



# THE INDIAN JOURNAL OF COMMERCE

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<b>Vol. 75</b>	<b>No. 2&amp;3</b>	<b>April-September, 2022</b>
<i>Minakshi Rana, Bharti Sujan, Jaya Bhasin and Shahid Mushtaq</i>		The Influence of Pay Level Satisfaction and Stress on Turnover Intention and Organisational Commitment of Nurse during Pandemic Period
<i>Renu Ghosh, Amit Kumar Singh, Sonal Thukral and Chirag Wadhwa</i>		Pandemic and Indian Stock Market: Sector-Wise Performance
<i>Sandeep Sehrawat and Ravinder Kumar</i>		Impact of Commodity Futures Traded on NCDEX in India
<i>Bhargav Pandya</i>		Determinants of Dividend Policy: An Analysis of Indian Companies
<i>Shikha Gupta and Tanvi Bagadia</i>		Corporate Social Responsibility and Financial Performance: Validation from Listed Indian Companies
<i>Astha Dewan and Srijana Singh</i>		Consumer Perception Towards CSR in the Fast Moving Consumer Goods (FMCG) Sector
<i>Dhartiben Rami, Kamini Shah and Sandip K. Bhatt</i>		Impact of Mergers and Acquisition on Financial Performance of Selected Indian Pharmaceutical Companies
<i>Tarsem Lal</i>		Investigating Perception of Rural Households with Regard to Service Quality of Cooperative Banks in J&K
<i>Vikas and Md. Moazzam Nazri</i>		A Comparative Study of Non-performing Assets of Public and Private Banking Sector
<i>Chaman Lal, Arun Bhatia, Smriti Nautiyal and Naresh Kumar</i>		Marketing Orientation of Farmers Towards Organic Produce: Study of Indian Himalayan States
<i>Kshitiz Maharshi, Pooja Chaudhary and Molly Mondan</i>		Unemployment and Government of India Initiatives: A Study of Selected Schemes
<i>Rabinarayan Patnaik, Durga Madhab Mahapatra, Sukanta Kumar Baral and Soumendran Kumar Patra</i>		Personalised Customer Experience Cohorts through Self-Service Technologies (SSTs): A Study on Coastal Region Banks of Odisha during Pandemic Period
<i>Lakshay Sharma and Navneet Gera</i>		Factors Influencing Consumer Perception towards Electronic Payment System
<i>Bhagwan Singh, Subhash Chandra Yadav and Sachin Kumar</i>		Drone Delivery Services Adoption among Indian Consumers

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Vol. 75	No. 2 & 3	April-September, 2022
The Influence of Pay Level Satisfaction and Stress on Turnover Intention and Organisational Commitment of Nurse during Pandemic Period		1
<i>Minakshi Rana, Bharti Sujan, Jaya Bhasin and Shahid Mushtaq</i>		
Pandemic and Indian Stock Market: Sector-Wise Performance		21
<i>Renu Ghosh, Amit Kumar Singh, Sonal Thukral and Chirag Wadhwa</i>		
Impact of Commodity Futures Traded on NCDEX in India		34
<i>Sandeep Sehrawat and Ravinder Kumar</i>		
Determinants of Dividend Policy: An Analysis of Indian Companies		46
<i>Bhargav Pandya</i>		
Corporate Social Responsibility and Financial Performance: Validation from Listed Indian Companies		56
<i>Shikha Gupta and Tanvi Bagadia</i>		
Consumer Perception Towards CSR in the Fast Moving Consumer Goods (FMCG) Sector		73
<i>Astha Dewan and Srijana Singh</i>		
Impact of Mergers and Acquisition on Financial Performance of Selected Indian Pharmaceutical Companies		89
<i>Dhartiben Rami, Kamini Shah and Sandip K. Bhatt</i>		
Investigating Perception of Rural Households with Regard to Service Quality of Cooperative Banks in J&K		105
<i>Tarsem Lal</i>		
A Comparative Study of Non-performing Assets of Public and Private Banking Sector		128
<i>Vikas and Md. Moazzam Nazri</i>		
Marketing Orientation of Farmers Towards Organic Produce: Study of Indian Himalayan States		138
<i>Chaman Lal, Arun Bhatia, Smriti Nautiyal and Naresh Kumar</i>		
Unemployment and Government of India Initiatives: A Study of Selected Schemes		156
<i>Kshitiz Maharshi, Pooja Chaudhary and Molly Mondan</i>		
Personalised Customer Experience Cohorts through Self-Service Technologies (SSTs): A Study on Coastal Region Banks of Odisha during Pandemic Period		167
<i>Rabinarayan Patnaik, Durga Madhab Mahapatra, Sukanta Kumar Baral and Soumendra Kumar Patra</i>		
Factors Influencing Consumer Perception towards Electronic Payment System		181
<i>Lakshay Sharma and Navneet Gera</i>		
Drone Delivery Services Adoption among Indian Consumers		192
<i>Bhagwan Singh, Subhash Chandra Yadav and Sachin Kumar</i>		

## **A Comparative Study of Non-performing Assets of Public and Private Banking Sector**

VIKAS AND MD. MOAZZAM NAZRI

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*Abstract: Nowadays Non-Performing Assets (NPAs) are important and burning issues and challenges in the banking sector. It is badly affecting the health of the banking sector and also the economy of the nations. Banks cannot book income on such assets and they have to make provisions as per IRAC norms of RBI. The sound financial position of a bank depends upon the recovery of loans or its level of Non-performing assets (NPAs). To improve the efficiency and profitability of banks the NPA needs to be reduced and controlled. Reduced NPAs generally give the impression that banks have strengthened their credit appraisal processes over the years and growth in NPAs involves the necessity of provisions, which bring down the overall profitability of banks. The problem of NPA is not limited to only any particular nation's banks, but it prevails in the entire banking industry in the world. The aim of this paper is to analyze the recent trend of NPAs in banking with reference to the Public and Private Sector Banks of India and also to find out the relationship between NPAs and profitability*

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**Kew words:** NPAs, Bank, Profitability, Trends, Return on Assets, Return on Equity.

### **Introduction**

The Indian economy has had a pivotal role to play in the development process. With the ever-increasing need for the involvement of banks in the economic growth process, in recent times the issue of Non-performing Assets (NPAs) has assumed mammoth proportions. The recent developments in the form of more stringent Reserve Bank of India (RBI) guidelines and a greater push to declare stressed assets as NPAs have resulted in a drop in profits for all the banks across the spectrum as they have to create provisions for bad loans. Rising NPAs levels and fresh slippages across sectors reduced market confidence due to the slowdown in the global economy.

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