

**PROJECT REPORT ON
(16MBAPR407)
A STUDY ON NON-PERFORMING ASSETS OF CANARA BANK, BANGALORE**

BY

**TAPASHA GHOSH
1AZ16MBA70**

Submitted to

**VISVESVARAYA TECHNOLOGICAL UNIVERSITY,
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**In partial fulfilment of the requirements for the award of the degree of
MASTER OF BUSINESS ADMINISTRATION
Under the guidance of**

INTERNAL GUIDE

**Dr. Prakash Yaragol
Professor, Department of MBA
Bank**

EXTERNAL GUIDE

**Mr. Harish
Manager (F&A)Canara**



**Department of MBA
Acharya Institute of Technology
Soldevanahalli, Hessaraghatta Main Road, Bangalore-107**

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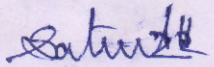
CERTIFICATE

This is to certify that MS. MS.TAPASHA GHOSH (USN : 1AZ16MBA70), MBA student of ACHARYA INSTITUTE OF TECHNOLOGY, ACHARYA DR.SARVEPALLI RADHAKRISHNAN ROAD, SOLDEVANAHALLI, HESARAGHATTA MAIN ROAD, , BANGALORE-560090, has successfully completed her project work in our Bank on the topic

“A STUDY ON NON-PERFORMING ASSETS OF CANARA BANK”

in our Bank. She commenced the above project on 16-01-2018 and completed the same on 23-03-2018.

CIRCLE OFFICE
BANGALORE


SENIOR MANAGER
HRM SECTION

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THE HOD
ACHARYA INSTITUTE OF TECHNOLOGY
ACHARYA DR.SARVEPALLI RADHAKRISHNAN ROAD
SOLDEVANAHALLI
HESARAGHATTA MAIN ROAD
BANGALORE-560090



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Date: 19/05/2018

CERTIFICATE

This is to certify that **Ms. Tapasha Ghosh** bearing USN **1AZ16MBA70** is a bonafide student of Master of Business Administration course of the Institute 2016-18 batch, affiliated to Visvesvaraya Technological University, Belgaum. Project report on “**A Study on Non Performing Assets of Canara Bank**” at **Canara Bank, Bangalore** is prepared by her under the guidance of **Dr. Prakash B Yaragol** in partial fulfillment of the requirements for the award of the degree of Master of Business Administration, Visvesvaraya Technological University, Belgaum, Karnataka.

Vc Prakash B Yaragol 28/5/18

Signature of Internal Guide

lyn j...

Signature of HOD

Head of the Department

Department of MBA

Acharya Institute of Technology
Soldevanahalli, Bangalore-560 107

Dr. Prakash B Yaragol

Signature of Principal

PRINCIPAL

ACHARYA INSTITUTE OF TECHNOLOGY
Soldevanahalli Bangalore-560 107

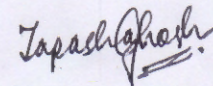
ACHARYA

DECLARATION

I, Tapasha Ghosh, bearing USN 1AZ16MBA70 hereby declare that the Internship report entitled "A STUDY ON NON-PERFORMING ASSETS OF CANARA BANK BANGALORE prepared by me under the guidance of professor Dr. Prakash Yaragol, Professor of MBA Department, Acharya Institute of Technology and external guide Mr. Harish, Manager (F&A) at CANARA BANK, Bangalore.

I also declare that this Internship 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 Ten 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 for any other University/ Institution.



Tapasha Ghosh
USN1AZ16MBA70

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Last, but not least, I want to express my deep appreciation to the helping nature of employees at canara bank Bangalore for their support.

TAPASHA GHOSH

USN: 1AZ16MBA70

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EXECUTIVE SUMMARY

The occurrence of non-performing assets had been affected by the performance of the bank, financially that had been reflected in the financial statement of the bank. With the increase of concern towards the circle office's non-performing assets, with special reference to Canara bank, the study was undertaken to analyze the reason for the non-performing assets and managing the non-performing assets.

The study covers the non-performing of the management with respect to Canara bank, Bangalore. The study includes all the information given by the Manager of the bank of Non-performing Assets department and also from the staff working in the same. The scope of the study is limited to the bank only. The study overall covers the performance of the top NPA accounts for the last 5 years.

The study on nonperforming assets has enabled us about the working of the banks on the assets and has endorsed us with a lot of knowledge. It has enhanced us with how the banks manage their various loan accounts. It enrolled the whole working in the bank with all NPA accounts. It has procured the various steps to come up with the solution towards it and is trying to solve the problem, which has a great impact on the profitability of the bank.

Non performing assets is not only faced by banks but being faced by almost all the financial organizations. Due to this, it affects the profitability of the organizations and they need to suffer huge losses. There are customers, who avail the loans and later they are unable to repay it back. For such customers banks need to suffer. It hampers the organization from the financial part of the organization which at all hampers the organization as a whole.

A comparative study was being done from the data provided by the bank. The various data analysis had been analysed as per the data being collected. There were many causes which depicted the various loan account of the customers. The study implied the gist analysis on the NPA accounts on the basis of the categorization the loans. Hence the study had been effective and useful, with the scrutiny of various account and also enabled me the reason behind it.

Chapter 1

INTRODUCTION

1.1. Introduction about Internship

Internship is a kind of training for building up careers in the corporates. It is a kind of work which enhances us with practical knowledge and helps us to explore and learn from the organization. It helps us to gain a lot of information related to our particular job and gives a chance to gain credit from academics. An internship was being performed at Canara Bank Circle Office, Bangalore. It helped me to acquire a lot of knowledge regarding banking in the public sectors. It gave a perfect and clear picture of the various work being performed in the bank. There are various types of facilities and transactions which we read in books but when we observe it, it sets to our mind and being understood more clearly. The recent and the upcoming information could be gathered and becomes very interesting to observe and learn quickly.

Internship is the first and the foremost which is to be done by each and every student before entering into corporate world. It acts to be useful and the most helpful tool. It gives us an idea of the work culture which is totally different from the one which we study in our books. We gain knowledge as well as experience together.

With the internship we came to know about the actual process of non performing assets, it enhanced us with core and the deep knowledge with the practical study and also endorsed us with the various accounts becoming NPA and the cause for it.

1.2 Industry Profile

The history of Banking system in India can be identified with distinct phases. From the nationalization of the bank in the early phases during the 1786 to 1969, until the 1991. Prior to banking sector reforms new frames in Indian Banking were introduced as the exploration of financial & Banking sector reforms after 1991. It was the most conservation stage for the Indian Banking. As there was the formation of first joints Stocks banks in the year 1786, namely the General Bank of India in year . So following the incident, the Bank of Hindustan and Bengal bank came to existence. The East India company was establishing its reigns in the country, following which two new banks were setup. In the coming years both Bank of Bombay (1840), and the -Bank of Madras (1843) were also set up. Each of the above mentioned banks had individual working and were called Presidency bank., but only until 1920. In this year there was amalgamation of these two banks resulting in formation of new bank which was the named Imperial Bank of India. Majorly these banks belonged to private shareholders, who were maximum from the European region. According to the timeline of establishment, The Allahabad Bank came into existence to the earliest, incorporated as early as 1865. After this, there was a need for an Indian origin bank, thus the Punjab National Bank Ltd. was established, headquartered at Lahore , constructed in the year 1894. Though there was a meek number of banks setup in this period, the commercial banks only came up after the 20th century. All the banks that were setup at this period viz. Bank of India, Bank of Baroda, Canara Bank. Ranging from the period 1906-1913, two new banks came up, The Indian bank and the Bank of Mysore.

To have a ground breaking economy, being one of the largest economies in the world, an impeccable need was perceived to have an effective & sound banking system. With the ever growing population and fluctuations in the global market, daily new challenges must be well countered by the Indian Banking System.

In India the financial sector reforms has been rapidly progressing on the various aspects such as deregulation, interest rate, various prudential norms, barriers to entry, risk-based suspension and reduction in reserve requirements. But there arises a cause of concern, that is on the progress institutional aspects which is being slower. There are various changes which are being required to overcome the NPA problem which would span the judiciary, policies which are to be truly effective.

1.3 Company Profile

All the public--sector banks are under the ownership of GOI. There are a few public sector banks in India, amongst which Canara bank is the one I have studied. The headquarter of Canara Bank is at Bengaluru. It was being established by Ammembal Subba Rao Pai at Mangalore in the year (1906). It is the firstborn bank and was being nationalized in the year (1969). The network of branches of the bank is 6639 which is spreaded across all over the country. It has its branches in abroad at Hongkong, London, Shanghai, Doha, Bahrain, Dubai, Tanzania and New York. At the early stage, the bank was first established as Canara Hindu Permanent Fund at Mangalore. After the incorporation in the year 1910, the name was changed to Canara Bank. The first acquisition of Canara Bank took place in the year 1961 after it acquired Bank of Kerela. Seasia Midland was the second bank which was being acquired by Canara Bank and had its takeover of seven branches.

With order in effect from 1958, The Reserve Bank of India made G. Raghumathmul Bank at Hyderabad acquired under Canara Bank. Rest left out with four banks, those are Sree Poornathrayeesa Vilasam Bank, Arnad Bank, Cochin Bank and Pandyan Bank. All these banks were having 13 to 14 branches which are being taken by Canara Bank at the time of the acquisition. Along with 13 major commercial banks, Canara bank was being nationalized. It has already inaugurated 1000th branch.

