

M.A.K. WOMEN'S COLLEGE



FUNDAMENTAL
OF
BANKING

College Name : M. A. K.
Women's College

Name of Bank : Vidharbha Konkani
Gramin Bank

Name of Subject : fundamentals of
Banking

Name of Subject Teacher :

Prof. Sapna Jaiswal

Name of Group Members : Rutuja Talwatkar,
Sneha Telhande, Yogita Ghugare, Neha Verma

Class : B.Com. 1st year (2nd

Sapna Jaiswal
HOD

Department of Commerce
Mamshri Ashvatai Kunawar
Arts, Commerce & Science
Women's College, Hinganghat

★ Content ★

1. Introduction
2. History of Bank
3. Objective of Bank
4. Scope of Bank
5. Available Services
6. Types of Accounts
7. Yearly Report
8. Yearly Turnover
9. Financial Evaluation
10. Conclusion



M.A.K. WOMEN'S COLLEGE OF ARTS,
COMMERCE AND SCIENCE.

A PROJECT ON
ADITYA - ANAGHA MULTI STATE
CO-OPERATIVE SOCIETY, HINGANGHAT
{PRESENTED BY}

- 1) JAGRUTI N. DAKHORE.
- 2) SAMRUDDHI S. TAMBEKAR .
- 3) TEJASWINI P. LOKHANDE.
- 4) ASHWINI S. SAWSAKDE .

TO,
THE COMMITTEE ON DEGREES IN COMMERCE IN
PARTIAL FULFILLMENT OF THE REQUIREMENTS
FOR A DEGREE WITH HONORS OF BACHELOR OF
COMMERCE.....

UNDER THE GUIDANCE OF,



PROF. SAPANA JAISWAL *

(H.O.D. OF COMMERCE DEPARTMENT)

2022 - 2023

Sapana
HOD

Department of Commerce
Matoshri Ashatal Kunawar
Arts, Commerce & Science
Women's College, Hinganghat



Submission

We are the students of B. Com 1st year humbly submitted that we have completed our project. Each and every time to time report is described in this project. We have made it by our own skill and hardwork. As per guidance, and instruction we make this project in given time period. All teaching and non-teaching and our subject teacher Mrs. Sapna Jaiswal Mam were associated with us for this work.

Date of Submission :- 14th March ; 2023

Place : Hinganghat

ACKNOWLEDGEMENT

We take this opportunity to express our profound gratitude and the whole hearted thanks to our project guide Prof. Sapna Jaiswal Mam for her valuable guidance kind suggestion and constant encouragement.

We are also very much indebted to Mrs. Sapna Jaiswal (Head of Commerce Department) for her valuable motivation and effective support.

We would also like to thanks all our commerce department teachers staff as well as non-teaching staff and to our friends for helping in preparation of this project work.



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ABSTRACT

An Aditya Anagha Multi Copexative Society was established on 2nd Oct; 2011 with only single branch . Now it have many branches and also have many accountholder . They take deposits and lend money in most part of Maharashtra .

They offer its employees freedom at work unmatched opportunity to grow at a rapid pace . The Society encourages entrepsreneurial skill thus enabling and empowering employees to take appropriate risks .

It basis on copexation of other members they have large numbex of accountholder and employees which work dedicatedly .

After collecting all this information about deposit and loans also about their scheme and other facilities as well as services provided by them we wrote in this project work .

INTRODUCTION

Firstly we decided and make our group then we selected "Aditya Anagha Multi Coperative Society" which established on 2nd Oct ; 2011 now its about 10 years this branch is growing day by day . In this project we get an opportunity to know about this society in detail .

This copexative society work grouply and they have their self motivation and their staff also work properly . While studying about this bank we get to know that it has lot of branches all over the Maharashtra as well as Madhya Pradesh , Raipur District of Chhatisgarh State Their main motive of this bank is to provide good and affortable services to the customer .

They started bank with only one branch but now it many roots on other states . After studying about it we found that they provide various types of account to their customer and also provide loan at very nominal Interest rate . They help people to do their work by providing loan at afforable rate .

History

Aditya Anagha Multi State Credit Cooperative Society Ltd. Nagpur having registration No. MSCS / CR / 398 / 2011 registered Address at 379 Ganesh Nagar Azamshaha layout Nagpur 440 009 incepted its business on 2nd Oct ; 2011 with a single branch .

