

A PROJECT REPORT

(18MBAPR407)

on the Topic

“A STUDY ON NON-PERFORMING ASSET AT DCC BANK .MALUR”

By

ANJINAPPA D L

USN: 1CY18MBA06

MBA 4th Semester

Submitted to VISVESVARAYA TECHNOLOGICAL UNIVERSITY, BELAGAVI
in partial fulfillment of the requirements for the award of the degree of
MASTER OF BUSINESS ADMINISTRATION

Under the Guidance of

INTERNAL GUIDE

Prof KOKILA

Assistant professor

Department of Management

Studies

CMR Institute of Technology

BENGALURU

EXTERNAL GUIDE

Mr.SATHISH

Branch Manager

DCC BANK Malur



DEPARTMENT OF MASTER OF BUSINESS ADMINISTRATION

C M R INSTITUTE OF TECHNOLOGY

#132, AECS Layout, ITPL Main Road, Kundalahalli,

BENGALURU-560037

Batch of 2018- 2020

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June/July 2020

CERTIFICATE



ಕೋಲಾರ ಮತ್ತು ಚಿಕ್ಕಬಳ್ಳಾಪುರ
ಜಿಲ್ಲಾ ಸಹಕಾರ ಕೇಂದ್ರ ಬ್ಯಾಂಕ್ ನಿಯಮಿತ, ಕೋಲಾರ.

Ph : 08152-222042
08152-222192

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

Post Box No. 11, D.C.C. Bank Road, KOLAR - 563101
Email : kolarccb@yahoo.com

Ref.

Date :

TO WHOM EVER IT MAY CONCERN

This is to certify that **Mr ANJINAPPA D L (USN 1CY18MBA06)** 2nd year MBA student of CMR institute of technology. AECS Layout. Bangalore. he has *successfully completed his internship and project work in "DCC BANK MALUR"* Study as part of his curriculum requirement Duration from January 2nd to February 16th 2020

We found his to be diligent and hard work

I am sure he will keep up the excellent job, Wishing him all the best in future.

For **DCC Bank Malur**

Branch Manager


MANAGER
KOLAR AND CHICKBALLAPUR
D.C.C. BANK LTD.
MALUR.

DECLARATION

DECLARATION

I, **ANJINAPPA D L** hereby declare that the Project report entitled “**A STUDY ON NON-PERFORMING ASSET AT DCC BANK. MALUR**” prepared by me under the guidance of **Ms. KOKILA** faculty of MBA Department, CMR Institute of Technology and external assistance by **MR .SATHISH BRANCH MANAGER DCC BANK. MALUR.** 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 to any other University/Institution for the award of any degree/diploma.

Place: **BENGALURU**
Date: **23/06/2020**


ANJINAPPA D L
USN:1CY18MBA06

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ANJINAPPA D L

USN : **1CY18MBA06**

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EXECUTIVE SUMMARY

Non performing asset emerged suddenly in the Indian banking context, Around the eighties. The loan amount installment and of interest overdue for period 3 months or more than 90 days then it's called as a Non performing assets it does not create any profit to bank it's known as a Non performing assets .

Main Objective of study is to know the movements of Non performing assets and how is affect on the bank functions and how banks can reduces the Non performing assets .

The research method used for study is Descriptive research method .

Primary data collected with the help of bank managers & officers and with help of internal guide and also by external guide .

Secondary data collected in bank articles newspapers , book, and bank annual report .

The main limitation of the study is more depends on secondary data rather than primary data is a main drawback for the study .

Maintaining good relation with customers which also help to increase deposits and help to loan disbursement and recovery of the same is main strength of the bank .

Not developed infrastructure and latest technology is main weakness of the bank .

There is no losses for the Bank in the year 2014. In 2015 bank incur losses of 7.65. In 2016 losses for the DCC bank has been increased to 12.32 the banks has to try to reduces the loss asset to minimum less then 5% which will increase their profit .

CHAPTER – 1

INTRODUCTION

1.1 INDUSTRY PROFILE

Introduction:

Indian banking is lifeline for the nation and its people . Banking is helping to development of many sectors as well as the economy of the country. Now Indian banks have ability to compete with world banks with latest technology. In 20th century getting high rate of interest for money they lend is main task for banking sector in rural places in India. After Join stock banks and development of Co-operative movement reduces the lending money at high interest rate. In indian banking sector co oprative banks are existing due to development of commercial bank and commercial banks playing major role in providing needs based finance . Co-operative bank are governed by respective state government co operative act . But banks are actually governed by RBI after 1/03/1996 and this banks also regulated according to RBI act . RBI providing license to banks and their branches and its forms rules and regulation for all banks in India. It fixes Interest limit for all the banks based on economy condition. In the present RBI plays the role as a banker's bank .

1.1.1 Indian banking sector growth

- Banking sector in India is started in the 18th century with the name of General Banking of India came in existence in the year 1786.
- The Three Banks established by government of India are :
 - i.** Bank of Bengal established in the year 1809 .
 - ii.** Bank of Bombay established in the year 1840.
 - iii.** Bank of Madras established in the year 1843.

- In 1920 the 3 presidency bank are merged and form imperial bank of India under the act 1920 which is known as a State bank of India .
- The first fully Indian owned bank was the Allahabad bank established in 1865.
- 14 major banks are nationalized in the year 1959 .
- In 1990's the market expanded the establishment of banks such as Punjab national Bank.
- In 1935 RBI formally took the responsibility of regulating the Indian banks.
- RBI was nationalized in the year 1947 after Independence and give broader powers.
- private banks are leaders in Internet banking, Phone banking, ATM's, so only foreign banks are concerned they are likely to succeed in Indian banking industry.
- Present scenario public and private banks as well as foreign banks provide better services to people with upgraded technology like ATM's Online banking, Mobile banking which saves customer times.
- In present people are doing all types of transactions through Online, which reduces the customer visit to branches it helps customer to make easy transactions.

1.1.2 DEFINATION OF BANK:

“According to Banking regulation act 1949 sec 5 (b) 66 Banking means accepting deposits for

purpose of lending and investment o of money from the public which is payable on demand”.

Therefore banking is a kind of business the banker is a dealer in claims to money.A banker provides the necessary finance during the interval between the production of goods and their final disposal, but banks would not have been has important as they are today if there were merely purveyors of money. If their function consisted solely in linking leaders and borrowers bank do something more than this.

1.1.3 IMPORTANCE OF BANK

The importance of bank is as under

- Bank mobilize the small savings and they will lend to people to use their own purpose or to start business and they will charge certain percentage of interest on lending’s.
- Bank attract people by offering more interest on savings of people in order to promote the bank .
- By accepting the savings of the people banks and security to the surplus money of the depositors.
- Money Transfer helps to make payment from one person to other in different places or branches.
- Banks provide Overdraft facilities to its customers on charging certain percentage of interest and with certain conditions.

- Act as an agent to customers for purchase or sale of shares, provision of lockers payment of monthly and dividends on stock.

1.1.4 CHARACTERISTICS OF BANK AND ITS FEATURES

- **Transactions in Money**

Bank main operation is accepting deposits from customers and lending same amount to others who need it they mainly transact with the money .

- **Individual ,Firm,company**

A bank may be Individual Firm or Company. A banking company is company which carries the operation of bank .

- **Receiving deposits**

The main function of banks are accepting deposits from customers and giving back when they need it .

- **Giving Advances**

Bank lends money to its customers who need it to meet their different requirements.

- **Receipts and payment**

Bank provide easy withdrawal and payment system through online , ATM , cheques,Demand draft ect.,manages easy receipts and payments in bank .

➤ **Intermediary & Useful Services**

Bank act as a intermediary between customers and provide various useful services like online trasanctions and online payments ect .

➤ **Gaining and Services Oriented**

Banks gaining profits by providing various services to its customers.

➤ **Continous Growth**

A Bank updating in their services and technology and function continue based on the needs of the coustemer they improving their product and services day by day continuesly.

➤ **Act as bridge**

A bank connecting bridge between the coustmer those who have money and deposit into bank and lend same money to those who need it they act as a bridge .

1.1.5 STRUCTURE OF INDIAN BANKING.

Indian banks are mainly classified into two types:

1. Commercial Banks : Commercial Banks are classified into
 - i. Public Sector Bank : Public Sector banks are classified as
 - SBI and subsidiaries.
 - Nationalized Banks other than SBI.
 - ii. Private Sector banks : Private Sector banks are Classified as
 - Indian private sector Bank
 - Foreign sector Bank
2. Regional Rural Banks
3. Co-Operative Banks : Co-Operative Banks are classified as
 - State Co-operative Banks
 - Central Co-operative Banks
 - Primary Credit Societies

1.2 COMPANY PROFILE

The DCC banks were established on 24/12/1984. According to A.R.K No 492 It was registered and administrative limit spread in all Talus of Kolar District. DCC bank started its operation successfully from 14/01/1985. It was established with an objective of lending money and there by extending economic support of formers. DCC bank basically started as services Co-operative society but later on it was converted as Vyavasaya Seva Sahara Shanghai Niyamitha (VSSSN). Which included 8 to 10 villages. Then it expanded as Sericultural cum Farmer services Co-operative (SFSC's). after some days according to the " Karnataka Co-operative Society act 1959" it was converted as a District Co-Operative Banks in district of Karnataka.

