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**A STUDY ON NPA MANAGEMENT IN INDIAN BANKING INDUSTRY****DR. SAMBHAV GARG****FACULTY****M M INSTITUTE OF MANAGEMENT****MAHARISHI MARKANDESHWAR UNIVERSITY****MULLANA****EMAIL: JAISIYARAMKI@GMAIL.COM****VOICE: +91-9996009890****PRIYA JINDAL****FACULTY****DEPARTMENT OF HUMANITIES & SOCIAL SCIENCES****MAHARISHI MARKANDESHWAR UNIVERSITY****MULLANA****DR. BHAVET****FACULTY****M M INSTITUTE OF MANAGEMENT****MAHARISHI MARKANDESHWAR UNIVERSITY****MULLANA****EMAIL: BHAVETGARG@GMAIL.COM****VOICE: +91-9896989571****ABSTRACT**

*In the era of Globalization, banking and financial sector generally get a very high priority. Any flourishing economy needs the existence of strong banking sector. Non- Performing Assets (NPAs) form one of the basic concerns for the Indian banks. The growth of NPAs in Indian banks has been a matter of serious concern. NPAs reflect the overall performance of the banks. Indian banks are continuously under pressure to trim down the NPAs and to work on the efficiency for a better financial health and for this purpose several prudential and provisioning norms have been established. In this paper an attempts has been made to compare different bank groups as well as bank- wise data relating to Gross NPAs to Gross Advances. The paper also shows Priority and Non- Priority Sector Advances of Scheduled Commercial Banks. The present study highlighted that all the Indian banks are facing the challenge of NPAs and intensity of NPAs is much higher in Public Sector Banks. It shows that earlier Public Sector's NPAs was more as compared to Public Sector Banks. However, now it has been managed at lower end.*

**KEYWORDS**

Prudential &amp; provisioning norms, Priority sector, Non-priority Sector

**INTRODUCTION**

Providing credit for economic activities is the basic function of banks. Other than creating resources from fresh deposits and borrowings, the basic function of the banks is to provide funds as advance to priority and non-priority sectors such as agriculture, industry, housing loans and personal loans etc. The banks are crediting money to generate revenue through margin between interest and the principal. A loan which does not meet the stated norms and interest payments are known as Non-Performing Assets. Any Commercial loan which is overdue for more than 90 days is classified as NPA. However, any consumer loan is categorized as NPA when it is overdue for more than 180 days. Narasimham Committee's recommendations were mentioned in RBI guidelines and reduction of NPA was to be treated as a national priority. Due to Non performance of the fund the financial institutions become bankrupt and fail in providing complete and crystal clear information to the investors and introduce a risk. Therefore, NPA account reduces profitability, provisioning in the profit & loss account. It also increases carrying cost and results in unavoidable and excess management attention due to the provisioning in the profit and loss account. Though it is not possible to eliminate such losses but it can be maintained at lower levels

**STATEMENT OF THE PROBLEM**

The management of Non-Performing Assets presents a big challenge for the financial companies and institutions as it may be a major setback for the economy growth. Globally stock market has fluctuated badly and business is going tough day by day. The banks are working hard to maintain the NPAs at lower levels so that a significant improvement can be seen.

**REVIEW OF LITERATURE**

**Bakshi (1998)** in his article, "NPAs Management in Banks" discussed that there was a health code system which classify the assets in 1998 but the norm was not so effective. RBI introduced prudential norms to regulate NPAs which involves asset classification, recognition of income and provisioning norm. After introduction of the norm NPAs are in decreasing mood both net NPAs and gross NPAs. **Misra (2003)** in his article, "Managing Non-Performing Assets: A Professional Approach", highlighted that the profitability of the financial institutions largely depended upon the level of income generated through optimum use of the assets after paying the cost of fund for acquiring them and other administrative costs involved therein. Redefined objective of managing NPAs through profit maximization approach and risk management approach were suggested. Author further concluded that the high rise in gross and net NPAs of the banking sector in the recent past was at an exponential rate giving an indication that present ongoing recession was taking a heavy toll on corporate credit discipline. **Kumar (2005)** in his article, "Non-Performing Assets in Indian Banks" studied that the Indian banking sector faced a serious problem of NPAs. The extent of NPAs has comparatively higher in public sectors banks. To improve the efficiency and profitability, the NPAs have to be scheduled. Various steps have been taken by government to reduce the NPAs. It is highly impossible to have zero percentage NPAs. But at least Indian banks can try competing with foreign banks to maintain international standard.

