

## COMPARATIVE STUDY OF NON-PERFORMING ASSETS (NPAS) IN SELECTED PUBLIC AND PRIVATE SECTOR BANKS IN INDIA

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### ABSTRACT

The banking industry is an important pillar of the financial sector which plays a vital role in the economy of our country. It becomes essential to measure and maintain the quality of the asset for the development of the bank. The quality of the asset in banks mainly the Public Sector Banks is continuously deteriorating as a result of which there is high level of stress in the banking sector, regulators and Indian economy. The present study is aimed at understanding the level of Non-Performing Assets (NPA) and its impact on profitability of the banks. For this purpose, the study considered Gross and Net NPA of 5 Public and Private Sector Banks from 2017-2021. The study reveals that there is a continuous increase in Gross and Net NPA in both Public and Private sector banks. The study shows that there is a positive relationship between the Gross and Net NPA and a negative relationship between the NPA and ROA of Public and Private Banks. There is a significant negative impact of Gross NPA on ROA whereas a positive impact of Net NPA on ROA of both Public and Private sector banks. The study recommends that the bank should improve their credit, repayment structure and follow all the credit policy of the government and take quick actions against NPA.

**Keywords:** Gross NPA, Net NPA, Non-Performing Assets, Net Profit, Return on Assets.

### INTRODUCTION TO INDIAN BANKING SYSTEM

The banking sector is the lifeline of the economy. It is one of the most important pillars of the financial sector, which plays a vital role in the functioning of the economy. It plays a major role in the economic development of a country as its financing requirements of trade, industry and agriculture are met with higher degree of commitment and responsibility<sup>1</sup>.

A well-developed and financially strong banking sector is the backbone of the economic development of any nation. In a modern economy, banks are not to be considered as dealers in money but as the leaders of development. Banks play an important role in the mobilization of deposits and disbursement of credit according to the socio-economic priorities of the country.

A sound and solvent banking system helps to build up a strong and efficient financial system which in turn helps the economy to strengthen. A sound banking system efficiently mobilizes its savings in productive sectors and a solvent banking system ensures that the bank is capable of meeting its obligation to the depositors<sup>1</sup>.

In India, after Independence banks are playing a vital role in the Socio-Economic development of the country. The banking sector accounts for more than half the assets of the financial sector, thus having a dominant position in India.

There is no risk involved in accepting deposits, as it is the bank that owes the duty to repay the deposit on demand whereas lending funds always involves risk as there is uncertainty about the repayment of loan. Therefore, Reserve Bank of India (RBI) defines NPA as any advances or loan that is overdue for more than 90 days. "An asset becomes non-performing when I cease to generate income for the bank" said RBI in a circular form 2007.

### **CATEGORIES OF NON-PERFORMING ASSETS**

There are different categories of non-performing assets on the basis of the length of time and probability of repayment.

1. Sub-Standard Assets
2. Doubtful Assets
3. Loss Assets

**Sub-Standard Assets:** Loans and advances which remain as NPA for a period less than or equal to 12 months fall under the category of sub-standard assets.

**Doubtful Assets:** Assets that remain as NPA for more than 12 months.

**Loss Assets:** An asset which is uncollectible or has little value that its continuance as a bankable asset is not suggested. However, there may be some recovery value left in it as the asset has not been written off wholly or in parts.

### **TYPES OF NPAs:**

1. Gross Non-Performing Assets
2. Net Non-Performing Assets

**Gross Non-Performing Assets:** It is the sum total of all unpaid debts that are classified as non-performing assets as per RBI guidelines. When the NPA occurs, it is not the loss of interest income but also the loss of principal. Gross non-performing assets consists of all Non-Standard assets like sub-standard, doubtful and loss assets.

$GNPAs \text{ Ratio} = (\text{Gross NPAs} / \text{Gross Advances}) * 100.$

**Net Non-Performing Assets:** It refers to the sum total of the non-performing loans less provision made by the bank from the gross NPA. Therefore, Net NPA gives the exact value of non-performing assets after the bank has made specific provision for it.

$\text{Net NPAs} = \text{Gross NPAs} - \text{Provision on Gross Advances}.$

## REVIEW OF LITERATURE

**Prashanth K Reddy (2002)** has done the study of NPAs in banks in international context in Asian country, India, China, Thailand, Korea and Japan that gave a lot of importance to the economic variables. He has done a comparative study by taking nine years gross NPAs and Net NPAs. He conjointly nominative the similarities, dissimilarities and remedial measures of NPAs in international context.