The Malur and Chikkaballapura DCC bank is working as Three tire structure in which Karnataka Apex Bank is considered as Mother Bank for maximum funds which are raised from this bank for the purpose of lending. Apex bank raised funds from NABARD.

Finally all this funds will be reaching to the formers with help of primary agricultural Co-operative Society through DCC bank.

1.2.1 Nature of the Company

Kolar and Chikkaballapur DCC Banks, Malur is the secondary institution as it will depend mostly on the Man power to carry the various activities in their business like accepting deposits, cheque, loans and advances to customers to meet their needs. The DCC banks will raise deposits from the members as well as non-members for the purpose of meeting the credit requirement of primary credit societies.

1.2.2 Mission Statement

DCC Bank main mission is obviously accepting the deposits and lending to its customer and giving back to depositor's amount when they demand.

1.2.3 Vision Statement

The main vision of the bank is to increase the deposits, Advances & crops loans, providing cash credit loans, increasing the present share investment provide medium term loans, Non-Agricultural loan and the most important is collecting back loan amount given to the customers.

1.2.4 QUALITY POLICY DCC BANK

The DCC bank decides to improve the economy development of farmers and giving quality services to their costumer with updated technology in their day to day operations.

1.2.5 PRINCIPLES OF DCC BANK

Every Co-Operative banks has its own principles, the important principles of DCC Bank of Malur are:

- Principle of Mutual help and Co-Operation.
- Principle of nonprofit services.
- Principle of thrift and saving.
- Voluntary and open membership.
- Education, Training and Information.

1.2.6 BRANCHES:

Kolar & Chikkaballapur District Central Co-Operative Bank Has 12 Branches, they are:

1. Bangarpet
2. Bagepalli
3. Chikkaballapur
4. Chintamani
5. Gowribidnur
6. Gudibanda
7. K.G.F
8. Kolar
9. Mulbagal
10. Malur
11. Srinivaspur
12. Sidlaghata

1.2.7 AREA OF OPERATION

The below mentioned areas to be covered by the bank:

1. Jangamakote
2. K.G.Chikkaballa
3. Kurubarahalli
4. Hosapete
5. Chokkandahalli
6. Eddalatippenahalli
7. Ghattamarahalli
8. Devaganahalli
9. Venkatapura
10. Baluvanhalli
11. Mittanahalli
12. Ankatatti
13. Sugaturu
14. Byerasandra
15. Kalyapura
16. Sundrahalli
17. Gambirnhalli
18. Tataparti
19. Hereballa
20. Valapanahalli
21. Mallenahalli
22. Pakiranahosahalli
23. Gollahalli
24. Yannanguru

1.2.8 Objectives

- Undertaking common banking activity .
- Lending money to farmer to provide economic support.
- Giving loans to regular customer by keeping their deposits as security.
- Providing safe lockers and deposits to both members and others for rent.
- With permission of regulators of the bank DCC bank establishing branches and extending counters and other offices and undertaking all banking activities with permission.
- Encouraging visas voluntary vahini clubs.
- Taking step to provide self –help groups which are under the limits of bank.
- They creating funds in order to facilitate or help their staff members and their dependent.
- Taking measures to help co-operative education.

1.2.9 KOLAR AND CHIKKABALAPURA DISTRICT CO-OPERATIVE BANK MALUR HEAD OFFICES

SL NO	HEAD OFFICE DIVISION	PHONE NO	E-MAIL
1	MANAGING DIRECTOR	9448289113	kedccb.md@gmail.com
2	ADMINISTRATIVE DEPARTMENT	9448289115	kedccb.est@gmail.com
3	PROJECT AND DEVELOPMENT DEPARMENT	9448289118	kedccb.pd@gmail.com
4	LOAN DEPARTMENT	9448289117	Kedccb.loan@gmail.com
5	ACCOUNTS DEPARTMENT	9448289116	Kedccb.accts@gmail.com
6	RECONCILE DEPARTMENT	9448289120	Kedccb.reconciliation@gmail.com
7	LAW DEPARTMENT	9448289114	Kolardccb@yahoo.com
8	LOAN RECOVERING DEPARTMENT	9448289119	kolardccb@yahoo.com
9	COMPUTERIZATION DEPARTMENT	9448289121	Coreteam.kolar@gmail.com

1.2.10 ORAGANIZATIONAL STRUCTURE

SPECIAL OFFICER DCC BANK



MANAGING DIRECTORS



GENERAL MANAGER



MANAGERS



SENIOR ASSISTANCES



JUNIOR ASSISTANCES

1.11 BOARD OF DIRECTORS

M Govinda Gowda	President
H V Nagaraj	Vice President
M C Nilakante Gowda	Director
K V Shankarappa	Director
J V Hanuman Gouda	Director
M Ventra Reddy	Director
N Somashekar	Director
K V Dayanandh	Director
Shankra Narayana Gowda	Director
M Krishne Gowda	Director
P Shiva Reddy	Director
H Narasimha Reddy	Director
P V Nagaraj	Director
J B Srirama Reddy	Director

1.12 SERVICES OFFERS

➤ **AGRICULTURAL LOANS :**

The main activities of DCC Bank is to providing loans farmer in order to increase the agricultural activities in particular area .They giving different types of lons to farmers only after making study on various aspect like land location of farmers land and the ability of the farmer to re-pay the loan etc.,...

Different Agricultural loan schemes are as follow:

➤ **NON –AGRICULTURAL LOAN:**

These loans include different forms of schemes, they are

i. LOANS ON GOLD ORANMENTS:

Loans on gold ornaments are provided in some branches of the like K.G.F ,Malur,Gudibanda and Bangarpete .This type of loan introduced to give financial support to needed people at less rate of interest comparatively.

ii. HOUSING LOAN :

Housing loans are giving to people to build their own house and full fill their dreams .The DCC bank opting housing loans at a low rate of interest .

iii. LOANS FOR SELF HELP GROUP :

Loans for self-help group help to start their own business and also for expansion to improve infrastructure, and also technology in their business the DCC bank providing loans at less rate of interest.

iv. YASHASWINI HEALTH INSURANCES SCHEME :

The bank is rendering its service by registering member farmers of the society under this scheme in order to make them obtained the complete service provided by the Government of Karnataka. Though the Bank was initially concentrating on farmers it is now extended its service by considering sericulture, Dairy farmers, Merchants, Small scale industries and women to provide Economic strength to them..

1.2.13 SWOT ANALYSIS OF DCC BANK

SWOT analysis advise to know the Strengths , Opportunity of bank and also to know the weakness and threats the DCC Bank Malur .SWOT Analysis help to improve activities of bank.

SWOT ANALYSIS

STRENGTHS (+)	WEAKNESS (-)
OPPORTUNITIES(+)	THREATS (-)

STRENGTHS:

- Focus on rural development and upliftment of rural masses.
- Skilled and dedicated staff members.
- Proper and experienced planning team.
- Maintaining good relation with customers which also help to increase deposits and help to loan disbursement and recovery of the same.

WEAKNESS:

- Infrastructure is poor.
- Not upgraded technology.
- No ATM facilities.

OPPORTUNITIES:

- Creating awareness about new schemes.
- Improving online services.
- Attracting customers through better schemes.

THREATS

- Entry of commercial bank to rural area.
- Huge competition.
- Lack of proper services.

MAJOR COMPETITORS

- Pragathi Krishna Gramina Bank.
- Kaveri Grameena Bank .
- PLD Bank .

1.2.14 MAIN SOURCES OF FUNDS

1. Shapes, Entrance fee, Share price.
2. Deposits
3. DCC Bank is obtaining funds from Government of Karnataka, Government of India according to the Law of India
4. Gifts ,Provident and Donations.
5. Interest on the Deposits.
6. Commission .
7. Yearly Subscriptions.

1.2.15 OVERALL FINANCIAL POSITION OF BANKING**IN LAKHS**

Sl No	Particulars	31-03-2017	31.03.2018	31.03.2019
1	SHARE CAPITAL	1367.48	1854.01	2001.65
2	RESERVE FUND	959.38	959.91	1015.98
3	NET WORTH	(-)260.19	439.82	1727.68
4	DEPOSITS	5658.05	8745.20	9585.40
5	LOANS BORROWED	2678.18	4500	13139.88
6	LOANS AND ADVANCES	9212.71	15509.42	20568.06
7	OVERDRAFTS	1797.54	2117.54	3403.36
8	INVESMENTS	10678.30	16172.30	2910.34
9	NET PROFITS	237.66	3.65	387.69

CHAPTER-2

CONCEPTUAL BACKGROUND AND LITERATURE REVIEW

2.1 THEORITICAL BACKGROUNDS

Meaning Non Performing Assets (NPA)

When the loan amount installment and interest overdue for period of 3 months or more than then 3 months it is called as a Non Performing Assets. It does not create any profit to bank instead it create loss to bank.

