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A STUDY ON PERFORMANCE OF INDIAN BANKING SYSTEM

Mr. Fasi Ur Rehman[1], Ms. T. Vara Lakshmi[2]
[1]Assistant Professor, J.B. Institute of Engineering and Technology
[2]J.B. Institute of Engineering and Technology

ABSTRACT
This report analyses NPA, deposits, investments, and advances in the Indian banking system. This study seeks to illuminate the banking sector's performance, difficulties, and prospects in changing regulatory and economic situations. The study included quantitative analysis, case studies, and bank balance sheets from six public and private financial institutions. Concerning patterns in Non-Performing Assets analysis suggest greater study into economic unpredictability and industry-specific difficulties. The analysis demonstrates that banks' investment portfolios are diverse, particularly when looking at corporate bonds and government securities. Risk and return analysis may simplify investing plans by showing the requirement for a well-balanced and constantly-monitored strategy. Loan advances and disbursements statistics show how various sectors are getting credit, which is important for the banking system. The research suggests good risk management to reduce NPAs and credit risks. The tactics and results of public, private, and multinational banks may help transfer knowledge across fields.

INTRODUCTION
The Indian financial system has been characterized by the development of several kinds. Each group's activities have their advantages and disadvantages. Everyone has their goal in mind. While some people's employment primarily take them to cities, others may choose between the two. For the most part, they exclusively serve large towns and cities.

As the backbone of the financial system, the banking sector is vital to every thriving economy. For an economy to expand, the finance needs of businesses, farms, and other agricultural pursuits must be more carefully and properly handled. Consequently, a country's prosperity is proportional to its banking sector's expansion. The modern public should see banks not as mere money changers, but as trailblazers in the advancement of economic thought. They facilitate the distribution of loans and the mobilization of deposits in many sectors of the economy. There is a system of banks in India that include development banks, cooperative banks, commercial banks, and the central bank. These institutions are the foundation of India's financial system since they serve as meeting sites for investors and savers. Banks play an essential role in developing countries by channelling and attracting resources.

The banking system in India has matured over the last several decades, and it is now able to adequately service the country's credit and banking needs. In addition to contributing to the growth of the national economy, the banking ecosystem is assisting a wide range of customers and borrowers with their specific financial requirements. The primary role of banks is to act as go-betweens for depositors and lenders, easing the flow of money and making sure it gets where it needs to go. As a result, this contributes to improved resource use, which in turn supports economic growth.

Presently, India is home to one hundred thirty-seven scheduled commercial banks. In addition, financial services are being provided to various groups via cooperative banks and local area banks around the country. Not only do five banks serve the whole country, but there are also more than 9,516 non-banking financial companies that provide loans to certain sectors and marketplaces.

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We have extended our network to include 99.97% of the country's populated mapped towns, ensuring that every hamlet has access to banking services. Every town is within 5 kilometers of at least one branch, office, or other financial institution.

The commercial banks that are included in the Second Schedule of the Reserve Bank of India Act, 1934 are known as scheduled commercial banks. Except for public sector banks and regional rural banks, all scheduled commercial banks in India are granted banking licenses by the Reserve Bank of India (RBI) in compliance with the Banking Regulation Act, 1949. Additionally, cooperative banks are also authorized to issue banking licenses by the RBI in accordance with the Banking Regulation Act of 1949.Under the automatic system, private sector banks may accept up to 49% FDI, whereas with government clearance, they can get up to 74%. A maximum of 20% FDI may be invested in public sector banks under the government approval route. What makes India's financial system unique: Dealings with Money: The hallmark of a bank is its ability to handle all monetary transactions. An example of a safe and secure location to put money is a bank account, where you may earn interest on your savings.

Credit is Offered: One way banks might raise more money is by lending it out for various things. Lending money to qualified individuals at set rates allows the bank to earn more income. These days, loans from banks are available for almost anything: education, vehicles, homes, personal spending, and more. Services for making withdrawals and accepting payments: Fast and easy access to funds is possible because to the wide variety of banking services that accept deposits and withdrawals. Customers may use draughts and checks to withdraw money, and there are automated teller machines (ATMs) put up by banks in various places around the city.

