



Pragathi Krishna Gramin Bank

No 23, Kempegowda Rd, Chickpet, Bengaluru, Karnataka 560009

TO WHOMSOEVER IT MAY CONCERN

This is to certify that **Mr. Harish Kumar T (USN: 1AZ16MBA24)** student of MBA (Finance & HR), **Acharya Institute of Technology, Bangalore, Karnataka** has successfully completed his Internship and Project Work titled "**A STUDY ON LOANS AND ADVANCES**" in our organization from **15th January 2018 to 24th March 2018**

He took keen interest in the work assigned to him. His conduct and behavior was good.

We wish him success in all his future endeavors.

Date: 24 Mar 2018


Krishna G

(Branch Manager)





ACHARYA INSTITUTE OF TECHNOLOGY

(Affiliated to Visvesvaraya Technological University, Belagavi, Approved by AICTE, New Delhi and Accredited by NBA and NAAC)

Date: 25/05/2018

CERTIFICATE

This is to certify that **Mr. Harish Kumar T** bearing USN **1AZ16MBA24** is a bonafide student of Master of Business Administration course of the Institute 2016-18 batch, affiliated to Visvesvaraya Technological University, Belagavi. Project report on “**A Study on Loans and Advances at Pragathi Krishna Gramin Bank**” Bangalore is prepared by him under the guidance of **Prof. Mallika B K**, in partial fulfillment of the requirements for the award of the degree of Master of Business Administration, Visvesvaraya Technological University, Belagavi, Karnataka.

Signature of Internal Guide

Signature of HOD
Head of the Department
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Signature of Principal
PRINCIPAL

ACHARYA INSTITUTE OF TECHNOLOGY
Soldevanahalli Bangalore-560 107

DECLARATION

I, HARISH KUMAR T, hereby declare that the Project report entitled "A STUDY ON LOANS AND ADVANCES" with reference to "PRAGATHI KRISHNA GRAMIN BANK, BANGALORE" prepared by me under the guidance of Ms. Mallika B K, faculty of M.B.A Department, ACHARYA INSTITUTE OF TECHNOLOGY and external assistance by Mr. Suresh Kumar, Sr. Accountant, Pragathi Krishna Gramin Bank.

I also declare that this Project work is towards the partial fulfillment of the university Regulations for the award of degree of Master of Business Administration by Visvesvaraya Technological University, Belgaum.

I have undergone a summer project for a period of Twelve weeks. I further declare that this Project is based on the original study undertaken by me and has not been submitted for the award of any degree/diploma from any other University / Institution.

Place: Bangalore
Date: 25/05/2018


Signature of the student

ACKNOWLEDGEMENT

I deem it a privilege to thank our Principal Dr. Sharanabasava Pilli, Dr Mahesh-Dean Academics and our HOD Dr.Nijaguna for having giving me the opportunity to do the project, which has been a very valuable learning experience.

I am truly grateful to my external guide Mr. Suresh Kumar, Sr. Accountant, Pragathi Krishna Gramin Bank and my internal guide Mrs. Mallika B.K for their research guidance, encouragement and opportunities provided.

I wish to thank all the respondents from the firms who spent their valuable time in discussing with me and giving valuable data by filling up the questionnaire.

My sincere and heartfelt thanks to all my teachers at the department of MBA, Acharya Institute of Technology for their valuable support and guidance.

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EXECUTIVE SUMMARY

Bank accepting the payments from the public & lending the loans to the public, without a complete and successful saving cash system in India it can't have a strong economy. The supervision a record course of action of India should be sans trouble alongside it should have the ability to meet new challenges posed by the advancement and some other outside and internal segments. As far back as three decades India's supervision a record structure has a couple of exceptional achievements amazingly. The greatest remarkable is its expansive compass. This one is not any more kept to simply subjects in India. Frankly, Indian keeping cash structure has come level to the remote corners of the country. This is one of the essential reasons of India's advancement process. The organization's general game plan for Indian banks taking after 1969 has financed benefits with the nationalization of fourteen banks in India.

This project is taken up to study the different loans and advances given by the banks. Pragathi Krishna Gramina Bank with Head Office at Bellary appeared on 23rd August 2013 with the amalgamation of 2 RRBs viz, past Pragathi Gramina Bank (Sponsored by Canara Bank with Head Office at Bellary) and recent Krishna Gramina Bank (Sponsored by State Bank of India with Head Office at Gulbarga. The Bank was shaped according to journal Notification of Government of India No. F1/5/2011-RRB (Karnataka) dated 23.08.2013

Loans & Advances is an important service rendered by the Bank to its customers. Means each and every bank grants of Loans & Advances to its customer for the determination of meeting their needs and wants. Loans & Advances plays a vital part in earning and net profit of the bank.

Granting of Loans & Advances is an important function of all the banks. Such Loans & Advances are given to the customers & to business communities at a greater amount of interest. The banks are charging the amount of interest depend on the loan amount received from the bank & the period of loan or based on maturity period. Banks receiving interest on loans, and through this process banks are gaining income

Chapter:-1

INTRODUCTION

1.1 Industry Profile:-

Banking:-

Bank accepting the payments from the public & lending the loans to the public, without a complete and successful saving cash system in India it can't have a strong economy. The supervision a record course of action of India should be sans trouble alongside it should have the ability to meet new challenges posed by the advancement and some other outside and internal segments. As far back as three decades India's supervision a record structure has a couple of exceptional achievements amazingly. The greatest remarkable is its expansive compass. This one is not any more kept to simply subjects in India. Frankly, Indian keeping cash structure has come level to the remote corners of the country. This is one of the essential reasons of India's advancement process. The organization's general game plan for Indian banks taking after 1969 has financed benefits with the nationalization of fourteen banks in India.

In the no so far earlier, a record holder expected to sit tight for sensibly a long time in the bank counters for recovering a draft or for pulling his own specific money. These days, he takes a choice. Earlier days when greatest effective bank exchanged money from one bank to other within of two days.

The primary bank in India, however moderate, was built up in 1786. From 1786 till today, the adventure of Indian banking system can be divided into three distinctive stages. That is specified under:

Stage I:

In 1786, the General Bank of India was built up in India and after that Bank of Hindustan and bank of Bengal was set up in India. East India Company set up Bank of Bengal in 1809 and Bank of Bombay in 1840 and Madras bank in 1843 as free units and called it Presidency Banks. These banks were participated in 1920 and Imperial Bank stayed set up. Which began as private banks, generally Europeans investors? In 1865 Allahabad Bank remained created and most reliable time only by methods for Indians, Punjab National Bank Ltd. stayed set up in 1894 with home office at Lahore. Some place around 1906 and 1913, Bank of India, Bank of Baroda, Canara Bank and so forth was built up. RBI began in 1935.

Amid the important stage the change was immediate and banks likewise experienced unpredictable disillusionments some place around 1913 and 1948. There were around 1100 banks all things considered slight. To streamline the working and exercises of business banks, the Government of India thought of The Banking Act, 1949. Spare Bank of India stayed relegated with expansive administrations for the rule of sparing cash in India as the Central Banking Power.

Amid those day's open has lesser trust in banks. As a repercussions store plan was direct. One beside the other of it store holds bank office gave by the Postal office was for the most part more secure. Also, bolsters were, everything considered and given to merchants.

Stage II:

Government ventured in this Indian Banking Division Change after opportunity. In 1955 it national Imperial Bank of India through expansive sparing cash workplaces on a tremendous scale especially in nation and semi-urban reaches. It formed State Bank of India go about as the central administrators of RBI and to deal with sparing cash trades of the Union and State Governments wherever all through the country. Seven banks molding helper of State Bank of India remained nationalized in 1960 on nineteenth July, 1969, methodology of nationalization

was finished. It was the effort of than Prime Minister of India Mrs. Indira Gandhi. Fourteen business banks in country were nationalized.

Second time nationalization of Indian Banking Division was changed in 1980 with 7 more banks. This walk brought about 80% of the sparing cash segment in India under the Government ownership.

The going with the steps involved by means of Indian government to Regulate Banking Institutions within Country. In 1949 managing an account direction act authorized, and 1961: Insurance spread contacted stores and nationalized of fourteen banks in 1969, finally in 1980 nationalized of 7 noteworthy saves money with stores in excess of 200 crores.

Stage III:

This stage has shown different more things and work environments in the dealing with a record zone in its movements measure. In 1991 in the chairmanship of M Narasimham a main leading body of trustees stayed settled by his name which worked for the progression of dealing with records. The nation is flooded with remote banks and their ATM stations. Tries are being put to give a charming association to clients. Telephone sparing money and net sparing money is shown. The entire structure ended up being more favorable and snappy. Time is set additional centrality than money.

The cash related action of India demonstrated a huge amount of value. It is shielded from any emergency incited by any outside macroeconomics stun as other East Asian Countries drove forward. This is because of an adaptable change scale association, the remote stores are high, the capital record isn't yet absolutely convertible, and banks and their clients have constrained outside trade.

Types of Banks in India:-

Different sorts of banks which work in our nation to meet the monetary necessities of various classes of individuals occupied with agribusiness, business, calling, and so forth. On the premise of capacities, the managing an account foundations in India might be isolated into the accompanying sorts.

1. Central Bank
2. Commercial Banks
3. Cooperative Banks
4. Development Banks &
5. Specialized Banks

1. Central Bank:

A bank which depended with the elements of directing and controlling the keeping money arrangement of a nation is known as its Central bank. Such a bank does not manage the overall population. It acts basically as Government's broker; keep up store records of every single other bank and advances cash to different banks, when required. The Central Bank gives direction to different banks at whatever point they confront any issue. It is laterally these positions known as the banker's bank. The RBI is the national bank of our nation.

2. Commercial Banks:

Commercial banks means it accept the payments from customers & lending advances toward the people. It is called as commercial banks. Commercial banks giving short-term loans and also long-term loans to customer for the determination of doing business. Under commercial bank 3 categories of banks are there. They are,

➤ **Public sector banks:-**

Public sector banks is well-ordered by government of India or RBI. There are 27 public sector banks exist there in overall India. In that 21 nationalized banks & remaining 6 banks are SBI banks and its associate.

Examples of nationalized banks-

- Allahabad Bank
- Andhra Bank
- Bank of Baroda
- Bank of India
- Bank of Maharashtra
- Canara bank
- Central bank of India
- Corporation bank
- Dena bank
- IDBI bank
- Indian bank
- Indian overseas bank
- Oriental bank of commerce
- Punjab and Sind bank
- Punjab national bank
- Syndicate bank
- UCO bank
- Union bank of India
- United bank of India
- Vijaya bank
- Bharatiyamahila bank

Examples of SBI banks and its associates:-

- State bank of India
- State bank of Mysore

- State bank of Patiala
- State bank of Bikaner & Jaipur
- State bank of Hyderabad
- State bank of Travancore

➤ **Private sector banks**

Private sector banks is well-ordered by the private individuals. Examples of the private banks are-

- Axis bank
- Federal bank
- HDFC bank
- ICICI bank
- Karnataka bank
- Karurvysya bank
- Kotak Mahindra bank
- City union bank
- Yes bank
- IndusInd bank
- South Indian bank
- Development Credit bank
- Lakshmi vilas bank etc.

➤ **Foreign banks:-**

Foreign banks are the banks which is having headquarters in foreign countries and operating their branches in different countries. Those kind of banks called as foreign banks. Some of foreign banks are working in India and that is Hong Kong & Shanghai Banking corporations (HSBC), City Banks, American express banks etc.

3. Co-operative Banks:-

Cooperative banks are an important type. When a Cooperative society connects with itself in handling an account business it is identified as a Cooperative Bank. The common public needs to acquire a permit from the RBI before beginning saving money business. There are 3 categories of Cooperative banks remain there. They are

- Primary credit society
- Central Cooperative banks
- State Cooperative banks

4. Development Banks:-

For doing business machineries, equipment's and technology is very important and for purchasing these items money is also an important. Without money people can't do business and can't buy the equipment's. And the development banks are giving long-term and short-term loans for purchasing the machineries or for expansion of their business. Examples of the development banks are Industrial Finance Corporation of India (IFCI), State Financial Corporations (SFCs).

5. Specialized banks:-

Specialized banks are also an important type of banks. Specialized banks supports for the people for the determination of set up of business in a particular field of activity. The examples of the specialized banks are, EXIM banks (Export Import bank of India), SIDBI (Small Industrial Development Bank of India), NABARD (National Bank for Agriculture and Rural Development).

Cooperative banks:-

Introduction about Cooperative banks:-

Individuals who meet up to together serve their regular intrigue frequently shape a Cooperative civilization below the Cooperative Societies Act, at the point when Cooperative society connects with itself in handling an account business it is well-known as a Cooperative Bank. The common community needs to acquire a permit from the RBI before beginning saving money business. To some extent Cooperative bank as a general public is to work under the general supervision of Registrar, Cooperative Societies of State. As respects saving money business, the common community must take after the rules set and given by the RBI

Kinds of Cooperative banks:-

3 kinds of Cooperative banks are there in our country. They are

1. Primary Credit Societies:-

These are shaped at the town or town level of borrower and non-borrower individuals dwelling in one area. The operation of every general public is limited to a little region so that the individuals know one another and can observe over the exercises of all individuals to anticipate cheats.

