- Application-based Day Traders network
- Intra-day / historical maps with different indicators
- A platform for the transfer of funds online
- Cash & Derivatives BSC, NSC,

BMA TRADE

- The browser-based Active Investors app.
- The. investor-based browser
- No fitting needed
- Vorteil of. Motorcycle
- Stores. Just as simple as internet surfing

•BSC,F&O,NSC,MCX&NCDEX

BMA INVESTOR

- User Friendly browser for investors
- The Popular Online Trading Forum
- The Firewall and Proxy Configuration features.
- Inbuilt-in back. Office Access account data-wherever, anytime
- Scattering citations
- Restore the static prices if applicable
- Switches several one screens
- The Online Payment provider fund

Investment Advisory Services

Professional steering and advice are required to achieve maximum returns from equity as Associate in Nursing plus group. Professional help can be a complete assist in the development of wealth forever. Investment options while not professional advice would be like dealing with a problem without a doctor's help.

• Professional Advice: Their qualified investment advisors are a unit that is often based in a number of branches across the Asian nation to help develop and track portfolio.

• Timely Entry & Exit: Their consultants can also track client purchases and direct customers in order to make money in due time. Furthermore they can direct them on a wide range of market conditions by adoption shifting techniques from one stock to another.

• De-risk portfolio: A broad stock portfolio is forever higher than a concentration of one stock. In support of their study, they diversify portfolios in sectors and stocks powered by growth to reduce hazards and increase profitability.

Benefits at BMA

- Three completely different on-line merchandise created to match traders and buyers.
- Single Screen MCX/NCDEX market watch for BSE/NSE is spoken
- Download Quotations and tariffs in real time. Intra-day business calls.
- An collection of reviews of regular, weekly and special evaluations.
- Highly mean analysts with skilled trade expertise.
- Active partnership management table.
- Seminars, workshops and investment camps for bourgeoisie.

Participant Depository Facilities

Restricted to BMA Wealth Producers. Could be a supplier of DP services whereas CDSL. We aim to provide deposit services to create a seamless community action network for trading and settling these transactions through the BMA cluster of companies.

BMA deposit services.

- Wide, divisional coverage
- Customized / attentive services of trained obsessed personnel
- Consolidated accounting & statement of account
- Obtaining and conducting orders via fax
- Daily one-mail declaration of Group initiatives & holdings
- No specific Mention of Collective Action & Charges

Portfolio Management Services

Efficient funding of the capital markets also requires more and more experience. Investment management is an associate of nursing arts and a discipline in itself. Portfolio Management Services (PMS) is one of those services that is gaining prompt eminence as an Asset Prime Site Price Asset (HNI) Investment Path Associate. PMS is a discreet investment strategy that provides a wide variety of advanced methods of investment to take advantage of market opportunities. Combined with professional investment management, diligent research, and technology, the Portfolio Management Service assures its shoppers a gratifying expertise. BMA PMS brings with it years of practice, study and hence the support of India's top stock broking firm. At BMA, the distinction is toughened portfolio management. It will inform you on appropriate factors such as the scope of your investment.

TECHNICAL SERVICE RESEARCH:

Nifty Tracker with:

Nifty Futures is the most commonly traded contract with the highest amounts of F&O and cash outstanding. The team tracks the smashing future and produces calls that are also based on a distinguished system of exchange. For the past few years, their analyses have been based on the. Good returns for WHO square measure traders who want a high risk product / high reward or goal

Online .. Handy:

An online platform to make it easier for purchasers, particularly day traders, to assess market direction and take square action

Intraday Calls:

BMA makes intraday calls with a lack of entry, exit and stop to day traders. Assets within hours of operation. These square calls measures projected onto their screens. Their analysts keep track of calls and provide recommendations based on market movements

Position calls:

BMA's "Calls for Place Mercantilism" is supported by thorough analysis of the value movement in selecting scrip's. These calls are with the stop loss and target rate for a time period of 10-15 days. These calls are flashed into their terminals during market hours.

Derivatives strategies:

Their analysts were reading on the bully and selecting stocks which supported the derivatives knowledge and technical resources. Nice "Derivative" tactics that were published in their reports and displayed on their terminals

Futures Calls :

A bespoke product for HNIs to assist them trade with leveraged position; whereby purchasers are suggested for short term gains on inventories with entry, exit and avoid loss point. Over and above this, there is continuous control of the monetary status of calls.

ADVISORY DESK INVESTMENT:

At BMA, they need an infatuated advisory desk for investment

- To make the client's equity portfolio easier to handle and make wealth
- promoting shopper's understanding of their risk profile and a clear review of investment targets
- To minimizing the risk to client's and maximizing their returns
- To make it easier for shopper to decide what to buy/sell and once to shop /sell
- In fact, BMA's new model portfolio outperformed the Sensex successfully by a walloping eightieth

DEPOSITORY PARTICIPANT SERVICE:

Restricted to BMA Wealth Producers. Can be a service provider for displaced people by DSL. They provide deposit services to create a seamless business transaction network through the BMA business cluster and to settle certain transactions through the BMA business cluster. BMA depository services are Hassle free automated payment of the sale obligations of the customer BMA Wealth Creators Limited.

BMA CAPITAL AND DEBT MARKET LIMITED.

- Immediate disbursement of non-cash benefits such as incentives and privileges
- Broad coverage in the Branch
- Personalized / Diligent professional and committed staff facilities
- Accounts and charges unified;
- Acceptance and execution of instructions in "fax"
- Direct payment and lowest transaction fees "zero"
- Regular transaction statements and one-mail retention statements
- No fee for additional declaration of dealing and declaration of keeping

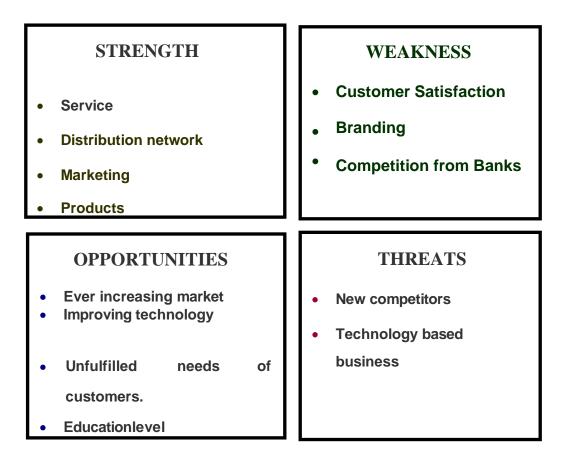
COMPETITION:

There are several other stock broking firms in India which are claimed to be BMA Wealth Creators Limited's competitors. Others are as follows,

- Angel broking Limited
- Share khan Limited
- Reliance money
- Kodak securities Limited
- Alpha securities etc.

SWOT Analysis:-

A SWOT review focuses on internal and external contexts, analyzing the social climate and strengths and weaknesses. External Environment opportunities and challenges.



