

INTERNSHIP REPORT ON
AN ORGANIZATION STUDY ON SRI GURUDEVA CO
OPERATIVE SOCIETY BANK

submitted by

NAMITHA

4AL21BA050

Submitted to



VISVESVARAYA TECHNOLOGICAL UNIVERSITY
BELAGAVI

In partial fulfillment of the requirements for the award of the degree of

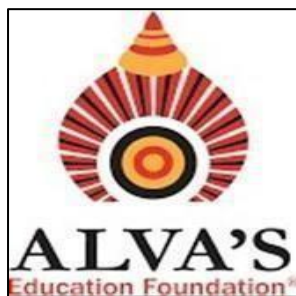
MASTER OF BUSINESS ADMINISTRATION

Under the guidance of

INTERNAL GUIDE

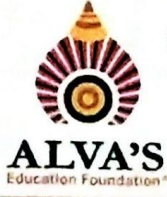
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ALVA'S INSTITUTE OF ENGINEERING AND
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MIJAR MOODBIDRI



ALVA'S INSTITUTE OF ENGINEERING & TECHNOLOGY

(A Unit of Alva's Education Foundation @ Moodbidri)

Affiliated to Visvesvaraya Technological University, Belagavi

Approved by AICTE, New Delhi & Recognised by Government of Karnataka


Accredited by NBA (CSE & ECE)

DATE: 30/01/2023

CERTIFICATE

This is to certify that **NAMITHA N SUVARNA** bearing USN **4AL21BA050**, is a bonafide student of Master of Business Administration program of the Institute (2021-23) affiliated to Visvesvaraya Technological University, Belagavi.

The Internship report on "**SHRI GURUDEVA VIVIDHODDESHA CO-OPERATIVE SOCIETY (NI) BANK, SHIRTHADY**" is prepared by her under the guidance of **Mrs. Priya Sequeira**, HOD, Sr. Assistant Professor, PG Department of Business Administration in partial fulfillment of the requirements for the award of the degree of Master of Business Administration, Visvesvaraya Technological University, Belagavi, Karnataka.


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ವಿವಿಧೋದ್ದೇಶ ಸಹಕಾರ ಸಂಘ (ನಿ.)



SHRI GURUDEVA
VIVIDHODESHA SAHAKARA SANGHA (N.)

ಕೇಂದ್ರ ಕಛೇರಿ: ಶ್ರೀ ನಾರಾಯಣಗುರು ವಾಣಿಜ್ಯ ಸಂಕೀರ್ಣ, ಬೆಳ್ತಂಗಡಿ - 574 214, ದ.ಕ.
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Mob: 6360185180

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DATE:23-11-2022



CIRTFIFICATE


TO WHOMSOEVER IT MAY CONCERN

This is to certify that **Ms.NAMITHA** a student of Previous Year MBA of Alvas College. Moodabidri, has conducted study on "Project Work" with special reference to **Shri Gurudeva Vividhodesha Co-Operative Society(N), Belthangady, Shirthady Branch** in our Organisation from **09/11/2022**

During this period she has done the work sincerely and her conduct was good.

We wish him all the success in his future Endeavour

Date: 23/11/2022
Place: Belthangady


Branch Manager
Shri Gurudeva Vividhodesha
Co-Operative Society (R)
Branch, Shirthady

2023/9, 20 20:59

DECLARATION

I **NAMITHA** hereby declare that the Internship report entitled “An OrganizationStudy” with reference to “**Sri Gurudeva Vividoddesha co-operative society(ni)**” prepared under the guidance of **Mrs.PRIYA SEQUIRA** assistant professor of M.B.A. Department, Alva’s Institute of Engineering and Technology, Mijar and external assistance by **MRS. SANDHYA, branch Manager, Sri Gurudeva co-operative society bank.**

I also declare that this internship work is towards the partial fulfillment of the university regulations for the award of degree of **Master of Business Administration by Visvesvaraya Technological University, Belagavi.**

I have undergone a project for a period of 4 weeks. I further declare that this project is based on the original study undertaken by me and has not been submitted for the award of degree from any other University.

Place:Mijar,Moodbidri

Signature of the Student

ACKNOWLEDGEMENT

The satisfaction that accompanies the successful completion of any work would be incomplete without thanking the person who made it perfect with their constant guidance and encouragement.

I express my sincere gratitude to Dr. Peter Fernandes, The Principal of AIET, Mijar for his valuable and inspiring guidance in this endeavor. I would like to express my gratitude to Head of the Department Mrs. Priya Sequeira, AIET, Mijar for her support throughout my project work.

A special note of gratitude goes to the organization Sri Gurudev co-operative society bank shirahady for providing me with an opportunity to undergo the project study.

I express my deep sense of gratitude to my project guide Mrs. Priya Sequeira, assistant professor of the MBA department, for her valuable guidance and help in completing this project work.

I am gratefully indebted to my external guide Mrs. sandhya, for encouraging me and for his constant support throughout the course of the project work and helping me complete it successfully.

I am thankful to my parents and friends for their valuable guidance, support and help during my project. Any accomplishment requires the efforts of many people. I am indebted to the management and the staff of Sri Gurudeva co-operative society bank for extending their support and cooperation in collecting data for my project report.

NAMITHA

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EXECUTIVE SUMMARY

This report is prepared after getting an internship in Sri Gurudeva Vividoddesha co-operative society bank. It is the smallest bank that is still operating in the I provide financial services to the residents of that area. The report precisely discusses the banking sector, its contribution to the economy of the area, and about all the activities that are performed in a bank while facilitating the customers.

This report holds information about the history of Sri Gurudeva co-operative society bank, department hierarchical information, SWOT analysis, product or service line, award and all other details about the Branch located in Shirihady, and head office located in Belthangadi Dakshina Kannada district.

This report also contains the analysis of the banking environment, My experience, and enhanced skill after internship. Bank quickly expanded its operations. There are 20 branches in Dakshina Kannada.

Sri Gurudeva co-operative society bank was started in 2007 and Registered under co-operative society act . Now its branches have been increasing; 14 branches are there now all over the district.

This departmentalisation usually for a week. During The internship I learned about various bank operations. I have gone through operational aspects of customer service, loans, fixed deposits and about the customer and employees. I have learnt how they function and deal with different types of customers every day. I have tried to grasp all the details and work. More over this report depicts my practical experience that I have gained and learned during this internship program

CHAPTER-1

INTRODUCTION ABOUT THE ORGANIZATION

1.Introduction

1. BankingRegulations

According to the section “B” of the banking regulations act 1949, the term “banking” means accepting, for the purpose of lending or investment, of public deposits of money, repayable on demand or otherwise, and withdrawable by cheque, order, draft etc. Banks accept deposits from the public, make the funds available to those who need them and help in remittance of money from one place to another. Banking has done wonders for the world’s economy. This straightforward method of accepting money deposits from depositors and then lending the same money to the borrowers, banking activity encourages the flow of money to productive use and investments. This in turn allows the country’s economy to grow. In the absence of banking business, the entrepreneurs would not be in a position to raise the money and the savings would sit idle in our homes.

2. Cooperative Movement

In the year 1904 the government of India started the cooperative movement and decided to develop the cooperatives as the institutional agency to tackle the problem of usury and rural indebtedness. In such situations cooperative banks operate as a balancing center. Presently we have several cooperative banks which are performing multipurpose functions of financial, administrative, supervisory and development in nature of expansion and development of cooperative credit systems.

3. Cooperative Banks

A co-operative bank is a financial institution that belongs to its members and they are in turn the owners as well as customers of their bank. These banks are small-sized units organized in the co-operative sector which operate both in urban and non-urban regions and are traditionally centered on communities, localities and workplace. Most of the services provided by these banks are savings and current

accounts, safe deposit lockers, loans or mortgages to private and business customers. For middle class users, for whom a bank is where they can save their hard-earned money, facilities like Internet banking or phone banking are not very important. Although these banks are not better than private banks in terms of facilities provided, their interest rates are definitely competitive. Unlike private banks, the documentation process is lengthy if not stringent and getting a loan approved quickly is rather difficult. The criteria for getting a loan from a UCB are less stringent than for a loan from a commercial bank. Commercial banks are the widest spreading banking institutions in India. They provide major products and services. These banks run on commercial lines, for profits of the organization and are different from stockholder banks by their organization, goals, values and governance in most countries. These banks are supervised and controlled by the banking authorities and have to respect prudential banking regulations, which put them at a level of stockholder banks. The control and supervision can be implemented directly by the state entities or delegated to a co-operative federation or central body. On the other hand, a co-operative bank is run for the benefit of a group of members of the co-operative body. These banks distribute only a very small portion of its profit as dividend, retaining a major portion of it in business. All the nationalized banks and almost all the private sector banks in India are commercial banks. In the public sector, within a state, starting from the State Capital, there are State Co-operative Banks and District Central Co-operative Banks at the District level. Under the District Central Co-operative Bank, there are Co-operative Societies.