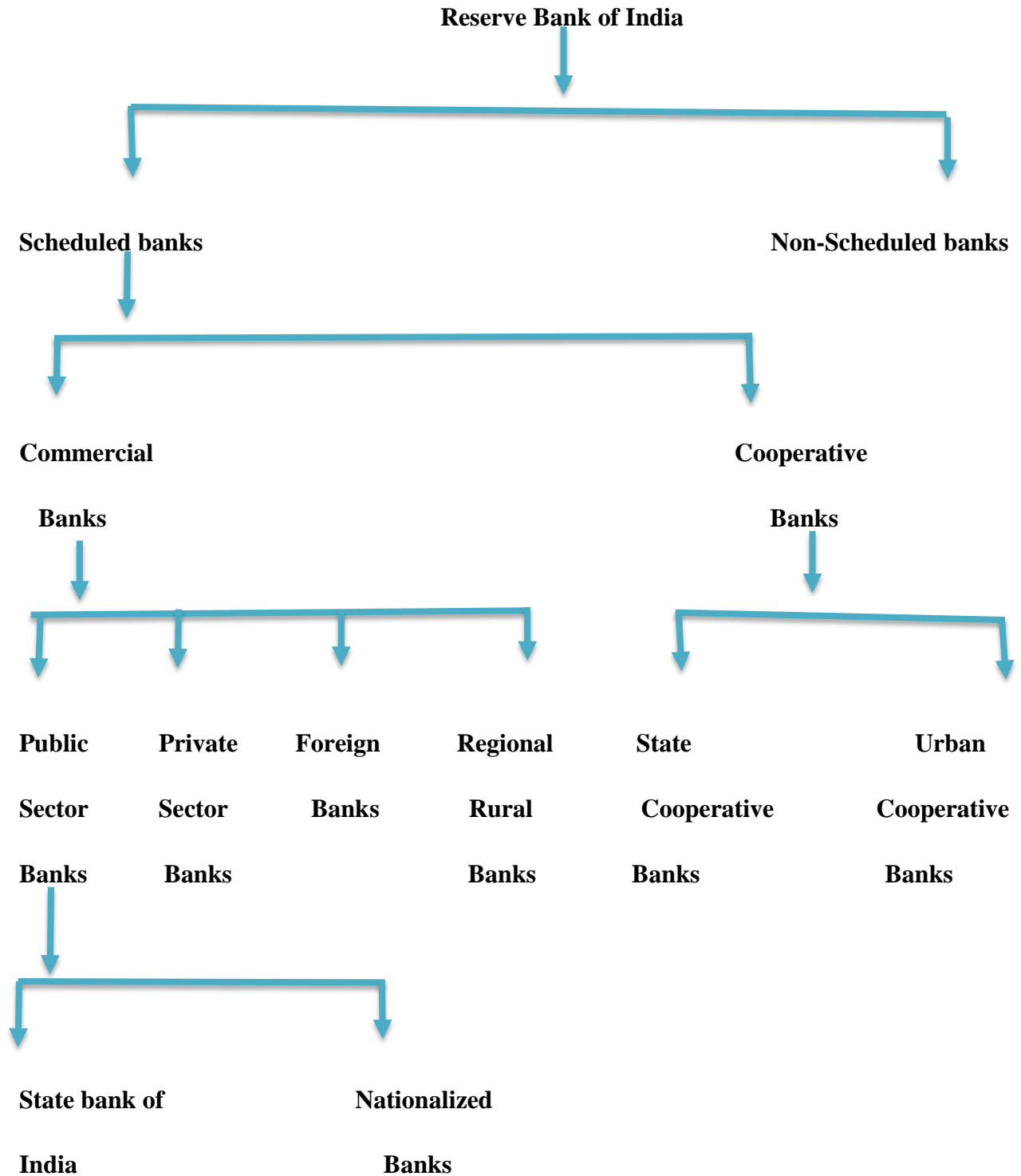
2. Central Cooperative Banks:-

These banks work at the locale level having a portion of the essential credit social orders having a place with the same region as their individuals. These banks give advances to their individuals (i.e., essential acknowledge social orders) and capacity as a linking between the essential credit social orders and state co-agent banks.

3. State Cooperative Banks:-

There are a few banks, which takings addicted to account the necessities and give general backing to set up business in particular ranges of action. EXIM Bank & SIDBI & NABARD is cases of such banks. They connect with themselves in some particular range or movement and subsequently, are called specific banks.

Structure of Indian banking system:-



1.2: COMPANY PROFILE



Provincial Rural Banks were built up by the Government of India, under this arrangements of RRBs Act 1976, ordered by the Parliament.

The goal of setting up this Special Category Banks is to take into account the essential saving money needs of country individuals specifically, to contribute for the advancement of rustic economy and success of the area and work age. RRBs have now turned into a basic piece of the Indian Banking System. RRBs like Public Sector Banks are built up by Govt. of India and are the Scheduled Banks, told by Reserve Bank of India.

Govt. of India, with a view to enhance the operational feasibility and effectiveness of RRBs, started the procedure of auxiliary union by amalgamating RRBs. The amalgamated RRBs were required to give better client benefit enhanced foundation, computerization, pooling of experienced workforce, normal attention and advertising endeavors and so forth. The amalgamation expected to receive rewards of vast are of task, upgraded credit introduction restricts and embrace differing keeping money exercises.

Pragathi Krishna Gramina Bank with Head Office at Bellary appeared on 23rd August 2013 with the amalgamation of 2 RRBs viz, past Pragathi Gramina Bank (Sponsored by Canara Bank with Head Office at Bellary) and recent Krishna Gramina Bank (Sponsored by State Bank of India with Head Office at Gulbarga. The Bank was shaped according to journal Notification of Government of India No. F1/5/2011-RRB (Karnataka) dated 23.08.2013

BOARD OF DIRECTORS

Sl. No.	Name & Address of the Director	Position	Nominee of	Date of Nomination
1	Sri R Ravikumar Chairman Pragathi Krishna Gramin Bank Head Office, Ballari – 583103	Chairman	CANARA BANK	20.06.2015
2	Sri K S Rajagopal, Asst. General Manager, RRB Division, RRB and Lead Bank Wing, Canara Bank, Head Office, 112, J.C. Road, BENGALURU - 560001	Director	CANARA BANK	28.08.2013
3	Sri . K P Shetty, Asst. General Manager, Canara Bank, Circle Office, IMA House, B N Nagar, HUBBALLI – 580020	Director	CANARA BANK	28.08.2013
4	Sri. T Ramesh,	Director	NABARD	06.05.2015

	Deputy General Manager, NABARD Karnataka Regional Office, NABARD Towers, No. 46, K.G.Road, BENGALURU – 560002			
5	Sri. N C Narasimhacharya, Deputy General Manager, Reserve Bank of India Dept. of Non-Banking Supervision Nrupathunga Road, BENGALURU - 560001	Director	RESERVE BANK OF INDIA	04.09.2015
6	Sri. Prakash Y K Special Officer (Banking) & Deputy Secretary, Finance Department (Institutional Finance) Karnataka Government Secretariat, M S Building, 5th Stage, BENGALURU - 560001	Director	GOVT. OF KARNATAKA	05.01.2016
7	Sri. S S Nakul, I.A.S., Chief Executive Officer, Zilla Panchayath, BALLARI - 583101	Director	GOVT. OF KARNATAKA	16.12.2015

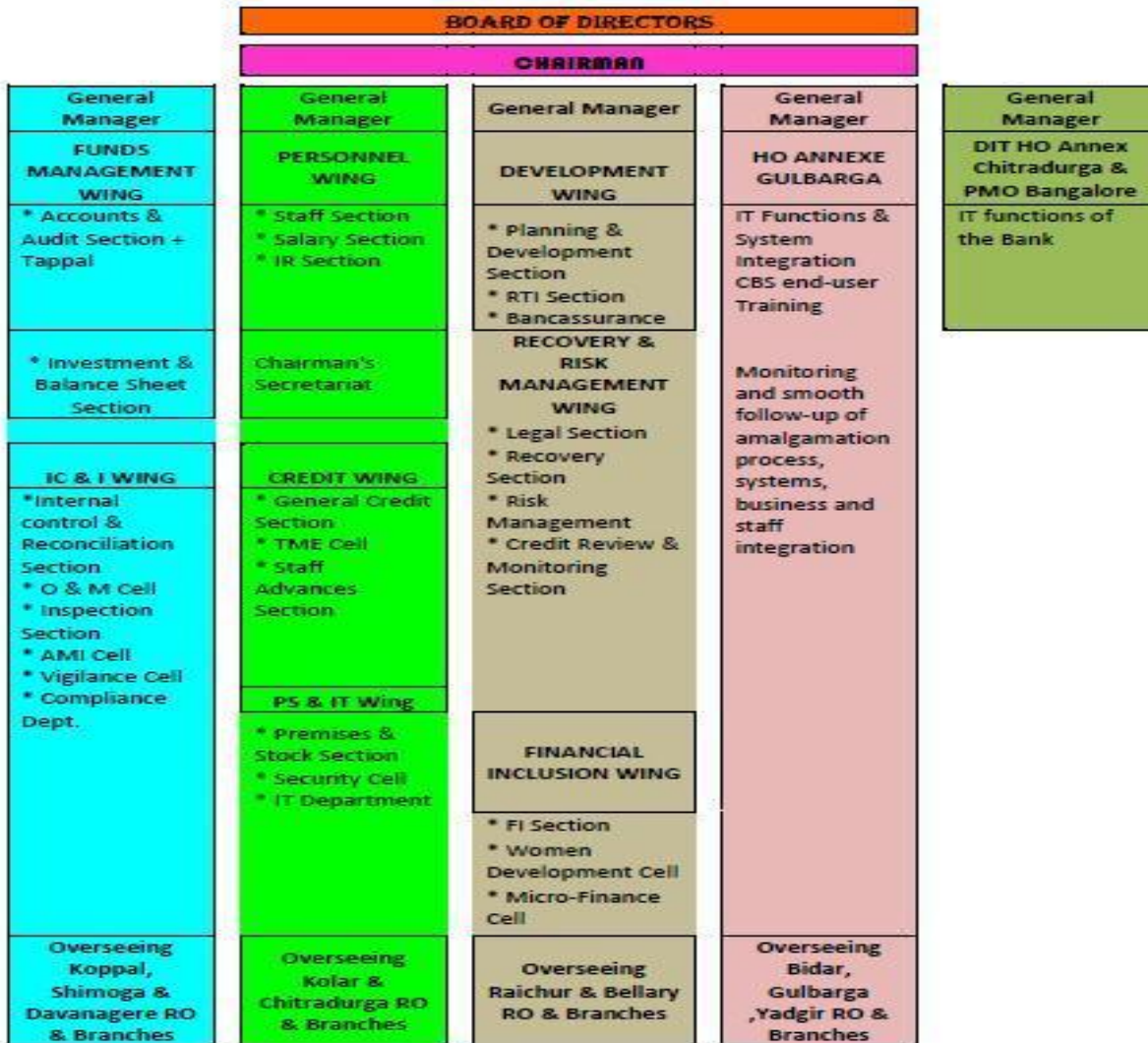
8	Yet to be appointed/Vacant	Director	GOVT. OF INDIA	
9	Yet to be appointed/Vacant	Director	GOVT. OF INDIA	

SCHEDULED BANK STATUS OF PRAGATHI KRISHNA GRAMIN BANK

Territorial Rural Banks (RRBs) are exceptional class of Banks built up by Govt. of India in 1975 under the Provisions of the Ordinance proclaimed by the President of India on 26.09.1975. This Ordinance later was supplanted by RRBs Act, 1976 authorized by the Parliament. RRBs are Scheduled Banks Notified by Reserve Bank of India. The forces to make Rules, Regulations and Frame the arrangement matters identifying with RRBs are vested with Government of India.

SBI and its partner banks are set up by Govt. of India yet they are excluded under Nationalized Banks class. Nationalized Banks were before Private Limited Banks and along these lines assumed control by Govt. of India through Nationalization process. So also, RRBs are 100% Government possessed Banks and appreciate break even with status as that of Nationalized Banks/State Bank gathering.

Organizational Structure



Vision Statement:-

“To become most favored bank through providing fast, outstanding, prompt banking services to customers & people at low cost ensuring wealthy growth on sound financial base with social responsibility”.

Mission Statement:-

- We adopt modern technology.
- We adopt professionalism and standards.
- We work as a team.
- We manage to timelines.
- To ensure a trustworthy relation with the shareholder.
- We are dynamic, prompt and service oriented to our customer.
- We are skilled and competitive.

Quality Policy:-

The bank provided some rules & regulations for the benefit of customers. The rules and regulations providing by the bank to the customers are as below.

- Bank provides required and significant guiding principle to the locker holders.
- Bank gives standing instructions for the payment of bills, interest, insurance etc.
- Bank will exchange mutilated currency notes as per RBI guidelines.
- Avail nomination facilities to account holders including SB account & current account holder.
- Bank observes customers days as decided by the board of directors.

ACHIEVEMENTS OF THE BANK PAVED WAY FOR AWARDS

1. Pragathi Krishna Gramin Bank is second largest RRB in India and first in Karnataka State with a business of Rs.16,697 crores with ATM network Of 155, largest network of any RRB in Karnataka.
2. Bank has been conferred with Award for issue of highest number of Rupay debit cards by NPCI. The award was received from Sri Pranab Mukerjee, President of India at Rashtrapathi Bhavan.
3. Bank has also been conferred award called: Surya Mira by SELCO for outstanding service in promoting use of Solar Energy.
4. Bank has received 5 state level awards by NABARD under SHG /JLG Bank linkage and promotion of Farmers Club programme.
5. The Bank has successfully implemented Financial inclusion plan by covering 2094 villages and ensured opening of 3,44,759 BSBD accounts 867 Business correspondent agents across 11 districts in Karnatak
6. The Bank has also conducted through BCAs highest number, 9,37,391 of transactions at the doorsteps of the rural poor involving an amount of Rs.47.6 crores.
7. The Bank has distributed 2,96,978 Smart cards during the year making a total tally of 6,70,680.
8. Bank has been disbursing Social Security pension at the door steps of the rural poor by engaging the services of BCAs to 2,82,322 EBT beneficiaries.
9. Bank could also mobiles Rs.6.12 Crores through BSB accounts. Bank has also paid Rs. 38 lakhs fixed remuneration to the BCs.
10. 13 financial literacy centers imparting banking knowledge across eleven districts.

TECHNOLOGY INITIATIVES

1. CBS: 100% CORE BANKING (CBS) Implemented

2. ATM 215 ATMs (Cash Dispensers) have been installed.

The services offered through our ATMs:

- ❖ Cash Withdrawal
- ❖ Balance inquiry
- ❖ Mini statement (last 10 transactions)
- ❖ PIN Change
- ❖ Entering Aadhar number

3. Debit Cards:

- ❖ Withdrawing cash and other services at ATMs
- ❖ Point of Sales (PoS) terminals at selected shops/merchant establishments for purchases/making bill payments.
- ❖ To make e-commerce transactions -
booking train/bus/plane tickets, online purchases, payment of utility bills etc.
- ❖ (This module to be introduced shortly)
- ❖ Non-personalized Debit cards issued on the same day of opening of the account.

4. Kisan Cards:

- ❖ Essentially personalized debit cards issued to farming community.
- ❖ All functionalities of Debit cards are enabled for these cards also.
- ❖ Bank has issued more than 3.5 lakh cards and plans to issue 10 lakh cards during this year

- ❖ Accidental Insurance facility of up to Rs.1 lakh is available on Rupay cards for card holders age between 18 to 70 years.
- ❖ Junior Debit Cards - For Minors aged 10 to below 18 years of age.
- ❖ Cash Withdrawal limit Rs. 5,000/- and payments under PoS - Rs. 2,000/- per day
- ❖ MUDRA Cards - Under MUDRA Scheme of Govt. of India for MSME customers.

5. SMS ALERTS:

Upon registration of their Cell (Mobile) number, our customers get SMS Alerts on their Mobile f or the following events:

- For transaction where amount is Rs 5000/- and more.
- For providing EOD balance (End of Day balance fluctuates during the day)
- When the balance in the account goes below the specified amount alert message is generated.
- Alerts of Term Deposit maturity of 5 days in advance.
- Loan installments alerts 5 days in advance.

6. NEFT

National Electronic Funds Transfer (NEFT) is a payment type used to transfer funds from one to another and it is used nation wide.

Walk in customers (people not having an account) can also make best use of NEFT for remittances up to Rs 50,000/- (including charges). NEFT services are available at all our branches through our own Gateway from 30th December 2014.

7. Service Charges

- ❖ For remittances up to Rs. 10,000/- : Rs. 2.50 per transaction
- ❖ Remittances more than Rs. 10,000/- & up to Rs.1 lakh : Rs. 5.00 per transaction
- ❖ Remittances more than Rs. 1 lakh and up to Rs. 2 lakh : Rs. 15/- per transaction
- ❖ Remittances above Rs. 2 lakh : Rs. 25/- per transaction

8. Mobile Banking

Using Smartphone (Java/Android) our customers can check the balance in their accounts, transfer funds through NEFT, instruct bank for stoppage of cheques and Bank plan to bring a host of other services under mobile banking shortly.

