BAD QUALITY ASSETS

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ABSTRACT:

As we all know that the banks plays very important role and they bring diversified dynamic environment with its varies products like loans and advances and many other like general insurances, deposits for the customer safety but the for the banks loans and advances are treated to be one of the ASSET but there is chance of becoming GOOD ASSET QUALITY to be turned out to be the BAD QUALITY ASSET which is one of the turmoil to the banking sector, in this we those NPA (bad quality asset) and how it is recovered and how to mitigate it to reduce for some extent.

Key words: Indian Banking Sector, Public Sector Banks, Performance of Banks in India, Regression Analysis, Asset quality, bad asset quality, NPA Recovered.

INTRODUCTION:

In this context NPA means the assets of the bank, wherein loans (assets of banks) have been given to the customers to fulfill their wants and needs and gives times period to repay it but when customers deny paying principal or interest which is overdue more than 90 days becomes NON-PERFORMING ASSETS.

   ✖ Interest and/ or installment of principal remain overdue for a certain period in respect of a term loan

   ✖ The account remains 'out of order' in respect of an Overdraft/Cash Credit (OD/CC)

   ✖ The bill remains 'overdue' more than certain period

Within the 90 days period, there are three sub classification called Special mentioned accounts SMA (Special Mentioned Accounts):

   ✖ SMA is a precautionary measure to recognize NPA early

   ✖ Take corrective action to contain that stress

   ✖ Prevent an account from turning into a NPA.

   ✖ SMA-0- Over dues between 0 to 30 days after the due date

   ✖ SMA-1- Between 31 to 60 days after the due date

   ✖ SMA-3- Between 61 to 90 days after the due date

TYPES OF NPA:

- **GROSS NPA:** the sum of total of all loan assets that are classified as NPA as per RBI guidelines, it reflects the QUALITY of the loans made by the banks, it considered all nonstandard assets like substandard, doubtful, and loss assets.

  GROSS NPA %= GROSS NPA/ GROSS ADVANCE

- **NET NPA:** in this type of NPA wherein the banks deducts the provision regarding NPA, wherein this depicts actual burden of the banks because this where the bank losing its net margin of profit from the loans and as well its losing its credibility , waiving into the losses, and the provision of NPA has to been under the guidelines of RBI,the difference between gross and net NPA varies quite peaks high.

NET NPA% = (GROSS NPA-NPA PROVISION×100

(GROSS ADVANCE-PROVISION)

NPA MANAGEMENT:

- Assessment
- Provisioning
- Recovery
- Prevention of fresh NPA's

CATEGORIES OF NPA:

- **STANDARD ASSETS:** arrears of interest wherein the principal and interest of the loan was overdue but don't exceed more than 90 days by the end of the financial year.
- **SUBSTANDARD ASSETS:** which has been remained as NPA for the period of less than or equal to 12 months.
- **DOUBTFUL ASSETS:** which are stabled in substandard assets for more than 12 months then it becomes doubtful assets.
- **LOSS ASSETS:** this is type of loss which has been not identified by bank, but it has detected by the external or internal auditor or RBI inspection, but the amount has not been written off wholly.

TYPES OF ASSETS	PROVISIONS
Standard assets	MSME/ Agriculture/ SSI- 0.25% All others- 0.40% Commercial residential – 0.75% Commercial estate- 1.00%
Sub-standard assets	✖ NPA's for a period up to 12 months ✖ A general provision of 15 percent on total outstanding should be made for secured assets ✖ The 'unsecured exposures' which are identified as 'substandard' would attract additional provision of 10 per cent i.e. 25%
Loss assets	10%for all standard assets 100%-unsecured advances and 20%- secured advances 100%- unsecured advances & 30%-secured advances 100%- unsecured and secured advances
Doubtful assets	✖ 100 – On unsecured portion ✖ On secured portion- 1. 25% up to 1 yr. 2. 40% 1-3 yrs. 3. 100% over 3 yrs.

NPA RECOVERY – RBI MEASURES:

- DRT
- Lok Adalat's
- ARCIL& other ARC's
- Corporate Debt Restructuring (CDR)
- SARFAESI Act 2002

OBJECTIVE

Through this we would like to show the different variable or parameters influencing the NPA,s and how they predicting to foster to increase or decrease the NPA's by using the regression and correlation.

