

A STUDY ON IMPACT OF NON-PERFORMING ASSETS ON BANK PROFIT

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ABSTRACT

The Co-operative bank forms an integral part of banking system in India. This bank operates mainly for the benefit of rural area, particularly the agricultural sector. They have achieved many landmarks since their creation and have helped a normal rural Indian to feel empowered and secure. One of the burning topics for cooperatives banks is Non-performing Assets. Non-Performing Assets is the best indicator of the health and performances of banks. It is an important parameter in the analysis of financial performance of a bank. It poses a threat on quality of asset and survival of banks.

This study mainly focuses on the causes of NPA, and its impact on bank profit, to see the relation between total advances, Net Profits, gross and net NPA.

KEY WORDS: Advances, Gross NPA, Loans, Net NPA, NPA Loans.

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