- ❖ Daily limit is Rs. 50,000/- per channel with a per transaction limit of Rs. 25,000/-
- ❖ Maximum limit per month is Rs. 5 lakh.
- ❖ Minimum transaction amount is Rs. 100/-

Product and Services profile:-

Deposits:-

- Savings Bank A/c
- Current A/c
- Fixed Deposit
- Recurring deposit & Pigmy deposit.

- **SB A/c**

Saving bank account remains a kind of demand deposit and saving bank account is the main account of commercial banks, in the Pragathi Krishna Gramin bank also SB a/c is a main account. The bank collects the amount from the customers for the determination of encourage the saving bank of the public. Middle and small income group people usually open this SB account. For saving money saving bank account is safe, convenient and affordable way. People are initial this account for the determination of save their part of current income for the future and banks also provides interest on savings deposited amount.

Features of SB A/c:-

- SB A/c's are opened by middle and small income group people.
- It promotes habit of savings among the public.

- Customers open this a/c with a vision of earning interest on deposits.
- It can be opened a very small deposit just ₹ 250 without cheque book & ₹ 500 with cheque book.
- Proper summary is essential for opening SB account.
- Deposits for this account are made by filling the pay-in-slip and withdrawals are made either by cheques or special withdrawal form.

➤ **Current Account**

Current account is also main account in Pragathi Krishna Gramin bank and current a/c is a kind of demand deposit, current account is also called as Active account. Benefits of the current a/c are occupied by the commercial and industrial undertakings. In this account the a/c holder can continuously deposit and withdraw the amount from his account for any numeral of times & over draft facility is there for only current account holder.

Features of Current A/c:-

- Generally current accounts are open for commercial and industrial undertakings.
- Minimum ₹ 2500 required for opening current account.
- A customer can deposit to a current a/c any amount of money and any numeral of times, similarly he can withdraw from his account any amount and many times as he likes.
- In current account also deposits are made by filling in the pay-in-slip and withdrawal from the account is made by cheque.
- Interest is not allowed on current deposits.
- Over draft facility is there for current a/c holder.

➤ **Fixed Deposits**

Fixed deposit is also recognized as 'Term deposit' & fixed deposit is a type of time deposit. Fixed deposits are preferred by large numeral of financiers because fixed deposit amount is risk free investment.

People deposit their amount in the FD a/c for a particular time period with an amount of interest, in this FD a/c the amount of interest founded on the maturity time means if longer maturity period means a/c holder can get greater interest rate and it is lower in situation of lower maturity time. The maturity time range starts from 15 days to 5 years.

Features of Fixed deposits:-

- Fixed deposits account is opened by the depositors mainly with a vision to making high amount of interest on their deposits.
- Minimum ₹ 1000 required for opening the FD a/c.
- Maturity period is from 15 days to 5 years.
- Fixed deposit is not operated by cheque.
- It cannot withdrawn on demand, it can withdraw only afterwards expiry of the maturity time.

➤ **Recurring deposit**

RD a/c is a kind of time deposits; Recurring deposit account is opened by fixed and regular income holder. In this type of account people can invest/deposit money on a month basis for a fixed rate of return. At the completion of the maturity time investor can get the principal amount and as well as the interest earned during that period. For little earnings individuals this recurring deposit is the finest savings option

Features of Recurring deposit:-

- Recurring deposit are opened who take fixed monthly income.
- The minimum investment of this recurring deposit is different from bank towards bank but the investment starts from ₹ 100/-. Here is no upper limit in investing.
- The amount of interest is 7% to 11%, and it depends arranged the maturity time and also amount invested.
- Maturity period range of RD a/c starts from 6 months - 10 years.

- In recurring deposit no withdrawal from the a/c earlier the termination of the fixed maturity time.

Bank Services:-

- Safe lockers Facility
- Core banking service
- SMS Attentive Facility
- Vehicle Insurance Renewal
- Health Insurance
- E-Stamp Paper
- Accident insurance
- Demand Draft

➤ **Safe Lockers Facility:**

Pragathi Krishna Gramin bank provides many facilities to their customers; bank also provides Safe lockers facility to their customers because safety of customer is main function of the bank.

For giving extra facility bank giving this safe lockers facility to their customers.

➤ **Core banking services:-**

Core banking service is too significant services providing through the bank for benefit of their customers, Core banking service means people who have an account in bank they can do transaction in head office or in branch office.

In simple terms if customer is having account in branch office and he can do transaction in head office also. It is called as core banking.

➤ **SMS Attentive facility:-**

Pragathi Krishna Gramin bank provides SMS attentive facility to their customers, in this customer whatever transactions done in bank immediately message sent to customers. For example customer deposited Rs1000/- to his account and immediately it comes message to that particular customer number. If anything happened in his account message will come to the customer.

➤ **Vehicle insurance Renewal:-**

Pragathi Krishna Gramin provides many amenities to their client for the persistence of fulfill the customer's needs and wants.

Customer satisfaction is the key intention of the bank & bank is provides vehicle insurance renewal facility to their customers. Customer must pay premium amount and after maturity time bank will give principle amount to customers.

➤ **Health insurance:-**

Bank is providing one more facility to their customers and that is healthiness insurance facility. Health insurance is very important for the people, means it help to the clients family.

Clients should pay some premium in every year and after his death that amount will go to nominee.

➤ **Demand Draft (DD):-**

Demand draft facility is also a good facility given through the bank; Demand draft is useful to pay the fee in colleges, now a day's college is receiving only demand drafts instead of cash.

Main Loans Services:-

- Gold Loan
- House Loan
- Cash credit loan(CCL)
- Mortgage Loan
- Vehicle Loan

➤ **House loan**

Purpose	✓ For purchasing House ✓ For constructing the Home ✓ For extension, repair the house
Eligibility	Age more than 21 years and below 58 years.
Loan amount	25 Lakhs
Rate of interest	Up to 5 lakhs-9% From 5 lakhs to15 lakhs-10% Above 15 Lakhs- 11.5%
Repayment Period	120 months

➤ **Cash Credit Loan:-**

Purpose	To meet the customer satisfaction
Eligibility	People who is having account in the particular bank

Loan amount	50 lakhs
Rate of interest	13%
Repayment period	12 months

➤ **Mortgage Loan**

Purpose	To meet the customer expenses
Eligibility	People below 55 years
Loan amount	25 Lakhs
Rate of interest	Up to 5 Lakhs- 12% From 5 lakhs up to 25 lakhs – 12.50%
Repayment period	60-90 months

➤ **Vehicle Loan:-**


Purpose	To purchase new vehicle like 2 wheeler or 4 wheeler.
Eligibility	People above 21 years
Loan amount	50000/-
Rate of interest	16%
Repayment period	36 months

Other Loans providing by the Bank:-

- Mortgage security loan
- Secured and Unsecured loan
- Salary secured loan
- Loan on FD
- Staff housing loan
- Staff vehicle loan
- Staff festival advances

Comparative balance sheet of 2016-17

Particulars	2017	2016	Absolute changes	% Changes
Liabilities				
❖ Authorized Share Capital	–	–	–	–
❖ Share Capital	44492500	41332745	3159755	7.64%
❖ Reserve Fund	162812011	139069950	23742061	17.07%
P/L A/c	20552852	38290727	-17737875	-46.32%
❖ Deposits	927951713	762136388	165815325	21.75%

❖ Other Liabilities	195499797	232539872	-37040075	-15.92%
Total Liabilities	1351308873	1213369682	137939191	11.36%
 Assets				
❖ Cash in Hand	5258228	7860515	-2602287	-33.10%
❖ Cash at Bank	32875688	20482505	12393183	60.50%
❖ Investments	348646709	347272484	1374225	0.395%
❖ Loans & Advances	760751801	593338258	167413543	28.21%
❖ Fixed Assets	18124719	16868634	1256085	7.44%
❖ Other Assets	185651727	227547287	-41895560	18.41%
Total Assets	1351308873	1213369682	137939191	11.36%

Interpretation:-

The above calculation shows the result of comparative balance sheet of the 2016-17, where 2016 is taken as a base year. In the above balance sheet in liabilities side share capital has increased 7.64% and reserve fund increased 17.07% and deposits 21.75% increased from 2016 to 2017. But profit & loss account decreased nearly 46.32% from 2016 to 2017. And other liabilities like salary payable, computers payable, audit fee payable etc. also decreased 15.92%. In asset side also cash in hand & other assets decreased 33.10% & 18.41% respectively. Other assets like interest receivable on govt. security, advance income tax, telephone advance etc.

It is inferred that in spite of increase in assets and decrease in other current liabilities, the bank has not effectively utilized its assets which has realized in net loss.

Chapter 2

Conceptual background and Literature review

2.1 Theoretical Background of the Study

Introduction about the Loans & Advances:-

Loans & Advances is an important service rendered by the Bank to its customers. Means each and every bank grants of Loans & Advances to its customer for the determination of meeting their needs and wants. Loans & Advances plays a vital part in earning and net profit of the bank.

Granting of Loans & Advances is an important function of all the banks. Such Loans & Advances are given to the customers & to business communities at a greater amount of interest. The banks are charging the amount of interest depend on the loan amount received from the bank & the period of loan or based on maturity period. Banks receiving interest on loans, and through this process banks are gaining income.

Now a day's loan is playing crucial role to the people. It means for doing everything need money, for example for doing business need huge money and middle level people cannot arrange huge money with in span of time at that time they apply for the loan in any bank and they can do business.

Loans are dependent on the terms; means lending loans may be short term loan, medium-term loan or may be in long term loan. Short-term loans means providing loan for one year, or less than one year such loan is called as short-term loan.

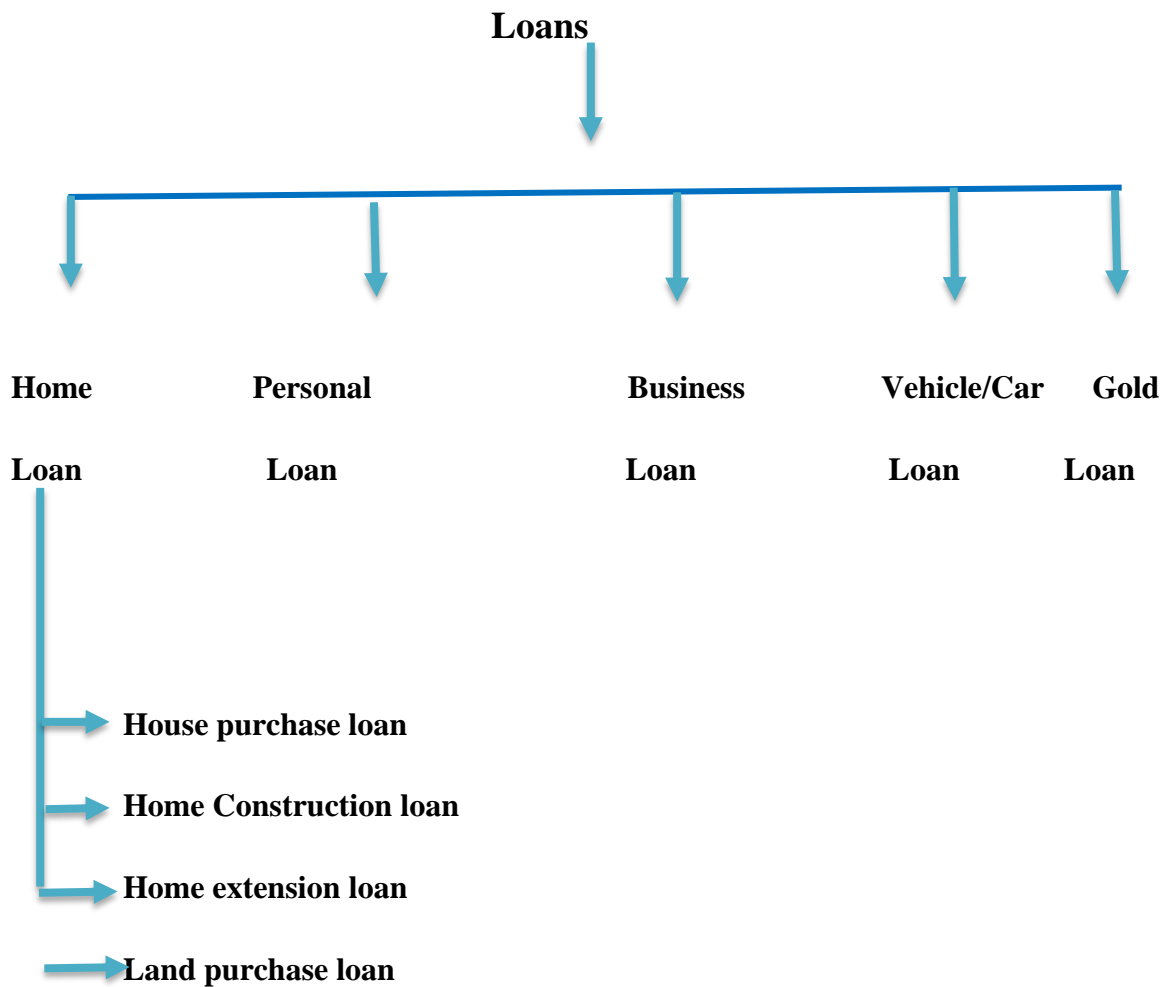
Loan taken for more than one year, such kind of loans called as Term loan. And if loan is given for period from one year to five years, it is called as medium-term loan.

Long term loans means loans taken for more than five years, such kind of loans called as long term loans.

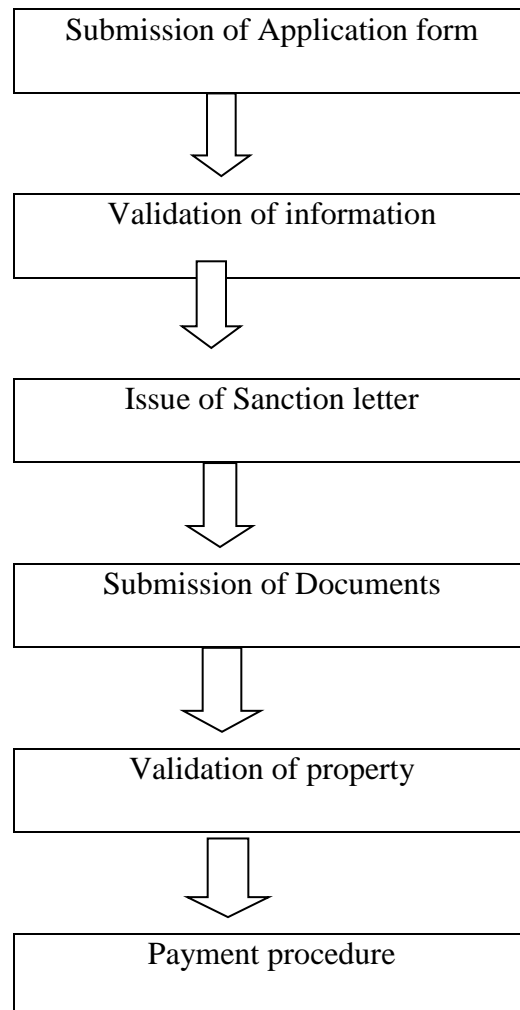
Meaning of Loan:-

A credit is taken into account a specific timeframe. Overall business banks give transient advances. Regardless, term credits, i.e., progresses for over a year may in like manner be permitted. The borrower may be given the entire aggregate in solitary sum or in partitions. Credits are the most extreme part surrendered against the security of particular assets. A progress is regularly repaid in parcels. In any case, it may in like manner be repaid in solitary sum.

