

EXECUTIVE SUMMARY

The project work of Lending and Recovery Policies for Agricultural Loan at PCARD Bank has been carried out at Primary Co-operative Agriculture and Rural Development Bank for the period of 6 weeks. The objectives behind the study is to evaluate the financial performance and profitability of PCARD Banks. The PCARD Banks are the major Co-operative banks in India. PCARD stands for Primary Co-operative agriculture and rural development Bank.

The primary objective of this project is to evaluate the financial performance and profitability of the banks and their service and different types of loans provided to their customers. To fulfill the above said objectives of the study and the data is collected from Manager and Accountant of bank and also from banks reports, financial statements.

After the data had been collected, it had been tabulated according to the concept researched. The tables, charts have been clearly mentioned in the analysis of reports. Interpretation has been graphically mentioned in the comprehensive manner for efficient and effective understanding. Through this study the researcher has identified which bank has performed most effectively and efficiently.