A PROJECT REPORT ON FOR

STUDY OF CREDIT ANALYSIS AND LOAN MANAGEMENTSYSTEM OF LAKSHVEDH MULTISTATE NIDHI LIMITED

SUBMITTED TO

THE UNIVERSITY OF PUNE

IN THE PARTAL PULFILMENT OF BACHELOR OF BUSINESS ADMINISTRATION SUBMITTED BY

MISS- BANKAR SIDDHI NANDRAM T.Y. B.B.A.

> UNDER THE GUIDENCE OF PROF. YOGESH TAMBE



ACADEMIC YEAR 2022-2023 MULA EDUCATION SOCIETY ARTS, COMMERCE & SICENCE COLLEGE, SONAI, Sonai, 414105

To Whom so ever It may Concern

This is certify that MISS BANKAR SIDDHI student of B.B.A. of our institute has successfully completed the project and submitted are port on

STUDY OF CREDIT ANALYSIS AND LOAN MANAGEMENT SYSTEN OF LAKSHAVEDH MULTISTATE NIDHI LIMITED" As partial fulfilments of BBA degree of Savitribai Phule Pune University of Pune for the academic year 2022-23-e displayed high level of inter personal skill during the project. We wish he all the very for her future endeavours.

Project Guide

Examiner

External

Declaration

MISS BANKAR SIDDHI NANDRAM, by declare that this report TO STUDY CREDIT ANALYSISAND LOAN MANGEMENT SYSTEM OF LAKSHVEDH MULTISTATE NIDHI LIMITED is an original work done in partial fulfillment for the degree of Bachelor of Business Administration (B.B.A.), Savatribaiphule Pune University

I further declare that this work in not partly or wholly submitted for any other purpose and that the data included in the report collected from various sources are true to the best of my knowledge.

MISSBANKAR SIDDHI NANDRAM

Place: Sonai.

Date: 12 \ 5\2023

ign.:

Acknowledgment

The project is a great source of learning and a good experience as it made me aware of professional culture and conducts that exist in an organization. Inspiration and guidance are valuable in all aspects of life especially in an academic field.

A project work of such a great significance is not possible without the help of several people, directly or indirectly. First and foremost I have immense happiness in expressing my sincere thanks to my guide Prof. Tambe Sir for his valuable suggestions, cooperation and continuous guidance.

It gives me great pleasure in acknowledging my deep sense of gratitude and Indebtedness for providing me an opportunity and information to undertake this project under their guidance and direction, which ensured its completion.

I would like to thank my family for providing me with their immense support or the completion of the completion of project successfully

MISS. BANKAR SIDDHI NANDRAM



मल्टीसिटी निधी लिमिटेड

प्रश्वास आणि गुणवत्तेचा संगय

वस्ती, अंबिका नगर बस स्टॉप संगर, केडगाव, जि. अहमदनगर - ४१४००९ ☑ संपर्क - ७३७७७७० Email अरअप्रवस्त्रास्थालका

INTERNSHIP COMPLETION CERTIFICATE

To,

The Principal,

AC.S College,

Sonai

Subject: Internship Completion Certificate

Dear Madam/ Sir,

Sr. No.	Name of the student	Roll No.	Aadhar No.	Special Subject
1.	Bankar Siddhi	4217		

These students have been provided with adequate exposure and necessary hands- on training pertaining to their special subject.

I am confident that these students will perform effectively in similar type of organisations.

I wish them every success in future endeavors.

Thank you.

Sincerety,

Name & Signature (Authorised Signatory)

A PROJECT REPORT ON

To Study Ioan appraisal Procedure in Sant Dnyaneshwar multistate co. Of arban Credit so. LTD Kharwandi

FOR



Arts, Commerce & Science College, Sonai

SUBMITTED TO

SAVITRIBAI PHULE PUNE UNIVERSITY, PUNE

BY

Mr. Chordiya pranav hiralal

Under the Guidance of

Prof. YOGESH TAMBE

IN PRATIAL FULLFILLMENT OF BACHELOR OF BUSINESS ADMINISTRATION

FOR THE ACADEMIC YEAR 2022-2023

DECLARATION

We hereby declare that the project work entitled, "To Study loan appraisal Procedure in sant dnyaneshwar multistate co. of Arban credit society LTD Kharwandii" submitted under the guidance of Prof. YogeshTambeis our original work completed under the four walls of our institute.