Types of Loans:-



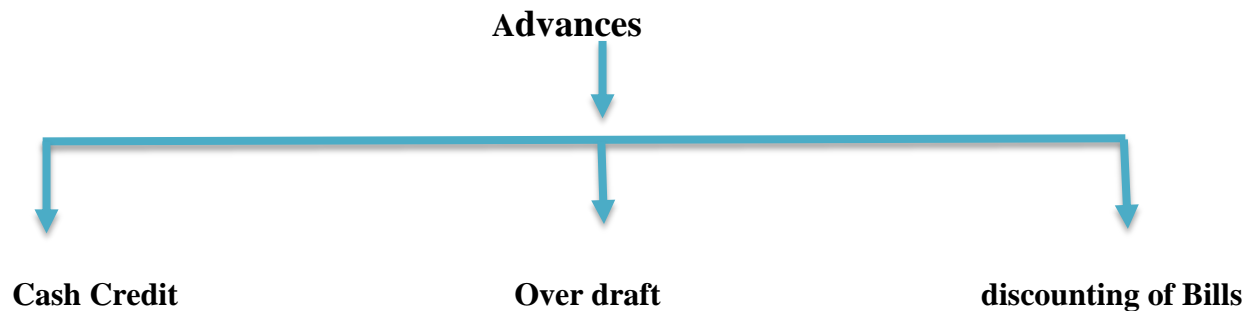
Procedure for issuing Housing loan



Meaning of Advances:-

An advance is a credit office gave by the bank to its customers. It contrasts from credit as in advances may be considered more period, anyway progresses are consistently surrendered for a short time span. Advance the inspiration driving permitting propels is to meet the regular necessities of business. The rate of premium charged on propels shifts from bank to bank. Diversion is charged just on the entirety pulled back and not on the supported aggregate.

Types of Advances:-



➤ **Cash Credit:-**

A cash credit is a financial arrangement under which a borrower is allowed an advance under a separate a/c called cash credit. In simple terms cash credit is nothing but banks permits the borrower to draw amount up to a specified limit. After the amount credited to the customer a/c and whenever customer wants money he can withdraw by his account. Interest will be charged for amount withdrawn. It is very popular among large scale commercial and industrial concerns in India. A cash credit usually granted against the hypothecation of the pledge of agriculture or industrial products, such as rice, wheat, textiles etc.

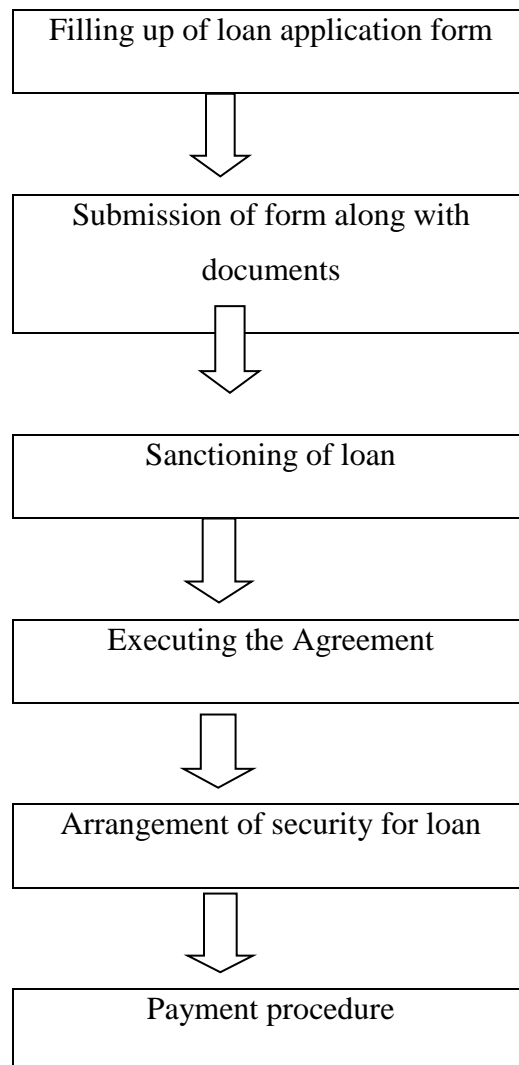
➤ **Over draft:-**

Over draft is an additional facility providing by the bank to the current a/c holders. Over draft is likewise a credit office conceded by the bank to the clients. Over draft implies a present record holder has an open door or permitted to pull back sum from the bank despite the fact that there is no equalization in their record. Over draft office with a predetermined farthest point might be permitted either on the safety of advantage or on individual security.

➤ **Discounting of Bills:-**

Discounting of bills is also credit facility providing by the bank to their customers. This is a type of financial accommodation made among the banker & the customer. In this method the banker discounts the trade bill and accommodation bills of exchange of a shorter period, like 60 days to 99 days & credits the customer's account with the proceeds. Now bank is not providing this facility to their customers.

Procedure for issuing Loans & Advances



1. Filling up of loan application form:-

Loan is very important for everyone & people are taking the loans from the bank for different purposes. For apply loan people should follow some procedure. First people should fill the application form for apply the loans. In that application form customer should fill each and every information like name, father's name, address, family income etc.

2. Submission of form along with documents:-

For pleasing loan customer should submit that loan application form along with relevant documents. It means customer should submit some documents like PAN card, identity card etc. So, customer submits the form along with documents.

3. Sanctioning of loan:-

In every bank has some procedure for issuing Loans & Advances. For that customers should submit that application procedure along with documents. After that bankers will verify that application clearly and will sanction loan to the particular customer.

4. Executing the Agreement:-

Agreement can happened between two people for the determination of making contract. In this situation agreement can happen among the banker &the customer. It means after sanctioning loan banker will executing the agreement with the customer. In that agreement contains about maturity period, interest rates etc.

5. Arrangement of security for loan:-

After executing the agreement the banker will take the securities for the loan. In every bank take some security from the customer before lending loans. Banks will take the property documents, gold etc. as security for issuing loans to customer because if the customer cannot repay money means bank recover that money by selling the customer property.

6. Payment procedure:-

After taking the safekeeping documents the banker will sanction the loans to customer. After all the procedure banker will give loan amount to their customers. This is the process for issuing the loan & advances to the customer.

Principles a banker should follow before granting loans & advances

1. Liquidity:-

Liquidity is the important principle a banker must follow before giving way Loans & Advances. Liquidity means ready convertibility of advances into the cash for the persistence of meet the customers demand across the counter. Before granting loans banker should bear in mind that easily exchangeable into cash without loss. So, banker should make loan only for short term nature.

2. **Profitability:-**

Profitability is the key intention off all the business. In banking part also the main intention of lending Loans & Advances is to make some profit on Loans & Advances, Banks earning the profit through interest rates on Loans & Advances. So, banker should follow this principle before granting Loans & Advances.

3. **Safety:-**

Banker must consider about the safety while lending Loans & Advances to customers. Safety is also an important principle for lending Loans & Advances because some of the customer will not refund the loans. So, banks should give loans to people who will repay the loan honestly.

4. **Object/Purpose:-**

The purpose mentioned for granting advances is ensuring the settlement of the Loans & Advances. Bank should know for what purpose the customer is pleasing loan because if he advances for unproductivity purposes like consumer credit, speculation etc. in this situation the customer cannot repay the loans.

5. **Yield:-**

In simple term yield is nothing but return. Before granting the Loans & Advances the banks must consider about the returns on loans. It is an important principle that banks should follow before giving way Loans & Advances. Yield from the safety can be utilized in settlement of the interest and the due principle from the customer.

6. Security:-

Another important principle should follow while lending Loans & Advances is security. When the banker advances without security, he will run the risk of losing the money. The banker should lend Loans & Advances to the customer with tangible security. If not banker will be in trouble that customer will delay for repayment.

7. Validity of Time:-

For every aspect validity period is very important because if validity time is there means within that time settlement can be complete easily. For lending Loans & Advances also validity time is important because the banker need sure that the customer had effective label to the tangible security offered against the bank advance.

8. Documentation:-

Before granting the loans the banks should take the security against Loans & Advances. Without security like property documents etc. the banks must not provide loans because if the customer couldn't repay loans means the banker can sell that property and take money back. So, banker should also see that all the necessary forms are submitted or not.

9. Capital resources of the borrower:-

Capital resources of the borrower is the important principle that banker must survey before allowing Loans & Advances. Credit worth of the mortgagor is important factor to be considered before granting/lending Loans & Advances because capital denotes the financial situation of the customer.

10. Sources of repayment:-

Banker should verify the sources of the customer for the persistence of repayment because customer should refund the loan aggregate to the banks. It is an important principle that banker must monitor before lending Loans & Advances. Customer should have some sources for repayment, than only banks lend loans to customers.

Advantages of Loans & Advances:-

1. People wants to purchase a house, vehicle etc. they can apply for loan.
2. For starting business also loan plays a crucial role, means for starting business need some money so, people can put on for business loan
3. Loan satisfies the needs of the people.
4. Loan helps for student education also. Students can apply for education loan.

Dis advantages of Loans & Advances:-

1. Loan is a long term debt, and loan deals with specific period.
2. People should pay payments within time; if people miss to pay they will face problems.
3. People cannot make early repayment.

Differences between Loans & Advances:-

<u>Loans</u>	<u>Advances</u>
<ul style="list-style-type: none">• Loans are amount borrowed by one person to another. Loan given for a specific time and carrying specific interest rate.	<ul style="list-style-type: none">• Advances providing by the bank to the customer for specific purpose and customer should repay after a short duration.
<ul style="list-style-type: none">• Loan is Debt	<ul style="list-style-type: none">• Advance is a Credit facility.

<ul style="list-style-type: none"> • Loan is a Long-term debt 	<ul style="list-style-type: none"> • Advance is a Short-term debt
<ul style="list-style-type: none"> • The legal formalities in loans is more 	<ul style="list-style-type: none"> • The legal formalities in Advances is less
<ul style="list-style-type: none"> • Loan is may or may not be secured 	<ul style="list-style-type: none"> • Primary security, collateral security and guarantees.
<ul style="list-style-type: none"> • Interest rate charged on amount sanctioned 	<ul style="list-style-type: none"> • Interest rate charged on amount withdrawn
<ul style="list-style-type: none"> • Loan repayable in the basis of Installment over a period. 	<ul style="list-style-type: none"> • An advance is a credit facility and it is repayable within one year.

2.2 Literature Review:-

Edward J. DeMarco (1989)

Builds up a model of the interest for Federal home loan bank progresses by thrift establishments. It develops a model created in Kent [1983] by representing total assets to be balance sheet requirement and for acquiring in overabundance of "as far as possible." The interest mathematical statement is evaluated utilizing pooled time-arrangement and cross-sectional information for individual thrift establishments over the period 1979-1986. The outcomes show that notwithstanding the customary utilization of advances as a source of liquidity, advances are an especially appealing wellspring of assets for ineffectively promoted foundations. Further, thrifts' interest for advances is receptive to the price of advances, home loan financing costs, the profit rate on FHLB stock, and rates on substitute wellsprings of assets.

Shashanka Bhide (2008)

India's budgetary division changes, presented in 1992, might have affected the execution of business banks through an assortment of channels. The present analysis is an endeavor to appearance at the productivity levels of Indian banks for the period. We utilize stochastic outskirts examination to gauge bank-particular cost, benefit and advance efficiencies. Our

outcomes demonstrate that while credit advance productivity has not indicated much change after deregulation, cost and benefit efficiencies show fluctuating patterns for several bank bunches. Open area banks rank first in two of three proficiency measures, demonstrating that, instead of general discernment, these banks don't fall behind their private partners in effectiveness.

Chapter 3

Research Design

STATEMENT OF THE PROBLEM

An attempt is made to understand there at PRAGATHI KRISHNA GRAMINA BANK of Malur branch, eliciting information from the banker's borrowers and the general public serves the purpose of the topic. Therefore the presence study was taken up. Hence this present research topic is more relevant in the changing environment.

Also this study is mainly confined to the banking services in PRAGATHI KRISHNA GRAMINA BANK, Malur. This study covers loans and advances, especially industrial loans as a major part of the study, fluctuations as loans and advances for 5 years. The bank for the study is PRAGATHI KRISHNA GRAMINA BANK. It includes RBI guidelines, instructions on prime lending rates and to like. The customers of the loans and advances are the other segment of the study.

The common man in our country is not offered to need the basic requirements of food, clothes and shelter and he is not supported to face his personal, financial, educational, institutional problems. The finance problem is very serious. The middle class population is in help of salary certificate and securities price having loans in various bank, some people are aim to borrow the loans from bank for commercial and industrial purpose, So they are very eager to borrow loans from bank to meet their expenses and goals.

NEED FOR THE STUDY

1. The study is mainly concentrated on the lending practices pattern and influence in the organization performance.
2. The study enables the bank to know its financial position.
3. To know and to set its objectives and goals.
4. To need of the study is limited to ascertain the profitability gained by the bank by lending loans
5. The need of the study is limited to loans and advances using their rates, time period & amount limit as a tool based on primary data provided by the bank.

OBJECTIVES OF THE STUDY

- To study and evaluate the performance of different types of loans and advances.
- To analyses the comparative features of the loans offered.
- To understand the varied interest of the respondents with respect to the loans scheme.
- To study the sanctioning process of loans at the bank.
- To give constructive suggestions on findings towards the loans and advances at the bank

SOURCES OF DATA:-

PRIMARY DATA:-

Primary data is the data, which has been gathered at first time by the researcher for the specific research project.

THE PRIMARY DATA IS COLLECTED THROUGH:-

- Personal observation
- Verbal

SECONDARY DATA:-

Secondary data refers to those data, which have been gathered earlier for some other purpose or research work, this data is also known as second handed data which is already exist.

SECONDARY DATA IS COLLECTED THROUGH:-

- Magazines & previous annual reports of the bank
- Journals and write ups available regarding to the topic
- Websites of the bank.

TOOLS FOR DATA COLLECTION:

The application programming utilized for the writing of information, examination of information, and introductions of various outlines, tables, diagrams and so forth is Microsoft Word and Excel. MS Excel made an extremely convenient device for the examination of the information. It was thoroughly made utilization of amid the count and examinations among the information, graphical and forbidden introduction, estimation of different proportions, their investigation and so on.

Limitations of the study:-

- Limited information about loan and advances.
- Unable to give proper information, since study is related to only 4 years.
- There was limited interaction by the bank employees because of busy working schedule.

PLAN OF ANALYSIS:-

Plan of analysis consists of various activities, they are:-


- Idea generation.
- Collecting the primary data.
- Collecting the secondary data.
- Segregating the primary data and secondary data according to demographic information.
- Representation of data in the form of tables and graphs.
- Drawing required conclusions.