4. Banking Definition

Banking consists of various activities that can be done through financial institutions that will accept deposits from individuals and other entities. These financial institutions will then utilize this money to offer loans and invest it for a profit.

Banking is known to be important in the economy because it provides services to businesses and consumers, such as offering loans, checking accounts, and various other services.

5. Types Of Banks

1) central bank

The central bank of India is known as the Reserve Bank of India. The R.B.I. is a financial institution that is mandated to regulate and oversee all of the other banks in the country.

2) Commercial Banks

Commercial banks are regulated under the Banking Regulation Act of 1949, and their business model has been constructed to make profits.

b) State Co-operative Banks

A State Co-operative Bank is a federation of the central Co-operative banks that will act as a custodian of the Co-operative banking structure in the State.

b) Urban Co-operative Banks

The Urban Co-operative Bank is the primary Co-operative bank located in urban and semi-urban areas. The banks essentially lend to smaller borrowers and businesses centered around a community, locality, and more.

1.6 Introduction of the co-operative Bank

Co-

operative Bank is a small sized financial entity. Where its members are the owner and customer of the bank. It is regulated by the Reserve Bank of India (RBI) and is registered under the state co-operative societies.

The Co-operative Banks have recently been in news after RBI's restriction on one of the leading banks, where they were denied any kind of money withdrawals. This incident of the Punjab and Maharashtra Co-operative Bank (PMC) has raised questions over the reliability of such financial entities.

7. Co-operative society Act

The Co-

operative Banks in India are governed as per the Banking Regulations Act 1949 and Banking Laws (Co-operative Societies) Act, 1955.

These Banks have been opened with the motto of 'no-profit-no-loss' and thus, do not seek for profitable ventures and customers only. As the name suggests, the main objective of Co-operative Bank is mutual help

An act prompted voluntary formation of autonomous functioning democratic control and professional management of co-operative societies in the state of Karnataka.

This Act may be called the co-operative societies Act 1912.

1. Definition:

In this act unless there is anything repugnant in the subject or context.

- A. Bylaws: Means the Registered bylaws for the time being in force and include any registered amendment of the Bylaws.
- B. Committee: The governing body of a registered society to whom the management of its affairs is entrusted
- C. Member: It includes a person joining in the application for the registration of a society and a person admitted to membership after registration in accordance with the By-laws and any rules
- D. Officer: It includes a chairman, secretary, Treasurer, member of a committee or the person empowered under the rules or the Bylaws to give directions in regard to the business of the society.
- E. Register: A person appointed to perform the duties of a Registrar of co-operative societies under this act.

1.8 Introduction of SriGurudeva Vividoddesha co-operative society bank SRI GURUDEVA VIVIDODDESHA SAHAKARI SANGHANI.

Sri Gurudeva Vividhoddsha Sahakari Sangha Ni. is one of the leading co-operative societies SouthCanaradistrict,Karnatakastate.HavingheadofficeatBelthangady formed by several young, enthusiastic and like-minded social workers associated with the Billava Association, the sahakari has remarkably seen progress over the years.

With the aim of providing maximum service to the society possible, the sahakari hasmergedastheBestCo-OperativeSahakariovertheregion.It has20brancheswithintheundivided District South Canara.

The sahakari has got state level best Co-Operative Society award for its remarkable performance.

1) Voluntary And Open Membership

Co-operative are voluntary organizations,opentoallpersonsabletouse theirservicesand willing to accept the responsibilities of membership, without gender,social,racial, political or religious discrimination.

2) Democratic Member Control

Co-operativesaredemocraticorganizationscontrolledbytheirmembers,whoactivelyparticipate in setting their policies and making decisions. Men and womenserving aselected representatives are accountable to the membership. In primarycooperativesmembershaveequalvotingrights(one member,onevote)andco-operativesatotherlevelsarealsoorganizedinademocraticmanner.

CHAPTER – 2 ORGANIZATION PROFILE

ORGANIZATION PROFILE:



2.1 Company profile and Background

SriGurudevaVividoddeshaco-operativesocietybankwasestablishedintheyear2004 under the co operative society act it was a Registered bank and small finance bank.

Name Of The Company	SriGurudevaVividoddeshaco-operative society(NI)bank
Place	Shirthady
Head Office	Belthangady
District	DakshinaKannada
RegNumber	DRPS/S/9/RGN/25935/07-08
Email	Srigurudevaho@gmail.com
Website	www.srigurudevasahakari.com
PINcode	574215

Background

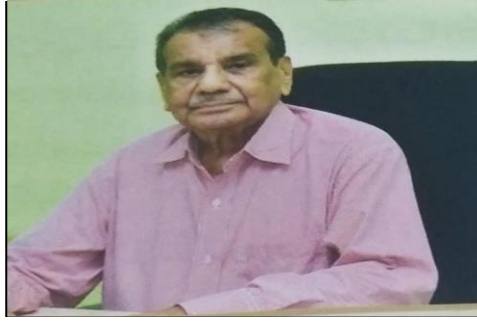
SriGurudevaVividoddeshaco-

operativesocietywasmainlylocatedinBelthangady,itwasheadofficeandestablishedintheyear2004firstpresidentofthisbankwas

K.G Bangera and vice president Padmanabha a it was Billava association bank. There are 16 branches located in different areas within the district . In the year 2022-23 the branches have been increased to 20 branches around all over the area within the district.

SriGurudevaco-operativesocietybankwascorebankingsystemRegisteredunderco-operativesocietiesactitgivesmanyproductsandservicesavailabletocustomer , it gives more important on customer home loan, mortgage loan, personal loanvehicleLoan,goldloanandselfhelpgroupandwesternunionmoneytransfer, RTGs/NEFT

system are available in this bank and also different deposit like fixed deposit.currentdeposit.recurring deposit etc . And good technology is used for the banking system.Different branches have different branch manager staff memberswho have bestknowledge in the banking system .Branch manager has to change in 3 years anddirectorhastochangein5years,andgoodfacilitiesshouldbegivenbyemployeesorstaff members . Total deposit of the bank 11.84 crore indian 9.76 crore, profit 2.4croreit has different interest in different deposits. Customers can be members of thisbank . Branches that located the bank are Belthangady, shirthady, kakinje, Nelyadi,venuru,kadaba, siddakatte, brahmavarta, Haleyangadi, kuppepadavu, Bajagoli,arasanimaki,uppinangadi,Mudipu and In the year 2022-23 thare Ajekaru, Hiriyaadka,Mangalorepadil branches are established in This year president N Padmanabhamaninja and vicepresident Bhageeratha G and the CEO of bank Ashwath kumar .Ithasgotoverall ranksisNo.11outof atleast35banks inDakshina



N. Padmanabhamaninja President

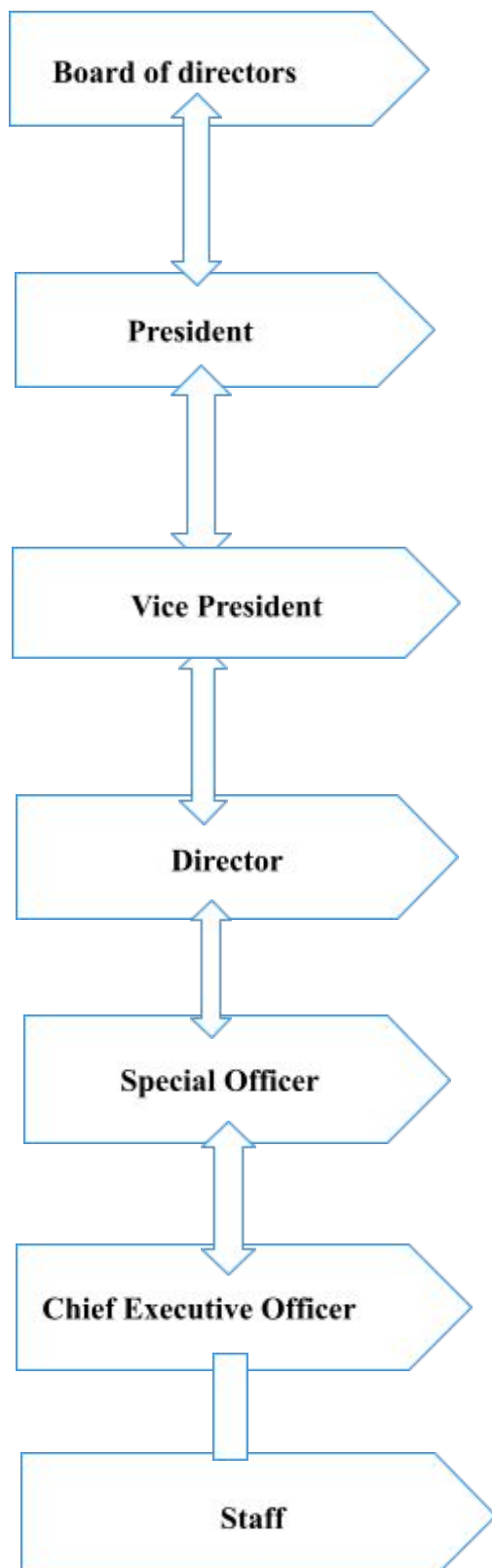
Board of Directors:

1. K. Vasanthabangera Ex MLA
2. Smt. Sujitha V. Bangera
3. Smt. Thanuja Shekar
4. Sanjeeva Poojary
5. K. P. Divakara
6. Jagadish Chandra. K
7. Shekar Bangera
8. Chandrashekar
9. Dharmappa Poojary
10. Dharmendra Kumar P
11. Gangadhara Muthama
12. Anand Poojary K
13. Rajarama KB
14. Jayavikrama P

2.2 Nature of Business

Sri Gurudeva Vividoddeshaco-operative society bank Belthangady top players category customer care in the Belthangady. This well-known established gets as on top services customer both local and other area. This business employs individual that dedicated towards their respective roles and put in a lot of efforts to achieve the common vision and goals of the company. In the near future this business aims to expand its line of products and services into larger business and customers. This Demata account facility provides the investor to trade in the stock market.

