

SRI DHARMASTHALA MANJUNATHESHWARA COLLEGE (AUTONOMOUS)

UJIRE-574 240

DAKSHINA KANNADA, KARNATAKA STATE

(Re-Accredited by NAAC at 'A++' Grade)

Ph: 08256-236221, 236101(O) Fax: 236220 Mob.: 9148181685

e-mail: principal@sdmcujire.in, sdmcollege@sdmcujire.in, Website: www.sdmcujire.in Date: 08/07/2024



To,

The General Manager,
Teachers' Co-Operative Bank Ltd.,
4th Floor, Baliga Towers,
Near Service Bus Stand Udupi- 576101.

Dear Sir,

Sub: Permission for Internship programme of M.Com students

Greetings from the Dept. of Post-Graduation Studies & Research in Commerce,
Sri Dharmasthala Manjunatheshwara College (Autonomous), Ujire, Karnataka, India.

Ms. Samiksha Jain, II M.Com, pursuing her Post Graduation in the Department of
PG Studies and Research in Commerce, SDM PG Centre, Ujire.

I request your good selves to permit her to undertake internship programme in
your esteemed organization and kindly provide the required information and training
from 15/07/2024 to 15/08/2024. The information provided will be duly acknowledged
and will be used for the academic purpose only. Kindly accept and do the needful.

Thank you.

Head of the Institution

DEAN

Post Graduate Centre
S.D.M. College,
Ujire-574240



SRI DHARMASTHALA MANJUNATHESHWARA COLLEGE
(AUTONOMOUS), UJIRE - 574240

(Re-Accredited at 'A++' Grade by NAAC)

2024-25

INTERNSHIP REPORT

"Teachers' Co-Operative Bank Ltd"

Internship Report submitted to SDM College (Autonomous), Ujire in partial
fulfilment of the requirement for the degree of Master of Commerce

Submitted by

Ms. Samiksha Jain

P05SY23C012022

II M. Com

SDM College (Autonomous), Ujire.

Submitted to

Dr Suresh Babu K N

Associate Professor

Department of PG Studies and Research in Commerce

SDM College (Autonomous), Ujire.

Date: 17-09-2024

Place: Ujire


Signature

DECLARATION

I, Ms. Samiksha Jain hereby declare that this internship report carried out in "Teacher's Co-Operative Bank Ltd" has been prepared and submitted by me to the Department of PG Studies and Research in Commerce as a partial fulfilment of the requirement of M.Com course of SDM College (Autonomous), Ujire during the academic year 2024-25.

Date: 17-09-2024

Place: Ujire

Samiksha

Signature

Samiksha Jain

ACKNOWLEDGEMENT

I would like to thank **Mr. Manjunatha Shetty**, General Manager, for providing internship opportunity in Teachers' Co-Operative Bank Ltd.

I express my profound and sincere thanks to **Dr. B A Kumara Hegde**, Principal, SDM College (Autonomous), Ujire, for his support in carrying out this internship.

My whole hearted gratitude to **Dr. Vishwanatha P**, Dean, PG Studies, SDM College (Autonomous), Ujire, for giving me this opportunity to do this internship.

I express my sincere gratitude to **Dr. Priya Kumari S V**, Head of the Department, Department of PG Studies and Research in Commerce, SDM College, Ujire, for her encouragement and support.

I feel great pleasure in expressing my sincere thanks and heartfelt gratitude to my mentor **Dr. Suresh Babu K N** Associate Professor, Department of PG Studies and Research in Commerce, SDM College (Autonomous), Ujire, for giving support to carrying out this internship and also for valuable guidance, constant and timely assistant and encouragement.

I also thank Department of PG Studies and Research in Commerce for providing permission to undertake the internship.

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INTRODUCTION ABOUT THE BANK

The head office of the Teachers co-operative bank Ltd is situated at the fourth floor of Baliga Tower located near Udupi City Bus Stand. The main task of the head office is monitoring the functions of different branches of the bank and attaining the objectives of the bank.

Teachers' Co-operative Bank Ltd., functioning predominantly in Udupi and Mangalore region, has one thing in common which can justifiably be considered to treat this as a unique co-operative bank. The distinguishing feature of this bank is that it carries on its banking activities, particularly lending absolutely for the benefit of Teaching Community in this region. Teachers' Co-operative Bank Ltd., plays a pivotal role in this region in a unique way particularly for the welfare of Teachers as its target group.

According to International Labour Organisation, a co-operative organisation is, "an association of persons usually of limited means, who have voluntarily joined together to achieve a common economic end, through the formation of a democratically controlled business organisation, making equitable contributions to the capital required and accepting a fair share of risk and benefits of the undertaking "Co-operative organisations are formed and registered under the Co-operative societies Act, 1912.

The emergence of co-operative movement in the then South Canara District (i.e. the present Udupi and Dakshina Kannada Districts) date back to 1910, when Late Sri Molahalli Shiva Rao realised that only through co-operative principles agricultural economy of the district could prosper. As a lawyer by profession, he is a pioneer of many co-operative institutions in the district. Most of the Co-operative institutions were guided by him. He is aptly considered 'the father of co-operative movement' in the erstwhile South Canara District.

Teachers' Co-operative Bank was established on 21 January 1915, as Teachers' Co- operative society by late Sri Shirali Subba Rao inspired by Molahalli Shiva Rao, Late Shirali Subba Rao was Headmaster of Udupi Board High School at the time of starting of Teachers' Co-operative Society.

Teachers' cooperative society continue to be its infancy stage up to 50 years of its inception. This society existed mainly to serve teachers. It is the significant corporate and concern of all primary and high school teachers which helped the society to progress. In the year 1974 to 1975 the society decided to take into its fold all teachers including the lecturers of colleges of the South Canara District. The society attracted a number of college teachers and this proved

to be a real boost to its growth. As a result, the teacher's cooperative society started progressing very fast. The board of the directors decided to improve position of the society and convert it into a bank. They implemented many development programs in order to increase the deposits, loans and also the share capital.

It is significant to note here that the RBI permitted only such society which were carrying on banking business prior to 1966 to carry on their activities using the name bank. In the year 1975, the society obtained licence from and thus Teachers cooperative society got converted into teachers Cooperative Bank Limited.

The share capital of TCB Limited is collected by issuing shares only to the members membership is given only to the teachers permanently employed and working in the permitted geographical area of the bank.

The TCB Limited accepts deposit from the members as well as from the public. It has various deposit scheme to suit different types of people there has been considerable increase in the number of deposits of the bank year after year. At present the amount of deposit accepted by the bank is nearly 172 crores.

The bank mainly lends to its teacher members. The bank has different types of loans like secretary loan, emergency loan, Jewel loan, housing loan, vehicle loan, deposit loan etc. The loans and advances are given to the members on the basis of securities and as per the directives issued by the RBI from time to time. The total amount of loans lent at present is nearly rupees 125 crore.

Teachers cooperative bank has been extending its helpful to the teaching community of this region working at different levels of education starting from kg to pg. Almost all the teachers of this region must have been benefited by TCB in one way or the other. Different varieties of loans including emergency loan have come to the rescue of many teachers on many occasion the bank has really helped the teaching community at the time of their need. Thus, teachers Cooperative Bank Limited has silently contributed to a great extent to the quality of the life of teachers in this region it is for this reason that TCB has become real blessing to the teaching community.