Chapter 4

Analysis and Interpretation

Comparative Balance Sheet of 2015-16

Particulars	2016	2015	Absolute changes	% changes
Liabilities				
❖ Authorized Share Capital	-	-	-	-
❖ Share Capital	41332745	37569970	3762775	10.01%
❖ Reserve Fund	139069950	119582861	19487089	16.29%
P/L A/c	38290727	44070613	-5779886	-13.11%
❖ Deposits	762136388	689160021	72976367	10.58%
❖ Other Liabilities	232539872	110015229	122524643	111.37%
Total Liabilities	1213369682	1000398694	212970988	21.28%

 Assets				
❖ Cash in Hand	7860515	5918444	1942071	32.81%
❖ Cash at Bank	20482505	20176526	305979	1.51%
❖ Investments	347272484	291985661	55286823	18.93%
❖ Loans & Advances	593338258	556481745	36856513	6.62%
❖ Fixed Assets	16868634	16624600	244034	1.46%
❖ Other Assets	227547287	109211718	118335569	108.35%
Total Assets	1213369682	1000398694	212970988	21.28%


Interpretation:-

Above calculation shows the comparative balance sheet of 2015-16, where 2015 is taken as a base year. Under liabilities, P/L account shows a negative balance of decrease in 13.11%, whereas Share capital has increased by 10.01%, reserve fund increased by 16.29%, deposits increased by 10.58%, and other liabilities have increased by 111.37%. But under assets all the items has increased, i.e. cash in hand by 32.81%, cash at bank by 1.51%, investments by 18.93%, Loans & Advances by 6.62%, fixed assets and other assets increased by 1.46% and 108.35% respectively.

It is inferred that irrespective of regular increase in share capital, reserve funds or deposits, the bank is incurring a loss. This means expenses are more than the incomes.

Comparative balance sheet of 2016-17

Particulars	2017	2016	Absolute changes	% Changes
Liabilities				
❖ Authorized Share Capital	–	–	–	–
❖ Share Capital	44492500	41332745	3159755	7.64%
❖ Reserve Fund	162812011	139069950	23742061	17.07%
P/L A/c	20552852	38290727	-17737875	-46.32%
❖ Deposits	927951713	762136388	165815325	21.75%
❖ Other Liabilities	195499797	232539872	-37040075	-15.92%
Total Liabilities	1351308873	1213369682	137939191	11.36%



 Assets				
❖ Cash in Hand	5258228	7860515	-2602287	-33.10%
❖ Cash at Bank	32875688	20482505	12393183	60.50%
❖ Investments	348646709	347272484	1374225	0.395%
❖ Loans & Advances	760751801	593338258	167413543	28.21%
❖ Fixed Assets	18124719	16868634	1256085	7.44%
❖ Other Assets	185651727	227547287	-41895560	18.41%
Total Assets	1351308873	1213369682	137939191	11.36%

Interpretation:-

The above calculation shows the result of comparative balance sheet of the 2016-17, where 2016 is taken as a base year. In the above balance sheet in liabilities side share capital has increased 7.64% and reserve fund increased 17.07% and deposits 21.75% increased from 2016 to 2017. But profit & loss account decreased nearly 46.32% from 2016 to 2017. And other liabilities like salary payable, computers payable, audit fee payable etc. also decreased 15.92%. In asset side also cash in hand & other assets decreased 33.10% & 18.41% respectively. Other assets like interest receivable on govt. security, advance income tax, telephone advance etc.

It is inferred that in spite of increase in assets and decrease in other current liabilities, the bank has not effectively utilized its assets which has realized in net loss.

Common size Balance Sheet of 2015-16



Particulars	2016	%	2015	%
 Liabilities				
❖ Authorized Share Capital	–	-	–	-
❖ Share Capital	41332745	3.41%	37569970	3.75%
❖ Reserve Fund	139069950	11.46%	119582861	11.95%
P/L A/c	38290727	3.15%	44070613	4.40%
❖ Deposits	762136388	62.81%	689160021	68.89%
❖ Other Liabilities	232539872	19.16%	110015229	10.99%
Total Liabilities	1213369682	100%	1000398694	100%
 Assets				

❖ Cash in Hand	7860515	0.65%	5918444	0.59%
❖ Cash at Bank	20482505	1.69%	20176526	2.02%
❖ Investments	347272484	28.62%	291985661	29.18%
❖ Loans & Advances	593338258	48.90%	556481745	55.62%
❖ Fixed Assets	16868634	1.39%	16624600	1.66%
❖ Other Assets	227547287	18.75%	109211718	10.92%
Total Assets	1213369682	100%	1000398694	100%

Interpretation:-

Above calculation shows about the common size balance sheet of the financial year 2015-16. In this calculations 2015 considered as a base year. In this calculation share capital decreased from 3.75% to 3.41%, reserve fund also decreased from 11.95% to 11.46%. In 2015 the deposits was 68.89% but it came to 62.81% in 2016. But other liabilities increased from 10.99% to 19.16%. Coming to assets side cash in hand increased from 0.59% to 0.65%. But cash at bank decreased from 2.02% to 1.69%. Loans & Advances in the year 2015 was 55.62% and it decreased to 48.90% in 2016. but other assets increased from 10.92% to 18.75%.

Common size Balance Sheet of 2016-17

Particulars	2017	%	2016	%
 Liabilities				
❖ Authorized Share Capital	-	-	-	-
❖ Share Capital	44492500	3.29%	41332745	3.40%
❖ Reserve Fund	162812011	12.05%	139069950	11.46%
P/L A/c	20552852	1.52%	38290727	3.15%
❖ Deposits	927951713	68.67%	762136388	62.81%
❖ Other Liabilities	195499797	14.46%	232539872	19.16%
Total Liabilities	1351308873	100%	1213369682	100%
 Assets				
❖ Cash in Hand	5258228	0.38%	7860515	0.65%

❖ Cash at Bank	32875688	2.43%	20482505	1.69%
❖ Investments	348646709	25.80%	347272484	28.62%
❖ Loans & Advances	760751801	56.29%	593338258	48.90%
❖ Fixed Assets	18124719	1.34%	16868634	1.39%
❖ Other Assets	185651727	13.74%	227547287	18.75%
Total Assets	1351308873	100%	1213369682	100%

Interpretation:-

Above calculation shows the common size balance sheet of 2016-17. In the above calculation year 2016 taken as a base year. In the liabilities side share capital, P/L account, and other liabilities has decreased from 2016 to 2017. Apart from these deposits and reserve fund increased from 2016 to 2017. Deposits increased from 62.81% to 68.67%. And reserve fund increased from 11.46% to 12.05%. In assets side investment decreased from 28.62% to 25.80%. Loans & Advances increased from 48.90% to 56.29%. Fixed assets & other assets decreased from 2016 to 2017.

Table no. 4.1:-

Table Showing about Share capital (₹ in Lakhs)

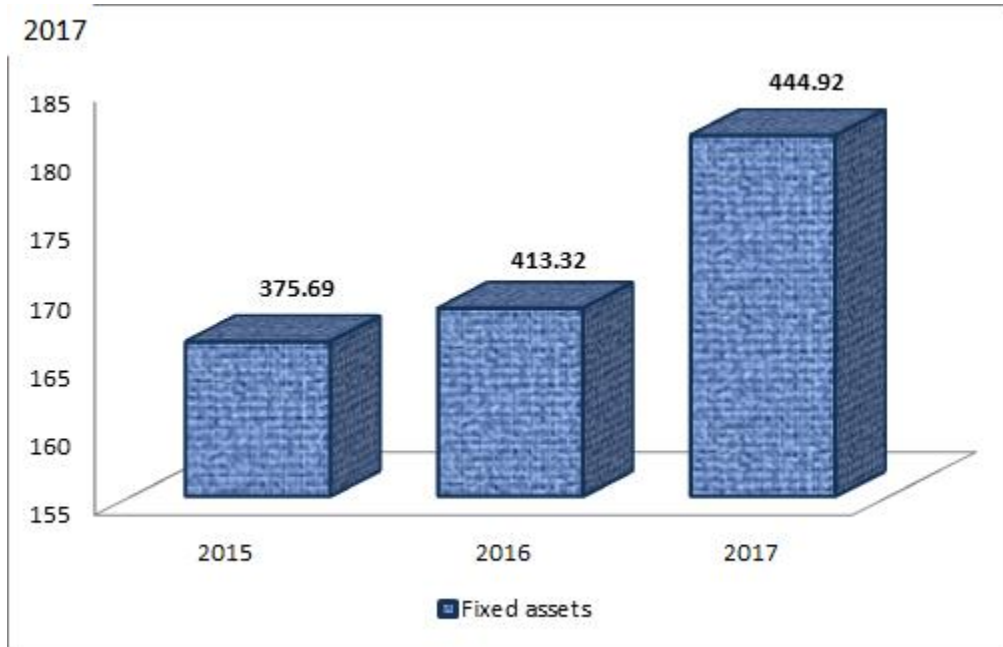
Years	Share Capital	Percentage (%)
2015	375.69	30.44%
2016	413.32	33.49%
2017	444.92	36.05%
Total	1233.93	100%

Analysis: -

The above table clearly shows the share capital of Pragathi Krishna Bank, the share capital is increased in the year 2014 which is 344.01 lakhs and then share capital of the bank increases for year by year as in the year 2015 375.69 lakhs, in the year 2016 share capital is 413.32 lakhs and 444.92 lakhs in the year 2017, so it's very clear that the share capital is increased from the year 2014 to 2017.

Graph no. 4.1:-

Graph Showing about Share capital (₹ in Lakhs)



Interpretation:-

Above graph showing about the share capital of Pragathi Krishna Gramina bank from 2014 to 2017. Share capital showing upward position means Share capital of the bank increased from 2014 to 2017. In the above graph 2014 is the base year. In 2014 the share capital of the bank was 21.80% and it increased to 23.80% in 2015 & 26.19% in 2016. And the share capital of the bank in 2017 was 28.20%

From the above graph it is clear that the share capital is in the increasing trend because the reason is, numbers of shareholders are increasing from 2014 to 2017.

Table no. 4.2:-

Table Showing about Deposits (₹ in Lakhs)

Years	Fixed deposits	%	SB deposits	%	Current deposits	%
2015	4022.05	30.58%	2814.85	26.66%	54.70	11.61%
2016	4172.82	31.73%	3371.22	33.12%	81.36	17.27%
2017	4954.28	37.67%	3990.34	39.21%	334.89	71.11%
Total	13149.18	100%	10176.41	100%	470.91	100%

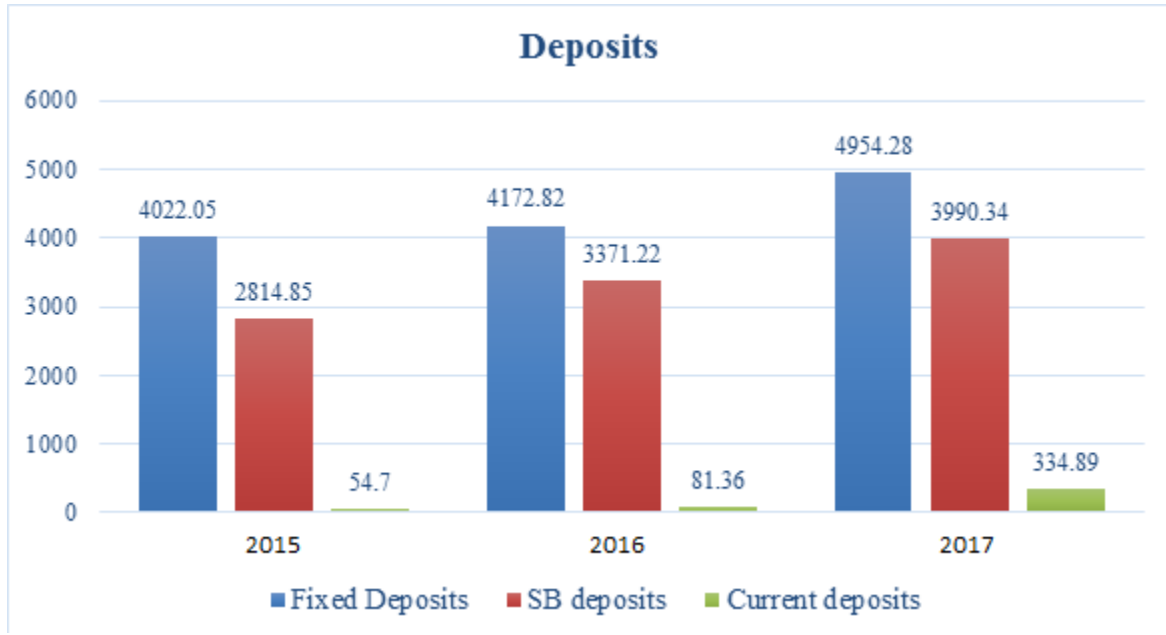
Analysis:-

The above table shows different deposit like fixed deposit, savings bank deposits and current deposits of Pragathi Krishna Bank, it's very clear that fixed deposit of the bank continuously increased from 2015 to 2017 i.e....30.58% & 37.67% respectively.

Savings Bank deposits also increased from 26.66% to 39.21% in the year 2015 & 2016 respectively and current deposit increased from 11.61% to 71.11% in the year 2016 & 2017 respectively

Graph No.4. 2:-

Graph showing about Deposits (₹ in Lakhs)



Interpretation: -

Above graph shows the deposits of the bank from 2015 to 2017, deposits include fixed deposits, Savings Bank deposits and current deposits. In the bank the fixed deposit was 4022.05 lakhs in 2015, & it increased to 4954.28 lakhs for 2017 and SB deposits also in a good position because it is also continuously increased from 2015 to 2017 where it was 2586.85 lakhs in 2015 and it increased to 3990.34 lakhs in the year 2017 & finally coming to current deposits it starts from 54.70 lakhs in 2015 & 81.36 lakhs in 2016 and current deposits increased to 334.89 lakhs in 2017.

Fixed deposits & saving bank deposits are increasing from year to year because the bank providing attractive rate of interest on deposits & the bank is loyal to the customers in providing fair interest rates.

