

A STUDY ON CREDIT RISK MANAGEMENT AT CAMPCO LIMITED

Submitted by

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4AL19MBA41**

Submitted to

VISVESVARAYA TECHNOLOGICAL UNIVERSITY, BELAGAVI
In partial fulfilment of the requirements for the award of the college of
MASTER OF BUSINESS OF ADMINISTRATION

Under the guidance of

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Premji B
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Mangalore



**PG DEPARTMENT OF BUSINESS ADMINISTRATION
ALVAS INSTITUTE OF ENGINEERING AND TECHNOLOGY, MIJAR
JULY 2021**



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

P. O. No. 225, Varanashi Towers, Main Road, Mangalore - 575 001, Karnataka

HRD/PC/MA/07/2021-22

22.07.2021

C E R T I F I C A T E

This is to certify that Ms. NISARGA JAIN
(USN. 4AL19MBA41), MBA Student of Alva's Institute
of Engineering and Technology, Mijar has done her
Project work in our Organization, entitled,
"A STUDY ON CREDIT RISK MANAGEMENT AT THE CAMPCO
LTD., MANGALURU" for a period of six weeks from
23.02.2021 to 05.04.2021.

Her performance & conduct during the
project work was good.




General Manager
The Camppo Ltd., Mangaluru



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CERTIFICATE

This is to certify that **NISARGA JAIN K B** bearing **USN 4AL19MBA41**, 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 CREDIT RISK MANAGEMENT AT THE CAMPCO LTD, MANGALORE**" is prepared by her under the guidance of Dr. Vishnu Prasanna K N, 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. Vishnu Prasanna K N
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Viva-Voce Examination

Date:

Signature of Internal Examiner
Name & affiliation

Signature of External Examiner
Name & affiliation


DECLARATION

I, Nisarga Jain, hereby declare that the project report entitled "A STUDY ON CREDIT RISK MANAGEMENT" with reference to "CAMPCO LIMITED, MANGALORE" prepared by me under the guidance of DR. Vishnu Prasanna K N, Professor, Department of Business Administration Alva's Institute of Engineering and technology, Mijar, Moodbidri and external assistance by Mr. Premji B, Senior Manager, Marketing department, CAMPCO Limited, Mangalore.

I also declare that this project work is towards the partial fulfilment of the university regulations for the award of degree of master of business administration by Visvesvaraya technological university, Belagum. I have undergone a summer project for a period of six week. 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

Date: 22-07-2021


Signature of the student

ACKNOWLEDGEMENT

I, NISARGA JAIN, student of Alva's Institute of Engineering and Technology, Mijar studying of Master of Business Administration hereby taking this opportunity to express my sincere gratitude to my internal guide **Dr. Vishnu Prasanna K N**, Professor, PG Department of Business Administration, Alva's Institute of Engineering and Technology, for his ideal guidance and encouragement throughout the course.

I also take this opportunity to express my deep sense of gratitude to **Premji B Senior Manager of CAMPCO LTD** for showing me immense support with valuable guidance and helped me in getting the information

I would like to express my sincere gratitude to **Dr. Claret Mendonca**, head of Department, PG MBA Department, Alva's Institute of Engineering and Technology, Mijar for her guidance and support in carrying out this project.

I am extremely thankful to **Dr. Peter Fernandes**, Principal of Alva's Institute of Engineering and Technology for providing me a chance to carry up this project.

I am grateful to the staff of CAMPCO ltd, Mangalore for providing me the useful information with the co-operation during the period of study.

I thank everyone who helped me directly or indirectly in completing my project.

Thank you,

NISARGA JAIN

4AL19MBA41

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EXECUTIVE SUMMARY

This project titled "A Study on credit risk management with reference to CAMPCO Limited Mangalore" is submitted to partial fulfilment of the requirement for the award of master of business administration. The project is concerned with the credit risk management tools and techniques in CAMPCO, Mangalore.

The main objective of the study is for understanding the management of credit risk and manufacturing process of the company. For this purpose, the primary data is collected through the direct interaction with the company manager and secondary data from company's annual reports, websites, publications and textbooks. Data collected from various sources are analysed through the ratios, graphs and charts are used as tools.

Firstly, introduction of information regarding the company and topic, the company profile, organizational profile, product profile, vision and mission statement and SWOT analysis are made. Then, statement of problem, objective of the study, scope of the study, methodology, various tools used for data collection and limitation of the study is discussed. Subsequently, a detailed study is made on conceptual background of credit risk management. Analysis and interpretation is done on the basis of information regarding the practice for analysis supported by a descriptive interpretation which implies figures into clear words.

Finally, the suggestions are given to overcome the drawbacks involved in the project on the basis of the analysis.