OrganizationStructure:



2.3 Vision, Mission, Quality Policy

Vision:

- The primary vision of Sri Gurudev co-operative society bank is to provide quality honest, trusted and committed financial service to its members.
- To offer equal opportunity to all groups of people to live an improved life by financial enablement and empowerment.
- To become a strong viable corporate organization which is sustainable and responsive to the socio-economic needs of its members with financial independence.

Mission:

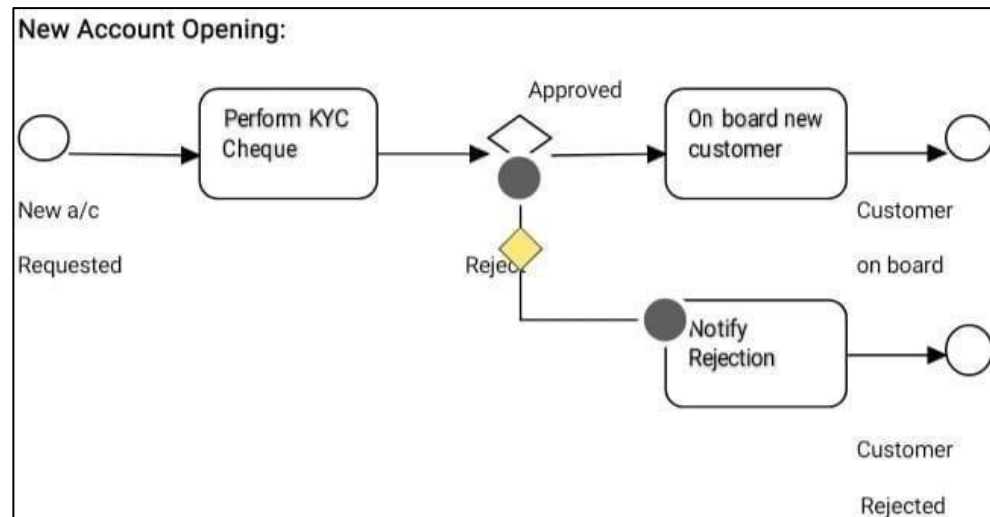
- The mission of Sri Gurudev co-operative society bank is to provide our shareholders long term attractive financial growth and return of their involvements.
- To provide some services like e-stamping, money transfer, all payments bill setc. Through the new advanced technologies.
- To encourage Self Help Group.
- To provide coordinates and expand economic opportunities for members through a growing network.
- Sri Gurudev co-operative society bank is a social enterprise formed by the members of the members for the members.

Quality Policy:

- It continually improves its standard to satisfy the growing needs of members by ensuring that their work is hard.
- It shall implement sustainable social programs and services to represent the needs of the members.
- It shall contribute to the protection and conservation of the environment.

2.4 WorkflowModel

Banking flowchart captures the sequence of work activities that occur when performing tasks like loan application processing or new account opening. Banks use these flowcharts as tools to improve employee productivity.



2.5 Product/services

1.Loan

A) vehicle Loan

Purchase of new or old vehicle or second hand vehicle not older than 5 years from date of its Registration. This loan must be two wheeler old and new vehicle and not for the four new vehicles. Maximum of 2 lakhs in the case of second hand vehicles.

B) Daily Pygmy Loan(DPL)

Pigmy loans against the security of pigmy deposit are provided for built convenience the customer. due to their day to day activities and business development. Loan can be availed up to maximum of 3 times of the bank pigmy deposit amount. loan start from 10000 to 200000 maximum.

Deposit loan

It is an instant loan against deposits Rate of Interest 2% over and above the deposit rate.itsquick and hands-free documentation.

C) Housing Loan

Home loan provides finance to fulfill all housing requirements of individuals.To Purchase of new house or rented house or construction of house will be available this loan.The loan upto ₹28 lakhs the rate of interest 8.60% and tha loan above ₹28 lakhs the rate of interest 8.70% .

D) Mortgage Loan(ML)

Mortgage loan is simple as the purpose is quick and approvals are done faster flexible repayments. the loan upto

₹2500000. It should be 5 lakhs to 10 Lakhs 12% p.a, 10 lakhs above to upto 1000 lakhs 11% p.a.

E) Gold Loan(GL)

This gold loan is for any person who has gold ornaments that needs to be mortgaged with the bank. And the person who is having a savings or current account with the bank. It also involves verification of purity. the loan amount is approved upto 70% of current market value of our gold. the period is limited to 1 year . And the rate of interest is 7.00% per annum and 1.50% of the principal amount.

2. Deposit

A) Current Deposit

There should be two passport size photographs, ID proofs, address proof and a PAN card joint account can be opened. And No interest will be paid in the account, No Account Will be opened for less than ₹1000/- and minimum balance to be maximum is ₹1000.

3. Western union

A US company that offers ways of sending money to other countries and other financial services. It was established in 1851 and used during the American civil war.

The company sent its last telegram in 2006. It is one of the best. Ways to transfer money internationally. transfer of money between the banks account are often less expensive than sending money for cash pickup. Pickup cash at a western union agent depending on where we live, have it deposited directly into your bank account or mobile wallet. Visit an agent location near you with your government issued ID. It also needs to ask the sender for the tracking number. Find an agent location.

Ria Money transfer

Ria Money transfer it is International money transfer it is subsidiary of Euronet Worldwide, Inc., which specialises. Ria initiates transfers through a network of agents and company - owned stores located throughout North America, Latin America, Europe, Asia-Pacific, Africa, and online.

2.6 OWNERSHIP PATTERN:

Shareholder	Shareholding
PromoterGo vtoIndia	56.92%
OCDs/NRI	10.94%
Bank and insurance	10.63%
Mutual fund and UTI	13.72%
Other	07.79%
Total	100

BOARD OF DIRECTORS:

Sl.No	Name	Designation
1	NPadmanabhamaninja	President
2	Bhageeratha	Vice President
3	Ashwath Kumar	ChiefExecutiveOfficer
4	Monappa poojary	SpecialOfficer
5	KVasanthabangeraExMLA	Director
6	Smt.sujithaVBangera	Director
7	Smt.Thanuja Shekar	Director
8	Sanjeeva Poojary	Director
9	K.PDivakara	Director
10	Jagadish Chandra.K	Director
11	ShekarBangera	Director
12	Chandrashekar	Director
13	Dharmappa Poojary	Director
14	DharmendraKumarP	Director
15	Gangadhara Muthama	Director
16	Anand Poojary K	Director
17	DrRajaramaKB	Director
18	Jayawickrama	Director



N Padmanabha Maninja
President



Bhageeratha G
Vice President



K. Vasantha Bangera Ex MLA
Director



Smt Sujitha V Bangera
Director



Smt. Thanuja Shekar
Director



Sanjeeva Poojary
Director



K. P Divakara
Director



Jagadishchandra D.K
Director



Shekar Bangera
Director



Chandrashekar
Director



Dharnappa Poojary
Director



Dharanendra Kumar P
Director



Gangadhara Mithama
Director



Ananda Poojary K
Director



Dr Rajarama K B
Director



Jayavikrama P
Director



M Monappa Poojary
Special Officer



Ashwath Kumar
Chief Executive Officer

2.7 Achievement/Awards

- StatelevelBestsahakarasanghaachievementaward
- Six year Achievement Award from Dakshina Kannada district central co-operativebank.
- On2015-16 district level 2ndplacee-stampingdistributionaward.
- YuvavahiniBelthangadyAchievementAward.
- SriGuruNarayanaswamisevasanghaBelthangadybrahmashreesahakaraAchi
evementAward.

2.8 Future Growth and Prospects

1. The bank is planning to have less interest rate on all services for the customer.
2. Thebank is planning to have on line banking fort he Customer.
3. Planning to reduce Fixed deposit term the periodof6yearto5.5yea
4. Planning Core Banking Facilities.
5. Planning To Get More Employers.