CAHPTER-2

CONCEPTUAL BACKROUND AND LITERATURE REVIEW

2.1 THEORETICAL BACKGROUND OF THE STUDY

HISTORY OF CSR:

A report of the History of CSR has been first rate by Alice and John Tepper Marlin, Adjunct Professors of Markets, and Law, Stern School of Business, New York University .The term CSR was in like way use in the mid1970s, More generally, the social / normal report is a minute stage report and for reasons that they have to suggest, the third time CSR reports is by a broad edge the big attractive. In the 1980s, the critical time of CSR declaration was made from plugs and annual reporting zones that paid attention to the condition of how a man could flip a coin into a wellspring near a craving. Corporate execution has not been related to the study. Leaving aside the "green-wash" reports which were insightful and "eco-express diversion" were also stamped. there were a couple withdrew corporate attempts, for instance, that by About and Associates in 1972, to add a characteristic solution to its yearly cash related enunciations. The About report was leading, in whichever case it was furthermore specific. Its concept of social obligation was altogether related to air and water sullying and its fiscal evaluator disavowed any commitment in respect to the data on the commence that no measures had been displayed for such audits. It in like manner negligently tried to decrease everything to a dollar essential concern. Appropriately the report ignored numerous accounting thoughts and benchmarks.

The second time CSR announced, that the body search and Shell Canada square measure cases truly began with mountain and Jerry's, who in 1989 charged a "social auditor" to figure on a report covering 1988 with the B&J staff. Exceptional move by B&J was totally associate in Nursing. Whereas the social investigator was not given

the power to see anybody over the association for 2 weeks, on an apace or night transfer. The social analyst went through the central solid yoghurt manufacturing plant and another one that produced "Peace Pops" and excellent alternatives. Furthermore, the social reviewer was asked to speak to suppliers, such as their dairy farm processor and with open and personal agents of the gathering.

This social Associate in Nursing analyst counseled that the report be called an "Accomplices Report" (accomplices existed but this was actually answer to assistants) which it's secluded into the large accomplice characterizations: Communities (community extension, philanthropic giving, knowledge of the environment, awareness of the world), staff, clients, suppliers and investors. B&J had not previously considered suppliers as a partner in nursing assistant. B&J musical group the Stakeholders Report with the social commentator's information and also the social tax assessor then value-added a "Report of freelance Social Auditor" and sealed it, speech communication it absolutely was his "evaluation that the Stakeholders Report reasonably depicts the execution of the association within the importance of social obligation viewing the year 1988 regarding the 5 assistant amasses" (this social inspector was John Tipper Marlin). To the extent anybody cares, this was the primary of what Mallen known as the New Model company reports. It meets all of your implications of such a report. once this initial social audit in 1989, B&J continued issue yearly social reports, swinging to totally different social evaluators as they hoped to develop the thought. Redesigns was created each in B&J practices and within the yearly social reports, nevertheless the firm designed up Associate in Nursing apparently long live of your because time the courses within which it absolutely was sturdy and also the ways in which it absolutely was feeble, as uncovered every year, in our read failed to amendment astonishingly. The social surveys still didn't have a course of action of all around recognized benchmarks against that B&J execution may well be measured. B&J's social commentators were still people while not external endorsement of their skills, or of the technique they used for his or her audits or of the benchmarks against the they aged the association's execution. The playing period of CSR saying was the foremost fascinating in that it presents outsider enfranchisement of the

reports, and affirmation by bodies that square measure authorize to confirm against social or ecological models. It revives principles and on location review, since social examiners square measure corporations and people UN agency square measure certify by ecological or social enfranchisement bodies (or by both). The new stage makes the social inspector within the in the mean time each a lot of grounded and a lot of encircled than the free social analyst of the B&J vintage. The social investigator nowadays has altogether a lot of clout since way reaching consumers square measure utterly serious what is more inspired to converse with suppliers, for example, their dairy farm processor, and with open and personal representatives of the gathering.

This social Associate in Nursing analyst counseled that the report be called an "Accomplices Report" (accomplices existed but this can be presumably the most verifiably answer to assistants) which it's disengaged into the important accomplice arrangements: Communities (Community stretch, Philanthropic Giving, Environmental Awareness, world Awareness), Employees, Customers, Suppliers, Investors. Suppliers had not antecedently been thought of by B&J as Associate in Nursing assistant. B&J musical group the Stakeholders Report with the social analyst's information and also the social controller then value-added a "Report of freelance Social Auditor" and sealed it, speech communication it absolutely was his "evaluation that the Stakeholders Report reasonably depicts the execution of the association within the importance of social obligation viewing the year 1988 regarding the 5assistant gathers" (this social inspector was John Tepper Marlin). To the extent anybody cares, it's the primary of what Mallen known as The business updates on the New Edition. It follows all the consequences that a study like that has. Once the primary social survey had been carried out in 1989, B&J began to issue annual social surveys, moving to entirely different social evaluators as they sought to improve their research. Overhauls were created each in B&J practices and within the yearly social reports, nevertheless because the firm designed up Associate in Nursing apparently long live of your time the courses within which it absolutely was sturdy and also the ways in which it absolutely was weak, as uncovered every year, in our read

failed to amendment fabulously. The social surveys still didn't have a course of action of overall recognized benchmarks against that B&J execution may well be measured. B&J's social analysts were still people while not external endorsement of their skills, or of the strategy they used for his or her audits or of the benchmarks against that they gagged the association's execution. The third time of CSR declaring is signally the foremost intriguing in the means that it presents outcast enfranchisement of the reports, and additionally insistence by bodies that square measure approve to ensure against social or natural models. It resuscitates standards and on space survey, since social analysts square measure corporations and folks UN agency square measure make sure by natural or social enfranchisement bodies (or by both). The new stage makes the social auditor in the meantime each a lot of grounded and a lot of enclosed than the freelance social commentator of the B&J vintage. The social supervisor nowadays has altogether a lot of clout since broad consumers square measure utterly serious concerning requiring Associate in Nursing workplace ensured, in lightweight of the means that their customers mind. No certification, no business. Since a lot of is being mentioned, the social auditing cluster within the new stage doesn't have an analogous scope the first B&J judge did to fulfill and to decipher. The norms square measure as of currently set before Associate in Nursing judge goes in and also the techniques square measure indicated. At the purpose once Associate in Nursing infringement is found, the workplace is allowed to require remedial action. Most of the infringement square measure viewed as very little, sufficiently some to put affirmation in danger; the examiner should state that it's. The examiner comes back to envision that needed remedial activities square measure created. Real problems don't seem to be permissible to stay a apparently endless quantity of your time. The worldwide leader of the new social region stage is Social Responsibility International (SAI), founded in 1997 very fact that it is a worldwide assembly of standard-setting and concession bodies that have collaborated to help build important, commonly perceived and high-caliber social and natural benchmarks. SAI alone has approved nine approval bodies (evaluator associations), with an outsized range of social reviewers available to them. With qualitative research, the 3 phases of CSR particularization cowl of the "waves" of media scope of CSR problems by property, on the grounds that each were

stricken by dynamical money conditions (the distraction of partnerships with oil deficiencies and swelling within the late Nineteen Seventies taken a lot of advance on CSR issues) and by occasions, (for example, the Exxon port oil slick). This social reviewing work currently indicates an enormous deal of business that bookkeepers might have had within the Event that they had followed up, inside the accounting journal, told the proposals in the February 1973 paper. Not until 2002 did 2 of the big Four clerking firms, KPMG and PwC, sign reciprocally a Shell Report 2001 Verification. That being so, because it was, there was Associate in Nursing impediment within the methodology for customary clerking corporations going this course. The thanks to the new social reviews is that affirmation inspectors square measure authorized, with general near assessments of their confirmation practices. money examiners within the prone to enfranchisement or examinations of on location hones by Associate in Nursing enfranchisement body ("peer survey" isn't an extended haul substitute). The new Accounting Oversight Board has the power to try to what ought to enfranchisement bodies do, i.e., expel the privilege of Associate in Nursing inspector to substantiate against a customary. However till this new Board declares such power, cash connected bookkeepers and reviewers work less totally than social evaluators.