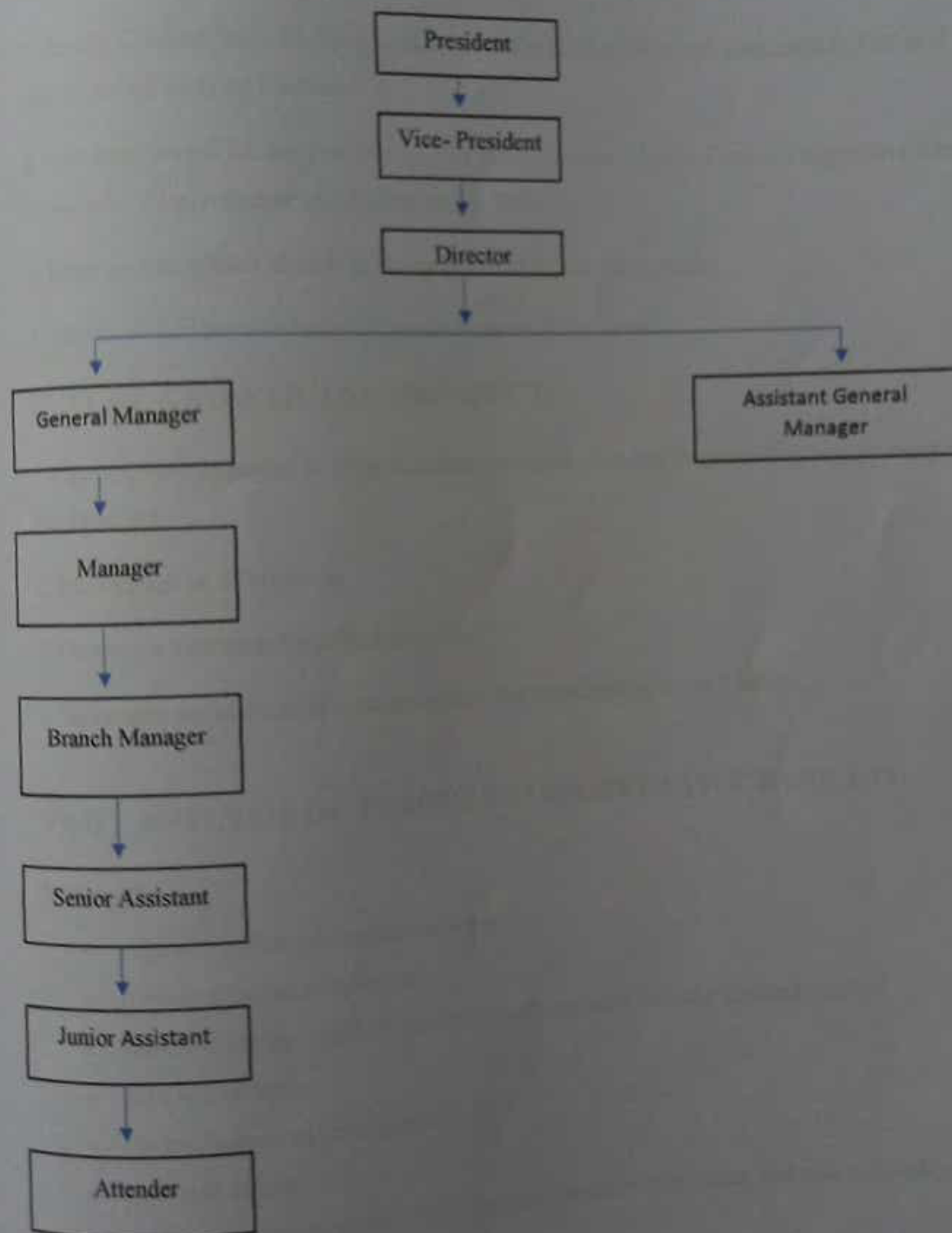
Teachers bank limited has been witnessing phenomenal development and growth during the last 4 decade the development and growth at this Bank are closely associated with the sincere

efforts put in by its dedicated employee's manager of different branches General Manager of the bank and its other executives.

SERVICE PROVIDED BY THE COMPANY:

- Financial Assistance to Members of all Classes of Teaching community.
- Safe Deposit Lockers facility.
- Deposit Insurance coverage from (Deposit Insurance and Credit Guarantee Corporation) up to 5, 00,000.
- Debt Relief Fund facilities to A Class members.
- Core Banking Service to enhance anywhere banking.
- Real time gross settlement (RTGS) and National Electronic Fund Transfer (NEFT) facility.
- Accident Insurance Scheme to A Class members - Claim up to 5, 00,000.
- IMPS facility.

ORGANIZATION STRUCTURE:



ACHIEVEMENTS AND AWARDS:

1. Bank has celebrated 100 years in 2016.
2. Annual General Body Meeting held on 25th September 2016 and Honoured to National district award winning teachers.
3. Best bank award for the year 2011-12 by South Canara District Central Cooperative Bank on the eve of Rajyothsava on 3rd November 2012.
4. Bank extended their branch at Shivamogga and Chikkamagaluru.
5. This bank has been awarded 'A' grade from so many years.

FUTURE GROWTH AND PROSPECTS:

1. Opening new branches at Uttar Kannada and other districts for providing best services for the Teachers.
2. Modernisation of branches.
3. Opening a new counter at Brahmavara.
4. Increasing the accidental insurance value for membership up to 5 lakhs.

SWOT ANALYSIS OF TEACHERS CO-OPERATIVE BANK LTD

Strength:

- Highest number of regular customers.
- Awarded for the best service.
- Awarded for the best loan recovery and customer friendly banking service.
- Best infrastructure.
- Diversification of giving loans.
- Low risk of loss.
- Branch is trying to extend their operation in entire Karnataka and also nationally.

Weakness:

- Low break time and late evening works.
- Maximum priority is given to the teachers only.

- Loans are given to teachers only.

Opportunities:

- To have special and number 1 standing as teachers bank.
- Opportunity to give the best service.
- Opportunity to attract all teachers and other customers.
- To increase the number of customers.
- Opportunity to extend many branches.

Threats:

- More Governments regulations.
- RBI rules.
- Regular changes in interest rates.
- Many competitors.

INTERNSHIP OBSERVATION REPORT- DAY WISE

Sl. No	Date	Observations
1	15/07/2024	Mr. Gajanana, gave me brief information about the bank and bank members.
2	16/07/2024	Mr. Gajanana, gave me the balance sheet and profit and loss book to analysis it.
3	17/07/2024	Holiday (Moharam)
4	18/07/2024	Mr. Gajanana, gave the Bye-law and Annual Journal Magazine (AJM) book to analysis and for the information.
5	19/07/2024	Mr. Gajanana, gave me a brief information about the loan like emergency loan, quick loan, vehicle loan.
6	20/07/2024	Comparing two years about the Emergency loan, Quick loan, Vehicle loan ledger book.
7	21/07/2024	Holiday-Sunday
8	22/07/2027	Mr. Gajanana, gave the information about the CRR and SLR about their percentage on deposits.
9	23/07/2024	Mr. Gajanana, gave me procedure about the report needs to be sent to RBI. Monthly, quarterly, yearly procedure.
10	24/07/2024	Mr. Gajanana, gave the information about the Non-Performance Asset (NPA) and the loans how it becomes the NPA.
11	25/07/2024	Mr Gajanana, gave the information about the REPO Rate and Reserve repo rate means about their percentage.
12	26/07/2024	Mr. Gajanana, guided me the procedure about the membership for teachers and for the election procedure.
13	27/07/2024	Holiday-4 th Saturday
14	28/07/2024	Holiday- Sunday
15	29/07/2024	Mrs. Prathima assigned the work on Deposit Register book.
16	30/07/2024	Mrs. Prathima assigned the work on Deposit Register book.
17	31/07/2024	Mrs. Prathima assigned the work on member admission book.
18	01/08/2024	Mrs. Prathima assigned the work on member admission book.

19	02/08/2024	Mr. Gajanana gave the information about the NACH (National Automated Clearing House) repayment procedure.
20	03/08/2024	Mr. Vishwanath, assigned the work on ATM card means using sarvathra portal how many transactions will done and verification.
21	04/08/2024	Holiday- Sunady
22	05/08/2024	Mr. Gajanana, assigned the Work on Daily liquidity book.
23	06/08/2024	Mr. Gajanana, assigned the Work on Daily liquidity book.
24	07/08/2024	Mr. Krithik Raj K, guided me about the procedure about the appointment of internal auditors in Co-operative Bank.
25	08/08/2024	Ms. Archana, assigned the work on loan ledger book.
26	09/08/2024	Ms. Archana, assigned the work on loan ledger book.
27	10/08/2024	Holiday-2 nd Saturday
28	11/08/2024	Holiday-Sunday
29	12/08/2024	Under the guidance of Mr. Vinith, staff member went to the field visit for the deposits (for RD, FD and those who are the teachers for the membership) in Udupi.
30	13/08/2024	Under the guidance of Mr. Vinith, staff member went to the field visit for the deposits (for RD, FD and those who are the teachers for the membership).
31	14/08/202	Mr. Gajanana, gave the information about the Financial Sound and Well Managed (FSWM).
32	15/08/2024	Holiday (Independence Day)

SUMMARY OF INTERNSHIP

During my internship in Teachers' co-operative bank Ltd" Udupi from 15th July 2024 to 15th August 2024 It was a very good opportunity to correct or evaluate myself and to understand how capable I am to adopt to new changes or interested to learn the things in real or actual working conditions.

