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## **A Study of Non – Performing Assets in Public, Private and Foreign Sectors Banks: A Comparative Analysis**

**ORIGINAL ARTICLE**



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### **Abstract**

The paper identifies and analyzes the causes that affect non-performing assets (NPAs), hinder its effective observance, and recommends appropriate measures to ensure their effective monitoring and control. The banks selected for this research work are having higher NPAs and are top banks in their sector. As per the Global Financial Stability Report of International Monetary Fund (IMF, 2009), identifying and dealing with distressed assets, and recapitalizing weak but viable institutions and resolving failed institutions are stated as the two of the three important priorities which directly relate to NPAs. This research work finds the reasons for non-performing loans. Sectoral disparities in the NPA ratio to advances in public and private sector banks were the main source of motivation to analyze and compare factors affecting non-performing assets (NPAs) of public and private

sector banks in India. The article paper presents the comparison between the private sector banks and public sector banks is to outcast the impact between them and the reasons behind the banks on non-performing assets and to suggest the way to reduce the non-performing assets and also causes for the increase in non-performing assets.

### **Key Words**

**Non-Performing Assets, Profitability, Banks, Public Sector, Private Sector, Bank Credit.**

### **Introduction**

Non- Performing Assets (NPAs) is an important prudential indicator to assess the financial health of the Banking sector. The health of this sector is deteriorating due to rise in bad loans continuously which are eating away the profit of Banks. NPAs affect directly the operational efficiency, which in turn affect profitability, liquidity and solvency position of the banks. Reserve Bank of India has also disclosed that the amount of gross NPA in the Indian Banking sector has increase more than 4 times during the period of 2014 to 2018. It is has increased Rs.2.24 lakh crore in the year 2014 to Rs 10.39 lakh crore in the year 2018 in which public sector bank part is 8.95 lakh crore. NPAs in private sector Banks have also increased from Rs 19800 crore in the year 2014 to Rs. 1, 09,076 crore in the year 2018. The Narasimhan committee introduced the concept of non-performing assets and it is the best way for judging the status of the bank. The burden will lie on the bank for the non-payment of loans. When the loans are not repaid there will be a huge loss to the bank and there

will be money to transact between the customers. It is a risk arising from the customers to the bank. The bank needs to bear all the risks. Nowadays non-performing asset is kept on increasing in both public sector banks and private sector banks. They face ultimate survival in the market. As compared to public sector-private sector banks have less non-performing assets, and their net worth is slightly increasing. NPA hurts funds over banks in capital markets. The Government of India propounds many policy and rules to decrease and control over non-performing assets. Non-performing assets are the only reasons to fall on revenue. In spite of these public sectors banks are not controlled over the NPA whereas private sectors banks clean up their balance sheets through aggressive write-off and better recoveries which result in lower Gross NPA ratio.

### Classification of Assets

As per the recommendations made by the committee on the Financial System (Chairman: M. Narsingham), RBI introduced prudential norms for income recognition, asset classification and provisioning for the advances portfolio of the banks.

On the basis of Income Recognition and recovery, Assets may be classified as Performing and Non-Performing.

Performing assets are those assets which are repaid by customers in time and create income for the Bank is known as performing Assets whereas 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.

**Table 1**

Classification of ASSETS	NPA Period	Provisioning
Standard assets	Account which is not an NPA A/C	Applicable depending upon the sectoral advances
Substandard assets	NPA not exceeding 12 month	15% of total outstanding
Doubtful assets	NPA for a period exceeding 12 month to 36 Month	100% to the extent to which the advance is not covered by realized value of security.
	D1: Doubtful up-to 1 year	+ 25%
	D2: up- to 1 to 3 year	40%
	D3: More than 3n year	100%
Loss assets	100% of the outstanding amount	

### Review of Literature

Many studies have been conducted by researchers on Non-performing assets in banking Industry. The literature obtained in the form of research articles, Reserve Bank of India, the research studies, articles of researchers, and magazines and websites in the related area, is briefly reviewed in this part.

Priyanka Mohanani, Monal Deshmukh<sup>1</sup> The study provides an empirical approach to the analysis of profitability indicators with a focal point on Non- Performing assets of Public and Private sector Banks. Authors reveal that Non- Performing Assets affect the performance of Banks. The earning capacity and profitability of the banks are highly affected because of the existence of Non- Performing Assets. Authors suggested that a large number of credit defaults affect the profitability and net- worth of banks.