The report submitted is our own work and has not been duplicated from any other source. We shall be responsible for any unpleased moment/situation.

En roality of

Diago Consi Date

ACKNOWLEDGEMENT

At every outset we express my gratitude to almighty lord for showering his grace and blessings upon me to complete this project.

Although our name appears on the cover of this book, many people had contributed in some form or the other form to this project development. We could not done this project without the assistance or support of each of the following we thank you all.

We wish to place on my record my deep sense of gratitude to my project guide, for his constant motivation and valuable help through the project work. Express my gratitude to **Dr. Laware**

S.L.(Principle) and Dr. LiyakatSayyad (H.O.D) of Arts, Commerce & Science College, Sonaiand Prof. YogeshTambe(Project Guide) for his valuable suggestions and advices throughout the BBA course.

We also extend my thanks to other faculties for their cooperation during my course.

Mr. Chordiya pranav Hiralal



संत ज्ञानेश्वर मल्टीस्टेट को ऑफ अर्बन क्रेडिट सोसायटी लि. खरवंडी

मुख्य कार्यालय- खरवंडी , ता - नेवासा

■ sdm@gmail.com 🗓 9970122141,8888250666

INTERNSHIP COMPLETION CERTIFICATE

_{e Principal,}

ıgi.

_{s.Commerce} and Science College,

_{bject: Internship Completion Certificate}

_{ar Madam/ Sir,}

m happy to inform you that following students of your college have successfully

mpleted the No. of Hours 60 Internship Programme' in this organisation.

Sr. No.	Name of the student	Roll No.	Aadhar No.	Special Subject
1.	Pranav Hiralal Chordiya	4220	794241591194	financial manage ment

A PROJECT REPORT ON

To Study ioan appraisal Procedure in Yash multistage Rural co.op credit so .Ltd sonai.

FOR



Arts, Commerce & Science College, Sonai

SUBMITTED TO

SAVITRIBAI PHULE PUNE UNIVERSITY, PUNE

BY

Mr. Darekar Akshay Ramdas

Under the Guidance of

Prof. YOGESH TAMBE

IN PRATIAL FULLFILLMENT OF BACHELOR OF BUSINESS ADMINISTRATION

FOR THE ACADEMIC YEAR 2022-2023

DECLARATION

We hereby declare that the project work entitled, "To Study loan appraisal Procedure in Yash multistage Rural co.op credit so .Ltd sonai" submitted under the guidance of Prof. Yogesh Tambe is our original work completed under the four walls of our institute.

The report submitted is our own work and has not been duplicated from any other source. We shall be responsible for any unpleased moment/situation.

Mr. Darekar Akshay Ramdas Place: Sonai Date:

Mula Education Society's

Arts, Commerce and Science College, Sonai

Tal. Newasa, Dist. Ahmednagar, 414105

Email ID: sonaicollege@yahoo.co.in

Phone: (02427) 231384

CERTIFICATE

This is certified that Mr/Ms - Darekar Akshay Ramdas- the student of Third Year

Bachelor of Business Administration (T.Y.B.B.A.) of Academic Year 2022-2023 (SEM-VI) has
been successfully completed their project.

Project Guide Internal Examiner External 31)



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INTERNSHIP COMPLETION CERTIFICATE

To,

The Principal,

Arts Commerce and Science College,

Sonai, 414105.

Subject: Internship Completion Certificate

in this

ave

Dear Madam/ Sir I am happy to inform you that following students of your college has successfully completed the No. of Hours... Internship Programme's organisation.

	Special Subject
7	financial managment
	managment
	W

Sr. No.	Name of the student	Roll No.	Aadhar No.
1.	Darekar Akshay	4211	8980163
2.	Ramdas		5874
3.			
4.			2:
5.			

PROJECT REPORT ON

Customers perception towards Operation& Customer service provided through E-banking"

FOR

SANT DNYAESHWAR MULTI STATE KHARWANDI

SUBMITTED TO

THE UNIVERSITY OF PUNE

IN THE PARTAL PULFILMENT OF

BACHELOR OF BUSINESS ADMINISTRATION

SUBMITTED BY

MR.Kardile Ganeh Bhausaheb

T.Y. B.B.A.