In Teachers Cooperative Bank Limited I was thought how things work in the bank and how the decision-making is done, and how the coordination between the employers will create a Unity among the employers, which is very helpful in decision making and building a good future of the bank and carrying out the business in the right way.

I got an opportunity to speak with the various employees that is managers, officers who work in the various departments of the bank and gain experience in the various fields.

I came to know what exactly company needs weather Quality of work or quantity of work to be done or both. And also, to some extent I could understand the teachers' cooperative banks works culture uniformity which is a very essential element that management should maintain among their employees and Outlook of employee will also create an impression on the minds of another about the taste, preference, values and principles, punctuality dedication and honesty are the other important things that I have learnt from teachers Cooperative Bank Ltd.

ಟೀಚರ್ಸ್ ಕೋ-ಆಪರೇಟಿವ್ ಬ್ಯಾಂಕ್ ನಿ. TEACHERS' CO-OPERATIVE BANK LTD.

HEAD OFFICE - 4th FLOOR, BALIGA TOWERS, NEAR SERVICE BUS STAND, UDUPI - 576 101.

Email admin@teachersbank.co.in | Website www.teachersbank.co.in

Date: 14.08.2024

Certificate of Internship

This is to Certify that **Ms. Samiksha Jain** bearing the register number **P05SY23C012022** has Successfully Completed Internship Programme in our Head Office from **15.07.2024 to 14.08.2024**. and in this duration she performed Banking operation activities etc.

For Teachers' Co-op. Bank Ltd.
Udupi, L. No. 1408

General Manager
General Manager



Teacher's Co-Operative Bank Ltd

Attendance List

Name: Samiksha Jain

Register Number: P05SY23C012022

Sl.NO	Date	Timing		Signature
		In	Out	
1	15-07-2024	10:00 Am	5:00 pm	Samiksha
2	16-07-2024	9:50 am	5:15 pm	Samiksha
3	17-07-2024	Government Holiday		Samiksha
4	18-07-2024	10:00 am	4:00 pm	Samiksha
5	19-07-2024	10:00	5:00	Samiksha
6	20-07-2024	10:00	5:00	Samiksha
7	21-07-2024	—	—	—
8	22-07-2024	10:00	5:00	Samiksha
9	23-07-2024	10:00	5:00	Samiksha
10	24-07-2024	10:00	5:00	Samiksha
11	25-07-2024	10:00	5:00	Samiksha
12	26-07-2024	10:00	5:00	Samiksha
13	27-07-2024	—	—	—
14	28-07-2024	—	—	—
15	29-07-2024	10:00	5:00	Samiksha
16	30-07-2024	10:00	5:00	Samiksha
17	31-07-2024	10:00	5:00	Samiksha
18	01-08-2024	10:00	5:00	Samiksha
19	02-08-2024	10:00	5:00	Samiksha
20	03-08-2024	10:00	5:00	Samiksha
21	04-08-2024	—	—	—
22	05-08-2024	10:00	5:00	Samiksha
23	06-08-2024	10:00	5:00	Samiksha
24	07-08-2024	10:00	5:00	Samiksha
25	08-08-2024	10:00	5:00	Samiksha
26	09-08-2024	10:00	5:00	Samiksha
27	10-08-2024	—	—	—
28	11-08-2024	—	—	—
29	12-08-2024	10:00	5:00	Samiksha
30	13-08-2024	10:00	5:00	Samiksha
31	14-08-2024	10:00	5:00	Samiksha
32	15-08-2024	—	—	—

For Teachers' Co-op. Bank Ltd.
Udupi, L. No. 1408.

General Manager

SRI DHARMASTHALA MANJUNATHESHWARA COLLEGE (AUTONOMOUS)

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Date: 08/07/2024



To,

The CEO,
Agriculture Co-operative Society Siddakatte,
Bantwal Taluk,
Dakshina Kannada - 574211

Dear Sir,

Sub: Permission for Internship programme of M.Com(IBM) students

Greetings from the Dept. of Post-Graduation Studies & Research in Commerce,
Sri Dharmasthala Manjunatheshwara College (Autonomous), Ujire, Karnataka, India.

Ms. Sumana N, II M.Com(IBM), pursuing her Post Graduation in the Department
of PG Studies and Research in Commerce, SDM PG Centre, Ujire.

I request your good selves to permit her to undertake internship programme in
your esteemed organization and kindly provide the required information and training
from 15/07/2024 to 15/08/2024. The information provided will be duly acknowledged
and will be used for the academic purpose only. Kindly accept and do the needful.

Thank you.

Head of the Institution

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Ujire-574240



**SRI DHARMASTHALA MANJUNATHESHWARA COLLEGE
(AUTONOMOUS), UJIRE-574240**

(Re-Accredited at 'A++' Grade by NAAC)

2024-25

INTERNSHIP REPORT

“SIDDAKATTE SAHAKARI VYAVASAYIKA SANGA LTD”

Internship Report submitted to SDM College (Autonomous), Ujire as a partial fulfillment of the requirement for the degree of Master of Commerce

Submitted by

Ms. Sumana N

P05SY23C020002

II M. Com (IBM)

SDM College (Autonomous), Ujire.

Submitted to

Ms. Mamatha K

Assistant Professor

Department of PG Studies and Research in Commerce

SDM College (Autonomous), Ujire.

Date:

Place: Ujire

Signature

DECLARATION

I, Ms. Sumana N hereby declare that this internship report carried out in “Siddakatte Sahakari Vyavasayika Sanga LTD” has been prepared and submitted by me to Department of PG Studies and Research in Commerce as a partial fulfillment of the requirement of M.Com (IBM) course of SDM College (Autonomous), Ujire during the academic year 2024-25.

Date:

Place: Ujire

Signature

(Sumana N)

ACKNOWLEDGEMENT

I would like to thank **Ms. Arathi**, Manager, for providing an internship opportunity in his firm Siddakatte Sahakari Vyavasayika Sanga.

I express my profound and sincere thanks to **Dr. B A Kumara Hegde**, Principal, SDM College(Autonomous), Ujire, for his support in carrying out this internship.

My whole hearted gratitude to **Dr. Vishwanatha P**, Dean of PG Studies, SDM College (Autonomous), Ujire, for giving me this opportunity to do this internship.

I express my sincere gratitude to **Dr. Priya Kumari S V**, Head of Department, Department of PG Studies and Research in Commerce, SDM College, Ujire, for her encouragement and support.

I feel great pleasure in expressing my sincere thanks and heartfelt gratitude to my mentor **Ms. Mamatha K**, Assistant Professor, Department of PG Studies and Research in Commerce, SDM College (Autonomous), Ujire, for giving support to carrying out this internship and also for her valuable guidance, constant and timely assistance and encouragement.

I also thank the Department of PG Studies and Research in Commerce for providing permission to undertake the internship.

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INTRODUCTION

Siddakatte Primary Agricultural Credit Co-operative Society Established in 1947. It involved in providing financial services and support to its members. It operates on cooperative principles, focusing on the economic well-being of its members through services such as credit facilities, savings accounts, and other financial products. The organization aims to promote the financial stability and growth of its members, often consisting of local businesses and individuals. A country's development can be understood better through economic growth which is supported by its financial system. A firm and strong financial system ensures a strong economy besides healthy and orderly growth and development. Traditionally role of a banking system in any economy is to mobilize savings and facilitate the surplus funds to the deficit units in terms of loans and advances.

Primary Co-operative Banks, popularly known as Urban Co-operative Banks (UCBs) are registered as co-operative societies. In Indian financial system, urban co-operatives account for a relatively small share but their geographic and demographic outreach holds a higher place in the financial system. They are instrumental in making the financial services reachable to urban and sub-urban areas. They also have made the financial services available especially for the low and middle-income groups in semi-urban and urban areas.

Siddakatte Primary Agricultural Credit Cooperative society ltd cover some villages such as Sangabettu, Karpe, Rayi, Arala and also in Belthangady Arambodi. According to 1959 the Karnataka government change the Rule but it was activated in 1960. NABARD act 1981 they provide loan through the Swasahaya group, Sthreesakti group, Janti bhadyate group. Administration - Adyaksha, Upadyaksha, Pathadikari (BOD).

