

PROJECT REPORT ON
“A STUDY ON FINANCIAL RISK MANAGEMENT IN PERADY PRIMARY
AGRICULTURAL CO-OPERATIVE SOCIETY (N)”

Submitted By

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Submitted To



VISVESVARAYA TECHNOLOGICAL UNIVERSITY, BELAGAVI

In partial fulfillment of the requirements for the award of the degree of

MASTER OF BUSINESS ADMINISTRATION

Under the guidance of

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EXTERNAL GUIDE

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Chief Executive Officer

Perady P A C S Bank.



DEPARTMENT OF MASTER OF BUSINESS ADMINISTRATION

ALVA'S INSTITUTION OF ENGINEERING AND TECHNOLOGY

SHOBHAVANA CAMPUS, MIJAR, MOODBIDRI

APRIL-2020

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PERADY PRIMARY AGRICULTURAL CREDIT CO-OPERATIVE SOCIETY LTD.,
No. DRGS/2626/76-77, Post Perady-574246, Belthangady Tq. D. K.

Ref. No.:

CERTIFICATE

This is to certify that Ms. Shubhavi (USN 4AL18MBA72) w/o K. Manoj, MBA., student of the ALVA'S INSTITUTE OF ENGG. & TECHNOLOGY, MIJAR, MOODABIDRI, has completed her Internship in our Co-Operative Institution. She worked as an intern from 01st January 2020 to 15th February 2020. She has shown keen interest and actively involved in all the works assigned to her. She discharged the responsibilities to the satisfaction of fellow Staffs and superiors.

Her conduct and character were good during the period of internship.



For Perady Primary Agricultural
Credit Co-op. Society Ltd.

Chief Executive Officer

Chief Executive Officer



ALVA'S INSTITUTE OF ENGINEERING AND TECHNOLOGY

A Unit of Alva's Education Foundation (R)

(Affiliated to Visvesvaraya Technological University, Belagavi

Approved by AICTE, New Delhi & Recognised by Government of Karnataka)

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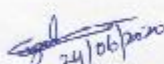
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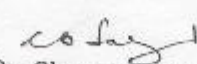
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24 June 2020

CERTIFICATE

This is to certify that, Shubhavi USN 4AL18MBA72, is a bonafide student of PG Department of Business Administration of Alva's Institute of Engineering and Technology, Mijar, affiliated to Visvesvaraya Technological University, Belagavi. The project report titled "A STUDY ON FINANCIAL RISK MANAGEMENT IN PERADY PRIMARY AGRICULTURAL CO-OPERATIVE SOCIETY (N)" is prepared by her under the guidance of Dr. Nagendra S, Sr. Assistant Professor, PG Department of Business Administration in partial fulfillment of the requirements for the award of the degree of Master of Business Administration of Visvesvaraya Technological University, Belagavi, Karnataka.


Dr. Nagendra S
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Dr. Claret Mendonca
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DECLARATION

I, **SHUBHAVI**, hereby declare that the Internship report entitled “ **Financial Risk management in Perady primary agricultural co-operative society (N), Perady**” prepared by me under the guidance of **Dr. Nagendra S**, Associate Professor, Department of MBA, Alva’s Institute of Engineering and Technology and external assistance by **Mr. Sheik Lathief** , **Chief Executive Officer** of Perady P A C S Bank, Perady. I also declare that this project work is towards the partial fulfillment of the university

Regulations for the award of degree of Master of Business Administration by Visvesvaraya Technological University, Belgaum. I have undergone a summer project for a period of Six weeks. I further declare that this project is based on the original study undertaken by me and has not been submitted for the award of any degree/ diploma from any other University/ Institution.

Place: Mijar

Signature of Student

A handwritten signature in blue ink, appearing to read 'Shubhavi', is written over a light blue grid background.

Date : 24 – 06- 2020.

ACKNOWLEDGEMENT

I would like to extend our heartiest thanks with a deep sense of gratitude and respect to all those who provides me immense help and guidance during my training period. There is a pleasure to acknowledge to those many people whose timely support went a long way in the completion of project report.

I would like to convey my heartfelt thanks to **Dr. Nagendra S**, Assistant professor, Department of Business Administration for giving me the opportunity and for the encouragement.

I acknowledge my fullest gratitude to our beloved Principal **Dr. Peter Fernandes** for his pillared support and encouragement under college management for providing the right atmosphere to carry out the internship.

I also extend my heartfelt gratitude towards my external guide **Mr. Sheik Lathief**, chief executive officer, Perady P A C S Bank, for his valuable suggestion and supervision at the time of my internship.

Finally, I would like to mention here that I am greatly indebted to each and everyone who has associated with my project.

SHUBHAVI

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EXECUTIVE SUMMARY

The MBA course offered by VTU University, Belgaum, has its own unique syllabus which requires its MBA students to undertake an internship with any of the industry for the period of Six weeks. It is helpful to gain the opportunities and also develop the working skills, and also helps the students to practice theoretical concepts in a practical way.

The Internship was done by me at “**Perady Primary Agricultural Co-operative Society (N), Perady**”. The main objective of this study was about the Risk Management skills and functioning of the Co-operative Society.

It was established in the year of 1952 with the name of “**Perady Vyavasaya Seva Sahakaari Bank [N]**”. The bank was started by **Padmaraja Shetty**, who is the Chairman of the bank in the year of 1952 and **Venkappa Shetty**, who is the Secretary of the bank.

As my personal experience this bank was runned successfully, because of the service rendered by the bank as well as all the staffs of the bank. People of this Area are not much educated, but they are clever and intelligent regarding banking transactions. People are trust this bank very much rather than other bank because staffs of this bank are holding their trust towards the people throughout the 68 years.