



## Trend and Status of NPA of Selected Public and Private Sector Banks

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**Abstract:** In recent years, non-performing assets have become a global banking crisis. Same in India, the main worry for banks is non-performing assets. NPA is the most accurate measure of the banking industry's overall performance. The current research looks into the status of non-performing assets of a few different types of banks throughout the public and private sectors. For this study, secondary sources such as RBI papers, Statistical Tables pertaining to Banks in India, etc. are used to obtain data. The study finds that private and public sector banks exhibited an increasing trend in non-performing assets (NPA) before the Covid-19 pandemic, but NPA began to fall after the pandemic. The write-off of NPAs is a crucial contributor to this phenomenon.

**Keywords:** NPAs, Banks, GNP, Loan and Advances.

### Introduction

Banking is an integral part of the tertiary sector and serves as the economic backbone (Saini et al., 2023). Lending money as loans and accepting deposits are the two main duties of banks. Receiving deposits carries no risk while lending is always fraught with danger due to the uncertainty around payback. According to the RBI circular 2014, any loans with unpaid interest amount or principal payments that are 90 days or more past due will be considered “non-performing assets”. Bad loans and NPAs are severe problems on the international and domestic levels. The NPA problem was a serious concern and a never-ending battle in India, weakening its financial stability.

Bad loans generate when banks make poor lending selections. In 1969, when banks were nationalised, the banking industry has been ingestion NPA like a cankerworm. NPAs have stunned credit growth and capital recycling, resulting in asset and liability mismatches. The Indian banking sector's liquidity, profitability, and solvency were also impacted by NPAs. The RBI's 'Direct Lending System,' designed to satisfy the social banking goals of the government is the main reason for the rise in NPAs in the banking sector (Veera Kumar 2012).

At the time of financial crisis hit the world, in September 2008, Indian banks had NPAs totaling ₹53,917 crores. They had increased to ₹3,23,335 crores by March 2015 and ₹9,36,475 crores by March 2019. NPA continued to rise until it reached ₹8 lakh crores by March 2020. The Indian economy has been stressed since RBI started reviewing the banks' asset quality to better comprehend the situation.

This issue of NPA is only expected to worsen as the COVID-19 pandemic lockdown increases. In March 2021, there were ₹8.37 lakh crores in legacy NPAs that the banks were unable to recover in full. The RBI predicted in its July Financial Stability Report that under a baseline scenario, the Gross percentage of Non-performing Assets (NPA) of banks could increase from 7.48% in March 2021 to 9.8% by March 2022. This increase was partially related to the COVID-19 issue.

To control the worsening situation of NPA, RBI used various ways to manage the amount of money accessible to the economy, including the Repo Rate, the Reverse Repo Rate, and the Statutory Liquidity Ratio but NPA continued to rise as before. After that, RBI introduced Bad Banks or National Asset



Reconstruction Company Limited (NARCL) to manage this current as well as the forthcoming situation and clean-up of bad loans. The objective of the study is to analyse the trend and status of NPA in selected private and public sector banks. To achieve the objectives, we have chosen Gross advances, Gross Non-performing Assets from 2017 to 2021.