SIDDAKATTE PRIMARY AGRICULTURAL CREDIT COOPERATIVE SOCIETY LTD

OBJECTIVE SERVICE:

- Different types of deposit
- Short-term, midterm, long term loan
- Agriculture-related equipment loan
- Gold loan
- Ration

DEPOSITS

DEPOSITS	INTEREST
Saving Bank account	4%
Janatha cash certificate	10.026%
Fixed Deposit	1-2 years =9% senior=9.25% 3 and above=9.25% senior 9.50%

INTERNSHIP DAILY OBSERVATION REPORT - DAY WISE

DAY	DATE	OBSERVATION
1	15-07-2024	Mr. Pradeep, the Clerk, guided me on how to Issue a Notice to the members to the Renewal share amount.
2	16-07-2024	Mr. Pradeep, Clerk, guided me how to Issue Notice to the members to the Renewal share amount.
3	17-07-2024	Holiday
4	18-07-2024	Mr. Pradeep, Clerk, guided me how to Issue Notice to the members to Renewal share amount and Identify the notice to whom it will be issued.
5	19-07-2024	Mr. Pradeep, Clerk, guided me how to Issue Notice to the members to Renewal share amount and Identify the notice to whom it will be issued.
6	20-07-2024	Ms. Mallika, Accountant, guided me to make Ledger Entry on Gold loan.
7	21-07-2024	Week off
8	22-07-2024	Mr. Hemanth, Clerk, guided me how to fill MKCC loan voucher and Debit Cheque.
9	23-07-2024	Mr. Hemanth, Clerk, guided me how to fill MKCC loan voucher and Debit Cheque, Scan Customer image and signature in the Computerized Form.
10	24-07-2024	Mr. Hemanth, Clerk, guided me how to fill MKCC loan voucher and Debit Cheque, Scan Customer image and signature in the Computerized Form.
11	25-07-2024	Mr. Hemanth, Clerk, guided me how to Scan Customer image and signature in the Computerized Form.
12	26-07-2024	Ms. Mallika guided me how to fill Crop Insurance Form Collecting Required Documents from Customers.

13	27-07-2024	Week off
14	28-07-2024	Week off
15	29-07-2024	Ms. Mallika, Accountant, guided me how to fill Crop Insurance Form and Collecting Required Documents from Customers.
16	30-07-2024	Ms. Arathi, Manager, guided me how to write 'A' Class Ledger Entry. Acknowledgement Premium gross total.
17	31-07-2024	Ms. Arathi, the Manager, guided me how to write A' Class Ledger Entry. Acknowledgement Premium gross total.
18	01-08-2024	Ms. Arathi, the Manager, guided me how to write 'A' Class and 'D' Class ledger entries.
19	02-08-2024	Ms. Mallika, the Accountant, guided me on how to fill Crop Insurance Form and Acknowledgment Premium gross total.
20	03-08-2024	Ms. Mallika, the Accountant, guided me on how to fill 'A' Class and 'Saving Bank Account' form.
21	04-08-2024	Week off
22	05-08-2024	Ms. Arathi, the Manager, provided guidance on how to write a Class 'A' Ledger Entry and acknowledged the total premium gross amount.
23	06-08-2024	Acknowledgement Premium gross total. Mr. Sachin, the Clerk, guided me how to fill medium-term loans and Proper utilization certificates.
24	07-08-2024	<ul style="list-style-type: none"> Ms. Mallika, the Accountant, guided how to fill Crop Insurance Form and Acknowledgment Premium gross total. Mr. Hemanth, Clerk, Guided me how to Scan Customer's image and signature in the Computerized Form.

25	08-08-2024	Ms. Mallika, the Accountant, guided how to fill Crop Insurance Form, and Acknowledgement Premium gross total. Mr. Hemanth, Clerk, guided me how to Scan Customer Image and Signature in the Computerized Form.
26	09-08-2024	Ms. Mallika, Accountant, guided me to Call a person to inform about their pending EMI.
27	10-08-2024	Week off
28	11-08-2024	Week off
29	12-08-2024	Ms. Arathi, Manager, guided me how to fill Pro-note and Directors information.
30	13-08-2024	Ms. Arathi, Manager, guided me how to fill Pro-note and Directors information.
31	14-08-2024	I Observed the MKCC ledger and Arrangement of the MKCC loan form.
32	15-08-2024	National Holiday

SUMMARY

During one month of internship at Siddakatte Co-operative Agriculture Sangha from 15-07-2024 to 15-08-2024, I had a greater opportunity to learn something new. For me, it is a period of get knowledge and experience. This internship helped me to get relevant exposure before entering into any job to understand realistic world.

This Internship allows me to learn new skills and what are the facilities are given in the banks to the customers. It gives me a practical experience in bank and learn how to manage the customers. The banks directly deal with the borrowers, give those loans and collect repayment of loans. They have link with the NABARD, SCDCC Bank. This internship has given me a great opportunity that is required for the corporate world, which will be helpful in the future.

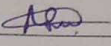
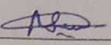
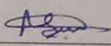
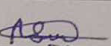
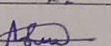
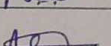
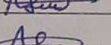
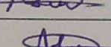
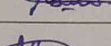
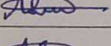
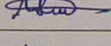
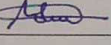
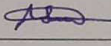
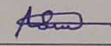
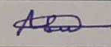
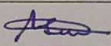
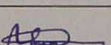
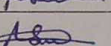
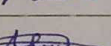
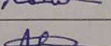
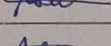
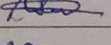
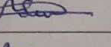
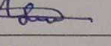
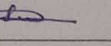
However, the overall experience will be useful in my future career in this field.

Siddakatte Cooperative Agricultural Society

Attendance List

Name: Sumana N

Register Number: P05SY23C020002

Sl.no	Date	Timings		Signature
		Log In	Log Out	
1.	15/7/2024	9:30 am	4:15 PM	
2.	16/7/2024	9:30 am	4:15 PM	
3.	17/7/2024	Muhavara	—	
4.	18/7/2024	9:30 am	4:15 PM	
5.	19/7/2024	9:30 am	4:15 PM	
6.	20/7/2024	9:30 am	1:30 PM	
7.	21/7/2024	Sunday	—	
8.	22/7/2024	9:30 am	4:00 PM	
9.	23/7/2024	9:30 am	4:15 PM	
10.	24/7/2024	9:30 am	4:15 PM	
11.	25/7/2024	9:45 am	4:15 PM	
12.	26/7/2024	9:45 am	4:15 PM	
13.	27/7/2024	4th Saturday	—	
14.	28/7/2024	Sunday	—	
15.	29/7/2024	9:45 am	4:30 PM	
16.	30/7/2024	9:45 am	4:15 PM	
17.	31/7/2024	9:45 pm	4:00 PM	
18.	1/8/2024	9:30 am	4:30 PM	
19.	2/8/2024	9:30 am	4:15 PM	
20.	3/8/2024	9:30 am	4:15 PM	
21.	4/8/2024	Sunday	—	
22.	5/8/2024	9:30 am	4:15 PM	
23.	6/8/2024	9:45 am	4:15 PM	
24.	7/8/2024	9:35 am	4:00 PM	
25.	8/8/2024	9:30 am	4:00 PM	

26.	9/8/2024	9:30 am	4:00 Pm	AB
27.	10/8/2024	2nd Saturday	-	AB
28.	11/8/2024	Sunday	-	AB
29.	12/8/2024	9:45 am	4:15 Pm	AB
30.	13/8/2024	9:45 am	4:00 Pm	AB
31.	14/8/2024	9:30 am	4:30 Pm	AB
32.	15/8/2024	Independence day	-	AB

ಸಿದ್ಧಕಟ್ಟೆ ಸಹಕಾರಿ ವ್ಯವಸಾಯಕ ಸಂಘ ನಿ.
F.F 124

ಮುಖ್ಯ ಕಾರ್ಯನಿರ್ವಹಣಾಧಿಕಾರಿ



ಸಿದ್ಧಕಟ್ಟೆ ಸಹಕಾರಿ ವ್ಯವಸಾಯಿಕ ಸಂಘ, ನಿಯಮಿತ

ಸಂ. ಎಫ್. ಎಫ್. 124/1947, ಸಿದ್ಧಕಟ್ಟೆ ಅಂಚೆ, ಬಂಟ್ವಾಳ ತಾಲೂಕು, ದ.ಕ. - 574237

Ph. : 08255-269228

Email: siddakattepacs@gmail.com

GSTIN: 29AABAS2750F1ZK

ಉಲ್ಲೇಖ ನಂಬ್ರ:

ತಾ. 14/08/2024

CERTIFICATE OF EXCELLENCE

This is to certify that **Sumana N.** studying in Final Year M.Com (IBM) of 'SDM PG Centre Ujire' has undertaken Internship Work from 15th July 2024 to 15th August 2024 and prepared a Internship report on "Customer Service and basic Banking".

