Internship Report on

"A STUDY ON ANALYSIS OF AGRICULTURAL LOANS AT PRIMARY AGRICULTURAL CREDIT CO-OPERAIVE SOCIETY, KADABA

BY

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Submitted to





VISVESVARAYA TECHNOLOGICAL UNIVERSITY, BELAGAVI

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

MASTER OF BUSSINESS ADMINISTRATION

Under the guidance of

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EXTERNAL GUIDE

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Department of MBA

Alva's Institute of Engineering and Technology 2015-2017

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10-03-2017

CERTIFICATE

This is to certify that Mrs. Jomini O M (Reg No: 4AL15MBA25), Student of MBA at Alva's Institute of Engineering and Technology, Moodabidri, Karnataka, as done a Project work on "Analysis of Agriculture loan" at Kadaba Primary Agriculture Credit Co-Op Society, Kadaba, Puttur Taluk, from 02-01-2017 to 10-03-2017.

During this period her conduct and performance were good.

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ALVA'S INSTITUTE OF ENGINEERING AND TECHNOLOGY

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Certificate

This is to certified that Ms. JOMINI O M bearing USN 4AL15MBA25, is a bonfire student of Master of Business Administration course of the Institute (2015-17), affiliated to Vishvesvaraya Technological University, Belgaum.

The internship report on "A Study On Analysis Of Agricultural Loans At Primary Agricultural Credit Co-operative Society, Kadaba" is prepared by her under the guidance of Dr. Ravi Kulkarni, Assistant Professor, Department of MBA in partial fulfillment of the requirements for the award of the degree of Master of Business Administration of Vishvesvaraya Technological University, Belgaum, Karnataka.

Dr. Ravi Kulkami Project guide Prof. P. Ramakrishna Chadaga Dean MBA Dr. Peter Fernandes Principal **DECLARATION**

I, Jomini O M, hereby declare that the internship entitled, "A STUDY ON ANALYSIS

OF AGRICULTURAL LOANS AT PRIMARY AGRICULTURAL CREDIT CO-

OPERATIVE SOCIETY, KADABA" is prepared by me under the guidance of

Dr. Ravi Kulkarni, Department of M.B.A, Alva's Institute of Engineering and

Technology and external assistance by Mr. Chako Primary Agricultural Credit Co-

operative Society, at Kadaba.

I also declare that this internship work is toward the partial fulfilment of the university

regulation for the award of degree of Master of Administration by Visvesvaraya

Technology University, Belgaum.

I have undergone a summer project for a period, 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 from any other University/Institution.

Place: Mijar, Moodbidri

Signature of the student

Date:

ACKNOWLEDGEMENT

 Jomini o m, II year MBA student of Alva's Institute of Engineering and Technology, Mijar, Moodbidri, wish to express my gratitude to all concerned people who have helped me, to successfully complete this report.

I'm very thankful to Visvesvaraya Technological University for giving opportunity to undertake this project study as a part of the fulfilment of Master of Business Administration.

I'm extremely thankful to Mr. Chako, Senior HR manager, Primary agricultural credit co-operative society, Kadaba, for guiding me and for extending full support at all stages of this project.

I express my heartfelt gratitude to my guide Prof. Dr. Ravi kulkarni, faculty, MBA Department, for his valuable advice and guidance rendered to me complete this project successfully.

I'm deeply thankful to Prof. Rama Krishna Chadaga, Dean, Department of Business Administration for his regular involvement and support during the project.

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Jomini o m

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EXECUTIVE SUMMARY

This project titled "Analysis of agricultural loan with reference to primary agricultural credit co-operative society" is submitted in partial fulfillment of the requirement for the award of Master of Business Administration (MBA).

This project includes objective of the project, methodology, industry profile, company profile, SWOT analysis, theoretical background of the study, analysis and interpretation, findings suggestions conclusions and bibliography.

The main objective of the project is to understand the customer satisfaction towards the agricultural loan provided by the society. For this purpose survey is conducted by collecting the required primary data that is by preparing questionnaire. Data collected from various sources are analyzed with the help of tools like table and graphs are used.

The study found that the customers are satisfied with term and conditions, quantum of loan and mainly on service provided by the society. Nearly 120 respondents were interviewed where most of them were satisfied with the society's activities of the society. But are there certain members of respondents who are unknown of various schemes available in the society. So primary agricultural credit cooperative society should try to make improve by providing information to the customers with regard to various products available.

The society has bright future and performing well in recent years, the society is expected to do well in the coming years by lending more and more agricultural loan to its customers.