CHAPTER-3
MCKENSY'S 7S FRAMEWORK AND
PORTER'S FIVE FORCES MODEL

McKenzie's 7S Framework

The McKinsey 7S Framework is a management model developed by business consultants Robert H. Waterman, Jr. and Tom Peters in the 1980s. This was a strategic vision for groups, to include businesses, business units and teams. The Model is often used as an organization analysis tool to assess and monitor changes in internal situation of organization.

The model is based on the theory that, for an organization to perform well, these seven elements need to be aligned and mutually reinforcing. So the model can be used to help identify what needs to be realigned to improve Performance, or to maintain alignment during other types of change.

Hard Elements

Strategy-purpose of the business and the way the organization seeks to enhance its competitive advantage.

Structure-Division Of Activities; integration and coordination mechanisms.

System-Formal Procedures For Measurements, reward and resource allocation.

Soft Elements

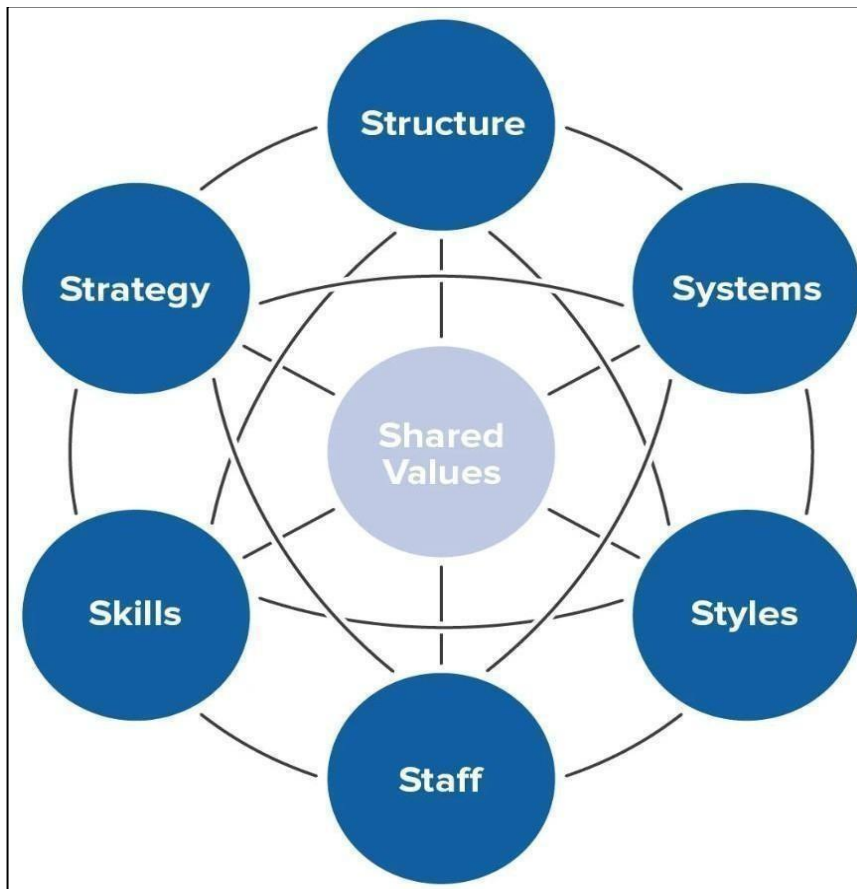
Shared values-The core values of the analytic team

Skill-The organization's core competencies and distinctive capabilities. Staff-

Organization's human resources, demographic, educational and

Attitudinal Characteristics.

Style-Typical Behavior Patterns Of Key Groups, such as manager



FigNO:-3.1McKenzy's7SFramework

1. Strategy

- What is our strategy as it relates to analytics within the organization? What are the long term and short term goals and objectives and what is expected from the analytic team to achieve these?
- How do we intend to achieve our analytics objectives? Is it related to increasing revenue, improving operating margins or venturing into new industry revenue, to name a few relevant objectives?

How do we deal with competitive pressure and changes in customer demands by effectively leveraging analytics? Could it be on Improving Customer Experience

and adapting the personalisation one-one customer?

2. Structure

- How is the analytic team distributed and governed? Is it centralized, decentralized or implemented as a hybrid model? This answer will primarily drive the hierarchy, alignment and coordination of analytics activities as well as facilities knowledge sharing.
- ✓ Is the chosen analytics alignment in line with the expected coordination and ability required? Given the active involvement of business actively required for insightful analytics, this factor becomes an important one

3. System

- What are the data warehouse systems that store the relevant organization data like customer, Financial, HR and supply chain to name a few? Where will the data be aggregated in a single prior to statistical analysis?
- Where are the analytical decision controls and how are they communicated, monitored and evaluated to ensure that the decisions are relevant and reach only the intended stakeholders in a timely manner?

The soft S's

4. Shared values

- What are the core values of the analytics team? Since people are integral to the creativity and understanding between business, technical and data scientist teams, are they bound by the same core value?
- What is the analytic team culture and strength of their values? Are they guided by relentless pursuit of insights to be derived from data that are addressing relevant

business problems?

5. skills

- What are the strongest analytics skills represented within the team? Is it a good mix of business understanding, Data science and technology acumen to deliver value? Are there any skill gaps?
- What is the analytics team known for doing well in response to business problems? How quickly are the results obtained? Creativity of analytics solutions and adaptation to the problem at hand are required essential skills

6. Style

- How participative is the analytics management/leadership style? How effective is the leadership at driving or pushing back as required? Analytics team in particular require the relevant business understanding with the data and effective leadership is key to bringing it all together
- Do analytics team members tend to be competitive or cooperative? A balanced mix of both is critical to ensure that assumptions and insights can be challenged, with business outcomes delivered ultimate goal.

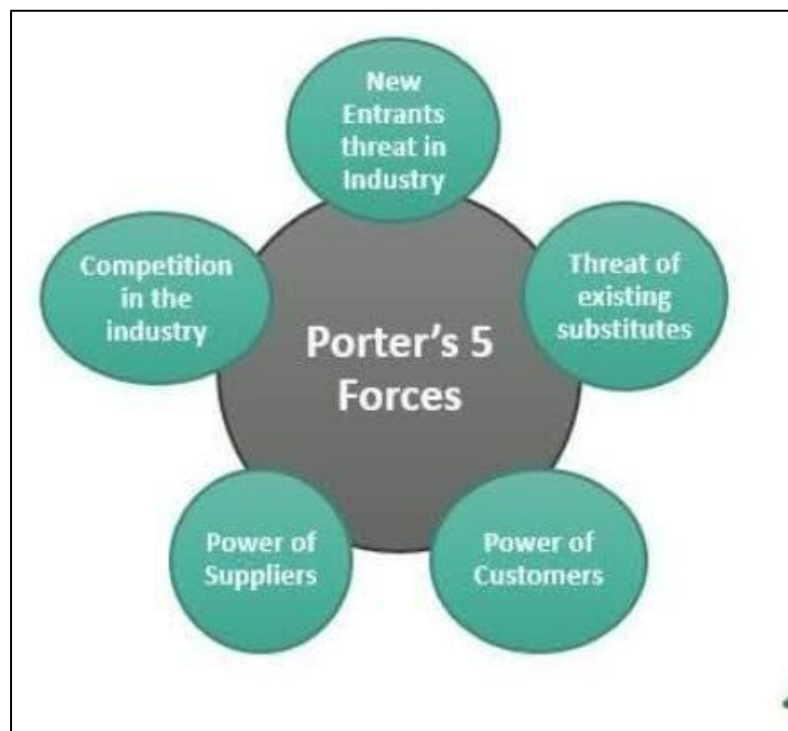
7. Staff

- What positions or specializations are represented within the analytical team the chief data officer and chief analytics officer with their unique competencies need to be adequately represented for relevant business insights
- Are there gaps in required analytics competencies? What positions need to be filled and how will these skills be staffed to fluctuating requirements.

Porter's Five Forces Model

The Five Forces Model was developed by Michael E. Porter. Porter's Five Forces is a framework for analyzing a company's competitive environment. Five forces analysis can be used to guide business strategy to increase competitive advantage.

Five forces that shape strategy, Michael Porter observed five forces that have significant impact on a firm's profitability in its industry. This five-force analysis today in the business world is also known as Porter five forces analysis.



FigNO:-3.3 Porter's Five Forces Model

- **Threat of New Entrants**
- The economies of scale are fairly difficult to achieve in the industry in which Gurudeva Bank operates. This makes it easier for those producing large capacitance to have a cost advantage.
- The product differentiation is strong within the industry, where firms in the industry sell differentiated products rather than standardized products. Customer also look for differentiated products

- The capital requirements within the industry are high therefore, making it difficult for new entrants to set up business as high expenditure needs to be incurred.