SCOPE:

Through the banks can identify the close variable which are positive and negative related variables impacting the NPA, based on this they can develop good strategy to reduce the NPA's for some extent for the smooth functioning of the bank and also this paves the way for the increase the growth of the GDP as wells as the economy boosting.

REVIEW LITERATURE:

DETERMINANTS OF PROFITABILITY OF BANKS IN INDIA: A MULTIVARIATE ANALYSIS
In this article it is clearly depicted that it want to increase the profitability of the banks in India and they had been taken few variables varying level of NPA's, rising customer expectations, increasing pressure on profitability, assets-liability management, liquidity and credit risk management, rising operating expenditure, shrinking size of spread and this taken into consideration, where in with in usage of the regression they are predict the net income/ net profit the bank to be increased in the such way by reduce NPA , operating expenses, increased interest earned and reduce the provision and contingences and also want to reduce the spread.

A Study on Analysing the Trend of NPA Level in Private Sector Banks and Public Sector Banks
In this article, it can be depicted that clearly there was comparison of NPA levels in private sector banks and public sector when we can see the comparison between loan assets with regarding to standard assets, substandard assets, and doubtful assets of public sector banks and private sector and also composition of NPA's of nationalized banks in all the sectors priority sector, non-priority sector and public sector) from the period 2008 to 2013 and these also calculated gross NPA ratio and from all these drawn the conclusion saying that NPA's is more in case public sector banks compared to private sector banks.

NON-PERFORMING ASSETS – A CAUSE OF CONCERN FOR BANKS
In this article, it clearly depicts saying trends of NPA has been take in all schedules bank, foreign banks, public bank and private banks in India, along with it and also by seeing the trends they are able find few inferences for the main causes of NPA are adverse economic condition, management, no frequent follow up and also no collateral security, due to this NPA it is impacting banking in the attributes of Profitability, liquidity, managements and credit loss, to overcome this the scope of management of NPA by Settlement / compromise scheme, Lok Adalat's, Debt Tribunals, SARFAESI Act.

A Comparative study of NPA of Old Private Sector Banks and Foreign Banks
In this article, it clearly depicts the trend of Old private sectors bank and public sector banks in respective of GROSS NPA, by this there was no clear cut strategy to cut shortcut these NPA, so through the CAPITAL ADEQUACY RATIO and BASEL-II by RBI , there might be chances of knowing any ways to reduce and also this tries to encounter and balance the risk management.

NPA Management in Banks: An Indian Perspective
In this article, it clearly depicts the NPA impact in profitability, here we can see that Indian PSBs (which account for around three-fourths of the total assets of Indian banking industry) are as low as 0.72 percent and gross NPAs are at 2.5 percent, CATEGORIES OF NPA , reasons for NPA are Market Failure ,Willful Defaults , Poor follow-up and Supervision , Non-cooperation from Banks , Poor Legal framework , Lack of Entrepreneurial Skills, Diversion of funds. In addition to this we can also see Preventive Measures for NPA which are Formation of the Credit Information Bureau (India) Limited (CIBIL), Reporting of Frauds to RBI, Norms of Lender's Liability–framing of Fair Practices Code with regard to lender's liability to be followed by banks, which indirectly prevents accounts turning into NPAs on account of bank's own failure , Risk assessment and Risk management, Reporting quick mortality cases followed by few recommendation for NPA are Effective and regular follow-up of the end use of the funds sanctioned is required to ascertain any embezzlement or diversion of funds, Combining traditional wisdom with modern statistical tools like Value-at-risk analysis and Markov Chain Analysis should be employed to assess the borrowers, A healthy Banker-Borrower relationship and also Assisting the borrowers in developing his entrepreneurial skills and then few tools to recovery the NPA are Lok Adalat's, Debt Recovery Tribunals (DRT), SARFAESI act, 2002, Asset Recovery Construction Industry Limited (ARCIL).

RESEARCH METHODOLOGY:

In this we have go for the regression analysis wherein it tries to predict and forecast the how the bad asset qualities are trended and shows any other methods to reduce NPA.

Correlation in order to how the parameters are closely relatively either positively or negatively.

