

**A Study On Annual Growth Analysis Of Non Performing Assets Of Selected  
Public And Private Sector Banks In India**

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**ABSTRACT**

The performance of the banking industry is widely recognized as an essential precondition for the development of economic and enhancement of financial system. The purpose of this study is to analyze the annual growth of selected ratios which affects non-performing assets in selected public sector and private sector banks for the period of 10 years from 2008-09 to 2017-18. The variables include Gross Non- Performing Assets, Net Non- Performing Assets, Net Non- Performing Assets To Net Advance, Advance To Capital Market Sector, Advance To Real Estate Sector and Business Per Employee. For assessing the growth of NPA the following public and private sector banks have been selected based on the Total assets which includes State bank of India(SBOI), Punjab National Bank(PUNB), Bank of Baroda(BOBA), Bank of India(BOIN), Indian Bank(INDB), ICICI Bank Ltd(ICBL), HDFC Bank Ltd(HDBL), Axis Bank Ltd(AXBL), Yes Bank Ltd(YEBL), Kotak Mahindra Bank Ltd(KMBL).

**Keywords:** *non-performing assets, Advance To Capital Market Sector and Advance To Real Estate Sector*

**1.1 INTRODUCTION**

The Indian economic development took place from 1991 after the introduction of Liberalization, Privatization and Globalization policy. As per this policy all restriction on the Indian economy was totally removed and the important phase for the Indian banking system adopted over here. The budget policy and suggestion provided by government and