Types of Non-Performing Assets :

- Standard asset
- Substandard asset
- Doubtful asset
- Loss asset

➤ **Standard assets**

When the loan account doesnot carry more than normal risk even though account not converted to NPA but they are irregular in paying loan amount interest and installment .

➤ **Sub standard Assets:**

Sub standard assets are detrmine where Nonperforming asset period less than 12months (Before it was 18 months) is called as Sub-standards assets.

➤ **Doubtful Assets:**

Doubtful assets are those where NPA's period exceeds more than 12 months is called as Doubtful assets.

➤ **Loss Asset :**

A Loss asset is where loan amount identify by the internal or external auditors or by the RBI inspectors but loan amount not recover by the bank wholly or partially is known as Loss assets.

Loans or an advance treated NPA in following cases with effect from March 31st 2004.

➤ **Duration Loan:**

When the loan amount installment and interest overdue for period of 3 months or more .

Overdrafts:

When account not functioning not doing transactions more than 3 months .

➤ **Bills:**

When bill not clear with in 3 months from due date of payments .

➤ **Further Loans:**

When the any other loan amount installment and interest overdue for period of 3 months or more .

➤ **Crop loans :**

When the crop loan interest and installment not paid in income from crop in every crop grown .

➤ **Loan for short duration crop:**

When Interest and Installment amount due for two crop seasons or more before the due date.

➤ **Loan for long duration crop:**

When interest and installment amount of loan due after one crop season before due date .

Standard in identification of NPA

Effect from march 31st 2017 loan and advance turns into NPA in following reasons,

➤ When the term loan amount interest and installment amount due for 3months or ninety days then its treated as NPA's .

➤ When there is no trasanction in the coustmer account for period of 3months or ninety days in case of overdarft and cash credit.

➤ In case Bills purchased or discounted, the bills remain overdue for a period of 90 days or more.

➤ With effect September 2004 crops loan for short duration treated as NPA's when the Installments and interest of loan overdue for two crops seasons or more in case long

duration crops loans will consider as NPA's when the loan amount installment and interest remain due for one crop season .

➤ Any loan amount due for 3months or ninety days is know as NPA's .

➤ Term Loan/Demand loan Accounts:

The date from when interest and installment of amount remained overdue for 90 days or more.

➤ Overdraft/Cash Credit Accounts:

If the account not active for period of 3 months or ninety days in case of Overdraft/Cash Credit Accounts .

IMPACT OF NPA TO BANK

Banking sector play major role in development of countrys economy . The bank failure may lead to problem for other industry and also for country .Non-performing asset are affecting the Indian banking sector . NPA only major problem for functions as well as performances of all kinds of bank. NPA impact drastically on functions of banks. And the efficiency of bank is not determined based on balance sheet size. But it determined by the based on the assets returns , NPA decreases the income for the banks ,at the same time banks has to take precautions required to reduce the NPA. NPA impact overall profit and liquidity of bank adversely.

Signs to know performing assets turn into Non performing Asset are :

- If the first installment amount not paid.
- Cheques Dishonor due inadequate balance in the account .
- Not regular payment of Installment.
- When there is a uncertain factors accors like earth quake ,other natural calamities in the area borrower starts his business .
- Nonpayment of ways to employer.
- Business failure Insolvent of borrower.
- Changes in Government policies.

Preventive measures of NPA

- Early recognition of the problem :

The bank has to identify the Non-Performing asset earlier stage then it is easy for bank to sell NPAs without incurring loss to banks . By Identifying NPA in earlier stage they can maintain efficiency of bank and liquidity of bank .

- Identifying borrower with proper intent :

The banks has to select the borrower with the proper purpose ,the bank has get proper information and they have to check financial ability of the borrower weather they capable to repay the loan or not ,the special officer of bank has to check borrowers income and ability before granting the loan .

➤ Timelines and acceptances of response :

If the borrower fails to respond on time then it will effect on the assets and accounts of the bank . Their for bank will give grace period of time to borrower response to the bank.

➤ Focus on cash flow :

The Banks has to consider not only fund flow of the costumer while granting loans and advances but they have also consider cash flow of the borrowers which will help bank to know the customers incomes and financial position of borrowers .

➤ Effective management :

When the borrower fails to pay the principal and interest amount then banker has to analyze the reason why borrower fails to repay the loan . If borrower face loss in their business then bank can provide refinance for the borrowers business after knowing the Borrower's business situation if the business person can improve their business after getting refinance for their business bank will provide refinances to borrowers otherwise Bank will give grace period for borrower to repay the loan if they fail to pay then banker will acquire the customer's property

Causes Loans turn into NPA :

1. Causes resoned to borrower :

- Fails in Arrange Required Capital .
- Unwanted Expenses .
- Over Trading .
- I'm Proper Planning .

- Not Proper Balances Stock .
- Depend On Single Costumer .
- Lack of Working Capital Management .
- Lack of experts .
- More Depend On Borrowings .

2. Causes reasond to bank

- Fault Selection of coustmers .
- Improper credit valuation.
- Not helpful for supervision .
- Lack of skilled and trained staff .
- Lack of development of technology .
- Delay in sanctioned of loan .
- Absence of commitment to recover .

3. Other Causes

- Insufficient Infrastructure .
- Quick changing technology .
- Government unhelpful attitude .
- Taxation policies .
- Government policies .
- Changes related to Banking enhancement Act .
- Changes in credit policies .

NPA sales to other banks :

- The NPA can be sell to other banks only if NPA remained two year in the books of selling bank then only they can sell .
- When the NPA sales less than the net book value then loss will be debited to P&L account, if they get excess amount than the net book value of NPA then excess amount can be used to recover the loss in sale of NPA .
- The NPA which is purchased by the bank must hold with them for at least 15 months before selling to other banks or peoples .

Non performing asset management practices in India :

- Creation of Credit Information Bureau India Limited .
- Reserve Bank of India release the list of those borrowers whose loan amount average outstanding of 1 crore and above when they field suits in order to recover the loan amount .
- All banks in India has to report to Reserve Bank Of India list of frauds .
- They has to identify the list of bad debts when the loan amount and advances are overdue for period 3 months or more will included in this category .

➤ **2.2 LITERATURE REVIEW**

- In the journal of NPA : By classification of Banks written by the AUTHOR, Rajeshwari Krishnan(2002).The researcher focused why problem of NPA increasing in bank and financial institutions in the country and it affecting and creating threat to financial institution are loan received and other debts for the financial sector and bank by issuing marketable securities against them .
- In the research paper of Bhatia(2007) entitled Non-performing assets in public sector and private sector and in foreign sector banks an actual assessment the actual examine was undertaken to analysis of Non-performing assetes of the public,private and foregin sector bank and financial institutions in India NPA play important role to know the finacial position and performance of bank .
- Karunakar M, vasuki k and saravanan.s (2008), made an attempt what is NPA? in the paper . They manily focus to know the reasons why NPA are increase year by year and what impact NPA doing in Indian financial instituion and banking sector. NPA can be redued by proper management of credit and risk management .
- Ashok khurana and Mandeep singh (2010) stated that NPA raises in the public sector banks are challeging to them ,they came to know by fication of asset wise in the public sector bank are the right direction to reduces the NPA in the different financial sector .
- Reserve bank of India appointed Luther (1976)chaired the commitee to know the efficiency profitabality and productivity of commercial banks . The committee came to know the various issues relating to planning , marketing and budgeting related to NPA in commercial bank .
- Y.V Reddy (2009), in his article “Reforming India’s Financial Sector-Changing Dimensions And Emerging Issues” has described the background for Financial sector.

- Report of the committee on the financial system: The government of India had appointed a committee in August 1991 on the financial system under the chairmanship of Shri M.Narasimham, the former Governor of RBI.
- Dr. Suhas S. Sahasrabudhe (2003), in his article “Review of Important Aspects of NPAs of banks in India in The Post Reform Period” has mentioned the terms of reference of the committee.
- P. N Joshi (2003), in his “Non-Performing Assets- causes, Extent And Remedies” has observed conceptual irregularities in the guidelines issued by the Central Bank.
- Impact of NPAs: K. H. Vora (2007) in his article study entitled “Management of Non-Performing Asset and Reconstruction Company” observed the impact of NPAs .
- A. Govil (2000), in his article “Need for Revival of Loss Making Branches” says that Recovery management is useful in following strategies.

CHAPTER-3

RESEARCH DESIGN

TOPIC CHOSEN FOR THE STUDY

“A Study on Non-performing assets management in DCC bank Malur”.

3.1 STATEMENT OF THE PROBLEM

The study of non-performing assets help to reduces the reasons why an account turns into NPA and how NPA effects the growth of bank ,Reduction of NPA is an essential activity for banks .Regular inspection of Non performing assets will lead to an increase in profit and its help to development for bank .This provides the base for the study of NPA management to be undertaken at DCC Bank.