**OBJECTIVE OF THE STUDY**

1. To understand the meaning & nature of non-performing assets.
2. To study the trends in Gross Advances and Gross NPAs by various bank groups during the study period.
3. To analyze the trends of NPAs in Priority and Non priority sector credit by various bank groups.

**RESEARCH METHODOLOGY**

**PERIOD OF THE STUDY**

The post –reforms period of seven years has been taken for measuring the impact of NPAs on Indian Banking Sector. The years selected for analysis are 2005-2011. Bank- wise analysis has been done on the basis of 2010-11.

**SAMPLE SIZE**

The study based on Indian Banking Industry which includes Public, Private as well as Foreign banks.

**DATA COLLECTION**

To achieve the objectives of the study, Secondary data is collected. Secondary data is also a valuable source for research. It includes all those data which had been collected for some earlier research work and applicable in the study, researcher has presently undertaken. A major part of the database has been drawn from the published secondary sources, primarily the reports of Indian Bankers Association (IBA) and the Reserve Bank of India (RBI). The data relating to financial performance of the selected public sector banks have been obtained from various sources like “Financial Analysis of Banks” brought by Indian Banker’s Association, “Statistical Tables Relating to Banks of India”. “Reserve Bank of India Monthly Bulletin”, “Reserve Bank of India Monthly Bulletin”, “Report on currency and Finance” and other publications of Reserve Bank of India.

**DATA ANALYSIS**

The processing of collecting data has been done manually as well as with the help of SPSS software. Tools like Ratio Analysis, Percentage, Averages and Comparative Statement Analysis have been used to analyze the data.

**ANALYSIS AND DISCUSSION**

**GROSS NPAs TO GROSS ADVANCES**

Gross NPAs are the sum total of all loan assets classified as NPAs as per RBI guidelines. Gross NPA shows the nature of the loans made by banks. It includes all the Non-Standard assets like Sub-Standard, Doubtful and Loss assets. It can be understood with the help of the following ratio.

Gross NPAs ratio = Gross NPAs/ Gross Advances. Table 1 shows the Scheduled Commercial Banks’ Gross Advances and Gross NPAs during the study period.

**TABLE 1: SCHEDULED COMMERCIAL BANK’S GROSS NPAs TO GROSS ADVANCES (Rs. in crore)**

Year	Public Sector Banks			Private Sector Banks			Foreign Banks			Scheduled Commercial Banks		
	Gross Adv.	Gross NPAs		Gross Adv.	Gross NPAs		Gross Adv.	Gross NPAs		Gross Adv.	Gross NPAs	
		Amt.	% to Gross Adv.		Amt.	% to Gross Adv.		Amt.	% to Gross Adv.		Amt.	% to Gross Adv.
2004-05	8,77,825	48,399	5.5	1,97,832	8,782	4.44	77,026	2,192	2.8	11,52,682	59,373	5.2
2005-06	11,34,724	41,358	3.6	3,17,690	7,811	2.46	98,965	1,928	1.9	15,51,378	51,097	3.3
2006-07	14,64,493	38,968	2.7	4,20,145	9,256	2.2	1,27,872	2,262	1.8	20,12,510	50,486	2.5
2007-08	18,19,074	40,595	2.2	5,25,845	12,983	2.47	1,62,966	2,857	1.8	25,07,885	56,435	2.3
2008-09	22,83,473	45,156	2.0	5,85,065	16,983	2.9	1,69,716	6,833	4.0	30,38,254	68,973	2.3
2009-10	27,36,347	59,926	2.19	6,44,517	17,639	2.74	1,67,365	7,180	4.29	35,45,899	84,747	2.39
2010-11	33,45,919	74,614	2.23	8,11,843	18,240	2.25	1,99,527	5,068	2.54	43,52,088	97,922	2.25