### **Literature Review**

This section of the article is dedicated to review lot of studies that have been conducted and published on the topic of non-performing assets in both public and private sector financial institutions. Literature review is necessary to build the knowledge structure and future research (Yadav & Saini, 2023). Here is some of the research that was done. The ever-increasing amount of non-performing assets is a major source of worry in the banking industry and the economy as a whole. **Lakshmanan, C and Dharmendran, A (2007)** examined how Chennai Central Co-operative Bank's non-performing assets (NPAs) affected several performance metrics. They discovered that the results of NPAs on all of the above-mentioned performance factors were negative and concluded that improving the bank's financial position requires effective NPA management. **Chaudhary, K. and Sharma, M. (2011)** analysed the performance of private and public sector banks, as well as how they manage their non-performing assets (NPAs). The findings of this study show, a high degree of performance in each industry. In this study, the author suggested to the bank, how to increase its performance while also dealing with non-performing assets (NPA). **Singh, P. (2012)** analysed the in non-performing assets (NPAs), and their causes and effects. This paper compares advances and non-performing assets in public and private sector banks compared by author. NPA management has improved, according to the report. **Kavitha (2012)** the importance of evaluating non-performing assets in terms of profitability, scale, and impact was underlined. In the past, total advances were financed with doubtful assets, which had a negative influence on the profitability of the entire public sector. The researchers found that breakthroughs have increased throughout the study. **Kumar, V. (2012)**, shares the opinion that the Indian banking sector is facing critical issues with non-performing assets (NPAs). NPAs have stifled credit growth and stifled capital recycling, resulting in asset-liability mismatches. The Indian banking sector's liquidity, profitability, and solvency were also impacted by NPAs. The 'Direct Lending System,' of RBI is designed to satisfy the social banking goals of the government and is the main reason for rising the NPAs in the banking sector. For many years, the priority sectors' non-performing assets (NPAs) have grown at a faster rate, both in absolute terms and in percentage terms. **Singh (2013)**, stated that the basis of the problem of fast-developing NPAs is the banks' credit risk management system. He went on to say that banks must have adequate preventive and defensive measures in place when it comes to assigning pre-sanctioning evaluation responsibilities and ensuring effective post-disbursement supervision. Banks should keep a constant eye on loans to discover accounts that are likely to become non-performing. **Kumar (2013)**, stated that non-performing assets (NPAs) have been an unpleasant experience and burden for the Indian banking sector for the past several years. He saw that one of the primary challenges hurting commercial banks' performance in the late 1990s was the huge growth of non-performing assets (NPAs). **Singh, A. (2013)** in his research judged that, on the whole, the performance of the Debt Recovery channels between 2004 and 2011 was not satisfactory. **Subhamathi, V. (2016)** examined that the relationship exists between NPA and the profitability of both public and private sector banks, concluding that public sector banks had fewer NPAs than private sector banks between 2011 and 2015. **Singh, V. (2016)** looked at the effects of NPAs on the financial performance of banks and concluded that inadequate retrieval mechanisms, wilful defaults, and flawed advancing procedures were the main causes of rising NPAs. The study stated that, because public sector banks have a greater rate of rising non-performing assets (NPAs) than private sector banks, thus the government should develop a strategic plan to minimize the NPA burden. **Banerjee, R., Verma, D.,**



**and Jaiswal, B. (2018)** conducted a study on NPAs and recommended that banks should improve their loan recovery strategies. They added that greater strategy development and execution should also be a priority. By evaluating their risk-bearing ability, banks should also attempt to offer advances to creditworthy consumers. The presence of NPA harms the asset quality, profitability, and competitiveness of the banks and also has an impact on the overall financial stability of the Indian banking sector. **Harani, B., Subramanyam M. (2019)** examined the sector-specific classification of loan assets and NPAs of public and private sector banks in their study and also looked at the gross advances, gross NPAs, and NPAs ratios of India's public and private sector banks. This research also revealed that non-priority sector loans had exacerbated NPAs, causing problems for public sector banks. **Kumar, A.B. and Venkatesh, S.N. (2021)** research concentrated on evaluating problematic banks around the globe and revealed the bad bank organization of the association of Indian bank. The result shows how conventional banks handle hazardous assets poorly. **Yadav, P. (2022)** investigated the current standing of NPA within the Indian banking system as well as the factors that donated to the rise in NPA during the COVID-19 pandemic. Secondary sources, such as RBI reports and bank financial statements, were used to compile the information. According to the study's findings, the nonperforming loans (NPA) in the Indian banking system spiked during the COVID-19 pandemic, and to deal with this problem, the Reserve Bank of India set up a special bank called the Bad Bank.

### **Research Methodology**

#### **Research Design:**

For this study, the descriptive research design is used, which is basically a fact-finding approach. Gross Advances and Gross Non-performing assets are included in my study. The data of annual addition, write-off, and reduction during a particular year are used to calculate the trend and growth, and other characteristics of NPA. Which is based on descriptive research design.