In the year 1996, for Seshadripuram branch in Bangalore, Canara Bank was the 1st bank to get the ISO-certification for TBB (Total Branch Banking). It has stopped opting for ISO certification of branches for now. The international quater by Canara Bank was established in the year 1976. The first external office was opened in London and then established a subsidiary at HongKong. The third foreign operation was opened in the year 2008-09 in Shanghai. The Bank has formed a joint venture in Commercial Bank of India LLC, Moscow. On 10th June 2014, Canara Bank opened the seventh overseas branch at New York, United States.

The Canara bank has many subsidiary companies and regional rural banks. There are some developmental projects being undergone by the bank which has helped it to accelerate for financing solar in the market in southern India. Canara bank offers certain applications for the customers to pay collect through mobile applications. The application named as 'Empower' which offers UPI means Unified fPayment Interface Canara bank.

1.4. Promoters of Canara Bank

The public-sector undertaking was established in the year 1906 and holds share of 51% in the joint venture. Canara Bank is one of the largest nationalized bank in India in terms of aggregated business volume in India. The promoters of Canara Bank are HSBC and OBC.

HSBC

HSBC stands for Hong Kong and Shanghai Bank Corporations Limited was being founded in the year 1865. HSBC serves the merchants of China coast the need and finance for the growth of trade between China, US and Europe. The International Bank was established in the year 1865 and serve in more than 46 million customers. HSBC have been an International bank from its earliest times. HSBC holds 26% share in the joint venture through the HSBC Insurance Holdings Limited. HSBC has 4400 offices in 71 countries and territories.

OBC

OBC stands for Oriental Bank of Commerce was being established in the year 1943 and is the 9th largest bank in terms of asset in India. 59.13% of Oriental Bank of Commerce is being owned by Government of India. Presently the bank has a network of 2251 branches running all over the country.

1.5. Vission

To emerge as a “Best Practices Bank” by pursuing global benchmarks in profitability, operational efficiency, asset quality, risk management and expanding the global reach.

1.6. Mission

To provide quality banking services with enhanced customer orientation, higher value creation for stakeholders and to continue as a responsive corporate social citizen by effectively blending commercial pursuits with social banking.

1.7. Quality Policy

- Aims in providing quality service
- The information to be kept confidential
- Personal information can be disclosed to government, judicial bodies and regulators with whom the bank is under the obligation

- Bank accord the top priority to security
- Provides protection to the accounts against any accidental access, data corruption or unauthorized access.

1.8. Products and Services

The products and services of Canara Bank are as:

- Canara Bank Car Loan
- Canara Bank Credit Card
- Canara Bank Debit Card
- Canara Bank Education Loan
- Canara Bank Fixed Deposit
- Canara Bank Home Loan
- Canara Bank Personal Loan
- Canara Bank Savings Account

The above mentioned are being explained as below

- **Canara Bank Car Loan:** Canara bank car loan is being availed on the purchase of both new cars and second-hand cars. It can be taken by self-employed professionals, reputed companies, salaried persons and firms. It can be for any new car and model and also there is no limit for the loan amount. The tenure for the car loan can go up to 84 months. The bank offers new and also used car loan.
- **Canara Bank Credit Cards:** There are various range of credit cards being offered by Canara bank to its respective customers with both in association to Visa and Master cards. The VISA credit cards include two different cards which are Classic and Gold. Master cards has three types of cards, those are Standard, Gold, World.
- **Canara Bank Debit Cards:** The debit cards are being offered to the accountholders which enable the customers to make the various transactions without carrying physical cash. The cards come from various variants such as VISA cards, Rupay card and Master card.
- **Canara Bank Education Loan:** The various expenses related to education are being covered by the education loan, those includes the course fees, necessary equipment,

cost of books purchased, hostel fees, examination fees, uniform, insurance premium and the travel expenses for the study.

- Canara Bank Fixed Deposit: The objective of fixed deposit is to cater the long term financial goals of the bank of each sector of customer. The fixed deposits are not only intended to meet the financial aspiration but also brings a sense of comfort in financial especially for the senior citizens.
- Canara Bank Home Loan: The bank provides home loan to the customers who want to purchase a plot /flat/or built house, also for the one who have their existing property and wants to repair or renovate it. There is no processing fee being charged on Canara bank home loans.
- Canara Bank Personal Loans: Personal loans are to cater for the urgent needs due to financial problem for common Indian customers. Canara Bank provides various types of personal loans, those are Personal loan for employed persons, senior citizen personal loan, teacher loan and Canara Consumer Loan.
- Canara Bank Savings Account: The saving account is designed from Canara bank keeping in mind that the customer ensures maximum financial inclusion. The various types are deposit scheme, SB power plus, Savings bank account, Gold savings bank account, junior saving account.

1.8. Infrastructure facilities

- There are infrastructure projects for which the bank has extended its finance. It has been characterized large funds and with long repayment period.
- In the project, there is a need to establish economic viability and technical feasibility.
- The lending financial institutions and other banks has considered finance an outlay of funds.
- To assist the promoters, the bank provides syndication services. MOU (Memorandum of Association) had been signed with IIFCL (India Infrastructure Finance Company Limited) for the funds to be required for the infrastructure projects.
- The rate of interest would depend on nature of depend, cash generation, repayment duration, etc.

1.9. Competitors' Information

The competitors of Canara bank are as Bank of Baroda, PNB, DBI Bank, Central Bank, Bank of India, Indian Bank, Union Bank, Indian Overseas Bank, Vijaya Bank, Syndicate Bank, State Bank of Bikaner, Oriental Bank, Corporation Bank, Andhra Bank, UCO Bank, Dena Bank, Allahabad Bank, United Bank, Bank of Maharashtra, State Bank of Mysore, Punjab & Sind Bank, UTI - Gold.

1.10. Swot Analysis

The strengths of Canara Bank are:

1. It has many innovative schemes.
2. It is being technologically advanced
3. It has articulation of good banking
4. The bank has made a partnership with the UNEP for initiating a loan programme on solar.

The weaknesses of Canara Bank are:

1. It has inadequate publicity
2. There is low international pressure
3. The service of customer is lesser as compared with the other banks.

The opportunities of Canara Bank are:

1. It is focusing on the social and rural banking
2. Seeking opportunities for the consultancy based on agriculture.

The threats of Canara Bank are:

1. There arises problem on economic crisis
2. The environment is highly competitive
3. The changes on government and RBI policies.

1.11. Future Growth and Prospects

The bank is focusing to elaborate its branch network by growing its retail business by mobilizing the retail deposits, retail assets like MSMEs, agriculture, vehicle, housing etc. The bank is growing its customer accounts above 8 crores, and it is growing by each day. There are various digital solutions which are implemented by bank for improving the operational efficiency with the regular upgradation of the digital infrastructure and software for the business needs. In future, the bank is expecting to grow with detailed digital strategy with better scalable and reliable infrastructure. With the digitalization of banking services, the future of the bank will be like paperless banking. The vision is to establish the communication and technology infrastructure, which would be the best, and be useful for the bank for improving the operational efficiency, integrated and support system for the stakeholders. The bank is moving and approaching digitalization of documents by providing eKYC portals to all the branches.

1.12. Financial Statements

1. Current Ratio:

Year	Current Assets	Current Liability	Ratio (%)
2014-15	395704.93	15055.10	0.03
2015-16	403453.38	14692.70	0.04
2016-17	395704.93	16629.66	0.05

In the year 2015-16, the current ratio is less than its previous year 2014-15. But in the current year 2016-17, the current ratio is more than its previous year 2015-16, this is so because the current assets has been increased and the current liability is decreased in the organization.

2. Debt Equity Ratio:

Year	Debt	Equity	Ratio (%)
2014-15	167581.21	65855.56	2.54
2015-16	155888.73	71001.30	2.19
2016-17	149446.22	93694.06	1.59

It is calculated by dividing the Total Debts by Total Liabilities. The ideal Debt Equity Ratio should be 2:1, but in the current year it is 1.59:1. As compared to prior year, the Debt Equity Ratio has been decreased because Equity has been increased.

Chapter 2

CONCEPTUAL BACKGROUND AND LITERATURE REVIEW

2.1.Theoretical Background of the Study

In the wake of the money related changes attempted by the Government of India in view of the Narasimhan Committee report I and II, prudential standards were presented by Reserve Bank of India to address the credit observing procedure being received and sought after by the banks and budgetary foundations. To fortify further the recuperation of duty by banks and monetary establishments, Government of India declared The Recovery of Debts Due to Banks and Financial Institutions Act, 1993 and The Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002.

Performing Assets are the various distinguished standard or the credit where the major period is not late by 90 days through the end of the financial year. It does not convey any hazard to the ordinary business.

NPA refers to Nonperforming asset are the asset which implies the various classification for loans in the books of accounts which are default and have arrears on the payment of interest or principal amount. In many cases, debts are being classified as nonperforming, when loan payment has not been made for a period of 90 days.

Usually banks classify their loans as nonperforming after the period of 90 days of nonpayment of principal or interest, that can occur during a term of loan or due to failure at maturity. Loan can be categorized nonperforming, if the company pay the interest but cannot repay on the maturity the principal.

A record is proclaimed as NPA in light of the recuperation of portions and enthusiasm on advances and progresses and different perspectives according to RBI standards. The refreshed standards to proclaim the record as NPA are as per the following according to RBI rules:-

A benefit, including a rented resource, progresses toward becoming non-performing when it stops to produce pay for the bank. A non performing resource (NPA) is a credit or a propel where;

(I) Interest and additionally portion of central stay past due for a time of over 90 days in regard of a term credit,

(ii) The record stays 'out of request' in regard of an Overdraft/Cash Credit (OD/CC), if the remarkable adjust remains persistently in abundance of as far as possible/drawing power. In situations where the exceptional adjust in the vital working record is not as much as far as possible/drawing power, yet there are no credits persistently for 90 days as on the date of Balance Sheet or attributes are insufficient to cover the intrigue charged amid a similar period, these records ought to be dealt with as 'out of request'.

