

PROJECT REPORT ON
“A STUDY ON FINANCIAL PERFORMANCE ANALYSIS OF THE CO-OPERATIVE
BANKS: WITH SPECIAL REFERENCE TO MAHALAKSHMI CO-OPERATIVE
BANK UDUPI”

Submitted by
KEERTHAN
USN: 4AL22BA036

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



Under the guidance of

INTERNAL GUIDE

Mr. Ashok Rao
Assistant professor
PG Department of business administration
AIET, Mijar

EXTERNAL GUIDE

Mr. Harinath
Manager
Mahalakshmi bank
Udupi



PG DEPARTMENT OF BUSINESS ADMINISTRATION
ALVA'S INSTITUTE OF ENGINEERING & TECHNOLOGY
SHOBHAVANA CAMPUS, MIJAR, MOODBIDR

2023 - 24

ಮಹಾಲಕ್ಷ್ಮೀ ಕೋ-ಓಪರೇಟಿವ್ ಬ್ಯಾಂಕ್ ಉಡುಪಿ

ಆಡಳಿತ ಕಛೇರಿ : 1ನೇ ಮಹಡಿ,

ಕಲ್ಮಂಜಿ ಟವರ್ಸ್, ಲಾಲ್ ಬಹಾದ್ದೂರ್ ಶಾಸ್ತ್ರಿ ಮಾರ್ಗ,

ಅಜ್ಜರಕಾಡು, ಉಡುಪಿ - 576 101



ESTD : 1978

MAHALAKSHMI CO-OPERATIVE BANK LTD.,

Administrative Office:

1st Floor, "Kalmanje Towers"

Lal Bahaddur Shastri Marg,

Ajjarkad, Udupi - 576 101

Telephone : 0820-2522010, 2528812

Email : ho@mahalakshmicoopbank.com

Website : www.mahalakshmicoopbank.com

Ref.No :100/2024-25



Date : 04-06-2024

CERTIFICATE

This is to certify that, Mr. Keerthan (Register No 4AL22BA036), Final Year MBA student of Alvas Institute of Engineering & Technology Moodbidri, has completed the project from 02-05-2024 to 04-06-2024 in our Co-operative bank.

During this project period, he has gained practical knowledge in the field of Financial Analysis.

We wish all the best and success in his future endeavors.

For MAHALAKSHMI CO-OPERATIVE BANK LTD.

Managing Director

Managing Director



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: 09/09/2024

CERTIFICATE

This is to certify that **Keerthan** bearing **USN 4AL22BA036**, is a bonafide student of Master of Business Administration course of Alva's Institute of Engineering and Technology, Moodbidri for the batch 2022-2024, affiliated to Visvesvaraya Technological University, Belagavi. The Project report on "**A Study on Financial performance analysis of co-operative banks with special reference to Mahalakshmi co-operative bank Udupi**" is prepared by him under the guidance of **Mr. Ashok Rao** Assistant Professor, in partial fulfilment of the requirements for the award of the degree of Master of Business Administration of Visvesvaraya Technological University, Belagavi Karnataka.


Signature of Internal Guide


Signature of HOD


Signature of Principal
PRINCIPAL

Viva – Voce Examination

HOD
PG Dept. of Business Administration
Alva's Institute of Engg. & Technology
Mijar - 574225

Alva's Institute of Engg. & Technology,
Mijar, MOODBIDRI - 574 225, D.K

Signature of Internal Examiner
(Name & Affiliation)

Signature of External Examiner
(Name & Affiliation)

Shobhavana Campus, Mijar, Moodbidri -574225, Mangalore, Karnataka, India

☎ 08258-262724 (O), 262725 (P)

✉ principalaiet08@gmail.com

🌐 www.aiet.org.in

DECLARATION

I **Keerthan**, bearing USN 4AL22BA036 hereby declare that the project report entitled. "A STUDY ON FINANCIAL PERFORMANCE ANALYSIS OF CO-OPERATIVE BANKS WITH SPECIAL REFERENCE TO MAHALAKSHMI CO-OPERATIVE BANK UDUPI" prepared by me under the guidance of **Mr. Ashok Rao**, Assistant Professor MBA Department, Alva's Institute of Engineering and Technology, Mijar. And external assistance by **Mr. Harinath**, Manager Mahalakshmi co-operative bank Udupi

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

I have undergone a summer project for a period of six 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 any degree/ diploma from any other University/ Institution.

Place: Mijar, Moodbidri

Date: 09/09/2024

Keerthan
Signature of The Student

Keerthan
(4AL22BA036)

ACKNOWLEDGEMENT

Any successful project is backed by the efforts of many people, directly as well as indirectly in the form of silent encouragement. This report wouldn't be complete without expressing gratitude to every one of those people.

I would like to express my gratitude to our Principal **Dr. Peter Fernandes**, AIET, Moodbidri. For providing me congenial environment to work.

I feel delighted to have this page to express my sincere thanks and deep appreciation **Mrs. Priya Sequeira HOD of the MBA department**, for her valuable guidance, keen interest and constant encouragement throughout the entire project report.

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I would like to express my sincere gratitude to **Mr. Harinath** for his support, co-operation and for providing all necessary information required for the project.

I would like to thank my parents, dear and near ones and all my friends who have helped me in the completion of the project.

With sincere regards,

keerthan

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EXECUTIVE SUMMARY

This report presents a comprehensive analysis of the financial performance of the Mahalakshmi co-operative bank located in Udupi . The study was conducted over a six-week summer project as part of a Master of Business Administration program from Visvesvaraya Technological University. The primary objective is to provide insights into the Bank's financial health and operational efficiency, contributing to informed decision-making and strategic planning. This Project includes Five Chapters.

Chapter One serves as an introduction, providing an overview of both the industry and bank's profiles. Within this chapter, a SWOT analysis is conducted to assess the strengths and weaknesses of the company.

Chapter Two delves into the theoretical framework, primarily focusing on the Bank's operational management. Additionally, it features an extensive review of pertinent literature

Chapter Three includes the statement of the problem, outlines the study's objectives, defines its scope, expounds on the research methodology, puts forth hypotheses, acknowledges limitations, and provides an outline of the chapter structure.

Chapter Four revolves around data analysis and interpretation, building upon the groundwork established in Chapter Three. It employs tables and graphs to facilitate comprehension.

Chapter Five encompasses the study's findings, draws conclusions, and offers recommendations for further consideration