Non performing assets emerged suddenly in the Indian Banking context, around the eighties. The loan amount installment and of interest overdue for period 3 months or more than 90 days then it's called as a Non performing assets it does not create any profit to bank it's known as a Non performing assets.

3.2 NEED FOR THE STUDY

Non-performing assets [NPA] is one of the important areas to understand, for the Indian banking industry .The bank strength are decided based on quality of assets and its possesses. The NPA's do not generate any income or profit, whereas the bank is required to make provisions on such assets.

The Non performing assets are assets which determined the performances of bank, many bank are still in process of reducing the NPAs, and they fail to find the reason behind the assets turning into NPAs.

3.3 OBJECTIVES OF THE PROJECT

- To know reasons for NPA in DCC Bank.
- To understand overall information about NPA in DCC Bank.
- To identify the measures to reduce NPA in DCC Bank
- To know the different types of loans offered by Bank to analyze NPA
- To know how NPA affects the revenue to the bank.

3.4 SCOPE OF THE STUDY ON NPA

The study covers strategy required reduce the NPAs. The concentration is given only in understanding the NPAs growth with regard to DCC bank and how to reduce NPAs in DCC bank .

3.5 RESEARCH METHODOLOGY

The study of the project work depends the methods adopted for the study methods in turn depends the nature of projects work the use of proper method is an essential Part of any research in order to conduct the study scientifically suitable method and measures to followed.

The Research method adopt carrying out the study was as under

- In This project Descriptive Research Methodology is used ,Descriptive research help to describe the chart eristic feature population under study .
- In the 1st stage conceptual study was undertaken.
- In the 2nd stage study of NPAs was studied.

Research Pattern

The research type used for collectiono & analysis the data “Descriptive research method ”.

The main source of data for this study is past records give by bank . The importances of study to know the non-performing assets in the banks & to identify the reason why its increase in bank. The data required for bank history and profile collected by “Descriptive research method” Mainly through the secondary sources and informations given by external guide .

Type of Data

➤ **Primary Data :**

The information which is directly collected by the researcher himself is known as a primary data.

Example : collecting way observation, interview etc.....

➤ **Secondary Data :**

The information which is used previously collected by the other researchers, institution for their research purpose is known as a secondary data.

Example : Financial data, invoice analysis, websites etc.....

3.6 Hypotheses

Hypotheses is couched according to the specific dependent and independent variables which will be included in the analysis. The research hypotheses of this study is as follows:

H0: There is no significant difference between the non performing assets .

H1: There is a significant difference between the non performing assets .

3.7 Limitations of the study

- Lack of relevant information relating to NPA at DCC Bank.
- The study mainly depends on the past data.
- The Report prepared based on information given by bank only.
- The study is only based on NPA with regard to loan.
- Lack of transference in getting clear data about NPA.

CHAPTER -4

DATA ANALYSIS AND INTERPRETATION

4.1 Table showing the position of standard assets of the bank

Standard assets

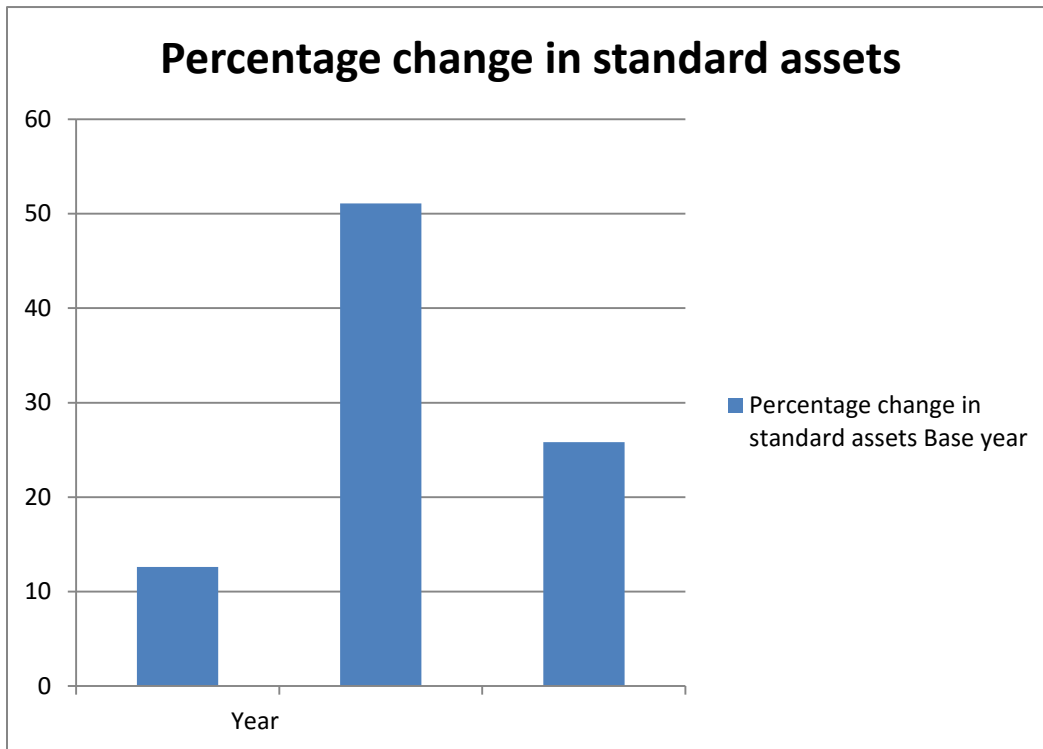
When the loan account does not carry more than normal risk even though account not converted to NPA but they are irregular in paying loan amount interest and installment .

(Amount in lacks)

Year	Standard Assets	Percentage change in standard assets
2016	653.5	Base year
2017	747.8	12.61032362
2018	1528.96	51.09093763
2019	2061.01	25.81501303

Analysis :There is a continuous increase in the Standard assets year to year. 2016 is the base year for the standard assets. In 2017 standard assets is increased to 12.61 %, in 2018 it increased to 51.09 %, in 2019 standard assets are decreased to 25.81%.

4.1 Graph showing percentage change in standard assets



Interpretation:

The standard assets for DCC bank are increasing year to year, it denotes bank collecting loans properly. There is also increase in the advances of the bank year after year, which leads to increase in standard assets of the bank.

4.2 Table showing the position of Loss Assets of the Bank.

Loss Asset

A Loss asset is where loan amount identify by the internal or external auditors or by the RBI inspectors but loan amount not recover by the bank wholly or partially is known as Loss assets.

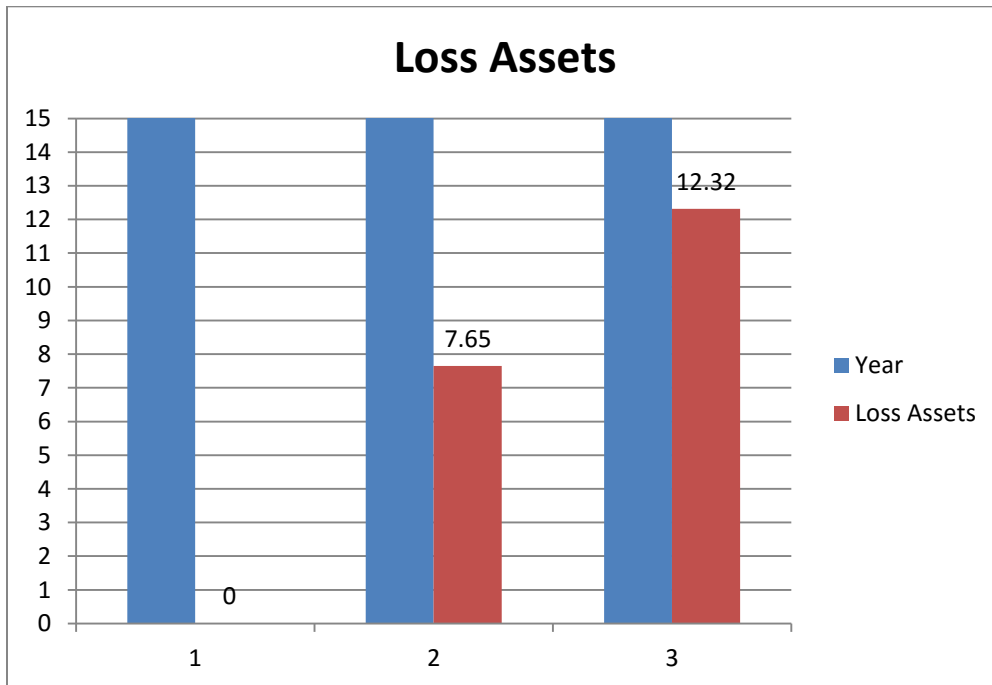
(Amount in lacks)

Year	Loss Assets
2017	0
2018	7.65
2019	12.32

Analysis:

There is no loses for the Bank in the year 2017. In 2018 bank incur losses of 7.65. In 2019 losses for the DCC bank has been increased to 12.32 the banks has to try to reduces the loss asset to zero which will increase their profit

4.2 Graph showing position of loss assets



Interpretation:

The Loss asset of the Bank is increasing year by year. It shows bank is not efficient in reducing the loss assets. If the Loss asset increase then profit position of the DCC bank decrease. If like this losses assets increase then it affect the reputation of the Bank.