In this also we refer the RBI and taken the one-year data of the year 2019 of the 10 banks which are

HDFC
ICCI
AXIS
YES
ANDHRA
SBI
CANARA
BOI
DENA
PNB

By using this Multiple regression model is applied to eliminate the problem of NPA, the backward estimation model of regression is used, in mathematical equation is

$Y = a + b_1x_1 + b_2x_2 + b_3x_3 + b_4x_4 + b_5x_5 + b_6x_6 + b_7x_7 + b_8x_8 + \mu$

Where,
Y= Net NPA

a= constant term

b1 to b8 = Regression coefficients for the respective variables,

X_1= G NPA (GROSS NPA)

X_2 = CAR (Capital adequacy ratio)

X_3 = ROA (Return of assets)

X_4 = ROE (Return on equity)

X_5 = LR (Liquidity coverage ratio)

X_6 = Ro A (Return on advances)

X_7 = ROS (Ratio of secured advances to total advances)

X_8 = PC (Provision coverage ratio)

μ = Error term

DATA ANALYSIS:

The below table the says the trend of the 3 banks of HDFC, ICCI, AXIS banks of GROSS NPA and NET NPA for the period of two years that is 2019 and 2018.

	BANK	PARTICULARS	2019	2018
1	BANK	PARTICULARS	2019	2018
2	HDFC	NET NPA ratio	0.39	0.4
3		GROSS NPA	11135.91	8506.87
4		GROSS advances	827334.92	664254.34
5		GROSS NPA RATIO	1.35	1.28
6				
7	ICCI	Net NPA ratio	2.29	5.43
8		Gross NPA	45676.04	53240.18
9		Gross Advances	618985.23	537945.09
10		gross NPA ratio	7.38	9.90
11				
12	AXIS	Net NPA ratio	2.2	3.64
13		Gross NPA	27146.45	30876.32
14		Gross Advances	511096.44	454550.85
15		gross NPA ratio	5.31	6.79
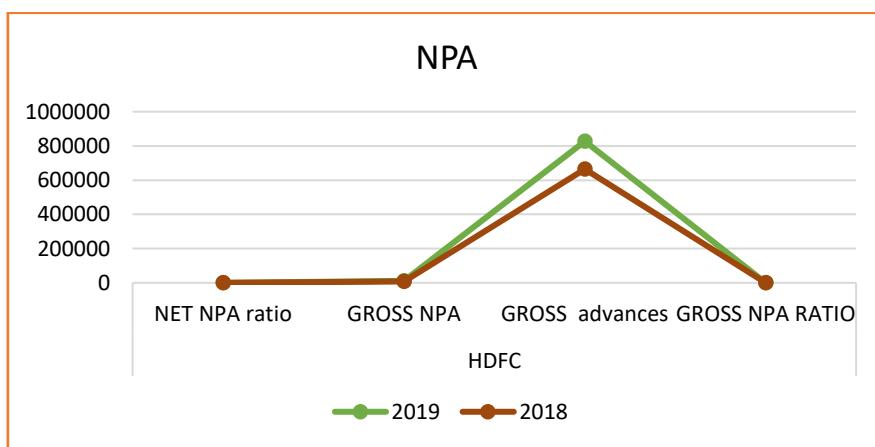
From this we can clearly say that there was good performance is giving advances and says that along with increasing the advances there is huge increase in the NPA of gross which is bad sign of the bank assets quality performance is very bad but by seeing the NET NPA 1.39 and 1.40 which is lit similar but there variation because they increased in the provision which means their net profit they are maintaining to keep as provision which is hindering the business and operations of the business and we can say that ROA is not properly used and

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we can say that there should necessary steps to be taken by the bank in order to reduce the NPA either by taking care of using NPA Management, giving loans with collateral security, pre-screening prior giving loans should be followed and post follow-up, they should predict and try to increase provision coverage ratio and return on assets in order to mitigate the NPA for some extent, and build up few strategies and methods to recover the NPA has to be taken up.