Source: Report on Trend Progress of Banking in India 2002-11, Reserve Bank of India, India

Table-1 reveals that Gross advance of Scheduled Commercial Banks was Rs. 11, 52,682 crore during 2004-05, which was increase to Rs. 43, 52,088 crore during 2010-11. The Gross NPAs of Scheduled Commercial Banks have also been increasing year after year. Gross Non Performing Assets of the Scheduled Commercial Banks have increased from Rs. 59,373 crore to Rs. 97,922 crore during the study period. The Gross NPAs to Gross Advances ratio of SCBs declined from 5.2 % to 2.25% during the study period. In case of public sector banks this ratio decreased from 5.5 % at the end of March, 2005 to 2.23% at the end of March, 2011, in private sector banks the ratio decreased from 4.44 % to 2.25% and in case of foreign banks the ratio decelerated from 2.8 % to 2.54%. It clearly indicates that Gross NPAs to Gross Advances ratio were higher in the public sector banks while the least in foreign banks during the beginning of the study period. But the trend has changed at the end of the study period that Gross NPAs ratio were higher in the foreign banks i.e. 2.54 percent in 2010-11 while the least in the public sector banks. It shows that Scheduled Commercial Banks have taken effective steps to curb the NPAs.

**SCHEDULED COMMERCIAL BANKS PRIORITY AND NON –PRIORITY SECTOR NPAs**

Before the nationalization of banks, there was no target on the priority sector. After nationalization it was just emphasized that commercial banks should increase their involvement in financing of priority sector. The directed lending policy of the Government under social banking motto led Scheduled Commercial Banks to increase in the level of NPAs. To proof this issue the research has compared priority and non-priority sector NPAs of various bank’s group during the study period in table -2.

**TABLE 2: SCBS PRIORITY AND NON-PRIORITY SECTOR NPAs (Rs. in crore)**

Year	Public Sector Banks			Private Sector Banks			Foreign Banks			Total NPAs
	Priority Sector	Non-Priority Sector	Total	Priority Sector	Non-Priority Sector	Total	Priority Sector	Non-Priority Sector	Total	
2004-05	23,397.38 (49.05%)	24,299.10 (50.95%)	47,696.48 (100%)	2,188.46 (24.87%)	6,611.37 (75.13%)	8,799.83 (100%)	DNA	DNA	DNA	56,496.31*
2005-06	22,373.74 (54.07%)	19,004.49 (45.93%)	41,378.23 (100%)	2,284.03 (29.17%)	5,545.39 (70.83%)	7,829.42 (100%)	DNA	DNA	DNA	49,207.65*
2006-07	22,953.62 (59.46%)	15,648.17 (40.54%)	38,601.80 (100%)	2,884.18 (31.22%)	6,355.30 (68.78%)	9,239.48 (100%)	DNA	DNA	DNA	47,841.28*
2007-08	25,286.67 (63.62%)	14,461.83 (36.38%)	39,748.51 (100%)	3,418.53 (26.34%)	9,557.53 (73.66%)	12,976.06 (100%)	402.00 (12.90%)	2,712 (87.10%)	3,114 (100%)	55,838.57
2008-09	24,318 (55.20%)	19,725 (44.80%)	44,042 (100%)	3,640 (21.60%)	13,172 (78.40%)	16,887 (100%)	649 (9.1%)	6506 (90.90%)	7,155 (100%)	68,084.00
2009-10	30,848 (53.8%)	26,453 (46.2%)	57,301 (100%)	4,792 (27.60%)	12,592 (72.40%)	17,384 (100%)	1,170 (16.40%)	5956 (83.6%)	7,125 (100%)	81,810.00
2010-11	41,245 (58.1%)	29,803 (41.9%)	71,047 (100%)	4,823 (26.8%)	13,147 (73.2%)	17,971 (100%)	1,141 (22.5%)	3,924 (77.5%)	5,065 (100%)	94,083.00