**Ms. Asha Singh (2013)** has studied ten years gross NPAs and Net NPAs of Indian commercial banks. She expressed that the NPAs reflects the performance of the banks. The extent of NPAs has relatively higher in public sector banks. In step with her study NPAs thought-about as a chief indicator of credit risk. So, to boost the potency and gain, the NPAs got to be organized in correct approaches. It is extremely not possible to possess a zero share NPAs. However, a minimum Indian bank ought to beware to confirm that they offer loan to responsible customers.

**Krishna Murari (2014)** has discovered NPAs of 39 banks i.e., 13 public sector banks, 13 old private sector banks, 13 new private sector banks, that there is increase in gross and net NPAs for general public and personal sectors over the amount of study. It found on the idea of the study that there is vital improvement within the management of NPAs of public sector banks in India because the quantitative relation of gross NPAs to total advances declined. This study finally discovered that the prudent and provisioning norms and their initiatives taken by the regulative bodies have pressurised banks to boost their performance and consequently resulted in reduction in NPAs.

**N.A Kavitha, M. Muthu Meenakshi (2016)** have investigated that the extent of NPA was relatively very high in public sector banks. Although various steps have been taken by Govt. to reduce the NPAs but still a lot needs to be done to curb this problem. To improve the efficiency and profitability, the NPAs have to be scheduled; various steps have been taken by Govt. to reduce the NPAs. They also

mentioned in this research is that the problem of NPAs needs a lot of serious effort otherwise NPAs will keep killing the profitability of banks which is not good for the growing Indian economy.

**K. Prasanath Kiran & T. Mary Jones (2016)** in their study examined the NPA of top 5 public sector banks in India from the year 2005 to 2014. It is cleared from the study that public sector bank's NPAs are going on increasing at an increasing rate. They took hypothesis for this comparison. They also used correlation and regression analysis for knowing the result of NPAs in selected public sector banks in India.

**Dr. Kapil K Dave (2016)** The comparative study of NPA of public and private sector banks have concluded that each bank has its own independence credit rating agency which should evaluate the financial capacity of the borrower before giving the credit facility. An effective committee can be formed for management of NPA comprising of financial experts who have wide knowledge in this field. NPA can be considered as a crucial rating factor for any bank; it should regularly evaluate the financial condition of the client.

**Vivek Rajbahadur Singh (2016)** this research paper found that NPA is not only a problem for the banks but also for the economy. It studies the status of NPAs of Indian scheduled commercial banks in India. It also studies the impact of NPAs on banks and also know the recovery of NPAs through various channels. It also gives appropriate suggestions to avoid future NPAs and to manage existing NPAs in banks. The study shows that extent of NPA is comparatively very high in public sector banks. NPAs level of our banks is still high as compared to foreign banks. It is not at all possible to have zero NPAs. The bank management should speed up the recovery process.

**Harani B, Subramanyam Mutyala (2019)** Their investigations indicates that NPAs problem is a very serious concern and it is an endless battle in India because it destroys the sound financial position of the country. This problem has to be addressed in such a way that it should not impact the financial position and image of the bank. This study analysis the sector-wise classification NPAs and loan assets of public and private sector banks. It also examines the gross NPAs, gross advance and gross NPAs ratio of public and private sector banks in India. This study also reveals that non –priority sector loans have worsened NPAs which cause problem for public sector banks.

**B. Senthil Arasu, P. Sridevi, P. Nageswari, R. Ramya (2019)** This study found that among the public sector banks the average gross and Net NPAs of SBI, PNB, BOI has recorded above the overall average of the sample banks. The level of gross and net NPAs of public and private sector banks have increased gradually from 2014 to 2018. So, it recommended the regulators and respective bank officials to take necessary steps to reduce the NPAs and improve the recovery mechanism. It also found that there is

a significant positive relationship between gross NPA and Net NPA of public and private sector banks along with a significant negatively relationship between gross and net NPA with ROA of public and private sector banks.

