

Box No. 02
anabad, BHATKAL - 581 320.(Uttar Kannada)
385 (O) 226443 (F) 228443 (M) 9886212692
: anjumancollegebkl@gmail.com
e : www.anjuman.edu.in



ಪೊಸ್ಟಲ್ ಬಾಕ್ ನಂ. ೦೨
ಅಂಜುಮನಾಬಾದ್, ಭಟ್ಕಳ - ೫೮೧ ೩೨೦
(ಉತ್ತರ ಕನ್ನಡ) ಕರ್ನಾಟಕ ರಾಜ್ಯ
ದೂರವಾಣಿ : ೦೮೩೮೫ (ಒ) ೨೨೬೪೪೩ (ಪ್ಯಾಕ್ಸ್) ೨೨೮೪೪೩
(ಮೊ) ೯೮೮೬೨೦೨೬೯೨

Certificate

This is to certify that the project work titled "The Study of Deposit Mobilization of Mahabaleshwara Co-operative Bank. Gokarna, Kumta" is an original record of field work done by Ms. Bhoodevi Girish Gouda with Registration No. 18C011205 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 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)

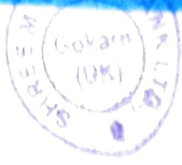
ಸುಹಾಬಲೇಶ್ವರ
-ಆಸರೆಣವ್ ಬ್ಯಾಂಕ್ ಲಿಮಿಟೆಡ್,
ಕರ್ನಾಟಕ - 581 326, ತಾ. ಕುಮಟಾ
ಉತ್ತರ ಕನ್ನಡ (ಕರ್ನಾಟಕ ರಾಜ್ಯ)
ದ. No. : 22511/63



**SHREE MAHABALESHWAR
CO-OPERATIVE BANK LIMITED,**
GOKARN - 581 326, Tq. Kumta
Uttara Kannada (Karnataka State)
Grams : URBAN BANK

H.O. : (08386) 256157, Di. : Madangeri : 279834

No.



Date: 1 OCT 2020

CERTIFICATE

TO WHOM IT MAY CONCERN

This is to certify that, Miss Bhoodevi Girish Gouda, Reg. No.18C011205, M. Com, IV Sem., student of Anjuman Arts, Science & Commerce College & PG Centre, Bhatkal has done a project on Deposit Mobilization pattern in our Bank as a part of her studies.

During the course of her project, she was provided with all available study materials and information which were needed for her project.

We wish her good luck.

Communicated to

Ms. Bhoodevi Girish Gouda

M. Com, IV Sem

Anjuman Arts, Science & Commerce College & PG Centre.

BHATKAL.


**MANAGER
SHREE MAHABALESHWAR
CO-OPERATIVE BANK LTD.,
GOKARNA**

INDEX

SL.NO	CONTENTS	PAGE NO
1	Introduction	1-4
	<ul style="list-style-type: none"> • Introduction • Need of the present study • Objective of the study • Methodology • Scope of the study • Limitations of study 	
2	Conceptual Framework	5-17
	<ul style="list-style-type: none"> • Introduction • Meaning and Definition • Importance of deposits Mobilization • Types of Deposits • Factors Influencing Deposit Mobilization • The cost of Deposit Mobilization • The Effects of poor Deposit Mobilization • Framework of analysis 	
3	Background of sample Unit	18-32
	<ul style="list-style-type: none"> • Industry profile • History • Meaning and Definition • Types and functioning • Objectives • Company profile • Deposit scheme • Advances 	
4	Analysis of various Types of Deposits	33-48
5	Findings, Suggestions and Conclusion	49-52
	Bibliography	53-54

INTRODUCTION

A cooperative bank is a financial entity which belongs to its members, who are at the same time the owners and the customers of their bank. Cooperative banks are often created by persons belonging to the same local or professional community or sharing a common interest. Cooperative banks generally provide their members with a wide range of banking and financial services. Cooperative banks differ from stockholder banks by their organization, their goals, their values and their governance. In most of countries, they are supervised and controlled by banking authorities and have to respect Prudential banking regulations, which put them at a level playing field with stockholder banks. Depending on countries, this control and supervision can be implemented directly by state entities or delegated to a cooperative federation or central body.

Cooperative banking is retail and commercial banking organized on a cooperative basis. Cooperative banking institutions take deposits and lend money in most parts of the world. Cooperative banking includes retail banking as carried out by credit unions, mutual savings and loan associations, building societies and cooperatives as well as commercial banking services provided by manual organization to cooperative businesses.

Deposits were assiduously cultivated in the beginning and efforts were made to convince the money lending classes of the desirability of the rural societies as a field for safe investment without the trouble of collection. If deposits were by members it would show that the society is fulfilling one of its most important duties in encouraging

Mobilization of savings in urban as well as rural area is of special significance for the development of agriculture. All the committees and commissions have laid down a considerable stress for raising deposits by these banks.

Conclusion:

Based on the result of the finding this study as drawn following relevant conclusion

Banking industry, as a whole plays a very crucial role in the development of the economy of the nation. The urban cooperatives banks form an integral part in the short term and medium turn deposit mobilization system and they play strategic role. Although bank can use other sources of funds such as shareholders equity from profit of its operation or by other business under taking the most useful resource is deposit.

The study revealed the deposit mobilization is the key focus of the Mahabaleshwara cooperative Bank Gokarna. However, finding deposit is becoming a challenging role for the cooperative banks in India compatible with the growing need of loans. Owing to growing the need for finance from new and existing sectors has coupled the bank own desire to make profits from those finance, deposit mobilization is becoming the critical success factor for the banks. The branches and the service modernization activities, growing Competition among banks all justify this fact. There are limited types of deposit products mainly three namely saving, current and fixed deposit service commonly sold to the customers by the bank.

According to the findings of the present study as indicated in the table 2 and chart 4 analysis of total deposit, coefficient of determination (R^2) shows use about 0.937 percent of the variation in dependent variable (total deposit) is explained by independent variable. Thus deposit mobilization pattern of the Mahabaleshwara cooperative Bank Gokarna shows significant and positive growth.