

**PROJECT REPORT**  
**on**  
**A Study on**  
**“Credit Risk Management at PARVATHI PARAMESHWARA**  
**TRANSLOGISTICS PVT Limited”**  
**BY**

**PAVAN K P**  
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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 OF ADMINISTRATION**

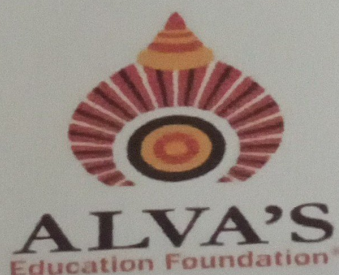
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**DEPARTMENT OF BUNESINESS ADMINISTRATION ALVA'S**  
**INSTITUTE OF ENGINEERNING AND TECHNOLOGY**

**JULY 2021**





**PARVATHI PARAMESHWARA TRANSLOGISTICS PVT LTD.**  
Your Navigator In The World Of Business

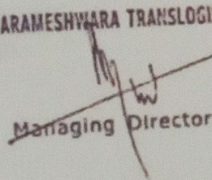
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**CERTIFICATE**

This is to certify that **Mr. PAVAN K P**, bearing USN : **4AL19MBA43**,  
2<sup>nd</sup> year MBA student of **Alva's Institute of Engineering and  
Technology**, Shobavana Campus, Mijar has undertaken the project work  
entitled " **A Study on Credit Risk Management in Paravathi  
Parameshwara Tranlogistocs Pvt Ltd** " during 22-02-2021 to 03-04-  
2021 in **Parvathi Parameshwara Translogistics Pvt Ltd**,  
**Bangalore**. During his Project work in our company, we found his  
character and conduct is good.

This project on evaluation fulfills all the stated criteria and the student  
findings are his original work. We wish him all the best for his future  
endeavors.

For PARVATHI PARAMESHWARA TRANSLOGISTICS PVT. LTD.

  
Managing Director

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## ALVA'S INSTITUTE OF ENGINEERING AND TECHNOLOGY

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### CERTIFICATE

This is to certify that **PAVAN K P** bearing USN **4AL19MBA43**, 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 PARVATHI PARAMESHWARA TRANSLOGISTICS PVT LTD**" is prepared by him under the guidance of Mrs. Priya Sequeira, 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.

Mrs. Priya Sequeira  
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Dr. Claret Mendonca  
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Viva-Voce Examination

Date:

Signature of Internal Examiner  
Name & affiliation

Signature of External Examiner  
Name & affiliation



## DECLARATION

I, PAVAN K P , hereby declare that the Project report entitled "A study on Credit Risk Management" with reference to "Mohan Devanur Vidyasagar" Parvathi Parameshwara Translogistics Pvt. Limited, Bangalore prepared by me under the guidance of Mrs. Priya Sequeira, Assistant Professor, Department of MBA, Alva's Institute Of Engineering & Technology and external assistance by Mr. Mohan Devanur Vidyasagar, Finance & Account Manager .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, 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: Moodabidri.

Pavan. K.P.

Date: 10-04-2021.

4AL19MB43



## ACKNOWLEDGEMENT

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I sincerely thank Dr . Claret Mendona , Head of the Department, MBA who inspired me to carry out my project work.

I extend my genuine thanks to all the teaching faculties of the department of MBA, Alva's Institute Of Engineering & Technology, Mijar

I express my deepest thanks to my parents and family members and their financial support for this project, without which my higher studies would have been only a dream.

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### Executive Summary

Internship is an opportunity for the students to get an idea about the practical scenario that needs to be faced in the corporate world. The perfect platform for exploring the knowledge and thereby to gain some kind of experience.

The research conducted focused on the risks that the company needs to face while granting credit to customer and also the ways, strategies and methods used to minimize such risks. Credit risk management is an analysing tool for the bank to focus on their non-performing assets and I tried to apply the same for logistic company

The project also tries to analyse that Credit trading is the major function of logistic company and exactly apprising a borrower's credit worthiness has been the only method of trading successfully, "it actually helps in measurement of finance in complete detailed manner."

The major objective of this is to control the credit risk of the company when they are granting credit to required customers and also to giving some suggestions for proper utilization of credit rating method.

Financial information required for the analysis has been chosen from the financial statement like balance sheet and profit and loss account of the company. Data of three financial year starting from 2017-2020 has been collected.