It is a first born Multi state Credit Cooperative Society which is ISO 9001 : 2015 certified organization . Aditya Anagha is a process and system driven organization which is known for "Cooperative Society with a Corporate Touch." The society has maintained its consistent track record of business development , profitability , productivity , payment of dividend to its esteemed shareholders and benefits to staff members .

Since the society's establishment the society continued to play productive role of discharging its social commitments and the aegis of community services , Responsibility , Cultural , Tradition and follow principle of "Professionalism with Emotions" . Aditya - Anagha actively participate in social activities like Woman empowerment , Development

Aditya Anagha

Nagpur

Amravati

Madhya Pradesh

Branches

Nagpur Division

Anand Nagar

Plot No. 425 , House No. 1000 , Azmshaha Layout Nagpur - 44000

Ph. No. - 0712-2706600

Pardi

Plot No. 473 , Ward No 21 , Pardi Nagpur - 440035 ,

Ph. No - 8793172666

Wadi

Plot No. 337 , "Tawakkal Complex", Tawakkal Layout Wadi ,

Nagpur - 440023 , Ph. No. - 07104-223211

Kamptee

Plot No. - 627 " Kaswa Sadan", 1st Floor Behind Post

Office , Kisan Oil , Kamptee - 441002 , Dist. Nagpur

Ph. No. 07109 - 286666 .

K.T. Nagar

S3 to S6 , " Gondwana Dhruv Aptt .", K.T. Nagar Kotal

Road , Nagpur - 440013 , Ph. No. 0712-2572282

Amravati Division

Rajapeth

Plot No. 2143 and 3118 Govind Complex Ground Floor,
Behind Axis Bank Rajapeth 444601 Ph. No. 0721 - 2568781

Rukhamini Nagar

Empire Heights, Rukhamini Nagar Main Road, Amravati
Ph. No. 0721 - 2568833

Moxshi

House No. 49 Mouza - Moxshi Gaathan 229, Jaistambh Chowk
Wasud Road Dist. Amravati Ph. No. 0722 - 8222161

Chandurbazar

Plot No 12, Survey No. 311 B, Shrisazgaon Band
Pahalapur, Tah Chandurbazar Ph. No. 07227 - 243122

Paratwada

Nazul Plot No. 163 Tilak Square Paratwada Dist. Amravati
Ph. No. 07223 - 222855

Daryapur

Ward No 6 Zone No 1 Property No 44 Nazul Plot No 1659
Akot Road Banosa Gandhi Chowk Ph. No. 07224 - 234399.

M.P. Division

Chhindwara

Ms. Atul Vaidya Clo Saitron Marketing Plot No. 18/3
Mehta Colony Gulabra, Ph. No. 07162 - 245303

Pandhurna

P.H. No. 52 Bamani, Shankar Nagar Pandhurna Dist Chhindwara

Sausar

Plot No. Khasara No. 632/10, Building no. 411 P.H. No. 09
Mohgaon Square Ph. No. 07165 - 220399

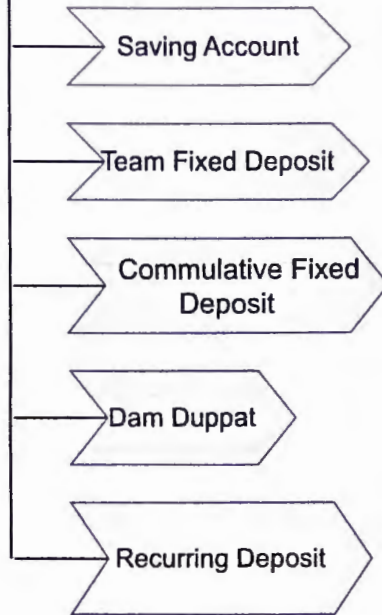
Betul

Khasara No. 206/3, Th No. 54 Tikhari, Durga Ward
Betul Dist - Betul 460001 Ph. No. 07141 - 237045

Multai

Bhagatsingh Ward Above Canara bank, Near Bus
stand, Multai 460661 Ph. No. 07147 - 220488

Types of Accounts





आदित्य-अनघा मल्टीस्टेट क्रेडिट को-ऑप. सोसायटी लि.