Source: Report on Trend and Progress of Banking in India 2002-11, Reserve Bank of India, India.



Table-2 shows the NPAs in priority and Non-priority sector by three major bank groups. It clearly indicates that NPAs in priority sector were more in public sector banks when compared to private and foreign banks. This is because advances by public sector banks to the priority sector were high. In the case of public sector banks, first year of the study period NPAs in non-priority sector were more than priority sector. From the year 2005-06 onwards NPAs in priority sector were more than non-priority sector. This is due to poor recovery of agricultural loans, which comprises the major portion of priority sector advances. It is also noticed that 68 percent NPAs of private sector banks were out of advances to non-priority sector than priority sector. This is because private sector banks preferred to lend the non-priority sector than the priority sector. More than 78 percent of NPAs of foreign banks was out of advances to non-priority sector. It is clear from the table that priority sector NPAs have significant impact on total NPAs in Public sector banks, whereas in Private sector banks, priority sector NPAs have no significant impact on total NPAs.

#### PRIORITY SECTOR NPAs OF PUBLIC SECTOR BANKS

The broad categories of priority sector for all scheduled commercial are as under:

1. Finance to agriculture shall include short, medium and long term loans given for agriculture and allied activities.
2. The micro and small enterprises shall include small road and water transport operators, small business, professional & self-employed persons.
3. Micro Credit and other financial services and products of amounts not exceeding Rs.50, 000 per borrower.
4. Education Loans and advances granted to only individuals up to Rs.10 lakh for studies in India and Rs.20 lakh for studies abroad.
5. Housing Loans up to Rs.25 lakh to individuals for purchase/ construction.
6. Loans to Self Help Groups & Joint Liability Groups up to Rs. 50,000.

**TABLE 3: PRIORITY SECTOR NPAs OF PUBLIC SECTOR BANKS IN INDIA** (Rs. in crore)

Year	Agriculture	Micro & Small Enterprises	Weaker sections	Others	Total Priority Sector NPAs	Total Priority Sector Advances	Priority Sector NPA Ratio	Gross NPA Ratio
2004-05	7,254.05 (31.00%)	7,834.96 (33.49%)	5,752.04 (24.58%)	2,556.33 (10.93%)	23,397.38 (100%)	3,07,046	7.62	5.5
2005-06	6,202.92 (27.72%)	6,917.40 (30.92%)	5,023.22 (22.45%)	4,230.20 (18.91%)	22,373.74 (100%)	4,09,748	5.46	3.6
2006-07	6,506.34 (28.35%)	5,843.28 (25.46%)	5,181.15 (22.57%)	5,422.85 (23.62%)	22,953.62 (100%)	5,21,376	4.40	2.7
2007-08	8,268.03 (32.70%)	5,804.75 (22.96%)	5,388.00 (21.31%)	5,825.89 (23.03%)	25,286.67 (100%)	6,10,450	4.14	2.2
2008-09	5,708.09 (23.47%)	6,984.00 (28.72%)	5,074.00 (20.86%)	6,552.00 (26.95%)	24,318.00 (100%)	7,20,083	3.38	2.0
2009-10	8,330.00 (27.00%)	11,537.00 (37.40%)	5,053.00 (16.38%)	5,928.00 (19.22%)	30,848.00 (100%)	8,64,564	3.57	2.19
2010-11	14,487.00 (35.12%)	14,340.00 (34.77%)	7,929.00 (19.23%)	4,488.00 (10.88%)	41,245.00 (100%)	10,22,925	4.03	2.23

