

**A STUDY ON LENDING TO PRIORITY SECTOR WITH REFERENCE
TO SOUTH CANARA DISTRICT CENTRAL
CO-OPERATIVE BANK LIMITED, MANGALORE**

Submitted by:

Rajashree T

USN: 4AL19MBA53

Submitted to:



VISVESVARAYA TECHNOLOGICAL UNIVERSITY, BELAGAVI

**In partial fulfillment of the requirement for the of the degree of
MASTER OF BUSINESS ADMINISTRATION**

Under the guidance of

INTERNAL GUIDE

Dr. Vishnu Prasanna K N

Professor of Finance

AIET Mijar

EXTERNAL GUIDE

Ashok Kumar K

Depth General Manager

AE department

SCDCC Bank Mangalore

**DEPARTMENT OF BUSINESS ADMINISTRATION
ALVA'S INSTITUTE OF ENGINEERING AND TECHNOLOGY
MIJAR, MOODABIDRI**

JULY 2021



ದಕ್ಷಿಣ ಕನ್ನಡ ಜಿಲ್ಲಾ ಕೇಂದ್ರ ಸಹಕಾರಿ ಬ್ಯಾಂಕ್ ಲಿ.

ಪ್ರಧಾನ ಕಛೇರಿ : "ಉತ್ಕೃಷ್ಟ ಸಹಕಾರಿ ಸೌಧ", ಕೊಡಿಯಾಲ್‌ಬೈಲ್, ಮಂಗಳೂರು - 575 003

F. No. 74E



The South Canara District Central Co-operative Bank Ltd.,

Head Office : "Uthkrushta Sahakari Soudha", Kodialballi, Mangaluru - 575003

Ref.No. AE/FD-1/2021-22

Date: 08-07-2021

Certificate of Completion

This is to certify that

Ms. Rajashree T.

Reg. No. 4AL19MBA53 student of MBA from

Alvas Institute of Engineering and

Technology, Mijar, Moodubidri


*has done her Project work for the Partial Fulfillment of the requirements
for the Award of the Degree of*

MASTER OF BUSINESS ADMINISTRATION

on the topic entitled

**"A STUDY ON LENDING TO PRIORITY SECTOR WITH
REFERENCE TO SCDCC BANK LTD., MANGALORE"**

We wish all success in her future Endeavour


Chief Executive Officer (I/C)

Phone : Office EPBX : 2440381, 2440882, 2440948, 2441341 / 42 / 43 M.D. 2411441
President : 2424635 Fax : 0824-2440231, Website : www.scdccbank.com
Email : admin@scdccbank.com/mis@scdccbank.com / rtgs@scdccbank.com

ADMINISTRATIVE-1



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.

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

Email : principalaiet03@gmail.com, Web:www.aiet.org.in

AIET/MBAID/76

20 July 2021

CERTIFICATE

This is to certify that **RAJASHREE T** bearing USN **4AL19MBA53**, 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 titled "**A STUDY ON LENDING TO PRIORITY SECTOR WITH REFERENCE TO SCDCC BANK LTD, MANGLORE**" is prepared by her under the guidance of Dr. Vishnu Prasanna K N, 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.

Dr. Vishnu Prasanna K N
Internal Guide

Dr. Claret Mendonca
HOD
Dr. Peter Fernandes
Principal

PRINCIPAL

Alva's Institute of Engg. & Technology,
Mijar. MOODBIDRI - 574 225, D.K

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

Viva-Voce Examination

Date:

Signature of Internal Examiner
Name & affiliation

Signature of External Examiner
Name & affiliation

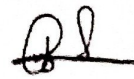
DECLARATION

I **Rajashree T** , student of 4th semester MBA, **Aha's Institute of Engineering And Technology**, Mijar bearing **USN:4AL19MBA53** hereby declare that the project report entitled **"A STUDY ON LENDING TO PRIORITY SECTOR WITH THE REFERENCE TO SOUTH CANARA DISTRICT CENTRAL CO-OPERATIVE LTD"** prepared by me under the guidance of **Dr. VISHNU PRASANNA** , Professor of department of MBA, MFT and external assistance by **Mr. ASHOK KUMAR K** , DGM AE DEPARTMENT SCDC BANK MANGALORE.

