

A Comparative Study of NPA with Respect to ICICI Bank. Ltd and PNB Bank. Ltd Nagpur

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Abstract: *The commercial bank encourages the flow of funds in the economy and stimulates economic growth. The effectiveness of banking system always establishes the pace of development of the economy. The commercial bank is assessed based on the profitability position and assets it possess. The asset excellence is a prime concern and impacts different performance indicators like intermediation costs, credibility, profitability, liquidity, income producing capacity and generally working of commercial banks. The reducing in asset quality results in accumulation of Non Performing Assets (NPAs). Now-a-days, the non-performing assets are thought -about a huge problem in Indian commercial banking industry. Non-Performing Assets have been declining regularly year by year excluding in some years in public sector commercial banks, on the contrary, the non-performing assets of private sector banks have been decreasing regularly year by year. Hence, there is need to study the Non –Performing Assets Management in Indian Banking Sector. The Industrial Credit and Investment Corporation of India (ICICI) and (PNB) bank have been chosen for the study because it is a leading private sector bank in India. This bank is exceptional service provider as they work in a more converse and competitive environment.*

Keywords: Accounts, cards, loan, investment, insurance, payment, etc

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