4.3 Gross NPA of DCC Bank

We have used the simple percentage calculation method for analysis and interpretation of the data. Last 3 years data was used for the study of NPA management of the Bank. In calculating of Gross NPA and Net NPA and their proportion to the Gross and Net Advances. 3 years data was considered from the financial year 2017-2018 was taken as base year and also changes were calculated from that year. At the regional office level NPA in different sectors and their proportion to total advance sanctioned over the years were calculated using the help of 3 year information.

Gross NPA is an advance which is considered irrecoverable, for bank has made provisions and which still held in banks books of accounts.

$$\text{Gross NPA Ratio} = (\text{Gross NPA} / \text{Gross Advances}) * 100$$

4.4 Table Showing Gross NPA position of DCC bank

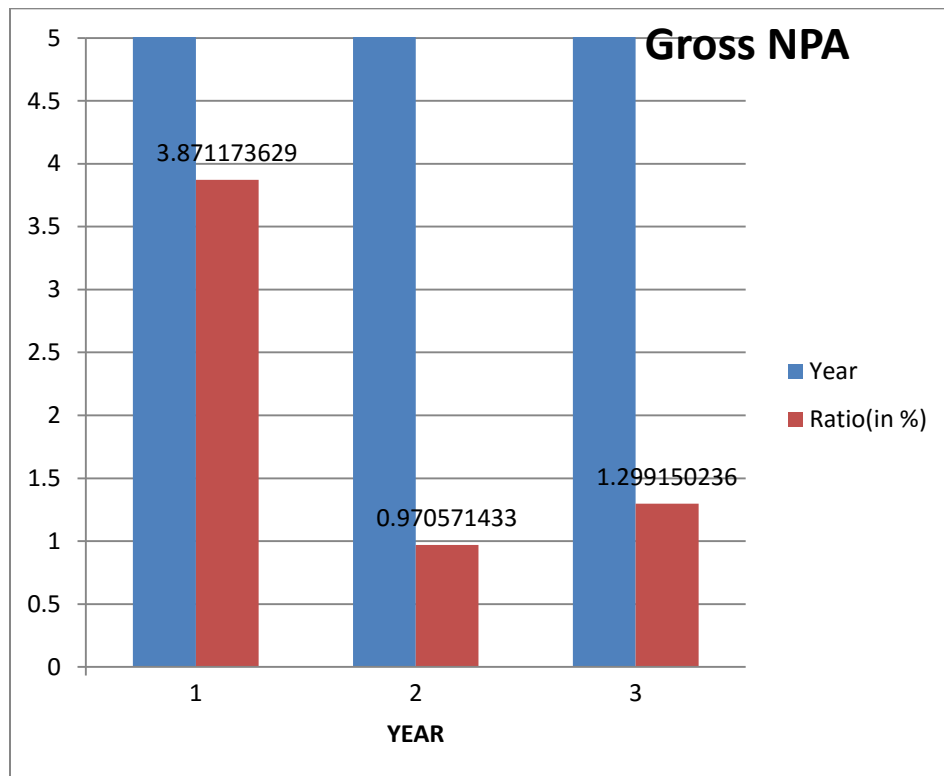
(Amount in lakhs)

Year	Gross NPA	Gross Advances	Ratio(in %)
2017	356.64	9212.71	3.87117363
2018	150.53	15509.42	0.97057143
2019	267.21	20568.06	1.29915024

Analysis:

The Bank is in efficiency in reducing gross NPA ratio in 2017 3.87 %, in the year 2018 it decreased to 0.97 and in the year 2019 Gross NPA is increased slightly by 1.29%. But it is less compare to base year 2017.

4.3 Graph showing position of gross NPA



Interpretation:

The above graph is represents that Gross NPA ratio of DCC bank is decreasing compare to base year 2017. In 2019 gross NPA is increased by 1.29 %. Even though bank is maintaining good quality of credit profile.

Provision of DCC Bank

Provision Ratio = (Total provision/Gross NPA)*100

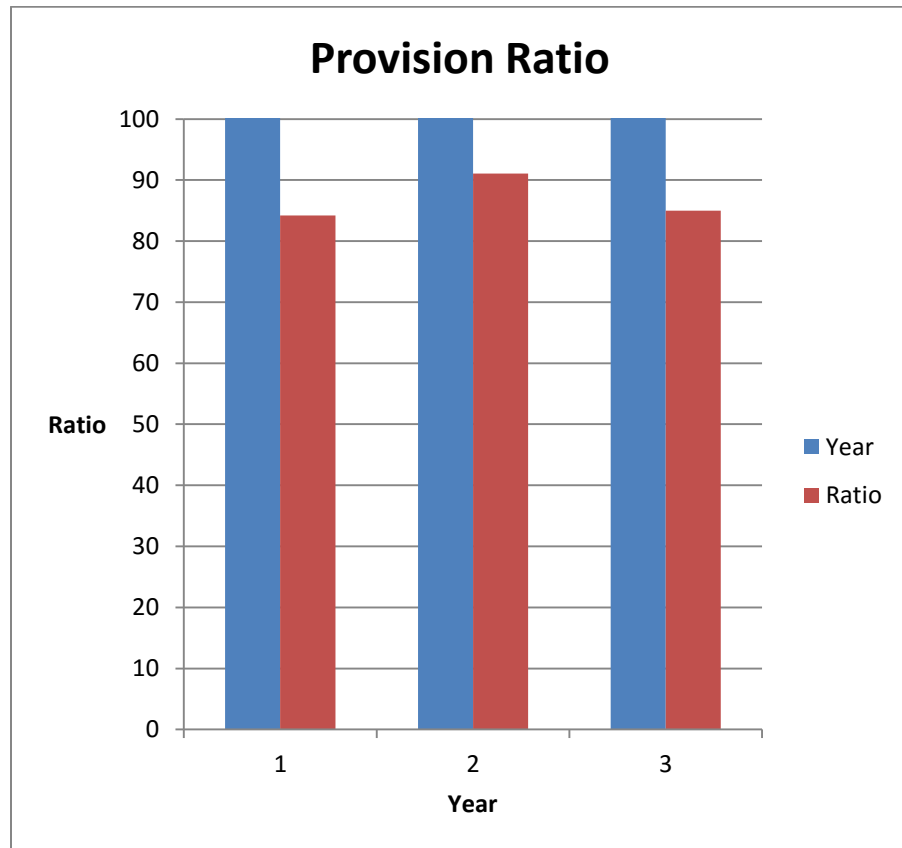
4.4 Table showing position of provision ratio of DCC bank.

Year	Total Provision	Gross NPA	Ratio
2017	300.31	356.64	84.2053611
2018	228.13	250.53	91.058955
2019	226.98	267.12	84.9730458

Analysis:

There is a fluctuation in maintaining the provisions for the probable loan losses, in 2017 provision ratio are 84.20. In 2018 it has been increased to 91.05 and in 2019 is has been decreased by 84.97.

4.4 Graph showing provision ratio



Interpretation:

The bank has been increasing their provision ratio from 2017 84.20 to 2018 84.97. By which conclude the bank has to increase their provision to observe the probable loan losses.

Substandard assets ratio of DCC Bank

Sub Standard Assets ratio= (Substandard asset ratio /Gross NPA)*100

4.5 Table showing the position of sub-standard assets ratio of DCC Bank .

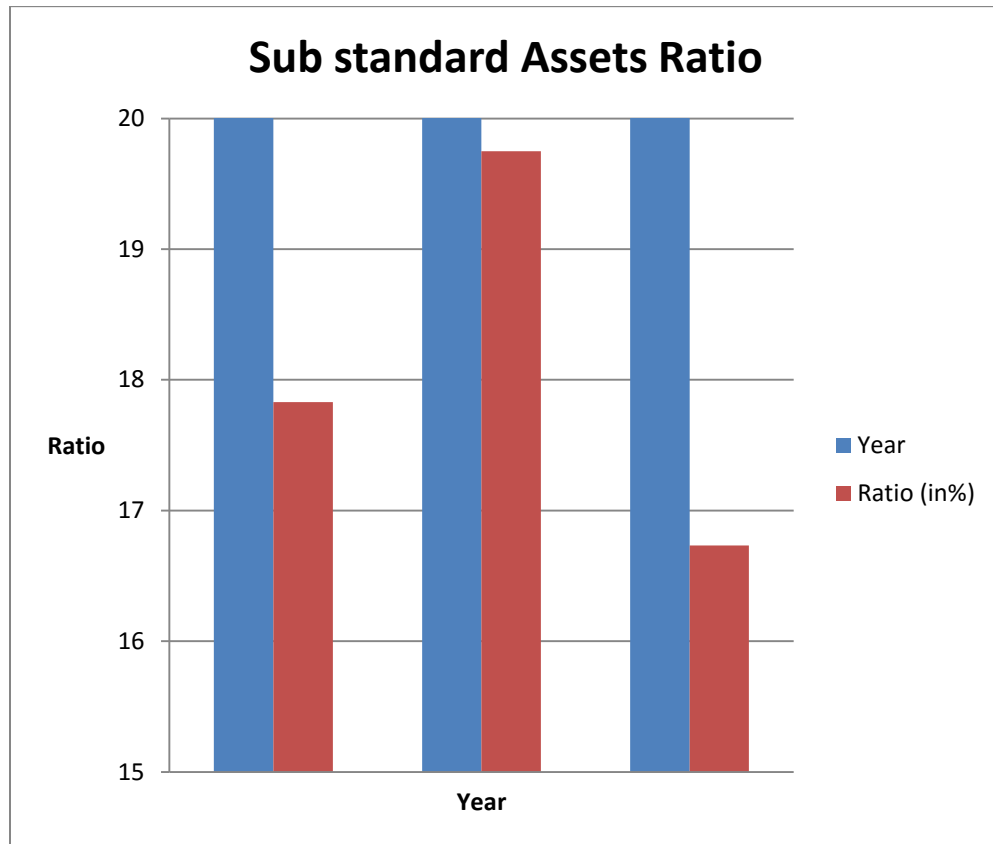
(Amount in lakhs)