Multi-dimensional View of CSR

In market economies, the fundamental part of associations is to grow shareholder regard (e.g. fiscal advantage, share cost and benefits) bound by genuine/authoritative responsibilities which address specific social and environmental issues. For this, associations look for after centered frameworks which rely on and make associations between the organization and its accomplices.

Since the mid 1990's, corporate obligation issues including the social commitments of organizations have accomplished observable quality in political and business talk about. This is commonly a direct result of corporate shock furthermore because of the affirmation that progression concentrated just on money related advancement perfect models is unsustainable and beside these lines there has a necessity for an ace dynamic part by states, associations and gatherings in a change method went for

modifying financial improvement with natural reasonability and social union

The corporate obligation development is upheld by UN activities, for example, the Global Compact and the Millennium Goals which have characterized the objective and standards for capable corporate conduct in the regions: of Human Rights, Labor Standards, Environment, Health, Education, Anti-debasement and Economic Responsibility. Key main thrusts incorporate financial specialist and purchaser requests and legislative and open weight. Especially critical is the support from Socially Responsible Investing (SRI). The corporate obligation development is presently entering a mainstreaming stage helped by institutionalization exercises, for example, the GRI, the AA1000 arrangement and the ISO2600 direct. Key main impetuses incorporate speculator and purchaser requests and legislative and open weight. Especially vital is the support from the corporate obligation development is presently entering a mainstreaming stage helped by institutionalization exercises, for example, the GRI, the AA1000 arrangement and the ISO2600 control. CSR, corporate maintainability and corporate administration in everything are forming the character of associations and sub sequent progressively coordinated into the business procedure of effective enterprises. Thusly, in field of capable business procedure and practice is getting to be distinctly a standout amongst the most dynamic and testing subjects corporate pioneers are confronting today and potentially a standout amongst the most essential ones for forming the eventual fate of our reality.

1. Competitiveness of Enterprises (CC)

- 2. The Law of Corporations (CG)
- 3. CSR. CSR
- 4. Company sustainability (CS)

Corporate Competitiveness tended to by vital administration is a subject seldom talked about with regards to corporate duty. Nonetheless, unless all strands of

corporate duty are united under a typical administration system, CSR and supportability will stay fringe exercises and their effect is probably going to remain underneath standards required to reach the Millennium and associated targets.

Corporate governance sets the legal framework for securing the owners and associates of an organisation; the relative accentuation being reliant on national methodologies. CSR is gone for augmenting the lawful prerequisites advancing ethics, generosity and social answering to fulfill partner concerns.



Criticisms and Concerns

Pundits of CSR and what's more promoters talk about different concerns related to it. These join CSR's relationship to the real reason and characteristics of business and crude expectations in participating in CSR, including stresses over corruption and insincerity. There are in like manner conflicts from market investigators like Milton Friedman and others that an undertaking's inspiration is to grow returns to its shareholders, and that since (in their view), nobody yet people can have social obligations. Along these lines avowing associations have no other sense of duty regarding society than to agree to the laws of country inside which they work. Many consider CSR to be incongruent with the very nature and purpose behind business, and in all actuality a block to sorted out trade.

Pundits of this dispute see neo liberalism instead of the flourishing of society and a square to human adaptability. They gives that the sort of private undertaking sharpened in many making countries is a kind of money related and social expansionism, observing that these countries normally have less work protections, and through these lines their locals are at a higher peril of abuse by multinational organizations.

What CSR Is Not?

Stress that the investigation of CSR concentrates to an excellent extent on the perimeters of a business' elective activities and commitments. this can be rather than any lawful or body commitments folks and organizations confront within the everyday administration of operations within a specific trade. to interrupt these tips and directions is to overstep the law. Such infractions area unit primarily activities that area unit illicit. Obviously, jutting to the law could be vital part of a ethics association's attribute, but it's not the essential worry of CSR, that essentially manages selections connection elective activities. CSR could be a business procedure and, through this fashion, speaks to activities that ought to be emphatically chosen, or maintained a strategic distance from. CSR advocates settle for there's very important vantage to a company that settles on these selections. It is also very necessary that CSR appear in fast-paced zones Associate the scope of activities of an organisation. CSR is not concerned with finding when the CEO's pet premium and 'sparing the whales.' CSR should be understood from concepts, such as 'main logic' and 'causerelated display,' which are legitimate business processes and frame a part of the CSR approach of an organization, but is not a focal segment of CSR. CSR is a substantially more systematic way of dealing with companies, which is meant to improve its importance to corporate achievement, as opposed to referring to something disconnected from the centre business of an organisation.. The "money related" dispute against CSR is presumably most regarding related to the bank fund skilled Milton Friedman, World Health Organization has fought that the basic obligation of business is to create a plus for its proprietors, but whereas fitting in with the law. As incontestable by this read, the self-captivated exercises of an intensive most of people in free markets can, from associate utilitarian perspective, incite to sensible outcomes for society. just in case the operation of the free market cannot handle a social issue, it transforms into the commitment of presidency, not business, to handle the problem.

CSR in India:

Despite the truth that CSR is a truly new idea here it has not required much investment to end up distinctly prevalent among the organizations and additionally buyers. In a current study (April 2010) review made by Finance Asia Magazine expressed that Infosys positioned first on the premise of CSR execution among Indian Companies while Wipro came in second and the third spot was involved by Tata Steel. This was trailed by Bharti Airtel, HUL, HCL and Hindal co individually. The development of CSR mindfulness has been to a great degree high and that day won't be far away when CSR methodologies would be evaluated by the organizations shareholders and clients. This can be ascribed to another enactment being passed by the Ministry of Corporate Affairs, Government of India which expects to make CSR deliberate for the organizations and further more increase its value. Then an article distributed in the site www.insiderreports.com/ .asp? storyid=20014487by Dr Shankar Adawal, who is a Human Rights and CSR dissident expresses that in India, the greater part of the corporate x business world don't have an unmistakable arrangement on social obligation. While develop nations like England have isolate services to take care of the problem of corporate social duty, in India, the administration doesn't have AN clear arrangement on the problem. Out of not terribly several organizations UN agency boost the social advancement, the essential goal wasn't to ensure the benefit to a rustic, rather a business strategy to avoid the duty internet. the company and also the administration need to conceive to develop a relationship between the business and also the general public. the concept of company social obligation (CSR) has until currently neglected to require profound root in India through lightweight of the very fact that the language isn't fitly characterized. The CSR is in AN early stage. abundant ought to be done to urge changes mind towards CSR and produce heedfulness among the company regarding their social obligations. the company need to be created conscious regarding the ever-changing means of business due to economic process, modification of market setting and increasing of competition. The economy has ready for giant business drove improvement and another social purpose of read is happening in Indian business setting that incorporates a solid relating social duties. Social obligation incorporates the divisions like successfulness, instruction, work, wage and private satisfaction.