Online services offered: An additional characteristic of a contemporary bank is the availability of internet services. Online banking has made it considerably easier for customers to do a broad range of transactions, thanks to the proliferation of the internet. Through their mobile apps, banks are providing online services. It is still possible to pay bills, buy food, and shop even if you do not have any cash on hand. Offering banking services to individuals is not the main focus of corporate banking. For supplemental income, every single bank has a subsidiary company. Offering the most competitive interest rates and ensuring customer satisfaction is all that's needed to expand their client base. Moving money from one hand to another is the main objective of generating a profit.

Banks That Are Part Of A Scheduled Commercial BankThe scheduled commercial banking system includes a wide variety of financial institutions, including public, private, and foreign banks, RRBs, SFBs, and payment systems. Formed under the Banking Companies (Acquisition and Transfer of Undertakings) Act, 1970/Banking Companies (Acquisition and Transfer of Undertakings) Act, 1980 and the State Bank of India Act, 1955, public sector banks in India are governed by these legislation. There are now twelve public sector banks. Even if the parent company's headquarters are in another nation, a foreign bank is nevertheless considered to have a presence in India via its network of private branches. These financial institutions are obligated to adhere to the regulations promulgated by the Reserve Bank of India as well as those put forward by the parent organization's headquarters located outside of India.
Private sector banks are defined as financial entities holding a banking license under the Banking Regulation Act of 1949. A sufficient amount of institutional credit could be made available to rural regions and agriculture with the establishment of RRBs, or regional rural banks, under the Regional Rural Banks Act of 1976. No area may employ RRBs unless specifically authorized by the federal government. Sponsor banks, the Indian federal government, and the governments of the different states all have a financial interest in RRBs. The primary objective of Small Finance Banks (SFBs) licensed under the Banking Regulation Act of 1949 is to promote financial inclusion by providing basic banking services to impoverished populations, including micro and small companies, small and marginal farmers, and other disadvantaged groups. Under the Banking Regulation Act, 1949, public limited companies called "payment banks" may accept demand deposits and provide payment and remittance services. These companies are subject to additional regulations as a result of the licensing requirements.

RESEARCH GAP

There is a significant knowledge vacuum on how new technologies and regulations have affected the efficiency of the banking industry in India, even if there has been a lot of study on the country's overall banking system performance. Although previous research has looked at financial stability, profitability, and efficiency as measures of banking performance, very little has concentrated on how new technology like blockchain, digital banking platforms, and artificial intelligence are changing the face of banking in India and impacting KPIs.

OBJECTIVES OF THE STUDY

- To understand about the Indian banking system
- To know the factors impacting the Indian banking system
- To analyse the NPA of the selected banking sector

RESEARCH METHODOLOGY

Secondary Source: The data is collected from the secondary source like Annual reports, Websites, Journals, Textbooks etc.
Research Design; Descriptive Research
Sample Size : 6 different Public sector and Private sector banks.
Sampling Design: Simple Random Sampling

LIMITATIONS OF THE STUDY

- The research has a time restriction, which is a major drawback.
- It's possible that the data utilized in the study was not gathered at the most optimum time.
- Secondary sources provided the data used for the analysis, which is not always the most trustworthy source of information.
- The findings that were used to make decisions may not have been based on correct data.

REVIEW OF LITERATURE

Non-Performing Assets in Indian Banking Sector – A Study of Literature Review by Y. Maheswari (Dec 2022): The banking sector in India is a major engine of the country's economic growth. During the financial crisis, the rest of the world was suffering, but India's banking industry made incredible development in the past few seasons. As a consequence of deregulation and the country's booming economy, the banking business in India has altered during the last two decades. At current moment, the issue of non-performing assets affects all types of banks, whether they are public or private. Since the COVID-19 epidemic has slowed economic activity across several sectors, it has had a disproportionately negative impact on the banking industry. This project aims to conduct a literature review on non-performing assets in the Indian banking sector.