Table No. 4.3:-

Table Showing about Fixed Assets (₹ in Lakhs)

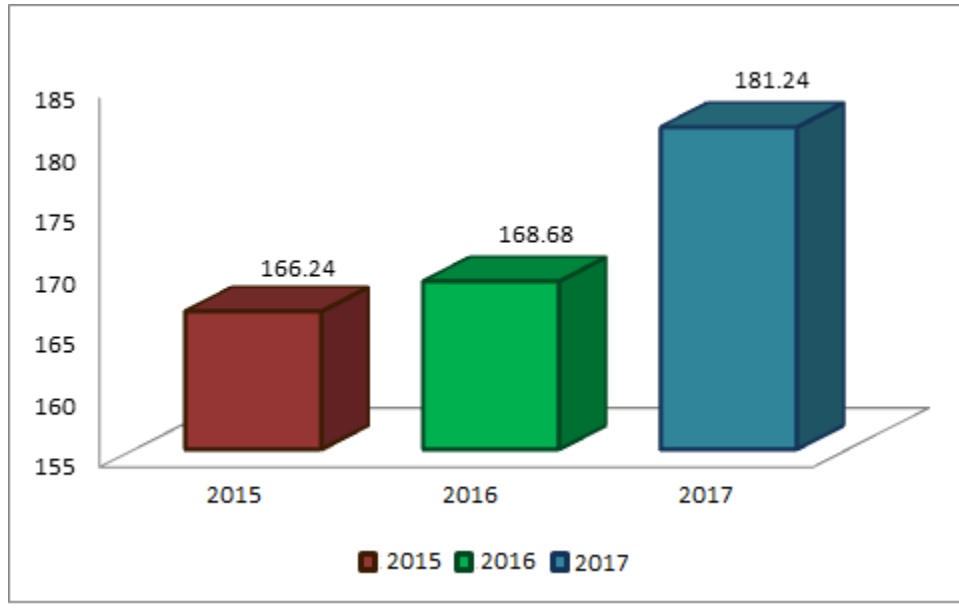
Years	Fixed assets	Percentage (%)
2015	166.24	32.20%
2016	168.68	32.67%
2017	181.24	35.11%
Total	516.16	100%

Analysis:-

The above table gives clear information about fixed assets of Pragathi Krishna Bank, it's very clear that fixed assets in the bank was increased year to year as it was 32.20% in the year 2015 and 32.67% & 35.11% in the year 2016 & 2017 respectively.

Graph No. 4.3:-

Graph showing about Fixed Assets (₹ in Lakhs)



Interpretation:-

The above graph shows about the fixed assets of the Pragathi Krishna Gramina bank, fixed assets includes the machineries, land & buildings, furniture's etc., fixed assets of the bank was 166.24 lakhs in 2015 & in 2016 it slightly increased to 168.68 lakhs and finally in 2017 it increased to 181.24 lakhs.

Fixed assets are the asset using for longer period not for immediate sale, the percentage of fixed assets were increased year to year because the bank started purchasing assets like computers (infrastructures) in 2016 & 2017 respectively.

Table No. 4.4:-

Table Showing about Investments (₹ in Lakhs)

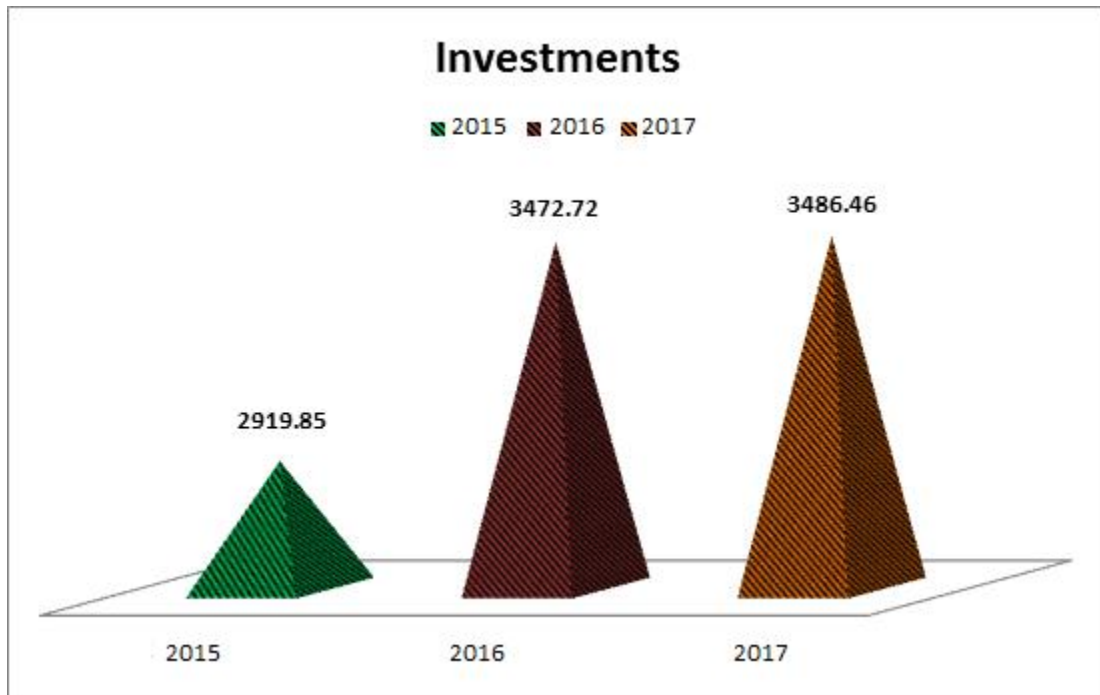
Years	Investments	Percentage (%)
2015	2919.85	29.55%
2016	3472.72	35.15%
2017	3486.46	35.29%
Total	9879.03	100%

Analysis:-

The above table shows the investment status of Pragathi Krishna bank, it is very clear that the investment was 2919.85 lakhs in the year 2015 and then it increased to 3472.72 & 3486.46 lakhs in the year 2016 & 2017 respectively.

Graph No. 4.4:-

Graph showing about Investments (₹ in Lakhs)



Interpretation:-

The Above graph clearly shows about the Investments of the Pragathi Krishna Bank from 2015 to 2017, the investments of the bank did not decreased in any year & it continuously increased from the year 2015 to 2017.

Investments of the bank in 2015 are 2919.85 lakhs, in the year 2016 it increased to 3472.72 lakhs & finally in 2017 the investments increased to 3486.46 lakhs.

The investment has been increasing because the reason is bank providing fair interest rates & the number of shareholders also increased.

Table No. 4.5:-

Table Showing about Mortgage Security Loan (₹ in Lakhs)

Years	Mortgage Security Loan	Percentage (%)
2015	4575.59	27.72%
2016	5169.75	31.32%
2017	6760.82	40.95%
Total	16506.16	100%

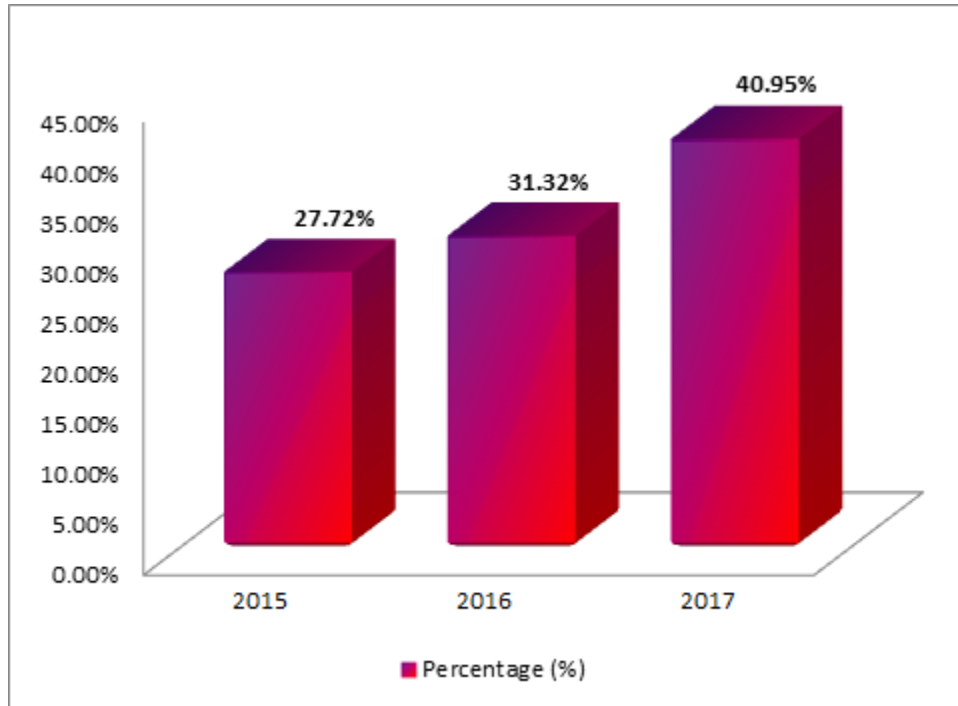
Analysis:-

The above table shows the variations of mortgage security loan of Pragathi Gramina bank from the year 2015 to 2017, it's clear that mortgage loan is increased year by year.

In the year 2015 mortgage loan was 4575.59 lakhs and then it increases to 5167.75 & 6760.82 lakhs in the year 2016 & 2017 respectively.

Graph No. 4.5:-

Graph showing about Mortgage Security Loan (in %)



Interpretation:-

Above graph shows the mortgage security loan, Mortgage security loan is the loan providing by the Pragathi Krishna Gramina bank to their customers. In the year 2015 it was 27.72% and then bank provided more mortgage security loans to the customers.

In the year 2016 it increased to 31.32% and finally in 2017 the bank given 6760.82 lakhs as mortgage security loan i.e....40.95%. Mortgage security loan is increased year by year because the bank charges less interest rate on loans.

Table No. 4.6:-

Table Showing about Housing Loan (₹ in Lakhs)

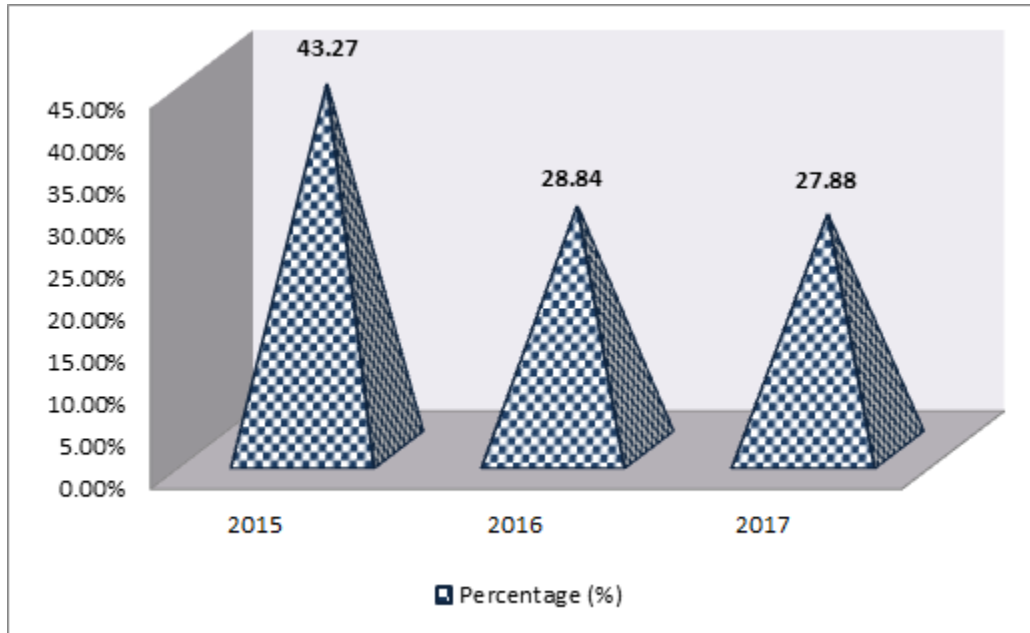
Years	Housing Loan	Percentage (%)
2015	722.99	43.27%
2016	482.01	28.84%
2017	465.88	27.88%
Total	1670.88	100%

Analysis:-

The above table gives clear information about the housing loan provided by Pragathi Krishna Bank from the year 2015 to 2017, in the year 2015 bank gives 722.99 lakhs and then decreases year by year to 482.01 & 465.88 lakhs in the year 2016 & 2017 respectively.

Graph No. 4.6:-

Graph showing about Housing Loan (in %)



Interpretation:-

Above graph shows the housing loan of the bank, the main purpose of providing housing loan is to purchase the house or to construct the house and also for house extension bank provides the loan to their customers. Bank is facing the problem in this housing loan because this loan is continuously decreased from 2015 to 2017.

In the year 2015 bank has given 722.99 lakhs i.e....43.27% and that also it decreased to 482.01 lakhs and 465.88 lakhs in the year 2016 & 2017 respectively, housing loan has decreased from year by year because the bank charges more interest rates based on sanctioned loan.

Table No. 4.7:-

Table Showing about Cash Credit loan (₹ in Lakhs)

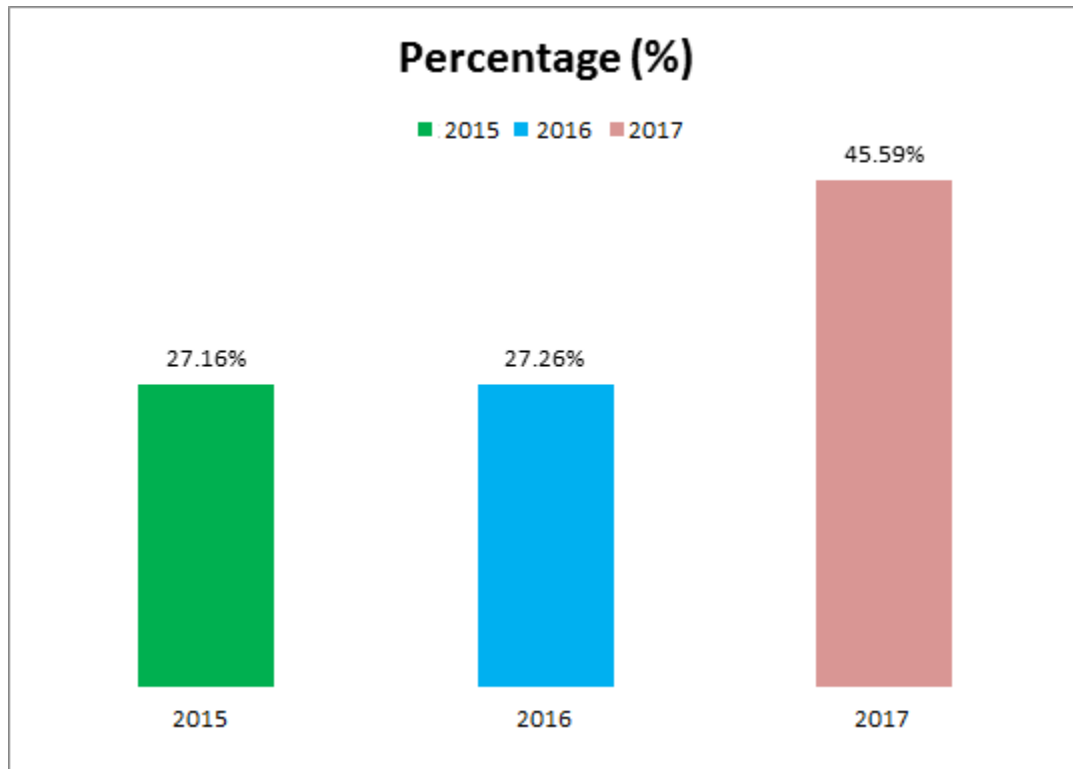
Years	Cash credit loan	Percentage (%)
2015	116.04	27.16%
2016	116.58	27.26%
2017	194.99	45.59%
Total	427.61	100%

Analysis:-

The above table shows the cash credit loan fluctuations of Pragathi Krishna Gramina bank from the year 2015 to 2017, its very clear that cash credit loan of the year 2015 was 116.04 lakhs, in 2016 cash credit loan slightly increased to 116.58 lakhs and then in the year 2017 it increased to 194.99 lakhs i.e....45.59%.