#### **Objectives of the Study:**

- To disclose the current status of Gross Non-Performing Assets in Public sector banks, Private sector banks, Foreign banks, and Small finance banks.
- To examine the non-performing asset trend across selected public and private sector banks.

#### **Sample Units:**

We have used composite data from public sector banks, private sector banks, foreign banks, and small finance banks from 2015-16 to 2020-21. Top 5 banks were selected from each type of bank on the bases of the Net worth of the banks. Public sector banks, Bank of Baroda, Canara Bank, Punjab National Bank, State bank of India, and Union Bank were selected. And private sector banks, Axis bank, HDFC bank, ICICI bank, IndusInd Bank, and Kotak Bank were selected.

#### **Data Collection:**

The study is based on secondary data for that, data has been accessed from the official website of the Reserve bank of India, the annual reports of banks, and other sources.

#### **Period of the study:**

The study covers the periods of the last six years i.e., from 2015-16 to 2020-21.

#### **Analysis and Interpretation**

The present study is conducted on the Scheduled Commercial Banks. That includes public sector banks, private sector banks, foreign banks, and small finance banks. Table 1 analysed the composite data of Gross Advances, Gross Non-Performing Assets of the public sector banks, private sector banks, foreign banks, and small finance banks.

**Table 1: Gross Advances and Gross Non-Performing Assets**

(Amount in Crores')



Banks	Public Sector Banks		Private Sector Banks		Foreign Banks		Small Finance Banks	
	Years	Gross Advances	GNPAs%	Gross Advances	GNPAs%	Gross Advances	GNPAs%	Gross Advances
2015-16	5821951.08	9.27	1972658.82	2.83	376504.34	4.20	---	---
2016-17	5866373.38	11.67	2266720.69	4.05	343611.18	3.96	---	---
2017-18	6141698.14	14.58	2725890.72	4.62	363304.68	3.81	35315.99	2.53
2018-19	6382460.85	11.59	3442346.66	5.25	406881.31	2.99	55396.43	1.83
2019-20	6615111.59	10.25	3776231.27	5.45	436065.65	2.34	91509.15	1.87
2020-21	6770362.52	9.11	4097039.53	4.94	420616.71	2.42	111589.22	5.35

Source: RBI Report

Table 1 represents the data summary of composite Gross Advance, and Gross Non-performing Assets of selected composite sector-wise banks from 2015-16 to 2020-21. This table shows the increasing trend of Gross Advances up to 2017-18 in both public and private sector banks. During this period from 2015-16 to 2017-18, the GNPA of public-sector banks has increased at a higher rate than that of private-sector banks and the reason behind this is private-sector banks have secured loan policies as compared to public-sector banks. The study of G.V. Bhavani Prasad & D. Veena, 2011 also supports that the reason for this decline was a write-off of the NPAs in banks. The GNPA in private sector banks increases up to 2019-20 but after that, it gradually began to decline.

**Table 2: Gross Non-Performing Assets of the Public sector banks for the year 2016-17 to 2020-2021**  
(amount in crores)

Years	Banks	Opening Balance	Addition in NPA	Reduction in NPA	Write-off of NPA	Closing Balance
2017	BOB	40521.04	13311.63	6598.40	4515.57	42718.70
	CANARA	31637.83	11652.11	3543.12	5544.78	34202.04
	PNB	55818.33	22414.58	13657.34	9205.12	55370.45
	SBI	121968.56	111577.49	27896.65	27838.78	177810.62
	UNION	24170.89	13243.89	2438.84	1263.66	33712.28
2018	BOB	42718.70	24152.34	5442.47	4948.19	56480.38
	CANARA	34202.04	24760.76	3184.66	8309.67	47468.47
	PNB	55370.45	44274.33	5617.54	7407.19	86620.05
	SBI	112342.99*	160303.65	4290.12	2734.71	30549.92
	UNION	33712.28	21369.11	2234.51	3476.95	49369.93
2019	BOB	56480.38	13613.61	8759.39	13101.84	48232.76
	CANARA	47468.47	15480.16	9457.31	14267.20	39224.12
	PNB	86620.05	19904.11	15798.20	12253.26	78472.70
	SBI	223427.46*	32738.05	24509.97	58905.18	172750.36
	UNION	49369.93	13576.72	6446.96	7770.54	48729.15
2020	BOB	48232.76	45006.65	7971.92	15886.06	69381.43
	CANARA	39224.12	15044.75	9730.20	7497.52	37041.15