A Critical review of Non-Performing assets in the Indian banking Industry by Varuna Agarwala, Nidhi Agarwala, (Dec 2019): The amount of non-performing assets (NPAs) is the greatest indicator of the state of a country's banking sector. The purpose of this study is to identify the relative contributions of the different banks in the sector by examining the increase of non-performing assets from 2010 to 2017. Furthermore, the study aims to analyze how different banking organizations have affected the banking business in this particular region. The State Bank of India (SBI) and its affiliates are among these categories, along with nationalized and private sector banks. We included SBI and its affiliates in our analysis, along with publicly listed and privately owned financial institutions. Secondary data collected from the Reserve Bank of India website from 2010 to 2017 is used in the research. Finding the average growth rate of gross non-performing assets may be done statistically using the geometric mean. We compare the rise of certain banks' gross non-performing assets (NPAs) with the average growth rate to better elucidate the results.

Performance of Indian Banking system by Manisha Dhiman, (Dec 2018): After groundwater in Punjab ran dry, surface runoff became the province's primary water source for agricultural irrigation. Reduced irrigation water needs and possible recharge of subsurface water may be achieved by the use of drip irrigation, a water-saving technique. For agricultural practices in Punjab to be sustainable in the long run, water conservation is crucial. In order to assess the present and future of water-saving irrigation methods in Punjabi agriculture, this study will focus on drip and sprinkler irrigation. Sprinkler and drip irrigation are only starting to gain traction in Punjab, according to the report. The use of these systems would definitely increase if the government could address problems like the high initial cost, unpredictable and inconsistent electricity supply, crop marketing failures, limited availability of spare parts, and a lack of training facilities for farmers through strengthened agricultural extension services in affected areas.

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E-Age Technology – New face of Indian Banking Industry: Emerging Challenges and New Potentials by R.K.Uppal, (April 2011): Before and after the rise of online banking, this article examines the efficiency and profit margins of large financial institutions. As a component of the banking sector's regime of reforms, the Information Technology Act of 1999 introduced new dimensions to India's banking business. Information technology has had an effect on the structure of banking organizations, business procedures, corporate culture, and human resources development. This has had a negative impact on the banks' productivity, efficiency, and profitability. After the advent of online banking, every single bank we looked at saw a significant improvement in their performance; nonetheless, public sector banks fared the worst. Banks, and public sector banks in particular, are facing a lot of challenges, and this essay tries to solve some of those concerns. New challenges have emerged for public sector banks, but this research suggests ways forward.

Study the effect of Covid-19 in Indian Banking sector by Dr. Priyanka bobade, Prof Anu Alex, (Dec 2020): The worldwide pandemic's devastating impact In light of the COVID-19 pandemic's impact on the world economy, the Apex Bank of India sought advice from specialists to guide policy changes. Issues with liquidity and the Reserve Bank of India's decision to decrease the REPO rate have been and continue to be challenges for the entire Indian banking system. The Reserve Bank of India has decided to provide clients who are experiencing problems getting money more time to settle their EMIs. This research study seeks to analyze the policy changes made by the Reserve Bank of India (RBI) in reaction to the COVID-19 outbreak and its impact on the Indian banking industry. It is also recommended that the Indian banking industry deal with the damages that the COVID-19 outbreak has created. The results show that the Indian banking industry has taken several measures to deal with the COVID-19 outbreak and make sure the financial system works well. A number of problems, including consumer fraud, bad loans (BL), non-performing loans (NPA), and non-recovery of loans (NRL), had already plagued most Indian banks before the arrival of COVID-19.

Productive efficiency mapping of the Indian Banking System using data Envelopment Analysis by Sandeepa kaur & P K Gupta (May 2015): Liberalization of India's banking system, which was mostly regulated by the state, occurred in the early 1990s. Due to more stringent rules and the subsequent competitive forces, banks are under more pressure than ever to thrive. Consequently, the creation and maintenance of banks are increasingly predicated on productive efficiency. Here, we analyze the production efficiency of India's banking industry using the non-parametric frontier approach (DEA). The inputs and outputs are measured using the monetary value and efficiency ratings that were created from 2009 to 2013. In terms of efficiency, the poll ranks SBI and its affiliates third, after private banks and other nationalized banks. The results remain the same over time, but the efficiency disparities become smaller.

