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## Performance of Banking Sector: A Study of Select Bank in India



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### ABSTRACT

Banks are major financial institutions and are an essential part of the nation's economy. In India, banks are well-capitalized and regulated. They play a pivotal role in stimulating economic growth and development. Banks facilitate spending and investment in the economy. The overall objective of the research work is to study the employees' perception of performance in the banking sector. The study presents the perceptions of 30 employees of Nagaland State Co-operative Bank Limited branches in Kohima District. The research work on the subject matter is based on primary data collected through direct personal interviews by the researcher. The respondents under the study area were selected based on a multi-stage random sampling technique and well-structured questionnaires were distributed. Statistical Package of Social Sciences was used to analyze the collected data. For the sustainable growth of any organization, it is important to consider the performances of the employees. Research findings stated that, providing an effective workload and giving a comfortable work environment, ensuring the level of satisfaction at work, effective loan monitoring system, and development of human resource practices have a significant impact on the performance in the banking sector. The general results of the study show that male employees are more than female employees. The level of loan recovery and the level of branch expansion are adequate.

**Keywords:** Loan quality management, non-performing assets, banking sector, banking employees, gender, branch expansion

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## INTRODUCTION

The banking sector in India is expanding in size and sophistication to meet the demands of a contemporary economy and global environment, according to recent trends in the business. For the sustainable growth of any organization, it is important to consider the performance in general. The workplace environment can improve job performance and accomplishments. The banking sector involves a lot of people. The relationship between various employees and how it impacts them has been observed in the employees' performance about their job satisfaction level. A higher degree of job satisfaction indicates that workers are performing better at work, even in challenging positions, for a longer period. This has a direct or indirect impact on the success of the business. Given the significance of customer satisfaction, banks must continue to have steady and intimate connections with their clientele. Levels of customer satisfaction must be evaluated. To build and preserve a long-term relationship with customers and long-term competitiveness, the implementation of customer satisfaction knowledge is essential. Banks understand that providing consumers with high-quality service is crucial to their success and survival in the cutthroat, worldwide banking market of today. In addition to generating new assets through deposits, banks also repurpose the assets they receive from borrowers. Consequently, if a client does not repay the money, it impacts the generation and repurposing of credit, resulting in an NPA. In addition, NPAs have an impact on the earnings that the banks so they must make larger preparations for suspicious and negative debts. The problem of NPAs is more than just a concern for the lenders but also a concern for those who develop strategies and are engaged in supporting the road's financial development to accomplishment. The study is empirical and analyses employees' perception of the performance of the bank.

## LITERATURE REVIEW

Amudhan et al. (2022) Information, software, technological advances, and restructuring of institutions are the four key facets of digitization, corresponding to studies on the influence of this change on banking services in countryside regions. Through an examination of the socioeconomic characteristics of the participants selected from the research area, it became evident that digital banking services had a noteworthy impact on the rural population.

Mannocci et al. (2018) In a survey conducted in Italy, they assessed whether bank employees are stressed, how they regard their jobs, and the general perception of the banking industry. They looked into the associations between a variety of factors, including role, gender, bank type, ethical standards, high job expectations, little decision-making authority, and the occupational anxiety levels of bank employees. Their study suggests that banks should actively engage to improve employee well-being, which will increase worker productivity.

Ramamoorthy and Mohan (2018) have carried out investigations into anxiety management among bank employees to identify the root causes of stress and how it affects bank workers in the public and private sectors. The researcher used an overly stratified random sampling procedure to get the sample. Methods like the chi-squared test, a one-way ANOVA, and percentage computation were used to assess the data.

Razibi (2023) examined the prevalence and related factors of high blood pressure among Bangladeshi bank employees working in Dhaka. The results of our study revealed that the participant's frequency of hypotension was considerably greater than the country's frequency. To avoid subsequent medical problems linked to high blood pressure, it is advised to raise awareness and lead an active life.