During the period of Internship work she has done the work sincerely dedicated and hard working.

We wish distinguished success in her studies and best of luck for her future life too.

ಸಿದ್ಧಕಟ್ಟೆ ಸಹಕಾರಿ ವ್ಯವಸಾಯಿಕ ಸಂಘ ಸಿ
F.F. 124 ಪರವಾಗಿ

ಮುಖ್ಯ ಕಾರ್ಯನಿರ್ವಾಹಕಾಧಿಕಾರಿ

ARATHI SHETTY

CEO

SIDDAKATTE SAHAKRI VYAVASAYIKA SANGA LTD.

SIDDAKATTE

SRI DHARMASTHALA MANJUNATHESHWARA COLLEGE (AUTONOMOUS)

UJIRE-574 240

DAKSHINA KANNADA, KARNATAKA STATE

(Re-Accredited by NAAC at 'A++' Grade)

Ph: 08256-236221,236101(O) Fax: 236220 Mob.: 9148181685

e-mail: principal@sdmcujire.in, sdmcollege@sdmcujire.in, Website: www.sdmcujire.in

Date: 06/07/2024



To,

Mr. Jaison Dsouza,
Tax Practitioner,
Surendra Mansion, 1st Floor,
Near Bus stand,
Belthangady 574214..

Dear Sir,

Sub: Permission for Internship programme of M.Com students

Greetings from the Dept. of Post-Graduation Studies & Research in Commerce,
Sri Dharmasthala Manjunatheshwara College (Autonomous), Ujire, Karnataka, India.

Ms. Deeksha, II M.Com, pursuing her Post Graduation in the Department of PG
Studies and Research in Commerce, SDM PG Centre, Ujire.

I request your good selves to permit her to undertake internship programme in
your esteemed organization and kindly provide the required information and training
from 15/07/2024 to 15/08/2024. The information provided will be duly acknowledged
and will be used for the academic purpose only. Kindly accept and do the needful.

Thank you.

Head of the Institution

DEAN

Post Graduate Centre

S.D.M. College.

Ujire-574240



**SRI DHARMASTHALAMANJUNATHESHWARA
COLLEGE(AUTONOMOUS), UJIRE-574240**

(Re-Accredited at 'A++' Grade by NAAC)

2024-25

INTERNSHIP REPORT

“JAISON JOYEL D'SOUZA TAX PRACTITIONER”

Internship Report submitted to SDM College(Autonomous),Ujire in partial
fulfilment of the requirement for the degree of Master of Commerce

Submitted by

Ms.Deeksha

P05SY23C012004

II M. Com

SDM College (Autonomous),Ujire.

Submitted to

Dr.Priya Kumari S.V

Head of the Department

Department of PG Studies and Research in Commerce

SDM College (Autonomous), Ujire.

Date: 17/09/2024

Place: Ujire

Signature

DECLARATION

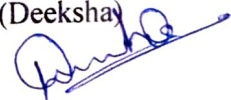
I, Ms.Deeksha here by declare that this internship report carried out in “Jaison Joyel D’Souza Tax Practitioner” has been prepared and submitted by me to Department of PG Studies and Research in Commerce as a partial fulfilment of the requirement of M.Com course of SDM College(Autonomous), Ujire during the academic year 2024-25.

Date: 17/09/2024

Place: Ujire

Signature

(Deeksha)

A handwritten signature in blue ink, appearing to read 'Deeksha', with a long horizontal stroke extending to the right.

ACKNOWLEDGEMENT

I would like to thank **Mr. Jaison Joyel D'Souza**, Tax Practitioner for providing internship opportunity in Belthangady.

I express my profound and sincere thanks to **Dr. B A Kumara Hegde**, Principal, SDM College (Autonomous), Ujire, for his support in carrying out this internship.

My whole hearted gratitude to **Dr. Vishwanatha P.** Dean PG Studies, SDM College (Autonomous), Ujire, for giving me this opportunity to do this internship.

I express my sincere gratitude to **Dr. Priya Kumari S. V.**, Head of Department, Department of PG Studies and Research in Commerce, SDM College, Ujire, for her encouragement and support.

I feel great pleasure in expressing my sincere thanks and heartfelt gratitude to my mentor **Dr. Priya Kumari S.V** Head of the Department Department of PG Studies and Research in Commerce, SDM College (Autonomous), Ujire, for giving support to carrying out this internship and also for valuable guidance, constant and timely assistant and encouragement.

I also thank Department of PG Studies and Research in Commerce for providing permission to undertake the internship.

CONTENTS

SL. No	Title	Page No.
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4	Summary of internship	6
5	Annexure (a) Internship Certificate (b) Attendance register	

INTRODUCTION

Jaison Joyel D'Souza tax practitioner which is established in the year 1979 in Belthangady. During these long years in tax practitioner practice, provided consultancy on accounting and taxation matters, Income Tax Audits & Assessments, Sales tax audits & assessments, GST consultation etc. Rendered Consultancy services for Compliance with rules under Labour Laws like PF, ESI, Profession Tax, etc.

The firm operate in complete computerised. It has 8 committed professionals and they are qualified and trained. It has solid experience in audit, taxation , accounting services and GST.

SERVICE PROVIDED BY THE COMPANY:

Tax practitioner provides various services to the clients. Some of them are: Jaison Joyel D'Souza

Auditing and Assurance

- Statutory audit of corporate clients
- Tax audit under the Income Tax Act
- Internal audit under the Income Tax Act
- Audits and certifying the finance statements of Proprietorship concerns, Partnership firms, Cooperative societies and Charitable Trust.

Accounting Services:

- Financial Accounting
- Financial Analysis
- Assets accounting management
- Depreciation and Amortization schedule

Income Tax Services:

- Tax planning for corporates and others
- Filing Income tax returns
- TDS/TCS statements
- Tax audit
- Income tax advice

Goods and Service Tax:

- GST filing
- GST returns
- GST refunds
- E-way bills services
- Legal and accounting services
- Monthly reconciliation of sales, taxes

INTERNSHIP REPORT DAY-WISE

SL.NO	DATE	OBSERVATION
1	15-07-2024	<ul style="list-style-type: none"> • I introduced myself and purpose of this internship • Ms. Pavitra, staff gave introduction about staff members. • She instructed how to Filing and Bill book cross verification.
2	16-07-2024	<ul style="list-style-type: none"> • Mrs.Sowjanya, gave the invoice record and said how to vouching in that I correctly observe the date, month, year, invoice number and applying CGST and SGST
3	17-07-2024	<ul style="list-style-type: none"> • Ms. Pavitra staff assigned to record the sales entries of Vaibhav agency and all the purchase documents from January to March have been accurately filed, ensuring proper organisation and easy accessibility for audit.
4	18-07-2024	<ul style="list-style-type: none"> • Recorded the purchase entries of Vaibhav agency and all the purchase documents from January to March have been accurately filed, ensuring proper organisation and easy accessibility for audit.
5	19-07-2024	<ul style="list-style-type: none"> • Ms. Pavitra staff assigned to record the purchase and sales entries and I observed that various clients will visit to review their GST details, ensuring all information is accurate and up-to-date.
6	20-07-2024	<ul style="list-style-type: none"> • Mrs.Arptha staff has assigned the task of Vocher writing, ensuring all transaction are properly documented.
		<ul style="list-style-type: none"> • Ms. Pavitra staff assigned to record the sales entries and purchase entries. and all the purchase documents from January to March have been accurately filed, ensuring proper organisation and easy accessibility for audit.
7	21-07-2024	<ul style="list-style-type: none"> • Sunday

8	22-07-2024	<ul style="list-style-type: none"> Ms. Pavitra staff gave an introduction about composition dealers, explaining that the preparation is done for the period of 3 months while running file is updated monthly. And worked on purchase entries and sales entries.
9	23-07-2024	<ul style="list-style-type: none"> Calculation and verification of CGST and SGST.
10	24-07-2024	<ul style="list-style-type: none"> Got to know how to record individual income tax in that correctly observe the interest credited from saving bank, amount paid towards LIC, and fixed deposit and filing ensuring all transaction are properly documented.
11	25-07-2024	<ul style="list-style-type: none"> Mrs.Arptha staff has assigned the record the receipts, payments and cash entries with the help of the Bank Statement.
12	26-07-2024	<ul style="list-style-type: none"> Mrs.Arptha staff has assigned the recorded the receipts, payments and cash entries with the help of the Bank Statement.
13	27-07-2024	<ul style="list-style-type: none"> Mrs.Arptha staff has assigned the task of voucher writing, and filing these filing ensures vouchers are systematically organised for future reference. Recorded the purchase and sales entries.
14	28-07-2024	<ul style="list-style-type: none"> Sunday
15	29-07-2024	<ul style="list-style-type: none"> Recorded the receipts and payment entries of Vaibhav agency. Ms. Pavitra, staff provided instruction on how to use tally in the system, ensuring a clear of its functions and application.
16	30-07-2024	<ul style="list-style-type: none"> Ms. Pavitra, staff assign to prepared balance sheet and projected balance sheet for 3 years of Nisha Electrical.
17	31-07-2024	<ul style="list-style-type: none"> Ms. Pavitra, staff assign to prepared balance sheet and projected balance sheet for 3 years of Gajanana Industries.
18	01-08-2024	<ul style="list-style-type: none"> Ms. Pavitra, staff provided detailed information about Income tax, including its process and steps involved in preparing it. I have begun preparing the income tax of Jain mobile and have recorded the journal entries.
19	02-08-2024	<ul style="list-style-type: none"> Recorded the bank entries after thoroughly verifying them using the bank statement for accuracy.