DATA ANALYSIS

Selected Banks for the Analysis

Sector	Bank Name
Public Sector	SBI
	Canara Bank
	Union Bank of India
Private Sector	HDFC
	Axis
	ICICI

Comparison of all Public Sector and Private Sector Banks Investments

Year	HDFC	Axis Bank	ICICI Bank
2018-19	290588	174969	207732.68
2019-20	391827	156734	249531.48
2020-21	443728	226120	281286.54
2021-22	455536	275597	310241
2022-23	517001	288815	362329.74

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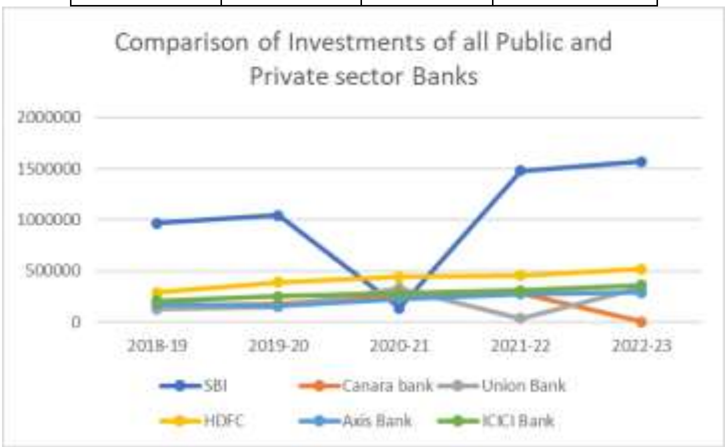
Year	SBI	Canara Bank	Union Bank
2018-19	967022	152985	126046.64
2019-20	1046955	176245	152413.9
2020-21	135105	261690	331511.79
2021-22	1481445	282013	34850.39
2022-23	1570366	3190.45	339299.05



Interpretation

From the above data we can interpret that, Investments for the 2018-19 to 2019-20 shows highest Investments in SBI Bank and in the year 2020-21 HDFC has highest Investments and then in the 2021-22 to 2022-23 year the highest Investments is in SBI Bank. The lowest Investments in the year 2018-19 is in Canara Bank, in the year 2019-21 is in Union Bank, in the year 2020-21 SBI has lowest Investment, in the year 2021-22 Union Bank as lowest Investment, in the year 2022-23 Canara Bank as the lowest Investment

Comparison of all Public Sector and Private Sector Banks Advances

Year	HDFC	Axis Bank	ICICI Bank
2018-19	819401	494798	586646.58
2019-20	993703	571424	645289.97
2020-21	1132837	623720	733729.09
2021-22	1368821	707696	859020.44
2022-23	1600586	845303	1019638.3

Year	SBI	Canara Bank	Union Bank
2018-19	2185877	427727	296932.15
2019-20	2325290	432175	315049.41
2020-21	2449498	639049	590982.88
2021-22	2733967	703602	661004.66
2022-23	3199269	830673	761845.46

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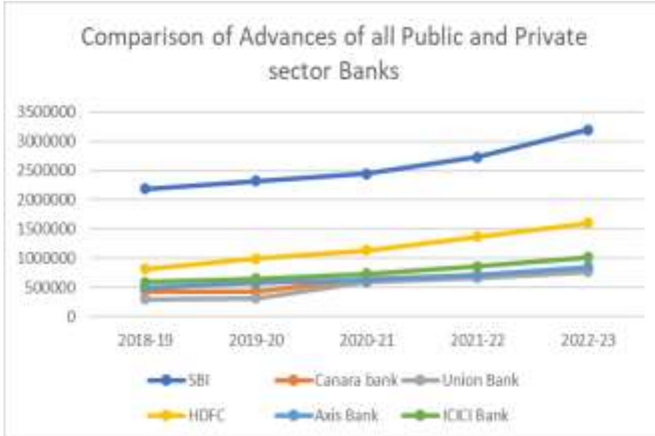


