

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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July 2021

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PROJECT CERTIFICATE

This is to certify that **Ms. Ayona**, MBA Student of "Alva's Institute of Engineering and Technology" Moodbidri, Mangaluru, USN 4AL19MBA11 has successfully completed a Project report on "A Study on Non-Performing Assets of Canara Bank, Nellyadi Branch" in our Nellyadi Branch for the period of 6 weeks.

For Canara Bank
[Signature]

Branch Manager

ಶಿವಕರಿಪಾ ಕಂಪ್ಲೆಕ್ಸ್

Nellyadi



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CERTIFICATE

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.

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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: *Mijar*

Date: *22/07/2021*

Ayona
Signature of the Student

ACKNOWLEDGEMENT

It is a matter of great pleasure for me in submitting the project report on Non-Performing Assets of Canara bank, Nellyadi branch. For the fulfilment of the requirement of my course from VTU University. I am thankful to and owe a deep dept gratitude to all those who helped me in preparing my report. Words seem to be insufficient to express my sincere thanks to Dr. Vishnu Prasanna KN, Professor of Finance for his proper and precious guidance, constructive criticism, untiring efforts and giant encouragement during the entire course of the study due to which my efforts had been rewarded.

I would also like to thank Canara Bank Manager Mr. Sumith Kumar and all Employees, who gave me an opportunity to learn something new recurring acknowledgement of what is working in our lives that can help us not only to survive but surmount our difficulties.

I express my sincere thanks to whole Canara Bank (Founders Branch.) for giving me all the facilities during my project and helping me during my whole project period. I want to thank all who have supported me and gave their timely guidance during my project.

I sincerely thank Dr. Claret Mendonca, Head, PG Department of Business Administration for all her support and encouragement to do a meaningful study.

My thanks to Dr. Peter Fernandes, Principal of Alva's Institute of Engineering and Technology for his whole hearted support in all our endeavours.

I express my genuine thanks to all the teaching faculties and the support staff of the PG department of Business Administration, Alva's Institute of Engineering and Technology, Mijar, Moodbidri.

I express my deepest thanks to my parents and family members for their active role in my professional development without which my higher studies would have been just a dream.

Date: *mijar*
Place: *22/07/2021*

Ayona
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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'.