

Comparative Analysis of Non-Performing Assets Between Canara and Public Sector Banks in India

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Abstract: *Non-Performing Assets (NPAs) represent a major challenge for financial institutions, particularly public sector banks (PSBs) in India. This study undertakes a comparative analysis between Canara Bank and other PSBs to assess trends, impacts, and management practices related to NPAs. The study explores factors leading to the rise of NPAs and their financial impact on profitability and liquidity. Through a literature review, data analysis, and hypothesis testing, this research identifies challenges and offers recommendations for improving NPA management practices in India's banking sector. The findings highlight the need for robust credit risk management and improved regulatory interventions.*

Keywords: Non-Performing Assets, Public Sector Banks, Credit Risk Management, Indian Banking Sector