प्रधान कार्यालय : 379, गणेश नगर, आश्रमशाहा लेआउट, नागपुर-09
(केंद्रीय निबंधक, नई दिल्ली व्याता पंजीयन)
MSCS/CR/398/2011

CL No.

तारीख

Anand Nagar,
12-6560555

Photo

महोदय,

मैं / हम, मेरा / हमारे नाम पर खाता खोलना चाहते हैं। खाता खोलने पूर्व मैंने / हमने संस्था के सारे नियम पढे हैं एवं समझाये गये हैं। वह अथवा समयनुसार अमल किये गये नियम मुझपर बंधनकारक है।

पूरा नाम _____

जन्म तारीख _____ उम्र _____ पता _____

फोन क्र. _____ आधार _____ पैन _____

रिश्ता _____ नामांकन _____

भवदीय

पहचानने वाले का नाम

हस्ताक्षर जाँचे
और खाता खोला

हस्ताक्षर

शाखा प्रबंधक

जमाकर्ता के हस्ताक्षर

Pincode : _____

SOCIETY/s

OTHER

Type	Amount Deposited	Period	Rate of Intt.	MATURITY	
				Date	Amount
Saving Account					
Term Fixed Deposit					
Commulative Fixed Deposit					
Dam Duppat					
Recurring Deposit					

STANDING INSTRUCTIONS

Recurring Account Installment of Rs.....pm be recovered from my/our Saving/FDR a/c No.....with your branch. I/we agree to maintain sufficient balance in my/our above mentioned account.

NOMINATION FORM

I/We....., nominate the following person to whom in the event of my/our/minor's death the amount of deposit in the account may be returned by Aditya-Anagha Multi-state credit Co-op. Society Ltd. Name & Address..... Relationship with the Depositor, if any....., Age....., if nominee is a minor his/her date of birth....., As the nominee is a minor on this date, I/we appoint.....to receive the amount of deposit in the account on behalf of the nominee in event of my/our Minor's death during the minority of the nominee.

Signature

■ INTRODUCTION DETAILS ■

Name of the Introducers : _____
Address _____
Account No. _____

Signature Verified

Signature of Introducer

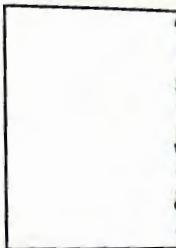
■ SOLE PROPRIETORSHIP ACCOUNT ■

I refer to the account opened by you in the name of _____
and address as under : _____

I, the undersigned, the Sole Proprietor of the firm and am solely responsible for the liabilities there of. I shall inform you in writing of any change that may take place in the constitution of the firm & I will and I will be liable to you for any obligation which may be standing in the firm's name in your book on the date of the receipt of such notice and until all such obligation shall have been liquidated.

Specimen Signature

In case of Co-applicant



Operating Instruction

Self E or S F or S Jointly Guardian Other

Jr. Officer

Passing Officer

Manager

Saving Account

This is the most basic type of account you can open at any bank. A saving account allows you to deposit your money, safe with the bank so you don't have to carry it around with you or hide it in that rusted old steel safe at home. Don't worry you can withdraw these funds when you need them.

You need a saving bank account to make and receive payments, pay your credit bills, make investments etc. You can use your account to pay for utilities such as electricity and even mobile phone recharges. And quite simply you need a savings account to save your money from theft, misplacement and damage because one can only store or carry a limited amount of cash without a constant feeling of apprehension. You can easily open a saving account and withdraw any amount at any time. Any Indian can open this account. And get very low interest rate.

Term Fixed Deposits

A term Deposit is often used when the deposit is extended for a certain period say 3 months, 6 months etc. Fixed deposits on the other hand are often used when the deposit is for a period of 6 months or greater than that. The deposit amount offers a higher rate of return as compared to the banks savings account.

In both types of investment options the investor deposits a certain sum of money for a period to earn an interest rate on it. The accounts can be easily opened by simply approaching the bank. On maturity the principal amount and interest are payable. If the investors do not specify a mandate, the deposit is renewed for another fixed term at a prevalent rate of interest. Term deposit accounts are usually deposits with maturities ranging from a few days to a few years.

