



**CERTIFICATE**

**This is to certify the project work entitled  
“A STUDY ON NON PERFORMING ASSET(ICICI)”**

**is done by**

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**As a part of their curriculum in the department of commerce**

**IDEAL DEGREE COLLEGE  
FOR WOMEN HYDERABAD-500007**

**This is work carried out under my guidance**

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**EXTERNAL EXAMINER**

*[Signature]*  
**MENTOR: MRS. BHAGAYA LAXMI**

# DECLARATION

## CERTIFICATION

I here by declare that the project entitled " A STUDY ON NON-PERFORMING ASSETS(ICICI)" is an original work done by me and has been submitted to the Department of Commerce Osmania University, Hyderabad in partial fulfilment for the award of the Degree of Bachelor of Commerce  
(Computer Applications).

This report has not been submitted anywhere else for award of any other degree or diploma or certificate.

Name and address of the student

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Signature of the student

**IDEAL DEGREE COLLEGE FOR WOMEN**

*Signature of the Mentor*

# OBJECTIVES

- To examine and compare the NPA trends of States Bank of India and ICICI for past four years.
- To list the causes of the occurrence of NPA in both the banks.
- To compare the Total Advances, Net Profit, Gross NPA & Net NPA of State Bank of India and ICICI BANK
- To check whether there exist any linear relationship between Net profit and Net NPA in case of both the banks.

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# CONCLUSION

A report is said to be incomplete until the conclusion part is not mentioned or declared. The conclusion tells us what has been covered in the study and the method of study.

As per this report I conclude the following things

- NPAs have been the biggest challenge to the banks
- The banks in India whether private or public are trying to help the various sectors like service, production and business
- They not only accept the deposits but also lend credit facilities to the needy
- The banks are playing an important role in developing the economy of our country
- ICICI bank seems to be the best bank with regard to non performing assets as it is high when it comes to non performing asset level
- The biggest problem that can be found is the conversion of performing assets into non performing assets
- The wrong management of non performing assets can hinder the performance of the bank and affect the smooth functioning of bank
- The NPAs are increasing year to year and are a potential threat to the banks
- Non performing assets depict high level risk and low level credit portfolio
- The right measures should be adopted to eradicate the asset becoming doubtful to recover
- ICICI bank has better ratios as compared to axis bank
- If the performing assets are maintained properly, the profits of the bank can increase drastically