

A Study of Non Performing Assets with Special Reference to Axis Bank

Vaishnavi Dahake and Prof. Kalyani Bante
Jhulelal Institute of Technology, Nagpur, India

Abstract: *A strong banking sector is important for flourishing economy. The failure of the banking sector may have an adverse impact on other sectors. Non-performing assets are one of the major concerns for banks in India. NPAs reflect the performance of banks. A high level of NPAs suggests high probability of a large number of credit defaults that affect the profitability and networth of banks and also erodes the value of the asset. The NPA growth involves the necessity of provisions, which reduces the over all profits and shareholders value. The issue of Non Performing Assets has been discussed at length for financial system all over the world. The problem of NPAs is not only affecting the banks but also the whole economy. In fact high level of NPAs in Indian banks is nothing but a reflection of the state of health of the industry and trade. This report deals with understanding the concept of NPAs, its magnitude and major causes for an account becoming non-performing, projection with special reference to AXIS bank*

Keywords: AXIS bank

REFERENCES

- [1]. www.geocities.com/kstability/content/index.html
- [2]. http://en.wikipedia.org/wiki/banking_in_india
- [3]. www.moneycontrol.com
- [4]. Pandey I M , financial management, Vikas publication, new Delhi, 2012
- [5]. Research paper of Prasanta K Reddy
- [6]. Annual reports of AXIS bank from year 2018 to 2023