NPA	Net NPA ratio	Gross NPA	Gross Advances	gross NPA ratio
	2.29	45676.04	618985.23	7.38
	5.43	53240.18	537945.09	9.90
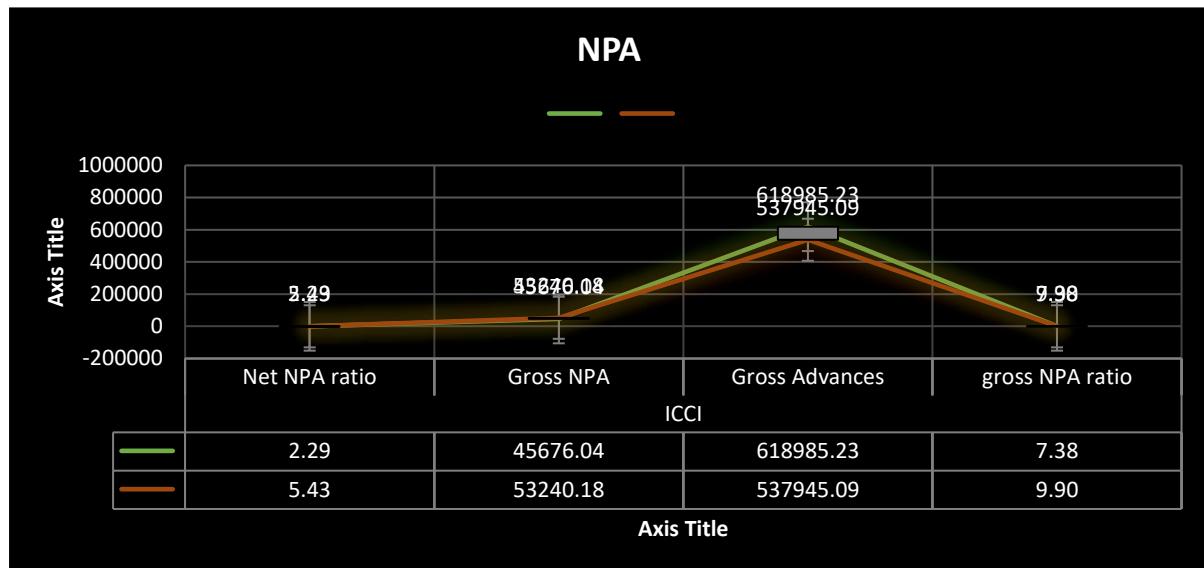
From this we can say that for ICCI bank compared to 2018 there is good performance is 2019, wherein there is slight decreased in gross advances from 537945.09 to 618985.23, and the NET NPA was also decreased to large extent just like peaks but we can say its form the provision of maintained by bank and also followed the pretest like tracking, CIBILSCRORE, maintaining relationship between customer and collateral security before giving the loans, post follow-up should be maintained as well as should buildup good strategy and also make sure to increase provision coverage ratio accordingly, see that to maintain NPA management and also methods of NPA recovery has to been followed to mitigate for some extent.
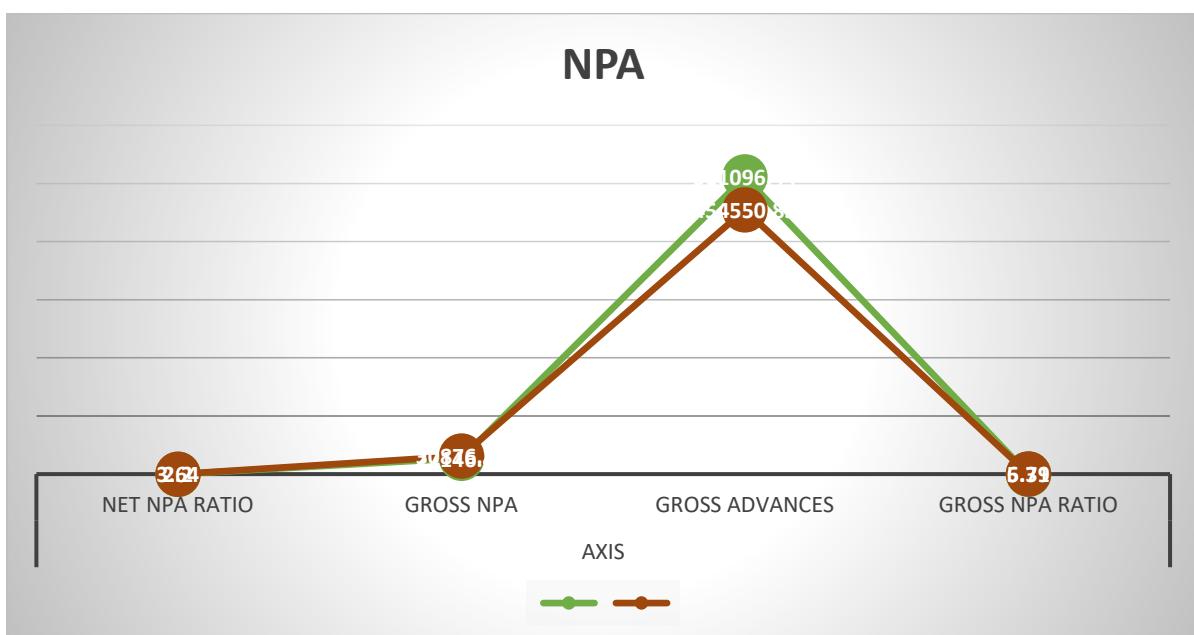
From this graph we can say that Axis bank of the NPA NET has been decreased, because of decrease in gross advance and also gross NPA and furthermore there should be maintaining criteria before giving loans and as well as maintaining the provision by BASEL norms setup by RBI, by increasing the ROA, and also provision coverage ratio, maintaining relationship between customer and collateral security before giving the loans, post follow-up should be maintained as well as should buildup good strategy and also make sure to increase provision coverage ratio accordingly, see that to maintain NPA management and also methods of NPA recovery has to been followed to mitigate for some extent.

