



Certificate

Certified that the Project Work titled "A Study on Deposit Mobilization Pattern of the Bhatkal Urban Cooperative Bank Limited" is an original record of field work done by Ms. Rashmi Subray Naik with Registration No. 17C011124 in a partial fulfillment of the award of Degree of **Master of Commerce** of the **Karnatak University, Dharwad** during the 2018-19. 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.

Prof. Ganesh Naik
Project Guide

Prof. M.K. Shaikh
Principal



ಭಟಕಲ್ ಅರ್ಬನ್ ಕೋ-ಆಪರೇಟಿವ್ ಬ್ಯಾಂಕ್ ಲಿ., ಭಟಕಲ್
Bhatkal Urban Co-operative Bank Ltd.

Regd. & Head Office : P.B.No.15,66/1,Main Road, BHATKAL-581 320 U.K. Dist., Karnataka State
Tel. No. : (08385) 223532 Fax No. : 223768 Cell : 9880730435

Email : contact@bucb.in
ho@bucb.in
Website : www.bucb.in

Ref.No.BUCB/HO/CERTI /
Bhatkal. dated 17/05/2019

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/2019-20

CERTIFICATE



TO WHOMSOEVER IT MAY CONCERN

This is to certify that, Miss.Rashmi Subray Naik, **Reg.No.17C011124, 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 ~~his~~ ^{her} project

We wish her good luck.

For Bhatkal Urban Co-op. Bank Ltd.
BHATKAL (U.K.)


General Manager
GENERAL MANAGER

Communicated to

Ms. Rashmi Subray Naik
M.Com. IV SEM
Anjuman Arts, Science & Commerce College & PG Centre
BHATKAL.

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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ಪೋಸ್ಟ್ ಬಾಕ್ಸ್ ನಂ. ೦೨

ಅಂಜುಮನಾಬಾದ್, ಭಟ್ಕಳ - ೫೮೧ ೩೨೦

(ಉತ್ತರ ಕನ್ನಡ) ಕರ್ನಾಟಕ ರಾಜ್ಯ

ದೂರವಾಣಿ : ೦೮೩೮೫ (೦) ೨೨೬೪೪೩ (ಫ್ಯಾಕ್ಸ್) ೨೨೮೪೪೩

(ಮೊ) ೯೮೮೬೨೦೨೬೯೨

CERTIFICATE

This is to certify that the project work entitled "**A STUDY ON LOANS AND ADVANCES AND ITS RELATIONSHIP WITH DEPOSITS WITH SPACIAL REFERENCE TO BHATKAL URBAN COOPERATIVE BANK LIMITED**" Bhatkal, is the original work done by **RAMYA SUBRAY NAIK**, Register No:**18C011223** of **M.COM IV** Semester of our Centre, during the period of her study and that it has not formed the basis for the award of any Degree, Diploma, Associate ship, Fellowship or Similar other title.

It has not been submitted to any other University or Institution for the award of any Degree or Diploma.

Project Guide

Prof. Ganesh Naik

Principal

Prof. M. K. Shaikh



ಭಟಕಲ್ ಉರಬನ್ ಕೋ-ಆಪರೇಟಿವ್ ಬ್ಯಾಂಕ್ ಲಿ., ಭಟಕಲ್
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Ref. No. BUCB/HO GEN/PROJ-CERT/
Bhatkal. 21st September 2020

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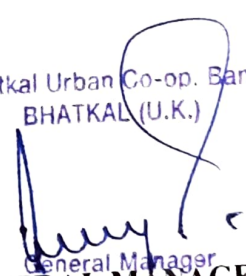
TO WHOMSOEVER IT MAY CONCERN

This to certify that, **Miss Ramya Subray Naik (Regn. No. 18C011223), M.Com** student of **Anjuman Degree College & PG Centre, Bhatkal** has done a project on **"Loans and Advances and its relationship with Deposit"** with a special reference to our Bank. as a part of her academic curriculum.

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

We wish her good luck.

For Bhatkal Urban Co-op. Bank Ltd.
BHATKAL (U.K.)


General Manager
GENERAL MANAGER

Communicated to
Miss Ramya Subray Naik,
Anjuman Degree College & PG Centre,
Bhatkal -581320.