Kimman N.K.<sup>2</sup> . in this article the researcher tries to Seek a solution to the problem of NPA in the small Scale industries under the present circumstances of banking and insurance working together under the same roof.

Avinash V.Raikar<sup>3</sup> in his research paper on the topic, “Co-operative Credit Institutions in India: An Overview. “examined the similarities and dissimilarities, remedial measures.

Pacha Malyadri, S. Sirisha<sup>4</sup> held that the proper policies adopted by the banks regarding disbursement of the loan, good chain of recovery, continuous and systematic way of working has also made the NPAs to diminishing rates”

Bhatia .S. and Verma. S<sup>5</sup> Non-Performing Assets (NPAs) in short term co-operative credit structure. He observed that the banks have to evolve recovery strategies and plan for recovery management. He concluded that if they fail to improve the recovery, the huge burden of NPAs is really breaking the backbone of the short term co-operative credit structure in India.

Kaveri .V.S<sup>6</sup> in their study concluded that accounting norms have been modified substantially and mechanisms are in place for reduction of bad debts.

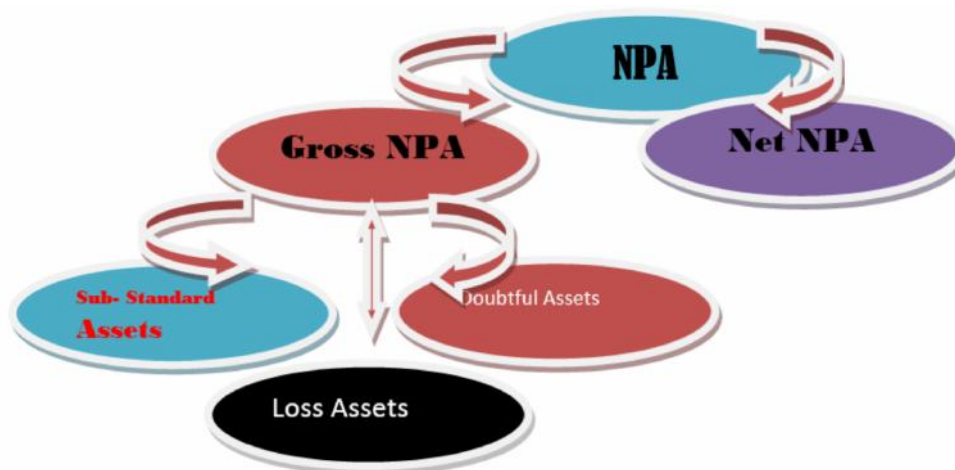
Mayilsamy,R<sup>7</sup> studied Non-performing assets in Indian banking sector and concluded that public sector banks accounted for 78 percent of total non-performing assets and this due to falling revenues from traditional sources.

MS. Asha Singh<sup>8</sup> in his research paper title “Performance of Non-Performing Assets in Indian Commercial Banks” analyzes Non-performing assets in weaker sections of public Sector banks and private sector banks specifically in India. The study observed that there is increase in advances over the period of the study. It concluded that public sector banks should try to upgrade technology and should formulate customer friendly policies to face competition at national and international level.

Srinivas K T<sup>9</sup> presented a research paper on “A study on Non- Performing Assets of Commercial Banks in India: A Threat to Indian Scheduled Commercial banks. In this paper he analyzed to gain insights into the position of Non-performing assets in priority sector advances by scheduled commercial Banks. Seema Gavade-Khompi<sup>10</sup> in their study concluded that Non-Performing assets is a major problem and hurdle faced by banking sector. And also assessed the various causes for accounts for becoming non-performing assets are wilful defaults, improper processing of loan proposals, poor monitoring and so on.

## Objectives of Study

1. To study the theoretical and legal framework of Non- Performing Assets in Indian Banking Industry.
2. To analyze the status of NPAs in the Selected Public sector Banks in India.
3. To analyze the status of NPAs in Selected Private sector Banks in India.
4. To study the impact of NPAs on the profitability of Selected Public and Private sector Banks in India.
5. To examine the comparative performance of Selected Public and Private sector Banks in India.