**Mr. Abid Husain, G. Kadiw and Dr. Rasikbhai, I. Prajapati (2020)** There is difference among the NPAs in both the public and private sector banks. This study reveals that types of banks and sector-wise NPAs do not have combine effect over total NPAs of the banks. Study result shows that in public sector banks category of industry of both the priority and non-priority spotted higher NPAs. Average NPAs for the study period of all the selected private banks are less than 5% and average NPAs for the study period of major all the selected public sector banks are more than 5%. It is found in the present study that asset quality and efficiency of debt coverage of private sector banks are better than public sector banks. In comparison to private sector banks, public sector banks registered higher NPAs.

## RESEARCH GAP

As already known that a lot of research in this area has been done by many researchers but a comparison of 5 public sector banks such as State Bank of India, Punjab National Bank of India, Bank of Baroda, Bank of India and Canara Bank and 5 private sector banks such as Axis Bank, HDFC Bank, ICICI Bank, Kotak Bank and IndusInd Bank for a period of 5 years from 2017-2021 financial year has not been done yet. Here, I have done a comparative analysis by taking into consideration these banks. I have also analysed the relationship between key parameters of banks and NPAs.

## RESEARCH QUESTIONS:

- a. What are the key parameters of banking sector to measure the NPAs?
- b. Is there any relationship between Net NPAs and Net Profit of the banks?
- c. Which bank has the lowest NPAs?
- d. Which bank has the highest NPAs?

## THE DESIGN OF STUDY

### STATEMENT OF PROBLEM

The definition of NPA is continuously changing in this changing era. There is a continuous increase in NPA in India. The changes in NPA can be understood by doing a comparative analysis of public sector banks and private sector banks in India. For this I have taken into consideration 5 public sector banks i.e., State Bank of India, Punjab National Bank of India, Bank of Baroda, Bank of India and Canara Bank and 5 private sector banks i.e., Axis Bank, HDFC Bank, ICICI Bank, Kotak Bank and

IndusInd Bank as these banks are leading in their area and best in their category. Components like gross NPA%, Net NPA%, return on assets %, Net NPA, Net Profit are focused for the purpose of the study.

### **SCOPE OF THE STUDY**

The scope of the study is comparative analysis of 5 public sector banks and 5 private sector banks in India for the duration of 5 years from 2017 to 2021.

### **OBJECTIVES OF THE STUDY**

- To study the relationship between NPA and the key parameters of the selected banks.
- To find out the impact of NPA on Net profit and Return on Assets (ROA) of the selected banks.

### **METHODOLOGY OF THE STUDY**

#### **SOURCES OF DATA**

The present study is based on secondary data. These data have been collected from different sources such as:

- Annual reports of selected banks.
- Press Release Report of the selected banks.
- And related subject matter and related website of public and private sector banks.

#### **SAMPLE DESIGN**

The public sector banks and private sector banks were selected based on convenience sampling method. On the basis of market capitalisation 5 public sector banks and 5 private sector banks were taken for the study. The period of study was from 2017 to 2021. The following are the selected sample banks:

- i. Public sector banks: State Bank of India, Punjab National Bank of India, Bank of Baroda, Bank of India and Canara Bank
- ii. Private sector banks: Axis Bank, HDFC Bank, ICICI Bank, Kotak Bank and IndusInd Bank

#### **6.3 STATISTICAL TOOLS USED**

- Mean is the average of two or more numbers. It is calculated to know the average performance and stability in the performance of the banks. By doing this we can find out the relationship between NPA and other key parameters of the banks.
- Correlation is a statistical measure which describes the strength of an association between two variables. It helps us to find out the relationship between Net NPA and Net profit and Return on Assets of the banks.

## 7. DATA ANALYSIS AND INTERPRETATION

## %Gross NPA of selected Public and Private Sector Banks in India from 2017 to 2021

Table-1

YEAR	PUBLIC SECTOR BANKS					PRIVATE SECTOR BANKS				
	% GROSS NPA					% GROSS NPA				
	SBI	PNB	BOB	BOI	CANARA BANK	AXIS BANK	HDFC BANK	ICICI BANK	KOTAK MAHINDRA BANK	INDUSIND BANK
2017	4.98	14.12	8.87	13.77	8.93	3.7	1.32	4.96	3.25	2.67
2018	6.15	14.21	9.40	14.78	8.21	4.86	1.26	5.53	2.25	2.45
2019	7.53	15.50	9.61	15.84	8.83	5.26	1.36	6.70	2.14	2.10
2020	10.91	18.38	12.26	16.58	11.84	6.77	1.30	8.84	2.22	1.17
2021	6.90	12.53	10.46	13.22	9.63	5.04	1.05	7.89	2.59	0.93
<b>MEAN</b>	-7.29	14.95	10.12	14.84	9.49	5.13	1.26	6.78	2.49	1.86

