

Credit Risk of Canara Bank Bidar

BHADRAPPA HARALAYYA

Hod And Associate Professor, Department of MBA, Lingaraj Appa Engineering College Bidar

Abstract- It is Founded as 'Canara Bank Hindu Permanent Fund' in 1906, by late Shri Ammembal Subba Rao Pai, a philanthropist, this small seed blossomed into a limited company as 'Canara Bank Ltd.' in 1910 and became Canara Bank in 1969 after nationalisation. It provides various services to its corporate clients such as Cash Management Services, loans, IPO monitoring services, etc. NRI Banking– Besides various personal banking products it also offers remittance services, consultancy services to its NRI Clients. It also offers various products and services to priority and SME sector. The Bank has gone through the various phases of its growth trajectory over hundred years of its existence. Growth of Canara Bank was phenomenal, especially after nationalization in the year 1969, attaining the status of a national level player in terms of geographical reach and clientele segments. Eighties was characterized by business diversification for the Bank. In June 2006, the Bank completed a century of operation in the Indian banking industry. The eventful journey of the Bank has been characterized by several memorable milestones. Today, Canara Bank occupies a premier position in the comity of Indian banks.

I. INTRODUCTION

Lately, individuals are ending up more mindful about the administration of their assets. As the banks work together by loaning their contributors' cash, they are more capable to deal with their credit portfolio easily. Bank's notoriety is a basic factor for its prosperity and along these lines multinational banks must take after fitting rules, arrangements and significant

manuals with respect to credit expansion and recuperation. The use of managing an account benefit for a money related exercises is expanding step by step. Individuals are taking advances to begin distinctive sorts of organizations and in addition different purposes. It is presently essential to know the inside credit procedures of the banks.

II. THEORETICAL BACKGROUND OF THE STUDY

• Credit Risk Management

Contemporary keeping money associations are presented to a different arrangement of market and non-showcase dangers, and the administration of hazard has as needs be turned into a center capacity inside banks. Banks have put resources into hazard administration for the great financial reason that their investors and loan bosses request it. Yet, bank directors, for example, the Bangladesh Bank, additionally have a conspicuous enthusiasm for advancing solid hazard administration at managing an account associations on the grounds that a protected and sound keeping money framework is basic to monetary development and to the security of budgetary markets. In reality, distinguishing, evaluating, and advancing sound hazard administration rehearses have turned out to be focal components of good supervisory practice.

• What is credit RISK

Hazard imply the opening to a possibility of misfortune or harm. Hazard is the factor of vulnerability or probability of misfortune that exist in any business exchange. Credit hazard is the probability that a borrower or counter assembly will be unsuccessful to

meet its NBLigation as per concur terms and conditions.

2.1 PRINCIPLES FOR THE MANAGEMENT OF CREDIT RISK:

Introduction

1. Even as budgetary foundations hasconfront challenges during the year for a high numeralmotive, actual basis for true Deposit money concern kept on living beingun complicatedly known with not careful credit gauges for borrower and counterparty, poor collection hazard administration, an absence of observe for change in financial or poles apart conditions that a breakdown credit left over of a bank's counterparty
2. The stage of riskunwavering particular arrangements conclusion. factorplanning has a posture on recognitiondangercomprise: the time of the swap over of cost; expense/agreementdefiniteness; and the role of mediators and clearanceresidence.
3. This documentformerlyin print for discussion in July 1999. The board is appreciative to the inner banks, managerialauthorities, banking relations, and institution that providddcoments. This comment hasknowledgeable the making of laststory of the document.

III. STATEMENT OF THE PROBLEM

Credit danger has been the topic of substantial research interest in the banks and financial community and has newly attracted the concentration of arithmetical researchers. Experience to credit risk continues the main source of evils in the banking sector and, therefore, must be managed. Credit risk is known as a fundamental mast for the possibility of banks and credit institution (Michael et al., 2011).