	PNB	78472.70	20751.25	12380.10	13365.09	73478.76
	SBI	172750.36	49826.28	21122.42	52362.37	149091.85
	UNION	48729.15	14911.44	6137.81	8417.48	49085.30
2021	BOB	69381.43	20005.12	7290.05	15425.51	66670.99
	CANARA	37041.15	41970.85	9592.00	9132.16	60287.84
	PNB	73478.76	60626.21	13804.57	15876.98	104423.42
	SBI	149091.85	28563.45	16864.08	34402.20	126389.02
	UNION	49085.30	65549.92	7864.37	16982.65	89788.20

Statistical Tables relating to Banks in India: 2021-22

\*The closing balance of the previous year will not match the current year's opening balance due to the amalgamation of banks and is reported under addition during the year.

Years	Banks	Opening Balance	Reduction During the year	% of Reduction
2017	BOB	40521.04	6598.4	16.28389
	CANARA	31637.83	3543.12	11.199
	PNB	55818.33	13657.34	24.46748
	SBI	121968.56	27896.65	22.872
	UNION	24170.89	2438.84	10.08999
2018	BOB	42718.7	5442.47	12.74025
	CANARA	34202.04	3184.66	9.311316
	PNB	55370.45	5617.54	10.14538
	SBI	112342.99*	4290.12	10.58739
	UNION	33712.28	2234.51	6.628178
2019	BOB	56480.38	8759.39	15.50873
	CANARA	47468.47	9457.31	19.92335
	PNB	86620.05	15798.2	18.2385
	SBI	223427.46*	24509.97	60.48702
	UNION	49369.93	6446.96	13.05848
2020	BOB	48232.76	7971.92	16.52802
	CANARA	39224.12	9730.2	24.80668
	PNB	78472.7	12380.1	15.77631
	SBI	172750.36	21122.42	12.22714
	UNION	48729.15	6137.81	12.59577
2021	BOB	69381.43	7290.05	10.50721
	CANARA	37041.15	9592	25.89552
	PNB	73478.76	13804.57	18.78716
	SBI	149091.85	16864.08	11.3112
	UNION	49085.3	7864.37	16.02184

