

“A STUDY ON CREDIT ANALYSIS OF MICRO-FINANCE’ (WITH SPECIAL REFERENCE TO SANGHAMITHRA RURAL FINANCIAL SERVICES.”) DAVANAGERE”

A

Project Report

Submitted to Davanagere University, Davanagere

For the award of the degree of

MASTER OF COMMERCE

BY:

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Under the Guidance:

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2020-21

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GUIDE CERTIFICATE

This is to certify that the Project entitled "A STUDY ON CREDIT ANALYSIS OF MICRO-FINANCE (WITH SPECIAL REFERENCE TO SANGHAMITHRA RURAL FINANCIAL SERVICES, DAVANAGERE)" Submitted by **KAVYA K. P** (Reg .No: MC192705) for the award of the degree of Master of Commerce to the Davanagere University, Davanagere, represents her independent work carried out by her in the Department of Commerce, under my Guidance and supervision.

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HOD CERTIFICATE

This is to certify that KAVYA K P bearing Reg. No: MC192705, is a bonafide student of A.R.M. First Grade College and PG Centre, Davanagere for the academic year 2020-21. She has satisfactorily completed this project entitled "A STUDY ON CREDIT ANALYSIS OF MICRO-FINANCE (WITH SPECIAL REFERENCE TO SANGHAMITHRA RURAL FINANCIAL SERVICES, DAVANAGERE)" is prepared and submitted by her in partial fulfillment of the requirement for the award of Master of Commerce.

Date: 25-09-2021

Place: Davanagere

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**Ms. Triveni C D. M.com,
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COLLEGE CERTIFICATE

This is to certify that the Project entitled "A STUDY ON CREDIT ANALYSIS OF MICRO-FINANCE (WITH SPECIAL REFERENCE TO SANGHAMITHRA RURAL FINANCIAL SERVICES, DAVANAGERE)" Submitted by **KAVYA K P** (Reg. No : MC192705) for the award of the degree of Master of Commerce to the Davanagere University, Davanagere, represents her independent work carried out by her in the Department of Commerce, under the Guidance and supervision of Mr. Ravi Singh H., Faculty Member, Department of Commerce, A.R.M. First Grade College and P.G. Centre, Davanagere.

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DECLARATION

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I hereby declare that this project report entitled "**A STUDY ON CREDIT ANALYSIS OF MICRO-FINANCE (WITH SPECIAL REFERENCE TO SANGHAMITHRA RURAL FINANCIAL SERVICES, DAVANAGERE)**". It has been prepared by me as part of my academics during the IV Semester of M.Com. For the partial fulfillment of degree of **Master of Commerce**, of Davanagere University, Davanagere. Under the guidance of **Mr. Ravi Singh H.** Faculty Member, Department of Commerce, A.R.M. First Grade College and P.G Centre, Davanagere.

To the best of my knowledge and belief the matter presented in this report has not been submitted earlier for the award of any degree to any university. This report is prepared by me on my own efforts.

Date: 25-09-2021
Place : Davanagere

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Chapter: 01 INTRODUCTION

1.1 INTRODUCTION

Micro finance industries are recognized to national and international level through SHGs, MFIs is modern tool of poverty and practice of money lender micro credit to provides a financial service to urban and semi urban area with low interest rate and reducing the poverty and improve the decision-making capacity in women. Alamaance through bank linkage programme, Sangha Mithra rural financial service undertaking the activity minimizing the variability and developing income. Increasing the savings for woman. Micro finance in India starting point of view 1970 in self-employed women's association (SEWA) of the state of Gujarat formed by co-operative bank is called the shrimahilaisahakari bank in this bank providing a banking related service like micro credit and loans and advances to poor woman employed in unorganized sectoring the city of Ahmadabad and Gujarat micro finance institutions to collect the money through commercial banks than providing rural households and self-help group, in this industry served by NBFCs and NGOs its providing micro credit services in Karnataka state.

It is an opportunity for a trainee to find a practical contact about the industry and as well as company. The present project training is a partial fulfilment of M.com program which is undertaken before the beginning of 4th semester at "Sanghamithra Rural Financial Service is a Public incorporated on 15 February 1995. It is classified as Non-government Company and is registered at Registrar of Companies, Bangalore. its authorized 3 share capitalism Rs. 0 and its paid-up capital is Rs. 0. It is involved in Human health activities Sangha Mithra Rural.

Financial Services' Annual General Meeting (AGM) williest held on 12th September 2018 and as per records from Ministry of Corporate Affairs (MCA), its balance sheet was last filed on 31 March 2018.

CONCLUSION

Customarily ladies have been limited. An elevated level of women is among the least lucky of destitute individuals. Microfinance activities can give them an approach to moves out desperation. Microfinance could be a response for help them to grow their edge of reference and offer them social affirmation and reinforcing different regular and easy going game plan of credit that was by then in nearness before scaled down scale support came into vogue of little scope record ought to be appreciate from estimation that Ls undeniably increasingly broad - in observing its long - term edges too.

An end that ascents up out of this record is little scope cash can added to so ruler the issues of lacking housing and urban assistance as a basic bit of poverty facilitating programs. the test lies in finding the level of Hexality in the credit instrument that could make it facilitate the distinctive credit necessities of the lowpay borrower without constraining excruciatingly huge cost of watching is end use upon the banks. a promising plan is to give versatile lone or composite credit for cash for age dwelling improvement and use support. Usage advance is found to specific essential during the station time period between starting another cash related development and stemming positive compensation.

India is the place a synergistic in banks, NGOs, MFIs and women's Organizations furthest advanced. It thusly fills in as a not too bad starting stage to look at what we know so for about 'Best practice' in to little scope - subsidize for women's fortifying and how different establishments can coordinate.