

PROJECT REPORT ON
“A STUDY ON LOANS AND ADVANCES OFFERED BY THE UDUPI
CO-OPERATIVE TOWN BANK LIMITED”

Submitted by

MS.VAISHNAVI BN

USA: 4AL17MBA45

Submitted to



VIVESVARAYA TECHNOLOGICAL UNIVERSITY, BELGAUM
In partial fulfilment of the requirement for the award of the degree of
MASTER OF BUSINESS ADMINISTRATION
UNDER THE GUIDENCE OF

INTERNAL GUIDE
Dr. NAGENDRA S
DEPARTMENT OF MBA
A.I.E.T MIJAR MOODBIDRI

EXTERNAL GUIDE
MR. K.VENKAT RAO
MANAGER



DEPARTMENT OF BUSINESS ADMINISTRATION
ALVA'S INSTITUTE OF ENGINEERING AND TECHNOLOGY
APRIL-2019



THE UDUPI CO-OP. TOWN BANK LTD., UDUPI

ಉಡುಪಿ ಕೋ-ಆಪರೇಟಿವ್ ಟೌನ್ ಬ್ಯಾಂಕ್ ಲಿ., ಉಡುಪಿ

RBI Licence No. KA -1043P

Baliga Arcade, V S T Road, Udupi - 576 101; Ph. : 0820 - 2523506; e-mail : town.bank@gmail.com

Date: 13-03-2019

TO WHOMSOEVER IT MAY CONCERN

This is to certify that Miss. Vaishnavi BN pursuing her MBA from Alva's Institute of Engineering & Technology, Mijar bearing Reg No. 4AL17MBA45 has completed her Project Work entitled "A study on Loans and Advances offered by Co-Operative banks". In our organisation as partial fulfilment of Master Degree from 03.01.2019 to 16.02.2019.

She has shown interest in learning and her conduct and character is good.

We wish good luck in her future endeavours.

For The Udupi Co-Operative Town Bank Ltd Perdoor

For THE UDUPI CO-OPERATIVE TOWN BANK LTD

K Venkat Rao
The Manager

 13/03/2019
Manager
Perdoor Branch





ALVA'S INSTITUTE OF ENGINEERING AND TECHNOLOGY

A Unit of Alva's Education Foundation (R)

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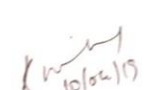
Date: 10th April 2019

Certificate

This is to certify that **Ms. VAISHNAVI B N** bearing **USN 4AL17MBA45** is a bonafide student of Master of Business Administration course of the Institute (2017-19) affiliated to Visvesvaraya Technological University, Belagavi.

The project report entitled "**A STUDY ON LOANS AND ADVANCES OFFERED BY CO-OPERATIVE BANK**" is prepared by her under the guidance of **Dr. Nagendra S**, Associate Professor, Department of Business Administration, in partial fulfillment of the requirements for the award of the degree of Master of Business Administration of Visvesvaraya Technological University, Belagavi, Karnataka.


Dr. Nagendra S
Internal Guide


Dr. R. Wranton Perez
HOD, MBA


Dr. Peter Fernandes
Principal
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Alva's Institute of Engg. & Technology,
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EXECUTIVE SUMMARY

The project is an integral part of our academic curriculum. During this project, gets an opportunity to set the practical aspects of theory. This is great pleasure to make the project, taken from The Udupi co-op Town Bank Limited.

This project includes industry profile, company profile, financial statement and other parts deals with objectives of project, methodology, analysis and interpretation, findings, suggestions and conclusion. In the progress of study I had an opportunity to look at the progress of the society on various fronts such as Deposits, Advances, directly dealing with the customers, introductions of housing loan to meet the customer requirements. During the study I had an opportunity to have practical experience in the Society.

Loans and advances are the most important aspect of any banking organization. The study was undertaken with the objectives of understanding the various types of loans disbursed by the bank, to study the documentation procedure for the issue of loans and advances and to study the financial position of the bank. The data was collected from the bank's annual reports of last 5 years. Various types of loans and advances have been studied and inference drawn.

The study found that the loans dispersed by the bank in jewel loan and security loan segments is reducing, since the rate of interest charged by the bank is higher compared to other banks. The lending to segments such as mortgage loans, housing loans, overdraft on members and vehicle loans has increased over a period of time. It has been suggested to decrease the rate of interest to attract more customers. The bank should also take measures to increase the deposits, so that it can be used for lending. The study concludes that the society is well managed. It has got a wide market to render its loan products throughout the region. It is carrying its business very efficiently and effectively.