PREFACE

It is a known fact that any study, which is related to Public Sector Banks and Co-operative Sector Banks, is of prime importance. This is so because the banking sectors cater to all the needs of credit of a very large section of society. A considerable sum of co-operative credit is placed at the disposal of agricultural, craftsmen, artisans and small entrepreneurs. The banking sectors have not only halted the growth of private money lending business but have also generated a feeling of self-help and confidence among the customers.

Banking sectors are facing huge problem of Non-Performance Assets and losing furthermore the confidence of the customers at large along with confining themselves into a single unit rather than expanding into several branches with a few expectations. The present research thesis attempts to highlight the impact of NPAs in meeting the growing credit needs of the customers of semi urban and urban areas.

First topic consists of introduction of banking sector and banking system in India. It covers various aspects of Indian banking system. It also covers Non-Performing Assets and its classification, causes of NPA, Impact of NPA, Successful management of NPA and reasons to study NPA and its relevance.

The Second topic deals with Research Methodology adopted by the researcher for the study. It broadly focuses on the research gap, relevance of the study and statement of problem. It also includes objectives of study and hypothesis of the research study and limitations of the study.

The Third topic is devoted for taking the review of earlier studies, recommendations of committees, study groups and commission related to the PSBs and USBs appointed by Central government and RBI, the research articles periodicals, journals and Co-operative Acts.

Fourth topic deals with the profile of banks and also consists of financial factors of the PSBs and CSBs and Fifth topic covers the analytical study on the basis of Secondary data.
The Sixth topic is based on the analysis of Primary data of the PSBs and CSBs. It broadly deals with Primary data analysis and inferences which was carried out from borrowers, Managers and Loan sanctioning officers’ responses from Pune city.

And Seventh topic is the summary of findings, suggestions and conclusion on research work based on Primary and Secondary data. Based on findings appropriate recommendations are given in the same topic.