

A STUDY ON
**NON-PERFORMING ASSETS WITH REFERENCE TO MATHRUBHOOMI
SOUHARDHA SAHAKARI LTD**

By
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4AL19MBA65

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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PG DEPARTMENT OF BUSINESS ADMINISTRATION

ALVA'S INSTITUTE OF ENGINEERING & TECHNOLOGY

SHOBHAVANA CAMPUS, MIJAR, MOODBIDRI.

MAY – 2021



MATHRUBHOOMI SOUHARDHA CO-OPERATIVE LTD.

ಮಾತೃಭೂಮಿ ಸೌಹಾರ್ದ ಸಹಕಾರಿ ನಿಯಮಿತ

REG. No. 526/05-06

Reg. Office : Gurupura Kaikamba, Kinnikambla, Mangaluru - 574 151.

Ph : 2258400 www.mathrubhoomiss.com

Ref. : MSS/L.CER/M.D-10/2021-2022

Date : 09.04.2021

CERTIFICATE

This is to certify that Mr.Sanketh Devadiga, student of MBA from Alvas Institute of Engineering and Technology, Airport bearing USN Number 4AL19MBA65 has successfully completed his Internship Training at Mathrubhoomi Souharda Sahakari Ltd Kallamundkooru Branch for 45 days.

During this period he was been found to be keen in his learning, hardworking and displayed his good Conduct and Character.

Date:09.04.2021

Place:Kaikamba

For MATHRUBHOOMI S.S.LTD.,
MANGALURU

MANAGER/DIRECTOR



ALVA'S INSTITUTE OF ENGINEERING AND TECHNOLOGY

A Unit of Alva's Education Foundation (R)

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22 July 2021

CERTIFICATE

This is to certify that **SANKETH DEVADIGA** bearing USN **4AL19MBA65**, 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 WITH REFERENCE TO MATHRUBHOOMI SAUHARDA SAHAKARI LTD**" is prepared by him under the guidance of Mrs. Priya Sequeira, Assistant 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.

Mrs. Priya Sequeira
Internal Guide

Dr. Claret Mendonca
HOD

Dr. Peter Fernandes
Principal

Viva-Voce Examination

Date:

Signature of Internal Examiner
Name & affiliation

Signature of External Examiner
Name & affiliation

DECLARATION

I, **Sanketh Devadiga**, hereby declare that the Project report entitled "A STUDY ON Non-Performing Assets with reference to – **MAATHRU BHOOMI SOUHARDHA SAHAKARI LTD**" prepared by me under the guidance of **Mrs. Priya Sequeira**, Assistant Professor, PG department of Business Administration, **Alva's Institute of Engineering & Technology** and external assistance by **Mr. Chidananda**.

I also declare that this Project work is towards the partial fulfillment of the university regulations for the award of degree of **Master of Business Administration by Visvesvaraya Technological University, Belagavi**.

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: Moodbidri

Date: 08-06-2021

Sanketh
(Sanketh Devadiga)

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Finally, I thank my friends for their valuable suggestions offered to me to complete this study successfully.

(Sanketh Devadiga)

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EXECUTIVE SUMMARY

A study on Non-performing Assets (NPA) with reference to Mathrubhoomi Souharda Sahakari Ltd.

This report has presented in terms of various chapters such as financial services, loans offered by Mathrubhoomi Souhardha Sahakari Ltd, SWOT analysis of the company etc. This study gives the clear knowledge about raised in its level of NPA over the years in the report the reason for the increase is observed and measured to the control the NPA is given the suggestion.

The general objective of the study was to analyze the NPA level in Mathrubhoomi Souhardha Sahakari Ltd. However, the study was conducted with the following specific objectives these are, to analyze the NPA level of Mathrubhoomi Souhardha Sahakari Ltd, to study the recovery procedures of Mathrubhoomi Souhardha Sahakari Ltd and to suggest the measures for efficient management of NPAs.

NPA play very important role in profitability of bank which is very necessary for the bank to understand the need to control it. This study will give clear picture of NPA and discloses the needs objectives to study about NPA. NPA is studied by using bar diagram and certain test the hypothesis regression test is also used which helps to understand the degree and relation between the profits and gross NPA along with the levels of profits which helps to understand easily even for layman.