In 1970, Milton Friedman of recent royal house Times properly composed: "the social obligation of Business is to expand edges." This shows is often control and propounded by the people UN agency do not see abundant legitimacy in organizations being occupied with problems with Social Responsibility aside from the creating of profit. Be that because it might, more and more, the profit case, clear pointers that square measure clear and also the benevolent/generous/ethics case, obvious within the intangibles are becoming obscured. during this setting the explanation exists is to focus on the need for AN outlook modification within the significance of a lot of noteworthy interest in intangibles to upgrade company esteem. Hugeness of CSR for the proper company citizenship has ethics and philosophical measurement; particularly in India here wide crevice exists between people concerning pay and expectations for everyday comforts and conjointly social position. A most up-to-date summary by the Tata Energy analysis Institute (TERI) known as 'Changed pictures the 2001 State of company Responsibility in Poll' Traces Back the History of CSR in India and recommends that there square measure four models of CSR. Ethics model The reason behind the first ethics model of company obligation consist the spearheading endeavors of nineteen the century company altruists, as an example, the Cadbury siblings in European country and also the Tata family in India. the burden on Indian businessman is to exhibit their dedication to social improvement expanded amid the liberty development, once Mohandas Karamchand Gandhi engineered up the thought of 'trusteeship', whereby the proprietors of property would designedly take care of their material resource for the deserves of the overall public

CSR in Top Indian Companies

Since Infosys and Wipro reserved the top positions in understanding their CSR approaches by the Finance Asia Magazine's May 2010 issue, it will be wonderful if their strategies of CSR are considered in detail. ITC will also be considered since there is say of its CSR strategy in the examination overview (see Annexure) with a specific extreme goal to judge the affirmation about the brand photograph of the affiliation.

Infosys-

Infosys workers effectively share in the wellbeing of the region meeting. Their Development Centers (DCs) in India have any kind of effect through two or three Corporate Social Responsibility (CSR) practices by sorting out and contributing towards the welfare programs went for under favored young people, affiliations and NGOs focused on Healthcare and Education and battles for limits, change and assembling welfare CSR hones at Infosys DCs in 2009 are as indicated by the going with:

Bangalore DC

Mitr, their neighborhood CSR gathering, gone by the Rakum School for the apparently attempted. Adaptability, a practice in which partners strolled blindfolded utilizing sticks, helped them identify with the kids. The social event made redirections and streamed chocolates and stationery. Scratch cushion spread: The Infinite Smiles CSR assembles has been appropriating books and letter Paper from 2001 on to poor teenagers across Karnataka. In 2009 the case, along with the social group get-together, touched more than forty-five thousand lives. Joint gifts by Infosys suggesting Rs. 10, 00,000. Dream College Foundation, Ramana Clinic, Sri Vivekananda drive, pupa and totally different NGOs maintained their drive completely.

Bhubaneswar DC

Build Genesis: The Infosys Affirmative Action Program (IAAP) operation gets ready understudies for a job in the BPO market. The meander was strongly influenced by the state government in Orissa in 2007 to improve the skills of academics. By entering the norm, 515 teachers have been set up to make the transition more aligned with exhibiting strategies with present day planning. In 2009, 70 educators experienced a 12-day prepare program.

Chandigarh DC

Lead and social limits progress: Prayaas, their neighborhood CSR gathering, created program where were sixty youngsters from the Panchkulaghetto showed their originality in get together exercises. The adolescents were exhibited prepare in social behavior. Healing camp and cleanliness drive: Players has gotten a handle on Tanda cityto drive social amendment within the vary. Our volunteers connected with occupants in a very cleanliness push to avoid discus distress. A free camp for eye and general remedial check up was managed. prescription drugs and showcases counseled by consultants at the camp were passed on freed from price. The function collected data on flourishing and sanitation connected problems to deal with them.

Chennai DC Educate:

Sneham, their neighborhood CSR gathering, deals with a submitted computer network entry to help masters bolster designing of the successors of their housework and staff. In 2009, 1,500 people contributed for the foremost half Rs. 14,00,000 to strengthen quite 370 understudies. show understudies were yielded for his or her execution. an incredible appreciation was seemed to a young woman immature with earth shattering recitation limits. serving to for apparently attempted: Infoscions collaborate with Nethrodaya, a organisation that works with clearly tried kids. Our volunteers habitually lead finish of the week examining sessions. In 2009, we tend to managed a South Bharat between state sports party with adjusted variations of cricket, volleyball and chess. operating environments for typical schools: Volunteers developed a storage tank to produce drinkable to1,000 under studies of the Avanippoor Government Higher lice. we've got been giving scratch cushions to the Anoor faculty since 2005. In 2009, they gave a storage tank to the varsity. we tend to besides enclosed scratch cushions to the successors of Infosys' care employees.

Hyderabad DC

PC favoring drive: Mamata, our neighborhood CSR gathering, gave over one hundred and five PCs to institutions that grip non-business and open exercises. they need starting at currently welcome demands for the going with look-over of recipients. Day of Change: each weekday, drop boxes square measure set at the grounds approach and leaves focuses, sustenance courts and keeping scene to amass coins from Infusions for financial aid works out

Mysore DC

Scratch cushion conveyance: Soften our neighboring CSR gathering, scattered fifty seven,000 books, 36,000 pencils and three,600 erasers within the Notebook Distribution Drive 2009. Underclass understudies from totally different colleges are taking advantage of this drive since 2002. Vernacular and laptop rule: Basic laptop prepare was given to the protection and housework employees of the DC. Our assemblage to boot helped ten watches enhance their English jargon aptitudes. Summer camp: A month-long workshop was driven in could 2009 at KarunyaMane, aim mature recovery focuses. thirty kids were own attainment and specialty, move, Math, English, condition mind, activity standards, flourishing and welfare, and social direct. take a look at challenges helped the adolescents define their general learning. Blood favoring: quite eighty Infusions gave load in an exceedingly note worthy camp driven in an exceedingly joint effort with the Mysore Rotary and Chandrakala Hospital. faculty for dropouts: Our occasion works with Kaliyuva Mane, a pleasant faculty for dropouts keep running by the Divya Deepa Trust. They connect with kids in

open school rooms through painting disputes and redirections.

PUNE DC

Sparsh- A Healing bit, their conterminous CSR event, could be a chosen NGO. In 2009, they expedited a hand full of endeavors: Eye affirmative camp: over 330 Infusions ensured to convey their eyes during a fantastic camp managed the Ruby Hall Clinic and bank Association of Asian government. Play and Live (PAL): They use beguilements to change the conviction of poor children, to demonstrate the varying limits and alter their perspective. As an example, they gave watches, smells and chocolates to sports gear as well as carom and chess sheets, and prizes. Affirmative Blood Camp: in June 2009, 700 volunteers gave blood during a two-day session. 3 Blood Sharing Blessing centers-ISIS branch, KEM and Janakalyan. Aces have stressed the critical positive for healthy blood at the camp.

Thiruvananthapuram DC Scratch cushion scattering:

Infosys business executive and manager crease Gopalakrishnan started a note book assignment drive that benefitted four, understudies in2009.

