

NON-PERFORMING ASSETS OF SYNDICATE BANK PERFORMANCE: A STUDY FROM 2012 - 2016

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ABSTRACT

Banking areas are increasingly acting as a catalyst to achieve economic Development of a country. They act as to raise intermediary Additional fund surplus areas to provide financing necessary for these Areas, which promote the development of sound need Economy. Depending on the banks sound financial position Recovery of loans or (NPA) levels of non-performing assets. So has a great value for the study of non-performing assets of banks Significance in a developing economy. The present study on non in a case of Syndicate Bank in the period studied: performing assets Five years (2012-2016). The research paper is based on secondary Information. Collect means the data is analyzed using percentages regression, etc.

KEYWORDS: *Gross NPA, Net NPA, Regression, Economic Development, Intermediary Additional Fund Surplus.*

Introduction

Syndicate Bank is the oldest bank in nationalized banks. It was established on 20th October 1925 and gradually it has become one of the largest banks of India. On March 31, 2016, its total deposits were Rs 2,61,735.34 crore and it provided 22,64,740 crore rupees had been given advance in advance. Its total assets are Rs 1,38,321.60 crore. Despite the many achievements, the bank has been surrounded by many problems. The main purpose of this study is to understand how the quality of the services of the bank can be improved and how the bank can make good profit by progressing. In order to fulfill this objective the status of the bank has been studied in detail and then suggestions have been given to improve the bank's problems. The main problem of the bank is the loss of the previous years, the percentage of total assets as non-performing assets, deposits of advance to be less percentage than the other bank. Gross profits from low income, rising expenses and other banks on investments are to be a percentage of total assets. Several suggestions have been given to address how these problems are resolved and to make Syndicate Bank an excellent bank. The key among them - is to increase the credibility of the bank, increase the percentage of advance, increase the percentage of demand deposits. It also includes making the services of the bank outstanding. If all suggestions are implemented well then in the next five years, syndicate bank competition can be one of the best banks in comparison to other banks, its expense ratio can decrease and net profits can be increased.

Objective of Research

- To understand historical background of syndicate bank
- To understand conceptual framework of syndicate bank
- To understand status of Non Performing assets in syndicate bank
- To understand allover analytical performance of the bank

Scope of the Study

In this paper we considered all over performance of syndicate bank in india on the basis of there there financial results of last five years.

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