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Comparability of Non-Performing Assets with Special Reference to Selected Public Sector and Private Sector Banks In India

[1.]Tulilekha Sil, [2.]Akash Balmiki
[1.]State-Aided College Teacher (1), Department Of Commerce, Sonarpur Mahavidyalaya, Kolkata, India
[2.] Assistant Professor, Department Of Commerce, Vivekananda College, Thakurpukur, Kolkata, India

Abstract
Banks are considered the lifeline of an economy. As learned previously, banks play a major role in boosting the economy through credit creation, fund mobilisation and circulation of money. But if the same banking industry is paralysed, it raises a big question on the performance of the financial sector and the economy of the country. In India, the low risk profile investors still consider the traditional approach of investments (bank deposits) and if such a country faces challenges in banking sector, then it upsets the investors as well. The biggest challenge and biggest reason for the paralysed banking sector in the recent years has been the Non – Performing Assets (NPA).It has become a real burden for the banking sector. The NPA reflects the performance of the banks. Over the years, NPAs have proved to be a great threat to the liquidity, profitability and managerial efficiency of the banks. The existence of NPA itself is a factor to worry for the society at large. Considering the Indian economy there are three major types of banking sectors: - Public Sector, Private Sector and Foreign Banks.The paper engages into concept development with reference to NPA. The paper shall concentrate on the public and private sector of the banking industry and compare the NPAs of these two sectors over a period of five years. The paper also ranks the performance of the bank against the NPA of the selected banks under study.

Keywords: *GROSS NPA, NET NPA, COMPARABILITY, PUBLIC SECTOR BANKS, PRIVATE SECTOR BANKS, INDEPENDENT SAMPLE T-TEST*

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I. Introduction

The core activities of a banking institutions are accepting deposits and granting advances or loans to the customers. The deposits of the customers are liability of the bank as it is to be en-cashed and paid at demand of the customers. The loans and advances granted by the bank are the assets of the bank. The bank charges interests on the loans and advances at pre-determined rates for the period of loan. The customers are expected to make timely repayments of the loans along with the interests. But, it is being observed that few customers neglect their duty of timely repayments of the loans and interest and these unpaid loans and interest transform into non – performing assets (NPAs). NPAs are a burden to the bank and it weakens the banks financial position.

The assets which are not providing any gains or income to the bank are termed as NPAs. Reserve Bank of India (RBI), the apex body for the banking sector defines NPA as follows:

- NPA is an asset, including a leased asset, becomes non – performing when it ceases to generate income for the bank.
- A non – performing asset (NPA) is a loan or an advance where:
  - Interest and/ or instalment of principal remain overdue for a period of more than 90 days in respect of a term loan,
  - The account remains 'out of order', in respect of an Overdraft/Cash Credit (OD/CC),
  - The bill remains overdue for a period of more than 90 days in the case of bills purchased and discounted,
  - The instalment of principal or interest thereon remains overdue for two crop seasons for short duration crops,
  - The instalment of principal or interest thereon remains overdue for one crop season for long duration crops,
  - The amount of liquidity facility remains outstanding for more than 90 days, in respect of a securitisation transaction undertaken in terms of guidelines on securitisation dated February 1, 2006.
  - In respect of derivative transactions, the overdue receivables representing positive mark-to-market value of a derivative contract, if these remain unpaid for a period of 90 days from the specified due date for payment.
- Banks should, classify an account as NPA only if the interest due and charged during any quarter is not serviced fully within 90 days from the end of the quarter.

Thus, NPAs are assets on which the bank was not able to generate any income. The apex body in banking sector, RBI, also classifies NPAs into the following 03 categories based on the period for which asset has remained non – performing:

Substandard Assets – The assets shall be considered substandard, if it has remained non-performing for a period less than or equal to 12 months. In case, of such an asset, the current net worth of the borrower/ guarantor or the current value of the security charged is not enough to ensure recovery of the dues to the banks.