banks	NET NPA	G NPA	CAR	ROA	ROE	LR	Ro A	ROS	PC
				NPA ANYLSIS OF BANKS FOR 2019					
HDFC	0.39	1.35	17.11	1.90	16.5	133	10.50	73.03	71
ICCI	2.29	7.38	16.89	0.39	3.15	100	8.72	72.47	76.2
AXIS	2.20	5.31	15.84	0.63	7.19	112.99	8.84	72.13	78
YES	1.86	3.22	16.50	0.52	6.53	113.83	10.3	81.65	35.8
ANDHRA	5.73	16.21	13.68	-1.09	-23.23	123.55	9.21	96.97	73.62
SBI	3.01	7.53	12.72	0.02	0.39	135.06	7.85	76.08	81.23
CANARA	5.37	8.83	11.9	0.06	0.97	128.58	8.48	83.91	70.11
BOI	5.61	15.84	14.19	-0.84	-14.37	157.65	7.99	78.83	60.6
DENA	8.02	21.07	2.00	-5.49	-103.27	171.02	8.94	93.31	66.6
PNB	6.56	15.5	9.73	-1.25	-23.24	155.37	7.87	82.06	73.58

This table depicts the NPA Analysis of bank for the year 2019 , of all the banks in order to forecast the NPA regression analysis and predict the equation in order to find the best measure in order to reduce the NPA

Regression Statistics	
Multiple R	0.997424495
R Square	0.994855624
Adjusted R Square	0.953700612
Standard Error	0.53106821
Observations	10

ANOVA

	df	SS	MS	F	Significance F
Regression	8	54.54160656	6.817701	24.17338	0.156092277
Residual	1	0.282033443	0.282033		
Total	9	54.82364			

	B	C	D	E	F	G	H	I	J	K
					CORRELATION					
		NET NPA	G NPA	CAR	ROA	ROE	LR	Ro A	ROS	PC
	NET NPA	1								
	G NPA	0.953451	1							
	CAR	-0.83791	-0.78349	1						
	ROA	-0.85565	-0.87927	0.932606	1					
	ROE	-0.80524	-0.8432	0.926579	0.989225	1				
	LR	0.720328	0.714494	-0.77873	-0.7055	-0.71213	1			
	Ro A	-0.54435	-0.51319	0.351316	0.297967	0.192459	-0.35563	1		
	ROS	0.751923	0.72806	-0.62943	-0.70595	-0.69627	0.411243	0.00708	1	
	PC	0.075182	0.124124	-0.10224	0.0135	0.005504	-4.9E-05	-0.49997	-0.16862	1

From this we can interpret saying the GNPA,LR and PC has the positive impact on NET NPA, whereas other factors of CAR, ROA, ROE, RoA, ROS has the negative impact on NET NPA, by this we can say that if we decrease the positive impact variables(GNPA,LR,PC) then there will be decrease in NET NPA, when we increase the negative impact (CAR,ROA,ROE, RoA, ROS)variables then we can see decrease in NET NPA.

