

**A STUDY ON PERFORMANCE ANALYSIS OF VANDE MATHARAM
VIVIDHODDESHA SOUHARDA SAHAKARI (VVSS)LTD .**

Submitted by:

VIDYASHREE

4AL18MBA87

Submitted to:



VISVESHVARAYA TECHNOLOGICAL UNIVERSITY, BELGAUM

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

MASTER OF BUSINESS ADMINISTRATION

Internal guide:

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Moodbidre



DEPARTMENT OF BUSINESS ADMINISTRATION

ALVA'S INSTITUTE OF ENGINEERING AND TECHNOLOGY

MIJAR, MANGALORE

(2019-2020)



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TO WHOM SO EVER IT MAY CONCERN

This is to certify that Ms. Vidyashree, IInd year MBA (Finance and Marketing) Reg No. 4AL18MBA87, student of Alva's Institute of Engineering and Technology has undergone project on "Financial performance of Vandematharam V S S Ltd Moodbidri" in our organization for 45 days as part of their academic curriculum from V T U University Belgaum.

During the period she has shown keen interest in her work and her conduct was found good.

We take this opportunity to wish her all success in future endeavors.

Date 22/02/2020

Place: Moodbidri

Manager



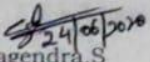
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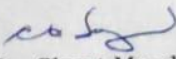
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24 June 2020


CERTIFICATE

This is to certify that, VIDYASHREE bearing USN 4AL18MBA87 is a bonafide student of PG Department of Business Administration of Alva's Institute of Engineering and Technology, Mijar, affiliated to Visvesvaraya Technological University, Belgavi. The project report titled "A STUDY ON FINANCIAL PERFORMANCE ANALYSIS OF VANDE MATHRAM VIVIDHODDESHA SOUHARDA SAHAKARI (VVSS) LTD" is prepared by her under the guidance of Dr.Nagendra S, Sr. Assistant Professor, 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.


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Signature of Internal Guide


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DECLARATION

I VIDYASHREE, hereby declare that the project report entitled "A STUDY ON PERFORMANCE ANALYSIS OF VANDE MATHARAM VIVIDHODDESHA SOUHARDA SAHAKARI (VVSS) LTD" with reference to "MOODBIDRI" prepared by me under the guidance of DR.NAGENDRA, Assistant Professor, Department of MBA AIET and external assistance by MR. D.SRIKAR Manager, VVSS Ltd, Moodbidri .I also declare that this project work is towards the partial fulfillment of the university.

Regulations for the award of degree of master of business administration by Visvesvaraya Technological University, Belgaum. I have undergone summer project for a period of six weeks. 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/Diploma from any other University/Institution.

Name: VIDYASHREE

Place: Mijar

Vidyashree
Signature of Student:

ACKNOWLEDGEMENT

I would like to extend my heartiest thanks with a deep sense of gratitude and respect to all those who provides me immense help and guidance during my training period

I would like to thank our respected Principal, Dr PETER FERNANDES for his pillared support and encouragement under college management for providing the right atmosphere to carry out the internship.

I would like to convey my heartfelt thanks to Mrs CLARET MENDONCA, Dean of MBA Departmentt for giving me the opportunity and for her encouragement.

I am deeply indebted to my faculty guide Dr. NAGENDRA, Assistant professor,department of MBA ,AIET for his regular supervision and valuable suggestions.

I would like to thank my External guide Mr.D. Shrikar, the Branch Manager and entire staff of VANDE MATHARAM VIVIDHODDESHA SOUHARDA SAHAKARI (VVSS)LTD for their constant encouragement, suggestionsand moral support throughout the duration of my project.

Finally, I would like to mention here that I am greatly indebted to each and everybody who hasbeen associated with my project.

With sincere regards

VIDYASHREE

chapter	Particulars	Page.no
1	Introduction <ul style="list-style-type: none"> • Introduction to the topic • Industry profile • Company profile <ol style="list-style-type: none"> 1. Management of the bank 2. Vision 3. Mission 4. Service profile 5. Area of operation 6. Infrastructure facilities 7. Competitors 8. Future growth and prospectus 9. SWOT analysis 10. Financial statement 	1-15
2	Conceptual background and literature review	16- 21
3	Research design <ol style="list-style-type: none"> 1. Statement of the problems 2. Need of the study 3. Objectives 4. Scope of the study 5. Research methodology 6. hypothesis 7. Limitations 8. Chapter scheme 	22-23
4	Analysis and interpretation	24-30
5	Findings, conclusions and suggestions	31-32
	Bibliography	33-35
	Annexure	36-50

List of table and graph

Table and graph number	particulars	Page number
I.	Proprietary ratio	12
II.	Return on asset ratio	13
III.	Return on net worth ratio	14
IV.	Fixed asset to net worth ratio	15
1	Current ratio	25-26
2.	Quick ratio	26-27
3	Debt equity ratio	27-28
4	Cash ratio	28-29
5	Return on investment	29-30

Executive summary

The main perception behind this project is to examine the monetary of Vande Matharam Vividhoddessa Souharda Sahakari (VSSS)Ltd and to verify the performance whether the bank is performing in good health or lacking in performance whether the bank is performing in good or lacking in performance. The performance can be examined by financial statements of the bank. I have tried to discover the reasons lacking in the performance of the bank and I have also tried to realize the areas of enhancement.

Financial statements assume a central part in setting the agenda of the administrative verdict. It also represent the proper and formal record of financial activities.

Financial ratios is the method by which the relationship of groups of items in the financial statements are computed and presented. It can be represented in a percentage or in a ratio. It is mathematical tool which measures the two figures.

There are various techniques used in evaluating financial performance of VVSS bank such as comparative balance sheet, profit and loss account analysis of cost and margins, ratio analysis as well as cash flow statement,