Doubtful Assets – The asset would be considered as doubtful if it has remained in the substandard category for a period of 12 months. A loan classified as doubtful has all the weaknesses inherent in assets that were classified as substandard, with the added characteristic that the weaknesses make collection or liquidation in full, – on the basis of currently known facts, conditions and values – highly questionable and improbable.

Loss Assets – A loss asset is one where loss has been identified by the bank or internal or external auditors or the RBI inspection but the amount has not been written off wholly. In other words, such an asset is considered uncollectible and of such little value that its continuance as a bankable asset is not warranted although there may be some salvage or recovery value.

Impact of NPA

NPA therefore is an undesirable burden on the shoulders of the bank. The problem of NPAs in the Indian banking sector is a very prominent and important issue. In the last few years banking sector has witnessed a sharp rise in the NPA figures and the reasons are multiple. The reason might be range from poor crop production of farmers to failed business it may range from losing job and not being able to pay the instalment to the recent scams witnessed by the banking sector. Non – payment of dues to the bank has multiple adverseimpacts, of which some are discussed below:

Blow to the Profitability: The non – payment of dues reduce the earning capacity of the banks but the provisions related to these unpaid accounts increase. This puts the profitability of the bank at stake.

Stakeholders Confidence: In the modern era of technology, the stakeholders have access to the financial statements and financial reports of the bank. The high NPA ratio shakes the confidence of the customers and the other stakeholders. They fear the banks financial position and are much more cautious while investing in any of the schemes offered by the bank.

Low Funding Capacity: The high NPA ratio reduces the funding capacity of the bank as the bank is required to maintain higher provisions for these doubtful debts.

Reduced Interest Rates: Increase in need of provisioning for such unpaid debts forces the banks to reduce the interest rates on the various deposits by the customers.

Escalate Interest Rates: The interest rates on loan and advances are forced to escalate as the banks try to earn from other sources so as to supplement the loss from unpaid debts. Therefore, the price of loans i.e. the interest rate is increased.

II. Literature Review

The review of existing literature with concern to the topic stands very important as it helps to understand the concept and scope of the research and further helps to design the research objectives and the paper.

Gupta(2012), attempted to understand the concept of NPAs, its magnitude and major causes of an increase in NPA. The researcher also made an attempt to evaluate the operational performance of SBI and its associates and other Public Sector Banks. The paper analysed how efficiently SBI & its associates & other public sector banks were managing NPA in India.

Malyadri and Sirisha (2011), analysed the NPAs of public sector and private sector banks pertaining to only weaker sections for a period of 7 years i.e. from 2004-2010. The researchers examined the trends in NPAs in weaker sections in both public and private sector banks and the analysis was performed using statistical tools like percentage and Compound Annual Growth Rate (CAGR). The study concluded with the fact that the public sector banks have achieved a greater penetration compared to the private sector banks with respect to weaker sections.

Das and Dutta (2014), studied net NPA of 26 public sector banks for a 6-years period (2008-2013), the statistical tools being used for the study are ANOVA and SPSS software. The research analysed whether there was any significant difference in the mean variation of the selected banks and concluded that there was no such significant difference in the mean NPA of the banks at 95% confidence level. The paper also studied the reason of NPAs and its impact on banking operations.

Ahmad and Jegadesshwaran (2013), studied the NPAs of nationalised banks for a period of 5 years and the analysis was done using mean, CAGR, ANOVA and ranking the banks. The individual banks were assigned ranks as per their performance in NPA management. The paper also aimed to study whether there was any significant difference between NPAs of the selected banks and concluded that there was a significant difference reflecting their varied efficiency in NPA management.

Parmar (2014), tried to perform a comparative study of SBI and ICICI bank with respect to total advances, net profit, gross NPA and net NPA. The paper also studied the relationship between net profit and NPA and observed a positive relationship between them for SBI whereas ICICI showed a negative relationship between net profit and net NPA. Overall, there was greater mismanagement of NPA in case of SBI as compared to ICICI bank.