## Causes for Rising Non-performing Assets in India

The banking sector is the pillar for the economy. Through the banking sector, only the country can check the accountability which likely to cause hinder of the economy. To reduce the non-performing assets bank must work efficiently and must have the reasons to forecast the reasons to cause the non-performing assets on bad loans.

**Table 2**

Causes	Description
Internal banking	Inadequate credit appraisal capacities
Accountability of borrowers	A lack of management in banks over borrowers
Other causes	Happens outside the circumstances of the banking system

### Causes Responsible to Banks

The Reserve bank of India has said that poor credit appraisal skills to lenders have resulted in a high level of stress over resulting in bad loans over the last five years. One of the major hinders the non-performing assets management of bank which is inadequate credit appraisal capacities were the banks that know the only consulting firm and a few other desks in the selective bank:

1. A loan may be bad because of the selection of wrong borrowers.
2. The management does not have enough capacity on its lending facilities.
3. There is an inadequate research and development over the borrower.
4. Undue anxiety to increase the income.
5. Compromise of credit principles.
6. Incomplete Credit information.
7. Failure to obtain or enforce repayment agreements.
8. Complacency.
9. Follow-up deficiency.
10. Technical Competence.
11. Over-optimistic bankers, growth slowdown responsible for NPAs (Raghuram Rajan)

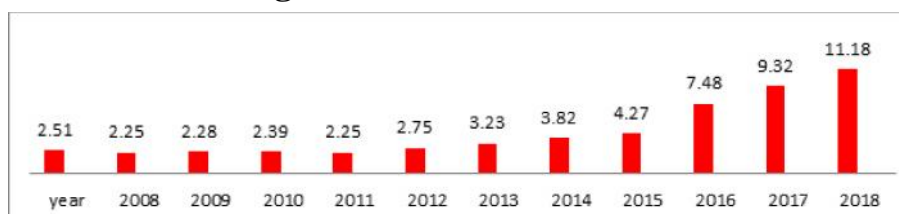
### Causes Responsible to Borrower

Longer gestation time is held between the transactions with the bank. The diversion of funds to unrelated business or fraud lapses in initial borrowers due to the due diligence and inefficiencies in the monitoring process for the reasons of bad loans in the bank.

### Other Causes

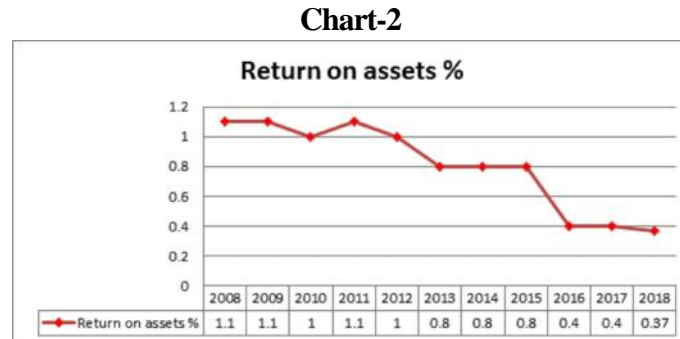
Political conflict comes to the picture were in the present mode Government that which made a discussion in parliament that non-performing assets have gone up to 10 lakh crore Indian rupee till March 2018 and its now 12 lakh crore Indian rupee about 9.57 lakh crore non-performing were on Modi Government. Through many criticisms made by politician and activists over the Government that put the bank in the insecure situation and many parliamentary debates were going to reduce and regulations to control the non-performing assets. The RBI direction on referring companies to the national company law tribunal could push the non-performing assets to clean up the process to end its game; this process has been already initiated for few cases. An estimated more than 70% of cases to be restructured in upcoming periods.

### Situation of Non- Performing Assets in India



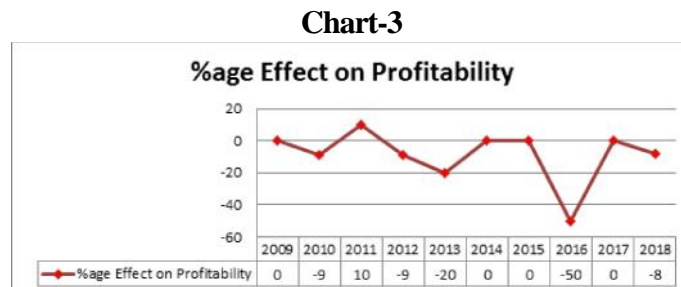
(Sources: Reserve Bank of India)

