Executive Summary

The Non-performing Assets emerge among most big threats the Indian banking sector faces. With the increasing concern for the Non-Performing Assets of the circle office, with particular association to Canara Bank, the present study was attempted to examine the NPA status of numerous loans over a 7-year period of Canara Bank and to maintain the Non-Performing Assets.

Non-performing assets considered a big bank portfolio and are thus an unavoidable risk for the banking sector. The study go through handling of non-performing assets in relation to Canara Bank, Bangalore. The analysis includes all the details received by the Recovery Department Bank Manager and also by the workers employed in the same department. The research is limited in scope to the bank only. The study overall covers the performance of the top NPA accounts for the last 7 years.

The Non-Performing Asset Management Study has helped me to work on the assets by the banks and has endorsed me with a lot of knowledge. It inscribed with all NPA accounts the entire job in the fund. It has obtained the various steps to find the answer to it, and is trying to solve the problem, which has a serious influence on the bank's profitability.

Today the Indian banking industry has gone through major changes which follow financial sector reforms. Non-Performing assets are not just faced by the banks but also being faced by almost all financial organization. It affects the profitability of the organizations and they need to suffer huge losses. There are clients who profit from the loans and then cannot repay it back. From such customers banks will suffer. It affects the organization from the financial part of the organization which at all affects the organization as a whole. This project tries to concentrate on NPA at Canara Bank, Bangalore. It deals mainly with evaluating NPA role at Canara Bank over 7 years. The purpose of the analysis is to gain insight into the field of NPA's, Classification of NPA's, Reasons for NPA's and NPA Management Procedures.