Miyan(2018), made an attemptto understand the status of Gross NPAs and Net NPAs in both the public sector and private sector banks during the period of 2009-2017 and to analyse whether it has any impact on the asset quality of banks or not. The study concluded that the banks should focus on the betterment of credit recovery policies, better strategy formulation and implementation as well. Along with the banks, the Government should also make stringent provisions for pruning of NPAs.

Singh(2016), in his paper attempted to understand NPA, the status and trend of NPAs in Indian Scheduled Commercial Banks for a period of 14 years from 2000-2014, the factors contributing to NPAs, reasons for high impact of NPAs on Scheduled Commercial Banks in India and recovery of NPAs through various channels. The study concluded that the NPA level in Indian banks is still high as compared to foreign banks and thus the bank management should speed up the recovery process.

Samir and Kamra (2013), analysed the position of NPAs in selected banks namely SBI, PNB and Central Bank of India. The paper also highlighted the policies adopted by the banks to tackle the NPAs and suggested a multi-pronged strategy for speedy recovery of NPAs in banking sector.

III. Research Objectives

The research paper will concentrate on the following objectives after reviewing the selected existing literature:

i. To understand the concept of NPA.
ii. To rank and compare the NPA of selected public sector and private sector banks.
iii. To analyse whether there exists any significant difference in mean Gross NPA percentage and mean Net NPA percentage of selected public and private sector banks for the period of last 5 years.

IV. Research Methodology

Sample Design: The Indian Banking industry consists of public sector banks, private sector banks and foreign banks. The research will concentrate on public sector banks and private sector banks and for this purpose the researchers have selected 3 public sector banks and 3 private sector banks based on the Market Capitalisation as presented by NSE on March 31, 2020. The banks selected out of top 100 companies as per market capitalisation of NSE on March 31, 2020 are State Bank of India (SBI), Bank of Baroda (BOB), Punjab National Bank (PNB), HDFC Bank (Housing Development Finance Corporation), Kotak Mahindra Bank and AXIS Bank. The public sector banks are State Bank of India (SBI), Bank of Baroda (BOB), Punjab National Bank (PNB), whereas the private sector banks are HDFC Bank, Kotak Mahindra Bank and AXIS Bank.

Period of Study: The study focuses on a time period of 5 years starting from 2015-16 to 2019-20. The data is collected from the annual reports of the banks under study for the years 2015-16 to 2019-20.

Statistical Tools: The researchers rank the banks, both private sector and public sector on the basis of their performance against the NPA of these banks. The research also compares the NPA of public sector banks with the private sector banks and for this purpose the analysis is done using Statistical Package for Social Sciences (SPSS) and the research tool used is independent sample t-test.

Hypothesis Formulation: This is a very crucial section concerning any research as the analysis section heavily depends on the hypothesis formulation. The research compares the NPAs of public sector banks with private sector banks and for the purpose Gross Non-Performing Assets (GNPA) and Net Non-Performing Assets (NNPA) are considered. The mean percentage of GNPA and mean percentage of NNPA for both public and private sector banks are calculated for the analysis purpose.

H_{01}: There exists no significant difference in mean GNPA percentage between the selected public sector banks and private sector banks for last 5 years.

H_{02}: There exists no significant difference in mean NNPA percentage between the selected public sector banks and private sector banks for last 5 years.

V. Data Presentation And Analysis

Data Presentation

Table 01: Gross and Net Non – Performing Asset details of Selected Public Sector Banks