Source: Report on Trend and Progress of Banking in India 2002-11, Reserve Bank of India, India

Table 3 exhibits the priority sector advances and NPAs in priority sector by public sector banks during the period under study. The total priority sector credit of public sector banks have raised from Rs. 3,07,046 crore to Rs. 10, 22,925 crore. The priority sector NPAs of public sector banks have raised from Rs. 23,397.38 crore at the end of March, 2005 to Rs. 41,245 crore at the end of March, 2011. It is clear from the table that NPAs of the Public sector banks by agriculture credit were around 30% during the study period except during the years 2008-09 and 2009-10. The NPAs incurred by public sector banks out of lending to Micro & Small Enterprises ranges between 25% and 42%, weaker sections between 16% and 28%. Only 10% of NPAs came from lending to remaining categories of priority sector. It is observed that in terms of Priority Sector NPA ratio to Priority Sector Advances there is a decline during the study period i.e., from 7.62 to 4.03. It is understood from the above observation that the public sector banks have recovered the priority sector credit in time and they managed the priority sector credit effectively to safeguard themselves from the evils of NPAs.

#### PRIORITY SECTOR NPAs OF PRIVATE SECTOR BANKS

**TABLE 4: PRIORITY SECTOR NPAs OF PRIVATE SECTOR BANKS IN INDIA** (Rs. in crore)

Year	Agriculture	Micro & Small Enterprises	Weaker sections	Others	Total Priority Sector NPAs	Total Priority Sector Advances	Priority Sector NPA Ratio	Gross NPA Ratio
2004-05	465.40 (21.27%)	964.31 (44.06%)	207.98 (9.5%)	550.77 (25.17%)	2,188.46 (100%)	69,886	3.13	4.44
2005-06	514.60 (22.53%)	807.44 (35.35%)	276.19 (12.09%)	685.80 (30.03%)	2,284.03 (100%)	1,06,586	2.05	2.46
2006-07	860.51 (29.84%)	644.59 (22.35%)	149.31 (5.18%)	1,229.77 (42.63%)	2,884.18 (100%)	1,44,549	2.00	2.2
2007-08	1,467.31 (42.92%)	651.11 (19.05%)	117.04 (3.42%)	1,183.07 (34.61%)	3,418.53 (100%)	1,64,068	2.08	2.47
2008-09	1,441.00 (39.92%)	670.00 (18.56%)	91.00 (2.52%)	1,438.00 (39.83%)	3,640.00 (100%)	1,90,207	1.91	2.9
2009-10	2,023.00 (42.22%)	1,139.00 (23.77%)	130.00 (2.71%)	1,500.00 (31.30%)	4,792.00 (100%)	2,15,552	2.22	2.74
2010-11	2,172.00 (45.03%)	1,298.00 (26.91%)	283.00 (5.87%)	1,070.00 (22.19%)	4,823.00 (100%)	2,49,139	1.94	2.25

Sources: Report on Trend and Progress of Banking in India 2002-11, Reserve Bank of India, India.

The priority sector advances and its NPAs by Private sector banks can be seen in Table 4. The total priority sector credit of private sector banks have accelerated from Rs. 69,886 crore to Rs. 2,49,139 crore. The priority sector NPAs of private sector banks have raised from Rs. 2,188.46 crore at the end of March, 2005 to Rs. 4,823 crore at the end of March, 2011 i.e., raised 2 times. It is observed from the table that NPAs of the Private sector banks by agriculture credit were increased year after year. It is around 22% of total NPAs at the end of March, 2005, but rose to 45% at the end of March, 2011. There is an increase in NPAs due to non recovery from weaker & other sections. It is observed that in terms of Priority Sector NPA ratio to Priority Sector Advances there is a decline during the study period. It is observed that the private sector banks also recovered the priority sector credit in time.

