

DECLARATION

I, **M. THEIVANAYAKI** hereby declare that the thesis, entitled “**A STUDY ON NON-PERFORMING ASSETS IN INDIAN PUBLIC AND PRIVATE SECTOR BANKS**”, submitted to the Bharathiar University, in partial fulfillment of the requirements for the award of the Degree of **Doctor of Philosophy in Management** is a record of original and independent research work done by me during 2013-2017 under the supervision and guidance of **Dr. (Mrs.) S.POORNIMA**, Head & Associate Professor, Department of Business Administration and it has not formed the basis for the award of any Degree / Diploma / Associateship /Fellowship or other similar title to any candidate in any University.

Signature of the Candidate

CERTIFICATE

This is to certify that the thesis entitled “**A STUDY ON NON-PERFORMING ASSETS IN INDIAN PUBLIC AND PRIVATE SECTOR BANKS**” submitted to the Bharathiar University, in partial fulfillment of the requirements for the award of the Degree of **Doctor of Philosophy in Management** is a record of original research work done by **Ms.M.THEIVANAYAKI** during the period 2013-2017 of her study in the Department of Business Administration at PSGR Krishnammal College for Women, Bharathiar University, under my supervision and guidance and the thesis has not formed the basis for the award of any Degree / Diploma / Associateship /Fellowship or other similar title to any candidate in any University.

Principal

Signature of the Guide

ACKNOWLEDGEMENT

First and foremost, I thank the almighty for providing me guidance and perseverance in the completion of this research work. I shall always be thankful to **Dr. (Mrs.) S. Poornima, MBA., MPhil., Ph.D., FDP (IIM-A)**, Head and Associate Professor, Department of Business Administration, PSGR Krishnammal College for Women, Coimbatore, who is the source of my inspiration for this study. She has helped me throughout the course of this study at all the phases of its work and I am indebted to the kind of motherly support rendered to me.

I express my profound gratitude to the founders of GRG Institutions **Sri.G.R.Govindarajulu** and **Smt. Chandrakanthi Govindarajulu**, and Chairperson **Dr. R. Nandini**, for giving me an opportunity to undertake this programme.

My sincere thanks are due to **Dr. (Mrs.) N. Yesodha Devi**, Secretary, PSGR Krishnammal College for Women for her infallible support rendered. My special thanks to **Dr. (Mrs.) S. Nirmala**, Principal, PSGR Krishnammal College for Women, for her constant encouragement during the progress of this study.

I take immense pleasure in thanking the Management of PSGR Krishnammal College for Women for providing the right environment throughout my research programme. Sincere thanks are also due to **Mrs. N.V.Kavitha**, Head and all the faculty members of the Department of International Business and Retail Management, PSGR Krishnammal College for Women, for their co-operation during the research work.

My deep sense of gratitude to **Mr. D. Marudhaachalam**, Statistician, Mugil Data Systems, for his guidance throughout my study. My sincere thanks are due to my friend **Mrs.D.Muthukumari** for her untiring support and contribution.

I express my profound gratitude to my father **Mr. V. Manickavasagam** and my mother **Mrs. M. Tamil Selvi** whose constant encouragement during this work served as an infinite reserve of inspirational energy that rallied round to attainment of the goal. My deepest thanks to my dear sister **Ms. M. Ganeshwari**, for her love, encouragement and cooperation in carrying out the work without whom, this thesis would not have been possible.

Last but not the least, I offer my thanks to all those who helped me during the course of research work and whose name could not be acknowledged individually.

THEIVANAYAKI M

LIST OF TABLES

TABLE NO	TITLE	PAGE NO
3.1	List of Banks Operating in India	47
3.2	Sample Design	48
5.1	Net NPA/Net Advances of Public sector Banks	71
5.2	Summary of Net NPA/Net Advances of Public sector Banks	73
5.3	Net NPA/Net Advances of SBI & its Associates	73
5.4	Summary of Net NPA/Net Advances of SBI & its Associates	74
5.5	Net NPA/Net Advances of Other Nationalised Banks	74
5.6	Summary of Net NPA/Net Advances of Other Nationalised Banks	76
5.7	Net NPA/Net Advances of Private Banks	76
5.8	Summary of Net NPA/Net Advances of Private Banks	77
5.9	Net NPA/Net Advances of Old Private Banks	78
5.10	Summary of Net NPA/Net Advances of Old Private Banks	79
5.11	Net NPA/Net Advances of New Private Banks	79
5.12	Summary of Net NPA/Net Advances of New Private Banks	80
5.13	Net NPA/Net Advances of Public and Private Banks	81
5.14	Summary of Net NPA/Net Advances of Public and Private Banks	83
5.15	Gross NPA/Gross Advances of Public sector banks	84
5.16	Summary of Gross NPA/Gross Advances of Public sector banks	85
5.17	Gross NPA/Gross Advances of SBI & its Associates	86
5.18	Summary of Gross NPA/Gross Advances of SBI & its Associates	86
5.19	Gross NPA/Gross Advances of Other Nationalised Banks	87
5.20	Summary of Gross NPA/Gross Advances of Other Nationalised Banks	88
5.21	Gross NPA/ Gross Advances of Private Banks	89
5.22	Summary of Gross NPA/ Gross Advances of Private Banks	90
5.23	Gross NPA/Gross Advances of Old Private Banks	90
5.24	Summary of Gross NPA/Gross Advances of Old Private Banks	91
5.25	Gross NPA/Gross Advances of New Private Banks	92
5.26	Summary of Gross NPA/Gross Advances of New Private Banks	93
5.27	Gross NPA/Gross Advances of Public and Private Banks	93