WITHDRAWAL FORM

ISO 9001 : 2015



MSCS/CR/398/2011

Aditya-Anagha

**Multi State Credit
Co-operative Society Ltd.**

**SAVING
WITHDRAWAL**

Branch Branch Hinganga;

G.L Head	Account No.

Date									
------	--	--	--	--	--	--	--	--	--

Scroll No.									
------------	--	--	--	--	--	--	--	--	--

Name of the A/C Holder _____

Pay to _____ Bearer

The Sum of Rs _____

Rs.	
-----	--

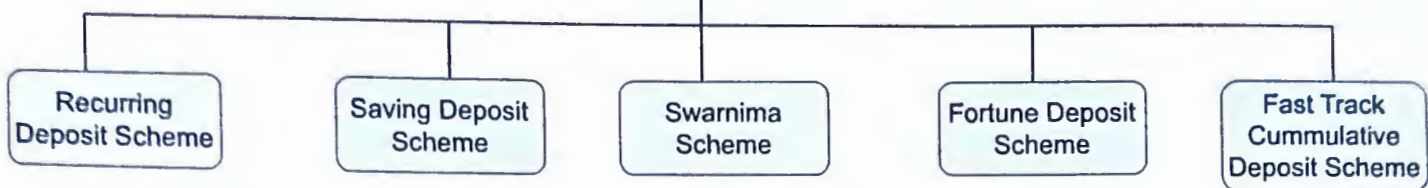
Jr. Officer

Manager/ABM

Customer's Sign.

This is the withdrawal slip of Aditya Anagha Multi State Credit Co-operative Society Ltd. By filling this slip you can easily withdrawal money from bank. You have to mentioned Account No. as well as Account holder name with date and sign.

Deposit Scheme



KYC FORM

**Aditya-Anagha Multi-State Credit Co-operative
Society Ltd., Nagpur**

425, Azamshaha Layout, Anand Nagar, Nagpur-09

AADHAAR DECLARATION FORM

To,

The Branch Head,

Aditya-Anagha Multi-State Credit

Co-operative Society Ltd. Nagpur

Branch

Dear Sir/Madam,

I/We, the undersigned intend to open _____ Account/s with your Society, Branch
_____. I, hereby voluntarily submit a copy of my/our AADHAAR CARD / Virtual
Identity (VID) and give my consent to use AADHAAR CARD / Virtual Identity as my KYC
document.

Name: _____

Date :- _____

Declaration/Undertaking by Applicant/s

I/we, confirmed that I/we am/are resident of India. I/We confirmed having read, understood, & hereby agree to be bound by the terms & conditions which govern the opening of Account/s with "Aditya-Anagha Multi-State Credit Co-operative Society Ltd., Nagpur" & various services including Phone Banking, Mobile Banking, Net Banking, Email Statement etc., all amendments there to be made from time to time, in the terms & conditions and those relating to various services offered by the society as displayed on its notice board or web site or as communicated to me including but not limited to the facilities noted in this form will be binding on me or us. I/we agreed that the society at its sole discretion, discontinue any of the services completely or partially without any notice to me/us. I/we, agreed that the society may debit my account for the services charges applicable from time to time. Not with standing to documentation and the account opening form, the society reserves the rights to accept or reject the application for account/s opening. The society declaration in this regard would be final. In case of change of address due to relocation or any reason, I/we, would intimate the society the new address within a weeks of such change with the valid address proof. I/we, declared that the transactions in the link account will be made from my/our legitimate sources only and the account/s will not be used for any purpose contrary to law. I/we, will also keep watch on day to day transaction to detect early fraud if any. I/we, hereby declare that the information furnished above is true and correct to the best of my knowledge. I/we, would like to share my personal / KYC details with Central KYC Registry. Don't call Registry. I/we () Consent () Don't consent, to receive the information or service etc., for marketing purpose through "Telephone/mobile/BACS/email" by the society /its agents or staff. I/we, agreed and acknowledge that only the direct telephones numbers (not board/ general telephones/ number of telephones, number of offices/ corporate/employers) will be accepted for registration of "Don't Call. I/we, am/are, aware that post registration, I/we, may receive a call from the society to verify correctness of the request for registration.



MSCS/CR/398/2011

मल्टीस्टेट क्रेडीट को-ऑप. सोसायटी लि.

