

**“A STUDY ON IMPACT OF NON-PERFORMING  
ASSETS ON PROFITABILITY at District Co-Operative Central Bank” KOLAR  
CHINTAMANI BRANCH**

**Submitted by  
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**Submitted to**



**VISVESVARAYA TECHNOLOGICAL UNIVERSITY, BELGAVI**

**In partial fulfilment of the requirements for the award of the degree of**

**MASTER OF BUSINESS ADMINISTRATION**

**Under the guidance of**

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**Dr. Catherine Nirmala  
Professor  
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**PG DEPARTMENT OF BUSINESS ADMINISTRATION  
ALVA'S INSTITUTE OF ENGINEERING & TECHNOLOGY  
SHOBHAVANA CAMPUS, MIJAR, MOODBIDRI  
SEPTEMBER - 2023**



ಕೋಲಾರ ಮತ್ತು ಚಿಕ್ಕಬಳ್ಳಾಪುರ  
ಜಿಲ್ಲಾ ಸಹಕಾರ ಕೇಂದ್ರ ಬ್ಯಾಂಕ್ ನಿಯಮಿತ, ಕೋಲಾರ.



The Kolar & Chikballapura District Co-operative Central Bank Limited, Kolar

Post Box No. 11, D.C.C. Bank Road, KOLAR - 563101

Ref. KCDCCB/CHMN/2023-24

Date: 24/08/2023

## TO WHOM SO EVER IT MAY CONCERN CERTIFICATE

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The project title was

"A STUDY ON IMPACT OF NON-PERFORMING ASSETS ON PROFITABILITY" AT District Co-Operative Central Bank Ltd. KOLAR CHINTAMANI BRANCH

He completed the project for a period of Six weeks successfully with his endeavors.

For Kolar & Chikballapur  
DCC Bank Ltd.,

Kolar and Chikballapur  
Chintamani Branch  
DCC Bank Ltd.,  
Chinthamani.



# ALVA'S INSTITUTE OF ENGINEERING & TECHNOLOGY

(A Unit of Alva's Education Foundation @ Moodbidri)

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Date: 02-09-2023

## CERTIFICATE

This is to certify that **MANJUNATHA R G** bearing **USN 4AL21BA044** is a bonafide student of Master of Business Administration course of the Institute in 2021-23, affiliated to Visvesvaraya Technological University, Belgaum. Project report on **"A STUDY ON IMPACT OF NON-PERFORMING ASSETS ON PROFITABILITY AT DISTRICT CO-OPERATIVE CENTRAL BANK LTD. KOLAR CHINTAMANI BRANCH"** is prepared by him under the guidance of **Dr. Catherine Nirmala, 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, Belgaum Karnataka.

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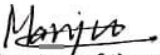
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#### DECLARATION

I, Manjunatha RG, hereby declare that the project entitled "A STUDY ON IMPACT OF NON-PERFORMING ASSETS ON PROFITABILITY at District Co-Operative central Bank" with reference to District Co-Operative central Bank Chintamani branch is prepared by me under the guidance of Dr. Catherine Nirmala, Professor, PG Department Of Business Administration, Alva's Institute of Engineering and Technology and external assistance by Mr Nagaraja, Branch Manager, District Central Co-Operative Bank. 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, Belagavi. I have undergone a project of 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 to any other University or Institution.

Place: Mijar

Date: 02/09/2023

  
Signature of the student

## **ACKNOWLEDGEMENT**

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With sincere regards,

Manjunatha R G

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## **EXECUTIVE SUMMARY**

This project titled “A study on Impact of Non-Performing Assets on profitability at District Central Co-Operative Bank” at DCC Chintamani is submitted in partial fulfilment of the requirement for the award of Master of Business Administration. The main objective of the study is for understanding the impact of non-performing assets on profitability of the company. For this purpose, the primary data is collected through the direct interaction with the branch manager and staff and secondary data from company’s annual reports, websites, publications and text books. Firstly conducted project involved a comprehensive analysis of DCC Bank, encompassing its core objectives, services, strengths, weaknesses, opportunities, and threats through a SWOT analysis. Notably, the bank faces a deficiency in innovative amenities and lacks ATM facilities. A significant achievement in 2023 was the substantial reduction of Gross NPA and Net NPA, indicating successful strategies to manage NPA concerns. A distinctive finding is that amid continuous growth in total advances and net profits, 2023 showcased a substantial decrease in NPAs, highlighting a positive link between business expansion and NPA management. The bank's growing confidence in managing loan losses was evident through declining provision percentages over the years. The study underscores the importance of innovation, digital services, proactive loan strategies, and effective administration in curbing NPAs and maintaining financial stability.