A common perspective is that bank’s non-performing assets are influenced by structural nature of the economy. The structural nature of India’s financial market has undergone significant changes due to financial sector reforms India’s Non Performing Loans Ratio stood at 11.2 % in Mar 2018, compared with the ratio of 9.3 % in the previous year. It is increased by 20.43%. It shows bad sign on profitability of banking sector. (Figure 1)



(Sources: Reserve Bank of India PRS)

### Percentage Effect on Profitability of NPA



(Sources: Reserve Bank of India PRS)

In 2016 it shows highest decline in profitability due to increase in NPA but further the banks are success to reduce negative effect on profitability due to NPA. In the last few years, gross NPAs of banks indicates that an increasing proportion of a bank’s assets have ceased to generate income for the bank, lowering the bank’s profitability and its ability to grant further credit. Increasing NPAs require a bank to make higher provisions for losses in their books. The banks set aside more funds to pay for anticipated future losses; and this, along with quite a lot of structural issues, leads to short profitability. Profitability of a bank is measured by its Return on Assets (RoA), which is the ratio of the bank’s net profits to its net assets. Banks have witnessed a decline in their profitability in the last few years (Figure 2 and 3), making them weak to adverse economic shocks and consequently putting consumer deposits at risk.

**Table 3: Bank Wise NPA details (Public Sector Banks)**

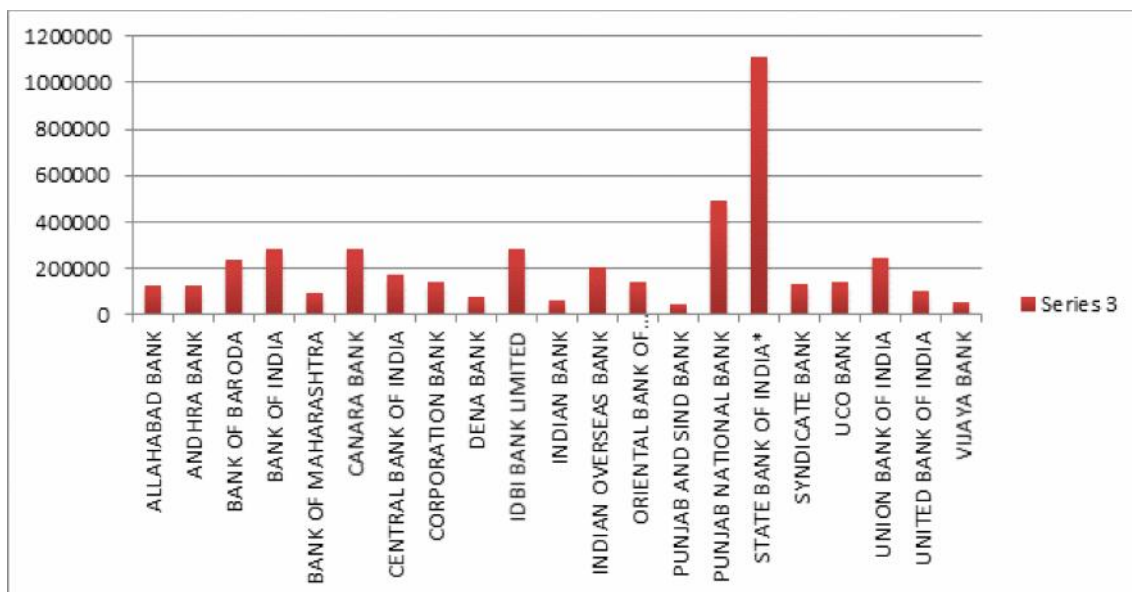
lakh crore

As on March 31,2018							
Banks	Gross NPAs				NET NPAs		
	As on March 31 (previous year )	Addition during the Year	Reducti on during the Year	Write-off during the Year	As on March 31 (current year )	As on March 31 (previous year )	As on March 31 (current year )
ALLAHABAD BANK	206878	129033	33791	36492	265628	134335	122291
ANDHRA BANK	176700	138642	17443	16656	281244	103548	126369
BANK OF BARODA	427187	241523	54425	49482	564804	180802	234827
BANK OF INDIA	520445	255805	62518	90448	623285	253050	282073