2. Bargaining Power Of Suppliers

- The number of suppliers in the industry in which Sri Gurudeva bank operates is a lot compared to the buyers. This means that the supplier has less control over prices and this makes the bargaining power of suppliers a weak time.
- The products that these suppliers provide are fairly standardized, less differentiated and the suppliers do not content with other products within this industry. This means that there are no other substitutes for the product other than the ones that the supplier provides.

● Bargaining Power of Buyers

- The number of suppliers in the industry in which Gurudeva bank operates is a lot more than the number of firms producing the products. This means that the buyers have a few firms to choose from and therefore, do not have much control over prices.
- The product differentiation within the industry is high, which means that the buyers are not able to find alternative firms producing a particular product. This difficulty in switching makes the bargaining power of buyers a weaker force within the industry.
- The income of the buyers within the industry is low. This means that there is pressure to purchase at low prices.
- . The quality of the products is important to the buyers and these buyers make frequent purchases. This means that the buyers are a weaker force within the industry.

Threats Of Substitute Products Or Services

- There are very few substitutes available for the product that are produced in the industry in which this bank operates. The very few substitutes that are available are also produced by low profit earning industries.
- The very few substitutes available are high quality but are way more expensive. comparatively firm producing within the industry in which it is low

price substitute, with adequate quality.

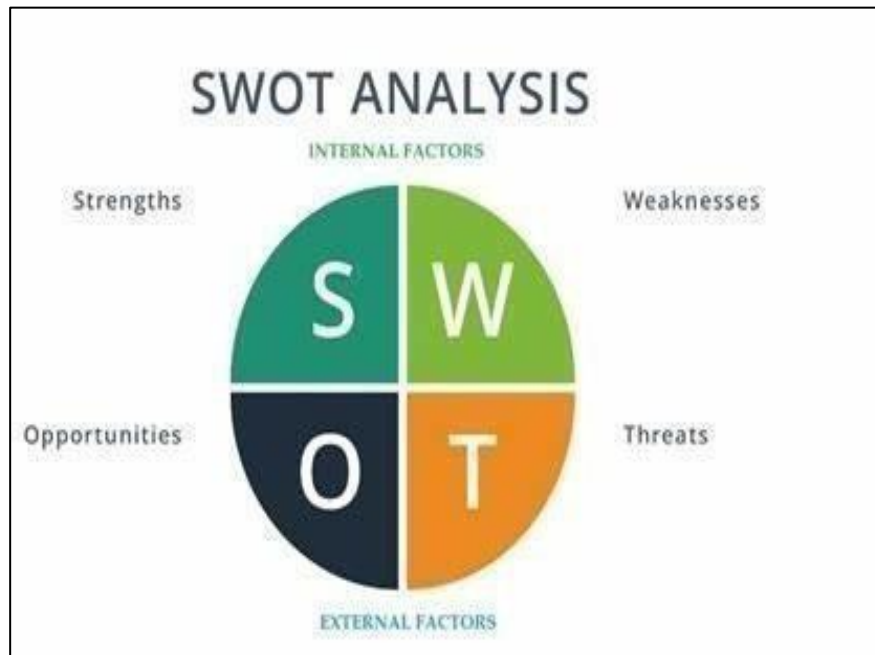
- This will ensure that buyers see its products as unique and do not shift easily to substitute products that do not provide these unique benefits.

Rivalry Among Existing Firms

- The number of competitors in the industry in which Gurudeva operates is very low. Most of these are also large in size. This means that firms in the industry will not make moves without being unnoticed. This makes the rivalry Among Existing Firms in the industry.
- The production of products within the industry in which Gurudeva bank operates are highly differentiated. As a result, it is difficult for competing firms to win the customers of each other because each of their products are unique.
- As the industry is growing, Gurudeva bank can focus on new customers rather than winning the ones from existing companies.

CHAPTER-4
SWOT
ANALYSIS

SWOT ANALYSIS



SWOT analysis is a strategic planning and strategic management technique used to help a person or organization to identify strengths, weaknesses, opportunities, and threats related to business competition or project planning. It is sometimes called situational assessment or situational analysis.

SWOT analysis can help you challenge risky assumptions and to uncover dangerous blind spots about the organization's performance. If we use it carefully and collaboratively, it can deliver new insights on where your business currently is, and help you to develop exactly the right strategy for any situation.

FigNo:4.1 Swot Analysis

Strength

Strength of Sri Gurudev co-operative society

1. Bank Reputation
2. Customer Satisfaction
3. Provides Good Quality Service Too It's Potential Customer
4. High Profitability
5. Better Communication Skill

Weaknesses

Weaknesses of Sri Gurudevaco-operative society bank

1. Less providing from staff.
2. Overburden Of Work.
3. Less number of staff.
4. Lack Of Leadership Quality.
5. Technological Resources Not Properly Used.

Opportunities

1. Opportunities Of Sri Gurudevaco-operative society bank.
2. Gathering More Experience And Knowledge.
3. By Providing Better Service Quality
4. Make Better Relationships With Customers.
5. Increasing more Branches in more areas.
6. By providing better remuneration and other benefits to employees to motivate them.

Threats:

Threats for Sri Gurudevaco-operative society bank.

1. Globalization Of Service.
2. Technological Improvement.
3. The Continuous Increase In Non-Bank Competitive Offering Similar Service.

CHAPTER-5
ANALYSIS OF FINANCIAL STATEMENTS

Financial Statement Analysis

Financial statements aim at providing financial information about a business enterprise to meet the information of the decision makers. Financial statements prepared by a business enterprise in the corporate sector are published and are available to the decision makers. These statements provide financial data which require analysis, comparison and interpretation for taking decisions by external as well as internal users of accounting information. This act is termed as financial statement analysis. Financial statement analysis is the process of identifying financial strength and weakness of the firm, property establishing relationships between the items of the balance sheet, profit and loss account.

Financial statement analysis is the process of reviewing and analyzing a company's financial statements to make better economic decisions. "Analyzing of financial statements" according to Metcalf and Titard, "is the process of evaluating the relationship between component parts of a financial statement to obtain a better understanding of the firm position and performance.

It is regarded as an integral and important part of accounting. The most commonly used financial statement analysis techniques are comparative statements, common size statements, trend analysis, ratio analysis and cash flow analysis.

Profit and Loss Statement

The profit and loss statement is a financial statement that summarises the revenues, costs and expenses incurred during a specified period, usually a fiscal quarter or year. The profit and loss statement are synonymous with the income statement. These records provide information about a company's ability or inability to generate profit by increasing revenue, reducing costs or both.

Profit and Loss statement of Sri Gurudev co-operative society bank

Table No. 5.1 Profit and Loss A/C of Sri Gurudev co-operative society bank

Balance Sheet

A balance sheet is one of four accounting financial statements. The other three being the income statement, state of owner's equity, and statement of cash flow. A balance sheet explains the financial position of a company at a specific point in time. As opposed to an income statement which reports financial information over a period of time, a balance sheet is used to determine the health of a company on a specific day. The balance sheet uses the accounting equation to show a financial picture of the business on a specific day. In other words, a balance sheet lists all the assets that a bank owns as well as the debts owed by the bank and the owner's interest in the bank. **Balance Sheet Of Sri Gurudevaco-operatives society bank**

Table No.5.2 Balance Sheet of Sri Gurudevaco-operatives society bank

Particular	Note	2020-21	2021-22
Capital And Liabilities			
Prop's Capital	1	2104056.16	2182155.27
Secured Loan			
OBCC/C:	2	2252675.4	
HDFC loan	3	130361.19	10361702.66
Volkswagen Car Loan	4	438955.05	
Indiabulk loan	5	1968548.05	
HDFC loan	6	534792.03	
Unsecured Loan	7		
Rishu		250000	250000
Shilpi		250000	250000

Tanu		250000	250000
Expenses Payable			
Audit Fee	8	12500	12500
Legal Fee	9	12500	12500
Electrical Expenses	10	4500	
Current Liabilities			
Sundry Creditors	11	19375887	23952146
Total		27534774.93	37221003.93
Assets			
Fixed Assets			
Land	12	1023134	9111754
Sundry Debtors	13	1690278	22783556
Prepaid Insurance	14	43707	43374
Prepaid	15	254	
Current Assets			
Closingstock	16	9543031	13130879
Cash Bank	17	49665	135840
OBCc/a	18	10335.93	350700.93
Total Assets		27534774.93	37221003.93

Ratio Analysis

A ratio valuation is a quantitative calculation of records contained in the firm's financial statements. Ratio can be stated as percentages and proportions of figures. Ratio valuation is used to measure several elements of a firm's overall performance which contains its liquidity, profitability and solvency.

1. Current Ratio:

$$\text{Current Ratio} = \text{Current Asset} / \text{Current Liability}$$

Table No. 5.3 Current Ratio

Year	Current Assets	Current Liabilities	Current Ratio
2021	26511640.93	19405387	1.36
2022	36309249.93	23977146	1.51



In 2021, the company had current assets of 26,511,640.93 and current liabilities of 19,405,387, resulting in a current ratio of 1.36. This means that for every dollar of current liability, the company had \$1.36 in current assets available to cover it.