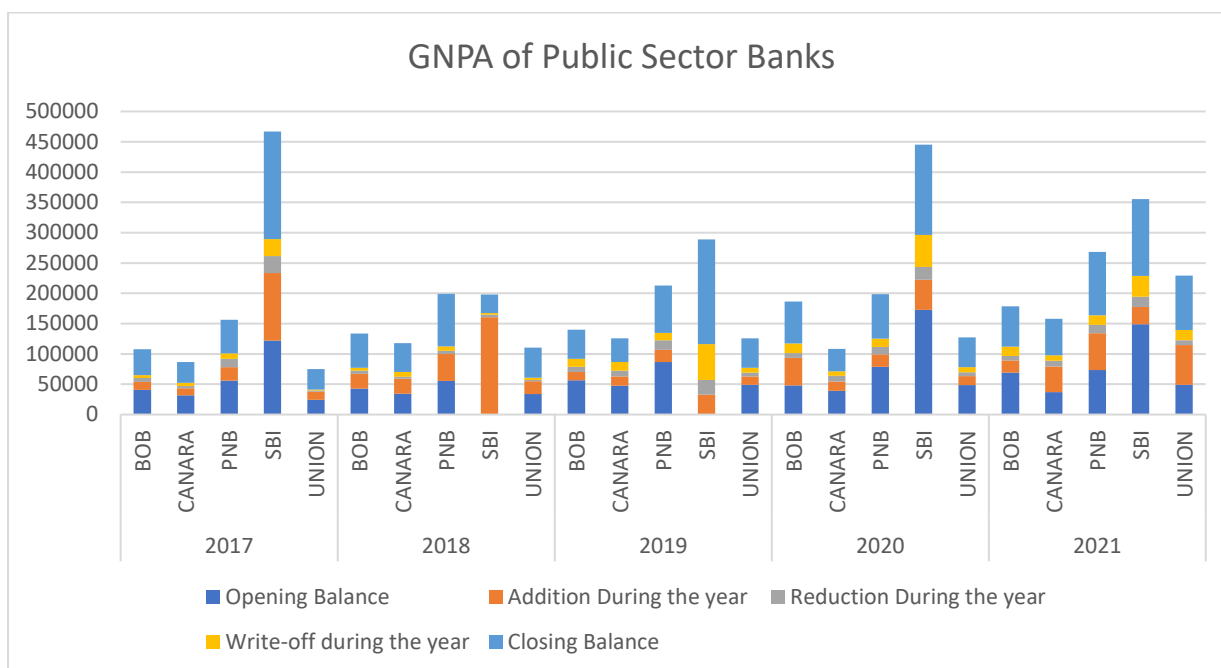


Table 2 discloses the GNPA of 2016-17 to 2020-21 of the selected public sector banks. Column-3<sup>rd</sup> shows the opening balance of GNPA. Column-4<sup>th</sup> shows the additional GNPA declared during the concerned year. Column-5 shows the reduction as a result of recovery during that year. Column-6 shows the write-off of the GNPA during the concerned year by the selected banks and the last Column shows the closing balance of GNPA during the concerned year with reference to selected banks.

In 2017, closing balance of NPAs in all the selected banks increased except PNB. The reason behind the fall of NPA in PNB was recovery of NPAs which was 24% of opening balance of NPAs during 2017. However, the recovery in Canara Bank and Union Bank have only 11.20% and 10.09% of opening balance of NPA respectively. These changes in NPA show not only fluctuations in net NPA or final value of NPA, but also show the overall effect which arises due to the addition of new NPAs, recovery of NPAs, and write-off of NPAs. From table 2 it is clearly seen that all banks write off some part of their NPAs. Thus, with only the opening and closing amount of NPAs, we can't draw any conclusion regarding the position of the NPA of any bank during a particular year.

In 2017, SBI has a maximum write-off i.e. 22.82% during the year with an addition of Rs. 111577.49 crore which is 91.48% of opening balance i.e. very high and the similarity with the banks. In Union Bank, PNB, Canara and BOB with an addition of 54.79%, 40.95%, 36.82%, and 32.85% of opening balance respectively.

In the year 2018, maximum recovery among the selected public sector banks was done by BOB i.e. 12.74%, and minimum collection was done by again the same banks Union Bank and Canara Bank i.e. 6.63% and 9.31% respectively. The maximum write-off here in 2018 is done by Canara Bank and minimum write-off was done by SBI which has the maximum write-off during 2017.

In 2019, the maximum recovery of NPA was collected by Canara Bank also with maximum write-off of NPA during this period i.e. 30.05% during the year and PNB which is 19.92% and 18.24% respectively. However the minimum calculation of NPA recovery was done by SBI bank which is only 10% and second largest write-off is also here in SBI bank during the 2019 i.e. 26.36%.

During 2020, the maximum collection of NPA was in selected public sector banks was recovered by Canara Bank and BOB and also with maximum write-off among the selected public sector banks which is 30.05% and 23.19% of opening balance. Here in 2020, a very high amount of NPA was added during 2020 i.e. 45006.65 crore i.e. 93.31% of the opening balance.



In the year 2021, the maximum recovery was collected by Canara Bank and PNB Bank i.e. 25.90% and 18.79%. But the figure of addition in NPA during 2021 was 49085.3 crore and 37041.15 crore which is 133.54% and 113.31% of the opening balance which is self-explanatory for the level of NPA declared in 2021. The figure of NPA addition in PNB during 2021 is also not small. This figure of NPA addition in PNB is Rupees 73479.76 crore i.e. 82.51% of opening balance.

