

**“A STUDY ON RATIO ANALYSIS OF AGRICULTURAL LOAN WITH REFERENCE TO  
PRIMARY AGRICULTURAL CO-OPERATIVE SOCIETY LTD” Kodlipet, kodagu**

**Submitted by**

**Ms PALLAVI S.K.**

**USN: 4AL18MBA47**

**Submitted to**



**VISVESVARAYA TECHNOLOGICAL UNIVERSITY, BELGAUM**

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

**MASTER OF BUSSINESS ADMINISTRATION**

**Under the guidance of**

**INTERNAL GUIDE**

**MRS. MAITHRI**

**SENOIR LECTURER**

**DEPARTMENT OF MBA**

**AIET, MIJAR**

**EXTERNAL GUIDE**

**MR. NAGARJ**

**MANAGER**

**PAC SOCIETY**

**KODLIPET, KODAGU**



**DEPARTMENT OF MASTER OF BUSINESS ADMINISTRATION**

**ALVA'S INSTITUTE OF ENGINEERING AND TECHNOLOGY**

**SHOBHAVANA CAMPUS, MIJAR, MOODBIDRI**



2018-2020





TO WHOMSOEVER IT MAY CONCERN



A bank for your welfare

CO-OPERATIVE SOCIETY

19-Feb-2020

This is certify that **Ms.Pallavi S K** - (USN:4AL18MBA47) a student of final year MBA from Alva's Institute of Engineering and Technology –Mijar has successfully completed her internship training at **"Primary Agricultural Co-Operative Society Ltd"** at Kodlipet, Somawarpet taluk, Kodagu from 1<sup>st</sup> Jan 2020 to 19<sup>th</sup> Feb 2020

She did ananalysis of agricultural loan.

We wish her all the best for her future endeavors.

Regards

NAGARAJ K. D.

Manager

Co-operative Society, Kodlipet

PRIMARY AGRICULTURAL CO-OPERATIVE SOCIETY  
ಕೊಡಲಿಪೆಟ್ಟು ಸಹಕಾರ ಸಂಘ ಲಿ.,  
ಕೊಡಲಿಪೆಟ್ಟು, ಸೋಮವಾರಪೆಟ್ಟು ತಾ.  
KODLIPET

SOMAVARPET TALLUK,  
KODAGU



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A Unit of Alva's Education Foundation (R)

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

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

Phone : 08258-262724 (O), 262725 (P), Telefax:08258-262726

Email : principalalet08@gmail.com, Web:www.alet.org.in

24 June 2020

### CERTIFICATE

This is to certify that **PALLAVI S K** bearing USN **4AL18MBA47**, is a bonafide student of PG Department of Business Administration of Alva's Institute of Engineering and Technology, Mijar, affiliated to Visvesvaraya Technological University, Belagavi. The project report on "**A STUDY ON RATIO ANALYSIS OF AGRICUTURAL LOAN WITH REFERENCE TO PRIMARY AGRICULTURAL CO-OPERATIVE SOCIETY, KODLIPET KODAGU**" is prepared by her under the guidance of Mrs. Maithri, Senior Lecturer, PG 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.

Mrs. Maithri  
Signature of Internal Guide

Dr. Claret Mendonca  
Signature of HOD

DEAN  
Dept. of Business Administration  
Alva's Institute of Engg. & Technology  
MIJAR - 574 225

Dr. Peter Fernandes  
Signature of Principal  
PRINCIPAL  
Alva's Institute of Engg. & Technology,  
Mijar, MOODBIDRI - 574 225, D.K.



## DECLARATION

I, **PALLAVI S.K.** hereby declare that the project report entitled “**A STUDY ON RATIO ANALYSIS OF AGRICULTURAL LOAN**” with reference to “**PRIMARY AGRICULTURAL CO-OPERATIVE SOCIETY LTD AT KODLIPET, KODAGU**” prepared by me under the guidance of Mrs. Maithri, senior lecture of M.B.A Department, Alvas Institute of Engineering And Technology, Mijar and external assistance by Mr. Nagarj, Manager of PAC Society Ltd, KODLIPET. I also declare that this project work is towards the partial fulfilment of the university regulations for the award of degree of Master of Business Administration by Visvesvaraya Technological University, Belgaum. 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 not has been submitted for the award of any degree/diploma from any another University/Institution.

Place: Mijar  
Date: 27/05/2020

Pallavi S.K.  
Signature of the Student



## ACKNOWLEDGEMENT

For the completion of any task in an efficient and effective way within period of given time, the assistance and hard work of many people are complementary. There is a pleasure to acknowledge to those many people whose timely support went a long way in the completion of project report.

Hereby I make a bundle of effort to place on record, my sense of gratitude and sincerity to all my well – wishers for the help I received for the successful completion of my project report.

I extend my sincere thanks to my internal guide **Mrs Maithri** Senior lecture for the guidance, constructive comments, relevant suggestions and co-operation, during the various stages.

I extend my sincere thanks to my external guide **Mr Nagarj**, Manager of PAC Society ltd, for their guidance.

Last but not least I hereby thank to all staff and my parents and family members for the continual encouragement and blessings and also my friends for their support to finish my project successfully.

Thank You,

Pallavi S.K.



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## EXECUTIVE SUMMARY

Internship is one of the best opportunities to get a practical experience regarding academics. It is helpful to gain the opportunities and also develop the working skills, it is one way to apply the theoretical concept to practical experience.

I choose the topic name called "A Study on Ratio Analysis of agricultural loan at PAC Society Ltd", is main based for both farmers and to every bank. This report intended to assist the reader in detailed understand about agricultural loan.

Next coming to the industry profile co-operative bank is engaged in processing of loans and advances and provide a finance services.

The project report on "A Study on Ratio Analysis of agricultural loan at PAC society Ltd" is carried on with objective to study the need of the development in society. In the process of study it was found that the bank gives much importance for the bellow poverty line farmers which helps to improve the cultivate activity.

This study clear that both employees and customers are satisfied to a greater extent with effectiveness of the loan which helps to minimize the error and maximize the productivity of loan.