UNDER THE GUIDENCE OF

PROF. YOGESH TAMBE



ACADEMIC YEAR 2021-2022

MULA EDUCATION SOCIETY'S ARTS, COMMERCE & SICENCE COLLEGE,

SONAI-414105

DECLARATION

I undersigned Mr. Kardile Ganesh Bhausaheb hereby declare that this project work entitled "CustomersperceptiontowardsOperation&Customerserviceprovided throughE-banking" is my work, carried out under the guidance of my faculty guide prof. YogeshTambe. This report neither full nor in part has ever been submitted for award of any other degree of either thid university or any other university.

Place:-Sonai

Sign KerrelileGD.

Date:

Mula Education Society's

Arts, Commerce and Science College, Sonai

Tal. Newasa, Dist. Ahmednagar, 414105

Email ID: sonaicollege@yahoo.co.in

Phone: (02427) 231384

CERTIFICATE

This is certified that Mr/Ms -Ganesh Bhausaheb Kardile- the student of Third Year Bachelor of Business Administration (T.Y.B.B.A.) of Academic Year 2022-2023 (SEM-VI) has been successfully completed their project.

Project Guide Internal Examiner External Examiner



संत ज्ञानेश्वर मल्टीस्टेट को ऑफ अर्बन क्रेडिट सोसायटी लि. खरवंडी

- मुख्य कार्यालय- खरवंडी , ता नेवासा.

INTERNSHIP COMPLETION CERTIFICATE

The Principal,

Arts, Commerce and Science College,

Sonai.

gubject: Internship Completion Certificate

bear Madam/ Sir,



am happy to inform you that following students of your college have successfully

pmpleted the No. of Hours 60 Internship Programme' in this organisation.

Sr. No.	Name of the student	Roll No.	Aadhar No.	Special Subject
1.	Ganesh bhausaheb kardile	1228	768168319234	financial.
		•		monagement

A PROJECT REPORT ON FOR AT

A COMPARATIVE STUDY ON HOME LOAN IN MULA SAHAKARI BANK SUBMITTED TO SAVITRIBAI PHULE PUNE UNIVERSITY

> IN THE PARTAL PULFILMENT OF BACHELOR OF BUSINESS ADMINISTRATION SUBMITTED BY MISS-GOSAVI KAVERI RAMGIRI T.Y. B.B.A.

> > UNDER THE GUIDENCE OF PROF. YOGESH TAMBE



ACADEMIC YEAR 2022-2023 MULA EDUCATION SOCIETY ARTS, COMMERCE & SCIENCE COLLEGE, SONAI. Sonai, 414105

Mula Education Society's

Arts, Commerce and Science College, Sonai

Tal. Newasa, Dist. Ahmednagar, 414105

Email ID: sonaicollege@yahoo.co.in

Phone: (02427) 231384

CERTIFICATE

This is certified that Mr/Ms Gosavi Kaveri Ramgiri the student of Third Year Bachelor of Business Administration (T.Y.B.B.A.) of Academic Year 2022-2023 (SEM-VI) has been successfully completed their project.

Project Guide

Examiner

External Examiner



MULA SAHAKARI BANK Ltd. SONAI

Jal:- Newasa, Dist:- Ahmednagar - 414105

Phone, Fax (02427) 231255, 231055

Ref. No. /MSB/2/194/2023/28

Date-

To,

The Principal,

Arts commerce & Science College,

Sonai

Subject: Internship Completion Certificate

Dear Madam/Sir,

I am happy to inform you that following students of your college have successfully completed the 'Sixty Hours Internship Programme' in this organisation.

Sr.No.	Name of the student	Roll No.	Aadhar No.	Special Subject
1.	Gosavi Kaveri Ramgiri	4213	605038874343	Cases in Finance

These students have been provided with adequate exposure and necessary hands-on training pertaining to their special subject.

I am confident that these students will perform effectively in similar type of organizations.

I wish them every success in future endeavors.

Thank you.