	Coefficients	Standard Error	t Stat	P-value	Lower 95%	Upper 95%	Lower 95.0%	Upper 95.0%
Intercept	-2.111812879	27.08216743	-0.07798	0.950458	-346.2233769	341.99975	-346.2234	341.999751
G NPA	0.652038432	0.270931256	2.406656	0.250706	-2.79046957	4.0945464	-2.79047	4.09454643
CAR	-0.718336445	0.278723611	-2.57724	0.235632	-4.259855705	2.8231828	-4.259856	2.82318282
ROA	-3.399052199	6.529257218	-0.52059	0.694434	-86.36113119	79.563027	-86.36113	79.5630268
ROE	0.292328776	0.39361521	0.742677	0.593329	-4.709026666	5.2936842	-4.709027	5.29368422
LR	-0.012599213	0.035990127	-0.35007	0.785624	-0.469897138	0.4446987	-0.469897	0.44469871
Ro A	2.244724471	3.190243454	0.703622	0.609655	-38.29116201	42.780611	-38.29116	42.780611
ROS	-0.106199866	0.143834684	-0.73835	0.595109	-1.933792813	1.7213931	-1.933793	1.72139308
PC	0.019407411	0.091660327	0.211732	0.867169	-1.145247475	1.1840623	-1.145247	1.1840623

From this we are predicting the regression Equation;

Y= -2.111812879 +0.652038432 GNPA+-0.718336445 CAR +-3.399052199 ROA+ 0.292328776 ROE+ -0.012599213 LE+ 0.292328776 Ro A+ -0.106199866 ROS + 0.019407411 PC

Wherein, Y= NET NPA

NET NPA= -2.111812879 +0.652038432 GNPA+-0.718336445 CAR +-3.399052199 ROA+ 0.292328776 ROE+ -0.012599213 LE+ 0.292328776 Ro A+ -0.106199866 ROS + 0.019407411 PC

We can predict this by reducing the GNPA with 30 to 50% and increase ROA, ROE, CAPITAL ADEQUACY RATION, and increase Provision coverage ratio and increase more return on secured advances to the total advances by this we can also reduce the NET NPA to some extent.

Scenario Summary				HDFC BANK		
		Current Values:	NPA 1	NPA 2	NPA 3	NPA 4
Changing Cells:						
	intercept	-2.111812879	-2.111812879	-2.111812879	-2.111812879	-2.111812879
	G.NPA	1.35	1.56	1.24	1.56	1.35
	coefficient_of_GNPA	0.652038432	0.652038432	0.652038432	0.652038432	0.652038432
	CAR	17.11	15.76	17.08	19.17	17.56
	coefficient_of_CAR	-0.718336445	-0.718336445	-0.718336445	-0.718336445	-0.718336445
	ROA	1.90	2.10	1.67	1.67	2.10
	coefficient_of_ROA	-3.399052199	-3.399052199	-3.399052199	-3.399052199	-3.399052199
	ROE	16.5	17.5	16.57	19.8	16.5
	coefficient_of_ROE	0.292328776	0.292328776	0.292328776	0.292328776	0.292328776
	LR	133	150	100	178	135
	coefficient_of_LR	-0.012599213	-0.012599213	-0.012599213	-0.012599213	-0.012599213
	Ro_A	10.50	10.80	10.50	13.50	10.50
	coefficient_of_Ro_A	2.244724471	2.244724471	2.244724471	2.244724471	2.244724471
	ROS	73.03	78.9	73.03	86	73.03
	coefficient_of_ROS	-0.106199866	-0.106199866	-0.106199866	-0.106199866	-0.106199866
	PC	71	71	71	89	79
	coefficient_of_PC	0.019407411	0.019407411	0.019407411	0.019407411	0.019407411
Result Cells:						
	NET_NPA	0.393489628	0.94852774	1.561334548	5.936241547	-0.47951135

From the above table you can clearly understand that with the given regression intercept values, by changing the values of different parameters of GNPA, CAR, ROA, ROE, RoA, ROS, PC we can notice there is change in the NET NPA.