Kaur and Pasricha (2019) Issues encountered by bank employees executing financial inclusion initiatives: look into the different issues encountered by bank employees implementing the chosen financial initiatives to support inclusion for industrial employees. Data were collected for the same purpose between March and June 2018 using semi-structured individual interviews with 107 bank executives in Delhi and NCR. The chi-square test, cross-tabulation, and exploratory factor analysis were used in the scale purification and data analysis processes. The current study was successful in analyzing the factors linked to issues that bankers ran into when implementing the programs that the government identified as signs of financial inclusion.

Kamalulil and Panatik (2021). A systematic literature review study aims to thoroughly examine scientific literature on the relationship between low-income employees' mental health and socioeconomic position. A total of nineteen studies were included in this analysis based on the inclusion and exclusion criteria. The majority of the included research, according to the results, showed that socioeconomic status has an impact on mental health, although two studies found no evidence of this relationship between socioeconomic status and mental health among low-income employees.

Santosh Dev and Swati Sharma (2021) Gender and employee satisfaction: Even though women outperform males in several areas of employee satisfaction, a study of Indian banks paints a bleak picture of the status of women workers in these institutions. The study's findings demonstrate that fewer women are working in banks than there are men. Compared to male employees, female employees are happier. To inspire female employees to enter the banking sector and support India's economic development, banks must expand the locations of their branches and conduct environmental analyses.

Nithyanantham et al. (2022) The effect of gender diversity on banks' organizational effectiveness.

According to research findings, banks' inadequate infrastructures stand in the way of equitable access to education. Overall findings indicate that new programs are necessary to increase gender parity in banks. The implementation of these measures, such as allowing pregnant women to return to work, raises concerns.

Tjahjaningsih et al. (2018) Examine whether a bank employee's performance is impacted by their workload and workplace. Concluded that offering employees a heavier burden effectively encourages them to work more and that providing a comfortable work atmosphere enhances employees' performance.

Shammout (2021) examines the impact of the work environment on employees' performance at work and looks into the relationship between employee performance and work environment first. The findings demonstrate that there was a substantial and favorable correlation between every variable and worker performance. Employee perks, which have a significant impact on work performance, were deemed by Investor Global employees to be the most important factor of all.

Asimah et al. (2018) Used Ghana Commercial Bank as a case study, the study's main goal was to determine how time management affects financial organizations' productivity. The study was a descriptive survey that used a purposive sample for employees and basic random sampling for customers. Questionnaires with predetermined questions were the primary study tool. A bar graph, one sample test, statistics, cross-tabulations, and chi-square are the primary statistical tools used in analysis. The researchers recommended that the management of the various financial institutions implement policies prohibiting the use of personal phones to minimize needless disruptions, based on their findings. Employees should also regularly receive time management training to guarantee that work ethics are followed and to avoid needless disruptions during working hours. Effective Time Management, High Productivity,

Nawaz and Mishra (2018) A case study on customer satisfaction in the banking sector. Since the banking sector provides services to customers, the consumer is the primary focus and the key differentiator.

Ali and Ratwani (2017) address a range of issues or concerns about the physical resources, politeness, commitment, and assurance of Indian banking clients. The majority of consumers appear to be happy with their banking services, however, others are not so happy with how quickly and personally the bank's staff responds to their needs. Because of the attitudes and actions of the bank staff, customers are not happy.

Kour and Gakhar (2015), Using a primary study based on the opinions of HR managers from eight major Indian banks, this report attempts to shed light on such advances connected to HRM. Recruitment and selection, training and development, performance management, pay management, career development, employee motivation, and employee security are the seven HRM headings under which these cutting-edge HRM techniques have been categorized. Management of Human Resources

Nazaj and Meka (2020) The paper highlighted the deficiency of appropriately qualified and trained credit officers in Albanian banks, as the majority of them engaged in "on-the-job training." Only a small number of banks managed to provide staff training and set up appropriate organisational structures, with a primary focus on sales as opposed to risk management. In conclusion, the study offers suggestions for enhancing internal lending policies and processes, as well as contemporary risk management theories and the Bank of Albania's soon-to-be complete adoption of Basel II standards.