Wipro-

Azim Premji said in a meeting with Business World Dec 2008 yearly form that the educated programming capable must be aggravated clearly or before long farmer suicides and softening Himalayan frigid masses. The CSR action of Wipro hopes to contact make new open entryways. With the going with saying: their commitment have never been compelled to the systems and exercises we execute in our consistently limits at Wipro Technologies. Consistently, they has developed an unmistakable road to comprehend our vision of taking our flourishing to various territories of society who fight to watch over their own specific basic needs. Another movement Wipro Care tries at dealing with crises. It's an action where Wipro ites with

family and associates render their organizations in the scope of Social Development and preparing to pass on whole deal points of interest and satisfaction to the gathering. Everything from mass easing and recuperation in times of disasters to preparing openings, prosperity and wellbeing programs for the dejected, by guaranteeing that their work touches each level of society who needs our help through a whole deal deferred method.

Wipro Applying Thought in Schools

Guideline is seen enthusiasm for Wipro, inside, and stamped and used as a social action. Through the Applying Thought in Schools action, they consider Wipro's motto adequately essential to build an arrangement of social affiliations concentrated on preparing change. Preparing quality, research and mediations are unmistakably portrayed that their program explores.

Eco Eye

Wipro's commitment to the science around us is as strong as their each end favor. They assume that the careful plans that will never interfere with their environment. With the advancement of Eco Eye, they are as of now a business that combines better characteristic alter in each wander we execute. Wipro is driving a self change to make a naturally reasonable affiliation and organization. As Wipro pushes ahead on along these lines, it would endlessly end favor to affect each one of its assisting and gatherings, to move towards natural supportability. Wipro is doing this in light of the fact that: The best approach to money related progress is ecologically unsustainable. Each one of us is a bit of this. The impact and effect of this could reach out from certifiable unsettling influence to society and economy as they likely am mindful it, to overall disaster and excellent overall trouble. It will be an unusual impact "how certified, is an subject of degree and time. In case every one of them " affiliations and individuals i.e. the overall society " change to actually practical propel, we have the most evident open door concerning framing a secured and bright future. So, Wipro is driving this in light of the fact that:

- It's the best thing to do. They have to act reliably to develop an ensured and merry future for mankind not just speaks to a financially successful present every one of them must do it.
- 2. Tremendous affiliations must stand out. Since they can affect others, since they can enhance and follow up on game plans and truth that they are the staggering designers and performing craftsmen of the current money related structure which must experience a significant and real change towards ecological reasonability.
- 3. Soon it will become a basic requirement. Customers will ask for it; representative of the Agricultural Company Division of ITC, one of the largest exporters of agricultural goods in India, Considered as a more competitive distribution network, e-Choupal presented its customers around the globe with an opportunity on a sustainable basis. The e-Choupal show was specifically designed to deal with the difficulties presented by. Indian agribusiness' novel elements, defined among others by divided ranches, weak foundations, and the association of various middle people.

2.2 REVIEW OF LITERATURE

2.1) Ahmed, Mohammad Khalil (2013): Indian Corporate Social Responsibility (International Journal of. Social Economics) In this journal he says that is main objective is to know the various areas and it's implementations of CSR, in this he conclude that the CSR Might look like an expenditure to the company but in the long run it is cluster for success of the company to create an impact on the client.

2.2) Kitchin (2003) : Corporate social Responsibility – Brand explanation

The author states in his article some the CSR the usage of emblem clarification. Firstly, he represented CSR terribly} very wide expertise once that connected it with complete. He outlined complete as a settle for as true with and a niche between complete and trust in numerous fashions and urged the way to fill those gaps with the intention to form CSR. Within the stop, he aforesaid that the most important assignment to be confronted is to alternate human beings' thinking. individuals are the system, solely they'll exchange themselves.

2.3)Balachandran (2004): Corporate Social Responsibility as a determinant of market success

The author says in this article that globalization has an impact on the business abundance that organizations are growing day by day and are going to try their business enterprise globally in specific nations. Over the past couple of years, the business enterprise structure has changed so much across the globe and companies are competitors with each alternative and finding advantage to gain from learning} the first mover gain in many foreign locations and trying to shape their precise can and capital. Customers {are still} still seeking to pass on the leading commodity that carries additional socially conscious and reliable shopkeepers have an adverse effect on the product.

2.4)Vassilev(2001):Corporate Social Responsibility -corporate branding relationship empirical comparative study

This article provides for the identification of CSR activities of the organisation For a business specialized in the stigmatization of consumers. This means the full effect of the CSR operations on the business. It has been shown in the findings that the commitment to CSR sports is greatly valued, indicating that there is also a strong path forward for CSR inside companies

2.5) Bhattacharya (2003) :Consumer- company Identification

A System Work for Shoppers Knowing Relationships with businesses, the author describes in this article that CSR 's relationship with patron loyalty and places purchasing outcomes that have to be excellent are the results of an effective assessment of a company through a patron and demonstrates that an agency's sales assessment is strong if the CSR conations perceived are greater. Researchers studied the interface between CSR and thus the client in general, and because the literature shows, this can be a just about sophisticated rely. several surveys developed at associate world stage recommend that a advantageous prayer exists between a enterprise's CSR moves and consumers'' reaction thereto organization and its product.

2.6) jones (2005) : Sustainable Retailing and consumerism

This new enterprise world technique is enabled by a developing framework of educational studies. Researchers argue that CSR's business case consists of advanced monetary efficiency, decreased operating costs, long-term business property, increased employee commitment and participation, long-term investment returns, increased initiation ability, a lot of advantageous emblem fees and reputations, improved closer relations with customers, and a lot of knowledge.

2.7)Lichtenstein, Drumwright (2004) : The Effect of CSR on customer donations to corporate supported Non-profits

This article analysis the association of CSR with the buyer behavior. it's been cautioned from varied analysis proof that CSR will positively affects the purchaser's mind-set nearer to the corporate. to substantiate the have an effect on occurring at the shopper each right away or in a very route, the author uses special ways to live the results. He used Perceived CSR because the measuring device to check the link between CSR and patron.

2.8) Salmones (2005) : Influence of CSR on customer satisfaction and quality

In this article, the organization's social responsibility has been the subject of many studies in recent decades, but as a means of advertising it is important to continue to explore its advantages. In the current review, the author adopts a multidimensional social duty viewpoint, and has performed marketplace studies to analyze client views on the economic , legal ethical and social aspects of their operating companies Subsequently, these data were used to analyze the structure and components of the concept of social obligation, this is coupled with the general assessment of service and loyalty through the model of structural equations, in order to be able to assess the effect of corporate social obligation on these values and, essentially, its blessings as a business instrument.

2.9) Mohr, webb (2001): The impact of CSR on buying behavior

Companies are grappling with the burden of both preserving profitability and behaving in socially responsible ways, but studies have presented little evidence about how profitability affects corporate social responsibility. This study looks at the results from indepth consumer interviews in order to determine their expectations of social responsibilities for agencies. A typology of customers whose buying habits ranged from unsolicited to strongly conscious of corporate social responsibility has moved from research to advanced.

2.10) Riaz (2005) : Impact of CSR On Brand value

In this article the author addresses how to incorporate the business model of CSR and symbol equity, and examines the impact of Corporate Social Responsibility on brand equity. In Pakistan CSR is still in its immaturity mode and some are investigating its effect. The paper offers clear evidence that CSR has a substantial effect on the brand awareness logo image, the cost of emblems and emblem loyalty. Also the CSR was related to the process of developing a logo for justice. He rightly pointed out that CSR needs to be promoted in the Pakistani markets and showed the evidence that brands with a very high CSR profile can be seen as stable funding.