**Table 3: Gross Non-Performing Assets of the Private sector banks for the year 2016-17 to 2020-2021**  
(amount in crores)

Years	Banks	Opening Balance	Addition in NPA	Reduction in NPA	Write-off of NPA	Closing Balance
2017	AXIS	6087.51	21781.79	4366.73	2222.09	21280.48
	HDFC	4392.83	7126.17	3247.40	2385.94	5885.66
	ICICI	26221.25	33546.61	5416.56	12191.91	42159.39
	INDUSIND	776.82	1429.27	685.69	465.53	1054.87
	KOTAK	2838.11	1797.13	634.37	422.26	3578.61
2018	AXIS	21280.48	33419.00	8762.99	11687.85	34248.64
	HDFC	5885.66	12958.99	6971.85	3265.83	8606.97
	ICICI	42159.39	28634.95	9185.50	8368.66	53240.18
	INDUSIND	1054.87	3324.55	1891.73	782.78	1704.91
	KOTAK	3578.61	1858.21	1204.10	407.34	3825.38
2019	AXIS	34248.64	13871.09	9100.84	9229.45	29789.44
	HDFC	8606.97	14382.03	7184.48	4580.36	11224.16
	ICICI	53240.18	10595.96	6602.97	11557.13	45676.04
	INDUSIND	1704.91	5386.83	1221.35	1922.98	3947.41
	KOTAK	3825.38	1995.24	1133.12	219.56	4467.94
2020	AXIS	29789.44	19915.01	9301.36	10169.27	30233.82
	HDFC	11224.16	17563.13	7882.83	8254.49	12649.97
	ICICI	45676.04	13802.00	7697.10	10951.85	40829.09
	INDUSIND	3947.41	5829.87	2091.73	2538.81	5146.74
	KOTAK	4467.94	3394.9	1899.54	936.49	5026.89
2021	AXIS	30233.82	17246.60	8259.44	13906.14	25314.84
	HDFC	12649.97	16040.01	4314.90	9289.08	15086.00
	ICICI	40829.09	16048.22	6529.27	9506.63	40841.42
	INDUSIND	5146.74	7664.07	2960.54	4055.29	5794.99
	KOTAK	5026.89	5488.32	2461.66	628.04	7425.51

Statistical Tables Relating to Banks in India: 2021-22

Years	Banks	Opening Balance	Reduction During the year	% of Reduction
2017	AXIS	6087.51	4366.73	71.7326132
	HDFC	4392.83	3247.4	73.9250096
	ICICI	26221.25	5416.56	20.6571388
	INDUSIND	776.82	685.69	88.2688396
	KOTAK	2838.11	634.37	22.3518468
2018	AXIS	21280.48	8762.99	41.1785354
	HDFC	5885.66	6971.85	118.454855
	ICICI	42159.39	9185.5	21.7875543



	INDUSIND	1054.87	1891.73	179.332998
	KOTAK	3578.61	1204.1	33.6471423
2019	AXIS	34248.64	9100.84	26.5728508
	HDFC	8606.97	7184.48	83.4728133
	ICICI	53240.18	6602.97	12.4022308
	INDUSIND	1704.91	1221.35	71.6372125
	KOTAK	3825.38	1133.12	29.6211095
2020	AXIS	29789.44	9301.36	31.2236819
	HDFC	11224.16	7882.83	70.2309126
	ICICI	45676.04	7697.1	16.8515046
	INDUSIND	3947.41	2091.73	52.9899352
	KOTAK	4467.94	1899.54	42.514895
2021	AXIS	30233.82	8259.44	27.3185459
	HDFC	12649.97	4314.9	34.1099623
	ICICI	40829.09	6529.27	15.9917108
	INDUSIND	5146.74	2960.54	57.522626
	KOTAK	5026.89	2461.66	48.9698402