(iii) The bill stays past due for a time of over 90 days on account of bills obtained and marked down,

(iv) The portion of vital or intrigue consequently stays late for two product seasons for brief span crops,

(v) The measure of liquidity office stays extraordinary for over 90 days, in regard of a securitization exchange attempted as far as rules on securitization dated February 1, 2006.

(vii) In regard of subsidiary exchanges, the past due receivables speaking to positive stamp to-showcase estimation of a subordinate contract, if these stay unpaid for a time of 90 days from the predetermined due date for installment.

2.1.1. Reserve Bank of India Guidelines:

The Reserve Bank of India sets certain guidelines to protect the banks and the financial institutions. Those are as:

- Bank should have their own standard for the internal monitoring of the various accounts. They should follow the FDCI and the various classes of assets.
- The process of recovery begins by the time the bank involves the effort, the accounts shows the sign of weaknesses of the identified one.
- The longer the period, there arises a delay in the accounts and the assets.

- The management is effective enough and responses in operating in the conditions as an aspect in impact borrowing.
- There is a need of appropriate loan to certify to the auditors and the financial institutions with the need.

2.1.2. The Effects of NPAs

The default of primary sum or premium, diminishes the income for the moneylender which would bring about disturbance of the financial plans and abatement the profit. The advance on misfortune arrangements which are an arrangement of aside to cover all the potential misfortunes to lessen the capital accessible to give the consequent advances. The genuine misfortunes once decided from the defaulted credits, they are then composed off against the income.

Recovering Losses

The moneylenders are by and large having four choices to recuperate a few or every one of the misfortunes coming about because of the nonperforming resources. At the point when the organizations are attempting to benefit the obligation then banks, can find a way to rebuild the advances to keep up the income and furthermore dodge the grouping the advance as nonperforming. On the off chance that the defaulted credits are collateralized by the advantages of the borrowers and moneylenders take the ownership of insurance and afterward pitch it to cover the misfortunes to degree of market esteem.

Banks can change over the awful credits into the value, that may acknowledge to point the full recuperation of the essential lost in defaulted advance. At the point when the bonds are changed over to the new value shares then the estimation of unique offers are normally wiped out. Bank can offer the terrible obligation at some precarious rebates to the organizations that the spend significant time in the credit accumulations. Banks will normally offer the defaulted credits which are not secured with the insurance or different methods for the recouping the misfortunes are not that practical. Reasons for occurrence of NPAs

In a financial parlance, by default if there arises a failure to meet the financial obligation, due to non-payment of a loan installment. The reasons are as:

1. The bad lending practices

2. The banking crisis
3. Overhang component due to natural calamities.
4. Incremental component due to credit policy, etc.

General Causes:

- There is slow legal process and time consuming for the recovery by the bank due to the defaulters.
- The expansion of existing projects due to various failures in the public issues and on the capital market.
- Due to insurgency, there is closure in some units in many states and also due to natural calamities.
- There is lack of support arising due to central government and the projects resulting to cost.
- Big units delay in paying bills in both the private and the public sectors to various small scale industries.

2.1.2. Problems caused by NPAs

1. The owners do not receive a return on market on the capital. It is the most worst case if bank fails then the owners lose the assets. This might affect the pool of shareholders.
2. There is no market return being received by the depositors on their saving. If there is failure by the bank, then the depositors might lose their assets.
3. A very high rate of interest and deposit rates is being charged by the bank to redistribute the losses and the economic growth is being suffered by the financial market.
4. Non-performing loans leads to bad investment. The credit is being misallocated from the various good project due to which it does not receive funds to failed project.
5. The banking system may be spilled by the non-performing assets and this might lead to certain economic disturbances.

2.1.3. Symptoms of NPA:

- There first installment of the loan is not paid.
- The account balance is insufficient
- The installment to be paid are irregular
- The operations of the accounts are irregular
- There is delay in submitting stock statement
- There is various fluctuations in strategy
- There is communication problem between the borrower and the bank
- The change is government policies also brings a drastic change
- Sometimes arises death of the borrower
- The competition is also an impact with referred to market

2.1.3. Concept of NPA

NPA came into Indian Financial System with the introduction of prudential accounting standard. A time of changing advantages was changed to pleasing expected mishap. Days of "counting the chicken before the deliver" are no more. In the year 1991-1992 the new course of action of accounting showed up. New accounting structure for request of credit and interest happened. The cash related system and banks got the wage affirmation standard i.e. accounting standard 9. In this way following AS 9, interest pay isn't seen in light of weakness included yet rather is seen at a subsequent stage when extremely recognized thusly consenting to RBI leads as well.

Along these lines, the procedure for asset portrayal came into drive. While showing these standards, all inclusive recognized models of Basel leading body of trustee's proposition were similarly considered. As indicated by the gauges of these standard wage was seen just in respect of standard or performing credits.

Steps were taken to charge the borrowers account exactly when the borrower pays the remarkable interest and segment. Exercises were similarly taken to recover as and when the interest and part gets the opportunity to be particularly due. In like manner with this focal points were named as:

- Performing/Standard assets.
- Non-performing assets.

2.1.4. NPAs CLASSIFICATION AS PER RBI GUIDELINES:

Non-Performing Assets Category:

The loan accounts in banks has been classified into 4 categories. They are-

- I. Standard Assets**
- II. Substandard Assets**
- III. Doubtful Assets**
- IV. Loss Assets**

Standard Assets: It can be portrayed as one which can't be revealed be any kind of challenges and does not convey the standard hazard that is included to the business. As indicated by the RBI rules, the minute at which an advantage turns into an NPA, such advances should first be arranged. In any case, it is to be viewed as that the grouping of benefits is done just to calculate the whole of arrangements that will be made concerning bank credits.

Sub-standard Assets: Prior, the order of Sub-standard resources was considered as a sum being NPA for a residency not over 2 years. Since 31st March 2001, if a sum is been a NPA for not exactly or equivalent to year and a half, at that point it is said to be a sub-standard. Starting there of time, it is crushed and, a sum which remains NPA for not exactly or equivalent to a year, is said to be sub-standard resources.

Doubtful Assets: Prior, far-fetched resources was viewed as a NPA for a period getting surpassed to two years. Yet, from 31st March 2001, it has been changed for a period surpassing to year and a half. Starting there of time, it has been additionally pressed, and the advantages stays as sub-standard for a residency of a year, it is classified as dubious resources.

Loss Assets: At the point when a misfortune is perceived by a monetary organization or an inner or an examiner or in the RBI examination, yet the sum has not been composed effectively, at that

point it is known as a Loss Assets. Just those advances are classified as misfortune resources where no securities are available.

2.1.5. Types of NPA:

The various types of NPA are:

- Gross NPA
- Net NPA

The gross NPA are sum total of the assets of the loan account which are being classified as non performing assets under the guidelines of Reserve Bank of India. The quality of loans is being reflected by the gross nonperforming assets which are made by the bank. It includes substandard, doubtful and the loss assets. The formula is written as Gross NPA equals to Gross NPA divided by Gross advances.

The net nonperforming assets by which the bank offers various deductions for those assets. There are huge amount being including in the balance sheet for the NPA in India. The various recovery process and the written off is the time taking process in India. The formula for net non performing ratios are Gross NPA minus Provisions divided by Gross advance minus provisions.

2.1.6. IMPACTS OF NPA:

NPA have diverse consequences on the advantage, liquidity and faithfulness of banks and Financial Institutions. NPA don't yield excitement for the banks anyway in the mean while the banks are required to make important courses of action for NPA's from the present benefits. They are certified money related expenses to the nation, which reflects the use of uncommon capital and credit resources for wasteful occupations. NPA are not just an issue for banks and cash related foundations yet are horrendous for the economy.

In this way, NPA in adversely affect landing on assets in certain ways:

- Erode current advantages through provisioning necessities. As banks and monetary foundations can't see or book pay on NPA account there is a postpone premium pay to the level of premium assembled on NPA's.

- They result in decreased interest pay. Reliably with the development on NPA store are enacted to back the incremental NPA and in this way capital appreciation is unrealistic.
- As the level of NPA's to the credit grows the liquidity risk of banks in like manner increases.
- Higher level of NPA decreases the danger taking limit. It also diminishes the FICO score of the association there by restricting their ability to approach individuals as a rule for capital enrollment. Low assessment fundamentally grows the cost of raising resources. Along these lines NPA's phenomenally impact the money related quality of banks and budgetary foundations.
- Higher provisioning in light of incremental NPA's desire the monetary organizations to change higher energy on the performing borrowers.
- Higher level of NPA hampers the limit of the cash related association to reuse the advantages. It impedes the flood of benefits in the cash related structure.
- Higher level of NPA impact certain level of budgetary pros.
- Growing NPA's prompts aversion in crediting veritable ventures and may face liquidity crunch and finally conclusion.

2.1.7. NPA MANAGEMENT

The bank fully complied with the norms on income recognition, asset classification to advances as stipulated by the RBI. The has also made additional provisions above the stipulated norms of the Reserve bank of India. Which where considered to be necessary.

The classification norms prescribed by the Reserve bank of India, loan assets can be classified into four categories, those are standard assets, sub-standard assets, doubtful assets and loss assets. There are certain appropriate provisioning requirement for each of the four asset categories. An asset including a leased asset becomes non-performing when it ceases to generate income for the bank. The non-performing assets are the loan or the advance where the interest or the installment of the principal amount remain overdue for a period of more than 90 days.