(2.11)Jayanthi, A. And Chandrasekar (2014): Corporate Social Responsibility-Indian issues and opportunities

International Journal of Scientific Research and Management This research study describes about the issues and challenges that CSR facing in India. The main challenges is that most of them are not aware of the CSR activities. it is the duty of companies to made them aware about their CSR activities taking place in companies. It portrays growth of CSR in India.

2.12) Blumenthal, Bergstrom (2003): Integrated marketing strategy and social Responsibility

Corporations now embraced included system of advertisement and social responsibility, owing to the nuances of recent market characteristics. The integrated advertisement strategy and social responsibility principles are essentially due to the synergy of these two approaches that can be achieved by combining them. The author explains "the four reasons for this incorporation below the logo's umbrella which may be: noticing the importance of the logo pledge, preserving consumer loyalty, optimising funding and profitability that could be found in CSR regardless of the brand and warding off the shareholder battle. In other words branded CSR turns philanthropy from implicit delivery of the promise to an explicit one (p. 337). This will become greater vital due to the fact the general public desires to realize what, in which, and what kind of the brands are giving lower back to society

2.11) Parasuraman (2002) : Consumer evaluation of service

Consumer compare carrier not handiest due to its exceptional however additionally its price and the clients who thinks that they receive favored cost in go back of cash that they're paid are extra satisfied than individuals who don't acquire. This truth ends in consumer believe and loyalty concerning agency and its emblem.

2.12) Chi-Jen chiu (2010) : Effects of CSR On Brand Image

In this article, the researchers discover the subsequent query. Can corporate social duty (CSR) and the company reputation of a company cause its logo equity in enterprise-to-business (B2B) markets? This study discusses CSR from clients' viewpoints by using taking the sample of commercial consumers from Taiwan small-medium establishments. The pursuits of this examine are to research: first, the consequences of CSR and corporate reputation on commercial emblem fairness; second, the outcomes of CSR, corporate reputation, and brand equity on emblem overall performance; and 1/3, the mediating consequences of corporate popularity and business brand fairness on the connection among CSR and brand performance. Empirical effects assist the study's hypotheses and imply that CSR and corporate reputation have nice consequences on commercial emblem fairness and emblem overall performance. In addition, company recognition and business emblem fairness partly mediate the relationship among CSR and brand performance.

2.13) Agarval & Rao (2001) : An empirical comparison of consumer based measures of brand equity

This article compares 11 distinctive metrics of consumer-based equity emblems and tests their convergence. Also the predictive validity is tested at the individual and mixture levels. Tools totally based on the dollar metric technique and discrete preference methodology estimate picks in a simulated shopping environment as well as buy-goal and first-rate scales.

CHAPTER-3 RESEARCH DESIGN

STATEMENT OF THE PROBLEM

Has the Corporate Social Responsibility (CSR) had any impact on the company's brand equity?

- CSR activities are part of our company's marketing strategy. Such CSR activities improve goodwill of company which in turn helps to enhance brand image.
- CSR activities can be promoted to the investors and also educate them regarding CSR activities happening in the organization.
- When we are promoting our services to the people through CSR activities most of the people do not know aware of CSR.

3.1 NEED FOR THE STUDY

This study has an immense scope as it would benefit:

- The companies in positioning its CSR activities in order to build an excellent brand image through it.
- Other researchers who would like to research on this topic can also use this as a secondary data

3.2 OBJECTIVES OF THE STUDY

The basic objectives of the study are to:

- To assess the customers awareness regarding companies CSR activities.
- To measure the impact of CSR Activities on brand equity of BMA Wealth Creators Limited.
- To study the role of CSR Activities on brand building at BMA Wealth Creators Limited.

3.4 Research Methodology

The **Research Method** employed here will be **Exploratory Research** i.e. the research study analyses the various faces of relationship between the CSR and the Brand equity of the company from the viewpoints of customers

SAMPLING

Sampling Technique- Judgment Sampling will be used to pick respondents who are existing customers of "BMA Wealth Creators private Limited". The sample size will be 50 respondents.

3.5 HYPOTHISIS

Correlations

С	Pearson Correlation	1	.878**
	Sig. (2-tailed)		.000
	N	50	50
В	Pearson Correlation	.878**	1
	Sig. (2-tailed)	.000	
	N	50	50

**. Correlation is significant at the 0.01 level (2-tailed).

H0= CSR activities does not have a

significant Impact H1= CSR activities

have a significant impact

H1 = accepted since Obstacles have no significant impact on the organization CSR practice

3.6 LIMITATION OF THE STUDY

- •The study done only in Bangalore.
- Sample size restricted due to limited time and cost
- The effect of Brand Image being intangible is difficult to measure.

RESPONDENTS

Respondents are customers of BMA Wealth creators private Limited.

Sources for Data Collection

Primary Data-The Primary data for this research study was collected from the people who were customers of BMA Wealth creators private Limited (The questionnaire framed had a couple of questions for which the respondents had to respond from the shareholder's view point). The respondents were given the questionnaire and they filled it up and returned it back after few minutes. The respondents of the study were mainly from Bangalore, India. Since CSR is an emerging field of research and has a great scope in building organizations in future,

Secondary Data- An extensive search was done in all the major research databases with CSR where I could have got research papers relating to CSR. Since not many books have been written on CSR, my Secondary data consisted mainly of research papers and articles posted on some of the popular websites. These sites have been very useful for me in order to strengthen my Dissertation report with the help of facts, previous researches and testimonials.

TOOLS FOR DATA COLLECTION

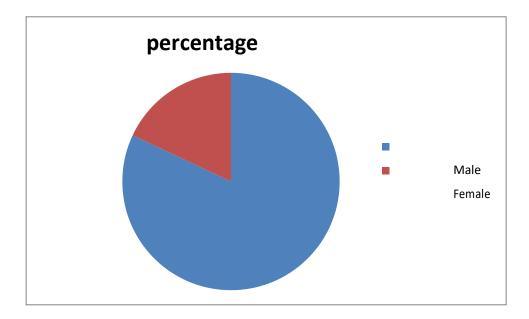
Questionnaire and personal interviews.

CHAPTER-4

ANALYSIS AND INTERPRETATION

4.1) Gender:

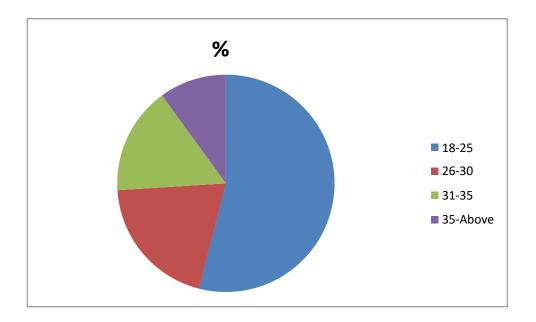
Particulars	NO of Respondents	%
Male	41	82
Female	9	18
Total	50	100



INTERPRETATION: From the above Graph, 82% of the respondents are Male and 18% of Respondents are Female.

