"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 EXTERNAL GUIDE

MRS. MAITHRI MR. NAGARJ
SENOIR LECTURER MANAGER

DEPARTMENT OF MBA PAC SOCIETY

AIET, MIJAR KODLIPET, KODAGU



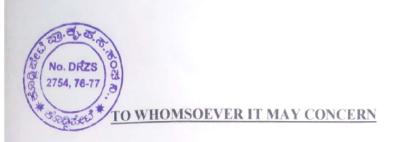
DEPARTMENT OF MASTER OF BUSINESS ADMINISTRATION

ALVA'S INSTITUTE OF ENGINEERING AND TECHNOLOGY

SHOBHAVANA CAMPUS, MIJAR, MOODBIDRI



2018-2020





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 1st Jan 2020 to 19th 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 AGRICU**ಮುಖ್ಯಕಾರ್ಯಾಫಿಸ್ನಾ ಸಮಾಧಿ ಕಾರಿ** ಕೊಡ್ಡಿಪೆಂಬ್ಗೆ ಸ್ಟ್ರಾಪ್ಯೂಫ್ಯಷ್ಟ್ ಸ್ಥಾಧಫ ನಿ., ಕೂಡ್ಲಿಪೆಂಬ್ಗೆ ಸೋಮೃವ್ಯಾಗ್ರಸ್ಟ್ ಬೆ ತಾಗಿ

> SOMAVARPET TALLUK, KOADAGU



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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: principalaiet08@gmail.com, Web:www.aiet.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

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

Fallari 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

Itd, 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.

Edit with WPS Office

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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 Itd", 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 Itd" 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.