2.1.8. Preventive measures

- To prevent slippage

- The bank should lend with care.
- There should be suitable channel of communication to be built with the borrowers.
- The main focus is to be on the viability not on categorization.
- There are certain direct mechanism to monitor the standard assets.
- The credit appraisal skill is to be improved.

2.1.9. Recovery Policy

There are various policies which are to be speed up for the various recovery processes and certain charges are to be applied for the same.

The securitization act implies that the bank had been empowered the possession of the various assets being mortgaged in a perfect manner. And then being disposed within the reasonable period through the long process.

The various steps involved in the recovery processes are as:

- The security availability is to be examined.
- The existence and reliability is ascertain of the securities.
- The stock being hypothecated to the bank and the same is to be disposed.
- The Export Credit Gurantee Corporation of India is to be notified.
- The criminal action being necessary is to be intimated
- The documents to be checked by enforceability.

2.1.10. Recovery measures of NPA

The various measures to be considered for the recovery being well planned by the NPA management are as:

- Non legal measures
- Legal measures

The explanation are as:

- Non legal measures: There are certain compromises which are essential being required for the recovery of the amount due for the time consuming. The bad

loans are considered to be legal process in loans. The study should be in detail in terms of immediate sacrifice and future gains with the effective deployment decision that had been arrived.

Debt Recovery Tribunal which was being set up in the year 1992 due to recommendation of Narasimhaan Committee in order to speed up with the recovery procedures of NPAs. The advantages are it only focuses on the recovery of NPAs with the bank and the process takes place in the fastest way. It had been bounded by the principle of natural justice to recover as per the government acts. It is expected to be disposed by six months.

- Legal measures: There are certain salient features, there is no stamp duty payable, the recovery is to be speed up. The various reports are to be submitted on time related to the operation by the various regions.

2.2. Literature Review:

Dr. Nammeeta Rajput (2010) Profitability and Nonperforming Resources: Indian point of view" break down the nature degree and extent of NPAs of SCBs ,as a gathering. This investigation additionally examines the effect of NPAs on the productivity of PSBs working in India . In Advance , the examination could give helpful bits of knowledge to evaluate the adjustments in effectiveness of banks that have been bearing and furthermore valuable in control and plan of approaches. The examination reasoned that there is a reducing pattern in the proportions of NPAs as GNP and NNPA's. There is a high level of negative relationship between NPA Ratios with ROA.

Pach Malayadree (2011) A similar Study on NPAs in India keeping money Industry dissect NPA in weaker segments of open Sector banks and private segment banks particularly in India. The examination watched that there is increment in progresses over the time of the investigation. Nonetheless, the premise of examination that there is critical change in the administration of NPAs of general society division banks in India. It is recommended that administration should RBI for upliftment of open area banks. PSBs should endeavor to overhaul innovation and ought to figure client neighborly approaches to confront rivalry at national and worldwide level.

K. Virakumar (2012) NPAs in need Sector: A Threat to Indian Scheduled Commercial banks. In this paper he broke down to pick up insights into the situation of NPAs in need part progresses by planned business Banks(SCBs) i.e. open, old and new private and remote banks have been considered. To investigate proportion examination, Average, rate, polynomial Trend investigation co-productive connection and different direct relapse investigation and 't' test have been utilized.

Rinu Jatana (2012) Effect of NPAs on gainfulness of banks" had broke down the effect of NPAs on productivity of open segment banks and private area saves money with extraordinary reference and examination of four banks like SBBJ, Oriental Bank of business , ICICI bank and Bank of Rajasthan. Also, finally she reason that among the four chose banks ICICI is performing great in dealing with the NPA as respect their gainfulness in contrast with different banks.

Dr. B. Chaandra Mohan (2013) NPA's symptom and it's corrective Mantra. He mentioned that analyst ponder the components in charge of development of NPAs from loan specialists and borrowers point of view and furthermore inspect the effect of NPAs on gainfulness and other key managing an account factor. In help of the goal of the 84 investigate there is an essential research survey organization technique in the field through stratified irregular inspecting strategy covering the four areas of Odisha through territorial, geological financial, social , lingual and settlement insightful. In the conclusion, he said that the banks ought not be stacked with twin destinations of productivity and social welfare which are commonly incongruent. This requires a solid political will at exactly that point can banks have the capacity to discover palatable arrangement of the issue.

Ms. Kanika Goyal (2010) Empirical Study of NonPerforming Assets and Management of Indian Public division Banks. She investigated the pattern of gross NPAs , Net NPAs ,Asset nature of benefit, soundness of assorted classes of credit resources, part shrewd NPA ect. The information has been dissected utilizing rate strategy and measurable apparatuses, for example, distinct measurements, connection and relapse examination , balanced co-productive of assurance, one way ANOVA and post loc – Iukey HSD methodology.

Prof.G.V.Bhavani Prasad and D.Veena (2012) NPA Indian Banking Sector Trend and issue has assessed the operational execution of SCBsin India since 2000, NPAs Trends and issues. The investigation is analytic, exploratory in nature and makes utilization of optional information. The

measurable instruments like midpoints, rates, mean and standard deviations are utilized to investigate the information. Also, reasoned that new private area banks and outside banks began with clear state and most recent advances, the general population part banks and old private segment banks needed to defeat the old private segment banks needed to conquer the old framework and worker opposition and present the new frameworks, procedures and standards to make up for lost time with the opposition.

P Ishwaraa (2014) Non-Performing Assets are similarly called as Non-Performing Loans. It is made by a banks or fund organization on which repayments or premium instalments are not set aside for a few minutes. An advance is a benefit for a bank as the premium payments and the reimbursement of the primary make a flow of money streams.

Abale, Mahesh, Ingale and Devyani (2013) Non-performing Asset (NPA) has created resulting to more than 10 years as an exasperating threat to the sparing cash industry in country, sending disquieting signs on the practicality and end-sturdiness of the affected banks. An anomalous province of NPAs proposes high probability on an extensive number of credit defaults that impact the efficiency and aggregate resources of banks besides crumbles the estimation of the favorable position. The issue of NPAs is affecting the banks and also the whole economy.

Dr.Sandeep Kaur (2012) He focused on the hypothetical arrangement of NPAs of entire India keeping cash portion. New examples in NPAs of sparing cash fragment using NPA Ratios. It is locked in that open territory banks have huge NPA and bearing an impact of NPA on benefit.

Accord Fintech (2011) As indicated by the changed prudential principles on pay affirmation, asset course of action, impels designated sub-standard will pull in an obtainment of 15% as against the current 10%.

Reserve bank of India (2010) communicated it sees on NPA in an infrequent paper that a benefit including a rented resource, gets to be non-performing when it stops to produce wage for the bank.

M. Karunakar (2008) Guideline basic component of his examination of the entire business energetic and sensible. He said that in the advantage of power adversities and liabilities wrong keeping cash and fiscal section and the issues with non-performing assets depends on upon how the diverse risks in its business organization. He in like manner elucidates the non-performing favorable circumstances for deal with the issue simply through real credit examination and risk organization segments.

H.V. Upadhyaya (1994) In “Recovery through SEIZURE: Some Aspects”, has expressed that, the lawful activities include huge cost and long time. Indeed, even after the settlement of case, the pronouncement must be documented and performed occasionally according to the terms which is a disagreeable and troublesome job.

Garg Sambhav (2013) An undertaking has been made to take a gander at changed bank assembles and likewise bank-wise data relating to Gross NPAs to Gross Advances. The paper in like manner exhibits Priority and Non-Priority Sector Advances of Scheduled Commercial Banks.

Kartikey Koti (2013) In his article considers that in the present years open part have been experiencing an advancement in benefits. In any case, various drives of advantages of not keeping up finished the whole deal. They should focus on key components like expanded credit portfolio, capable inside risk organization strategies by setting up fitting shot Measurement and directing framework.

P.N.Josee (2003) In the article "Non-Performing Assets – Reasons, Degree and Remedies", has seen speculative irregularities in the standards conveyed by the Central Bank as under: The NPA circumstance in Indian Banking is exaggerated, paying little respect to the way that called the non-performing resources (NPAs), the degree of non-performing recognize is recognized for credit and not to resources.

Rajeshwari Krishnann (2002) He focused on the issue of swelling non-performing assets in banks and financial association of the country ends up being progressively unmanageable and profited related zone.

Raajendraa Singh (2005) In the article "Empowering Banks for the Recovery of Non-Performing Assets (NPAs)", determined that the SARFAESI Act 2002-Necessity of

extraordinary significance is essentially about prerequisite of the advances master rights and improving recovery of NPAs.

Rajiv Aggarwal (1991) In the audit titled "Arranging Effective Credit Recovery Management and Control System", to ensure suitable improvement and fortunate repayment, legitimate set up and structures, nature of winning credit portfolio, the various leveled culture, and general society picture of banks require change.

Rituparna Das (2002) Played out an examination on "Dealing with the Risk of Non-Performing Asset in the Small scale Industries in India". In the article the pro tries to search for a response for the issue of NPA in the little scale endeavors under the flow states of dealing with a record and assurance participating under a comparable housetop.

Raajiv Ranjan and Sarataa Chandra Dhal (2003) In the article "Non-Performing Advances and the Term of Credit of Public Sector Banks in India: Experiential Valuation, the Reserve Bank of India", has tried an exploratory examination of the non-performing advances of open fragment money related establishments in India and investigated the response of NPLs to term of credit, bank evaluated and the macroeconomics condition.

Saastry S.R. (1996) In his article "Recuperation Managing" communicated that the recoveries are an essential/vital bit of tasks of each and every cash related foundation, without which these get into liquidity issues, as coming about of benefits is inimically impacted.