20	03-08-2024	<ul style="list-style-type: none"> I proceeded with same tasks, continued to record bank entries and additionally, I learned how to clear suspense entries. I also observed how the officers interacted with their clients, gathering business-related information in a effective manner.
21	04-08-2024	<ul style="list-style-type: none"> Sunday
22	05-08-2024	<ul style="list-style-type: none"> I worked on checking and verifying the Profit and loss account as well as the Balance Sheet in the system to ensure all financial data was accurate and properly recorded.
23	06-08-2024	<ul style="list-style-type: none"> Ms.Pavitra, staff assigned to clear the suspense entries using the bank statement and allocated any unidentified transaction. And verifying the closing balance of the bank account for accuracy.
24	07-08-2024	<ul style="list-style-type: none"> I contacted the business owner to request the submission of the necessary documents and to clarify any doubts. I worked on Party Statement verification and recorded purchase and sales entries.
25	08-08-2024	<ul style="list-style-type: none"> Ms. Pavitra, staff has been assigned the task of opening the quarterly income tax return documents by logging to the GST website. And recorded entries in that I correctly observed payment of tax information including details related to CGST, SGST and composition interest.
26	09-08-2024	<ul style="list-style-type: none"> Leave
27	10-08-2024	<ul style="list-style-type: none"> Verified bank entries and cleared suspense with the help of bank statement. Got to know how to shut the company and select another company in Tally.
28	11-08-2024	<ul style="list-style-type: none"> Sunday

29	12-08-2024	<ul style="list-style-type: none"> • Ms. Pavitra, staff assign to recorded the expenses. • Verified bill book and recorded sales and purchase entries. and all the purchase documents from January to March have been accurately filed, ensuring proper organisation and easy accessibility for audit.
30	13-08-2024	<ul style="list-style-type: none"> • I worked on the final verification of the balance sheet. • And also verified the insurance documents and recorded the entries.
31	14-08-2024	<ul style="list-style-type: none"> • Calculation and verification of CGST and SGST and recorded the purchase and sales entries. And all the purchase documents from January to March have been accurately filed, ensuring proper organisation and easy accessibility for audit.
32	15-08-2024	<ul style="list-style-type: none"> • Ms.Pavitra, staff assign to record bank entries and party statement verification.
33	16-08-2024	<ul style="list-style-type: none"> • Ms. Pavitra, staff assign to record the party statement entries. • Got to know how to create the ledger for missing parties.
34	17-08-2024	<ul style="list-style-type: none"> • Worked on Party statement verification and recorded the party statement entries.
35	18-08-2024	<ul style="list-style-type: none"> • Sunday
36	19-08-2024	<ul style="list-style-type: none"> • Leave
37	20-08-2024	<ul style="list-style-type: none"> • Recorded the bank entries, cleared suspense entries filed all the documents, and verified the accuracy of my work with Ms. Pavitra for confirmation.

SUMMARY

During my one month Internship in Jaison Joyel D'Souza Tax Practitioner in Belthangady, from 15 July 2024 to 20 August 2024, I had greater opportunity to learn the work over there. For me it was the period of knowledge acquisition and a great experience. This internship which I undergone with Jaison Joyel D'Souza Tax Practitioner given a corporate experience in the real world. It is very difficult to learn all the core process of the audit and other operations. However, the internship helped me in understanding the basics of Tally and preparing the income tax and some things. This internship has given a great opportunity that requires for the corporate world and which will be helpful for the future.

JAISON JOYEL D'SOUZA B.Com
TAX PRACTITIONER BELTHANGADY

1ST FLOOR SURENDRA MANSION NEAR BUS STAND BELTHANGADY 574214

To Whom It May Concern

This is to certify that Ms Deeksha , Roll Number P05SY23C012004 a student of 1stM Com of Shri Dharmasthala Manjunatheshwara College (Autonomous),Ujire has successfully completed 30 days Internship Programme at our Tax Practitioner Office from 15/07/2024 to 20/08/2024.

We wish her all the best and success in her future endeavors.

Place :Belthangady

Date: 21/08/2024

For Jaison Joyel D'Souza

Tax Practitioner

(Jaison Joyel D'Souza B.Com)

Jaison Dsouza Tax Practitioner Belthangady

Attendance List

Name: Decksha

Register Number: P05SY23C012004

Sl.no	Date	Timings		Signature
		Log In	Log Out	
1	15/7/2024	9:30	4:30	Decksha
2	16/7/2024	9:30	4:30	Decksha
3	17/7/2024	9:30	4:30	Decksha
4	18/7/2024	9:30	4:30	Decksha
5	19/7/2024	9:30	4:30	Decksha
6	20/7/2024	9:30	4:30	Decksha
7	21/7/2024	Sunday		
8	22/7/2024	9:30	4:30	Decksha
9	23/7/2024	9:30	4:30	Decksha
10	24/7/2024	9:30	4:30	Decksha
11	25/7/2024	9:30	4:30	Decksha
12	26/7/2024	9:30	4:30	Decksha
13	27/7/2024	9:30	4:30	Decksha
14	28/7/2024	Sunday		
15	29/7/2024	9:30	4:30	Decksha
16	30/7/2024	9:30	4:30	Decksha
17	31/7/2024	9:30	4:30	Decksha
18	1/8/2024	9:30	4:30	Decksha
19	2/8/2024	9:30	4:30	Decksha
20	3/8/2024	9:30	12:45	Decksha
21	4/8/2024	Sunday		
22	5/8/2024	9:30	4:30	Decksha
23	6/8/2024	9:30	4:30	Decksha
24	7/8/2024	9:30	4:30	Decksha
25	8/8/2024	-	-	
26	9/8/2024	9:30	4:30	Decksha
27	10/8/2024	Sunday		
28	11/8/2024	9:30	4:30	Decksha
29	12/8/2024	9:30	4:30	Decksha
30	13/8/2024	9:30	4:30	Decksha
31	14/8/2024	9:30	4:45	Decksha
32	15/8/2024	9:30	4:30	Decksha
33	16/8/2024	9:30	-	
34	17/8/2024	-		
35	18/8/2024	-		
36	19/8/2024	9:30		Decksha
37	20/8/2024			



JAISON JOYEL D'SOUZA B.Com
TAX PRACTITIONER BELTHANGADY

1st FLOOR SURENDRA MANSION NEAR BUS STAND BELTHANGADY 574214

To Whom It May Concern

This is to certify that Ms Deeksha , Roll Number P05SY23C012004 a student of 1stM Com of Shri Dharmasthala Manjunatheshwara College (Autonomous),Ujire has successfully completed 30 days Internship Programme at our Tax Practitioner Office from 15/07/2024 to 20/08/2024.

We wish her all the best and success in her future endeavors.

Place :Belthangady

Date: 21/08/2024

For Jaison Joyel D'Souza

Tax Practitioner

(Jaison Joyel D'Souza B.Com)

SRI DHARMASTHALA MANJUNATHESHWARA COLLEGE (AUTONOMOUS)

UJIRE-574 240

DAKSHINA KANNADA, KARNATAKA STATE

(Re-Accredited by NAAC at 'A++' Grade)

Ph: 08256-236221, 236101(O) Fax: 236220 Mob.: 9148181685

e-mail: principal@sdmcujire.in, sdmccollege@sdmcujire.in, Website: www.sdmcujire.in DATE: 08/07/2024



To,

The HR,
Campco Chocolate Factory,
Puttur Taluk,
Dakshina Kannada -574202.