Furthermore, if you see that current values of NPA and NPA 4 you can notice the NET NPA has moved from positive to negative, thereby you can interpret saying that small changes in the all the factors wherein keeping the gross NPA as constant, henceforth we can say there other variables which made that NET NPA negative , those variables are CAR, PC,ROA,LR

Now, let's see how the NPA has been recovered by the different agency and the acts.

npa recovered from lok adalats, DRT, SARFAESI act.
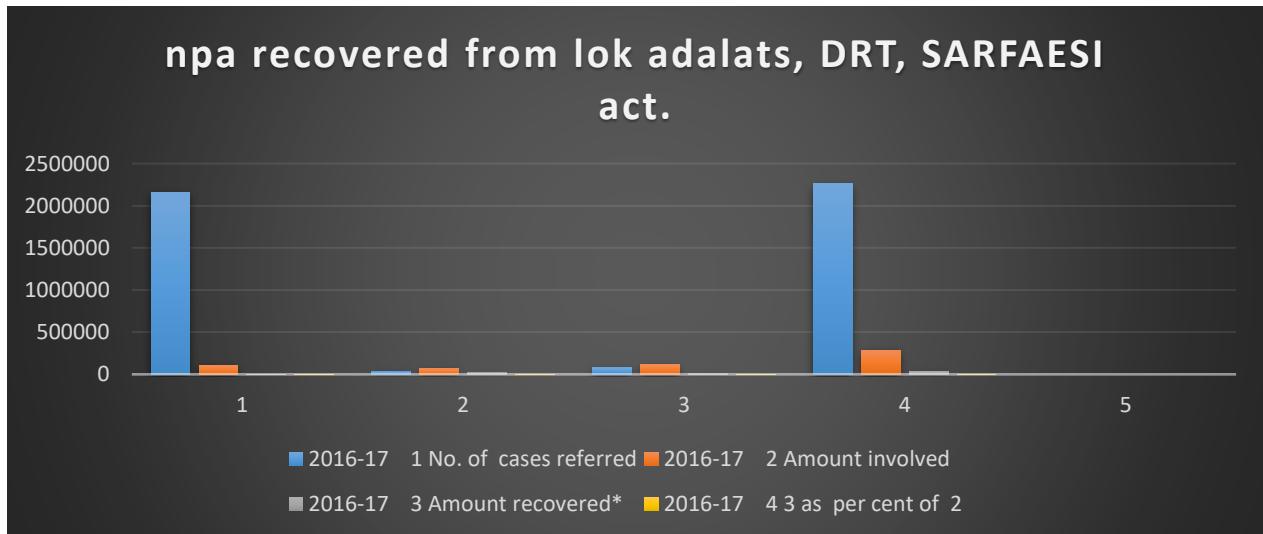
(Amount in ` Crore)

Year	Sr No.	Recovery Channel	Lok Adalats	DRTs	SARFAESI Act	Total
2012-13	1	No. of cases referred	840691	13408	190537	1044636
	2	Amount involved	6600	31000	68100	105700
	3	Amount recovered*	400	4400	18500	23300
	4	3 as per cent of 2	6	14	27	22
2013-14	1	No. of cases referred	1636957	28258	194,707#	1859922
	2	Amount involved	23200	55300	95300	173800
	3	Amount recovered*	1400	5300	25300	32000
	4	3 as per cent of 2	6	10	27	18
2014-15	1	No. of cases referred	2958313	22004	175355	3155672
	2	Amount involved	31000	60400	156800	248200
	3	Amount recovered*	1000	4200	25600	30800
	4	3 as per cent of 2	3	7	16	12
2015-16	1	No. of cases referred	4456634	24537	173582	4654753
	2	Amount involved	72000	69300	80100	221400
	3	Amount recovered*	3200	6400	13200	22800
	4	3 as per cent of 2	4	9	17	10
2016-17	1	No. of cases referred	2152895	28902	80076	2261873
	2	Amount involved	105787	67089	113100	285976
	3	Amount recovered*	3803	16393	7758	27954
	4	3 as per cent of 2	4	24	7	10

Notes:

1. *: Refers to amount recovered during the given year, which could be with reference to cases referred during the given year as well as during the earlier years.