BANK NAME	YEAR	2015-16	2016-17	2017-18	2018-19	2019-20
SBI	GNPA (IN CR.)	98173	177866	223427	172750	149092
	GROSS ADVANCES (CR.)	1510354	1952426	2047910	2294157	2424260
	GNPA (%)	6.5	9.11	10.91	7.53	6.15
	NNPA (IN CR.)	55767	81539	110869	65795	51854
	NET ADVANCES (CR.)	1463700	1571078	1934880	2185877	2325290
	NNPA (%)	3.81	5.19	5.73	3.01	2.23
BANK OF BARODA	GNPA (IN CR.)	40521	42719	56480	48233	69381
	GROSS ADVANCES (CR.)	405126	408403	460685	501904	738096
	GNPA (%)	9.99	10.46	12.26	9.61	9.4
	NNPA (IN CR.)	19407	18080	23483	15609	21577
	NET ADVANCES (CR.)	383770	383259	427431	468818	690121
	NNPA (%)	5.06	4.72	5.49	3.33	3.13
PNB	GNPA (IN CR.)	55818	55371	86620	78473	73479
	GROSS ADVANCES (CR.)	432698	441907	471273	506277	517094
	GNPA (%)	12.9	12.53	18.38	15.5	14.21
	NNPA (IN CR.)	35501	32762	48752	30061	27272
	NET ADVANCES (CR.)	412326	419493	433735	458249	471828
	NNPA (%)	8.61	7.81	11.24	6.56	5.78

Source: Compiled from Annual Reports of the banks from 2015-16 to 2019-20

Table 02: Gross and Net Non – Performing Asset details of Selected Private Sector Banks

BANK NAME	YEAR	2015-16	2016-17	2017-18	2018-19	2019-20
HDFC	GNPA (IN CR.)	4392.83	5885.66	8606.97	11224.16	12649.97
	GROSS ADVANCES (CR.)	467322	560539	662075	825306	1003966
	GNPA (%)	0.94	1.05	1.3	1.36	1.26
	NNPA (IN CR.)	1320.37	1843.99	2601.02	3214.52	3542.36
	NET ADVANCES (CR.)	464594	554568	658333	819401	993703
	NNPA (%)	0.28	0.33	0.4	0.39	0.36
KOTAK MAHINDRA	GNPA (IN CR.)	2838.1	3578.6	3825.4	4467.9	5026.9
	GROSS ADVANCES (CR.)	120258	138170	172315	208780	223418
	GNPA (%)	2.36	2.59	2.22	2.14	2.25
	NNPA (IN CR.)	1262	1718.1	1665.1	1544.4	1557.9
	NET ADVANCES (CR.)	118665	136082	169718	205695	219748
	NNPA (%)	1.06	1.26	0.98	0.75	0.71
AXIS	GNPA (IN CR.)	6088	21280	34249	29789	30234
	GROSS ADVANCES (CR.)	364551	422222	505894	566331	622099
	GNPA (%)	1.67	5.04	6.77	5.26	4.86
	NNPA (IN CR.)	2522	8627	16592	11276	9360
	NET ADVANCES (CR.)	338774	373069	439650	494798	571424

