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Certificate

Certified that the project work titled "Analysis of Deposit, Lending, and Recovery Performance of Grameena Seva Sahakari Sangha, Shirali" is an original record of filed work done by Ms. Vinuta Madev Naik with Registration No. 18C011237 in a partial fulfillment of the award of degree of Master of Commerce of the Karnataka 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 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.

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GRAMEEN SEVA SAHAKARI SANGHA LTD., SHIRALI

Post : SHIRALI - 581 354, Taluk : BHATKAL (North Kanara)

ಜಾ. ನಂ. :

ದಿನಾಂಕ : 13/10/2020

CERTIFICATE

This is to certify that Miss. Vinuta Madev Naik. Being Registration number: **18C011237**, 4TH semester M.com student of Anjuman Arts, Science and Commerce College and PG Centre anjumanbad, Bhatkal,(U.K). has successfully completed the project on "Analysis of Deposits ,Lending and Recovery Performance of Grameen Seva Sahakari sangha Ltd., Shirali" in our organization under my guidance during 2019-2020 in partial fulfillment of the requirement of the award of M.Com Degree.

Place;Shirali

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INTRODUCTION:

A bank is a financial intermediary for the safeguarding, transferring, exchanging, or lending of money. A primary role of a bank is connecting those with funds, such as investors and depositors, to those seeking funds such as individuals or businesses needing loans. The banking system in India comprises commercial and co-operative banks, of which more than 90% of the banking system's assets.

Banks are the financial mediators playing a very important role in the economic development of all the nations of the world and form the cover of the money market. Banking has become the "Life blood of modern commerce". A co-operative bank is an institution established on the co-operative basis and dealing in ordinary banking business. Like other banks, co-operative banks are founded by collecting funds through shares, accepting deposits and granting loans. Formally co-operatives were introduced to India in 1904, when the Indian Co-operative Societies Act was promulgated. After independence the role of co-operative societies grew to encompass socio-economic development and eradication of poverty in rural India. It became an integral part of the five-year plan. Co-operative banks are often created by persons belonging to the same local or professional community or sharing a common interest.

Need for the study:

GSS banks in rural areas have been able to meet the needs of marginal borrowers to a great extent. However, there is a need to study and analyse the performance of the banks in relation to their deposits mobilization, lending and recovery performance.

- It helps us to understand the procedures followed by the GSS bank while accepting deposits, granting the loan to its customers and recovery if the same.
- To know the Grameena Seva Sahakari Sangha and its functions.
- It helps to know the bank's deposit, lending and recovery policies.

Objectives of the study:

The focus of the present study is to bring forth a few critical aspects of portfolio behaviour of co-operative banks for the purpose of academic discussion. Following are the major objectives of the study.

- To undertake a comprehensive review of growth and structure of bank deposits in GSS bank.
- To study changes in bank deposits mix with respect to rate of interest changes and other factors and discuss issues originating there in.
- To make an attempt to identify and analyse the deposit mobilization, lending and recovery performance of GSS bank.
- To identify the probable causes of defaults in the repayments which may lead to non-performing assets.

Conclusion:

Banks are established for a social purpose, so bank should provide good, valuable and timely services to the customers. Bank should apply CRM in their policy in order to maintain a good relationship with customers. In addition to the customers also follow some rules and some procedure 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 money, settling payments, credit intermediation, maturity transformation and money creation in the fractional reserve banking.

The study conducted to know about the various deposits facility, lending management processes by Grameena Seva Sahakari Sangha Ltd., Shirali 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.

GSS Sangha Shirali is a successful society. It has made sufficient progress compared to other co-operative societies in Shirali 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 staff in GSS Sangha Shirali must work in co-operative manner to take the society a shining star of co-operative sector.

Hence, we can conclude that Grameena Seva Sahakari Sangha, Shirali is a growing concern with profitable and successful future ahead.