|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **FINANCIAL YEAR** | **GROSS NPA (CRORE)** | **GROSS NPA (RATIO)** | **NET NPA (CRORE)** | **NET NPA (RATIO)** |
| **2016-17** | 112343 | 6.9 | 56277 | 3.71 |
| **2017-18** | 223427.46 | 10.91 | 110584.7 | 5.73 |
| **2018-19** | 172753.6 | 8 | 658947.4 | 3.01 |
| **2019-20** | 149091.85 | 6 | 51871.3 | 2.23 |
| **2020-21** | 126389 | 5 | 36809.72 | 1.5 |
| **2021-22** | 112023 | 4 | 27965.71 | 1.02 |

**CHAPTER-3**

**Presentation of Data Analysis and Findings**

**TABLE:1 GROSS NPA, GROSS NPA RATIO of State Bank of India**

Source: Annual Reports of SBI

**INTERPREATION:**

Gross NPA of SBI is maximum in year 2017-2018. It is increasing from the year till 2017 -2018 but from the year 2018-2019 is showing a downward trend in the year 2020 to 2022. Decreasing NPA is a sign of good management of stressed assets.

**INTERPREATION:**

Net NPA of SBI is maximum in the year 2018-2019. But from 2019-2020 it has been showing a downward trend. Net NPA is the actual loss suffered by Bank and is noticed that almost 50% of all Gross NPA are actually turning into Net NPA. Since Gross NPA is decreasing, the NPA is decreasing as well.

**TABLE:2 GROSS NPA, GROSS NPA RATIO of Canara Bank**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **FINANCIAL YEAR** | **GROSS NPA (CRORE)** | **GROSS NPA (RATIO)** | **NET NPA (CRORE)** | **NET NPA (RATIO)** |
| **2016-2017** | 34202.04 | 9.63 | 21648.98 | 6.33 |
| **2017-2018** | 47468.47 | 11.84 | 28542.40 | 7.48 |
| **2018-2019** | 39224.12 | 8.83 | 22955.11 | 5.37 |
| **2019-2020** | 37014.15 | 8.21 | 18250.95 | 4.22 |
| **2020-2021** | 60287.84 | 8.93 | 24442.07 | 3.82 |
| **2021-2022** | 55651.58 | 7.51 | 18668.02 | 2.65 |

Source: Annual Reports of Canara Bank

**GROSS NPA RATIO**

**INTERPREATION:**

Gross NPA of Canara Bank is fluctuating every year, in the year 2016-17 GROSS NPA is minimum and in the year 2020-21 GROSS NPA is higher and also, we see that the GROSS NPA RATIO is maximum in the year of 2017-18. But from 2018-19 it has downward trend and again it has increases in the year of 2020-21. Again, shows a downward trend in 2021-22. NPA ratio and GROSS NPA is fluctuating in every year. Decrease NPA is sign of good management stressed assets.

**TABLE .2**

**NET NPA ,NET NPA RATIO**

**INTERPREATION:**

Net NPA of Canara Bank is maximum in the year 2017-18. But from 2018-19 it has shown a downward trend again increase in the year 2020-21 and also downward in the year of 2021-2022. Net NPA is fluctuating and the bank is noticed that the Net NPA Ratio is 50% of all Net NPA. Since the Net NPA is decreases, the ratio is also decreasing.

|  |  |  |
| --- | --- | --- |
| **FINANCIAL YEAR** | **ADVANCES OF SBI**  **(CRORE)** | **ADVANCES OF CANARA BANK**  **(CRORE)** |
| **2016-17** | 1571078 | 342008.76 |
| **2017-18** | 1934880 | 381702.99 |
| **2018-19** | 2185877 | 427727.27 |
| **2019-20** | 2325290 | 432175.20 |
| **2020-21** | 2449497.79 | 639048.99 |
| **2021-22** | 2733966.59 | 703601.82 |

Source: annual Reports of SBI and Canara Bank

**TABLE:3 Advances of SBI & Canara Bank**

**NTERPREATION:**

**ADVANCES**

Here in the above chat, an upward trend of advances has been noticed. Every year, advances are increasing , on an average of …………. The maximum being in the 2016-17. Increasing the advances is a sing of an increase in economy activities . Also we see that the advances of SBI is more than CANARA BANK every year.

**TABLE:4 Net Profit of SBI & Canara Bank**

|  |  |  |
| --- | --- | --- |
| **FINANCIAL YEAR** | **NET PROFIT OF SBI (CRORE)** | **NET PROFIT OF CANARA BANK (CRORE)** |
| **2017-18** | -6547 | -4222.24 |
| **2018-19** | 862.23 | 347.72 |
| **2019-20** | 14488.11 | -2235.72 |
| **2020-21** | 20410.47 | 2557.58 |
| **2021-22** | 31675.98 | 5687.42 |

Source: annual Reports of SBI and Canara Bank

**TABLE:3 Advances of SBI & Canara Bank**

**INTERPREATION:**

In the above Chart, it can be noticed in the year 2017-18, SBI and CANARA BANK had to incur loss and a big reason behind that can be seen an increasing trend in Net profit after the year 2018-19 to till 2021-22. But CANARA BANK had again incurred loss and written off in 2019-20. The profitability of the banks was fairly good in the year 2020-21 & 2021-22. It is because of the innovation measure taken by SBI and CANARA BANK as well as the RBI to better handle NPA. SBI and CANARA BANK has been able to achieve this improvement due and higher Write offs.