## A STUDY ON NON-PERFORMING ASSETS OF CANARA BANK, NELLYADI BRANCH

BY

#### AYONA 4AL19MBA11

Submitted to

VISVESVARAYA TECHNOLOGICAL UNIVERSITY, BELAGAVI
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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# రోజులు జున్నంత తీలులు dan Canara Bank ≪

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Date:23/07/2021

PROJECT CERTIFICATE

This is to certify that Ms. Ayona, MBA Student of "Alva's Institute of Engineering and

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Project report on "A Study on Non-Performing Assets of Canara Bank, Nellyadi Branch"

in our Nellyadi Branch for the period of 6 weeks.

Branch Manager per

Me . . . . Onth



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This is to certify that AYONA bearing USN 4AL19MBA11, 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 NON-PERFORMING ASSETS OF CANARA BANK, NELLYADI BRANCH" 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 Internal Guide

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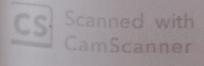
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Signature of Internal Examiner Name & affiliation

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#### DECLARATION

I, AYONA, hereby declare that the Project report entitled "A STUDY ON NON-PERFORMING ASSETS OF CANARA BANK NELLYADI BRANCH" with reference to "Canara bank Nellyadi branch" prepared by me under the guidance of Dr. Vishnu Prasanna KN, Professor, PG Department of Business Administration, Alva's Institute of Engineering and Technology and external assistance by Mr. Sumith Kumar, Manager Canara 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, 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: Mijas

Date: 22/07/2021

A youra
Signature of the Student

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Date: Mijas Place: 22/07/2021

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### **EXECUTIVE SUMMARY**

Non-Performing Assets are the important issue that effect the profitability of Indian banks before the year 1992, banks did not disclose their bad debts to the public fearing that it may have an adverse effect on its goodwill. Owing to the low-level profitability banks owned finance had to be strengthened by repeated infusion of additional capital by the government. The introduction of prudential norms strengthens financial position of bank and enhance transparency is taken into consideration as a milestone measure in the financial sector reform. These norms are related to asset classification, income recognition, provision for bad and doubtful debts and capital adequacy.

An explorative and descriptive study was conducted to achieve the objectives of the study and the study was conducted in Canara Bank, Nellyadi branch on "Non-Performing Assets of Canara bank". The general objectives of the study were to analyse the Non-Performing Assets level in Canara Bank and how it will affect the bank. And to find the findings of the study to provide the necessary suggestions to the bank.

The major limitation of project is shortage of time. Even then most care has been taken to reach at suitable end. The technique followed for the gathering of records is in particular secondary records. After gathering the records from different sources, the interpretation of records has been made.

Based on findings, logical end is drawn and similarly appropriate recommendations and pointers have been made. The whole mission file is offered withinside the shape of file the use of bankruptcy scheme advanced logically and sequentially from 'introduction' to 'bibliography and references.