BANK OF MAHARASHTRA	171887	57349	20300	24603	184332	113312	96412
CANARA BANK	342020	247608	31847	83097	474685	216490	285424
CENTRAL BANK OF INDIA	272513	170712	32683	29236	381307	142178	173779
CORPORATION BANK	170452	145769	11803	82284	222134	116922	140770
DENA BANK	126187	60085	16046	6611	163614	77351	78388
IDBI BANK LIMITED	447526	383511	150007	125148	555883	252058	286651
INDIAN BANK	98651	50412	12746	16416	119901	56066	59596
INDIAN OVERSEAS BANK	350983	168248	67246	70183	381802	197493	203997
ORIENTAL BANK OF COMMERCE	228593	124293	27981	63569	261336	141178	142829
PUNJAB AND SIND BANK	62976	25918	6279	4598	78017	43751	46079
PUNJAB NATIONAL BANK	553705	442743	56175	74072	866201	327021	486843
STATE BANK OF INDIA*	1123430	1603037	90238	401954	2234275	582774	1108547
SYNDICATE BANK	176093	143093	37600	24000	257586	104110	132395
UCO BANK	225410	150338	42901	27347	305499	107034	140821
UNION BANK OF INDIA	337123	213691	22345	34770	493699	188321	243263
UNITED BANK OF INDIA	109520	86063	11392	18669	165521	65919	103163
VIJAYA BANK	63818	43882	17039	15400	75261	41182	50212
<b>Total</b>	<b>6192097</b>	<b>4881754</b>	<b>822802</b>	<b>1295036</b>	<b>8956013</b>	<b>3444894</b>	<b>4544727</b>

(Sources: Reserve Bank of India PRS)

**Chart-4**



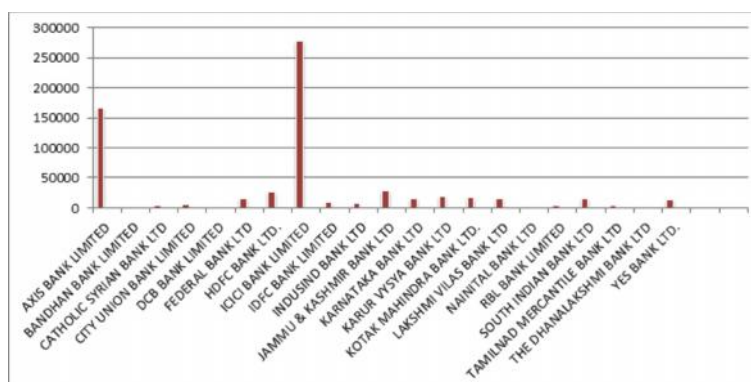


**Table 4: Bank Wise NPA details (Private Sector Banks)**

lakh crore

As on March 31,2018							
Gross NPAs						NET NPAs	
Banks	As on March 31 (previous year )	Addition during the Year	Reduction during the Year	Write-off during the Year	As on March 31 (current year )	As on March 31 (previous year )	As on March 31 (current year )
AXIS BANK LIMITED	212805	334190	87630	116879	342486	86266	165917
BANDHAN BANK LIMITED	863	3516	137	510	3731	612	1729
CATHOLIC SYRIAN BANK LTD	6001	2812	1121	50	7641	4476	4163
CITY UNION BANK LIMITED	6820	5749	2055	1948	8566	4083	4748
DCB BANK LIMITED	2542	3489	2018	322	3690	1244	1467
FEDERAL BANK LTD	17271	22007	9205	2116	27956	9412	15520
HDFC BANK LTD.	58857	129590	69719	32658	86070	18440	26010
ICICI BANK LIMITED	421594	286350	91855	83687	532402	252168	278236
IDFC BANK LIMITED	15421	12516	168	9978	17791	5765	8912
INDUSIND BANK LTD	10549	33246	18917	7828	17049	4389	7457
JAMMU & KASHMIR BANK LTD	60000	31047	14863	16117	60067	24254	27911
KARNATAKA BANK LTD	15816	21199	6096	7158	23761	9747	14005
KARUR VYSYA BANK LTD	14838	20918	1973	3625	30158	10335	18628
KOTAK MAHINDRA BANK LTD.	35786	18582	12041	4073	38254	17181	16651
LAKSHMI VILAS BANK LTD	6402	29160	5900	2720	26942	4184	14579
NAINITAL BANK LTD	1643	479	312	135	1675	395	383
RBL BANK LIMITED	3568	5692	2003	1590	5667	1899	3126
SOUTH INDIAN BANK LTD	11490	18103	6722	3069	19803	6746	14158
TAMILNAD MERCANTILE BANK LTD	6486	12422	4286	5940	8683	2667	3550
THE DHANALAKSHMI BANK LTD	3156	3583	2024	22	4693	1665	1947
YES BANK LTD.	20186	82157	68989	7086	26268	10723	13127
<b>Total</b>	<b>932092</b>	<b>1076804</b>	<b>408034</b>	<b>307510</b>	<b>1293352</b>	<b>476650</b>	<b>642222</b>