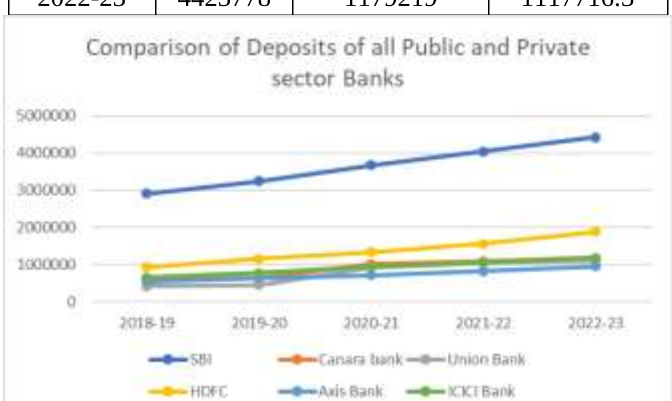
Intepretation

From the above data we can interpret that, SBI Bank has highest Advances from last five years i.e. 2018-19 to 2022-23 and lowest Advances is with Union Bank for last five years i.e. 2018-19 to 2022-23.

Comparison of all Public Sector and Private Sector Banks Deposits

Year	HDFC	Axis Bank	ICICI Bank
2018-19	923141	548471	652919.67
2019-20	1147502	640105	770968.99
2020-21	1335060	707306	932522.16
2021-22	1559217	821721	1064571.6
2022-23	1883395	946945	1180840.7

Year	SBI	Canara Bank	Union Bank
2018-19	2911386	599033	415915.27
2019-20	3241621	625351	450668.45
2020-21	3681277	1010875	923805.34
2021-22	4051534	1086409	1032392.6
2022-23	4423778	1179219	1117716.3



Interpretation

From the above data we can interpret that, highest Deposits are with SBI from last five years i.e 2018-19 to 2022-23 and lowest Deposits are with Union Bank in the year 2018-19 to 2019-20 and in the year 2020-21 to 2022-23 as lowest Deposits with Axis Ban

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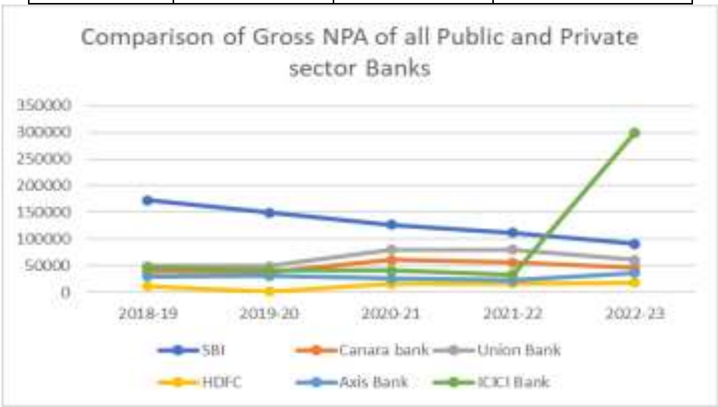
Gross NPA

Year	SBI	Canara Bank	Union Bank
2018-19	172754	39224.1	48729
2019-20	149092	37041.2	49085.3
2020-21	126389	60288	79488.2
2021-22	112023	55652	79587.07
2022-23	90927.8	46160	60987.29

Year	HDFC	Axis Bank	ICICI Bank
2018-19	11224.2	29789	45676.04
2019-20	1249.97	30233.8	40829.09
2020-21	15086	25314.8	40841.42
2021-22	16141	21822.3	33294.92
2022-23	18019	36467.4	299860.7



Interpretation

From the above data we can interpret that, Gross NPA is highest in SBI from 2018-19 to 2021-22 and in the year 2022-23 the highest Gross NPA is in ICICI Bank. Lowest Gross NPA is with HDFC for all the last five years i.e. 2018-19 to 2022-23

% of Gross NPA

Year	HDFC	Axis Bank	ICICI Bank
2018-19	1	5	7
2019-20	1	5	6
2020-21	1	4	8
2021-22	1	3	4
2022-23	1.12	2	2.87

Year	SBI	Canara Bank	Union Bank
2018-19	8	9	15
2019-20	6	8	14
2020-21	5	9	14
2021-22	4	8	11
2022-23	2.78	5	7.53