**Interpretation:**

Table-1 reveals the % of Gross NPA of Public and Private Sector banks. PNB has the highest mean ratio of 14.95%, followed by Bank of India with 14.84%, Bank of Baroda with 10.12% and the lowest is of State Bank of India with -7.3%. ICICI Bank has the highest mean ratio of 6.78%, followed by Axis Bank with 5.13%, Kotak Mahindra Bank with 2.49%, IndusInd Bank with 1.86%, HDFC Bank with 1.26%. This shows that there is consistency in Gross NPA to gross advances ratio % of Gross NPA ratio.

**% Net NPA of selected Public and Private Sector Banks in India from 2017 to 2021**

Table-2

YEAR	PUBLIC SECTOR BANKS					PRIVATE SECTOR BANKS				
	% NET NPA					% NET NPA				
	SBI	PNB	BOB	BOI	CANARA BANK	AXIS BANK	HDFC BANK	ICICI BANK	KOTAK MAHINDRA BANK	INDUSIND BANK
2017	3.71	7.81	4.72	6.90	6.33	2.11	0.33	4.89	1.26	0.39
2018	5.73	11.24	5.49	8.26	7.48	3.40	0.40	4.77	0.98	0.51
2019	3.01	6.56	3.33	5.61	5.37	2.06	0.39	2.06	0.75	1.21
2020	2.23	5.78	3.13	3.88	4.22	1.56	0.36	1.41	0.71	0.91
2021	1.50	5.73	3.09	3.35	3.82	1.05	0.40	1.14	1.21	0.69
<b>MEAN</b>	3.24	7.42	3.95	5.60	5.44	2.04	0.38	2.85	0.98	0.74

**Interpretation:**

Table 2 shows the reveals the % Net NPA of Public and Private sector banks. PNB has the highest mean ratio of 7.42, followed by BOI with 5.6, Canara Bank with 5.44 and lowest is of SBI with 0.38. In case of private sector banks, ICICI Bank has the highest mean ratio of 2.85, followed by Axis Bank with 2.04, Kotak Mahindra Bank with 0.98 and the lowest is of HDFC Bank.

## Correlation between Net NPA and Net Profit of public sector banks in India from 2017 to 2021

Table-3

YEAR	SBI		PNB		BOB		BOI		CANARA BANK	
	Net NPA (in Cr.)	Net Profit (in Cr.)	Net NPA (in Cr.)	Net Profit (in Cr.)	Net NPA (in Cr.)	Net Profit (in Cr.)	Net NPA (in Cr.)	Net Profit (in Cr.)	Net NPA (in Cr.)	Net Profit (in Cr.)
2017	58277.38	10484.10	32702.11	1324.80	18080.18	1383.13	25305.05	-1558.34	21648.98	1121.92
2018	110854.70	-6547.45	48684.29	-12282.82	23482.65	-2431.81	28207.27	-6043.71	28542.40	-4222.24
2019	65894.74	862.23	30037.66	-9975.49	15609.50	433.52	19118.95	-5546.90	22955.11	347.02
2020	51871.30	14488.11	27218.89	336.20	21576.59	546.18	14320.10	-2956.89	18250.95	-2235.72
2021	36809.72	20410.47	38575.70	2021.62	21799.88	828.95	12262.03	2160.30	24442.07	2557.58
<b>MEAN</b>	64741.57	7939.492	35443.73	-3715.14	20109.76	151.994	19842.68	-2789.11	23167.90	-486.29
<b>Correlation</b>	-0.94		-0.47		-0.57		-0.60		-0.25	

**Interpretation:**

Table 3 shows the Net NPA and Net Profit of 5 public sector banks such as SBI, PNB, BOB, BOI, Canara Bank. The table reveals that Net NPA and Net profit has an inverse relation between them. When the Net NPA increases the Net Profit decreases and vice versa. In SBI, the Net NPA has increased from 58277.38 in 2017 to 110857.70 in 2018 and it can be seen that the Net Profit has decreased from 1484.10 in 2017 to -6547.45 in 2018. In BOI, the Net NPA has decreased from 14320.10 in 2020 to 12262.03 in 2021 where as the Net Profit has increased from -2956.89 in 2020 to 2160.30 in 2021.