Shaline H.S (2013) Makes an undertaking to consider the effect of various factors on the non-performing farmers, as the central point of our audit is to acknowledge what are the assignments contradicted by our Indian agriculturist in repaying back the accomplished aggregate with reliable portion of interest.

Numerous distributed articles are accessible in the zone of non-performing resources and countless have examined the issue of NPA in managing an account industry. A survey of the important writing has been portrayed. Kumar (2013) in his examination on A Comparative investigation of NPA of Old Private Sector Banks and Foreign Banks has said that Non-performing Assets (NPAs) have turned into an irritation and migraine for the Indian keeping money part for as far back as quite a long while. One of the real issues testing the execution of business banks in the late 90s unfavorably influencing was the aggregation of gigantic non-

performing resources (NPAs). An article on " Analysis of NPA in need segment loaning: A near think about between open area banks and private segment banks of India" is composed by Dr. Suresh Patidar. This paper looks at the NPA in need area loaning and a similar examination is done amongst open and private banks. The investigation dissected need segment to discover the rate offer of NPA of all banks and to discover the noteworthy effect of need segment loaning on the aggregate NPA of banks utilizing devices like relapse analysis and proportion examination. The outcomes demonstrated the noteworthy effect of need segment loaning on add up to NPA of open segment banks while if there should arise an occurrence of private segment Banks, there was no noteworthy effect of need area loaning on add up to NPA of Banks.

Chapter-3

Research Design

3.1.Statement of Problem:

In the present scenario, vast scale projects are profited by different Indian foundations, in the mean while little and medium scale business likewise require budgetary help. Consequently, there emerges a need to address that what are monetary related help given by Canara bank.

3.2.Need for the Study:

- To study the reason for Non-performing Assets
- To understand the various factors affecting the accounts and how it is becoming NPA in the banking sector
- To study and know the prevention measures towards non-performing accounts.

3.3.Objective of the Study:

- To analyse NPAs of Canara Bank, (Circle office M.G. Road Branch) Bangalore during 2012-17
- To examine the impact of NPA on profitability of Canara Bank
- To Identify the reasons for NPAs
- To suggest the measures for controlling NPA.

3.4.Scope of the Study:

- The data for the project used is five consecutive years from 2012 to 2017 at Canara Bank.
- Survey and assess the aggregate size of the NPAs.
- Investigate the monetary implications of these NPAs.
- Look at the operational legitimacy of setting up Branch of NPA.

3.5.Research Methodology:

The study includes Descriptive Analysis.

The information is gathered from the accounts office, recovery office, promoting research, restoration wiped out unit, monetary administration and branch of business advancement.

3.6. Sources of Data:

- Secondary data
- Annual report of the organization.
- Operational measurements of the organization.
- RBI circulars.
- Internet.
- Journals and magazines

3.7.Tools and Techniques:

- Tables
- Charts
- Graphs

3.8.Limitations of the Study:

- The findings of the study cannot be generalised to other states.
- Owing to confidentiality enforced by the Canara Bank, various information could not be obtained.
- The study is conducted in the confined time limit.
- The findings of the study cannot be generalised to other branches.

- The data was collected only for the period of five years.
- As the guidelines of RBI regarding the NPA's keeps changing every year, the recommendation, findings and suggestions are only specific to the period of study.

Chapter- 4

Analysis and Interpretation

The various top NPA loans accounts are being categorized as follows:

1. NPA accounts of Housing loans:

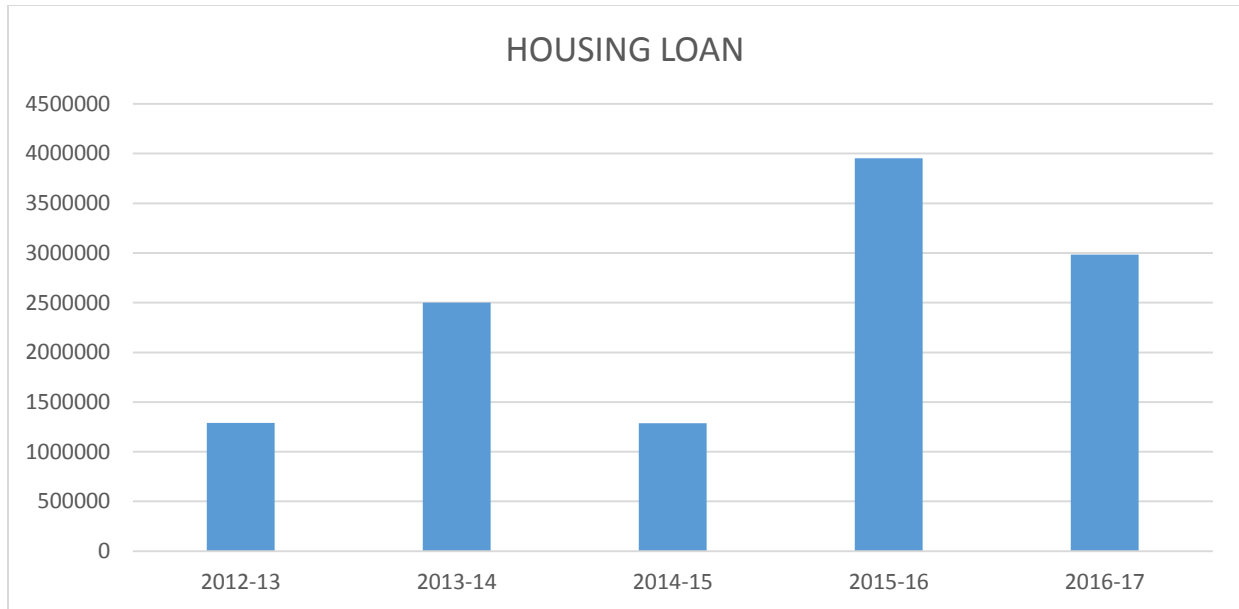
Table 4.1: Table showing NPA accounts of Housing loan:

(Rs. In Lakhs)

Year	Amount
2012-13	1291513
2013-14	2500000
2014-15	1288072.1
2015-16	3953105.7
2016-17	2984873.2

CHART 4.2.

CHART 4.2. Chart showing NPA accounts of Housing Loan



Analysis and Interpretation:

Housing loan are availed by the customers who want to build or get their dream home. The above data predicts that NPA of Housing Loan in the year 2015-16 is more as compared to other to other year’s Housing Loan. The Housing Loan NPA of year 2013-14 is more than the previous year by Rs. 12,08,467 Lakhs. Again in the year 2014-15 it got decreased by Rs. 12,11,927.9 Lakhs. In the year 2015-16 it got increased by Rs. 26,65,033.6 Lakhs, there after it again got decreased by Rs. 9,68,232.5 Lakhs in the year 2016-17. The comparative analysis for the consecutive five years.

2. NPA accounts of Canara vehicle Loan:

Table 4.2: Table showing NPA accounts of Canara vehicle Loan:

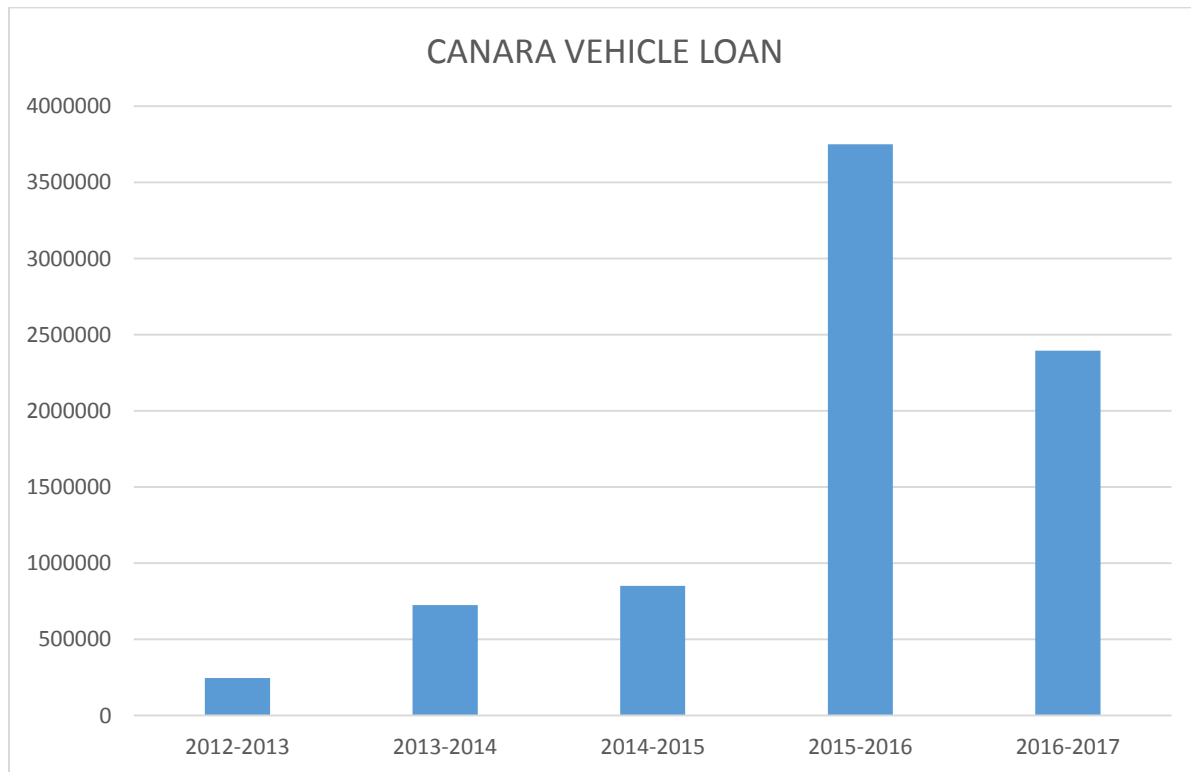
(Rs. In Lakhs)

YEAR	AMOUNT
2012-2013	246528

2013-2014	724318
2014-2015	849820
2015-2016	3750802
2016-2017	2394450

Chart 4.2.

