



## ALVA'S INSTITUTE OF ENGINEERING AND TECHNOLOGY

A Unit of Alva's Education Foundation (R)

( Affiliated to Visvesvaraya Technological University, Belagavi

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

Shobhavana Campus, Mijar, Moodbidri - 574 225, Mangalore, D.K., Karnataka State.

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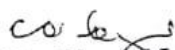
Email : principalaiet08@gmail.com, Web:www.aiet.org.in

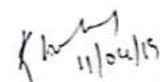
Date: 11<sup>th</sup> April 2019

### Certificate

This is to certify that **Ms. KAVYASHREE T S** bearing **USN 4LV17MBA16** is a bonafide student of Master of Business Administration program(2017-19) of the Institute affiliated to Visveshvaraya Technological University, Belagavi.

The project report titled "**A STUDY ON FINANCIAL PERFORMANCE OF TUMKUR GRAIN MERCHANT CO-OPERATIVE BANK LTD, TUMKUR, KARNATAKA**" is prepared by her under the guidance of **Dr. Claret Mendonca**, Associate Professor, Department of Business Administration, in partial fulfilment of the requirements for the award of the degree of Master of Business Administration by Visvesvaraya Technological University, Belagavi, Karnataka.

  
**Dr. Claret Mendonca**  
Internal Guide

  
**Dr. R. Wranton Perez**  
HOD, MBA

  
**Dr. Peter Fernandes**  
Principal  
PRINCIPAL  
Alva's Institute of Engg. & Technology,  
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**TGMC BANK**

ತುಮಕೂರು ಗ್ರೈನ್ ಮರ್ಚೆಂಟ್ಸ್ ಕೋ-ಆಪರೇಟಿವ್ ಬ್ಯಾಂಕ್ ಲಿಮಿಟೆಡ್  
**Tumkur Grain Merchants' Co-operative Bank Ltd**

Admin. Office: B H Road, TUMKUR-572103. KARNATAKA

Ph.:0816-2257636 /4021102-103Fax: 0816-2255905 Website: www.tgmcbank.com, E-mail:

**N. R.Jagadeesh**

**H.M. Divyanada Murthy**

**President**

**Vice-President**

**Ref. No.**

**Date:**

**TGMCB/ADMINI/579/2018-19**

**16-02-2019**

We hereby certify successful completion of internship by MS. KAVYASHREE T S (4LV17MBA16) studying at ALVAS INSTITUTE OF ENGINEERING AND TECHNOLOGY, MIJAR, MOODBIDRI. She has successfully completed internship in our bank from 3<sup>rd</sup> January 2019 to 16<sup>th</sup> February 2019. The project work entitled "A STUDY ON FINANCIAL PERFORMANCE OF TUMKUR GRAIN MERCHANT CO-OPERATIVE BANK LTD" Tumkur.

She has shown keen interest for successful completion of the internship.

*Kavitha Vishwanath*  
**MRS. KAVITHHA VISHWANATH**  
**MANAGER**

Project report on  
**A STUDY ON FINANCIAL STATEMENT PERFORMANCE OF  
TUMKUR GRAIN MERCHANT CO-OPERATIVE BANK LTD**

BY  
**KAVYASHREE T S**  
**USN: 4LV17MBA16**

Submitted to



**VISVESVARAYA TECHNOLOGICAL UNIVERSITY, BELGAVI**

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

**MASTER OF BUSINESS ADMINISTRATION**

*Under the guidance of*

**INTERNAL GUIDE**

Dr. Claret Mendonca  
Assistant Professor  
Department of MBA  
AIET college Mijar.

**EXTERNAL GUIDE**

MRS Kavitha Vishwanth  
Manager  
Tumkur Grain Merchant CO-operative  
Bank Ltd, Tumkur



**Department of MBA**  
**ALVAS INSTITUTE OF ENGINEERING AND TECHNOLOGY**  
**MIJAR**  
**2017-2019**

## **Executive summary**

The study of financial statement is the intentional numerical calculation of relationship between one of the other money related explanation are the outlined reports which exposure the operational outcomes relating position of a business for a specific timeframe.

The exploration gives you the exact information about the profitability, dissolvability and capital structure of the organization. It's systematic investigation in which the money related order that is salary articulation and adjust of organization accessible from auxiliary source.

The different diagnostic strategies used to review this relationship are called as method of monetary investigation there is different analysis used to examine yet most prevalent is proportion examination which uncovers the result of outcome. The financial statement sheet and profit and loss account renamed and arranged intelligently with end goal of investigation and building up the relationship among the different things studied horizontally and vertically. More prominence is laid on the bookkeeping proportions investigation is seriously used to think about the general photo of the organization almost 12 proportion having a place with various assembling's are discovered and the pattern of every proportion throughout the year is worked out and the ideas, hypothesis, diagrams are drawn describing the profit and liability position.