	NNPA (%)	0.7	2.11	3.4	2.06	1.56

Source: Compiled from Annual Reports of the banks from 2015-16 to 2019-20

Data Analysis

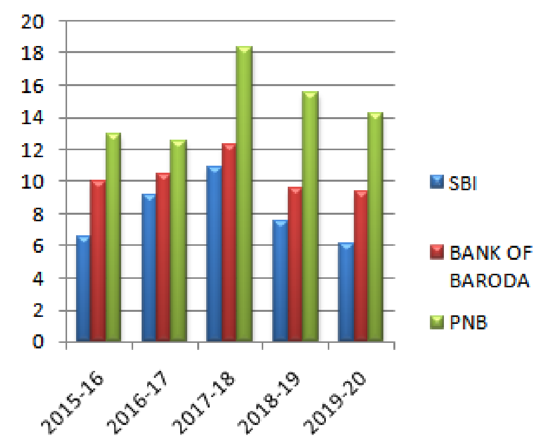

Figure 01: Gross NPA% of Public Sector Banks

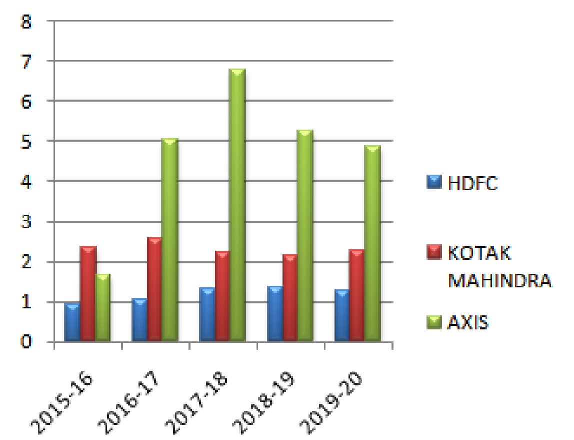

Figure 02: Gross NPA% of Private Sector Banks

Figure 01 depicts the Gross NPA% of all the three selected public sector banks for last 5 years and it has been observed that among the three banks, PNB had a higher GNPA% followed by Bank of Baroda and SBI. All the three banks showed an increasing trend in GNPA ratio from 2015-16 to 2017-18 and then a decreasing trend in the last two years i.e. 2018-19 and 2019-20.

Figure 02 depicts the Gross NPA% of all the three selected private sector banks for the last 5 years and the result reflects that among the three private sector banks, AXIS Bank had a higher GNPA% followed by Kotak Mahindra Bank and HDFC Bank excepting the year 2015-16. Axis Bank had a comparatively more fluctuating GNPA ratio as compared to the other two banks.

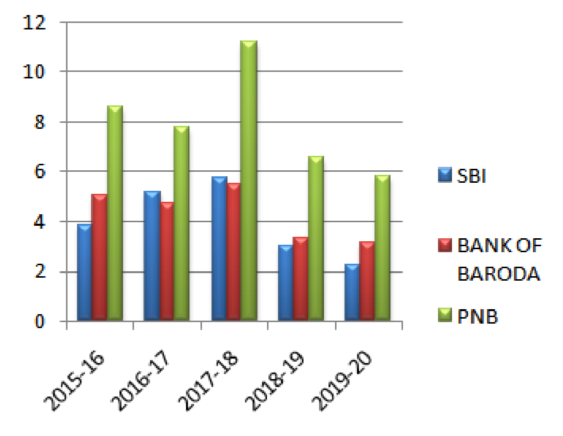

Figure 03: Net NPA% of Public Sector Banks

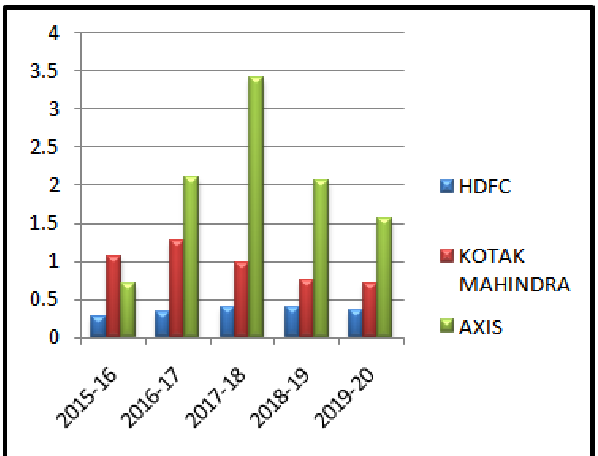

Figure 04: Net NPA% of Private Sector Banks

Figure 03 represents the trend in Net NPA% of all the three selected public sector banks for last 5 years and it has been observed that among all the three public sector banks, again PNB had a higher NNPA ratio followed by Bank of Baroda and SBI. Among all the 5 years considered in the study, 2017-18 showed the highest ratio for all the three banks.

Figure 04 represents the trend in Net NPA% of the three private sector banks under study in the last 5 years and the result shows that among the three banks; again AXIS Bank has a higher NNPA ratio which was the highest in the year 2017-18, followed by Kotak Mahindra Bank and HDFC Bank.

Table 03 represents the Mean GNPA% and Mean NNPA% of the last 5 years have been taken into consideration and the banks are arranged separately and a combined rank has been assigned to both the sectors considering the mean GNPA% rank and mean NNPA% rank.