Chart showing NPA accounts of Canara Vehicle Loan



Analysis and Interpretation:

In the above graph, it is being shown about the Canara vehicle loan which has become NPAs. There has been a drastic increase from year by year. The highest increase in mostly being observed in the year 2015-2016. And in the year 2016-2017, it has been decreased to Rs 23394450. It depicts the customers who availed the car loan and the account became non-performing for the bank. There is fluctuation every year going on the vehicle loan being availed by the customers. There had been a drastic increase in the year 2015-2016. Then followed by decrease in the year 2016-2017.

3. NPA accounts of Business loan:

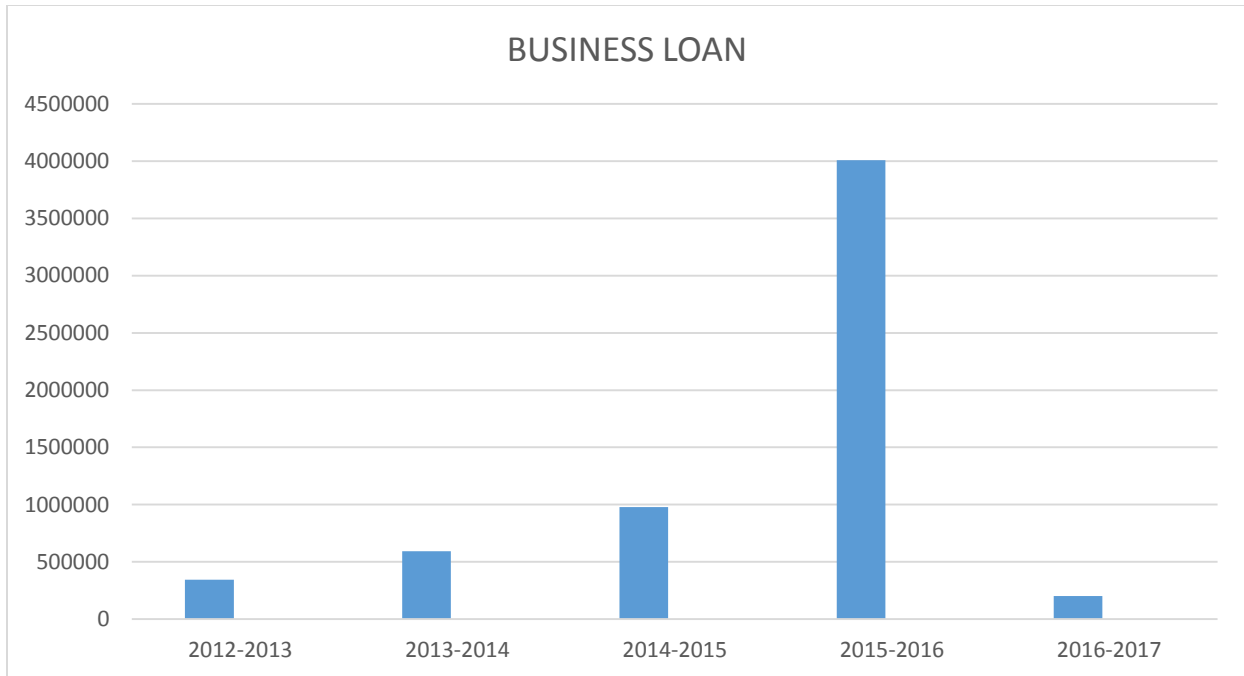
Table 4.3: Table Showing NPA accounts of Business loan:

(Rs. In Lakhs)

2012-2013	343435
2013-2014	592993
2014-2015	980040
2015-2016	4008182
2016-2017	202218

Chart 4.3

Chart Showing NPA accounts of Business Loan



Analysis and Interpretation

The above graph depicts the business loan which has become NPA for the bank. It has gradually started increasing and in the year 2016-2017, it has decreased to a huge extent to about Rs 202218. It had a great impact in the year 2015-2016. Business loan is mostly availed by the businessman. The above analysis depicts that the business loan account has decreased to a large extent from the year 2015-2016 to 2016-2017.

4. NPA accounts of Education loan:

Table 4.4: Table Showing NPA accounts of Education Loan:

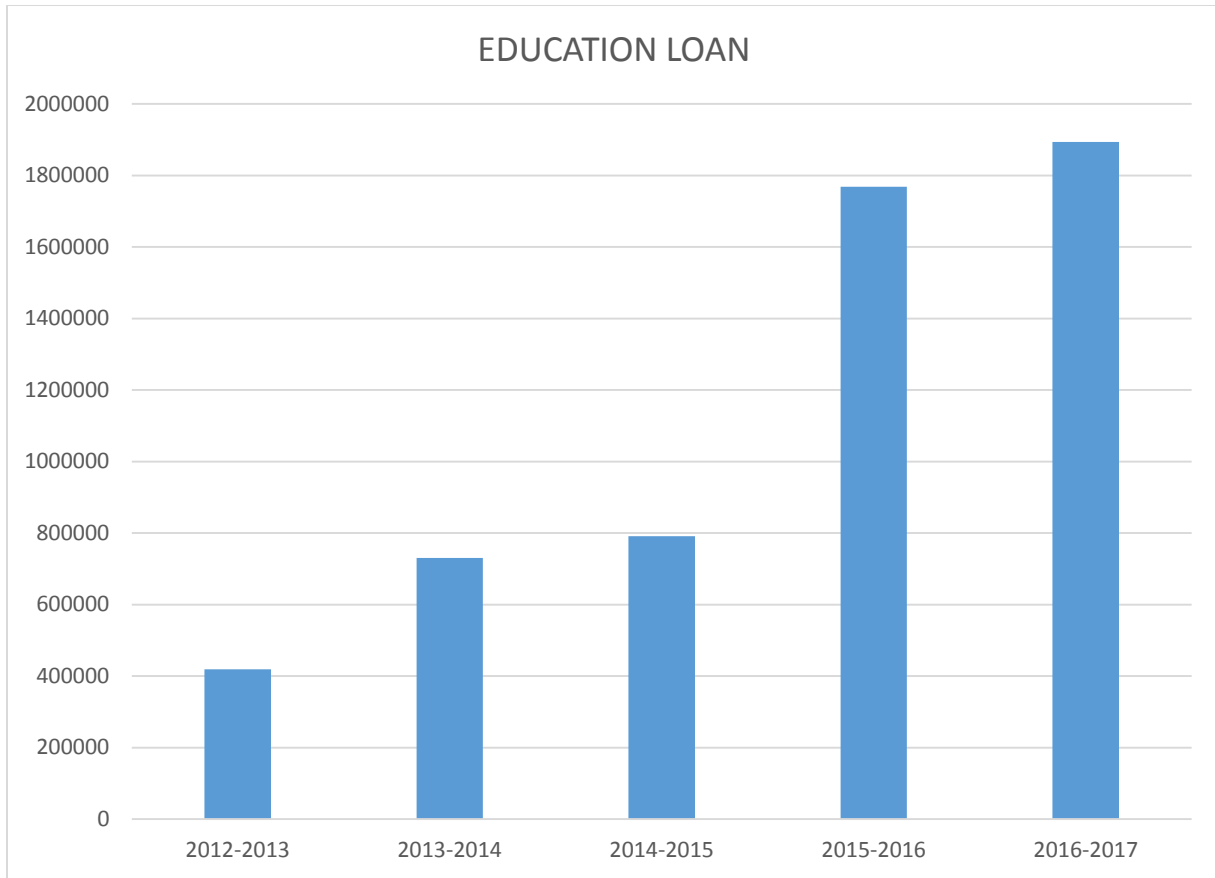
(Rs. In Lakhs)

Year	Amount
2012-2013	418956

2013-2014	730061
2014-2015	791134
2015-2016	1768057
2016-2017	1893540

Chart 4.4

Chart Showing NPA accounts of Education Loan:



Analysis and Interpretation

The above graph presents the education loan which shows the NPA accounts and has been observed that it is being increased from 2012-2013 to 2016-2017. Most of the customers avail education loan for the education purposes. This loan has a great impact on the bank's NPA. It has been observed that in the year 2012-2013, it was less as compared to year 2016-2017. The customer of education loans are increasing day by day. With this the accounts are becoming non-performing assets for the bank.