Wadhwa and Ramaswamy (2020) aim to analyze the influence of a few key financial figures on bank non-performing assets (NPAs) and provide recommendations for efficient NPA management. Five public and private banks with the greatest NPAs were

selected for the study between 2014–2015 and 2018–2019, based on data from the RBI. Multiple regression analysis was used in the study to ascertain the influence of significant financial heads on non-performing assets (NPAs), and correlation analysis was utilized to calculate the association between net profits and NPAs.

Hailu (2021) concluded by drawing policy lessons from this discussion and suggesting some measures that can be adopted to better deal with a future balance sheet-related crisis in the banking sector so that the impact on the real economy is as small as possible. Effect of branch expansion on the cost efficiency of Ethiopian commercial banks (Stochastic Cost Frontier Approach). To lessen their cost inefficiencies, the researcher advised Ethiopian banking institutions to keep innovating. Additionally, NBE and the government support a policy that prohibits the entrance of foreign banks, the need to amend the competition environment and branch establishment policy, as well as the required ratio amount.

## OBJECTIVES OF THE STUDY

- To investigate how staff members perceive the Kohima District branches of Nagaland State Co-operative Bank Limited's performance.
- To research NStCB Ltd.'s loan monitoring system, efficient workload, and work environment in the Kohima District.
- To explore the development of HR practices and ensure employee happiness have a significant impact on the performance of the banking sector.

## RESEARCH METHODOLOGY

The study offers the opinions of thirty workers from Kohima District branches of Nagaland State Co-operative Bank Limited. The major data used in the study project is gathered by the researcher through in-person interviews. Well-structured questionnaires

were shared, and a multi-stage random sample procedure was used to pick the respondents under the study area. Utilizing the Statistical Package of Social Sciences, the gathered information was examined. Secondary data sources are obtained from books, reputed journals, and articles.

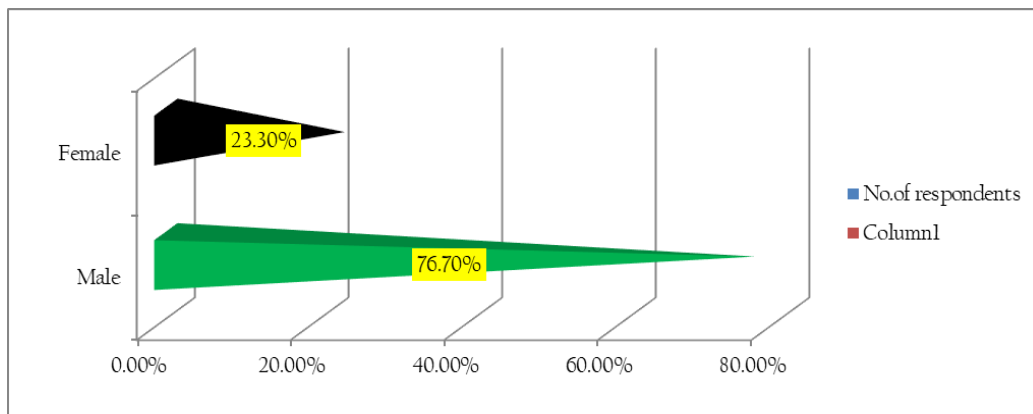
## RESULTS AND DISCUSSIONS

Socio-economic profile of the Nagaland State Co-operative Bank Limited, Kohima District employees. The tabular and graphical representation presented below depicts the distribution of genders of the employees who are working at the 3 branches of NStCB Ltd. in Kohima District, Nagaland. As per the collected value, the average mean is 1.23, standard deviation is .430, variance is .185, skewness is 1.328 and standard error of skewness is .427 respectively showing normal distribution. The information

presented shows that 76.7 percent of the employees are males which constitutes a higher frequency than female employees who constitute only 23.3 percent.