Credit risk is the risk due lack payment by a debtor of a loan or other line of credit. (Wikipedia.org, March 2009). Credit risk is distinct as the likelihood bank and the borrowers or the counterparty does there in

accordance with. The default occurs if the debtor cannot fulfill its legal obligation under the debt contract. Examples of predetermined events include non-payment of obligations, corporate bankruptcy, credit card charges and foreclosure. Other forms of credit risk include delinquent payment behavior in retail loans, the severity of the loss compared to the predetermined event, as well as the unpredictable change in the credit rating

3.1 SCOPE OF CREDIT MANAGEMENT:

The function of credit management touches very key aspects of any organization which include:

- a) Customer attraction- many organizations use credit as a way of attracting new customers by giving them attractive terms for repayment of purchases. In that case the credit decision is actually a marketing decision.
- b) Liquidity decision- Credit policy directly affects the liquidity of an organization since it means the goods advanced on credit represent a financing gap which the organization has to fill. If an organization has a lot of its working capital tied in accounts receivable is likely to face liquidity challenges hence the credit decision is a financing decision.
- c) Competitive strategy–The credit decision is also used by organizations to compete in the market place with organizations positioning themselves in the market by formulating attractive credit policies.
- d) d)Effect on the balance sheet–Credit management affects the quality of the accounts receivable as relates to their collectability and since they are presented as part of the working capital the credit decision affects the value of the accounts

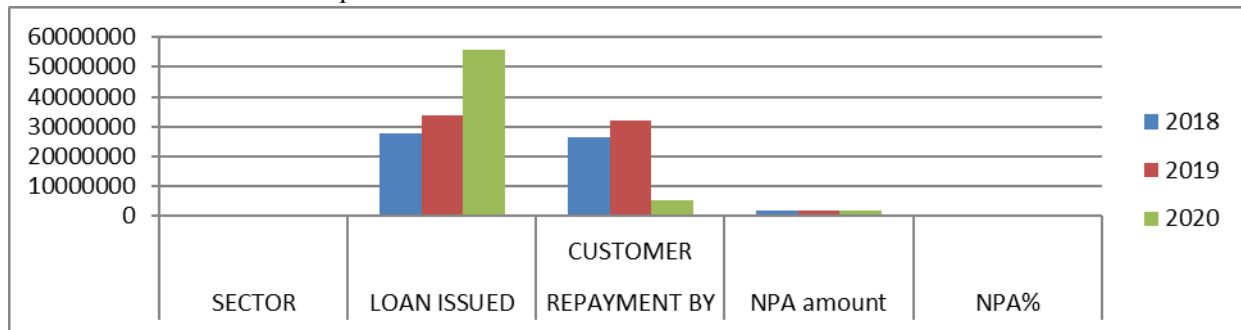
receivable depending on how sound the credit policy are.

e) Exposure to credit risk– accounts receivable will not be collected as expected or that the clients with contractual obligations with the company will not be able to settle their accounts as they become due. This is a risk to the organization. Since the credit management decision keeps on changing (Rises and falls), the function of credit management should be examined by all the departments concerned, especially the sales and finance departments as it affects them in a big way. The credit management department should hold a Compromise position between the optimism of the sales department and the rigidity

3.2 OBJECTIVES OF THE STUDY:

This study aims to achieve 3 main objectives, such as:

1. Determining the value of a Customer credit base on a quantifiable numeral



INTERPRETATION: As of the over table it is evident that in the year 2018,2019&2020 the NPA was 6%, 5% and 4% respectively

character of the borrower who use the logistic failure model.

2. Identify the predictive capacity of the model and its implications for use in rural areas banking sector.
3. Make a political proposal base on the results of the thesis.