5. NPA accounts of Personal Loan:

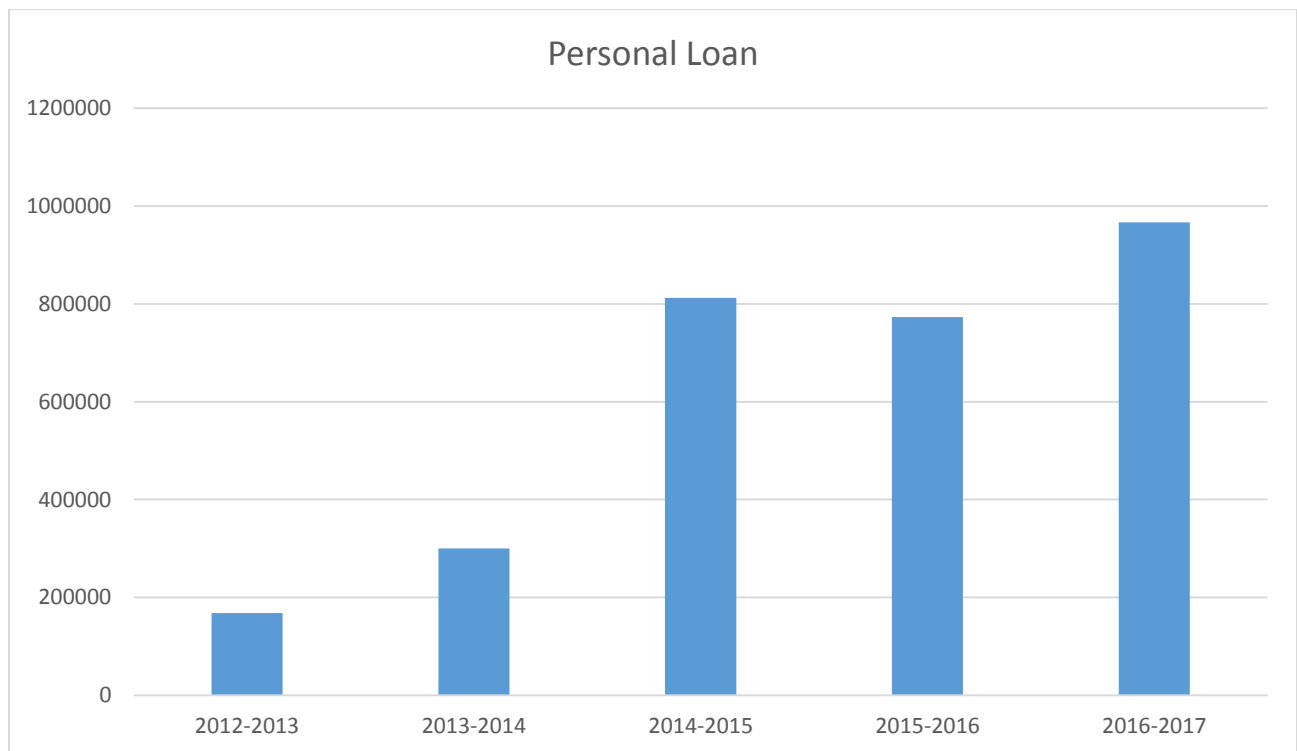
Table 4.5: Table Showing NPA accounts of Personal Loan:

(Rs. In Lakhs)

Years	Amount
2012-2013	168398
2013-2014	300028
2014-2015	811997
2015-2016	773367
2016-2017	966715

Chart 4.5

Chart Showing NPA accounts of Personal Loan:



Analysis and Interpretation

The above graph shows the personal loan being availed by the customers and had become the NPA for the bank. It has increased to a great extent from 2014-2015 to 2016-2017. The bank is trying to solve the problem. In the year 2012-2013, the loan availed by the customer was less as compared to the year 2016-2017.

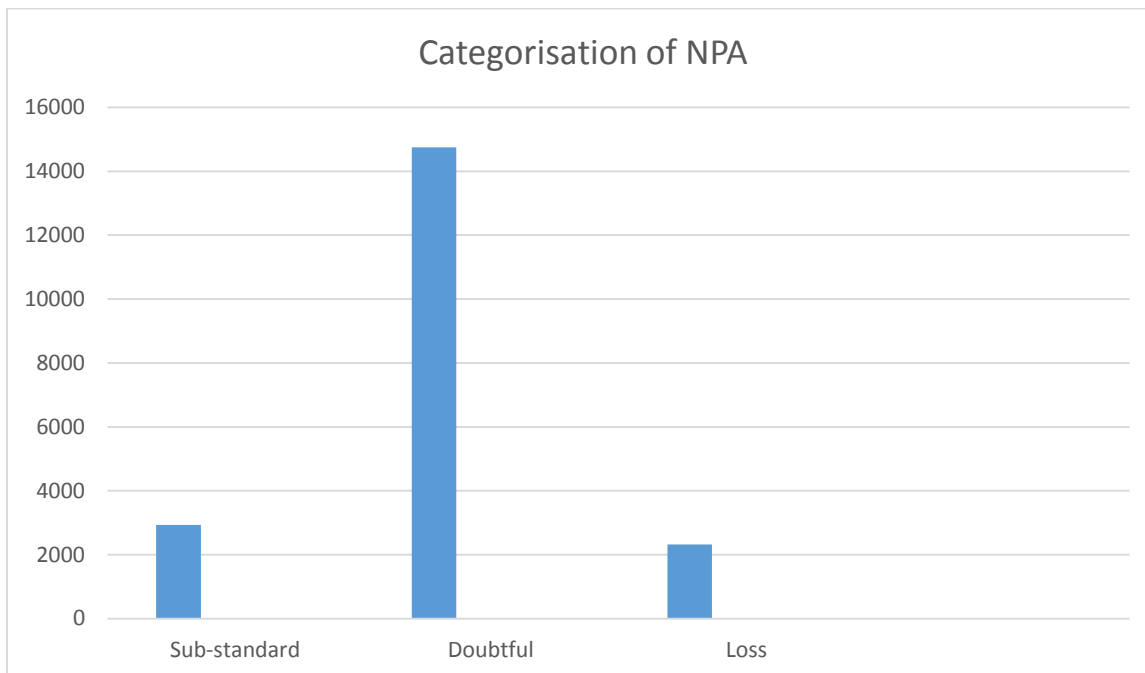
6. Categorization of NPA:

Table 4.6: Table Showing Categorization of NPAs:

(Rs. In Lakhs)

Year	Amount
Sub- Standard	2928.46
Doubtful	14747.29
Loss	2317.91

Chart 4.6: Chart Showing Categorization of NPAs



Analysis and Interpretation

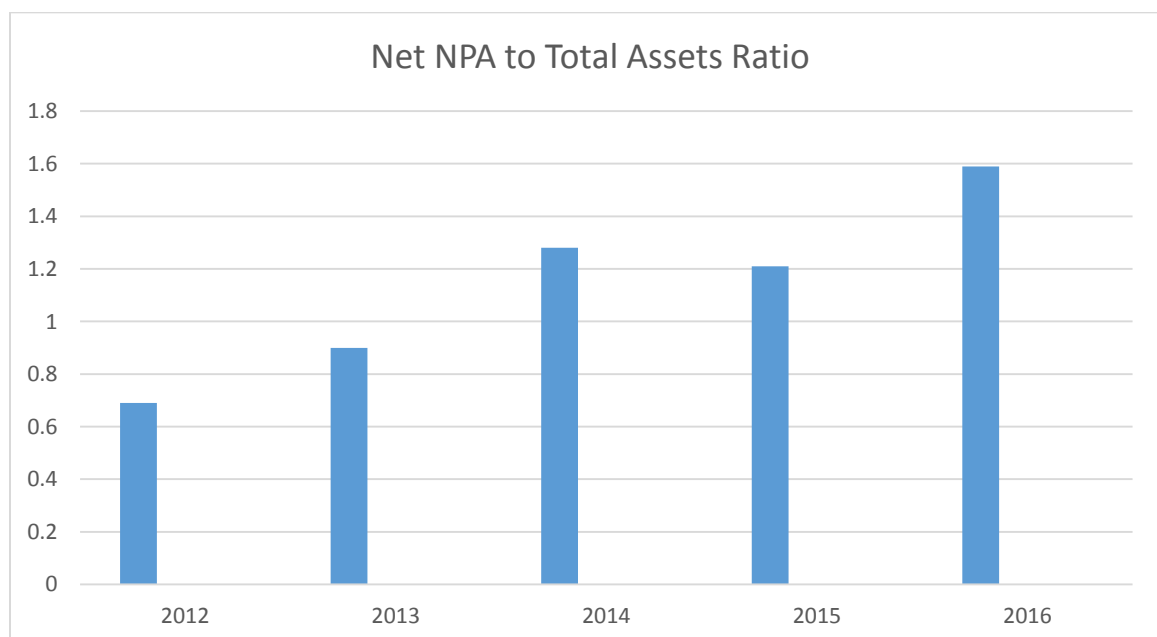
From the above data it is noticed that doubtful assets are more as compared to sub-standard and loss. The difference lies as Rs 11818.83 and Rs 12429.38 respectively. The bank is suffering mostly due to doubtful assets which is the most serious concern for the bank.