2. #: Number of Notices issued

3. DRTs- Debt Recovery Tribunals.

CONCLUSION:

I would like conclude saying that from the above research we can say the banks can try to reduce the NET NPA by looking into various parameters of GNPA,ROA, ROE,LR, PC, RoA,CAR and also other side of the coin along with it there should follow the before giving loans and advances they should go for pre testing and meet the RBI guidelines for the smooth functioning, transparency and also see that for every loans and advances collateral to be taken and frequent follow-up and make it sure that the precautionary steps provision to be made but don't cross more provision coverage ratio in order to mitigate the NPA because of this NPA its impacts the ROA, ROE and the market share value is also declines for the large extent and even its slumps down the banks in the banking industry because of its bad asset quality which is hindering its net profit also and also we can say its impacting GDP in the economy , the EIC analysis is going for downtrend and economy which may also go to depression or recession , because banking loans and advances pave way for investments and circulates there forth enforces new jobs and growth this all we will become whistle blower.

By this we can say that there will be wider scope of influencing positive variables and negative variables like increase provision coverage ratio, ROA and other variable reducing, we need to balance the positive and negative variables so that we can reduce the NPA so some extent.

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DETERMINANTS OF PROFITABILITY OF BANKS IN INDIA: A MULTIVARIATE ANALYSIS
https://scholar.google.com/scholar?hl=en&as_sdt=0%2C5&q=DETERMINANTS+OF+PROFITABILITY+OF+BANKS+IN+INDIA%3A+A+MULTIVARIATE+ANALYSIS&btnG=

A Study on Analysing the Trend of NPA Level in Private Sector Banks and Public Sector Banks

https://s3.amazonaws.com/academia.edu.documents/35822519/ijsrp-p3145.pdf?response-content-disposition=inline%3B%20filename%3DA_Study_on_Analyzing_the_Trend_of_NPA_Le.pdf&X-Amz-Algorithm=AWS4-HMAC-SHA256&X-Amz-Credential=ASIATUSBJ6BAJUHEQPGH%2F20200422%2Fus-east-1%2Fs3%2Faws4_request&X-Amz-Date=20200422T124433Z&X-Amz-Expires=3600&X-Amz-Security-Token=IQoJb3JpZ2luX2VjEBsaCXVzLWVhc3QtMSJGMEQCIFkKFeIqWCFLnxabqtWCvPKressHBgyro5eptVv8lq%2FyAiAKyagwOAUqDG%2FeNCicVwfExZC0Ka74fibPCWrArbklYSq0AwhEEAAaDDI1MDMxODgxMTIwMCIMRbb1XoKOuVThZDNIKpEDKg8YsdoSKwCepu1I7WplvLZq1RDT7L4LmAn%2Ba2PlMVl7%2FjbjkeEy4PiYyB%2BZQj97ULnEStWDa486uPvWCijgUCqcAWR2eccOTM%2BiYgH%2FQAtIoZAmBfwhtheSK7NvlQS6p9sUm04hRJmAaT8TTKGfe%2B95HCaBySsPrBykS0hKssTAenR678juaK1G3DRFN4Iu5HT8yJjJo5sJKkwUl%2FJ7MnS9Cx0QuDBrQ%2BOk%2FxCdD%2B7JDNdaDGMcxbf7hOJ9u%2FW7e2XkdFXOtr8dOGzCQV6nwdUqi8N2RLbSYFUWlWl75m5Z10cpqcwafM6VOeqgLSIlQThWg%2BjBCfMaWrGn4s5paD%2F87UzCAqWN2nlzNt%2FjnDJLpsGuSN3Cgy%2BrK1XG9VAfWdTxPuY9dpp8nJJ1qnk26d5qrkH1jxbk7Lc7uLUV%2BjPZLjTC%2FQl2CssMj3m3sWuu3HaUEQzbsZrdvrCOCaUIIGX7vPqaH4VTuVDCICzVf5CxEDQasI43YUv4g6h4CZtPMAOdxeL9UNyFtw6nVR3wZ0Iw18CA9QU67AFhVV23BMmCcKBMEdWvd85gHavkXCq%2B5bxBch6KE8fpbh4RjQZVzAEElCvFYiNhGiNxsKJ368lqoaB%2BfhxDMUqLvZTyoJF%2Bz%2Bo4yCUPpF6Rff1eIPjuUqC%2B4gDQdetR%2BFzicgqNuE2smfoeOVDVCx8IxO%2BF0lH%2BcopWjFkqKTYvKQNcvnqBs9%2BXUSSFnVYSCRO

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A Comparative study of NPA of Old Private Sector Banks and Foreign Banks
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