Table 03: Mean GNPA% Rank, Mean NNPA% Rank and Combined Rank

CATEGORY	BANK NAME	MEAN GNPA%	MEAN NNPA%	MEAN GNPA% RANK	MEAN NNPA% RANK	COMBINED RANK
PUBLIC SECTOR BANKS	SBI	8.04	3.99	1	1	1
	BOB	10.34	4.35	2	2	2
	PNB	14.70	8.00	3	3	3
PRIVATE SECTOR BANKS	HDFC	1.18	0.35	1	1	1
	KOTAK	2.31	0.95	2	2	2
	AXIS	4.72	1.97	3	3	3

Table 03 is in accordance with **Objective 02**. FromTable 03it has been observed that there is no such difference in the ranking of mean GNPA% and mean NNPA% respectively. All the three banks from each sector have been assigned the same rank in both GNPA% and NNPA% and a combined rank has been assigned on an overall basis. The combined rank is assigned in accordance to the performance of the selected banks in both public and private sectors. The bank having lower mean GNPA% and mean NNPA% is considered to be a better performer, hence it is ranked 01. The researchers observe that among the selected public sector banks SBI has lower mean GNPA% and mean NNPA%, thus, SBI is ranked 01 followed by Bank of Baroda and Punjab National Bank. Similarly, in private sector, HDFC is ranked 01 and is followed by Kotak Mahindra Bank and Axis Bank.

Objective 03
Independent Sample t-test
Before performing the Independent Sample t-test, the null hypothesis assuming normality of the variables has been verified by the Shapiro-Wilk Test of normality.
Hypothesis for Normality Test
H0: The variables are normally distributed.
H1: The variables are not normally distributed.

Table 04: The Shapiro-Wilk Test results of Normality of the variables

VARIABLES	Statistics	df	Sig. Value
PUBLIC SECTOR BANKS			
GNPA_PERCENTAGE_SBI	.923	5	**.552**
NNPA_PERCENTAGE_SBI	.951	5	**.742**
GNPA_PERCENTAGE_BOB	.846	5	**.184**
NNPA_PERCENTAGE_BOB	.883	5	**.321**
GNPA_PERCENTAGE_PNB	.911	5	**.477**
NNPA_PERCENTAGE_PNB	.950	5	**.734**
PRIVATE SECTOR BANKS			
GNPA_PERCENTAGE_HDFC	.903	5	**.425**
NNPA_PERCENTAGE_HDFC	.937	5	**.643**
GNPA_PERCENTAGE_KOTAK	.912	5	**.481**
NNPA_PERCENTAGE_KOTAK	.938	5	**.654**
GNPA_PERCENTAGE_AXIS	.873	5	**.280**
NNPA_PERCENTAGE_AXIS	.964	5	**.835**

Source: Authors (Generated using SPSS)

Table 04 shows the results of Shapiro-Wilk Test of Normality of the variables (GNPA % and NNPA %) of both the selected public and private sector banks. It has been observed that two variables for each of the banks are normally distributed, as for every variable, the significance value in the test results is greater than 0.05, thereby accepting the null hypothesis of normality of variables and thus concluding that the above variables are all normally distributed.

Table 05: Group Statistics of Mean Gross Non-Performing Assets Percentage

	GROUPS	N	Mean	Std. Deviation	Std. Error Mean
MEAN_GNPA	**MEAN GNPA % (PUBLIC)**	5	11.0300	1.64536	.73583
	MEAN GNPA % (PRIVATE)	5	2.7380	.65190	.29154

Source: Authors (Generated Using SPSS)

Table 05 depicts the Group Statistics of Mean Gross NPA % of all the selected public sector banks (SBI, Bank of Baroda and PNB) and private sector banks (HDFC, Kotak Mahindra and AXIS) for the period of 5 years taken together. It was observed that the mean value of GNPA % of public sector banks is more than that of private sector banks, the value being 11.0300 for the public sector and 2.7380 for the private sector banks. The Standard Deviation of public sector banks is 1.64536 and 0.65190 for private sector banks.

