

	<b>Dr. N.G.P. ARTS AND SCIENCE COLLEGE</b> (An Autonomous Institution, Affiliated to Bharathiar University, Coimbatore) Approved by Government of Tamil Nadu and Accredited by NAAC with 'A' Grade (2 <sup>nd</sup> Cycle) Dr. N.G.P. – Kalapatti Road, Coimbatore-641048, Tamil Nadu, India Web: <a href="http://www.drngpasc.ac.in">www.drngpasc.ac.in</a>   Email: <a href="mailto:info@drngpasc.ac.in">info@drngpasc.ac.in</a>   Phone: +91-422-2369100	<b>NAAC</b> <b>3<sup>rd</sup> Cycle</b>
		<b>Criterion II</b> <b>Metric 2.2.1</b>

## 2.2.1. Remedial

The following table shows the details of the students benefitted through the Remedial:

S. No.	Academic Year	Number of Students Benefitted
1	2020-21	300
2	2019-20	280
3	2018-19	268
4	2017-18	254
5	2016-17	248



*ec*  
11/12/22

(Prof. Dr. V. Rajendran)


**PRINCIPAL**

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## 2.2.1. Remedial

**For Details of Sample Documents please refer:**  
**URL: 2.2.1-3 Remedial.pdf ([drngpasc.ac.in](http://drngpasc.ac.in))**

**Sample Document for AY 2020-21**

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<b>Department of Commerce Banking and Insurance</b>							
Remedial course							
Batch : 2018-2021				Semester : V			
Subject : Commercial Bank Management				Staff In Charge : Mrs.P.Sathyapriya			
S.No	Roll No	Student Name	7/10/21	8/10/21	9/11/2021	10/11/2021	
1	181B1022	S. Kirubagamen	/	/	/	/	
2	181B1044	S. Ravishankar	/	/	/	/	
3	181B1051	M. Seenuhah	/	/	/	/	

*P. Sathyapriya*  
Staff in-charge  
[P. Sathyapriya]

*P. R.*  
Head of the Department



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NAAC  
3<sup>rd</sup> Cycle

Criterion II  
Metric 2.2.1

Sri Vishal M

1. What is NPA  
A non performing asset (NPA) is a loan or advance for which the principal or interest payment remained overdue for a period of 90 days. Banks are required to classify NPA's further into Substandard, Doubtful and Loss assets.
2. Classification of NPAs  
Non-performing assets are broadly classified into three categories namely:
  - ⇒ Sub-standard Assets
  - ⇒ Doubtful assets
  - ⇒ Loss Assets
3. Impact of NPAs
  - \* Depositors get lower returns on their investment and may also lose any uninsured deposits
  - \* Borrowers have to pay a high rate of interest on the loans to compensate bad loans
  - \* Reputation of the bank's Shareholders is negatively affected.
  - \* Increased failure due to bad investment and redirection of funds from good to bad project
  - \* Liquidity of bank is influenced.





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NAAC  
3<sup>rd</sup> Cycle

Criterion II  
Metric 2.2.1

Kirubakaran S

1. What is NPA?

A non performing asset (NPA) is a loan or advance for which the principal or interest payment remained overdue for a period of 90 days. Banks are required to classify NPAs further into substandard, doubtful and loss assets.

2. Classification of NPAs

The non-performing assets are broadly classified into three categories

- Sub-standard Assets
- Doubtful Assets
- Loss Assets

3. Impact of NPAs

- Depositors get lower returns on their investment and may also lose any uninsured deposits
- Borrowers have to pay a higher rate of interest on the bonus loans to compensate bad loans.





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NAAC  
3<sup>rd</sup> Cycle

Criterion II  
Metric 2.2.1

Parishangae-5

1. NPA :  
A non-performing asset (NPA) is a loan on advance for which the principal or interest payment remained overdue for a period of 90 days. Banks are required to classify NPA's further into Substandard, Doubtful and loss assets.
2. Classifications of NPAs:
  - \* Sub-standard asset.
  - \* Doubtful Asset.
  - \* loss Asset.
3. Impact of NPAs:
  - \* Depositors get lower returns on their investments and may also lose any uninsured deposits.
  - \* Borrowers have to pay a higher rate of interest on the loans to compensate bad loans.
  - \* Reputation of the bank's shareholders is negatively affected.
  - \* Increased failure due to bad investments and redirection of funds from good to bad projects.
  - \* Liquidity of banks is influenced.



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### 2.2.1. Slow Learners (I-Can Club)

The following table shows the details of the students benefitted through the I-Can Club:

S. No.	Academic Year	Number of Students Benefitted
1	2020-21	300
2	2019-20	280
3	2018-19	268
4	2017-18	-
5	2016-17	-



*[Handwritten Signature]*  
11/12/22




(Prof. Dr. V. Rajendran)

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		<b>Criterion II Metric 2.2.1</b>

## 2.2.1 Slow Learners (I-Can Club)

The following table shows the I-Can Club details:

S. No.	Academic Year	Supporting Document Link
1	2020-21	
2	2019-20	
3	2018-19	
4	2017-18	NA
5	2016-17	NA

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### 2.2.1. Advanced Learners (I-Con Club)

The following table shows the details of the students benefitted:

S. No.	Academic Year	Number of Students Benefitted
1	2020-21	140
2	2019-20	140
3	2018-19	136
4	2017-18	-
5	2016-17	-



*[Signature]*  
11/12/22




(Prof. Dr. V. Rajendran)

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		<b>Criterion II</b> <b>Metric 2.2.1</b>

## 2.2.1. Advanced Learners (I-Con Club)

The following table shows the I-Con Club details:

S. No.	Academic Year	Supporting Document Link
1	2020-21	
2	2019-20	
3	2018-19	
4	2017-18	NA
5	2016-17	NA