(Sources: Reserve Bank of India PRS)



**Table 5: Bank Wise NPA details (Foreign Banks.)**

lakh crore

As on March 31,2018							
Banks	Gross NPAs				NET NPAs		
	As on March 31 (previous year)	Addition during the Year	Reduction during the Year	Write-off during the Year	As on March 31 (current year)	As on March 31 (previous year)	As on March 31 (current year)
AB BANK LIMITED	89	-	-	-	89	-	-
ABU DHABI COMMERCIAL BANK PJSC	231	-	-	-	231	14	-
AMERICAN EXPRESS BANKING CORP.	475	2654	1268	1012	848	199	385
AUSTRALIA AND NEW ZEALAND BANKING GROUP LIMITED	-	-	-	-	-	-	-
BANK OF AMERICA , NATIONAL ASSOCIATION	1100	-	990	110	-	-	-
BANK OF BAHRAIN & KUWAIT B.S.C.	585	301	118	582	186	0	127
BANK OF CEYLON	11	-	1	-	10	-	-
BANK OF NOVA SCOTIA	2544	-	340	1264	940	311	-
BARCLAYS BANK PLC	826	-	-	43	784	469	-
BNP PARIBAS	69	-	-	-	69	-	-
CITIBANK N.A	8475	9053	4273	4597	8658	2520	3051
COOPERATIEVE RABOBANK U.A.	4443	-	15	2064	2364	1677	-
CREDIT AGRICOLE CORPORATE AND INVESTMENT BANK	2763	2075	281	720	3836	2046	570
CREDIT SUISSE AG	-	-	-	-	-	-	-
CTBC BANK CO., LTD.	719	-	43	600	77	67	2
DBS BANK LTD.	8384	4977	2541	1437	9382	4625	1951
DEUTSCHE BANK AG	9948	3841	3251	304	10233	3277	3049
DOHA BANK QSC	94	-	5	-	89	23	-
EMIRATES NBD BANK (P.J.S.C.)	-	-	-	-	-	-	-
FIRST ABU DHABI BANK PJSC	-	-	-	-	-	-	-
FIRSTSTRAND BANK LTD	244	47	156	136	-	-	-
HONGKONG AND SHANGHAI BANKING CORPN.LTD.	8970	3385	2453	660	9243	2040	1440
INDUSTRIAL AND COMMERCIAL BANK OF CHINA	469	2	-	-	472	-	-
INDUSTRIAL BANK OF KOREA	-	-	-	-	-	-	-
JPMORGAN CHASE BANK NATIONAL ASSOCIATION	-	-	-	-	-	-	-
JSC VTB BANK	206	-	8	-	198	125	-
KEB HANA BANK	-	-	-	-	-	-	-