## PRESENT STATUS OF NPA IN SCHEDULED COMMERCIAL BANKS

TABLE 5: BANK- WISE AND BANK GROUP-WISE GROSS NON-PERFORMING ASSETS, GROSS ADVANCES AND GROSS NPA RATIO OF SCHEDULED COMMERCIAL BANKS-2011

Bank/ Bank Groups	(Amount in Rs. lakh)		
	As on March 31, 2011		
	Gross NPAs (1)	Gross Advances (2)	Gross NPAs to Gross Advances Ratio (%) (3)
<b>Public sector Banks</b>			
State Bank of India	2307352	66244406	3.5
State Bank of Bikaner & Jaipur	83540	4174391	2.0
State Bank of Hyderabad	115045	6542267	1.8
State Bank of Mysore	86374	3442569	2.5
State Bank of Patiala	138168	5233061	2.6
State Bank of Travancore	83523	4647055	1.8
<b>State Bank of India &amp; its Associates</b>	<b>2814002</b>	<b>90283749</b>	<b>3.12</b>
Allahabad Bank	164698	9158545	1.80
Andhra Bank	99564	7215445	1.38
Bank of Baroda	278623	17180148	1.62
Bank of India	435660	16514716	2.64
Bank of Maharashtra	117370	4748742	2.47
Canara Bank	298178	20272402	1.47
Central Bank of India	239453	13139002	1.82
Corporation Bank	79023	8721345	0.91
Dena Bank	84224	4516337	1.86
Indian Bank	72002	7258733	0.99
Indian Overseas Bank	279342	10308747	2.71
Oriental Bank of Commerce	192054	9683891	1.98
Punjab & Sind Bank	42428	4283262	0.99
Punjab National Bank	437939	24399878	1.79
Syndicate Bank	258912	9753461	2.65
UCO Bank	309017	9324624	3.31
Union Bank of India	362282	15302246	2.37
United Bank of India	135578	5393373	2.51
Vijaya Bank	125919	4922224	2.56
IDBI Bank Limited	278473	15599550	1.79
<b>Nationalized Banks \$</b>	<b>4290739</b>	<b>217696671</b>	<b>1.97</b>
<b>Public Sector Banks</b>	<b>7104741</b>	<b>307980420</b>	<b>2.31</b>
<b>Private Sector Banks</b>			
Catholic Syrian Bank Ltd.	19245	630255	3.05
City Union Bank Ltd.	11248	932896	1.21
Dhanlaxmi Bank Ltd.	6709	910425	0.74
Federal Bank Ltd.	114833	3289557	3.49
ING Vysya Bank Ltd.	15156	2366192	0.64
Jammu & Kashmir Bank Ltd.	51883	2665922	1.95
Karnataka Bank Ltd.	70217	1769603	3.97
Karur Vysya Bank Ltd.	22815	1805241	1.26
Lakshmi Vilas Bank Ltd.	15779	818755	1.93
Nainital Bank Ltd.	2144	168591	1.27
Ratnakar Bank Ltd.	2151	191982	1.12
SBI Commercial & International Bank Ltd	203	27143	0.75
South Indian Bank Ltd.	23034	2065879	1.11
Tamilnad Mercantile Bank Ltd.	14113	1087135	1.30
<b>Old Private Sector Banks</b>	<b>369530</b>	<b>18729576</b>	<b>1.97</b>
Axis Bank Ltd.	158699	12411981	1.28
Development Credit Bank Ltd.	26357	449467	5.86
HDFC Bank Ltd.	166032	15670526	1.06
ICICI Bank Ltd.	981596	16918176	5.80
Indusland Bank Ltd.	26586	2635869	1.01
Kotak Mahindra Bank Ltd.	60349	2971873	2.03
Yes Bank Ltd.	8053	3443501	0.23
<b>New Private Sector Banks</b>	<b>14271672</b>	<b>54501393</b>	<b>2.62</b>
<b>Private Sector Banks</b>	<b>1797202</b>	<b>73230969</b>	<b>2.45</b>

TABLE 5: BANK-WISE AND BANK GROUP-WISE GROSS NON-PERFORMING ASSETS, GROSS ADVANCES AND GROSS NPA RATIO OF SCHEDULED COMMERCIAL BANKS- 2011 (CONTD.)