IV. ANALYSIS AND INTERPRETATION

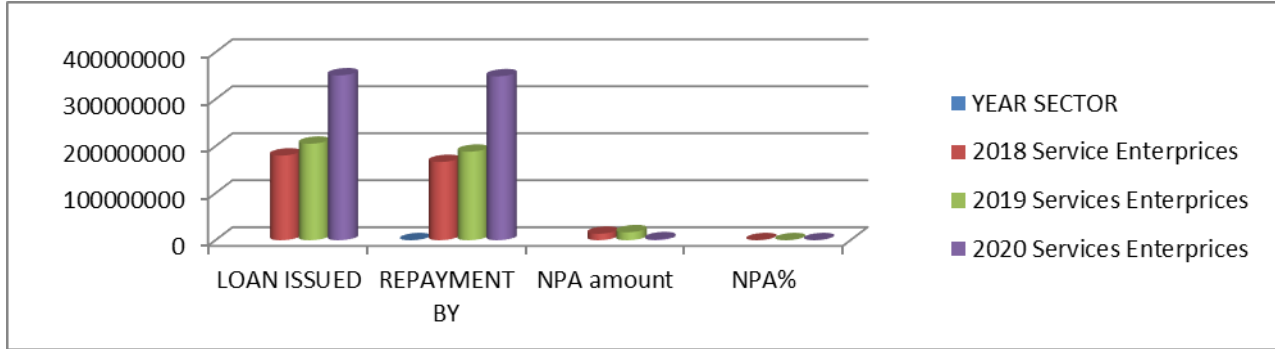
1. STATEMENT OF NPA IN AGRECULTURE LOAN

| YE AR | SECT OR | LOA N ISS UED | REPAY MENT BY CUSTO MER | NPA am ount | NP A% |
|-------|--------------|---------------|-------------------------|-------------|-------|
| 201 8 | Agricu Iture | 27930 048 | 2625820 7 | 1671 841 | 6% |
| 201 9 | Agricu Iture | 33813 606 | 3213648 1 | 1677 125 | 5% |
| 202 0 | Agricu Iture | 55723 575 | 5384105 7 | 1882 560 | 4% |

in the year 2019 there was less NPA percentage as comparatively 2018 & 2019.

2. Statement of NPA about the advances of manufacturing enterprises

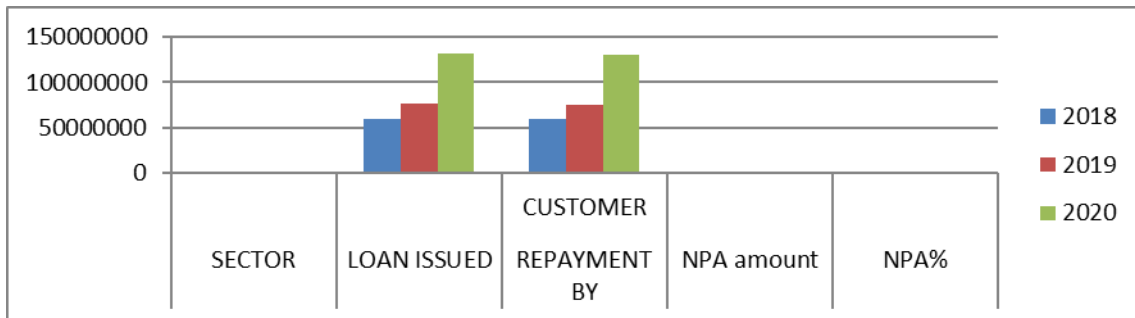
| YEAR | SECTOR | LOAN ISSUED | REPAYMENT BY CUSTOMER | NPA amount | NPA% |
|------|----------------------|-------------|-----------------------|------------|------|
| 2018 | Service Enterprises | 180273481 | 166543918 | 13729563 | 8% |
| 2019 | Services Enterprises | 205379361 | 188405015 | 16974346 | 8% |
| 2020 | Services Enterprises | 350918260 | 348855225 | 2063035 | 1% |



INTERPRETATION: From the above table it is evident that there was low NPA in the year 2019 comparatively 2018 and 2019 hence it is to said bank has utilized proper recovery policies in the year 2019 to reduce the credit risk

3. Statement of NPA about the advances of manufacturing enterprises

| YE AR | SECTO R | LOA N ISSUED | REPAY MENT BY CUSTO MER | NPA am ount | NP A% |
|-------|----------------|--------------|-------------------------|-------------|-------|
| 201 8 | Manufa cturing | 59377 523 | 5937752 3 | Nil | Nil |
| 201 9 | Manufa cturing | 76063 986 | 7557504 1 | 4889 45 | 1% |
| 202 0 | Manufa cturing | 13159 4347 | 1305904 57 | 1003 890 | 1% |