In 2022, the company's current assets increased to 36,309,249.93 while the current liabilities also increased to 23,977,146, resulting in a current ratio of 1.51.

This indicates that the company had improved its liquidity position compared to the

previous year, as it had \$1.51 in current assets available for every dollar of current liability.

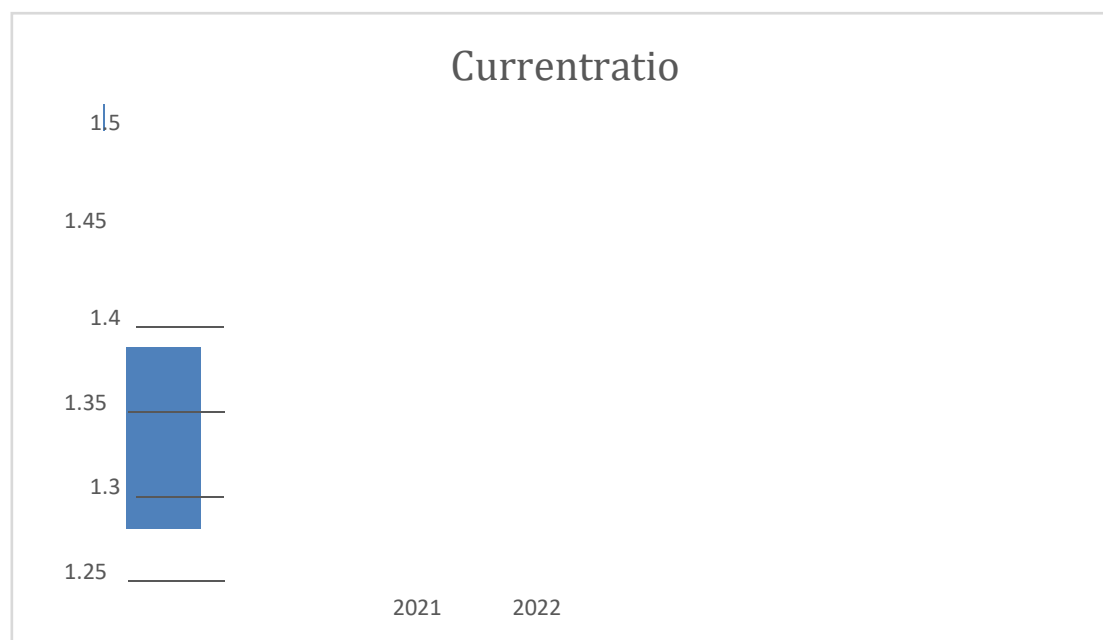
Overall, the increase in current assets and current ratios suggests that the company has improved its ability to pay off its short-term obligations and is in a better financial position in 2022 compared to 2021.

2. Quick Ratio/Acid Test Ratio

Quick Ratio = Quick Asset / Current Liability

Table No. 5.4: Quick Ratio

Year	Current Assets	Current Liabilities	Current Ratio
2021	26504309.93	19405387	1.36
2022	36309249.93	23977146	1.49



In 2021, the company had current assets of 26,504,309.93 and current liabilities of 19,405,387, resulting in a current ratio of 1.36. This means that for every dollar of current liability, the company had 1.36 in current assets available to cover it.

In 2022, the company's current assets increased to 36,309,249.93 while the current

liabilities also increased to 23,977,146, resulting in a current ratio of 1.49.

This indicates that the company had improved its liquidity position compared to the previous year, as it had 1.49 in current assets available for every dollar of current liability.

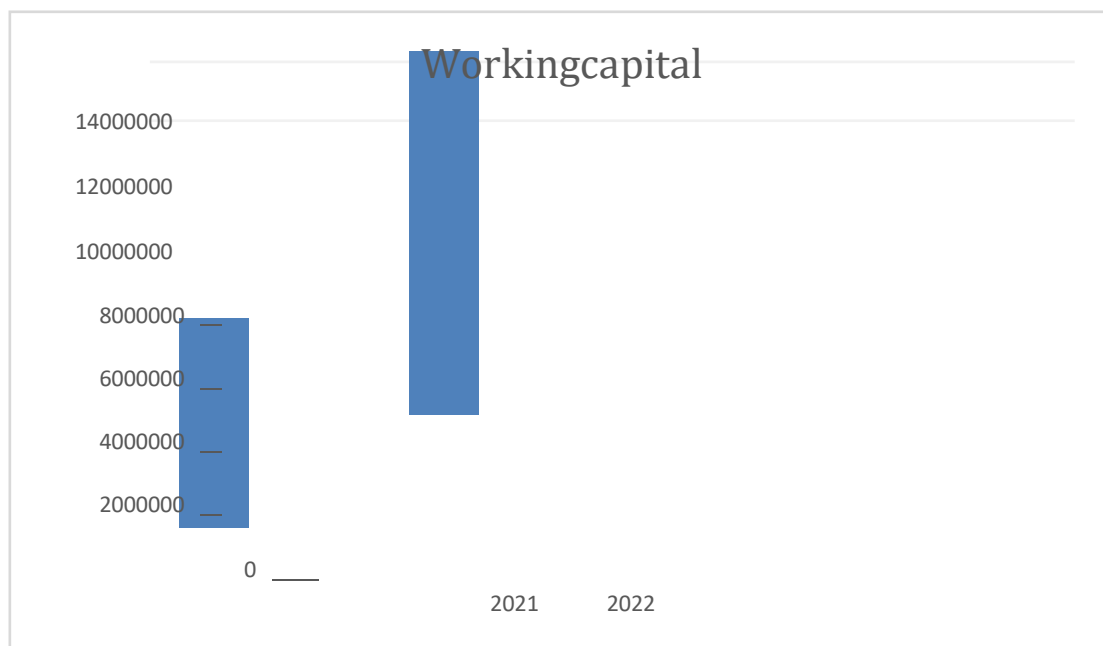
Overall, the increase in current assets and current ratios suggests that the company has improved its ability to pay off its short-term obligations and is in a better financial position in 2022 compared to 2021. However, the improvement in current ratio is relatively smaller, as it increased only by 0.03 from 1.46 to 1.49, indicating that the company's liquidity position did not improve significantly in 2022 compared to 2021.

3. Working Capital

Working Capital=Current Assets–Current Liabilities

Table No. 5.5 working capital

Year	Current Assets	Current Liabilities	Working Capital
2021	26511640.93	19405357	7106253.13
2022	36309249.93	23977146	12332003.93



In 2021, the company had current assets of 26,511,640.93 and current liabilities of 19,405,357, resulting in a working capital of 7,106,253.13. Working capital is the difference between current assets and current liabilities, and it represents the funds that the company has available to cover its short-term liabilities or to invest in short-term opportunities.

In 2022, the company's current assets increased to 36,309,249.93 while the current liabilities also increased to 23,977,146, resulting in a working capital

of 12,332,003.93. The increase in working capital indicates that the company has more funds available for short-term investments or to cover its short-term obligations.

4. DebtEquityRatio

DebtEquityRatio=LongTerm Debt/ CapitalAccount+ Net profit

TableNo.5.6DebtEquityRatio

Year	Longterm Debt	Capital Accoun t	NetProfit	Debt EquityRatio
2021	6025331.77	2104056.16	447138	2.36
2022	11060702.66	2182055.27	284208.11	4.4



In 2021, the company had long-term debt of 6,025,331.77 and capital account of 2,104,056.16, resulting in a net profit of 447,138 and a debt-to-equity ratio of 2.36. The debt-to-equity ratio is a measure of the company's leverage, indicating how much of its financing comes from debt relative to equity. A higher debt-to-equity ratio indicates that the company is relying more on debt to finance its operations, which can be a risk if it is unable to generate enough profits to cover its debt obligations.

In 2022, the company's long-term debt increased to 11,060,702.66 while the capital account remained almost the same at 2,182,055.27. The net profit also decreased to 284,208.11, resulting in a higher debt-to-equity ratio of 4.4. The increase in the debt-to-equity ratio indicates that the company is relying more on debt financing in 2022 compared to 2021.

5. ReturnonInvestment

$$\text{Return on Investment} = \frac{\text{Net Profit}}{\text{Capital Account}} \times 100$$

TableNo.5.7ReturnonInvestment

Year	NetProfit	CapitalAccount	Return onInvestm ent
2021	447138	2104056.16	21.72%
2022	284208.11	2182155.27	13.24%



In 2021, the company had a net profit of 447,138 and a capital account of 2,104,056.16, resulting in a return on investment of 21.72%. The ROI is a measure of the profitability of an investment, and it indicates the percentage of return generated relative to the amount invested.

