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 (ಉತ್ತರ ಕನ್ನಡ) ಕರ್ನಾಟಕ ರಾಜ್ಯ
 ದೂರವಾಣಿ : ೦೮೩೮೫ (೬) ೨೨೬೪೪೩ (ಪ್ಯಾಕ್ಸ್) ೨೨೮೪೪೩
 (ಮೊ) ೯೮೮೬೨೧೨೬೯೨

Certificate

This is to certify that the project work titled "A Study on Financial Statement of Credit Co-operative Society with reference to Mangala Credit Co-operative Society Ltd., Byndoor Branch" is an original record of field work done by **Ms. Deepika** with Registration No. **18C011208** 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)



ಮಂಗಳ ಕ್ರೆಡಿಟ್ ಕೋ-ಓಪರೇಟಿವ್ ಸೊಸೈಟಿ ನಿಯಮಿತ
MANGALA CREDIT CO-OPERATIVE SOCIETY LTD.,

Regd No. 13441

Head Office : Plama Center, 1st Floor, Bejai Kapikad Road, Bejai, Mangaluru-575 004.

Phone : 0824-2456961, 0824-2456962 Email : mangalasociety@gmail.com

Branch :

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CERTIFICATE

This is to certify that **Miss. Deepika** bearing Register No. **18CO11208**, M.COM student of Anjuman Arts, Science & Commerce College and P.G. Centre, Bhatkal has satisfactorily completed the project in MANGALA CREDIT CO-OPERATIVE SOCIETY LTD. BYNDOOR BRANCH on “ **A study on Financial Statement of Credit Co-operative Society with reference to Mangala Credit Co-operative Society Ltd., Byndoor Branch**” for partial fulfillment of her Masters in commerce under Karnataka University, Dharwad, Karnataka.

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 her all the success in her future endeavors.

Place: Byndoor,

Date : 16-09 2020

Signature

FOR: MANGALA CREDIT CO-OPERATIVE
SOCIETY LTD.
MANGALA CREDIT CO-OPERATIVE LTD.



CONTENTS

Chapter No	Title of the Chapter	Page No
01	Introduction :- <ul style="list-style-type: none"> ➤ Introduction ➤ Scope of the study ➤ Objectives of the study ➤ Needs for the study ➤ Research Methodology ➤ Limitation of the study 	01-04 02-03 03 03 04 04 04
02	Conceptual Framework :- <ul style="list-style-type: none"> ➤ Financial Analysis Meaning ➤ Definition ➤ Objectives of financial analysis ➤ Types of financial analysis ➤ Significance of financial analysis ➤ Limitations of financial analysis ➤ Tools or techniques of financial analysis ➤ Advantages of comparative financial statement ➤ Disadvantages of comparative financial statement 	05-16 06-07 07 07 08-11 11 11-12 12-14 14-15 15-16
03	Background of the unit :- <ul style="list-style-type: none"> ➤ Introduction of co-operative society ➤ Meaning, Definition & formation of a co-operative society ➤ Features of co-operative society ➤ Co-operative movements in India ➤ Types of co-operative society ➤ Meaning & registration of credit co-operative society ➤ Profile of Mangala credit co-operative society ➤ Picture of Mangala credit co-operative society 	17-40 18 18-19 20 20-22 22-23 23-26 27-28 29-30

	<ul style="list-style-type: none"> ➤ Introduction of the Mangala credit co-operative society ➤ Objectives of the society ➤ Structure & Branches of the society ➤ Credit portfolio of the society ➤ Depository system in Mangala credit co-operative society ➤ SWOT Analysis of Mangala credit co-operative society ➤ conclusion 	<p>31-32</p> <p>32</p> <p>33-34</p> <p>34-37</p> <p>37-39</p> <p>39-40</p> <p>40</p>
04	<p>Data Analysis & Interpretation</p> <ul style="list-style-type: none"> ➤ Meaning ➤ Analysis of Data : Comparative Analysis of profit & loss account & Balance sheet ➤ Schedules ➤ Charts 	<p>41-59</p> <p>42</p> <p>43-48</p> <p>49-52</p> <p>53-59</p>
05	<p>Findings, suggestions & conclusion</p> <ul style="list-style-type: none"> ➤ Findings ➤ Suggestions & Recommendation ➤ Conclusion 	<p>60-62</p> <p>61</p> <p>61</p> <p>62</p>
	Bibliography	63

Chapter:-1

Introduction

Introduction:-

The project study based on Financial analysis of 'Mangala Credit co-operative society Ltd' Byndoor branch. Credit co-operative societies are financial institutions which are established with the objective of providing loans to its members at a reasonable rate of interest. The main objective of credit co-operative society is to provide financial assistance to its members when they require.

This project study main aims at analyzing the financial feasibility of the co-operative society using financial analysis techniques. The techniques of financial analysis develop certain quantitative tools establishing the relation among the components of financial statements. In order to evaluate the performance of the company in the current year against the performance in the previous years. Financial analysis has many techniques. Among them the following 3 techniques are significant : a) Comparative financial statement Analysis, b) Common-size Balance sheet & Income statement, c) Trend Analysis.

For analysing the financial statement of an organisation, a number of financial tools are being used. one such is Comparative financial statement Analysis which is considered to be the most powerful tool very easily applied for practical purposes. Now-a-days all the organisations including banking companies have widely used this technique to evaluate performance. comparative financial statements are statements of financial position of a concern so designed as to facilitate comparison of different accounting variables & thereby draw useful conduciveness.

Financial analysis means financial statement Analysis or accounting analysis. It is an assessment of the financial soundness & profitability of a business. It is performed by professionals who prepare reports which are usually presented to top management for making business decisions.

Financial analysis consists of both Internal & external analysis of firms past, existing, & future financial condition. The objective of financial analysis is to detect any

Conclusion :

Credit, without which many activities in the economy cannot be initiated. Hence, the co-operative banks are playing a important role in providing credit to different sectors of the economy for various purposes. Co-operative banks form an integral part of banking system in India. These banks operate mainly for the benefit of rural areas.

Here comparative analysis of financial statement helps to understand the financial position of Mangala credit co-operative society by comparison of income & expenditure, assets & liability of every present year & previous year with reference of financial prospect of the society.