

ಅಂಜುಮನ್ ಕಲಾ, ವಿಜ್ಞಾನ ಹಾಗೂ ವಾಣಿಜ್ಯ ಮಹಾವಿದ್ಯಾಲಯ
ANJUMAN ARTS, SCIENCE AND COMMERCE COLLEGE
(AFFILIATED TO THE KARNATAKA UNIVERSITY, DHARWAD)
Accredited "B" Grade by NAAC

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ಪೊಸ್ಟ್ ಬಾಕ್ಸ್ ನಂ. ೦೨
ಅಂಜುಮನಾಬಾದ್, ಭಟ್ಕಳ - ೫೮೧೩೨೦
(ಉತ್ತರಕನ್ನಡ) ಕರ್ನಾಟಕ ರಾಜ್ಯ
ದೂರವಾಣಿ: ೦೮೩೮೫(೬) ೨೨೬೪೪೩
(ಮೊ) ೯೮೮೬೨೧೨೬೯೨

Linkage Memorandum of Understanding (MoU)

Between

Anjuman Arts, Science and Commerce College, Bhatkal (the "College")

And

Ayush Credit Souharda Co-Op Ltd, Shirali, Bhatkal (the "Bank")

1. Purpose

This Memorandum of Understanding (MoU) establishes a formal framework for collaboration aimed at providing students with valuable opportunities for internships and project work. Through this partnership, both parties are committed to enhancing the educational experiences of students by facilitating their engagement with real-world professional environments.

2. Objectives

- **Facilitate Student Access to the Firm's Facilities:** The objective is to ensure that students can utilize the Firm's resources, thereby enriching their learning experiences and enhancing their understanding of industry practices.
- **Provide Internship Opportunities:** This objective focuses on creating structured internship programs that enable students to acquire hands-on experience, develop relevant skills, and prepare for future career endeavors.
- **Support Project Work Related to the Firm's Operations:** The goal is to foster collaboration on projects that align with the Firm's operational activities, allowing students to apply their academic knowledge while contributing innovative solutions.

Scope of Collaboration

- **Internships:** The Firm will provide structured internships, each supported by designated mentors who will guide students throughout their experiences.
- **Project Work:** The Firm will collaborate on various projects, offering necessary guidance and resources to support students in their efforts.

Responsibilities

- **The College:** The College will be responsible for coordinating internship placements, ensuring student eligibility for participation, and providing the necessary academic support to facilitate the students' learning experiences.
- **The Firm:** The Firm will manage all logistical aspects of the internships, offer opportunities for engagement, and actively collaborate with students on relevant projects to foster their professional development.

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5. Duration

This MoU is effective from the signing date for an initial period of Five years, subject to renewal by mutual agreement.

6. Review and Evaluation

Annual reviews will assess effectiveness and allow for necessary adjustments based on feedback.

7. Confidentiality

Both parties will maintain confidentiality regarding shared proprietary information.

8. Termination

Either party may terminate this MoU with 30 days' written notice, fulfilling ongoing commitments.

9. Amendments

Amendments must be in writing and signed by authorized representatives of both parties.

Signatures

For Ayush Credit Souharda Co-Op Ltd, Shirali, Bhatkal (Firm)

Ravichandra T. Souharda Sahakari Niyamita Limited

Ravichandra T
Managing Director
08/09/2022

For Anjuman Arts, Science and Commerce College, Bhatkal

Prof. Mushtaque. K. Shaikh
Principal,
08/09/2022

This MoU demonstrates a commitment to enhancing educational opportunities for students.

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ಅಂಜುಮನಾಬಾದ್, ಭಟ್ಕಳ - ೫೮೧ ೩೨೦

(ಉತ್ತರ ಕನ್ನಡ) ಕರ್ನಾಟಕ ರಾಜ್ಯ

ದೂರವಾಣಿ : ೦೮೩೮೫ (೦) ೨೨೬೪೪೩ (ಫ್ಯಾಕ್ಸ್) ೨೨೮೪೪೩

(ಮೊ) ೯೮೮೬೨೧೨೬೨

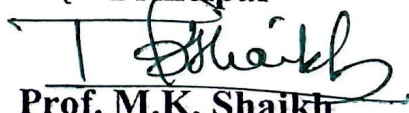
CERTIFICATE

This is to certify that the Project Work titled "A study on Credit Recovery Management with special Reference to Ayush Credit Souharda Co-operative Ltd." is an original record done by Miss. Bhavani Timmappa Gond with Registration No. P02JK21C0011, in partial fulfillment of the award of Degree of Master of Commerce under Karnatak 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.


Project Guide

(Dr. Shantashri Haridas)

Principal

Prof. M.K. Shaikh



AYUSH. CREDIT SOUHARDA CO-OPERATIVE LTD.,

ಅಯುಷ್ ಸೌಹಾರ್ದ ಸಹಕಾರಿ ನಿಯಮಿತ

ನೋಂದಣಿ ಸಂಖ್ಯೆ : ಕ್ರಮ.ಎಆರ್-20/2/ಆರ್.ಎಸ್.ಆರ್/ಸೌ.ಕಾ./5021/2018-19

Head Office

Chitrapur Road Shirali-581354

Branch Office: Shirali

Ref. No. Acsccl/project/20-24

Date. 9-11-2023

CERTIFICATE

This is to certify that Miss Bhavani Timmappa Gond student of M.com in Arts Scincence Commerce College and PG Center Bhatkal has successfully completed her project work on "A **STUDY ON CREDIT RECOVERY MANAGEMENT WITH SPECIAL REFERENCE TO AYUSH CREDIT SOUHARDA CO-OPERATIVE LTD**". During this period her conduct is satisfactory and taken all necessary information about our organization for the completion of her report.

For the Ayush Credit

Souharda co-operative Ltd, Sirali

For Ayush Souharda Sahakari Niyamita Shirali



Managing director