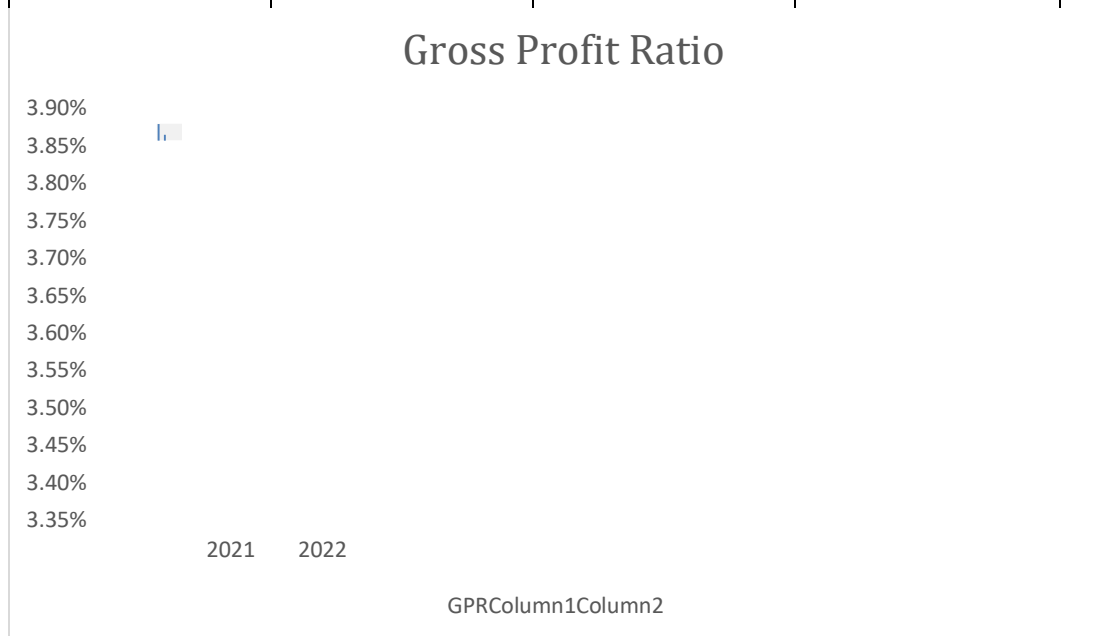
In 2022, the company's net profit decreased to 284,208.11, while the capital account increased to 2,182,155.27, resulting in a lower ROI of 13.24%. The decrease in ROI suggests that the company's profitability has decreased in 2022 compared to 2021.

6. GrossProfitRatio

$$\text{GrossProfitRatio} = \text{GrossProfit} / \text{Sales} \times 100$$

TableNo5.8GrossprofitRatio

Year	Gross Profit	Sales	Gross profitRatio
2021	2173650	62767507	3.83%
2022	2872595	82168222	3.52%

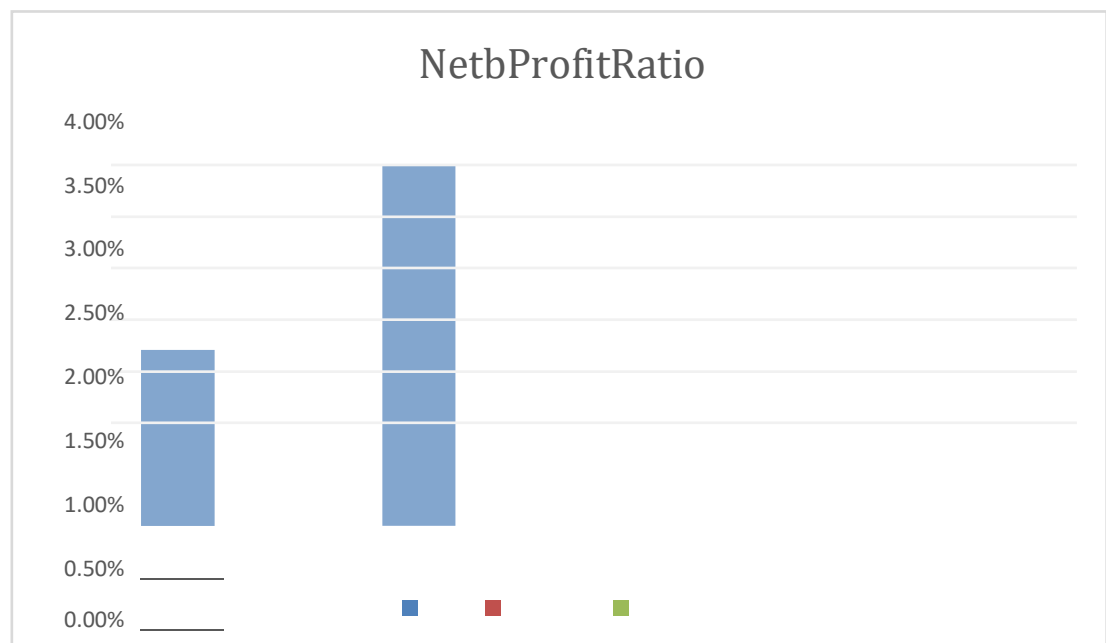


In 2021, the company had a gross profit of 2,173,650 and sales of 62,767,507, resulting in a gross profit ratio of 3.83%. The gross profit ratio is a measure of the company's profitability, indicating the percentage of sales revenue that remains after deducting the cost of goods sold.

In 2022, the company's gross profit increased to 2,872,595, while sales increased to 82,168,222, resulting in a lower gross profit ratio of 3.52%. The decrease in the gross profit ratio suggests that the company's profitability has decreased in 2022 compared to 2021.

7. NetProfitRatio

Year	NetProfit	Sales	Net ProfitRatio
2021	447138	62767507	1.71%
2022	284208.11	82168222	3.45%



In 2021, the company had a net profit of 447,138 and sales of 62,767,507, resulting in a net profit ratio of 1.71%. The net profit ratio is a measure of a company's profitability, indicating the percentage of sales revenue that remains after all expenses, including taxes, have been deducted.

In 2022, the company's net profit decreased to 284,208.11, while sales increased to 82,168,222, resulting in a higher net profit ratio of 3.45%. The increase in the net profit ratio suggests that the company's profitability has improved in 2022 compared to 2021.

8. CostOfGoodsSoldRatio

$$\text{CostOfGoodsSoldRatio} = \text{COGS} / \text{SALES} \times 100$$

TableNo.5.10CostofGoodsSoldRatio

Year	COGS	SALES	COGS
2021	6025331.77	62767507	9.87
2022	79275627	82168222	96.47



In 2021, the company had a COGS of 6,025,331.77 and sales of 62,767,507, resulting in a COGS ratio of 9.87%. The COGS ratio is a measure of the proportion of sales revenue that is consumed by the cost of goods sold.

In 2022, the company's COGS increased to 79,275,627, while sales increased

to 82,168,222, resulting in a higher COGS ratio of 96.47%. This means that for every \$1 of sales revenue, the company spent \$0.96 on the cost of goods sold.

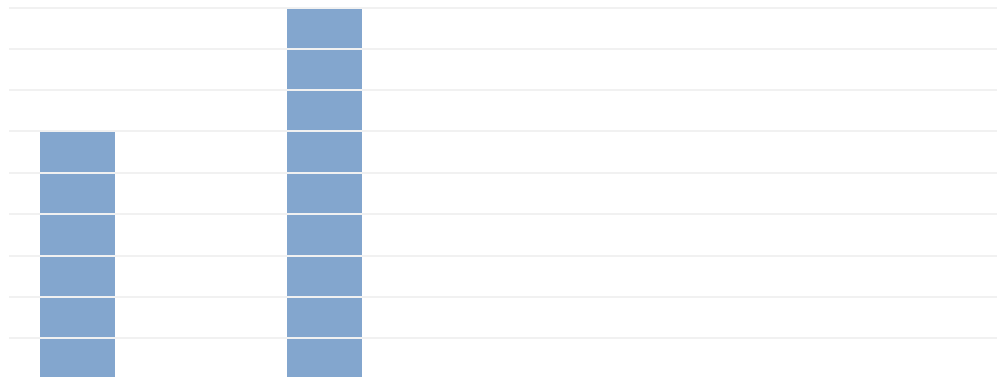
9. Fixed Asset Turnover Ratio

Fixed Asset Turnover Ratio = Sales / Fixed



Asset Table No. 5.11 Fixed Asset Turnover Ratio

Year	Sales	Fixed Asset	Fixed Asset Turnover Ratio
2021	62767507	1023134	61.34
2022	82168222	911754	90.12



The fixed asset turnover ratio is a financial ratio that measures how efficiently a company is using its fixed assets to generate sales revenue. It is calculated by dividing the company's sales by its fixed assets.

In 2021, the company had sales of 62,767,507 and fixed assets of 1,023,134, resulting in a fixed asset turnover ratio of 61.34. This means that the company generated \$61.34 of sales revenue for every \$1 of fixed assets.