Sincerely,

Manager

Mula sahakari bank ltd. Sonai

Declaration

MISS.GOSAVI KAVERI RAMGIRI, by declare that this report THE COMPARATIVE STUDY ON HOME LOAN IN MULA SAHAKARI BANK is an original work done in partial fulfillment for the degree of Bachelor of Business Administration (B.B.A.), Savatribaiphule Pune University.

I further declare that this work in not partly or wholly submitted for any other purpose and that the data included in the report collected from various sources are true to the best of my knowledge.

MISS. Gosavi Kaveri Ramgiri

Place: Sonai.

Date: 13\5\2023

Sign.: A

A PROJECT REPORT ON

"A Analytical study of Life Insurance products of Life Insurance Corporation of India."

FOR



Arts, Commerce & Science College, Sonai 414105

SUBMITTED TO

SAVITRIBAI PHULE PUNE UNIVERSITY, PUNE

BY

Mr. Hapse Samarth Nandkumar

Under the Guidance of

Prof. YOGESH TAMBE

IN PRATIAL FULLFILLMENT OF BACHELOR OF BUSINESS
ADMINISTRATION

FOR THE ACADEMIC YEAR

2022-2023

DECLARATION

We hereby declare that the project work entitled, "A Analytical study of Life Insurance products of Life Insurance Corporation of India."

submitted under the guidance of **Prof. Yogesh Tambe** is our original work completed under the four walls of our institute.

The report submitted is our own work and has not been duplicated from any other source. We shall be responsible for any unpleased moment situation.

Mr. Hapse Samarth Nandkumar

Place: Sonai

Date: 12 - May - 2028



STILLA EDITOR FIOL SOCIETA S

arts, commerce and science college, sonal



TAL NEWASA DIST-ARMEDIAGAR - 414103

Ph. 1/24/27 [3] 384. Email: sonarcollege @yahoo oo e-mesacsiccollege @gross com. Website ware acesanacollege com. Ablared to Savintial Phule Phule (Inverse). Puris. [0.17] AN ASI, JUL 1989.

NAAC Re-accredited with: A' Grade, DBT Star College Scheme, ISO 9001: 2015 Certified, AISHE Code - C-42095

CRETIFICATE

This is to certify that Mr. Hapse Samarth Nandkumar the student of Third Year Bachelor of Business Administration (T.Y.B.B.A) of Academic Year 2022-2023 (sem – VI) has been successfully completed project. The ProjectWork titled as "A Analytical study of Life Insurance products of Life Insurance Corporation of India." He displayed high level of inter personal skill during the project.

We wish he all the very for his future endeavor's

Project Guide

Internal Examiner

External Examiner

_{FRNSHIP} COMPLETION CERTIFICATE





principal.

_{s, Commerce} & Science College,

ai, 414105.

Subject: Internship Completion Certificate

m happy to inform you that following students of your college have successfully completed the ty Hours Internship Programme' in this organisation.

ty Hours	Illifet man-t			G ! I Carbinat
•		Roll	Aadhar No.	Special Subject
Sr. No.	Name of the student	No.		
	. Nandkumar	4209	2616 2606 0225	Financial Management
1.	Hapse Samarth Nandkumar			
	_		exposure and r	ecessary hands- on training

se students have been provided with adequate exposure and necessary hands- on training aining to their special subject.

n confident that these students will perform effectively in similar type of organisations.

sh them every success in future endeavors.

nk you.

Sincerely,

Bhanudas Dashrath Kurkute,

Chief Life Insurance Advisor

NUDAS D. KURKUT club life Member

A PROJECT REPORT ON FOR

THE STUDY OF WORKING CAPITAL MANAGEMENT WITH RATIO ANALYSIS

ΑT

MULA SAHKARI SAKHAR KARKHANA LTD SONAI

SUBMITTED TO
SAVITRIBAI PHULE PUNE UNIVERSITY

IN THE PARTAL PULFILMENT OF BACHELOR OF BUSINESS ADMINISTRATION SUBMITTED BY

MISS- KARDILE GITA ADINATH T.Y. B.B.A.