7. Net NPA to Total Asset Ratio:

Table 4.7. Table showing Net NPA to Total asset ratio

Particulars	2012	2013	2014	2015	2016
Net NPA	2347.34	3386.45	5278.80	5965.58	8740.60
Total assets	335944.90	374160.50	412342.70	491921.90	548000.86
Ratio	0.69	0.90	1.28	1.21	1.59
Growth	100	129.53	183.19	173.56	228.26

Chart 4.7. Chart showing Net NPA to Total Assets Ratio



Analysis and Interpretation:

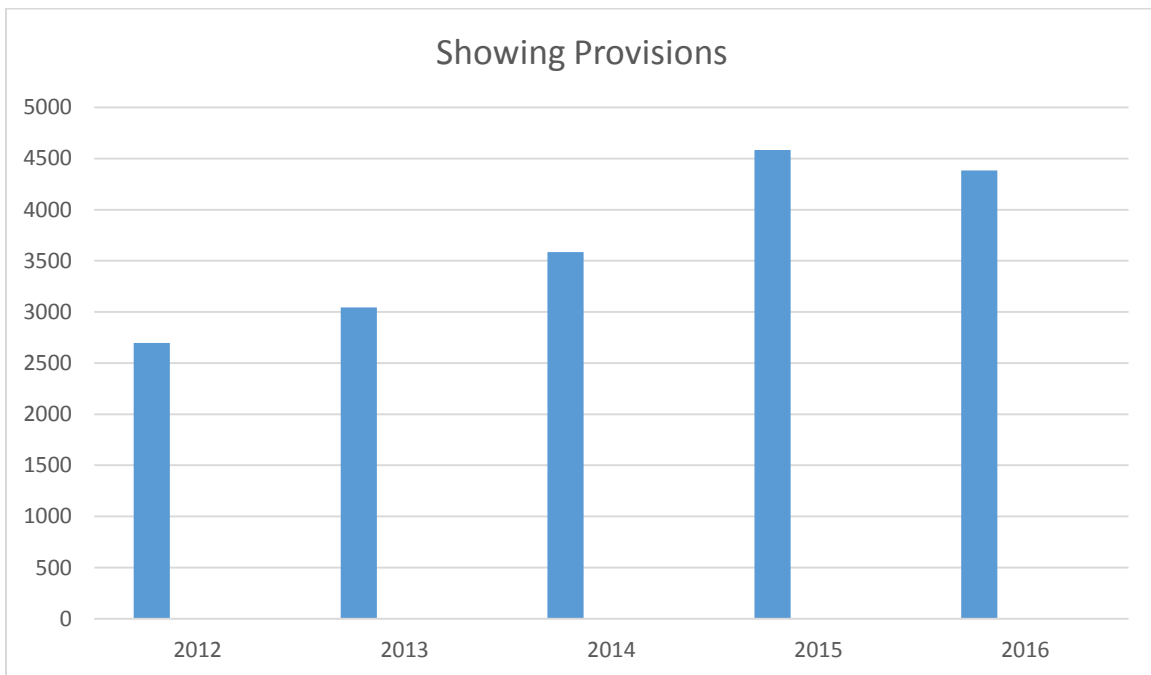
The above chart is representing the Net NPA to Total Asset Ratio. The past 5 years data is being taken and analyzed. It has been observed that the NPA to total assets is increasing from year after year.

8. Showing Provisions:

4.8. Table showing provisions

Year	Provisions
2012	2695.75
2013	3045.56
2014	3586.66
2015	4584.58
2016	4382.75

Chart 4.8. Chart Showing Provisions:



Analysis and Interpretations:

The above graph shows the provisions made by the bank. It predicts the provisions are increasing to a certain extent and being decreased in the year 2016. Provision refers to the future funds which are kept by the bank for the further use by the bank in case when the bank is facing the problem in overcoming the debts. From above graph, it has been observed that there was an increase in the provisions but towards the 2016, it got decreased which is not at all good. Every bank has their own provisions for the future security of the bank. The increase was good in the year 2015, which acts as a good sign for the bank to keep it.

Chapter- 5

SUMMARY OF FINDINGS, SUGGESTIONS AND CONCLUSION

FINDINGS

- Due to mismanagement in bank there is a positive relation between Total Advances, Net Profits and NPA of bank which is not good.
- Positive relation between NPA & profits are due to wrong choice of clients by Banks.
- There is an adverse effect on the Liquidity of Bank.
- Bank is unable to give loans to the new customers due to lack of funds which arises due to NPA.
- The level of Net NPA towards propels is expanding in the course of the most recent 4 years is fluctuating.
- The associations execution gives off an impression of being variable throughout the years with the volume on sub-standard resources fluctuating throughout the years.

SUGGESTIONS

- Advances gave by banks should be done pre-endorsing assessment and post dispensing control so NPA can diminish.
- Good administration required in favor of banks to diminish the level of NPA.
- Proper choice of borrowers and subsequent meet-ups required to get convenient installment.
- Recovery execution ought to wind up some portion of the corporate objective and branch worker execution ought to be connected to it.
- Regular audit of advance record to ensure that the fringe don't slip to NPA classification.
- The company should focus on the recuperation of foremost and enthusiasm of advances and advances that are loaned to its customers.
- Focus on high esteem NPA record should be possible by enhancing nature of credit examination and incite activity using a loan reports ought to be attempted.

- Upgrading the advance portfolios and decreasing the potential outcomes of NPA.
- Physical confirmation of speculative, sold properties and guaranteeing insurance securities for every one of the credits given.

CONCLUSION:

Over the span of the venture plainly NPA's have noticeable effect on the advance arrangement of any monetary foundation influencing their asset report, which at last influences their benefits, however it is additionally observed that Canara Bank is attempting their best to decrease the level of NPA's and are taking powerful measures towards this reason.

The administration methodology for non-performing resources of the partnership was fortified amid the year under survey most extreme vital was given to guarantee that standard resources keep on being in a similar class and the edge cases are nearly observed to keep them from getting to be NPA.

To finish up Canara Bank has built up a decent system to determine NPA by which it is keeping up the standard portfolios in place. Advance it is uncovered by the report that Canara Bank's NPA however in charge needs sharp watch to keep up and diminish the NPA to a lower level which can support the development of Canara Bank.

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WEBSITES

- <http://www.canarabank.com/>
- <http://www.moneycontrol.com/>

Annexures

Profit and Loss Account for The Year Ended 31st March 2017.

(Rs in Lakhs)

PARTICULARS	Year Ended 31-03-2015	Year Ended 31-03-2016	Year Ended 31-03-2017
INCOME			
Sales Turnover	43750.04	44022.14	41387.64
Excise Duty	0	0	0
NET SALES	43750.04	44022.14	41387.64
TOTAL	48300.29	48897.36	48942.04
TOTAL	52434.38	27895.13	26943.45
Operating Profit	2827.18	2441.39	1687.04
EBITDA	41463.80	41575.39	40757.30
Depreciation	427.06	169.96	327.54
EBIT	41036.74	41405.43	40429.76
Interest	34086.37	34258.77	31515.87
EBT	3497.62	-3185.77	1641.92
Taxes	795.00	-372.95	520.00
Profit and Loss for the Year	2702.62	-2812.82	1121.92
Profit After Tax	2702.62	-2812.82	1121.92

Balance Sheet as on 31st March 2017:**(Rs in Lakhs)**

Particulars	As on 31-03-2015	As on 31-03-2016	As on 31-03-2017
Capital and Liabilities:			
Share Capital	475.20	542.99	597.29
Reserve funds and surplus	25978.18	25615.55	27715.10
Net Worth	31859.23	31603.20	33685.54
Secured Loan	25671.57	26873.32	39503.56
Unsecured Loan	473840.10	479791.56	495275.24
Total	531370.90	538268.08	568464.34
Assets:			
Gross Block	6949.45	7198.10	7168.32
Investments	145346.18	142309.30	150265.89
Loans and Advances	347063.84	346719.72	367259.78
Cash and Bank	48641.09	56733.66	58825.46
Current Assets	11846.32	16190.53	20277.30
Total Current Assets	395704.93	403453.38	426085.24
Total Current Liabilities	16629.66	14692.70	15055.10
Net Current Assets	379075.27	388760.68	411030.13
Total	531370.90	538268.08	568464.34

ACHARYA INSTITUTE OF TECHNOLOGY

DEPARTMENT OF MBA

INTERNSHIP WEEKLY REPORT (16MBAPR407)

Name of the Student: TAPASHA GHOSH

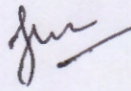
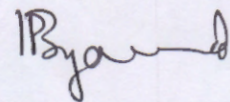
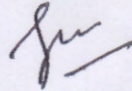
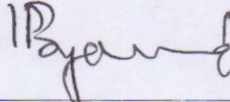
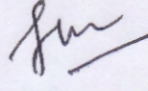
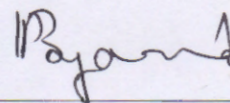
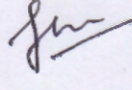
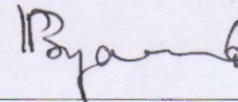
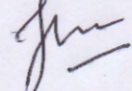
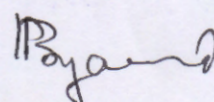
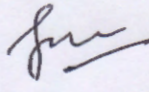
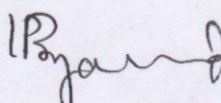
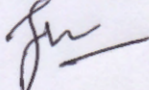
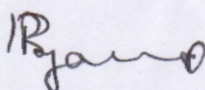
Internal Guide: Dr. PRAKASH YARAGOL

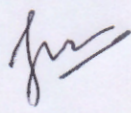
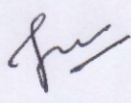
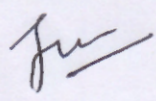
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Specialization: FINANCE

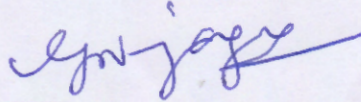
Title of the Project: A Study on Non-Performing Assets of Canara Bank.

Company Name: CANARA BANK CIRCLE OFFICE, BANGALORE

Week	Work Undertaken	External Guide Signature	Internal Guide Signature
15-01-2018 to 19-01-2018	Introduction of the study		
22-01-2018 to 26-01-2018	Objectives and methodology of the study		
29-01-2018 to 02-02-2018	Introduction of Industry and company profile		
05-02-2018 to 09-02-2018	Analysis of product and services of the company		
12-02-2018 to 16-02-2018	SWOT Analysis		
19-02-2018 to 23-02-2018	Theoretical background of the company		
26-02-2018 to 02-03-2018	Data collection		

05-03-2018 to 09-03-2018	Data Analysis		Byard
12-03-2018 to 16-03-2018	Findings		Byard
19-03-2018 to 24-03-2018	Suggestions and Conclusions		Byard

Byard 28/5/18
Internal Guide


HOD