

PROJECT REPORT

“A STUDY ON THE PROBLEMS OF TAKING LOANS AND CREDIT FROM THE BANK WITH SPECIAL REFERENCE TO KADAVALLUR PANJAYATH”

Submitted to University of Calicut in partial fulfillment of the requirements for
the award of the degree of

BACHELOR OF COMMERCE

Submitted by

FATHIMATHU SALVA N.A

REG NO: ARAWBBAR07

Under the guidance of

Ms. SABITHA TU

(Asst.Professor., P G Department of Commerce and Management Studies)

Ansar women's College, Perumpilavu



PG DEPARTMENT OF COMMERCE & MANAGEMENT STUDIES

ANSAR WOMEN'S COLLEGE, PERUMPILAVU

Accredited by NAAC with 'A' Grade

2022-2025

ANSAR WOMEN'S COLLEGE, PERUMPILAVU

(Affiliated to Calicut University)

Accredited by NAAC with 'A' Grade



BACHELOR OF COMMERCE

CERTIFICATE

This is to certify that the project entitled “ **A STUDY ON THE PROBLEMS OF TAKING LOANS AND CREDIT FROM THE BANK WITH SPECIAL REFERENCE TO KADAVALLUR PANJAYATH** ” is a bonafide record of work done **FATHIMATHU SALVA N.A** (**REG.NO:ARAWBBAR07**) in partial fulfillment of the requirement for the award of **Degree of Bachelor of Commerce** of the University of Calicut during the year 2022-2025.

Under my guidance and supervision and that it has not previously formed the basis for the award of any degree, diploma, association or fellowship.

External Examiner

HOD

Internal Guide

Ms.Sajina.P.M

Ms. SABITHA TU

(P G Department of

(Asst.Professor,PG

Commerce And

Department of

Management studies).

Commerce and

Management Studies)

DECLARATION

FATHIMATHU SALVA (Reg No : ARAWBBAR07) B.com student of Ansar Women's College, Perumpilavu here by declare that the project report entitled “ **A STUDY ON THE PROBLEMS OF TAKING LOANS AND CREDIT FROM THE BANK WITH SPECIAL REFERENCE TO KADAVALLUR PANJAYATH** ” is prepared by me under the guidance and supervision of **Ms. SABITHA TU** Asst.professor in Dept.Commerce and Management Studies, Ansar women's College in partial fulfillment of my B.Com Degree course under the University of Calicut.

I also declare that this project report has not formed the basis for the award of any degree, diploma & fellowship of any University of similar institutions to any person.

Place:Perumpilavu.

FATHIMATHU SALVA N.A

Date

Reg.No: ARAWBBAR07

ACKNOWLEDGEMENT

First and foremost, I thank God almighty and my parents for endowing me with their immense blessing that helped me in each step of my progress, to words the successful completion of my project.

I would like to thank **Ms.Faritha J**, principal of Ansar women's college, Perumpilavu for granting me the opportunity to do the study.

I would also like to thank **Ms. Sajina P M**(HOD of department Commerce and Management studies) for her guidance and valuable instruction.

I express my sincere gratitude to my inspiring guide, **Ms. SABITHA TU** for the kind supervision, valuable guidance and constant encouragement in every stage of preparation of this report

I express my deep gratitude to the respondents for spending their valuable time to give valuable information

Finally I record my sincere thanks to all my teachers and friends for their valuable thought and ideas that helped me to complete this project

FATHIMATHU SALVA N.A

ARAWBBAR07