In 2022, the company's sales increased to 82,168,222, but its fixed assets decreased to 911,754, resulting in a higher fixed asset turnover ratio of 90.12. This means that the company generated \$90.12 of sales revenue for every \$1 of fixed assets.

10. Working Capital Turnover Ratio

**Working capital Turnover=Sales/Working
Capital**

TableNo.5.12WorkingCapitalTurnover

Year	Sales	Working capital	Working capitalturnover
2021	62767907	7106253.93	8.83
2022	82168222	12332103	6.66



The working capital turnover ratio is a financial ratio that measures how efficiently a company is using its working capital to generate sales revenue. It is calculated by dividing the company's sales by its working capital.

- In 2021, the company had sales of 62,767,907 and working capital of 7,106,253.93, resulting in a working capital turnover ratio of 8.83. This means that the company generated \$8.83 of sales revenue for every \$1 of working capital.



- In 2022, the company's sales increased to 82,168,222, and its working capital also increased to 12,332,103, resulting in a lower working capital turnover ratio of 6.66. This means that the company generated \$6.66 of sales revenue for every \$1 of working capital.

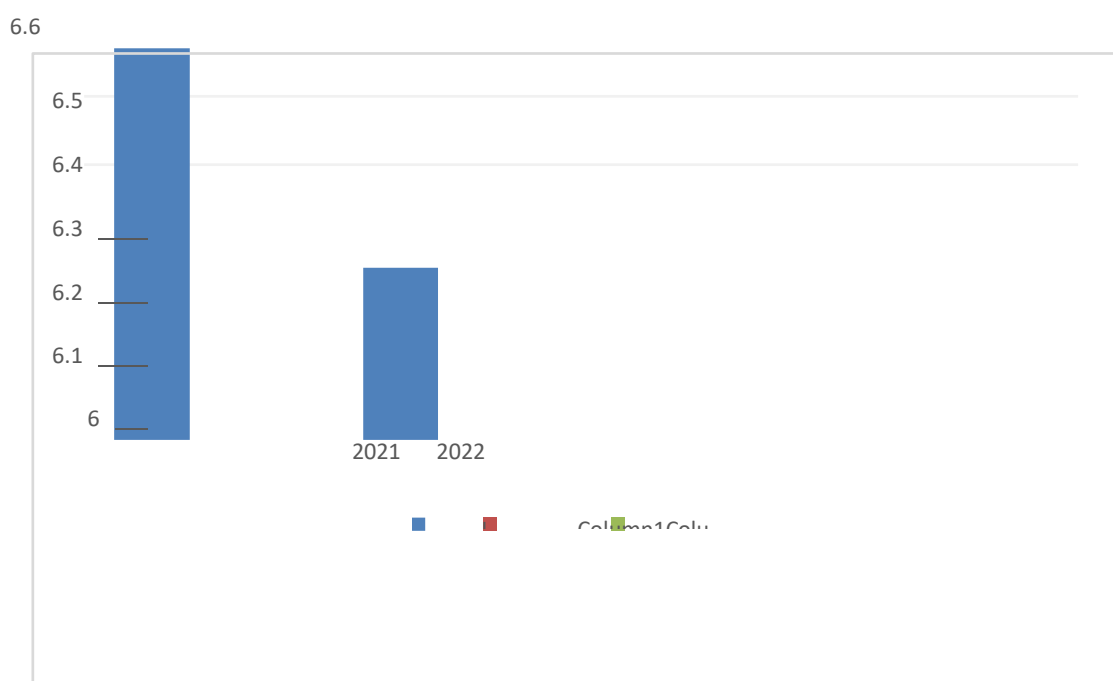
11. Inventory Turnover Ratio

$$\text{Inventory Turnover Ratio} = \text{Sales} / \text{Closing Stock}$$

Table No. 5.13 Inventory Turnover

Year	Sales	Closing Stock	Inventory Turnover Ratio
2021	62767507	9543031	6.57
2022	82168222	13130879	6.25

Inventory Turnover Ratio



In 2021, the company had sales of 62,767,507 and closing stock of 9,543,031, resulting in an inventory turnover ratio of 6.57. This means that the company sold and replaced its entire inventory 6.57 times during the year.

In 2022, the company's sales increased to 82,168,222, and its closing stock also increased to 13,130,879, resulting in a slightly lower inventory turnover ratio of 6.25. This means that the company sold and replaced its entire inventory 6.25 times during the year.

Chapter 6

LEARNING EXPERIENCE

LEARNING EXPERIENCE

Sri Gurudeva Vividoddesha co-operative society bank one of the best and small finance bank I feel great to be choose this bank as part of my Internship "organization study" and able to know and understand the history.nature of business,products/services, ownership pattern, achievement Award to name few. It was a

great opportunity to be able to work on this internship report because of my own interest. I was able to know things and understand things clearly. It gave me good experience in gathering information related to the organization's report. It gives practical knowledge about the banking system and the rules work and all. The external guide in the bank who taught me a lot of real work about what happened in the future was experience and some of the documents in the bank how to write and handle all this learned. And main thing is handling the customer is not easy task it will difficult that was learned and how to communicate with customer , customer is the main target in the bank

also happy with staff they helped and reached so many things they were very friendly with me also supported lot in any work and they were no time to teach me because of busy work in that time also they were guided me and gave information about the work, organization. and I would thank all staff of bank who guided me a lot.

Finally I would like to thank my VTU, college and MBA department and intern guide and all the staff for giving us a great opportunity to work on an internship report.

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ANNEXURE

Profit and Loss statement of Sri Gurudeva co-operative society bank

Table No. 5.1 Profit and Loss A/C of Sri Gurudeva co-operative society bank

Particular r	2021	2022	Particular r	2021	2022
To opening stock	8105772	9543031	By sales	62767505	82168222
To purchases	62031114	82863475	By closing stock	9543031	13130879
To Gross profit	2173650	2892595			
Total	72310536	95299101	Total	72310536	95299101
To accountancy charges	48000	48000	By gross profit	2173650	2892595.19
To audit fees	12500	12500			
To car repair	52315	40975			
To depreciation	12939	111380			
To entrainment exps	28210	20780			
To diwali exps	21260	23900			
To interest	339898	1275714.1			
To electrical exps	76887	64753			
To int.on HDFC loan	59812	7743			
To car insurance	32420	8365			
To bank charges	20077	38444			
To legal fee	12500	12500			
To motar cycle exps	36195	24040			
To misc and general exps	36623	30319			
To printing and stationary	11501	12200			
To rent	84000	84000			
To salary	660000	724000			
To staff welfare exps	17250	15200			
To telephone exps	24306	20720			

Particular	2021	2022	Particular	2021	2022
Toopeningstock	8105772	9543031	Bysales	62767505	82168222

Topurchases	62031114	82863475	By closingsto ck	9543031	13130879
ToGrossprofit	2173650	2892595			
Total	72310536	95299101	Total	72310536	95299101
Toaccountancy charges	48000	48000	Bygross profit	2173650	2892595.19
Toauditfees	12500	12500			
Tocarrepair	52315	40975			
Todepreciation	12939	111380			
Toentertainmentexps	28210	20780			
Todiwaliexps	21260	23900			
Tointerest	339898	1275714.1			
Toelectricalexps	76887	64753			
Toint.onHDFCloan	59812	7743			
Tocarinsurance	32420	8365			
Tobankcharges	20077	38444			
Tolegalfee	12500	12500			
Tomotarcycleexps	36195	24040			
Tomiscandgeneral exps	36623	30319			
Toprintingand stationary	11501	12200			
Torent	84000	84000			
Tosalary	660000	724000			
Tostaffwelfareexps	17250	15200			
Totelephoneexps	24306	20720			

To travelling and cogency	23400	25398			
To Net profit	447138	2842081.1			
Total	2173650	2892595.19		2173650	2892595.19

Balance Sheet Of Sri Gurudeva co-operative society bank

Table No. 5.2 Balance Sheet of Sri Gurudeva co-operative society bank

Particular	Note	2020-21	2021-22
Capital and liabilities			
Prop's capital	1	2104056.16	2182155.27
Secured loan			
OBCC/C:	2	2252675.4	
HDFC loan	3	130361.19	10361702.66
Volkswagen car loan	4	438955.05	
India bulk loan	5	1968548.05	
HDFC loan	6	534792.03	
Unsecured loan	7		
Rishu		250000	250000

Tanu		250000	250000
Expenses payable			
Audit fee	8	12500	12500
Legal fee	9	12500	12500
Electrical expenses	10	4500	
Current liabilities			
Sundry creditors	11	19375887	23952146
Total		27534774.93	37221003.93
Assets			
Fixed assets			
Land	12	1023134	9111754
Sundry debtors	13	1690278	22783556
Prepaid insurance	14	43707	43374
Prepaid	15	254	
Current assets			
Closing stock	16	9543031	13130879
Cash & bank	17	49665	135840
OBC c/a	18	10335.93	350700.93
Total assets		27534774.93	37221003.93