

India's Public and Private Banks and the Effect of Non-Performing Assets (NPA) on Losses

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Abstract: *Between 2019 and 2023, this comprehensive study examines the dynamic realm of non-performing assets and their impact on the financial performance of prominent Indian public and private sector banks, including State Bank of India, Canara Bank, Axis Bank, and Kotak Mahindra Bank. The study aims to shed light on the evolution of non-performing assets and the profitability metrics of these banks through a thorough analysis of financial data, accounting for the various operational frameworks and risk management techniques unique to the public and private sectors. Through an analysis of the trajectory of nonperforming assets and profitability throughout the specified time period, this research seeks to uncover trends, challenges, and possible mitigating factors that have impacted the financial performance of SBI, Canara Bank, Axis Bank, and other banks. It is anticipated that the findings would provide stakeholders such as investors, legislators, and regulators useful information that will help them make educated choices and create strategic strategies in the complex world of the Indian banking sector.*

Keywords: Financial Performance, Credit Growth, Lending Practices