**Table 5.1: Gender distribution of employees in Kohima District, Nagaland**

Gender	No. of respondents
Male	23(76.7)
Female	7(23.3)
Total	30(100.0)
Mean	1.23
Std. Deviation	.430
Variance	.185
Skewness	1.328
Std. of Skewness	.427



**Fig. 5.1: Gender distribution of employees in Kohima District, Nagaland**

Source: Primary data

The information below shows that 40.0 percent of the employees have 1 male in the employees' household 33.3 percent have 2 males. 13.3 percent have 3 males and the households having 0, 4, 5, and 6 males stood at 3.3 percent respectively. It can also be seen from the table that 30.0 percent of the employees have 3 females in

the household depicting the highest frequency, whereas, 23.3 percent have 1 and 2 females in the household, 10.0 percent have 4 and 5 females at home and 3.3 percent have 6 females in the household depicting the lowest frequency.

Table 5.2.1: Distribution of Males in Employees' Household

Size of males in the household	No.of respondents (Males)	No.of respondents (Females)
0	1(3.3)	0
1	12(40.0)	7(23.3)
2	10(33.3)	7(23.3)
3	4(13.3)	9(30.0)
4	1(3.3)	3(10.0)
5	1(3.3)	3(10.0)
6	1(3.3)	1(3.3)
Total	30(100.0)	30(100.0)

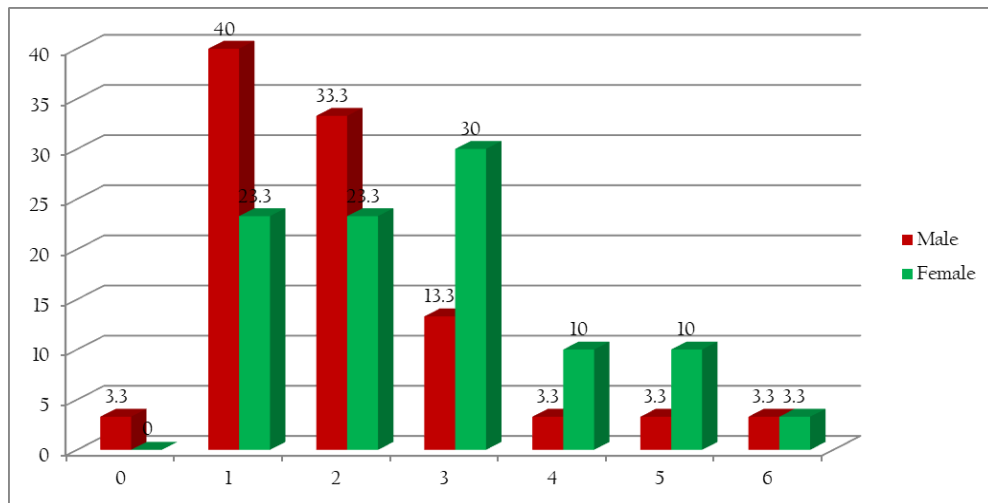


Fig.5.2.1: Distribution of gender in Employees' Household

Source: Primary data

The information presented below shows the distribution of male workers in employees' households where 70.0 percent of the employees have only 1 male worker in their households. 10.0 percent have 2 male workers, 3.3 percent have 4 male workers and the remaining 16.7 percent do not have any male

workers in their household. The data further shows the female workers in employees' households. It is shown that 50.0 percent of the employees have 1 female worker at home, 3.3 percent have 2 female workers and the remaining 46.7 percent have 0 female workers in their household.

Table 5.2.2: Distribution of Workers in Employees' Household

Size of workers	Male workers	Female workers
0	5(16.7)	14(46.7)
1	21(70.0)	15(50.0)
2	3(10.0)	1(3.3)
4	1(3.3)	0(0.0)
Total	30(100.0)	30(100.0)