Year	Substandard assets	Gross NPA	Ratio (in%)
2017	63.59	356.64	17.8303051
2018	29.73	150.53	19.7502159
2019	44.71	267.21	16.7321582

Analysis:

The bank has a more fluctuation in the substandard asset ratio in 2017 is 17.83%, in 2018 it increased to 19.75 %, in 2019 it decreases by 16.73% . bank has to take precautions to convert the Substandard assets to standard assets then only they can do their operations properly .

4.5 Graph showing sub standard asset ratio



Interpretation:

This ratio indicates up gradation of NPA. If there is increase in the ratio is indication more involvement of performing assets in the bank. The bank substandard asset ratio increase from 2017 17.83 % and it increase to 19.75% in the year 2018 ,and in the year 2019 it decrease to 16.73% it indicate bank involves more performing assets except in the year 2019 .

4.6 Doubtful Assets Ratio of DCC Bank

Doubt full asset Ratio: (Doubt full Assets/Gross NPA)*100

4.6 Table showing position of Doubt full asset ratio.

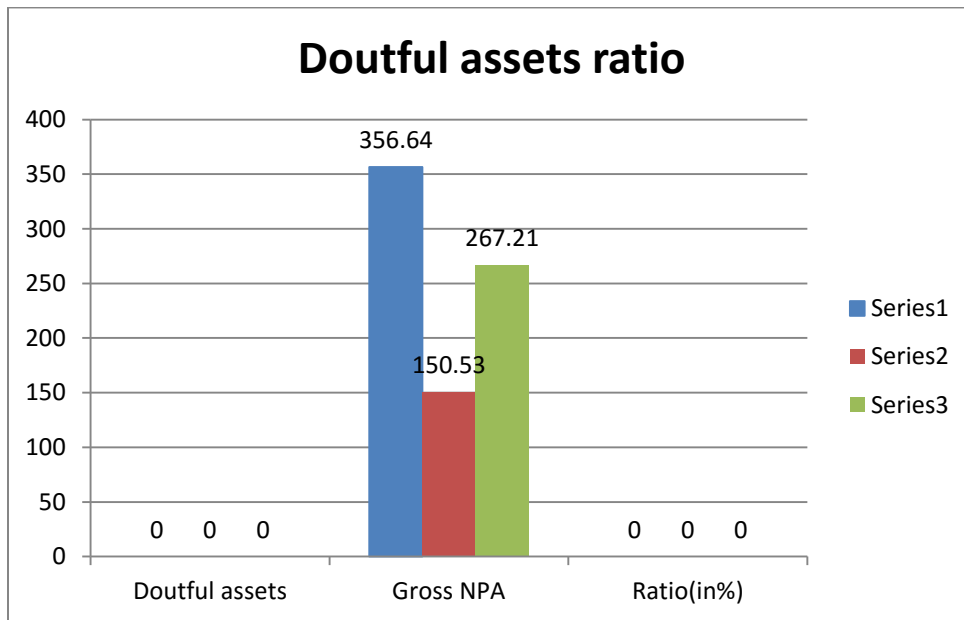
(Amount in lakhs)

Year	Doubtful assets	Gross NPA	Ratio(in%)
2017	0	356.64	0
2018	0	150.53	0
2019	0	267.21	0

Analysis :

Bank is more efficient to maintain non-Performing assets, because there is no doubtful asset in the 3 years.

4.6 Graph showing Doutful assets ratio



Interpretation:

There is a very good management and employees in the bank, hence there is no doubt full asset in the Bank from last 3 years they have to maintain same as three years doubt full asset.

4.7 Loss assets ratio of DCC Bank

Loss asset Ratio= (Loss assets/Gross NPA)*100

4.7 Table showing the position of the Loss asset Ratio of DCC

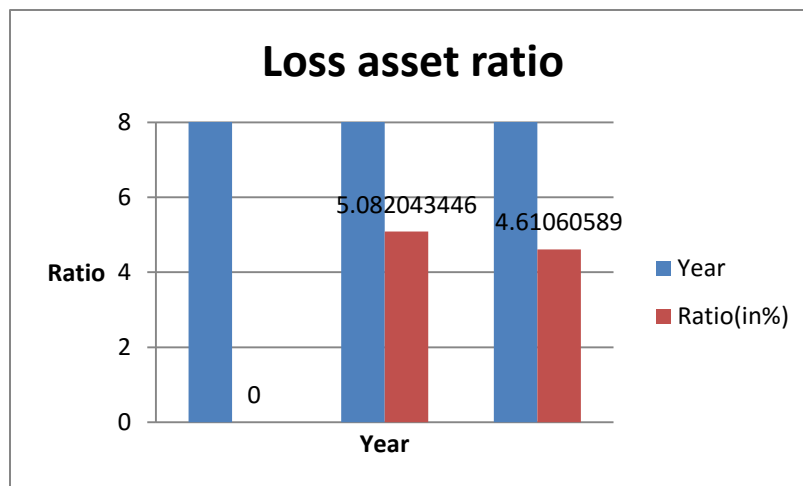
(Amount in Lakhs)

Year	Loss assets	Gross NPA	Ratio(in%)
2017	0	356.64	0
2018	7.65	150.53	5.082043446
2019	12.32	267.21	4.61060589

Analysis:

There is no Loss assets in the year 2017 but in the year 2018 losses assets a raised at 5.08 % and there after it decreased to 4.61 % banks has to maintain proper measures to reduces the loss assets in the bank .

4.7 Graph showing loss asset ratio



Interpretation:

The loss assets of the Bank are 0 in 2017, but in 2018 it has been increased to 5.08 % and because of proper management it has been decreased to 4.61 % so bank has to take proper measures to reduces the loss assets.

4.8 Sector wise Classification of NPA**Table showing sector wise classification of NPA 2014**

Particulars	CCL	Gold loan	SHG	Bills	HBL
Sub-Standard Loans	0	35.98	17.62	0	11.9
Doubtful Assets	0	23.54	27.98	0	0
Loss Assets	0	0	0	0	0

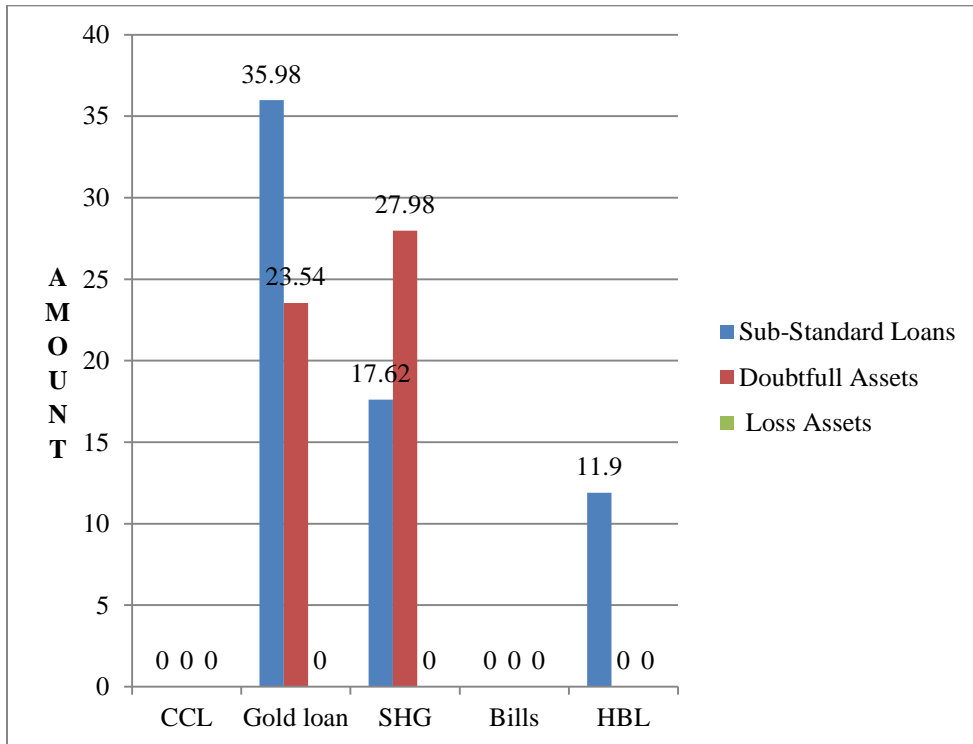
Analysis:

The above table shows the sector wise classification of NPA in the year 2017. In total NPA ,

1. CCL, Loans has no Sub-Standard assets, doubtful assets, loss assets. Hence there is no NPA .
2. Gold Loan has Sub-Standard assets 35.98 ,and Doubtful assets have 23.54 ,Loss assets have no NPA .
3. SHG Loan has Sub-Standard assets 17.62 ,Doubtful Assets has 27.98 , and Loss assets have no NPA .