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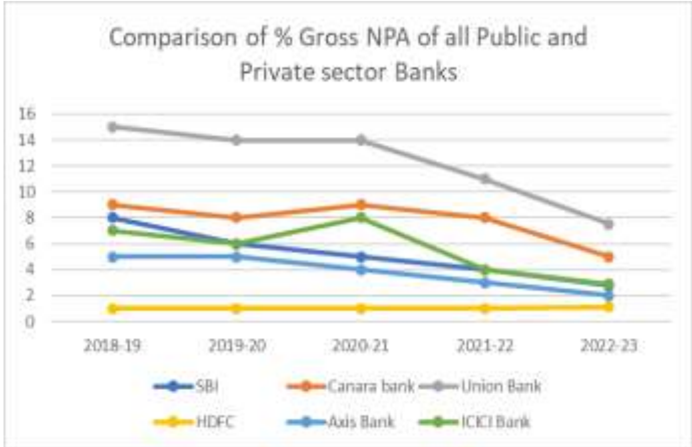


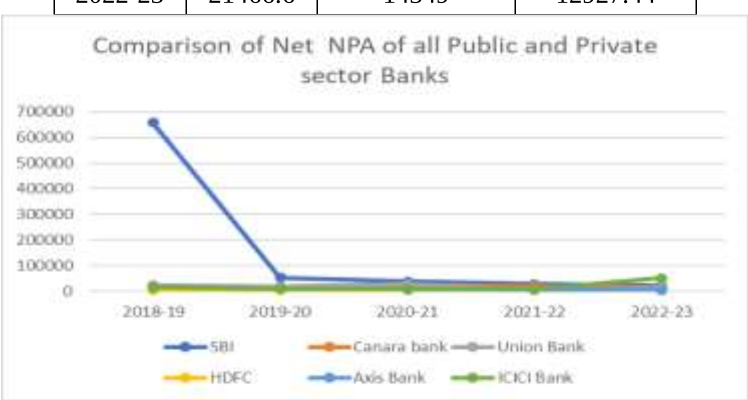
Interpretation

From the above data we can interpret that, Percentage of the Gross NPA is highest in Union Bank of India from 2018-19 to 2022-23 and lowest in HDFC for all the last five years i.e. 2018-19 to 2022-23

Net NPA

Year	HDFC	Axis Bank	ICICI Bank
2018-19	3214.52	18351	13449.72
2019-20	3542.36	9360.41	9923.24
2020-21	4554.82	6993.52	9117.66
2021-22	4407.69	5512.16	6931.04
2022-23	4368.43	3558.92	51500.7

Year	SBI	Canara Bank	Union Bank
2018-19	658947	22955.1	20332
2019-20	51871.3	18251	17303.14
2020-21	36809.7	24442	27280.52
2021-22	27965.7	18668	2403.3
2022-23	21466.6	14349	12927.44



Interpretation

From the above data we can interpre that, highest NPA in the year 2018-19 to 2020-21 is in SBI Bank and lowest in the HDFC Bank for all the five years i.e 2018-19 to 2022-23. In the year 2022-23 the highest Net NPA is with ICICI Ban

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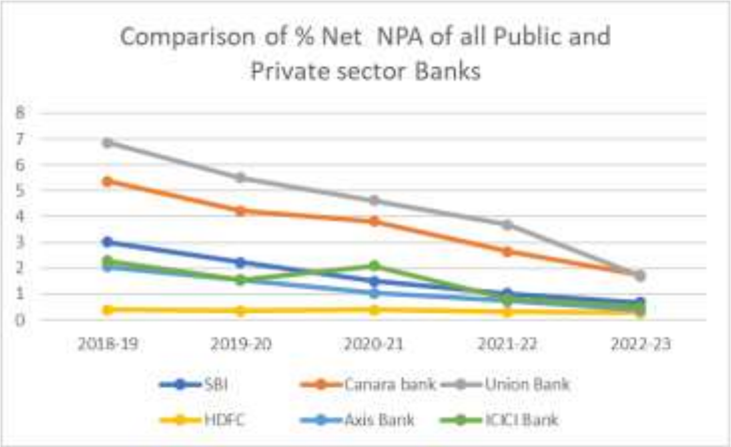
% of Net NPA