Table 06: Group Statistics of Mean Net Non-Performing Assets Percentage

	GROUPS	N	Mean	Std. Deviation	Std. Error Mean
MEAN_NNPA	**MEAN NNPA % (PUBLIC)**	5	5.45	1.489	.666
	MEAN NNPA % (PRIVATE)	5	1.09	.347	.155

Source: Authors (Generated using SPSS)

Table 06depicts the Group Statistics of Mean Net NPA % of all the selected public sector banks (SBI, Bank of Baroda and PNB) and private sector banks (HDFC, Kotak Mahindra and AXIS) for the period of 5 years taken together. It was observed that the mean value of NNPA % of public sector banks is also more than that of private sector banks, the value being 5.45 for the public sector and 1.09 for the private sector banks. The Standard Deviation is 1.489 and 0.347 for public sector and private sector banks respectively.

Table 07: Independent Sample t-test of Mean GNPA% and Mean NNPA% for the period of 5 years

	Levene's Test for Equality of Variances		**t-test for Equality of Means**						
	F	Sig.	T	Df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	95% Confidence Interval of the Difference	
								Lower	Upper
MEAN GNPA % Equal variances assumed	1.854	.210	10.477	8	.000	8.29200	.79148	6.46685	10.11715
MEAN NNPA % Equal variances not assumed	6.843	0.031	6.374	4.434	.002	4.358	0.684	2.531	6.185

Source: Authors (Generated using SPSS)

Research Hypothesis 1:

$\mathbf{H_{01}}$: There lies no significant difference in mean Gross NPA percentage of selected public and private sector banks for last 5 years.

$\mathbf{H_{11}}$: There lies a significant difference in mean Gross NNPA percentage of selected public and private sector banks for last 5 years

Table 07 shows the result of Independent Sample t-test of Mean GNPA % between the selected public and private sector banks for the period of last 5 years. In Levene's Test for equality of variances, the value is 0.210 which is greater than 0.05, thus leading to the acceptance of null hypothesis of equality of variance. The t-value is 10.477, indicating its significance having p-value 0.000(2-tailed) which is less than 0.05, leading to the decision of rejection of null hypothesis at 95% level of confidence and concluding that there lies a significant difference in mean Gross NPA percentage between selected public and private sector banks for last 5 years.

Research Hypothesis 2:

H_{02}: There lies no significant difference in mean Net NPA percentage of selected public and private sector banks for last 5 years.

H_{12}: There lies a significant difference in mean Net NNPA percentage of selected public and private sector banks for last 5 years

Table 07 shows the result of Independent Sample t-test of Mean NNPA % between the selected public and private sector banks for the period of last 5 years. In Levene's Test for equality of variances, the value is 0.031 which is less than 0.05, thus leading to the rejection of null hypothesis of equality of variance. The t-value is 6.374, indicating its significance having p-value 0.002(2-tailed) which is less than 0.05, leading to the decision of rejection of null hypothesis at 95% level of confidence and concluding that there lies a significant difference in mean Net NPA percentage between selected public and private sector banks for last 5 years.

VI. Conclusion

The issue of NPA is a matter of great concern in the present time in the banking sector as it largely affects the sound financial position of the banks, decreasing the productivity as well as profitability. The data revealed that both GNPA and NNPA percentages of public sector banks are high as compared to that of private sector banks concluding that the selected public sector banks are facing a real burden in management of NPAs in comparison to private sector banks. The study also showed a significant difference in mean GNPA and NNPA percentages of both sectors. As it is not possible to bring down the level of NPAs to zero, the banks need to take action for the loan recovery process and stringent policies need to be adopted according to that. RBI should revise the existing credit appraisals and monitoring systems and provisioning of fast settlement should be made. Serious actions need to be taken to mitigate the problem of NPAs so that the profitability of banks can be maintained and the economy does not get affected any more.

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