Graph No. 4.7:-

Graph showing about Cash Credit Loan (in %)



Interpretation:-

Above graph shows about the cash credit loan of the bank from 2015 to 2017, Cash credit loan is nothing but banks permits the borrower to draw amount up to a specific limit. Bank will also provide cash credit loan to the customers.

In the year 2015 cash credit loan was 116.04 lakhs i.e... 27.16% and then it increased only 0.10% in 2016 i.e.... 27.26% & in 2017 the cash credit loan increased to 194.99 lakhs i.e...45.59%.

Table No. 4.8:-

Table Showing about Vehicle Loan (₹ in Lakhs)

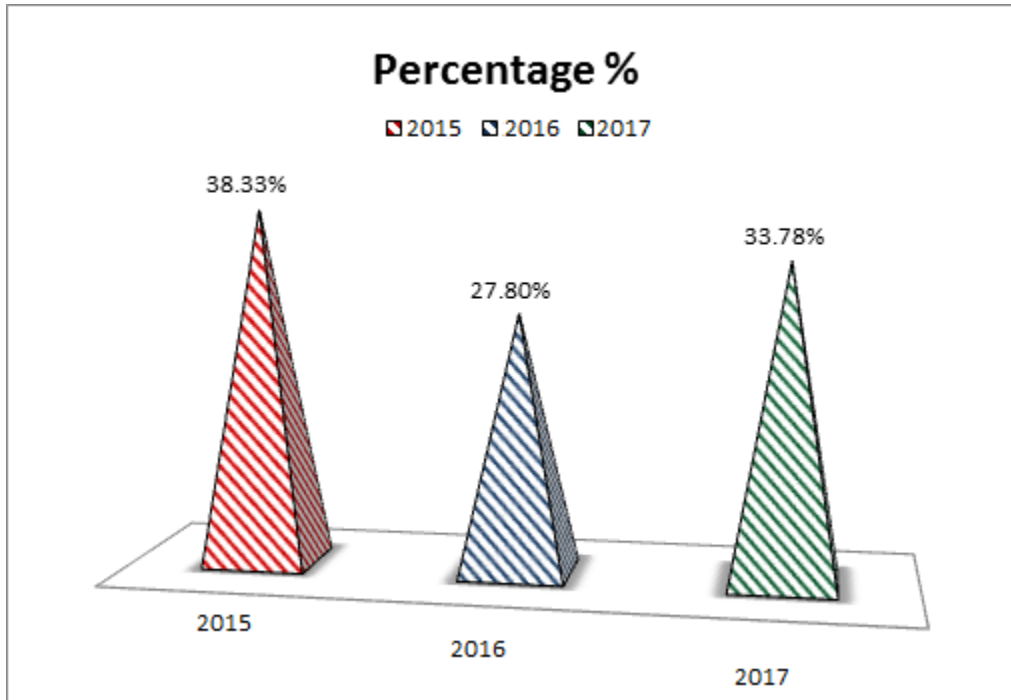
Years	Vehicle loan	Percentage (%)
2015	16.64	38.33%
2016	12.05	27.80%
2017	14.64	33.78%
Total	43.33	100%

Analysis:-

The above table shows the vehicle loan provided to the customers by the bank, vehicle loan was not that much effective like other loans but even then in the year 2015 bank met 16.64 lakhs i.e., 38.33% and then decreased to 12.05 lakhs i.e., 27.80% but in the year 2017 vehicle loan was increased to 14.33 lakhs i.e., 33.78%.

Graph No. 4.8:-

Graph showing about Vehicle Loan (in %)



Interpretation:-

Above graph shows about the vehicle loans providing by the bank from 2015 to 2017, Bank provides this loan to the customers for the purpose of purchasing the vehicles like bike, car etc... in the year 2015 the amount of vehicle loan was 16.64 lakhs and in 2016, the vehicle loan came down to the 12.05 lakhs but in the year 2017 it stands for 14.64 lakhs.

Vehicle loans are ignored by the customers in the year 2017 due to ineffective interest rate on vehicles so; the customers were not interested to take this loan in the year 2017.

Table No. 4.9:-

Table Showing about Salary Secured Loan (₹ in Lakhs)

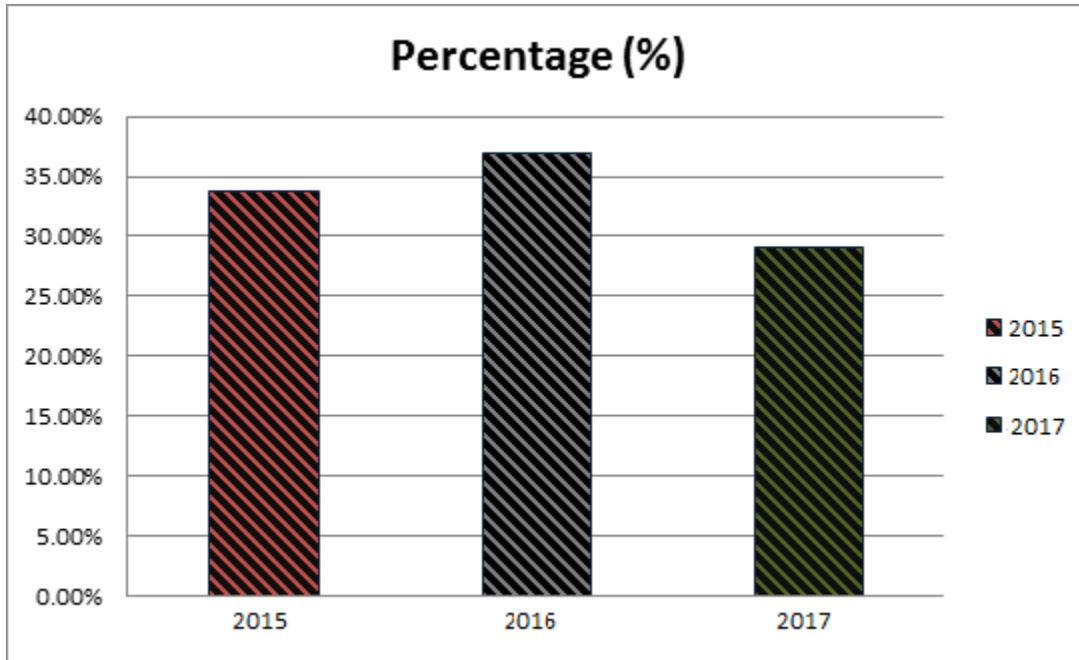
Years	Salary credit loan	Percentage (%)
2015	1.47	33.79%
2016	1.61	37.01%
2017	1.27	29.19%
Total	4.35	100%

Analysis:-

The above table gives clear information about the salary secured loan provided by Pragathi Krishna Bank, salary secured loan was 33.79% at the initial stage i.e.2015 then the loan increased to 37.01% due to low interest rates But in the year 2017 salary secured loan decreased to 29.19%.

Graph No. 4.9:-

Graph showing about Salary Secured Loan (in %)



Interpretation:-

The above graph shows the salary secured loan of the bank from 2015 to 2017, salary secured loan is a short-term loan providing by the bank to their customers. In the year 2015 bank provided 1.67 lakhs of salary secured loan and in the year 2016 it increased to 1.61 lakhs but it decreased to 1.27 lakhs again in the year 2017.

Salary secured loan is fluctuated due to similar reason that the interest charged on the loan is high.

Table no. 4.10:-

Table Showing about Staff Housing Loan (₹ in Lakhs)

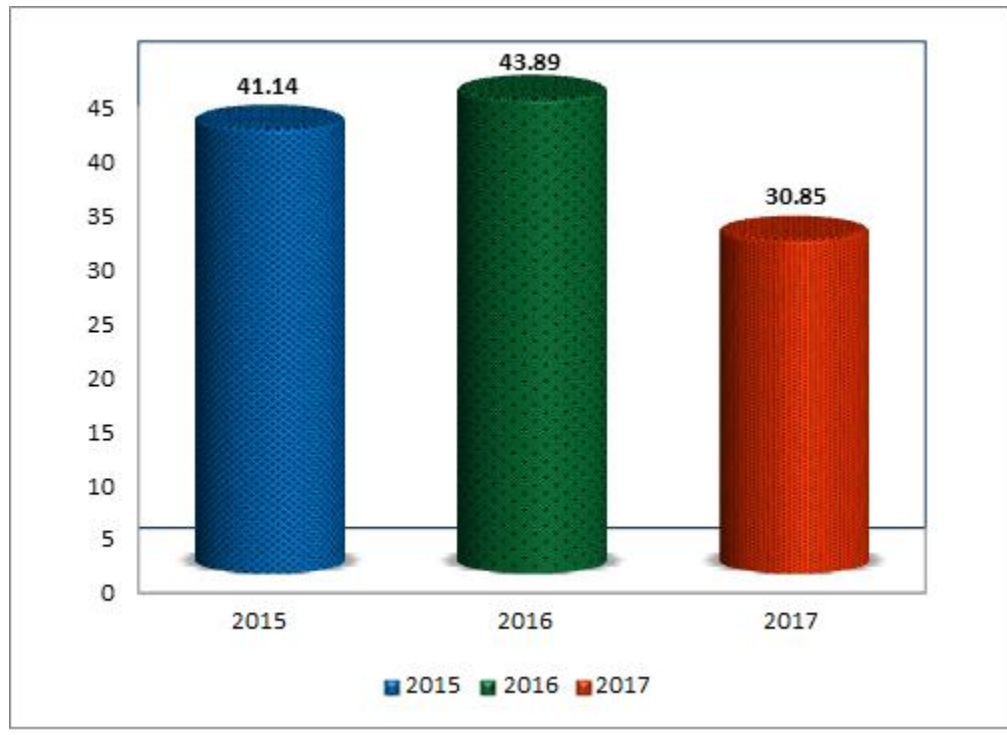
Years	Staff housing loan	Percentage (%)
2015	41.14	35.50%
2016	43.89	37.87%
2017	30.85	26.62%
Total	115.88	100%

Analysis:-

The above table shows the housing loan provides by the bank to their staff, it's very clear that staff housing loan was 35.50% in the year 2015, increased to 37.87% in the 2016 and then housing loan was decreased to 26.62% in the year 2017.

Graph No. 4.10:-

Graph showing about Staff housing Loan (₹ in Lakhs)



Interpretation:-

Above graph clearly shows the Staff housing loan from 2015 to 2017, Staff housing loan is nothing but a Loans & Advances providing by the bank to their staffs only.

In the year 2015 bank has given 41.14 lakhs and then in the year 2016 it increased to 43.89 lakhs but in the year 2017 it decreased to 30.85 lakhs. Staff housing loan was fluctuating due to high interest rates.

Table No. 4.11:-

Table Showing about Staff Advances (₹ in Lakhs)

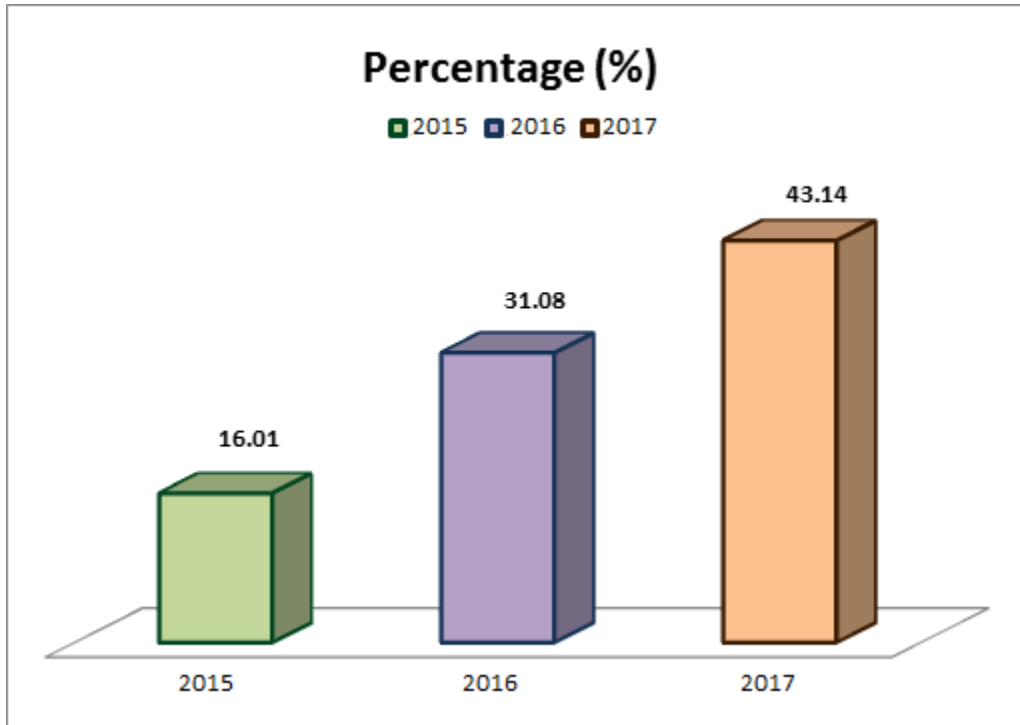
Years	Staff Advances	Percentage (%)
2015	16.01	17.74%
2016	31.08	34.44%
2017	43.14	47.81%
Total	90.23	100%

Analysis:-

The above table shows the staff advances and the facilities that bank provides to their staff, staff advances was 17.74% in the year 2015 and it increased to 34.44% & 47.81% in the years 2016 & 2017 respectively, this s due to increase in number of staff in the bank.

Graph No. 4.11:-

Graph showing about Staff Advances (₹ in Lakhs)



Interpretation:-

Above graph shows about the staff advances and this staff advances facility providing by the bank only to the staff members of Pragathi Krishna Bank at Malur, staff advances has gone in an upward position from 2015 to 2017 staff advances continuously increased. In 2015 the staff advances was 16.01 lakhs and in 2016 it increased to 31.08 lakhs and finally in 2017 staff advances increased to 43.14 lakhs.

The advances have been increasing from 2017 because the number of staff is increasing and demand for advances has also increased.