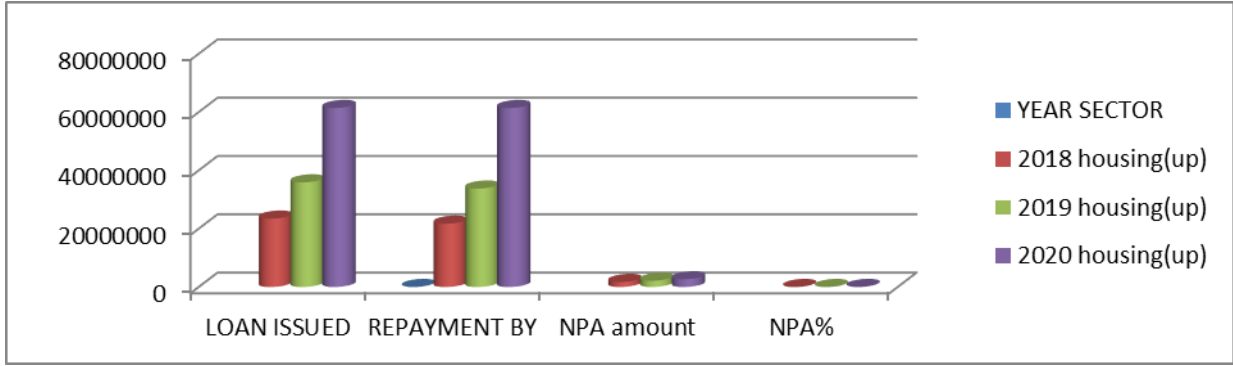


INTERPRETATION:

From the above table shows that there was a constant NPA, in the year 2018 & 2019 and 2018 is a NPA less year or there was no NPA in the year 2018.

4. Statement of NPA under the advances of housing (under priority)

| YE AR | SECTO R | LOA N ISSUED | REPAY MENT BY CUSTO MER | NPA am ount | NP A% |
|-------|---------------|--------------|-------------------------|-------------|-------|
| 201 8 | Housin g (UP) | 2345 6951 | 2174010 3 | 1716 848 | 7% |
| 201 9 | Housin g (UP) | 3589 8652 | 3376740 6 | 2131 246 | 6% |
| 202 0 | Housin g(UP) | 6141 0695 | 6141069 5 | 2664 057 | 4% |

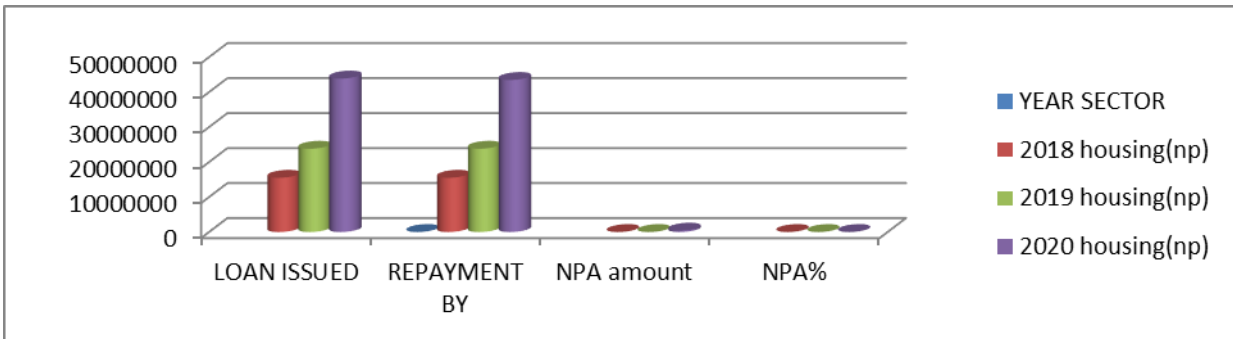


INTERPRETATION:

From the above table it is clear that there was a reduction from year to year in the NPA, hence it is to be said that bank has adapted good strategies in the recovery of housing (under priority) loan

5. Statement of NPA housing loan (non priority)

| YE AR | SECTO R | LOA N ISS UED | REPAY MENT BY CUSTO MER | NPA amo unt | NP A% |
|-------|--------------|---------------|-------------------------|-------------|-------|
| 2018 | Housin g(NP) | 15505734 | 15505734 | Nil | Nil |
| 2019 | Housin g(NP) | 23807063 | 23807063 | Nil | Nil |
| 2020 | Housin g(NP) | 43864782 | 43464638 | 400144 | 1% |