4. There is no NPA in collection of Bills .
5. HBL loan has no NPA Bank collecting HBL loan regularly .

4.8 Graph showing sectorwise classification of NPA 2014



Interpretation :

In the year 2017, the DCC Bank has more NAP in Gold Loan and SHG and in HBL. The banker has highest Sub Stands assets in Gold Loan and highest Doubtful assets in SHG Loans and there is no NPA in CCL and Bills. The SHG and Gold Loan NPA affects on Bank negatively. So Bank has to take proper responsibilities before granting Loans.

4.9 Sector wise classification of NPA -2015

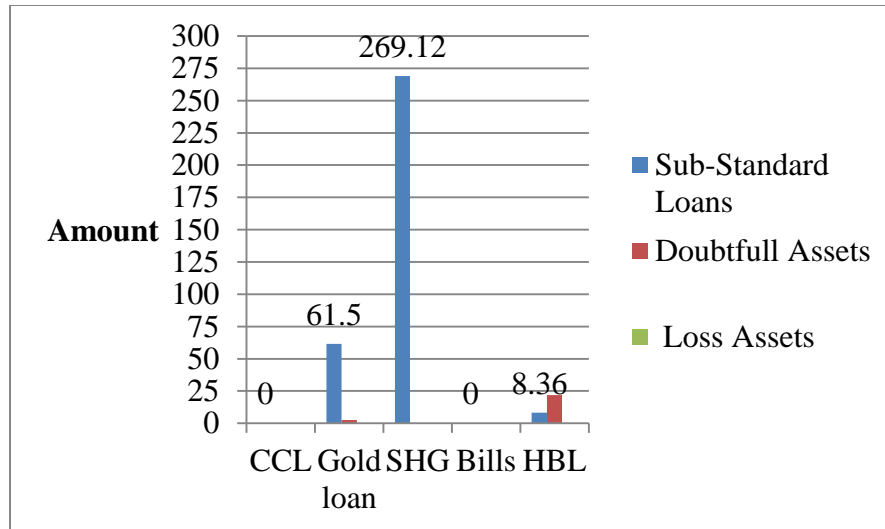
Particulars	CCL	Gold loan	SHG	Bills	HBL
Sub-Standard Loans	0	61.5	269.12	0	8.36
Doubtful Assets	0	2.5	0	0	21.95
Loss Assets	0	0	0	0	0

Analysis:

The above table shows sector wise classification of NPA in the year 2018 out of total NPA.

1. There is no NPA arise because of CCL in 2018.
2. Gold Loan has Sub Standard assets 61.5 and it has doubtful assets are 2.5, and Loss assets are zero.
3. SHG Loans has substandard assets 269.12 and there are no Doubtful assets and Loss assets in NPA.
4. There is no NPA because of Bills.
5. HBL Loan has a Sub Standard assets of 8.36 and Doubtful assets of 21.95 and there are no Loss assets in NPA.

4.9 Graph Showing Sector wise classification of NPA -2015



Interpretation:

In the year 2018, The DCC bank has more NPA in SHG loans, The gold loan has a 61.5 ,and HBL loans has Both Sub-Standard assets and Doubtful assets has more in HBL loans ,And their no loss assets in above year .

4.10 Sector wise classification of NPA -2016

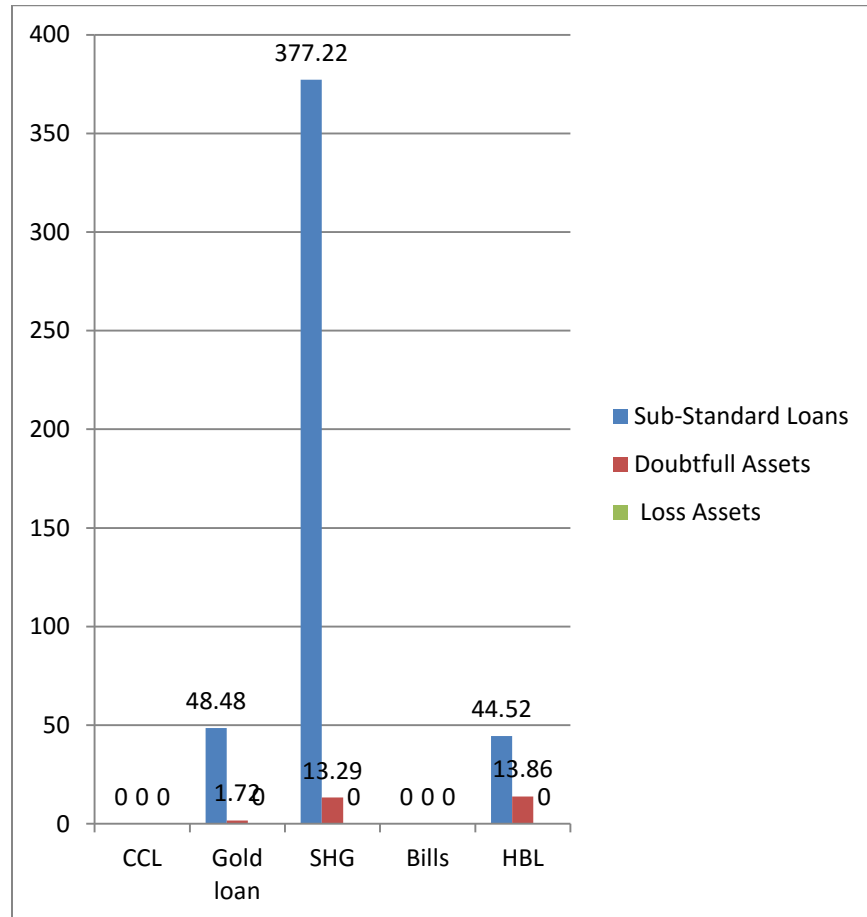
Particulars	CCL	Gold loan	SHG	Bills	HBL
Sub-Standard Assets	0	48.48	377.22	0	44.52
Doubtful Assets	0	1.72	13.29	0	13.86
Loss Assets	0	0	0	0	0

Analysis :

In the above table shows sector wise classification of NPA in the year 2019 . In the total NPA

1. Because of CCL there is no NPA arise as Sub-Standard assets or Doubtful assets or because of Loss assets .
2. Gold loan has Sub-Standard assets 48.48 ,and Doubtful assets have 1.72 ,and there are no loss assets in above NPA table .
3. SHG has a Sub-Standard assets has a 377.22 , and Doubtful Assets has a 13.29 and there is no loss assets in SHG loans .
4. There is no NPA arise because of Bills for collection in above table .
5. HBL has Sub-Standard assets 44.52, and Doubtful assets have a 13.86 ,and Loss assets have no NPA in above table .

4.10 Graph Showing Sector wise classification of NPA -2015



Interpretation :

In the above graph SHG has more Sub-Standard assets ,and HBL has more doubtful assets compare to others loans ,and there is no NPA arise because of Bills and CCL in the year 2016 .

4.11 Table showing position of deposits of the DCC Bank .

(Amount in lakhs)

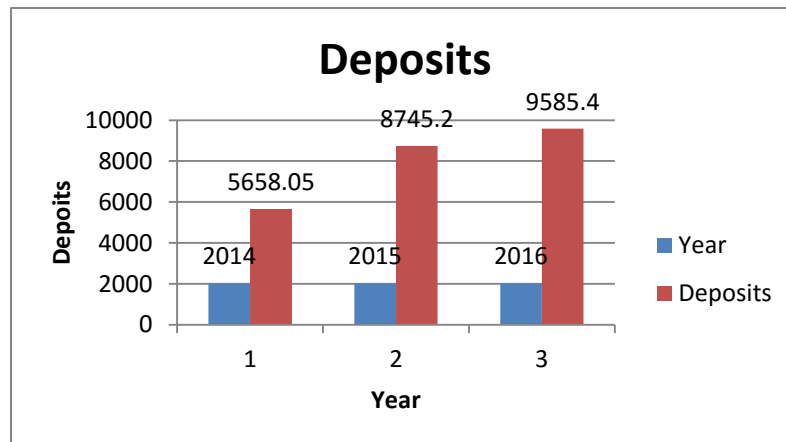
Year	Deposits
2017	5658.05
2018	8745.2
2019	9585.4

Analysis :

The Deposits of NPA has increase year by year from year .

