



ಅಂಜುಮನ್ ಕಲಾ, ವಿಜ್ಞಾನ, ವಾಣಿಜ್ಯ ಮಹಾವಿದ್ಯಾಲಯ ಹಾಗೂ ಸ್ನಾತಕೋತ್ತರ ಕಾಲೇಜು
ANJUMAN ARTS, SCIENCE, COMMERCE COLLEGE & P.G. CENTRE
 (AFFILIATED TO THE KARNATAK UNIVERSITY, DHARWAD)

Accredited "B" Grade by NAAC



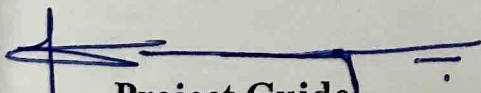
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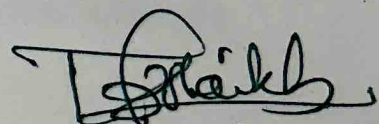
ಪೊಸ್ಟಲ್ ಬಾಕ್ಸ್ ನಂ. ೦೨
 ಅಂಜುಮನಾಬಾದ್, ಭಟ್ಕಳ - ಜಿಲ್ಲೆ ೫೮೧ ೩೨೦
 (ಉತ್ತರ ಕನ್ನಡ) ಕರ್ನಾಟಕ ರಾಜ್ಯ
 ದೂರವಾಣಿ : ೦೮೩೮೫ (ಒ) ೨೨೬೪೪೩ (ಫ್ಯಾಕ್ಸ್) ೨೨೮೪೪೩
 (ಮೊ) ೯೮೮೬೨೧೨೬೨

Certificate

This is to certify that the project work titled "A study on Credit Management of Abhyudaya Women Credit Co-operative Society Ltd, Bhatkal" is an original record of field work done by Ms. Akshata Satish Naik with Registration No. **18C011201** 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)



ಫೋನ್ : 08385-223881

ಅಭ್ಯುದಯ ಮಹಿಳಾ ಪತ್ತಿನ ಸಹಕಾರಿ ಸಂಘ ನಿಯಮಿತ,

ಭಟ್ಕಳ (ಉ.ಕ.) - 581 320

ರ. ನಂ. : 14054

ದಿನಾಂಕ : 23-08-1990

ಉಲ್ಲೇಖ ಸಂಖ್ಯೆ : 121 - 2020 - 21

ದಿನಾಂಕ : 22/09/2020

CERTIFICATE

This is to certify that Miss. **Akshata Satish Naik** bearing Register No. **18C011201**, M.COM student of Anjuman Arts, Science & Commerce college and P.G. Centre, Bhatkal has satisfactorily completed the project in "A Study on Credit Management in Co-operative societies with Special Reference to Abhyudaya Women Credit Co-operative Society Ltd, Bhatkal" for partial fulfillment of her degree in 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: Bhatkal

Date: 22-09-2020

Manager
**ABHYUDHAYA WOMEN CREDIT
CO-OP. SOCIETY LTD. BHATKAL**


GENERAL MANAGER