> UNDER THE GUIDENCE OF PROF. YOGESH TAMBE



ACADEMIC YEAR 2022-2023 MULA EDUCATION SOCIETY ARTS, COMMERCE & SICENCE COLLEGE, SONAI. Sonai, 414105

To Whom so ever It may Concern

This is certify that MISS.KARDILE GITA student of B.B.A. of our institute has successfully completed the project and submitted are port on

"THE STUDY OF WORKING CAPITAL MANAGEMENT WITH RATIO ANALYSIS" As partial fulfilments of BBA degree of Savitribai Phule Pune University of Pune for the academic year 2022-23-e displayed high level of inter personal skill during the project. We wish he all the very for her future endeavours.

Project Guide

Examiner

External

Declaration

MISS.KARDILE GITA ADINATH, by declare that this report `THE STUDY OF WORKING CAPITAL MANAGEMENT WITH RATIO ANALYSIS` is an original work done in partial fulfillment for the degree of Bachelor of Business Administration(B.B.A.), Savatribaiphule Pune University.

I further declare that this work in not partly or wholly submitted for any other purpose and that the data included in the report collected from various sources are true to the best of my knowledge.

MISS, KARDILE GITA ADINATH

Place: Sonai.

Date: 12\5\2023

Sign.: Skoudile



मुळा सहकारी साखर कारखाना लिमिटेड

सोनई, तालुका नेवासा, जि. अहमदनगर

1. Name of the Student

: Kondile Geeter Adinath

2. Name of the College

: Art, commerce & science collège, sond

3. Division and Roll Number

: 4202

4. Address

: Sonal, Tal - Newlosa, Ois- A. Nogar

5. Contact Number

: 8419051698

6. Email ID

: adinathkardile 5414@gmail com

7. Special Subject

: financial management

8. Internship start date

: 4 April 2023

9. Internship end date

: 15 April 2023

LOG SHEET OF WORK PERFORMED DURING INTERNSHIP

Date	Time		Total Hours			Signature of student
	From	То	Tiours	Details of work done	oronicer	orstudent
4/4/23	11.am	spm	6	Introduction of fact	y Rue	Redd
5/4/23	11.am	spm	6	process of factors	1	Beeld
6 4 23	11 dm	spm	6	operating cycle	Run	Greld
7/4/23	11 am	spm	6	Ratio Analysis	Row	Could

A PROJECT REPORT ON FINANCIAL PRODUCT AND SERVICE OF SHREE SWAMI SAMARTH BIGAR SHETI SAHAKARI PATSANSTHA

FOR



Arts. Commerce & Science College, Sonai

SUBMITTED TO

SAVITRIBALPHULE PUNE UNIVERSITY, PUNE

BY

Mr. Pawar Avinsh Vilas

Under the Guidance of

Prof. Tambe Sir

IN PRATIAL FULLFILLMENT OF BACHFLOR OF BUSINESS ADMINISTRATION

FOR THE ACADEMIC YEAR

2022-2023

Declaration

sylnash vilas by declare that this report titled 'financial product and service of shrey owami samarth to an original work done by Bachelor of Business Administration (BBA) savitribal phule pune further declare that this work in not partly or wholly sumitted for any other purpose and that the data are the report collected from various sources are true to the best of any knowledge.

Mr. Pawar Avinash Vilas

nai



ARTS, COMMERCE AND SCIENCE COLLEGE, SONAL



Website were

NAAC Represented with "A" Grade, DIH Star college School, 150 9111 2013 Certified Alama Code 15, 42095

VDV1 R 30

Ret Acres 53 1903-24

Date 05 09 202

10.

The Manager.

Sarami Samurth multisdutes Sonai,

Subject: Request for inclusion of students of our college for Internship Program
Sir/Madam.

SavitribaiPhule Pune University has introduced 'Internship Programme' for Third Year students in its revised syllabus

The purpose of the internship programme is to provide hands on training and experience to the students about various aspects of business and commercial activities. The internship will also enhance employability of students.

In view of this, I request you to provide students of our college with an opportunity for internship in your esteemed organization.

We would appreciate if you could provide exposure of the following business activities to these students-

1. Financial Management

2 Marketing and Sales Management

3. Supply Chain Management

4. Accounting Procedure

5. Recruitment Process

6. Any other information related to Business Activities

We look forward to a mutually rewarding academic association with your organization.