## Correlation between Net NPA and Net Profit of public sector banks in India from 2017 to 2021

Table-4

YEAR	AXIS BANK		HDFC BANK		ICICI BANK		KOTAK MAHINDRA BANK		INDUSIND BANK	
	Net NPA (in Cr.)	Net Profit (in Cr.)	Net NPA (in Cr.)	Net Profit (in Cr.)	Net NPA (in Cr.)	Net Profit (in Cr.)	Net NPA (in Cr.)	Net Profit (in Cr.)	Net NPA (in Cr.)	Net Profit (in Cr.)
2017	8626.55	3679	1843.99	14549.66	25451.03	9801.08	1718.07	3411.50	438.91	2867.89
2018	16591.71	276	2601.02	17486.75	27886.27	6777.42	1665.05	4084.30	745.67	3605.99
2019	11275.60	4677	3214.52	21078.14	13577.43	3363.30	1544.37	4865.33	2248.28	3301.10
2020	9360.41	1627	3542.36	26257.32	10113.86	7930.81	1557.89	5947.18	1886.58	4417.91
2021	6993.52	6588	4554.82	31116.53	9180.20	16192.68	2705.17	6964.84	1476.57	2836.39
<b>MEAN</b>	10569.56	3369.40	3151.34	22097.68	17241.76	8813.06	1838.11	5054.63	1359.20	3405.87
<b>Correlation</b>	-0.75		0.98		-0.006		0.65		0.39	

**Interpretation:**

Table 4 shows the Net NPA and Net Profit of Private Sector Banks. The mean Net NPA of ICICI Bank is the highest among all the 5 private sector banks. The table shows that ICICI Bank has the highest mean NPA i.e. 17241.76 Cr followed by Axis Bank i.e. 10569.56 Cr. The table reveals that HDFC Bank has the highest mean Net Profit of 22097.68 Cr followed by the ICICI Bank with 8813.06 Cr as the mean Net Profit.

**Correlation between Return on Assets (ROA) % and Net NPA % of selected public sector banks in India from 2016 to 2020**

Table-5

YEAR	SBI		PNB		BOB		BOI		CANARA BANK	
	ROA%	Net NPA%	ROA%	Net NPA%	ROA%	Net NPA%	ROA%	Net NPA%	ROA%	Net NPA%
2017	0.41	3.71	0.19	7.81	0.20	4.72	-0.24	6.90	0.20	6.33
2018	-0.19	5.73	-1.60	11.24	-0.34	5.49	-0.91	8.26	-0.75	7.48
2019	0.02	3.01	-1.25	6.56	0.06	3.33	-0.84	5.61	0.06	5.37
2020	0.38	2.23	0.04	5.78	0.06	3.13	-0.43	3.88	-0.32	4.22
2021	0.48	1.50	0.15	5.73	0.07	3.09	0.28	3.35	0.23	3.82
<b>MEAN</b>	0.22	3.24	-0.49	7.42	0.01	3.95	-0.43	5.6	-0.12	5.44
<b>Correlation</b>	-0.80		-0.67		-0.58		-0.66		-0.53	

**Interpretation:**

Table 5 reveals the data of Return on Asset (ROA) % and the Net Profit% of selected public sector banks in India from the year 2017-2021. The ROA% of SBI has decreased and it has gone to negative in the year 2018 as it has the highest Net NPA % of 5.73. PNB has the highest mean Net NPA % of 7.42 for which its ROA% is the lowest i.e. -0.49 among all the five public sector banks taken into consideration.