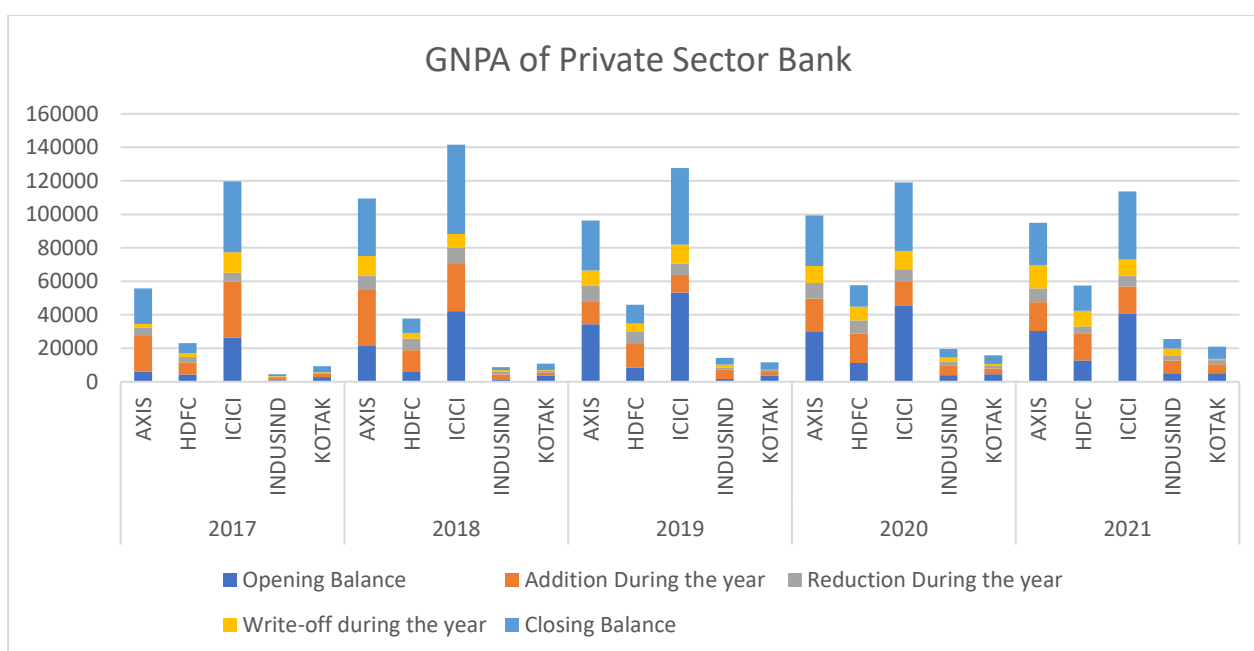


Table 3 shows the GNPA of 5 selected private sector banks that is Axis Bank, HDFC Bank, ICICI Bank, IndusInd Bank, and Kotak Mahindra Bank from 2016-17 to 2020-21.

During 2016-17 maximum recovery of GNPA was collected by IndusInd bank with respect to opening balance. After that, the recovery was done by HDFC bank, Axis bank, and Kotak Mahindra bank respectively with respect to the opening balance. Whereas the maximum write-off was also by IndusInd bank. After that, it was done by HDFC, ICICI, Axis bank and Kotak Mahindra Bank with respect to opening balance.

In 2017-18 also maximum recovery, as well as write-off done by IndusInd bank and HDFC, and the same case with the minimum write-off and collection, was done at Kotak Mahindra bank. In both the





years 2018-19 & 2019-20 with a minute change in the collection as well as a pattern of write-off HDFC bank is in the higher position and followed by IndusInd bank.

Here also in both the years 2019-20, and 2020-21, Kotak Mahindra bank was the minimum write-off of GNPA. Again in 2020-21, IndusInd bank collected a maximum GNPA write-off and it has been followed by HDFC bank.

### Conclusion

Stressed assets, often known as NPAs, play a significant role in the profitability and efficiency of banks. Results indicate that NPA increased up to 15% in public sector banks and 5.45% in private sector banks, The reason for the increasing NPA was poor loan management policies, poor recovery, improper credit appraisals, and so on. But after the Covid-19 pandemic GNPA's ratio has fallen to a & year low of 5% and the reduction of NPAs was mainly contributed by a write-off of loans in the case of public sector banks and upgradation of loans drove asset quality improvement in the private sector banks. This study also indicates that foreign banks have kept their NPA under control, and they are performing well in terms of NPA.

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Statistical Tables relating to Banks in India: 2021-22.