

EXECUTIVE SUMMARY

This project report covers the major problems confronted by the lending institutions especially the People's Bank Batticaloa Branch in recovery of advances.

The project report is presented in five chapters each consisting of tables, illustrations and graphs wherever it found necessary to give clear picture.

Chapter One consists of six subjects which together introduce the problems, research, research methodology, limitations, hypotheses and conceptualities.

Chapter Two presents the history of bank, definition of bank, credit creation, liquidity & profitability and nonperforming advances.

Chapter Three contains the presentation of data.

Chapter Four presents the analysis of data.

Chapter Five discuss about the finding and recommendation derived from the project report.

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**THE FACTORS CONTRIBUTING TO
THE LEVEL OF RECOVERY OF
ADVANCES**

A CASE STUDY ON PEOPLE'S BANK BATTICALOA



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(INDEX NO: EU/ES/92/MS/76)

A PROJECT REPORT SUBMITTED TO
THE FACULTY OF COMMERCE AND MANAGEMENT
EASTERN UNIVERSITY OF SRI LANKA
AS A PARTIAL FULFILLMENT OF THE
BACHELOR OF BUSINESS ADMINISTRATION
(B.B.A)



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EASTERN UNIVERSITY
SRI LANKA
2002