The deposits of bank in the year 2017 is 5658.05 and in the year 2018 it increase to 8745.2 , and in 2019 it increase to 9585.4 and its show good sign for the bank because deposits of the bank is increase year by year .

4.11 Graph showing deposits of the bank



Interpretation :

In the above graph we can see deposits of the bank is increasing year by year in 2017 deposits of the bank is 5658.05, and in 2018 it increase to 8745.2, and in 2019 deposits of the bank is 9585.4 ,the above graph show peoples are interested in depositing the money in the bank it show strength of the bank .

4.12 Table showing the ratio of return on equity .

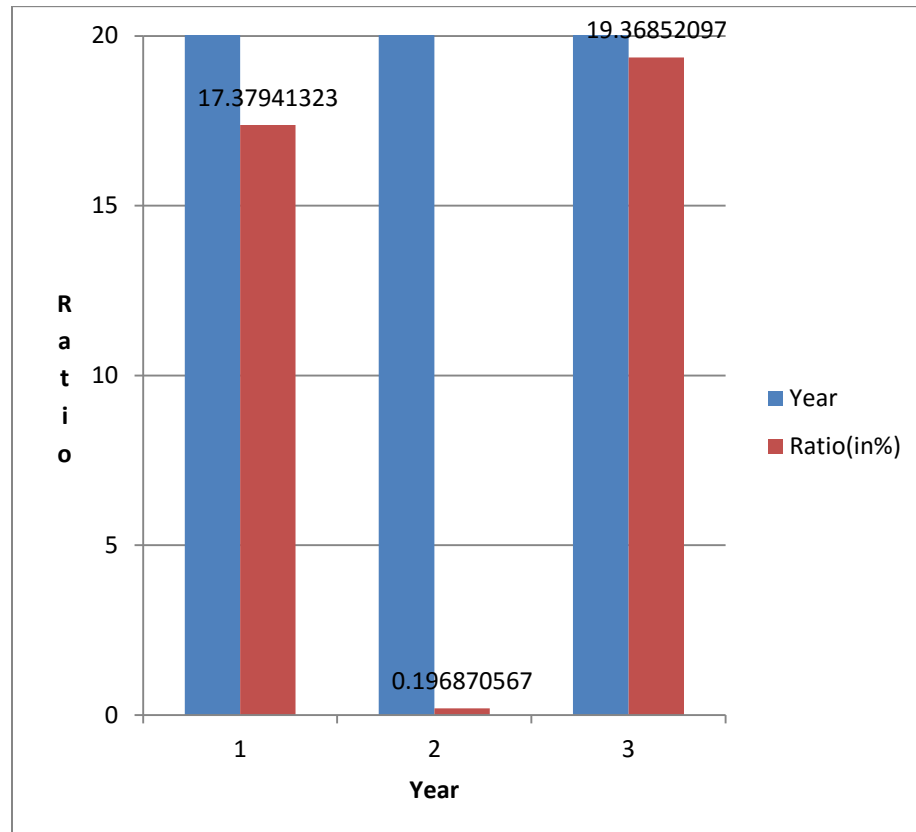
$$\text{Return on Equity} = (\text{Net profit}/\text{Share Holders fund}) * 100$$

Year	Net profit	Share Holder Fund	Ratio(in%)
2017	237.66	1367.48	17.37941323
2018	3.65	1854.01	0.196870567
2019	387.69	2001.65	19.36852097

Analysis :

The return on equity ratio of the bank in 2017 is 17.38, and 2018 it decreased to 0.19 due to decreased in profit , and in 2019 it increased to 19.37 due to increase in the profit of the bank .

4.12 Graph showing the ratio of return on equity



Interpretation:

The ratio 19.36 in the year 2019, that the investors earn more returns on investment compare to 2017.

4.13 Table showing Shareholders Risk Ratio of DCC Bank.

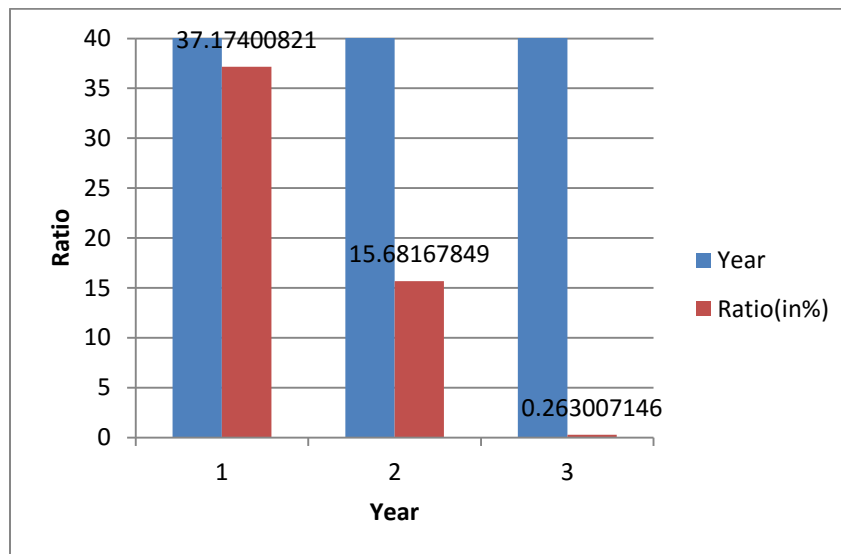
Shareholders Risk Ratio = (Net NPA / Total Capital Reserve)*100

Year	Net NPA	Total Capital reserves	Ratio(in%)
2017	356.64	959.38	37.17400821
2018	150.53	959.91	15.68167849
2019	267.21	1015.98	0.263007146

Analysis:

The Share Holder Risk Ratio in the year 2017 is 37.17 % and in the year 2018 it decreased to 15.68% and in the year 2019 again it creased to 0.26%.

4.13 Graph showing Shareholders Risk Ratio of DCC Bank



Interpretation:

The above graph shows Risk of degree involved to Share Holders on their investments.
The above graph shows the Risk of Share Holders reduced year to year compare to last 3 years.

CHAPTER – 5

FINDINGS, SUGGESTIONS & CONCLUSION

5.1 FINDINGS:

- Standard assets are increasing year to year from 2017 to 2019. It shows the bank has effective control in maintaining standard assets.
- The Loss assets are increased slightly year to year which may affect in the future, on banking functions.
- When compared to 2017, in 2018 the Gross NPA is decreased. When compared to 2018 in 2019 the gross NPA is increased.
- The Provision ratio of DCC bank is fluctuating year by year due to fluctuations in the Gross NPA.
- The Sub-standard assets of DCC Bank have been increased in the year 2018 and in 2019 again it decreased by 16.73%. The decrease in the Sub-Standard assets are useful to the Bank.
- There is no Doubt full assets from last 3 years in the DCC Bank.
- The Loss assets ratio in 2017 is zero, thereafter it increased to 5%. In 2018 and in 2019 it has been decreased to 4.61%.
- The deposits of DCC Bank are increasing year to year.

5.2 SUGGESTION

- Bank has to maintain efficiency in increasing standard assets, which will help to reduce Doubt full assets and Loss assets of the Bank from last 3 years.
- The Bank has to recheck on its sanctioning of cash credits, Overdrafts as the loans are major trunk of total NPA.
- Take the assistance of assets reconstructions companies to manage NPA's with their different schemes.
- Bank Has to provide more safety to depositors money for incresing deposits.

5.3 CONCLUSION :

In the study of NPA the bank financial position and their approaches credit risk management theory outlook towards credit delivers. This shows both positive and negative impact of NPA on the banks.

The financial position of the bank indicates its profits which shows positiveness to the Bank. Working Capital is adequate to find its day to day operations of the Bank and also gives a good image and high cost of funds posing burder to the bank in term of circulation of funds in the economy problem of deposits reduce income. By reducing NPA banks can improve its operations and profits, and it can give better services to its customers.

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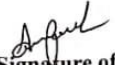
www.moneycontrol.com

www.kolardccb.com

ANNEXURE

ACTIVITY CHART

Sl. No.	Activity	Activity Details	Duration
1	Activity-1	Understanding Structure, Culture and functions of the organization/identification of business problem from the Industry from the literature study	Week-1 [02/01/2020 To 08/01/2020]
2	Activity-2	Discussion with the guide for finalization of research design and instrument and presenting the same to the guide.	Week-2 [09/01/2020 To 15/01/2020]
3	Activity-3	Collection of data, editing of the collected data, coding, tabulating and presenting to the guide for suggestions for analysis.	Week-3 [16/01/2020 To 22/01/2020]
4	Activity-4	Analysis and finalization of report and making presentation to the guide	Week-4 [23/01/2020 To 29/01/2020]
5	Activity-5	Submission of final Report to the University before one week of the commencement of theory examination	Week-5 [30/01/2020 To 05/02/2020]


Name and Signature of the Student
(Anjinappa D L)