Dear Sir/ Madam,

Sub: Permission for Internship programme of M.Com(IBM) students

Greetings from the Dept. of Post-Graduation Studies & Research in Commerce,
Sri Dharmasthala Manjunatheshwara College (Autonomous), Ujire, Karnataka, India.

Ms. Aishwarya K J. II M.Com(IBM), pursuing her Post Graduation in the
Department of PG Studies and Research in Commerce, SDM PG Centre, Ujire.

I request your good selves to permit her to undertake internship programme in
your esteemed organization and kindly provide the required information and training
from 15/07/2024 to 15/08/2024. The information provided will be duly acknowledged
and will be used for the academic purpose only. Kindly accept and do the needful.

Thank you,

Head of the Institution
DEAN
Post Graduate Centre
S.D.M. College,
Ujire-574240



**SRI DHARMASTHALA MANJUNATHESHWARA
COLLEGE(AUTONOMOUS), UJIRE - 574240**

(Re-Accredited at 'A++' Grade by NAAC)

2024-25

INTERNSHIP REPORT

“CAMPCO CHOCOLATE FACTORY”

Internship Report submitted to SDM College (Autonomous), Ujire in partial
fulfillment of the requirement for the Master of Commerce

Submitted by

Ms.Aishwarya KJ

P05SY23C020012

II M. Com (IBM)

SDM College (Autonomous),Ujire.

Submitted to

Dr Priya Kumari SV

Head of the Department

Department of PG Studies and Research in Commerce

SDM College (Autonomous), Ujire.

Date:

Place:

Signature

DECLARATION

I, Ms. Aishwarya KJ hereby declare that this internship report carried out in “CAMPCO CHOCOLATE FACTORY” has been prepared and submitted by me to Department of PG Studies and Research in Commerce as a partial fulfilment of the requirement of M.Com (IBM) course of SDM College (Autonomous), Ujire during the academic year 2024-25.

Date:

Place:

Signature

(Aishwarya)

ACKNOWLEDGEMENT1

I would like to thank **Mr. Eshwar Naik** for providing internship opportunity in **CAMPCO CHACOLATE FACTORY**.

I express my profound and sincere thanks to **Dr. B A Kumara Hegde**, Principal SDM College (Autonomous), Ujire, for his support in carrying out this internship.

My whole hearted gratitude to **Dr. Vishwanatha P**, Dean PG Studies, SDM College (Autonomous), Ujire, for giving me this opportunity to do this internship.

I express my sincere gratitude to **Dr. Priya Kumari SV**, Head of Department, Department of PG Studies and Research in Commerce, SDM College, Ujire, for her encouragement and support.

I feel great pleasure in expressing my sincere thanks and heartfelt gratitude to my mentor **Priya Kumari S V**, Head of the Department, Department of PG Studies and Research in Commerce, SDM College (Autonomous), Ujire, for giving support to carrying out this internship and also for valuable guidance constant and timely assistant and encouragement.

I also thank Department of PG Studies and Research in Commerce for providing permission to undertake the internship.

CONTENT

SL. No	Title	Page No.
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5.	Summary of internship	12
6.	Annexure (a) Internship Certificate (b) Attendance register	

INTRODUCTION

The Central Arecanut and Cocoa Marketing and Processing Co-operative Limited or CAMPCO was found on 11 July 1973 at Mangalore. Savior of Arecanut farmer and The organisation working on principles of Co-operative was found to mitigate the sufferings of arecanut and coco growers in Indian states of Karnataka and Kerala. CAMPCO has now extended its services to other states of India like Gujarat, Maharashtra, Uttar Pradesh, Madhya Pradesh, New Delhi, Bihar, Tamil Nadu, Odisha, Assam and Goa also. The CAMPCO has now become multi state co-operative under relevant Indian laws. The organisation is mainly into procurement, marketing, selling and processing of arecanut and cocoa. The company has now entered in Rubber and Black pepper market. There are two abundantly available varieties of Areca nut called White Supari and Red Supari. The white variety is prepared by harvesting ripe Areca nut and sun-drying it. The red variety is prepared by harvesting the tender(green) variety and removing the husk. Each variety has its own market and is consumed by different people in various parts of India.

CAMPCO entered the Arecanut market in November 1973, and within a short period, the Cooperative was able to bring the market to the pre-fall level.

Pepper

Pepper is well known as the King of Spices, and India is one of the leading producers of black pepper in the world. Pepper provides a range of health benefits. It is high in antioxidants, improves blood sugar control and contains antibiotic properties that helps prevent skin-related cancer.

It's a versatile spice that can enhance almost any savoury dish. The pepper procurement and marketing by the CAMPCO has aided the rise in prices and recently Campco Chocolates even released a 'Spice Toffee' with black pepper powder and ginger extracts as its main ingredients.

Areca

Well known as betel nut in India, Areca nut is not a true nut, rather the seed of a fruit that is categorised as a berry. It is produced in large quantities in India and hence exported to other countries. The plant is grown in clay soil, laterite, alluvial soil and red loam.

control and contains antibiotic properties that helps prevent skin-related cancer It's a versatile spice that can enhance almost any savoury dish. The pepper procurement and marketing by the CAMPCO has aided

Cocoa

The finest quality of Cocoa beans are sourced from farmers in different parts of Karnataka and Kerala. Raw cocoa is rich in antioxidants, an energy booster and also an anti-depressant Cocoa beans have a subtle chocolate flavour and has higher nutritional values than processed cocoa powder. Natural, unsweetened cocoa powder is developed by grinding cocoa beans which are sundried and roasted previously. It is used as an ingredient in ice creams, biscuits, homemade chocolate, drinking chocolate, cream fillings etc. It also has cosmetic properties and is used in soaps and skincare products like scrubs, lotions and creams.

Rubber

Natural rubber is an elastic polymerase substance that is collected by the process of tapping the plant and is refined and converted into a storable form. India is one of the largest producers of rubber and also the world's largest rubber consumer. The Campco has diversified into rubber trading for more than a decade now as a means of helping and supporting farmers. Rubber caters to a wide spectrum of industries like automobile, electronics, electrical, health care, power transmission and a host of other applications.

As a part of the diversification of activities, we have already commenced Rubber and Pepper procurement by identifying potential areas. Additional collection centres will be opened in a phased manner.

Board Of Director's

PRESIDENT : Kishore Kumar Kodgi

VICE PRESIDENT : Shankar Narayana Bhat

DIRECTOR : Suresh Shetty

DIRECTOR : Shambulinga Hegde

DIRECTOR : Sathyanarayana Prasad

DIRECTOR : Raghavendra Garthikere

DIRECTOR : Raghavendra Bhat

DIRECTOR : Radhakrishna

DIRECTOR : Padmaraj Pattaje

DIRECTOR : Mahesh Chowta

DIRECTOR : Krishna Prasad Madthila

DIRECTOR : SR Satishchandra

DIRECTOR : Jayarama Saralaya

DIRECTOR : Jayaprakash Narayana TK

DIRECTOR : Dayananda Hegde

DIRECTOR : Balakrishna RAI

Service provided by the company

- 1. Finance And Accounting**
- 2. Training And Placement**
- 3. Operations**
- 4. Procurement And Inventory**
- 5. Estimation And Costing**

1. FINANCE AND ACCOUNTING

The Finance Department of the company is concerned with the financing accounting activities. They include

- Financial planning and Accounting
- Account payables and Account receivables
- General ledger
- Financial Statement and Reporting
 - ❖ Transaction support
 - ❖ Client invoicing
 - ❖ Bank reconciliation

2. Training and Placement

The training and placement of the interested candidates is done by the expertise training centre, Where training is given such a way that they can work for different companies or even in the expertise contracting company, The parent one. The Human Resources department provides the following services for the rest employees.