**Correlation between Return on Assets (ROA) and Net NPA % of selected Private Sector Banks in India from 2016 to 2020**

Table-6

YEAR	AXIS BANK		HDFC BANK		ICICI BANK		KOTAK MAHINDRA BANK		INDUSIND BANK	
	ROA%	Net NPA%	ROA%	Net NPA%	ROA%	Net NPA%	ROA%	Net NPA%	ROA%	Net NPA%
2017	0.65	2.11	1.88	0.33	1.10	4.89	1.73	1.26	1.86	0.39
2018	0.04	1.56	1.93	0.40	0.87	4.77	1.3	0.98	1.90	0.51
2019	0.63	2.06	1.90	0.39	0.39	2.06	1.69	0.75	1.39	1.21
2020	0.20	3.40	2.01	0.36	0.81	1.41	1.87	0.71	1.54	0.91
2021	0.70	2.11	0.50	0.40	1.42	1.14	0.43	1.21	1.03	0.69
<b>MEAN</b>	0.44	2.25	1.64	0.38	2.30	2.85	1.48	0.98	1.54	0.74
<b>Correlation</b>	-0.63		-0.43		-0.002		-0.54		-0.51	

**Interpretation:**

Table 6 reveals the data of Return on Asset (ROA) % and the Net Profit% of selected private sector banks in India from the year 2017-2021. ICICI Bank has the highest mean Net NPA% i.e. 2.85. Axis bank has the lowest mean ROA% i.e. 0.44. It can be seen that the ROA% of Axis Bank is fluctuating in these five years.

## FINDINGS

- **Gross NPA%-** According to the comparative analysis of the public and private sector banks, Gross NPA% is highest in public sector bank i.e. PNB has the highest gross NPA% of 14.95 followed by the BOI. HDFC Bank has the lowest mean Gross NPA% of 1.26.
- **Net Profit (in Cr) -** Net Profit reflects the profitability of the bank. According to the comparative analysis of the public and private sector banks, HDFC Bank has the highest Net Profit of 22097.68 Cr and the lowest is of PNB with negative figures of -3715.14 Cr.
- **Net NPA (in Cr) –** Net NPA determines the financial position of the banks. From the comparative analysis of the public and private sector banks it is found out that SBI has the highest mean Net NPA 64741.57 Cr and the lowest is of the IndusInd Bank with 1359.20 Cr as its mean Net NPA.
- **Return on Asset (ROA) % -** On the basis of comparison it can be said that ROA% is more in ICICI Bank which is 2.30% and less in PNB which shows negative mean ROA of -0.49%.
- **Net NPA % -** As per the comparison done between Public Sector and Private Sector banks it can be said that Net NPA % is more in Public Sector Bank i.e., PNB whose mean Net NPA% is 7.42 and less in Private Sector Bank i.e., HDFC Bank which has a Net NPA% of 0.38.
- **Correlation between Net NPA and Net Profit –** According to the point of correlation between Net NPA and Net Profit it can be said that all banks show negative correlation except that of HDFC Bank, Kotak Mahindra Bank and IndusInd Bank. Negative correlation denotes an inverse relation between Net NPA and Net Profit i.e., when NPA rises Net Profit will decrease and vice versa.
- **Correlation between Net NPA % and Return on Assets (ROA)% -** As per the analysis it can be said that NPA has a negative impact on Return on Assets (ROA). It can be seen that all the selected private and public sector banks show a negative correlation which means increase in NPA leads to decrease in ROA of the banks.

## CONCLUSION

The banking industry is an important pillar which plays a vital role in the economy of our country. For this reason, measurement and maintenance of the quality of the assets of the banks becomes important for the development of the banks. The quality of assets in banks is continuously deteriorating especially in Public Sector Banks as a result of which there is immense stress in the banking sector, regulators, and the Indian economy.

Completely reducing NPA is difficult but we should try to eliminate some major portion of NPA from banks. It can be concluded from the study that both the public and private sector banks gradually increased their Gross and Net NPA during the period of study. The study found that NPA is more in public sector banks i.e., Punjab National Bank (PNB) and there is a negative effect on the profitability of the banks as PNB has a negative correlation between Net NPA and Net Profit. Thus, it is one of the major issues of the public sector banks as well as government. It can be concluded from the comparison of selected public and private sector banks that HDFC bank is good for NPA as it has low Gross NPA%, Net NPA%, and higher ROA% over the last 5 years. Reserve Bank of India (RBI) has also started taking actions against NPA in banks. In order to eliminate NPA, the bank should improve their credit, repayment structure and follow all the credit policy of the government and take quick actions against NPA.

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