Thank you.

Sincerely,

Soundinator,
Internship Program

थी स्वामी समर्थिणामीण निगरशेती सह वनमस्था मर्चा सोनई तानेवासा, जि. अ,नगण PRINCIPAL
Mula Education Society's
Arts, Commerca & Spience College,
Sonal Tal Mulassu Society Affanar 4144

Mula Education Society .

Arts, Commerce and Science College, Sonai

Lal. Newasa, Dist. Ahmednagar, 414105
Email ID: sonarcollege <u>a.yahoo.co.in</u> Phone: (02427) 231384

CERTIFICATE

This is certified that Mr/Ms - Paway - Avina Sh - the student of Third Year Bachelor of Business Administration (T.Y.B.B.A.) of Academic Year 2022-2023 (SEM-VI) has been successfully completed their project.

Project Guide Internal Examiner External Examiner

INTERNSHIP COMPLETION CERTIFICATE

ò,

The Principal,
Arts, Commerce & Science College,
Sonai

Subject: Internship Completion Certificate

Dear Sir.

I am happy to inform you that following students of your college have successfully completed he 60 Hours Internship Program in . Shower Sukumi. Sauman Lin.... organization.

Sr. No.	Name of the student	Roll No.	Aadhar No.	Special Subject
1.	Rewar Avinesh	4215	G08172115708	Marketing Management/ Financial Management

The student has been provided with adequate exposure and necessary hands-on training pertaining to their special subject.

I am confident that the student will perform effectively in similar type of organizations. I wish them every success in future endeavors.

Thank you.





A

PROJECT

On

"A STUDY ON RATIO ANALYSIS AT LOKNETE SWARGIYA MARUTIRAVJI GHULE PATIL SAHAKARI PATSANSTHA NEWASA"

SUBMITTED BY

Mrs puja balasaheb shinde

UNDER THE GUIDANCE OF

Prof. yogesh tambe SUBMITTED TO

SAVITRIBAI PHULE PUNE UNIVERSITY

IN THE PARTIAL FULFILLMENT OF THE

REQUIREMENT FOR BACHALOR OF BUSINESS

ADMINISTRATION (BBA)

THROUGH



MULA EDUCATION SOCIETY ART COMMERCE & SICENCE SONAI 414105

MARUTIRAOJI GHULE PATIL SAHAKARI PATSAUSTHA, NEWASA

To,

The Principal,

A.C.S. College,

Sonai (Place)

Subject: Internship Completion Certificate .Internship

Dear Madam/ Sir,

I am happy to inform you that following students of your college have successfully completed the No. of Hours 514 11.11.21.5 Internship Programme' in this organisation.

Sr. No.	Name of the student	Roll No.	Aadhar No.	Special Subject	
1.	shinderusa B.	4214	3243332799	cases in final	nce.

These students have been provided with adequate exposure and necessary hands- on training pertaining to their special subject.

I am confident that these students will perform effectively in similar type of organisations.

I wish them every success in future endeavors.

Thank you.

Sincerely,

Dhomeuk Anizush J

Name & Signature (Authorised Signatory) SRI(CR) 1343

Mula Education Society's

Arts, Commerce and Science College, Sonai

Tal. Newasa, Dist. Ahmednagar, 414105

Email ID: sonaicollege@yahoo.co.in

Phone: (02427) 231384

CERTIFICATE

This is certified that Mr/Ms – Pooja Balasaheb Shinde the student of Third Year Bachelor of Business Administration (T.Y.B.B.A.) of Academic Year 2022-2023 (SEM-VI) has been successfully completed their project.

Project Guide

Internal—

Examiner

External Examiner

DECLARATION

I the undersigned hereby declare that the project report entitled "A STUDY ON RATIO ANALYSIS AT LOKNETE SWARGIYA MARUTIRAVJI GHULE PATIL

SAHAKARI PATSANSTHA NEWASA" written and submitted by me to Savitribai Phule Pune University in partial fulfilment of requirements for the award of degree of BACHELOR OF BUSINESS ADMINISTRATION under the guidance of Prof. yogesh tambe is my project guide.

puja balasaheb shinde