Banks/ Bank Groups	(Amount in Rs. lakh)		
	As on March 31, 2011		
	Gross NPAs (1)	Gross Advances (2)	Gross NPAs to Gross Advances Ratio (%) (3)
<b>Foreign Banks</b>			
AB Bank Ltd.	-	7327	-
Abu Dhabi Commercial Bank Ltd.	1275	18785	6.79
American Express Banking Corp.	2026	108216	1.87
Antwerp Diamond Bank	9963	68110	14.63
BNP Paribas	1128	546199	0.21
Bank of America	70	585984	1.01
Bank of Bahrain & Kuwait	1380	39315	3.51
Bank of Ceylon	183	6851	2.68
Bank of Nova Scotia	963	630868	1.15
Barclays Bank	78118	897086	8.71
China Trust Commercial Bank	290	23495	1.24
Citibank N.A.	83867	4094288	2.05
Commonwealth Bank of Australia	-	2631	-
Credit Agricole Bank	19885	347402	5.72
Credit Suisse	-	-	-
DBS Bank Ltd.	8345	761230	1.10
Deutsche Bank	17852	1443916	1.24
First Rand Bank	-	14139	-
Hongkong & Shanghai Banking Corporation Ltd.	99553	2814741	3.54
JP Morgan Chase Bank	2721	348994	0.78
JSC VTB Bank	-	5402	-
Krung Thai Bank	-	1319	-
Mashreq Bank	-	4132	-
Mizuho Corporation Bank Ltd.	634	252209	0.25
Oman International Bank	-	218	-
Shinhan Bank	-	61919	-
Societe Generale	118	70070	0.17
Sonali Bank Ltd.	79	943	8.36
Standard Chartered Bank	114779	5021736	2.29
State Bank of Mauritius Ltd.	1803	60211	2.99
The Bank of Tokyo-Mitsubishi UFJ, Ltd.	-	526730	-
The Royal Bank of Scotland	61448	1099162	5.59
UBS AG	-	68505	-
United Overseas Bank Limited	-	-	-
<b>Foreign Banks</b>	<b>506480</b>	<b>19932133</b>	<b>2.54</b>
<b>All Scheduled Commercial Banks</b>	<b>9408423</b>	<b>401143522</b>	<b>2.35</b>

Source: Department of Banking Supervision, RBI

Table 5 shows percentage of Gross NPAs to Gross Advances Ratio of Scheduled Commercial Banks as on March, 2011. It indicates that Private Sector Banks have highest Gross NPAs to Gross Advance ratio i.e. 2.45 percentage followed by Foreign Banks i.e. 2.35 percent. The table further draws attention that Public Sector Banks have only 2.31 percent of Gross NPAs to Gross Advance Ratio on March, 2011.

## CONCLUSION

Non –Performing Assets is important parameters in the analysis of financial performance of banks. Reduction of NPAs is necessary to improve profitability of the banks and comply with capital adequacy norms. To solve the problem of existing NPA quality of appraisal, supervision and follow-up should be improved. The improvement in the financial health of the banking system is also reflected in the declining share of NPAs in the total advances of banks. During the past two decades the NPAs of the Public Sector Banks have come down from 14 percent in the early 1990s to 2.5 percent in 2011. Private and Foreign Banks also have shown a comparable progress in this concern. This is mainly attributed to various committees like Tandon Study Group, Basel Group I and II, Narasimham Committee I, Narasimham Committee II and M.S. Verma Committee which suggest measures to overcome NPA problem.

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