4.2) AGE:

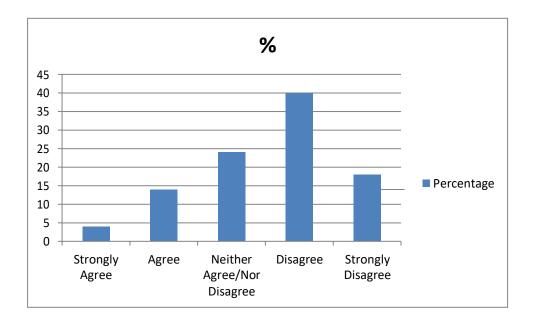
Age	NO of Respondents	%
18-25	27	54
26-30	10	20
31-35	8	16
35-Above	5	10
Total	50	100



INTERPRETATION: From the above Graph, 54% of the respondents are 18-15 age group, 20% are 26-30 age group,16% are 31-35 age group peoples and remaining 10% are above 35 age group people.

TABLE 4.3 Corporate Social Responsibility is a concept where company manages its social activities for well being of society

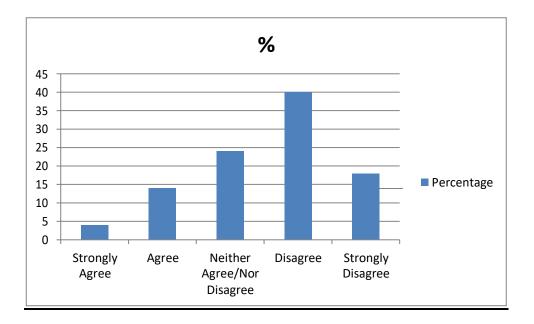
Particulars	NO of Respondents	%
Strongly Agree	2	4
Agree	3	6
Neither Agree/Nor Disagree	18	36
Disagree	20	40
Strongly Disagree	7	14
Total	50	100



INTERPRETATION: From the above Graph, 40% of the respondents are disagree when it comes to social activities for well being of society.36% of the respondents are neutral, 14% of respondents are strongly disagree and the remaining 4% and 6% are strongly agree and agree to the statement.

TABLE 4.4 CSR activities done by the companies improves brand image

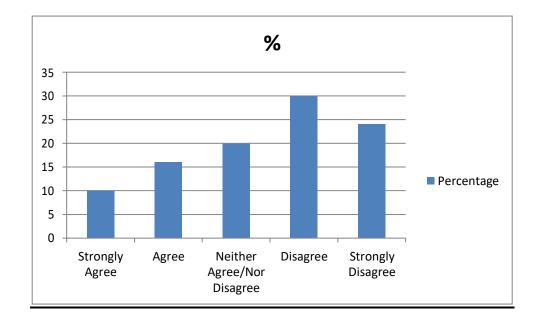
Particulars	NO of Respondents	%
Strongly Agree	3	6
Agree	3	6
Neither Agree/ NorDisagree	11	22
Disagree	23	46
Strongly Disagree	10	20
Total	50	100



INTERPRETATION: From the above Graph, 46% of the respondents are disagree when it comes to CSR activities done by the companies to improves brand image.22% of the respondents are neutral, 20% of respondents are strongly disagree and the remaining 6% and 6% are strongly agree and agree to the statement.

TABLE 4.5 I Would pre	refer a company brand	which is involved in	CSR activities
-----------------------	-----------------------	----------------------	----------------

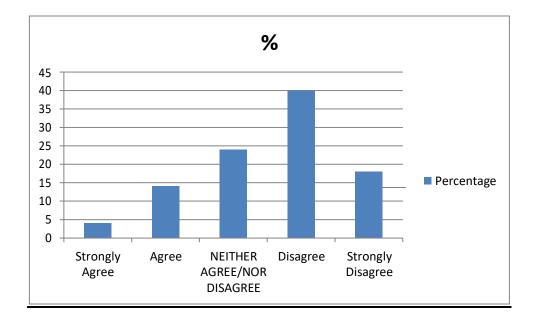
Particulars	NO of Respondents	%
Strongly Agree	5	10
Agree	8	16
Neither Agree/Nor Disagree	10	20
Disagree	15	30
Strongly Disagree	12	24
Total	50	100



INTERPRETATION: From the above Graph, 30% of the respondents are disagree when it comes to brand which is involved in CSR activities.24% of the respondents are Strongly disagree, 20% of respondents are Neutral and the remaining 16% and 10% are Agree and strongly agree to the statement.

TABLE 4.6 I would switch to the brand whose company is	involved in CSR activities
--	----------------------------

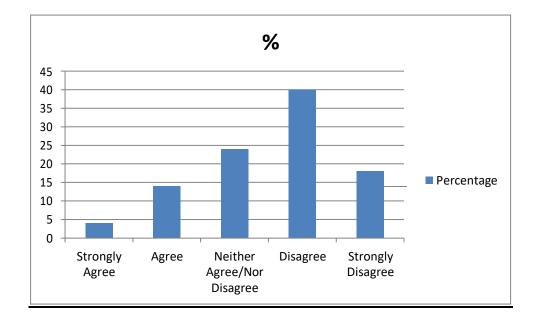
Particulars	NO of Respondents	%
Strongly Agree	2	4
Agree	7	14
Neither Disagree/Nor Disagree	12	24
Disagree	20	40
Strongly Disagree	9	18
Total	50	100



INTERPRETATION: From the above Graph, 40% of the respondents are disagree when it comes to switching of the brand whose company is involved in CSR activities.24% of the respondents are Neutral, 18% of respondents are strongly disagree and the remaining 14% and 4% are Agree and strongly agree to the statement.

TABLE 4.7 This company does not believe in to use a portion of its profits to help nonprofits

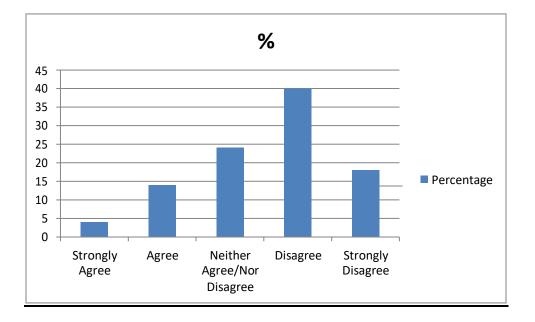
Particulars	NO of Respondents	%
Strongly Agree	3	6
Agree	4	8
Neither Agree/Nor Disagree	7	14
Disagree	25	50
Strongly Disagree	11	22
Total	50	100



INTERPRETATION: From the above Graph, 50% of the respondents are disagree when it comes to commitment to using a portion of its profits to help nonprofits.22% of the respondents are strongly disagree, 14% of respondents are Neutral and the remaining 8% and 6% are Agree and strongly agree to the statement.

TABLE 4.8	This	company	always	does	not	try	to	contribute	to	economic
performance t	hroug	gh CSR act	ivities							

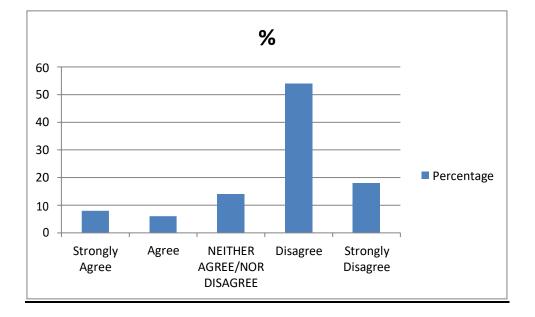
Particulars	NO of Respondents	%
Strongly Agree	1	2
Agree	6	12
Neither Agree/Nor Disagree	13	26
Disagree	20	40
Strongly Disagree	10	20
Total	50	100



INTERPRETATION: From the above Graph, 40% of the respondents are disagree when it comes to improvement of its economic performance through CSR activities.26% of the respondents are Neutral, 20% of respondents are Strongly disagree and the remaining 12% and 2% are Agree and strongly agree to the statement.