KRUNG THAI BANK PUBLIC COMPANY LIMITED	-	-	-	-	-	-	-
MASHREQ BANK PSC	-	-	-	-	-	-	-
MIZUHO BANK LTD	63	-	-	-	63	-	-
NATIONAL AUSTRALIA BANK	-	-	-	-	-	-	-
PT BANK MAYBANK INDONESIA TBK	178	-	-	-	178	-	-
QATAR NATIONAL BANK SAQ	-	-	-	-	-	-	-
SBERBANK	973	-	54	-	918	660	-
SBM BANK (MAURITIUS) LTD.	1321	1059	30	567	1783	433	107
SHINHAN BANK	-	-	-	-	-	-	-
SOCIETE GENERALE	-	700	-	-	700	-	525
SONALI BANK	45	-	13	-	31	15	1
STANDARD CHARTERED BANK	80327	41401	31272	6044	84411	84411	3738
SUMITOMO MITSUI BANKING CORPORATION	-	-	-	-	-	-	-
THE BANK OF TOKYO-MITSUBISHI UFJ LTD	103	700	51	-	751	9	534
THE ROYAL BANK OF SCOTLAND PLC	1835	-	194	494	1147	1204	-
UNITED OVERSEAS BANK LTD	802	-	-	-	802	441	-
WESTPAC BANKING CORPORATION	-	-	-	-	-	-	-
WOORI BANK	-	-	-	-	-	-	-
<b>Total</b>	<b>136292</b>	<b>70195</b>	<b>47357</b>	<b>20634</b>	<b>138496</b>	<b>104566</b>	<b>15480</b>

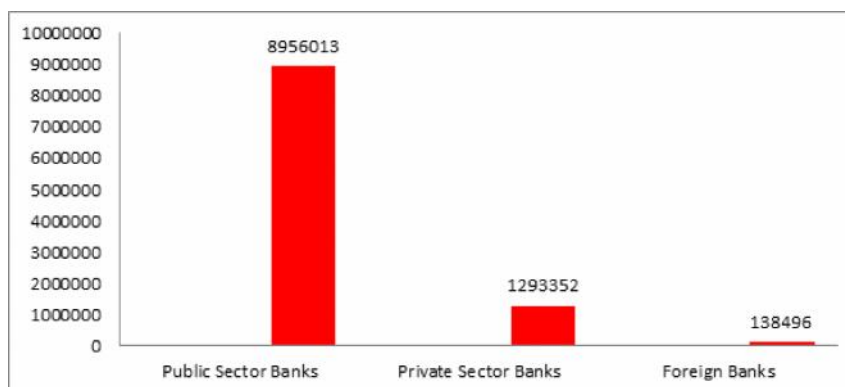
(Sources: Reserve Bank of India PRS)

**Table 6:A Comparative Study of NPA**

Year 2018	As on March 31						
	Gross NPAs						Net NPAs
Banks	As on March 31 (previous year) +	Addition during the Year +	Reduction during the Year -	Write-off during the Year -	As on March 31 (current year) =	As on March 31 (previous year)	As on March 31 (current year)
Public Sector Banks	6192097	4881754	822802	1295036	8956013	3444894	4544727
Private Sector Banks	932092	1076804	408034	307510	1293352	476650	642222
Foreign Banks	136292	70195	47357	20634	138496	104566	15480

(Sources: Reserve Bank of India PRS)

**Chart 6: Gross NPAs**



**Chart 7: Net NPAs**

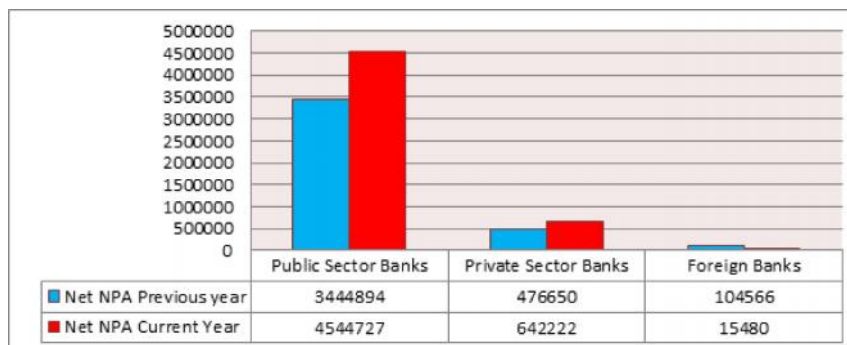


Table 6 refer the position of NPA in public sector banks has been increased by 32% in comparison of previous year. It shows the management system of NPA controlling is not effective. Public sectors banks are not paying attention to reducing it. 32% increase is too much. This increase is affected to profitability of Banks, overall growth of banks are affected whereas private sector banks NPA is increased by 35%. NPA volume is increased by 79% in public sector Banks in comparison of previous year, 116% is increased in private sectors Banks whereas in Foreign Banks it is increased by 52%. Public sectors banks have succeed to reduce NPA by 19%, private sectors Banks have succeed to reduce NPA by 35% whereas Foreign Banks have succeed by 33%.

