



ಅಂಜುಮನ್ ಕಲಾ, ವಿಜ್ಞಾನ, ವಾಣಿಜ್ಯ ಮಹಾವಿದ್ಯಾಲಯ ಹಾಗೂ ಸ್ನಾತಕೋತ್ತರ ಕೇಂದ್ರ
ANJUMAN ARTS, SCIENCE, COMMERCE COLLEGE & P.G. CENTRE

(AFFILIATED TO THE KARNATAK UNIVERSITY, DHARWAD)

Accredited "B" Grade by NAAC



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ಪೊಸ್ಟ್ ಬಾಕ್ಸ್ ನಂ. ೦೨

ಅಂಜುಮನಾಬಾದ್, ಭಟ್ಕಳ - ೫೮೧ ೩೨೦

(ಉತ್ತರ ಕನ್ನಡ) ಕರ್ನಾಟಕ ರಾಜ್ಯ

ದೂರವಾಣಿ : ೦೮೩೮೫ (೦) ೨೨೬೪೪೩ (ಫ್ಯಾಕ್ಸ್) ೨೨೮೪೪೩

(ಮೊ) ೯೮೮೬೨೧೨೬೯೨

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

BHATKAL AGRIL & RURAL DEVELOPMENT CO-OP. BANK LTD.

H.O. : BHATKAL - 581 320. (U.K.)

ಶಾಖೆಗಳು : ಮುಖ್ಯ ಶಾಖೆ : 226558 • ಶಿರಾಲಿ : 258286 • ಮುರೋಡ್ಕರ : 260462 • ಬಜಾರ : 222546 • ಮಂಕ : 257926
 ಹೊನ್ನಾವರ : 221598 • ಕುಮಟಾ : 220158 • ಸರ್ಪನಕಟ್ಟೆ : 279248 • ಸಿರ್ಸಿ : 226446 • ಗೋಕರ್ಣ : 08386- • ಸಿದ್ದಾಪುರ : 08389-

ಉಲ್ಲೇಖ ಸಂಖ್ಯೆ : misc/2020-21

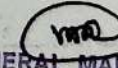


ದಿನಾಂಕ : 28/09/2020

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



CERTIFICATE

This is to certify that the Project Work titled "**Credit Management Process- A Study with Reference to BARDC Bank Ltd. Bhatkal**" is an original record done by Miss. Shalini Masatappa Naik with Registration No. **P02JK21C0002**, in partial fulfillment of the award of Degree of Master of Commerce under Karnataka University, Dharwad during 2022-23. 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 and has not submitted to any other University or Institution for the award of any degree or diploma.

Prof. Ganesh Naik

Project Guide

(Prof. Ganesh Naik)

Principal

Prof. M.K. Shaikh
Prof. M.K. Shaikh



ಭಟ್ಕಳ ಕೃಷಿ ಹಾಗೂ ಗ್ರಾಮೀಣ ಅಭಿವೃದ್ಧಿ ಸಹಕಾರಿ ಬ್ಯಾಂಕ್ ನಿಯಮಿತ

ಪ್ರಧಾನ ಕಛೇರಿ : ಭಟ್ಕಳ (ಉ.ಕ)

BHATKAL AGRIL & RURAL DEVELOPMENT CO-OP. BANK LTD.,

ಮುಖ್ಯಶಾಖೆ : 08385-228558
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ಸಿದ್ದಾಪುರ : 08389-298028

ಮಂಕಿ : 08387-257928
ರೋಡ್ : 08386-256788

ಶಾಖೆಗಳು : 08387-221588

ಉಲ್ಲೇಖ ಸಂಖ್ಯೆ : 225/2023-24



ದಿನಾಂಕ : 31/10/2023

CERTIFICATE

This is to Certify that **Miss. Shalini Mastappa Naik**, being **Reg.No P02JK21C0002** a student Of **M.Com Fourth semester** in **Anjuman Arts, Science and Commerce College and P.G Centre, Bhatkal** has successfully completed the project on **"Credit Management Process"** with references to **"Bhatkal Agriculture And Rural Development Co-Op Bank Ltd. Bhatkal"** in our organization during **2022-23** in partial fulfillment of the requirement of the award of **M.Com.**

Place : Bhatkal

Date : 31/10/2023


GENERAL MANAGER
B.A.R.D.C. BANK LTD.
H.O. BHATKAL (U.K.)