प्रधान कार्यालय : 425, आश्रमशहा लेआउट, आनंद नगर, नागपूर-09
(केंद्रीय निबंधक, नई दिल्ली द्वारा पंजीयन)

सभासद प्राप्ती हेतु आवेदन

प्रति,

मा. अध्यक्ष/प्रबंध संचालक,

आदित्य-अनघा मल्टीस्टेट क्रेडीट को.ऑप. सोसायटी लि., नागपूर

महोदय,

मैं/हम आपकी संस्था का सभासद होने हेतु आवेदन प्रस्तुत कर रहा/रहे हूँ/है। मुझे/हमारे बारे में पूरी जानकारी नीचे की तरह है।

- 1) पूरा नाम _____
- 2) उम्र _____ धर्म _____ राष्ट्रीयत्व _____ (कुलनाम (Surname)) (नाम) (पिता/पति का नाम)
- 3) निवास का पता _____
- 4) ग्राहक क्रमांक _____ सभासद क्रमांक _____ पिन कोड _____ मो. _____ सेविंग खाता क्रमांक _____
- 5) नोकरी/व्यवसाय _____ पता _____
- 6) मतदाता क्र. / आधार कार्ड क्र. _____
- 7) सदस्यता श्रेणी (वर्ग) सर्व साधारण/नाममात्र सदस्य

आवेदन के साथ दी गई राशि

अ) सभासद शुल्क	-	रुपये	
ब) प्रवेश शुल्क	-	रुपये	20
क) भाग भांडवल	-	रुपये	
ड) इमारत निधी	-	रुपये	50
ई) स्टेशनरी	-	रुपये	10
उ) व्यवस्थापन फी	-	रुपये	60
		कुल रुपये	

संस्थेच्या उभविधितील तरतुदीनुसार कोणत्याही कारणांकरिता सभासदत्वाची रक्कम परत हवी असल्यास तीन वर्षा पर्यंत परत मिळणार नाही हे मला मान्य आहे.

- 8) मालिक या पुर्वजों से प्राप्त संपत्ति का विवरण _____
अन्य सहकारी संस्था या बँक का सदस्य होने पर दी जाने वाली जानकारी :
बँक का नाम _____
बँक की अदायगी _____
ऋण खाते का विवरण _____
नियमित/अनियमित _____ अनियमित हो तो कारण _____