## **Suggestions to Decrease NPA in Banks**

### **Debt recovery Tribunals**

According to Narasimhan committee report (1991) suggested setting up tribunals to reduce set up for cases. There are only 22 debt recovery tribunals and debt recovery appellate tribunals not sufficient to solve problems. So, setting up more tribunals wills the solution to reduce the problems of NPA to banks.

### **Securitization Act 2002**

Securitization and reconstruction Act 2002. In this act enables the bank to issue notice for defaulters for the recovery of money within 60 days. The notice contains that the property will not sell or dispose of without the consent of the lender. The securitization Act empowers more powers to the bank to take over the possession of the assets of the management of the company. The lenders can recover the property after the debt amount is recovered by the bank and the property can be discharged by the lender. And enables to acquire the non-performing According to the provisions of the Act, Asset Reconstruction Company of India Ltd. with eight shareholders and an initial capital of Rs. 10 crores have been set up. The eight shareholders are HDFC, HDFC Bank, IDBI, IDBI Bank, SBI, ICICI, Federal Bank and South Indian Bank (6).

### **Lok Adalats**

Lok adalats is the best way to recover the loans. According to the RBI guidelines issues in 2001 were they cover up NPA about 5laks rupees, the suit filed and non-filed will be covered.

### **Compromise Settlements**

It is the simplest way to recover non-performing assets. The compromise settlements scheme will applicable advances under 10crore rupees. It covers the cases which are filed and pending in debt tribunal tribunals and debt recovery appellate tribunal. Cases which obtained by fraud and wilful distress will be excluded.

### **Credit Information Bureau**

The information is necessary to prevent turning from loans to non-performing assets. If there is a defaulter in one bank and the information about the defaulter should be delivered to all banks. So, that the bad loans can be set aside. The credit information bureau can help to maintain the record which can be assessed by other financial institutions.

## Corporate Governance

A consultative group has been set up by Dr. A.S. Ganguly by the reserve bank to review all the banks and financial institution and obtain compliance, transparency, and records and making regarding recommendations for the board of directors with a view to minimizing the risks. The group is now finalizing the guidelines and supervise the effective control on boards over non-performing assets.

## Conclusion

### Banking Sector Asset Quality Improving QoQ

Total Banking System	Q3 FY 22	Q3 FY 21	YOY%	Q2 FY 22	QoQ %
PAT	45174	27,516	64.2%	36,854	22.6%
GROSS NPA	7,57,443	7,43,080	1.9%	7,84,494	-3.4%
NET NPA	2,19,563	1,74,054	26.1%	2,37,574	-7.6%
GROSS NPA%	6.72%	7.22%	-50BPS	7.31%	-59BPS
NET NPA%	1.95%	1.69%	26BPS	2.22%	-27BPS

(Sources: Reserve Bank of India)

1. The net profit of the total banking system stood at Rs. 45,174 Cr. in Q3FY22 which grew by 64.2% YoY from Rs. 27,516 Cr. in Q3FY21 and Rs. 36,854 Cr. in Q2FY22, which accounted for the growth of 22.6%.
2. The Gross NPA of the banking sector stood at Rs. 7.57 Lakh Cr. in the quarter ended December 2021 which grew by 1.9% YoY from Rs. 7.43 Lakh Cr. in Q3FY21, but there is a decline of 3.4% QoQ from Rs. 7.84 Lakh Cr. in Q2FY22.
3. Further, the Net NPA grew by 26.1% YoY but fell by 7.6% QoQ. The Net NPA of the banking sector was Rs. 1.74 Lakh Cr. in Q3FY21 and Rs. 2.37 Lakh Cr. in Q2FY22, which stood at Rs. 2.19 Lakh Cr. in Q3FY22.
4. The Gross NPA % of the banking sector stands at 6.72% as of 31<sup>st</sup> December 2021 falling by 50 bps YoY and 59 bps QoQ from 7.22% in Q3FY21 and 7.31% in Q2FY22.
5. The Net NPA figures have also decreased for the Indian banking sector. The Net NPA which stood at 2.22% in Q2FY22 has gone down by 27 bps QoQ to 1.95% in Q3FY22. On yearly basis, the Net NPA has increased by 26 bps from 1.69% in Q3FY21

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