

DECLARATION

I hereby declare that study entitled A STUDY ON NON-PERFORMING ASSETS IN ANDHRA PRADESH GRAMEENA VIKAS BANK (A.P.G.V.B) IS AN ORIGINAL research work done by me and submitted to the Mrs. A.V.N college, Visakhapatnam for the fulfillment of the 5th semester END Examination. I also declare that this or any part of it has not been submitted to any other university for the award of any degree.

Place: Visakhapatnam

P. Rajasri

PANGI RAJASRI

H.NO:119130803

P. Rajasri
(PANGI RAJASRI)

CONCLUSION

The problem statement on which I focused my study is "NPAs the big challenge before the Banks". The only problem that the Bank is facing today is the problem of nonperforming assets, if the proper management of the NPAs is not undertaken it would hamper the business of the banks. The NPAs would destroy the current profit, interest income due to large provisions of the NPAs, and would affect the smooth functioning of the recycling of the funds. The bank must have to find out the measures to reduce the evolving problem of the NPAs, the reduction of the NPAs would help the bank to boost up their profits, smooth recycling of funds in the nation. This would help the nation to develop more banking branches and developing the economy by providing the better

Finally I can conclude that the bankers can avoid sanctioning loans to the noncredit worthy borrowers by adopting certain measures. They are careful appraisal of the project which involves checking the economic viability of the project. A banker must consider the return on investment on a proposed project. If the calculated return is sufficiently higher than the credit amount he can sanction the loan. Also, he can constantly monitor the borrower in order to ensure the amount sanctioned. This involves the post sanction inspection by the banker. Further the banker should get both the formal and informal reports about the goodwill of the customer. If he had already proven as a defaulter than there is a question of sanctioning loan to him. By considering all the above factors the banker can reduce the nonperforming assets in a bank.

**A STUDY ON
ROLE OF RBI IN ECONOMIC AND SOCIAL
DEVELOPMENT**

A project report submitted in partial fulfillment for the award of the
degree of 6th semester and examination March 2022

BACHELOR OF COMMERCE

Submitted by

P.ANKITHA

H.T.NO 119130803112

UNDER THE ESTEEMED GUIDANCE OF

K.INDHIRA

LECTURER IN COMMERCE



Estd: 1860

MRS. A. V. N. COLLEGE

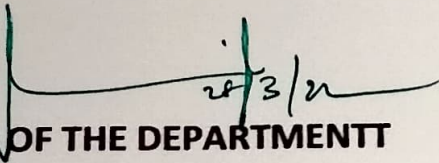
(DEPARTMENT OF COMMERCE)

MRS. A. V. N. COLLEGE VISAKHAPATNAM

CERTIFICATE

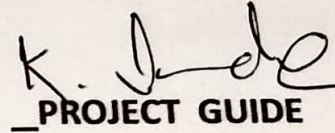
This is to certify that the project report submitted on the entitled A study on role of rbi in economic and social development . Being submitted by P.ANKITHA H.T No. 119130803112 in partial fulfillment for the award of Degree, Bachelor of commerce to ANDHRA UNIVERSITY(2019-2022), Visakhapatnam is a bonafied work carried out by him under my guidance and supervision.

The result in the record has not been submitted to any other Universities or institutions.


HEAD OF THE DEPARTMENTT

Ltr.cdr.PRASANNA KUMAR

M.COM.,M Phill


_PROJECT GUIDE

K.INDHIRA

LECTURER IN COMMERCE

EXTERNAL

Place : Visakhapatnam

Date:

DECLARATION

I **P.ANKITHA** I hereby declare that the project report submitted on the entitled "**A study on role of rbi in economic and social development** submitted to the **MRS.A.V.N DEGREE COLLEGE, Certified by ANDHRA UNIVERSITY, Visakhapatnam**, is a bonafide work done by me and was not submitted to any other Organization or Institution.

P. Ankitha
(P.ANKITHA)

Place: Visakhapatnam

Date:

(H T. No. 119130803112)

Conclusion

Since the financial sector is not a standalone entity and for its effectiveness various arrangement and frame works are required among which an effective legal framework is important. Therefore, financial sector reforms has provided the economic with a lot of resilience and stability and have boomed nearly every sector of the economy but, importance must be given to social sector such as, availability of health institutions, quality of elementary education, literacy rate etc., which areas of more concern in recent times. And countries like china, Indonesia and even Sri-Lanka are in much better position. And taking in account the role of RBI as a Regulator and supervisor of the financial system which have gone under various strategic shifts and RBI has made significant improvements in the quality of performance of its regulatory and supervisory function, and as a result our standards are comparable to the worlds. From the data collected and analyzed the impact of credit policy on nationalized bank and its investors in Jalgaon district can be given from the findings from bank manager of nationalized bank and its investors and hypothesis tested:

1. The impact of credit policy upon nationalized bank and its investors is more or less similar. Credit policy is arrangement of interest rates applicable to deposit & loan and Regulatory rate like CRR, SLR and Repo rate. Basically from the interest rate point of view this will discourage investors from banking in Jalgaon District.

If we compare the two terms one is high interest rate and Requirement of loan it is exactly opposite to each other it was seen that when interest rate is high on loan the requirement is lower and vice-versa. It means interest rates are affecting on demand for money in the economy.

**CASE STUDY ON
EMERGENCE OF E-COMMERCE IN
INDIAN SENARIO**

**A project report submitted fulfilment for the award of Bachelor
of commerce 5th semester examinations December 2021.**

Submitted by

KALYANI RAJESH

H.NO.119130803052

Under the guidance of

SRI M.S. NAIDU

M.Com,M.B.A, B.L, (Ph.d) AP SET ,UGCNET

LECTURARE IN COMMERCE

DEPARTMENT OF COMMERCE

MRS. A.V.N. COLLEGE



DEPARTMENT OF COMMERCE

Mrs. A.V.N. COLLEGE, VISAKHAPATNAM

DECEMBER-2021