

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

Post Box No. 02
Anjumanabad, Bhatkal – 581320
Ph. 08385-226443
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Website: www.anjumancollege.in



ಪೊಸ್ಟ್ ಬಾಕ್ಸ್ ನಂ. ೦೨
ಅಂಜುಮನಾಬಾದ್, ಬಳ್ಳಾರಿ - ೫೮೧೩೨೦
(ಉತ್ತರಕನ್ನಡ) ಕರ್ನಾಟಕ ರಾಜ್ಯ
ದೂರವಾಣಿ: ೦೮೩೮೫(೬) ೨೨೬೪೪೩
(ಮೊ) ೯೮೮೩೨೦೨೬೪೩

Linkage/Collaboration Memorandum of Understanding (MoU)

Between

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

And

Bhatkal Agril & Rural Development Bank Ltd, Bhatkal (the "Firm")

1. Purpose

This MoU outlines a collaboration/linkage framework to provide students with internship and project work opportunities.

2. Objectives

- Facilitate student access to the Firm's facilities.
- Provide internship opportunities.
- Support project work related to the Firm's operations.

3. Scope of Collaboration

- **Internships:** The Firm will offer structured internships with designated mentors.
- **Project Work:** The Firm will collaborate on projects, providing guidance and resources.

4. Responsibilities

- **The College:** Coordinate internships, ensure eligibility, and provide academic support.
- **The Firm:** Manage logistics, offer internships, and engage with students on projects.

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 be conducted to evaluate the effectiveness of the collaboration, providing an opportunity to assess outcomes and identify areas for improvement. This process will incorporate feedback from both parties, ensuring that the partnership remains responsive to the needs of students and the Firm.

7. Confidentiality

Both parties commit to maintaining the confidentiality of any proprietary information shared during the collaboration. This ensures that sensitive information is protected, fostering a trusting environment for partnership and cooperation.

8. Termination

Either party may choose to terminate this MoU by providing 30 days' written notice. During this notice period, both parties are expected to fulfill any ongoing commitments to ensure a smooth conclusion of the partnership.

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ಪೊಸ್ಟ್ ಬಾಕ್ಸ್ ನಂ. ೦೨
ಅಂಜುಮನಾಬಾದ್, ಭಟ್ಕಳ - ೫೮೧೩೨೦
(ಉತ್ಕಲಕನ್ನಡ) ಕರ್ನಾಟಕ ರಾಜ್ಯ
ದೂರವಾಣಿ: ೦೮೩೮೫(೩) ೨೨೬೪೪೩
(ಮೊ) ೯೮೮೩೨೦೨೩೯೨

9. Amendments

Any changes to this MoU must be documented in writing and signed by authorized representatives from both parties. This process ensures that all modifications are formally recognized and agreed upon, maintaining clarity and mutual understanding in the collaboration.

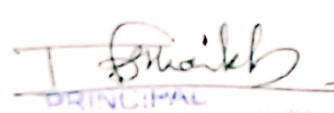
Signatures

For Bhatkal Agril & Rural Development Bank Ltd, Bhatkal (Firm)


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

Keshav B Moger
13/07/2019

For Anjuman Arts, Science and Commerce College, Bhatkal


PRINCIPAL
Anjuman Arts, Science & Commerce College
& P.G. Centre
Bhatkal - 581320

Prof. Mushtaque. K. Shaikh
Principal,
13/07/2019

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



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)



ಭಟ್ಕಳ ಕೃಷಿ ಹಾಗೂ ಗ್ರಾಮೀಣ ಅಭಿವೃದ್ಧಿ ಸಹಕಾರಿ ಬ್ಯಾಂಕ್ ನಿಯಮಿತ

ಪ್ರಧಾನ ಕಛೇರಿ : ಭಟ್ಕಳ (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
 ಬೊನ್ನಾವರ : 221598 • ಕುಮಟಾ : 220158 • ಸರ್ಪನಕಟ್ಟೆ : 279248 • ಸಿರ್ಸಿ : 226446 • ಗೋಕರ್ಣ : 08386- • ಸಿದ್ದಾಪುರ : 08389-

ಅಂಚೆ ಸಂಖ್ಯೆ : misc/2020-21

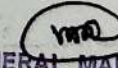


ದಿನಾಂಕ : 28/09/2020

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	ಶಿರಾಶಿ : 08385-258288	ಮುಖ್ಯ ಕಾರ್ಯದರ್ಶಿ : 08385-280482	ಬಿಜ್ಜಾರ : 08385-222548	ಮಂಕಿ : 08387-257928
ಕುಮಟಾ : 08386-220158	ಸರ್ವನಕಟ್ಟೆ : 08385-279248	ಸಿ.ಎಸ್. : 08384-228448	ಸಿದ್ದಾಪುರ : 08389-298028	ರೋಡ್ : 08386-256788

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.)