Year	SBI	Canara Bank	Union Bank	HDFC	Axis Bank	ICICI Bank
2018-19	3.01	5.37	6.85	0.39	2.06	2.29
2019-20	2.23	4.22	5.49	0.36	1.56	1.54
2020-21	1.5	3.82	4.62	0.4	1.05	2.1
2021-22	1.02	2.65	3.68	0.32	0.73	0.81
2022-23	0.67	1.73	1.7	0.27	0.39	0.51



Interpretation

From the above data we can interpret that, % of Net NPA has the highest value with the Union Bank of India from 2018-19 to 2021-22 and in the year 2022-23 the highest value is in Canara Bank. The lowest value is with the HDFC in all the years from 2018-19 to 2022-23.

FINDINGS

- Investments for the 2018-19 to 2019-20 shows highest Investments in SBI Bank and in the year 2020-21 HDFC has Highest Investments and then in the 2021-22 to 2022-23 year the highest Investments is in SBI Bank. The lowest Investments in the year 2018-19 is in Canara Bank, in the year 2019-21 is in Union Bank, in the year 2020-21 SBI as Lowest Investment, in the year 2021-22 Union Bank as lowest Investment, in the year 2022-23 Canara Bank as the Lowest Investment
- SBI Bank as Highest Advances from last five years i.e. 2018-19 to 2022-23 and lowest advances is with Union Bank for last five years i.e. 2018-19 to 2022-23.
- Highest Deposits are with SBI from last five years i.e 2018-19 to 2022-23 and lowest deposits are with Union Bank in the year 2018-19 to 2019-20 and in the year 2020-21 to 2022-23 as lowest deposits with Axis Bank
- Gross NPA is highest in SBI from 2018-19 to 2021-22 and in the year 2022-23 the highest Gross NPA is in ICICI Bank. Lowest Gross NPA is with HDFC for all the last five years i.e. 2018-19 to 2022-23
- Percentage of the Gross NPA is highest in Union Bank of India from 2018-19 to 2022-23 and lowest in HDFC for all the last five years i.e. 2018-19 to 2022-23
- Highest NPA in the year 2018-19 to 2020-21 is in SBI Bank and Lowest in the HDFC Bank for all the five years i.e. 2018-19 to 2022-23. In the year 2022-23 the highest Net NPA is with ICICI Bank

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- % of Net NPA has the highest value with the Union Bank of India fro 2018-19 to 2021-22 and in the year 2022-23 the highest value is in Canara Bank. The lowest value is with the HDFC in all the years from 2018-19 to 2022-23

SUGGESTIONS

- Investors should thoroughly research banks before putting their money into the banking industry.
- Investors get more rewards from public sector banks than from private sector banks.
- People are showing a lot of interest in investing in SBI Bank.
- Look at the changes that NPA has made recently.
- Discover the causes of non-performing assets.
- Learn how effective the existing measures used by banks and regulators are in dealing with non-performing loans.
- Researching the dynamics of advances in Indian banks, investigating investment methods, and determining the reasons of non-performing loans (NPAs).
- Examine the patterns of increase in deposits at banks in India.
  Identify the various deposit types (current, savings, and fixed accounts).
- It is important to assess how interest rates impact the collecting of deposits.
  Better risk management can only be achieved with more robust regulatory frameworks.
- Encouraging fresh thinking in online banking to increase efficiency.
  The criteria for making provisions should be reviewed and adjusted periodically to account for changes in the economy.
- Motivating financial institutions to collaborate and exchange knowledge in order to improve the industry overall.

CONCLUSION

The inquiry uncovered key information and insights about India's banking system. The examination found an alarming rise in non-performing assets in recent years. Non-performing assets were caused by economic downturns, industry issues, and poor credit risk assessment. Research found that deposit mobilization was rising, which bodes good for banks stability. Macroeconomic factors influenced savings, fixed deposits, and current accounts, complicating deposit composition. Banks invest in a variety of government securities, corporate bonds, and other assets. Risk and return analysis stressed a well-balanced investment strategy. This report sets the framework for future research and policy debates to enhance the Indian banking system. As the financial industry evolves, approaches must be continually assessed and adjusted to ensure a robust and adaptive ecosystem.

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