Types of Loans

Personal Loan

Self Employed Loan

Salary loan

Emergency Loan

Professional
Loans

Vehicle Loan

Housing Loan

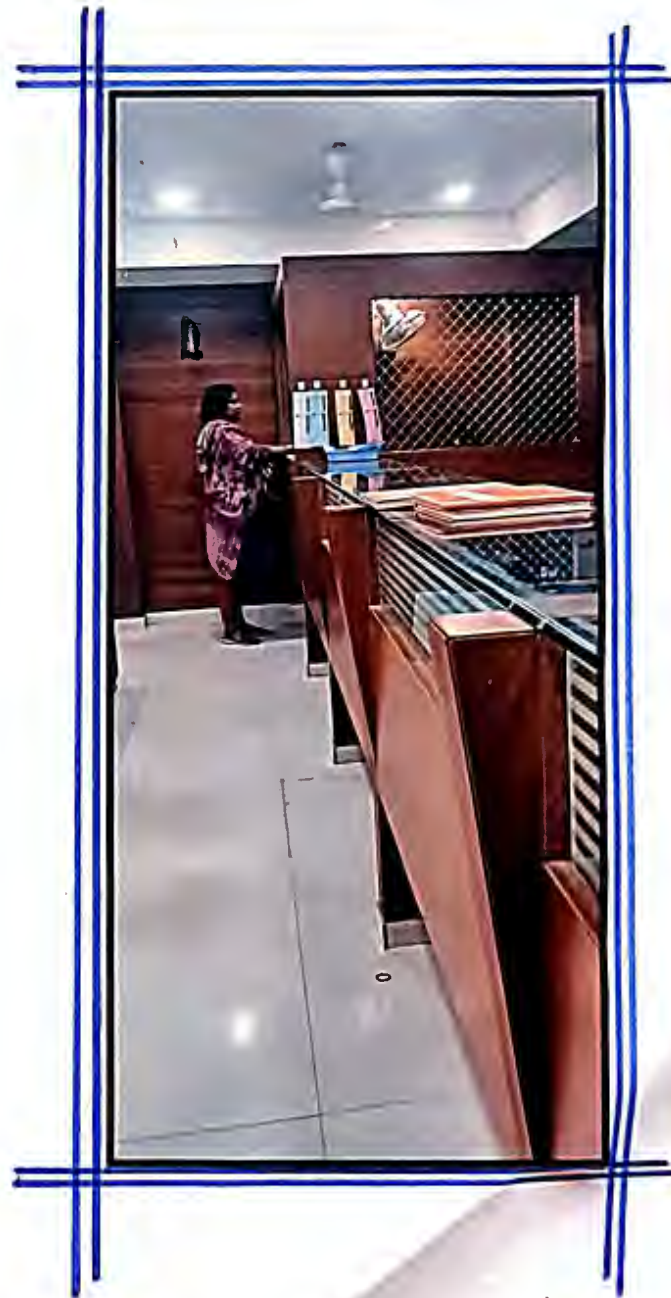
Mortgage Loan

Cash Credit Loan

Gold Loan

Hypothecation Goods
Loan

Term Loan



CONCLUSION

An Aditya - Anagha Multi State Cooperative Society has various branches. It works with the aim for growth of their customers and for women empowerment. They provide loans to Bachat Khatta which improve saving habit among women. This bank has various types of Account and has branches on various states. They arranged lots of program and keep the habit of Hindu. And celebrate each and every hindu festival. After collecting all information about this bank Hence we conclude that they take loan and advance and provide money by deposit. Various Deposit scheme and various loan types are explain in this project. We study about each and every detail about this bank. Also we know about their interest rate and loan period. This project helps to understand the real meaning to bank and how the bank works ?

Questionnaire

- Q. Name of Bank
- Q. Branch , Address
- Q. Establish Year
- Q. Report of last year
- Q. IFSC Code
- Q. Objective of Bank
- Q. Types of Account
- Q. Number of Account holder
- Q. Forms for withdrawn money and for Account opening .
- Q. Rate of Interest
- Q. Types of loan
- Q. Various Services provided by Bank
- Q. Different Investment Schemes
- Q. Number of Employees
- Q. Did you get any service from other banks ?
If yes then which service ?

पर्यावरण अभ्यास

विषय :- वनस्पती माँगोपिक परिस्थतीवर
मानवी आरोग्यावर होणारा दुष्परिणाम
व त्याचे उपाय अभ्यासणे.

सत्र / वर्ष

2022 - 2023

नाव :- स्वनाथी स्वपराज भोगा

वर्ग :- बि.पु. विल्याय वर्ष

महाविद्यालय :- मातोश्री आशाताई कुणावार

महिला महाविद्यालय दिंगणघाट

मागदर्शक :-

प्रा. सुवर्णा कांडोलीकर मॅडम

प्रा. प्राणिमा दुबे मॅडम

११/२५



★ जिदलत्या भौगोलिक पारिस्थितीच्या मानवी आरोग्यासाठी
होणारा परिणाम व त्याच उपाय अभ्यासणे.

प्रस्तावना :- पर्यावरणशास्त्राचा अभ्यासक्रम हा उत्तर पर्यावरण अभ्यासक्रमाप्रमाणे नमुन्ये स्वरूपाचे वेळीच आहे या अभ्यास क्रमाने पर्यावरणाबाबत जवळजवळी माहिती व पर्यावरण संरक्षणासाठी काय प्रकाशे जीवन जाणून घ्याची जाणीव करणे देणारी माहिती देण्यात आली आहे. पर्यावरण आणि मानवी जीवन यांच्या परस्परसंबंध असल्याने पर्यावरण आणि त्यांचे संबंधित बाबींना माहिती व ज्ञान असणे आवश्यक आहे.

भौतिक पर्यावरण यामध्ये सूर्य-पृथ्वी जलवायु, वायुमंडल हे सर्व निजीव तंत्राचे निरकांचे निर्माण केलेले वातावरण असतात. याद्वारे जलमंडलीय वातावरण आणि वायुमंडलीय वातावरण या जिदलत्या वातावरणाच्या मानवी आरोग्यावर आराम विपरीत परिणाम घडून येत आहेत.

