AN EMPIRICAL STUDY ON NON PERFORMING ASSETS OF PUBLIC SECTOR BANKS

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ABSTRACT
A well-manufactured banking sector part is noteworthy for a prosperous economy. The saving money's accident segment may have an unfavorable blow on other sectors. The issue of the NPA which was disregarded till recently, has been given impressive consideration after liberalization of monetary division in India. A banker might be exceptionally careful in giving, on the grounds that the investor is not giving cash out of his own capital. A noteworthy part of the cash loaned originates from the stores got from people in public and government offer. At present NPA in the managing an account area is level headed discussion subject in light of the fact that NPA is expanding year by year especially out in the open division banks. The study is based on the secondary data retrieved from Report on Trend and Progress of Banking in India. The scope of the study is limited to the analysis of NPAs of the public sector banks pertaining to only ten years, i.e. from 2005-2014. The data has been analyzed by statistical tools such as percentages and Compound Annual Growth Rate (CAGR). The study observed that the public sector banks have highest NPA in the year 2013-14 compared to 2004-05.

KEYWORDS: Gross NPA, Net NPA, CAGR, PSB.

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