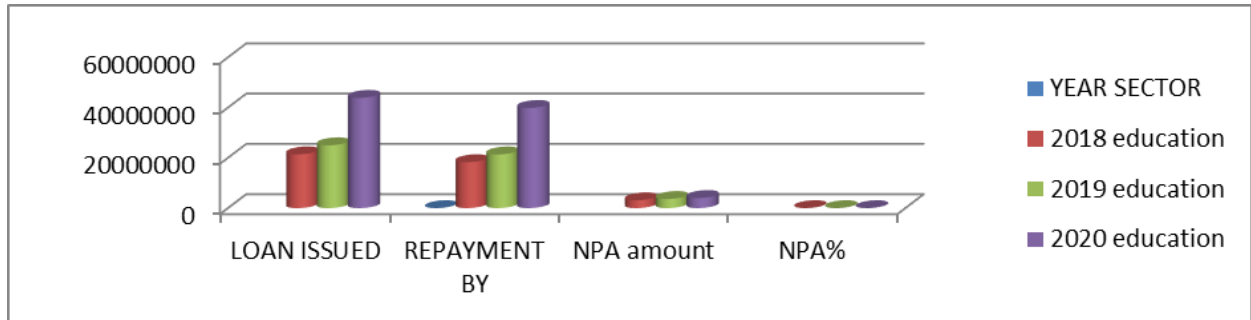
Interpretation:

From the above table it is evident that there was no NPA in the year 2018 and 2018, but in 2019 there was a 1% it means somewhere bank has not adapted credit recovery strategies properly.

6. Statement of NPA about education loan

| | | ISS UED | CUSTO MER | | |
|------|------------|----------|-----------|---------|-------|
| 2018 | Educa tion | 21395154 | 18273190 | 3121964 | 15% |
| 2019 | Educa tion | 24998075 | 21358687 | 3639388 | 14.5% |
| 2020 | Educa tion | 43864782 | 39857460 | 4007322 | 9% |

| YE AR | SECTO R | LOA N | REPAY MENT BY | NPA amo unt | NP A% |
|-------|---------|-------|---------------|-------------|-------|
| | | | | | |



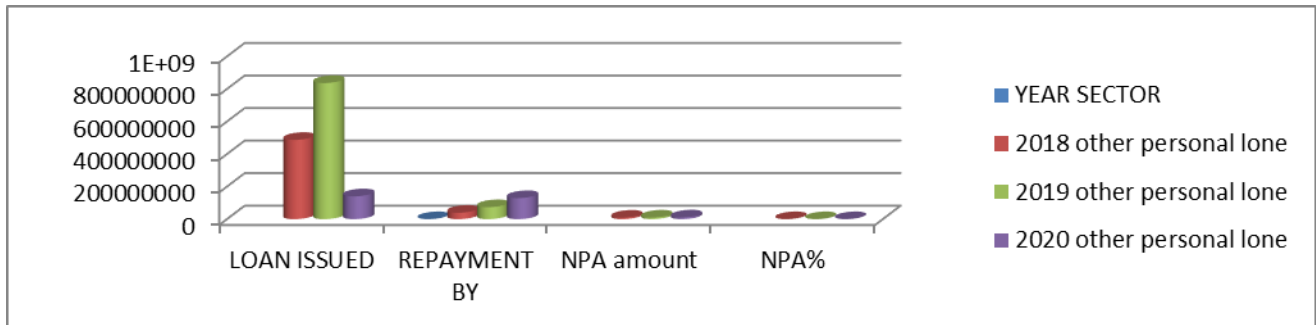
Interpretation:

From the above table it is clear that there was a reduction in the NPA from year to year and it is clear that bank credit recovery policy has worked about education

loan in the year 2019 as comparatively 2018 and 2019.

7. Statement of NPA about other personal loan

| YEAR | SECTOR | LOAN ISSUED | REPAYMENT BY CUSTOMER | NPA amount | NPA% |
|------|---------------------|-------------|-----------------------|------------|------|
| 2018 | Other personal loan | 487343257 | 39506746 | 9236511 | 19% |
| 2019 | Other personal loan | 83639325 | 73794950 | 9844374 | 12% |
| 2020 | Other personal loan | 140367304 | 129618178 | 10749126 | 8% |



Interpretation:

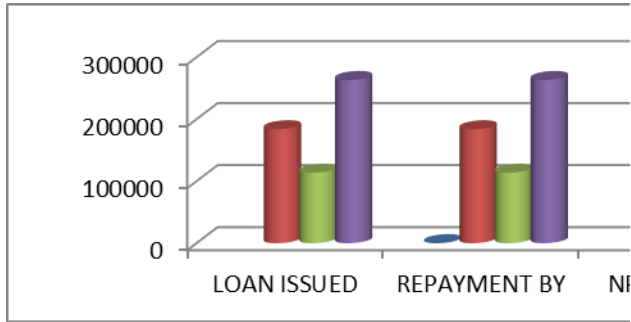
From the above table it is clear that there was a improvement in the recovery of the personal loan from year to year and bank also used strategies to reduce NPA strongly

in the year 2018, as comparatively 2019 become in the year 2018 bank has reduced 5% NPA but in the year 2019 4% NPA.