तंत्राचे - ह्युमिडिटी च्या मते " भौगोलिक पर्यावरण व मानवी व्यावसायिक उद्योग यांचे स्वरूप व परस्परसंबंध यांच्या अभ्यास मंडळाने मानवी भौगोलिक मानवी आरोग्यावर दिवून येता. व जिदलत्या भौगोलिक वातावरणातूनच मानवी आरोग्य जिदलत्या अनेक स्वरूपा उद्भवतात. आजच्या युगात जिदलत्या भौगोलिक पारिस्थितीमुळे अनेक स्वरूपा उद्भवल्या.

Teacher's Signature

पर्यावरण



BHAGWATI
PAGE NO. :
DATE :

पर्यावरण अभ्यास

विषय: बदलत्या शैतोलीक
परिस्थितिवर मानवी आरोग्यावर
दोणारा दुष्परिणाम व त्यांचे
उपाय अभ्यासणे

सत्र/वर्ष
2022-2023

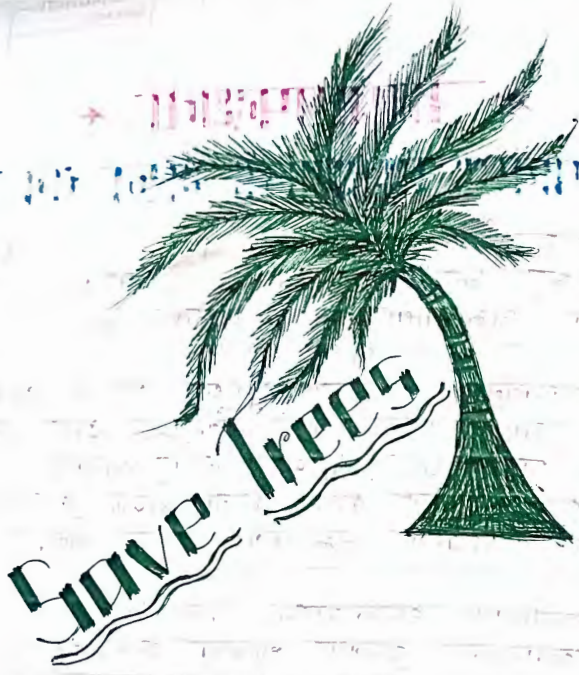
महाविद्यालय :- मातोश्री आशाबाई
कुणावर महिला महाविद्यालय,
दिगणघाट

नाव :- प्रांजली सेवकदास शूल

वर्ग :- बि. ए. द्वितीय वर्ष

मागदिशक :- प्रा. सुवर्णा कान्होलिकर /
प्रा. प्रतिष्ठा दुबे मॅडम

Teacher's Signature



★ पर्यावरण अभ्यासाचे महत्त्व ★

- १) भौतिक पर्यावरणाच्या बदलामुळे मानवी आरोग्यावर जे विपरीत परिणाम झाले. त्या विपरीत परिणामाला योग्य वळून आणेसाठी पर्यावरण अभ्यासाचे महत्त्व आहे.
- २) पाणी वाचवू शकतो पण खनिज अन्न नाही. आपल्या पूर्वजाने पाणी नदित पाहिले. आपण विहरीत पाहिले व समोर रेगारी पिढी हे वाटलीत. कधीतच व्ह्युग जर हा दुष्काळ असोय थांबला नाही तर रेगारी पिढी पाणी वहनार कुठे या समस्येचे निवारण करण्यास पर्यावरण अभ्यासाची महत्त्व आहेत.
- ३) जंगले नष्ट झाल्याने ऑक्सीजनची कमतरता भासू लागली व मानवी आरोग्य होक्यात आले ते आरोग्य सुधारण्यास वृक्षरोपन करणे आवश्यक आहे. अशी प्रेरणा मिळवण्यासाठी पर्यावरण हे महत्त्वाचे ठरते.
- ४) व्यक्तीचे जीवन हे सुखी व समृद्ध होण्यासाठी व आरोग्य सुरक्षित ठेवण्यासाठी अभ्यास हे महत्त्वाचे ठरते.
- ५) अवैध मागनि वन्य जीवनांची शिकार व तस्करी लगे. हे रोखण्यासाठी पर्यावरणाचा अभ्यास महत्त्वाचा ठरतो.