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 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 has not been submitted for the award of any degree diploma from any other University Institution.

Place: Mijar

Date: 22/07/2024



Signature

ACKNOWLEDGMENT

I would like to extend our 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 my internal guide **Dr VISHNU PRASANNA K N**, Professor who has been a constant source of inspiration in competing the project and his valuable guidance and support throughout the project.

I would like to thanks my external guide **Ashok Kumar K** and the entire staff for their constant encouragements, suggestions and moral support throughout the duration of my project.

I would like to convey my heartfelt thanks to **DR. CLARET MENDONCA**, H.O.D of MBA Department for giving me the opportunity for her encouragement.

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

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



Rajashree T

LIST OF CONTENT

Chapter	Particulars	Page No
1	INTRODUCTUION	1-8
2	CONCEPTUAL BACKGROUND	9-16
3	RESEARCH DESIGN	17-20
4	ANALYSIS AND INTERPRETATION	21-36
5	FINDINGS,CONCLUSUION, AND SUGGESTIONS	37-40
	BIBILIOGRAPHY	41-42
	ANNEXURE	43-54

LIST OF TABLES

Table No	Title of the table	Page No
4.1.1	Total advances provided to priority sector	
4.1.2	Growth rate of priority sector advances	22
4.1.3	Total advances provided to agriculture sector	23
4.1.4	Growth rate provided to agriculture sector	24
4.1.5	Total advances provided to MSME	25
4.1.6	Total growth rate of advances to MSME	26
4.1.7	Growth rate of advances to education	27
4.1.8	Total advances to education	28
4.1.9	Growth rate of housing advances	29
4.1.10	Total advances provided to housing	30
4.2.1	Loan outstanding on 31/3/2016	31
4.2.2	Loan outstanding on 31/3/2017	32
4.2.3	Loan outstanding on 31/3/2018	33
4.2.4	Loan outstanding on 31/3/2019	34
4.2.5	Loan outstanding on 31/3/2020	35
		36

LIST OF FIGURES

Figure number	List of figure	Page No
4.1.1	Percentage of total advances priority sector	22
4.1.2	Percentage of growth rate priority sector	23
4.1.3	Percentage of advances to agriculture sector	24
4.1.4	Percentage of agriculture growth	25
4.1.5	Percentage of advances to MSME	26
4.1.6	Percentage growth rate of MSME	27
4.1.7	Percentage of growth rate education	28
4.1.8	Percentage of advances to education	29
4.1.9	Percentage of growth rate in housing	30
4.1.10	Percentage of advances provided to housing	31
4.2.1	Percentage of Loan outstanding on 2016	32
4.2.2	Percentage of Loan outstanding on 2017	33
4.2.3	Percentage of Loan outstanding on 2018	34
4.2.4	Percentage of Loan outstanding on 2019	35
4.2.5	Percentage of Loan outstanding on 2020	36

EXECUTIVE SUMMARY

Training plays an important role in each and every organization. Every organization needs to have well trained and experienced people to perform the activity that have to be done. Training and development program is necessary to raise the skill level and increase the versatility and adaptability of employees. Training and development of the organizations human resources and hence to the achievement of its aims and objectives.

The project report on "LENDING TO PRIORITY SECTOR WITH REFERENCE TO SCDCC BANK LTD MANGALORE" is carried on with objectives to study the need of the training and development in an organization. In the process of study, it was found that organization gives much importance for the employee training and development activities which helps them to improve their skill level.

Continues changes has been done in the training programs to cope up with technological changes and based on the requirement of the employee training needs. This study clear that employees are satisfied to a greater extent with effectiveness of the training programs which helps to minimize the errors and maximize the productivity.

The methodology for carrying out the project was simple that is through secondary data obtained from various medium like internet, fact sheets of the funds, annual report ... this study mainly concentrated on lending to priority sector with reference to SCDCC bank Mangalore , mainly included what are the activities involved in priority sector.