Table No. 4.12:-

Table Showing about Staff Vehicle loan (₹ in Lakhs)

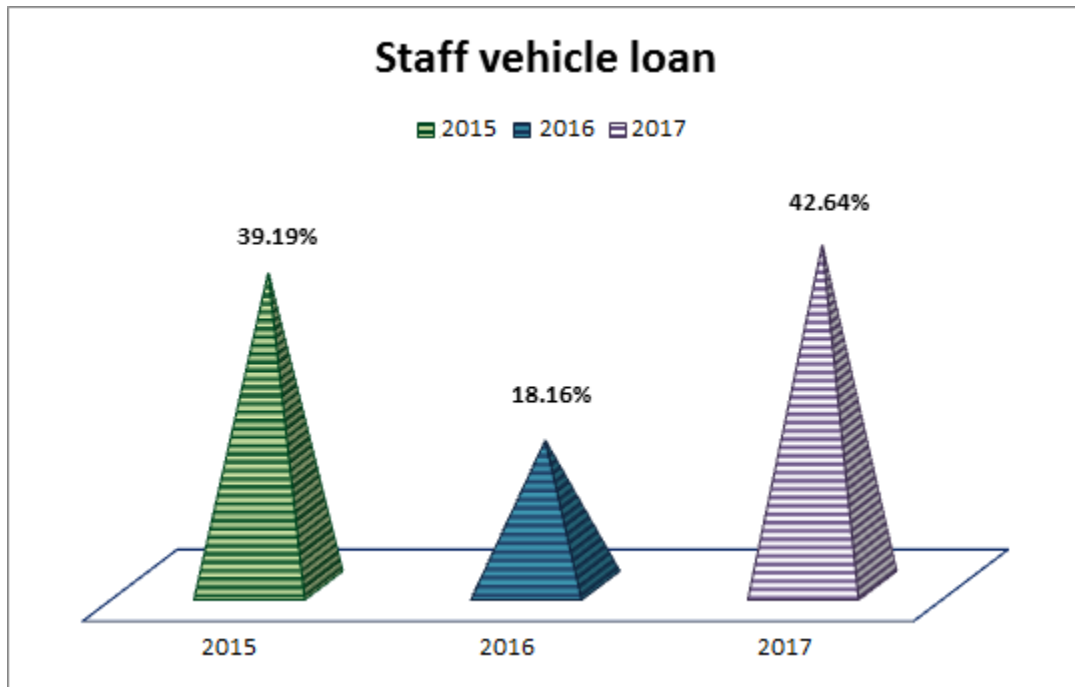
Years	Staff vehicle loan	%
2015	4.66	39.19%
2016	2.16	18.16%
2017	5.07	42.64%
Total	11.89	100%

Analysis:-

The above table shows the vehicle loan of their own, it's very clear that the loan on vehicle was 4.66 lakhs in the year 2015 and decreased to 2.16 lakhs then the loan on vehicle was increased to 5.07 lakhs. i.e.42.64%.

Graph No. 4.12:-

Graph showing about staff vehicle loan (in %)



Interpretation:-

The above graph shows about the staff vehicle loan from 2015 to 2017, Staff vehicle loan is given only for staffs not for the customers.

Bank has given 39.19% as staff vehicle loan in the year 2015 and it decreased to 18.16% in the year 2016. But in 2016 it was increased to 42.64%, In 2016 the demand of the vehicle loan was decreased & in 2017 it has increased because the number of staff has increased.

Table No. 4.13:-

Table Showing about Loans on Fixed Deposits (₹ in Lakhs)

Years	Loans on FD	%
2015	31.89	29.77%
2016	29.55	27.58%
2017	45.68	42.64%
Total	107.12	100%

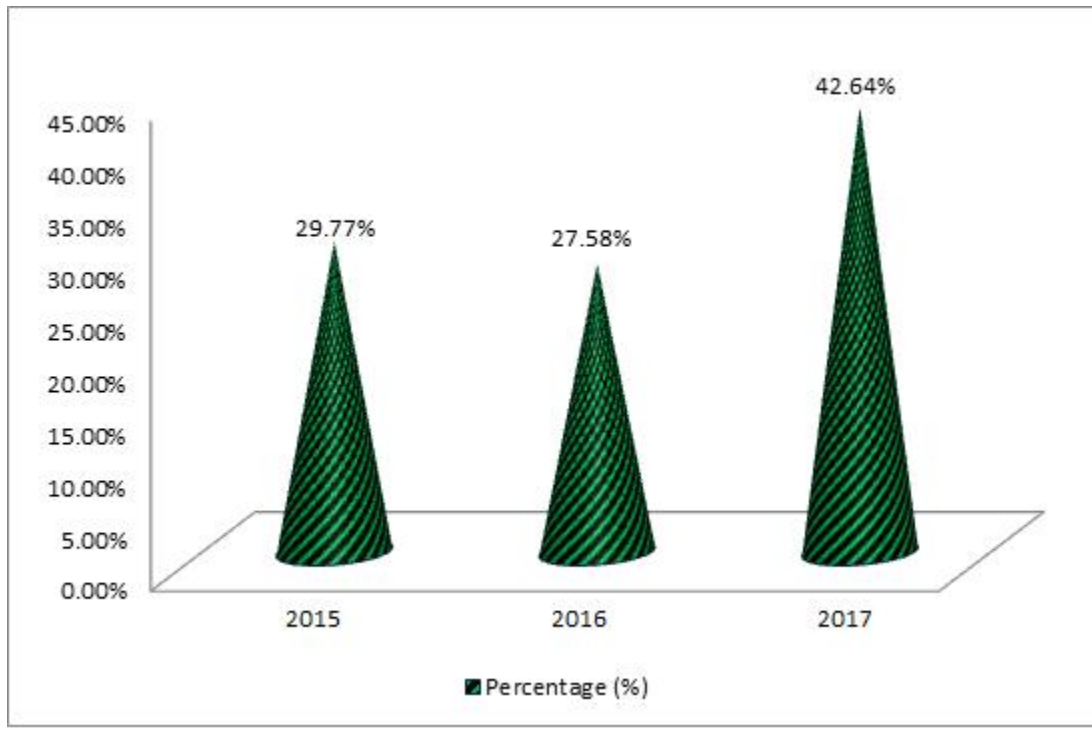
Analysis:-

The above table shows about the loan on fixed deposit, it's very clear that the loan on fixed deposit was 31.89 lakhs, and decreased to 29.55 lakhs in 2016.

In the year 2017 the loan on fixed deposit increased to 45.68lakhs.i, e. 42.64% this is due to demand fluctuation.

Graph No. 4.13:-

Graph showing about Loans on Fixed Deposits (in %)



Interpretation:-

The above graph shows about the loans on fixed deposits of the bank from 2015 to 2016, Bank providing loans on the deposits, Loans on deposits was fluctuating from year to year.

In the year 2015 the loans on fixed deposits was 31.89 lakhs i.e,29.77% and it decreased to 39.55 lakhs in the year 2016, And then in the year 2017 the loans on fixed deposits stands to 45.68 lakhs i.e,42.64%. In 2016 loan on fixed deposits was decreased because the demand have been decreased in that year.

Table No. 4.14:-

Table Showing about Loans on Pigmy Deposits (₹ in Lakhs)

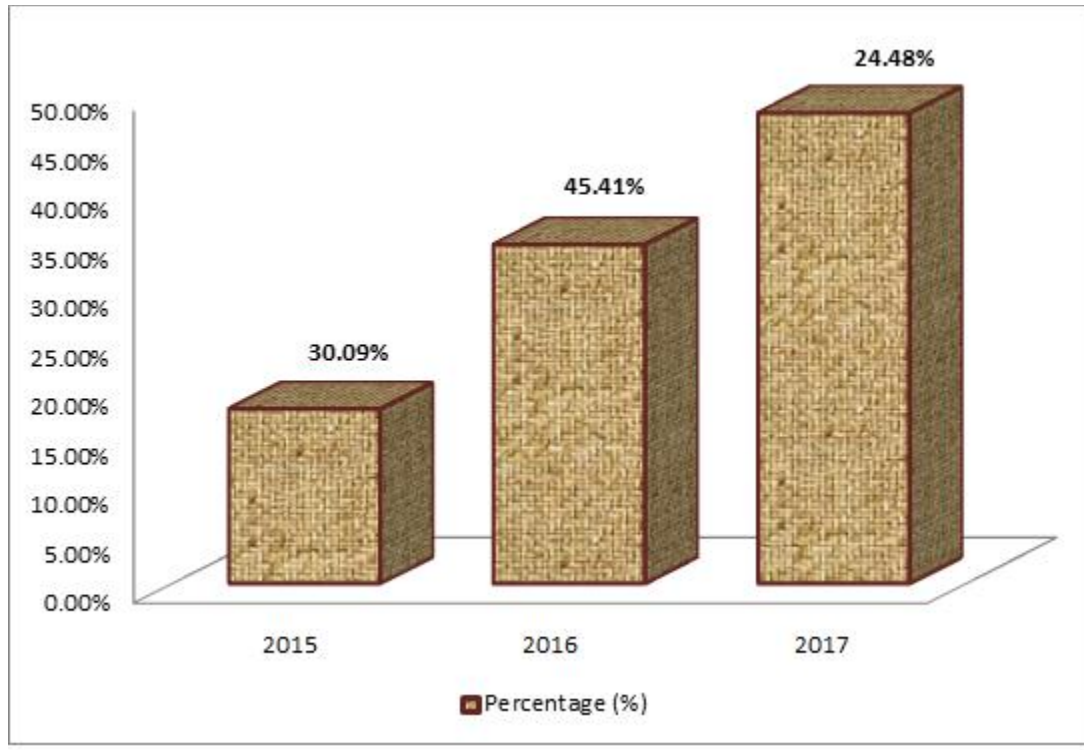
Years	Loans on Pigmy deposits	%
2015	3.81	30.09%
2016	5.75	45.41%
2017	3.10	24.48%
Total	12.66	100%

Analysis:-

In the above table the loan on pigmy deposits is shown from the year 2015 to 2017, its very clear that the loan on pigmy deposits in the year 2015 is 3.81 lakhs and increased to 5.75 lakhs in the year 2016 then loan on pigmy deposits suddenly decreased to 3.10lakhs in the year 2017.

Graph No. 4.14:-

Graph showing about Loans on Pigmy Deposits (in %)



Interpretation:-

Above graph shows about the loans on pigmy deposits of the bank from 2015 to 2017, in the year 2015 the loans on pigmy deposits was only 30.09% and increased to 45.41% in the year 2016. But in 2017 the loans on pigmy deposits decreased to 24.48%.

Chapter:-5

Findings, Conclusion and Suggestions

Findings:-

The important findings of the study are as follows...

1. Allotting of Loans & Advances has been increased in 2017-18 when compared to the financial 2016-17 and 2015-16.
2. During the project process I found that bank officials and staffs were Cooperative, and friendly while dealing with customers.
3. With the help of computerization it has enabled the banks staff to perform their task efficiently.
4. The bank branches are limited to malur only.
5. By the study it is found that the interest rates of different loans will be fluctuating.
6. Small enterprise is provided with loans under business loan category.
7. Bank operates mostly to customers of middle class and lower middle class people.

Suggestions

- The bank has to extend their branches throughout the state and expand the bank branches for increase the growth.
- In this modern world the banking must be wide spread, for this reason website and online banking has to be more effective for customer service.
- Bank has to introduce new loans schemes to encourage more and more different classes of people, like education loans etc.
- Bank doesn't have website, but it should create website because through website people can get information about the bank
- Bank has to introduce mobile banking and Home banking services to their customers.
- The profit position can be improved by reducing the interest rates on deposits.

Conclusion

The study of Loans & Advances undertaken “Pragathi Krishna Gramin Bank” was done to analyze the financial performance and to suggest the measure to improve the current performance.

The bank possesses a sound investment planning and also it has good profit it is playing a dominate role in banking industries, Pragathi Krishna Gramin bank has been setup to provide essential help for promoting economic development of the country. It plays a natural role in providing financial assistance to small and medium scale industries which are located in rural and urban areas.

It provides advance facility within the short span of time compared to other nationalized bank in Malur; it takes every primitive measure while issuing loans. For this reason only bank must not face any problem while recovering loans back, most of the banks face problem while issuing and getting back from improper documentation. Here in this bank, growing person should provide securities also.

So finally, Performance of the bank is very good and we can conclude that Pragathi Krishna Gramin Bank are laying strong and powerful role than any other banks.

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- Dr. G. Nagarajan, Principles and Practices of Banking, Thakur Publications, Edition 2016-17.
- Banking Law & Operations, Evershine Publications.

Journals:-

- Annual Report of the Bank
- Broachers regarding loans

Websites:-

- www.google.com
- www.cooperativebank.co.in

Annexure


P/L A/c for the year ending 31-3-2017

<u>Schedule No.</u>	<u>Expenditure</u>	<u>Rs</u>
1.	Interest	51650346
2.	Commission exchange and brokerage	1991115
3.	Salaries	14498228
4.	Rent and tax	180000
5.	Electricity and other establishment	–
6.	Travelling	557681
7.	Postage and communication	127273
8.	Printing and stationary	183612
9.	Legal expenses	28000
10.	Insurance	547612
11.	Other expenses	8263489
12.	Depreciation and maintenance	1585460
13.	Director and other expenses	103951
14.	Taxes and provisions	10192639
15.	Loss on sale and investment	–
16.	Profit	20552852

	Grand Total	110462258
❖	Incomes	Rs
17.	Interest and discount	107801916
18.	Commission exchange and Brokerage	2161743
19.	Subsidies and donations	–
20.	Rent	67094
21.	Trading Profit (bank)	–
22.	Trading Profit (others)	–
23.	Other Incomes	431504
24.	Loss	–
	<u>Grand Total</u>	<u>110462258</u>

Balance Sheet Schedule from 2012 to 2015

<u>Particulars</u>	<u>2017</u>	<u>2016</u>	<u>2015</u>	<u>2014</u>
<u>Liabilities</u>				
❖ Authorized Share	–	–	–	–

Capital				
❖ Share Capital	44492500	41332745	37569970	34401895
❖ Reserve Fund	162812011	139069950	119582861	105492806
P/L A/c	20552852	38290727	44070613	34989122
❖ Deposits	927951713	762136388	689160021	644477542
❖ Other Liabilities	195499797	232539872	110015229	48529378
<u>Total Liabilities</u>	<u>1351308873</u>	<u>1213369682</u>	<u>1000398694</u>	<u>867890743</u>
 <u>Assets</u>				
❖ Cash in Hand	5258228	7860515	5918444	2807078
❖ Cash at Bank	32875688	20482505	20176526	27088429
❖ Investments	348646709	347272484	291985661	213201856

❖ Loans & Advances	760751801	593338258	556481745	558260263
❖ Fixed Assets	18124719	16868634	16624600	17478035
❖ Other Assets	185651727	227547287	109211718	49055082
<u>Total Assets</u>	<u>1351308873</u>	<u>1213369682</u>	<u>1000398694</u>	<u>867890743</u>

**ACHARYA INSTITUTE OF TECHNOLOGY
DEPARTMENT OF MBA**



INTERNSHIP WEEKLY REPORT

(15 JAN 2018 TO 24 MARCH 2018)

Name of the Student: Harish Kumar T















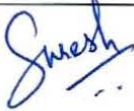

Internal Guide: Prof. Mallika B K



USN No: 1AY16MBA24

Specialization: Finance & Human Resource

Title of the Project: "A STUDY ON LOANS AND ADVANCES."

Company Name: PRAGATHI KRISHNA GRAMIN BANK

Work	Work Undertaken	External Guide Signature	Internal Guide Signature
15/1/2018-20/1/2018	Introduction about Pattern effects and its operation		
22/1/2018-27/1/2018	Learning about different operation and products		
29/1/2018-3/2/2018	Orientation and Gathering information about growth of company		
5/2/2018-10/2/2018	Analysis of market position of the company		
12/2/2018-17/2/2018	Research problems identification		
19/2/2018-24/2/2018	Preparation of research instruction for data collection		
26/2/2018-3/3/2018	Theoretical background of the study		
5/3/2018-10/3/2018	Data collection and data analysis		

12/3/2018-17/3/2018	Interpretation of the data gathered during the survey		
19/3/2018-24/3/2018	Final report preparation and submission	