

ಅನುಜಮನ್ ಕಲಾ, ವಿಜ್ಞಾನ, ವಾಣಿಜ್ಯ ಮಹಾವಿದ್ಯಾಲಯ ಹಾಗೂ ಸಾಕೇಶ್ವರ ಕೇಂದ್ರ  
**ANJUMAN ARTS, SCIENCE, COMMERCE COLLEGE & RESEARCH CENTRE**  
 (AFFILIATED TO THE KARNATAK UNIVERSITY, DHARWAD)  
 Accredited "B" Grade by NAAC

Post Box No. 02  
 Anjumanabad, BHATKAL - 581 320 (Uttar Kannada)  
 Ph : 08385 (O) 226443 (F) 228443 (M) 9886212692  
 E-mail : anjumancollegebkl@gmail.com  
 website : www.anjuman.edu.in

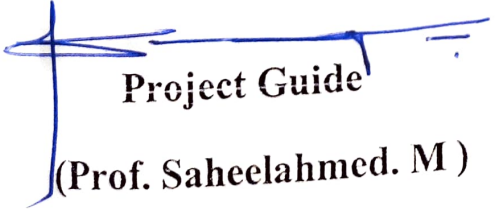


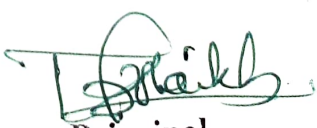
ಪೋಸ್ಟ್ ಬಾಕ್ಸ್ ನಂ. ೦೨  
 ಅನುಜಮನಾಬಾದ್, ಭಟ್ಕಳ - ೫೮೧ ೩೨೦  
 (ಉತ್ತರ ಕನ್ನಡ) ಕರ್ನಾಟಕ ರಾಜ್ಯ  
 ದೂರವಾಣಿ : ೦೮೩೮೫ (ಓ) ೨೨೬೪೪೩ (ಫ್ಯಾಕ್ಸ್) ೨೨೮೪೪೩  
 (ಮೊ) ೯೮೮೬೨೧೨೬೯೨

# Certificate

This is to certify that the project work titled "A study on Credit Management of Abhyudaya Women Credit Co-operative Society Ltd, Bhatkal" is an original record of field work done by Ms. Akshata Satish Naik with Registration No. **18C011201** in a partial fulfillment of the award of degree of **Master of Commerce** of the **Karnatak University, Dharwad** during 2019-20. The project satisfies the academic requirements in respect of project work prescribed for the Degree of Master of Commerce and is a record of her own independent work.

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

  
**Project Guide**  
 (Prof. Saheelahmed. M)

  
**Principal**  
 (Prof. M.K. Shaikh)



ಫೋನ್ : 08385 223881

ಅಭ್ಯುದಯ ಮಹಿಳಾ ಪತ್ತಿನ ಸಹಕಾರಿ ಸಂಘ ಸಿಯುಟುರ,  
ಭಟ್ಕಳ (ಉ.ಕ.) - 581 320

ರ. ನಂ. : 14054

ದಿನಾಂಕ : 23-08-1990

ಉಲ್ಲೇಖ ಸಂಖ್ಯೆ : 121 - 2020 - 21

ದಿನಾಂಕ : 22/09/2020

## CERTIFICATE

This is to certify that Miss. **Akshata Satish Naik** bearing Register No. **18C011201**, M.COM student of Anjuman Arts, Science & Commerce college and P.G. Centre, Bhatkal has satisfactorily completed the project in "A Study on Credit Management in Co-operative societies with Special Reference to Abhyudaya Women Credit Co-operative Society Ltd, Bhatkal" for partial fulfillment of her degree in Masters in Commerce under Karnataka University Dharwad, Karnataka.

The effort put in by her in collecting the data and overall participation during the completion of project deserves highest appreciation.

We congratulate her and wish her all the success in her future endeavors.

