**Paper No: PU-SOM- 19**

**An Empirical Study on Financial Performance of Commercial Banks with Reference to NPA in Bangalore Region**

**Senthil Kumar**a, Prof.V.Giridharb

a. Associate Professor, School of Management, Presidency University, Bangalore-560064

b. Assistant Professor, BET College of Management, Banaswadi, Bangalore

**Abstract**

The origin of modern commercial bank in India can be traced to the 18th century. It all began with the establishment of Bank of Hindustan in 1770 in Calcutta under European management. It was liquidated in 1830-32. The Indian banking industry is comprised of commercial banks, regional rural banks, co-operative banks, small finance banks and payment banks. India’s commercial banks were nationalized in two phases 14 in 1969 and six in 1980. Upon completion of nationalization, close to 90 percent of the banking sector in terms of credit had been cornered by government owned banks. This study mainly determines the advances and total assets of commercial banks. Also it analyse and examines the movement of non-performing assets of public and private sector scheduled commercial banks. It is found that gross NPAs and net NPAs have grown almost at the same pace till 2008. Thereafter the growth of net NPAs has outpaced the growth of gross NPAs and the public sector commercial banks, have the difference between the two CAGRs which was much higher in their growth perspective.

**Keywords:**

Commercial Bank, Nationalization, Non-Performing Assets

**Publication Details:**

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **Journal Name** | **Vol.** | **Month & Year** | **Page No.** | **Publisher** | **Scimago Ranking** |
| [Journal of Emerging Technologies and Innovative Research](https://ideas.repec.org/s/spr/jecstr.html) | 6(7) | July, 2019 | 281-302 | JETIR | Q4 |