- Sourcing
- Interview process and scheduling
- Employee documentation
- Employee payroll processing
- Employee vacation tracking

3. Operations

- Client proposal Management
- Equipment tracking and / Reporting
- PO Tracking/Updating
- Manpower Mobilization / Demobilization
- Equipment Mobilization and / Demobilization

4. Procurement and Inventory

- Sourcing Management
- Logistics services
- Warehouse inventory services
- Supplier management services
- Procurement management services

5. Estimation and Costing

- Quantitative estimation of manpower costs
- Estimation of material costs /quantity surveying
- Equipment /Equipment hiring costs
- Estimation of direct and indirect costs

INTERNSHIP OBSERVATION REPORT-DAY WISE

SI NO.	DATE	OBSERVATION
1.	16/07/2024	Introduction about the firm Mr.Eshwar Naik M,senior Asst, Executive,HRD gave brief introduction about campco and there process.
2.	17/07/2024	Data entry of invoice Mr. Gangadhar, Accountant ,instructed about invoices and data entry.This includes details such as quantities,items supplied, GST number,IGST,and SGST ,CGST,supplier address,Buyer address.
3.	18/07/2024	Data entry invoice Mr. Gangadhar, Accountant ,instructed about invoices and data entry.This includes details such as quantities,items supplied GST number,IGST,and SGST ,CGST,supplier address,Buyer address.
4.	19/07/2024	Factory visit Mr.Vital, store department gave a information about Machinery handling ,as well as the processes of moulding and cooling, packaging.
5.	20/07/2024	Week off
6.	21/07/2024	Week off
7.	22/07/2024	Data entry of invoice Mr. Gangadhar, Accountant ,instructed about invoices and data entry.This includes details such as quantities,items supplied GST number,IGST,and SGST ,CGST,supplier address,Buyer address.
8.	23/07/2024	Information about E-way bill

		Mr. Praveen, Accounts Department guided us on the E-Way Bill, including what it is, when the company needs to prepare it, I gained an understanding of how bills are generated when goods are transported, including entering details into the system, This process ensures the legal movement of goods.
9.	24/07/2024	Data entry of invoice Mr. Gangadhar, Accountant ,instructed about invoices and data entry.This includes details such as quantities,items supplied GST number,IGST,and SGST ,CGST,supplier address,Buyer address.
10.	25/07/2024	Data entry invoice Mr. Gangadhar, Accountant ,instructed about invoices and data entry.This includes details such as quantities,items supplied GST number,IGST,and SGST ,CGST,supplier address,Buyer address.
11.	26/07/2024	Data entry of invoice Mr. Gangadhar, Accountant ,instructed about invoices and data entry.This includes details such as quantities,items supplied GST number,IGST,and SGST ,CGST,supplier address,Buyer address.
12.	27/07/2024	Week off
13.	28/07/2024	Week off
14.	29/07/2024	Checking of inward files Mr.Sachith, Purchase department, Said About purchasing process I understood how the need for materials is identified, requests are approved, and suppliers are chosen based on cost

		and quality. I also gained insights into how orders are placed, goods are received, and payments are processed efficiently to ensure smooth production.
15.	30/07/2024	<p>Maintainance of stock</p> <p>Brief about maintenance of stock</p> <p>Mr. Pavan from the store department provided information about how they store and issue the goods.</p> <p>I learned how goods and raw materials are maintained in the stores. I understood how inventory is organized and managed with methods like FEFO to ensure proper usage of stock.</p>
16.	31/07/2024	<p>Data entry of invoice</p> <p>Mr. Gangadhar, Accountant ,instructed about invoices and data entry.This includes details such as quantities,items supplied GST number,IGST,and SGST ,CGST,supplier address,Buyer address.</p>
17.	1/08/2024	<p>Data entry of invoioce</p> <p>Mr. Gangadhar, Accountant ,instructed about invoices and data entry.This includes details such as quantities,items supplied GST number,IGST,and SGST ,CGST,supplier address,Buyer address.</p>
18.	2/08/2024	<p>Data entry of debit note</p> <p>Mr.Gangadhar, Accountant instrcted about debit note ,what is debit note,when does company issue debit note.They showed them how to prepare a debit note.</p>
19.	3/08/2024	Week off

20.	4/08/2024	Week off
21.	5/08/2024	Lab visit Ms.Savitha lab technician provide information about lab. All raw materials first go to the lab for quality testing before production.
22.	6/08/2024	Data entry of invoice Mr. Gangadhar, Accountant ,instructed about invoices and data entry.This includes details such as quantities,items supplied GST number,IGST,and SGST ,CGST,supplier address,Buyer address.
23.	7/08/2024	Data entry of debit note Mr.Gangadhar, Accountant instrcted about debit note ,what is debit note,when does company issue debit note.They showed them how to prepare a debit note.
24.	8/08/2024	Brief about dispatch of finished goods Mr. Sudeer from Finished goods department given information about dispatch process of finished goods. I observed how orders are processed, goods are picked and packed, quality checks are performed, and transportation is arranged. I also learned about the importance of documentation and record-keeping to ensure accurate and efficient delivery to customers.”
25.	9/08/2024	Data entry of invoice Mr. Gangadhar, Accountant ,instructed about invoices and data entry.This includes details such as quantities,items supplied GST number,IGST,and SGST ,CGST,supplier address,Buyer address.

26.	10/08/2024	Week off
27.	11/08/2024	Week off
28.	12/08/2024	Data entry of debit note Mr.Gangadhar, Accountant instructed about debit note ,what is debit note, when does company issue debit note. They showed them how to prepare a debit note
29	13/08/2024	Data entry of invoice Mr. Gangadhar, Accountant ,instructed about invoices and data entry.This includes details such as quantities,items supplied GST number,IGST,and SGST ,CGST,supplier address,Buyer address.
30.	14/08/2024	Data entry of debit note Mr.Gangadhar, Accountant instructed about debit note ,what is debit note,when does company issue debit note.They showed them how to prepare a debit note
31.	15/08/2024	Independence day
32.	16/08/2024	Data entry of debit note Mr.Gangadhar, Accountant instructed about debit note ,what is debit note,when does company issue debit note.They showed them how to prepare a debit note

Summary

During my internship in Campco Puttur, from 16 July 2024 to 16 August 2024 I had great opportunity to learn the work in Campco firm and to know about its working. This internship was a very important part of my career as it helped me in understanding the reality of outer world apart from theoretical aspects. As I move forward in my academic and career journey, I am confident that the knowledge and skills acquired during this internship will be instrumental in achieving future goals.

The Campco Chocolate Factory, Puttur.

Attendance List

Name: Aishwarya KJ

UUCMS Number: P05SY23C0120012



Sl.no	Date	Timings		Signature
		Log In	Log Out	
1	16/07/24	9:30	4:30	Aish
2	17/07/24	9:30	4:30	Aish
3	18/07/24	9:30	4:30	Aish
4	19/07/24	9:30	4:30	Aish
5	20/07/24	-	-	
6	21/07/24	-	-	
7	22/07/24	9:30	4:30	Aish
8	23/07/24	9:30	4:30	Aish
9	24/07/24	9:30	4:30	Aish
10	25/07/24	9:30	4:30	Aish
11	26/07/24	9:30	4:30	Aish
12	27/07/24	-	-	
13	28/07/24	-	-	
14	29/07/24	9:30	4:30	Aish
15	30/07/24	9:30	4:30	Aish
16	31/07/24	9:30	4:30	Aish
17	01/08/24	9:30	4:30	Aish
18	02/08/24	9:30	4:30	Aish
19	03/08/24	-	-	
20	04/08/24	-	-	
21	05/08/24	9:30	4:30	Aish
22	06/08/24	9:30	4:30	Aish
23	07/08/24	9:30	4:30	Aish
24	08/08/24	9:30	4:30	Aish
25	09/08/24	9:30	4:30	Aish
26	10/08/24	-	-	
27	11/08/24	-	-	
28	12/08/24	9:30	4:30	Aish
29	13/08/24	9:30	4:30	Aish
30	14/08/24	9:30	4:30	Aish
31	15/08/24	9:30	4:30	Aish



The Central Arecanut & Cocoa Marketing & Processing Co-operative Ltd.

P. B. No. 223, Varanashi Towers, Mission Street, Mangaluru - 575 001, Karnataka

EST. 2/186/08/2024-25/1330

16.08.2024

CERTIFICATE

This is to certify that Ms.Aishwarya. K.J, UUCMS: P05SY23C0120012, IInd Year M.Com (IBM) Student of SDM College-Ujire (Autonomous), D.K-574240, has completed her Field work Practicum/Organisational study at CAMPCO Chocolate Factory, Puttur during the period from 16.07.2024 to 16.08.2024. During the above period her conduct and performances are found good. We wish her all the best in her future endeavors.


DY.GENERAL MANAGER

Ms.Aishwarya. K.J,
UUCMS P05SY23C0120012,,
IInd Year M.Com,
SDM College-Ujire (Autonomous),
KARNATAKA-574240