Place: Bhatkal

Date: 22-09-2020

Manager  
**ABHYUDHAYA WOMEN CREDIT  
CO-OP. SOCIETY LTD. BHATKAL**

  
**GENERAL MANAGER**

CONTENTS	Page No.
Acknowledgement	
List of Tables	
List of Chart	
Chapter 1:- INTRODUCTION <ul style="list-style-type: none"> <li>● Need for the study</li> <li>● Scope of the study</li> <li>● Objective of the study</li> <li>● Methodology Adopted for the study</li> <li>● Limitations of the study</li> </ul>	1-4
Chapter 2 :- Conceptual Frame Work	5-13
Chapter 3:- Bank Background	14-23
Chapter 4:- Data Analysis and Interpretation	24-36
Chapter 5:- Findings, suggestions and Conclusion	37-40
major findings.	41
Bibliography	

# CHAPTER 1

## INTRODUCTION

The project topic on credit management of “**Abhyudaya Women Credit Co-operative Society Limited**”.

The history of Indian Co-operative banking started with the passing of Co-operative Societies Act in 1904. The objective of this Act was to establish Co-operative Credit Societies “to encourage thrift, self-help and Co-operation among agriculturists, artisans and persons of limited means”.

Many Co-operative Credit Societies were set up under this Act. The Co-operative Societies Act, 1912 recognized the need for establishing new organization for supervision, auditing and supply of co-operative credit. Co-operative Societies contributed to the establishment of Central Co-operative banks and the state Co-operative banks to provide refinance to primary Credit Societies which could not mobilize funds by their own efforts. By facilitating the formation of Central and State Co-operative Credit movement in India.

The number of Co-operative Credit institutions has increased, their membership had gone up and their deposit and advances also had increased considerably. During the post-independence era, much progress has been made in Co-operative banking.

The credit management is the process to ascertain the risk associated with the extension of the credit facility. It is generally carried by the financial institution, involved in providing financial funding to its customer. It means an investigation and assessment done by the bank prior to providing any loans and advances. Project finance also checks the commercial, financial and technical viability of the project proposed, its funding pattern and further checks the primary and collateral security cover available for recovery of such funds.

### **NEED FOR THE STUDY**

The Co-operative Societies operating throughout the state generally have a very high volume of credit exposure. Often these institutions suffer from heavy risk of recovery posing a threat to the operations of the entity. Therefore, it is very crucial for these institutions to form and implement appropriate and strict credit policies. Hence a need has been felt to take up a study in this respect to understand and evaluate the credit management concept in the present topic.



## CONCLUSION:

Societies are established for a social purpose, so bank should provide good, valuable and timely services to the customers. Bank should apply credit management in their policy in order to maintain a good relationship with customers. In addition to the customers also follow some rules and some desired of the bank. So that whatever service provided by the bank is value added to their cost. And also the capital credit and the modern exchange mechanism of the banks have make convenience for modern living In fact one may call the banks as the backbone of own society. Banks are quite important to the economy and are involved in such economic activities as issuing to any, settling payments, credit intermediation, maturity transformation and money creation in telic fractional reserve banking. The study conducted to know about the various credit management processes by Abhyudaya Women Credit co-operative Ltd., Bhatkal and credit recovery procedure. The bank has adequate facility for providing finance to the customers. But the financial assistance is not reached to a considerable extent; this is due to lack of awareness about the schemes among the customers. Abhyudaya Women Credit co-operative Ltd., Bhatkal is a successful society. It has made sufficient progress compared to other co- operative societies in Bhatkal area. It is a self sufficient co-operative with no borrowings from other financial institutions. Still its members are going on increasing. Therefore the members, managers and all other staffs in Abhyudaya Women Credit Co-operative Ltd., Bhatkal must work in co-operative manner to make the society a shining star of co-operative sector.

Hence we can conclude that Abhyudaya Women Credit Co-operative Ltd., Bhatkal is a growing concern with profitable and Successful future ahead.