TABLE 4.9 This	company	follows	the	norms	defined	in	the	law	when	carrying	g out
CSR activities											

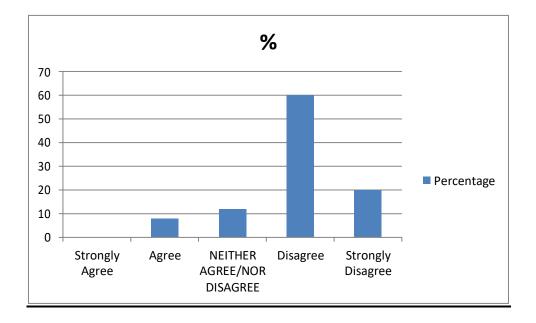
Particulars	NO of Respondents	%
Strongly Agree	4	8
Agree	3	6
Neither Agree/Nor Disagree	7	14
Disagree	27	54
Strongly Disagree	9	18
Total	50	100



INTERPRETATION: From the above Graph, 54% of the respondents are disagree when it comes to Respecting the norms defined by the law when carrying out CSR activities.18% of the respondents are Strongly disagree, 14% of respondents are Neutral and the remaining 8% and 6% are strongly Agree and Agree to the statement.

TABLE 4.10 The customer prefer this company because it is involved in corporate giving

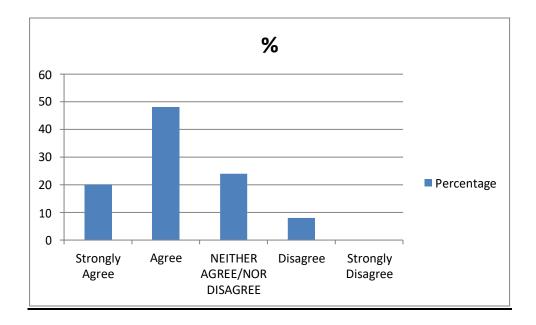
Particulars	No of Respondents	%
Strongly Agree	0	0
Agree	4	8
Neither Agree/Nor Disagree	6	12
Disagree	30	60
Strongly Disagree	10	20
Total	50	100



INTERPRETATION: From the above Graph, 60% of the respondents are disagree when it comes to involment in corporate giving.20% of the respondents are Strongly disagree, 12% of respondents are Neutral and the remaining 8% and 0% are Agree and strongly Agree to the statement.

TABLE 4.11 I consider myself to be loyal to this company

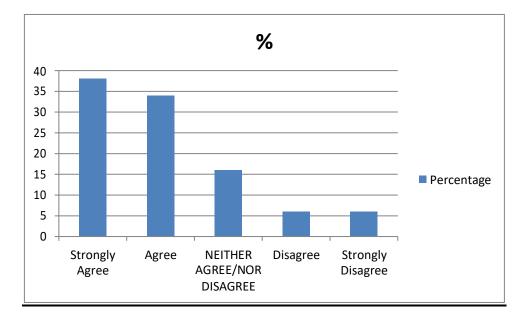
Particulars	NO of Respondents	%
Strongly Agree	10	20
Agree	24	48
Neither Agree/Nor Disagree	12	24
Disagree	4	8
Strongly Disagree	0	0
Total	50	100



INTERPRETATION: From the above Graph, 48% of the respondents are Agree when it comes to loyalty to this company.24% of the respondents are Neutral, 20% of respondents are Strongly Agree and the remaining 8% and 0% are Disagree and strongly Disagree to the statement.

TABLE 4.12 This company would be my first choice

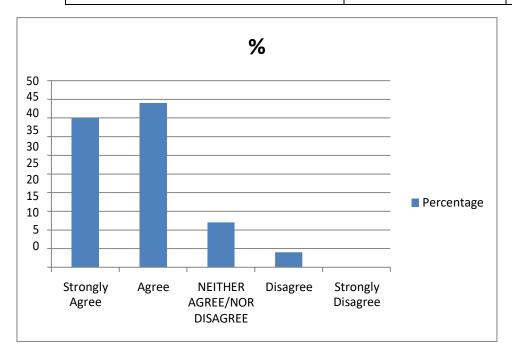
Particulars	NO of Respondents	%
Strongly Agree	19	38
Agree	17	34
Neither Agree/Nor Disagree	8	16
Disagree	3	6
Strongly Disagree	3	6
Total	50	100



INTERPRETATION: From the above Graph, 38% of the respondents are Strongly Agree when it comes to choice of company.34% of the respondents are Agree, 16% of respondents are Neutral and the remaining 6% and 6% are Disagree and strongly Disagree to the statement.

TABLE 4.13 I am aware of this brand/company

Particulars	NO of Respondents	%
Strongly Agree	20	40
Agree	22	44
Neither Agree/Nor Disagree	6	12
Disagree	2	4
Strongly Disagree	0	0
Total	50	100



INTERPRETATION: From the above Graph, 44% of the respondents are Agree when it comes to Awareness of the brand/company.40% of the respondents are Strongly Agree, 12% of respondents are Neutral and the remaining 4% and 0% are Disagree and strongly Disagree to the statement.

CHAPTER-5

SUMMARY OF FINDINGS, SUGGESTIONS AND CONCLUSIONS

5.1 FINDINGS

- It is found out that more customers are not aware about the CSR activity of BMA Wealth creators.
- The study found that brand image and customer preference towards the brand image of the company and its products have significant difference between themselves.
- Only the range of 4% to 10% of customers agree on preferring those branded products whose company are carrying out any form of CSR activity
- CSR is playing a significant role in brand building of BMA

5.2 Suggestions:

After effectively doing the examination think about and totally knowing the business I have thought of the accompanying recommendations to the organizations which are executed or wanting to actualize CS exercises:

- Companies should have sustainable CSR as it can receive a political boost in near future due to politico-legal factors and secondly, there is a growing awareness of the concept among the general public is tremendous
- They should have to enhance in keeping up the association with the establishment and organizations.
- The organization can influence the clients by giving them offers while purchasing the item which have CSR movement.
- If the organization wants to increase his client base that can offer contributing to CSR and create awareness.

5.3 CONCLUSIONS

CSR Is a critical obligation for the society and economic development in counter balancing the adults of economic system.

Having ethics as characteristics of a company gives signal of good and bad.

CSR is different for an individual, poor, Business man, Government or any other cooperative society club or association.

The fact of CSR is to provide continues is for greater benefits in future from point of examining the past. Trust is a best tool a business can take advantage of to create. Awareness and ensuring benefit from operations of business to words the society economic and environment.

The Hypothesis testing clarifies that the relationship between CSR and brand equity is less than 1:1 as such we can conclude that customers do get aware from CSR activity but that portion of customer does not affect the entire client base of the company.

BIBLIOGRAPHY

WEBSITES

- www.bma wealthcreators.com
- ➢ <u>www.icicidirect.com</u>
- ➢ <u>www.indiabulls.com</u>
- ➢ <u>www.wikipidia.com</u>
- ➢ <u>www.bse.com</u>
- ➢ <u>www.nse.com</u>

www.monycontrolcom