A Project Report
On

"A STUDY ON FINANCIAL PERFORMANCE OF SHIROOR CO-OPERATIVE CREDIT SOCIETY LTD "

Submitted to

KARNATAK UNIVERSITY, DHARWAD

In partial fulfillment of the Requirements for the Degree of
Master of Commerce
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CERTIFICATE

This is to certify that the Project Work titled **"A Study on Financial Performance of Shiroor Co-operative Credit Society"** is an original record done by **Mr. Neji Mohammed Shabran** with Registration No. **P02JK21C0003**, in partial fulfillment of the award of Degree of **Master of Commerce** under **Karnatak University, Dharwad** during **2022-23**. The project satisfies the academic requirements in respect of project work prescribed for the Degree of Master of Commerce and is a record of his own independent work.

This project is based on the studies carried out by him and has not submitted to any other University or Institution for the award of any degree or diploma.

Project Guide

(Dr. Shantashri Haridas)

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INTRODUCTION

1.1: INTRODUCTION

The co-operative banks are registered under co-operative societies Act and regulated by RBI. They are governed by Banking regulation Act 1949 and Banking law (co-operative societies) Act 1965. They are small sized units organised in urban and non-urban (rural) areas.

Rural co-operative Banks mainly finance agricultural based activities including farming, dairy, fish culture, along with some small-scale industries and self employment activities.

Urban co-operative banks mainly finance various categories of people for selfemployment, industries, small scale units and home finance. The source of fund of a co-operative society mainly consists of borrowed capital or debt capital and owned capital. Borrowed Capital means the total of loans, deposits, other borrowing of a co-operative society and current liabilities. Owned capital means the total of paid up share capital and accumulated reserve fund and others created out of a co-operative society or otherwise.

The maximum amount which a society may borrow shall be determined annually at a general meeting of the society and no society shall borrow beyond the maximum amount so determined. The registrar may, at any time revise the limit fixed by the general meeting. No society shall incur liabilities from persons who are not members, in excess of a maximum amount fixed from time to time in general meeting and approved by the registrar. A primary agricultural credit society which is a member of a central co-operative bank, shall not borrow by way of loans or deposits from any non-member without the sanction of the central co-operative bank, sanction is to be made from the registrar. No society with limited liability shall, by accepting deposits or loans or in any other way incur liabilities exceeding twenty-five times the sum of the paid-up share capital and the reserve fund for the time being separately invested outside the business of the society except with the permission of the registrar. The central co-operative land development bank, the state cooperative bank or a central co-operative bank for the purpose of financing land development bank, or a land development bank for the purpose of financing it"s members, may 2 incur liabilities to the extent of thirty times the value of paid up share capital reserve fund.

5.3 CONCLUSION

The study deals with the financial performance of shiroor cooperative credit society Ltd.No.R1326 the income of society depends on the performance of the society. A financial statement indicates the direction of the movement and operating result. In this project work the researcher has made an attempt to analyse the published account of banks limited reveals that the bank is in apposition to meet its liability. It has been concluded that the performance of the bank is satisfactory. From the analysis of the financial statement is found that the bank is successfully making a significant increase in net profit. The efficient and perfect utilisation of existing resources always leads to achieve better position in the period of future.