

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



ಪೊನ್ನೆ ಬಾಕ್ಸ್ ನಂ. ೦೨

ಅಂಜುಮನಾಬಾದ್, ಭಟ್ಕಳ - ೫೮೦ ೩೨೦

(ಉತ್ತರ ಕನ್ನಡ) ಕರ್ನಾಟಕ ರಾಜ್ಯ

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Certificate

This is to certify that the project work titled "A Study on Financial Trend Analysis of Bhatkal Agriculture and Rural Development Co-operative Bank" is an original record of field work done by Ms. Chetana Ishwar Devadiga with Registration No. 18C011207 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)



ಭಟ್ಟಕ ಕೃಷಿ ಹಾಗೂ ಗ್ರಾಮೀಣ ಅಭಿವೃದ್ಧಿ ಸಹಕಾರಿ ಬ್ಯಾಂಕ್ ನಿಯಮಿತ

ಪ್ರಧಾನ ಕಛೇರಿ : ಭಟ್ಟಕ (ಉ.ಕ) ಫೋನ್ : 227559, 222248

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ಶಾಖೆಗಳು : ಮುಖ್ಯ ಶಾಖೆ : 226558 • ಶಿರಾಲಿ : 258286 • ಮುರೋಕ್ಕರ : 260462 • ಬಾಗಲ : 222546 • ಮಂಜಿ : 257926
 ಸಿಂಧನೂರು : 221598 • ಕುಮಟಾ : 220158 • ಸರ್ಕಾಸಟ್ಟಿ : 279248 • ಬೀದಿ : 226446 • ಗೋಕರ್ನ : 08386- • ಸದಾಶಿವ : 08389-

ಪೂರೈಸಿದ ಸಂಖ್ಯೆ : Miss / 2020-21




ದಿನಾಂಕ : 28/09/2020

CERTIFICATE

This is to certify that Miss Chetana Ishwar Devadiga bearing Register no, 18C011207, MCOM student of Anjuman Arts, Science and Commerce college and PG Centre Bhatkal, has satisfactorily completed the project in Bhatkal Agriculture and Rural Development Co-operative Bank, on "A Study on Financial Trend Analysis of Bhatkal Agriculture and Rural Development Co-operative Bank " for partial fulfillment of her degree in Masters in Commerce under Karnatak University Dharwad.

The effect put in by her in collecting the data and overall participation during the completion of project deserves highest appreciation. We congratulate her and wish all the success in her future endeavours.


 GENERAL MANAGER
 B.A.R.D.C. BANK LTD.
 H.O. BHATKAL

CONTENT

CHAPTER NO	CHAPTER NAME	PAGE NO
1	CHAPTER-1 INTRODUCTION <ul style="list-style-type: none">❖ Introduction❖ Need of the study❖ Scope of the study❖ Objective of the study❖ Research Methodology❖ Limitation	3-6
2	CHAPTER-2 CONCEPTUAL FRAMEWORK <ul style="list-style-type: none">❖ Introduction of the financial statement❖ Meaning and Definition of the Trend analysis❖ Importance of trend analysis❖ Objectives of trend analysis❖ Need of trend analysis❖ Advantages and Disadvantages of trend analysis	7-14
3	CHAPTER-3 BACKGROUND OF THE UNIT <ul style="list-style-type: none">❖ Introduction about Bank❖ Company profile	15-30
4	CHAPTER-4 DATA ANALYSIS AND INTERPRETATION	31-44
5	CHAPTER-5 FINDING, SUGGESTION AND CONCLUSION	45-48
	BIBLIOGRAPHY	49

CHAPTER - 1

INTRODUCTION OF THE STUDY

The project study is based on trend analysis in Bhatkal Agriculture and Rural Development Co-operative bank. It aims at analyzing the financial feasibility of the company. Where financial analysis is used as evaluating the financial position of the firm. Analysis and interpretation of various accounting data gives a better understanding of financial performance of the firm. Thus the financial analysis has been used which is supposed to be powerful tool for financial statement.

Government and policy makers have paid more attention to agricultural co-operatives and thus, the growth and development of the Indian co-operative movement is heavily tilted in favor agricultural co-operatives in general and in particular, credit co-operatives.

The co-operative credit movement in modern India, curiously, is a state initiated movement. The state partnership is, perhaps, the unique feature of the India co-operative movement.

NEEDS OF THE STUDY

1. Agricultural industry is one of the most important public sector industries in the current world. For any industries trend analysis is one of the most movement factors which decide the overall routine of the industries.
2. This trend analysis might be from the observation point's financial performance of the organization.
3. Under the legal reason, a need is felt to determined analysis of agricultural based industries so as to learn overall performance of the Bhatkal Agriculture and Rural Development co-operative bank.

CONCLUSION:

The Bhatkal Agriculture and Rural Development Co-operative Bank, has been functioning effectively with an able and dedicated team at board of directors and employees. The institution's works is family in it and free from internal conflicts. Even through the institution is profit oriented, customer service is the motivating factor of the society and the most of customer are satisfied with the service of the company. The working environment of society is also pleasant and encouraging.

The bank is gaining popularity because of its convening nature obedient behavior of staff and keeping good human relation with customer. Because of full and fair services and dealing it has be not clutched with flunky situation. Just like other several parallel institutions.

Thus one can really say that with glorious history of the BARDC bank is contributing much to the development area especially in the entire field, it has done extremely good. And the bank has bright future in the coming years.

Total profit in general indicates upward trend for the overall period 2015-16 to 2018-19, however expenditure has proportionately increased year on account of increasing cost of material and labor. Net profit has been on increasing trend accordingly net profit ratio also been indicating a consistent growth. Current assets position also indicates that the company has the ability to use current asset to pay for its short term debt. The return on total asset ratio also indicates an overall increase for the period.

Thus to conclude, Bhatkal Agriculture and Rural Development Co-operative Bank has been showing a consistent growth. It can therefore be finally conclude that the BARDC bank, being a private banking sector, within its limitation has been certainly doing well during consistent period of time.