8. statement of NPA about two wheelers vehicles loans

| YEAR | SECTOR | LOAN ISSUED | REPAYMENT BY CUSTOMER | NPA amount | NPA% |
|------|--------|-------------|-----------------------|------------|------|
| 2018 | 183748 | 183748 | 183748 | Nil | 0% |
| 2019 | 113740 | 113740 | 113740 | Nil | 0% |

| | | | | | |
|------|--------|--------|--------|-----|----|
| 2020 | 263188 | 263188 | 263188 | Nil | 0% |
|------|--------|--------|--------|-----|----|

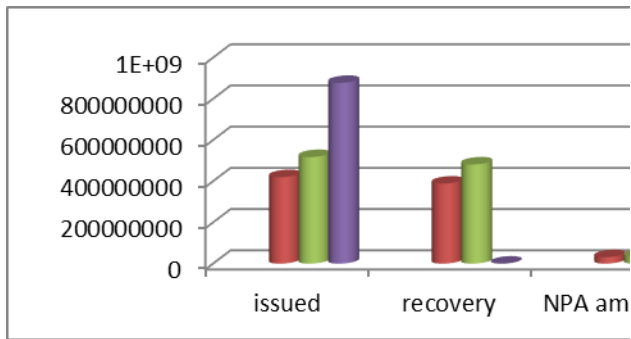


Interpretation:

From the above table it can be stated that there was no NPAs in the two wheeler loans it means bank has utilized proper credit recovery loans.

9. Statement of NPA about overall advances

| YEAR | ISSUED | RECOVERY | NPA AMOUNT | NPA% |
|------|-----------|-----------|------------|-------|
| 2018 | 419784633 | 388519639 | 31264994 | 7% |
| 2019 | 517375430 | 481394232 | 35981198 | 6.95% |
| 2020 | 877295650 | 836364337 | 40931313 | 5% |



Interpretation:

With the above table it is evident that there was decrease position in the NPA and it is said to be bank has adopted good strategies for reduction of the NPA.

V. FINDINGS

1. Credit risk is normally well controlled, but there are still problems linked with loan classification, loan loss provisioning, and the absence of consolidate accounts

2. During my study it is found that in the Personal loans there was a maximum NPA amount then the other sector
3. During the study I found there was no NPA in Vehicle loans so it is clear that bank is following good strategies in recovering vehicle loans
4. During the study I also found that there was a second maximum NPA in Education Loans
5. During the project I also found there was only 1% NPA in Housing loan (Non priority)
6. During the study there was 7% NPA in Housing loans(Under priority) but mean while there was only percent in non priority)

VI. SUGGESTIONS

1. I would like to suggest to the bank that bank should follow strictly Basel-II norms to recover the credit for some category of loans
2. Bank should apply strict recovery condition for the Personal loan category because it contains maximum NPA
3. Bank should disburse maximum loan for the two wheeler vehicle loan because bank has good recovery status in two wheeler vehicle loan
4. I personally appeal to the bank to disburse more enterprise loans rather than personal loans because if bank provide loans to the Enterprise there is benefit for maximum people like workers customers and society
5. Bank overall recovery is good but some category of loans are becoming adverse hence the loans which are adversely affecting to the bank those type of loans bank shouldn't disburse instead of disbursing those loans bank should disburse more and more loans which remains 0% NPA.

CONCLUSION

CANARA Bank was established in 1906. Since then it has been successfully carrying out its activities. The company is known for its systematic of the business. All the departments in the organization are well equipped with the modern technology and controlled by competent persons. Most of the clerical work is done by using computers that saves time and energy. The bank has created friendly atmosphere for the employees and gives them freedom to work freely. The Bank also gives many benefits from its various schemes and keeps the employees happy. It believes that happy work force is the foundation of a prosperous company. The bank follows various methods for assessing the working capital needs of the companies depending on the industry standards. Analysis of financial statement is considered very important for the projection and accuracy is based on the level of understanding and interpretation of the statements. The Bank is providing working capital to all sectors of Indian Economy.

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