Source: Primary data

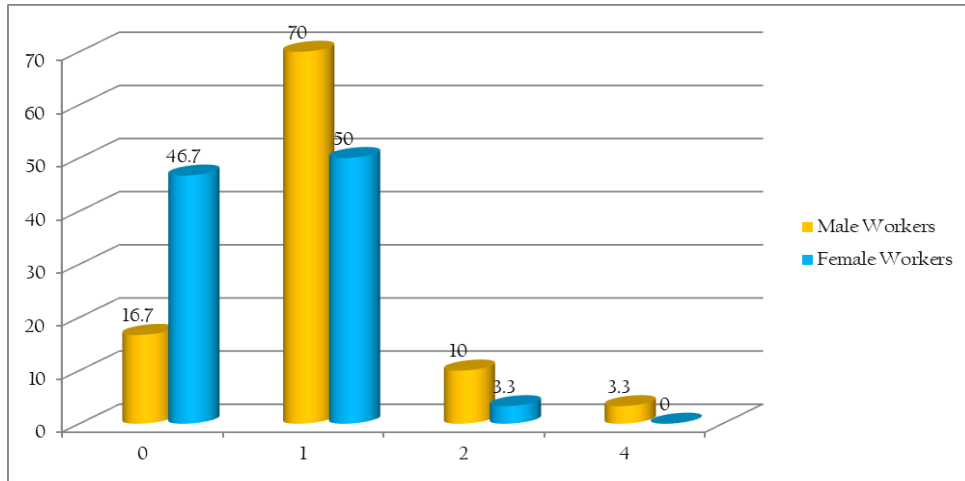


Fig.5.2.2: Distribution of Workers in Employees' Household

Source: Primary data

The tabular and graphical representation depicts the work environment at NStCB Ltd. branches in the Kohima district. We can see that 76.7% of the employees are satisfied with the environment of work at NStCB Ltd., while 23.3 percent of the employees say that the work environment is challenging in Kohima district branches. The results of the study found that the mean is 1.23, std. deviation is .430, variance is .185, skewness is 1.328, and std. error of skewness is .427 which shows that the distribution is normal.



Table 5.3: Work environment at NStCB Ltd.in Kohima District branches

Response	No. of respondents
Satisfactory	23(76.7%)
Challenging	7(23.3%)
Total	30(100.0%)
Mean	1.23
Std.Deviation	.430
Variance	.185
Skewness	1.328
Std.Error of Skewness	.427

Source: Primary data

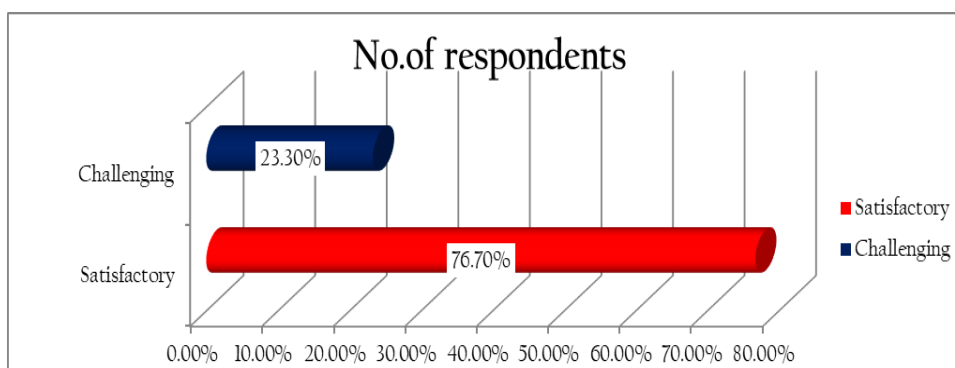


Fig.5.3: Work environment at NStCB Ltd.in Kohima District Branches

Source: Primary data

In Kohima District branches of the NStCB Ltd., daily, the number of customers visiting the bank is less than 100. This is responded by 60.0 percent of the employees. 40.0 percent of the employees said that around 100-200 customers come to the bank. The information presented shows a normal distribution where the mean is 1.40, std. deviation is .498, variance is .248, skewness is .430, and std. the error of skewness is .427 respectively.

Table 5.4: No .of Customers visiting NStCB Ltd. on daily basis

No. of customers	No. of respondents
Less than 100	18(60.0)
100-200	12(40.0)
Total	30(100.0)
Mean	1.40
Std.Deviation	.498
Variance	.248
Skewness	.430
Std.Error of Skewness	.427

Source: Primary data

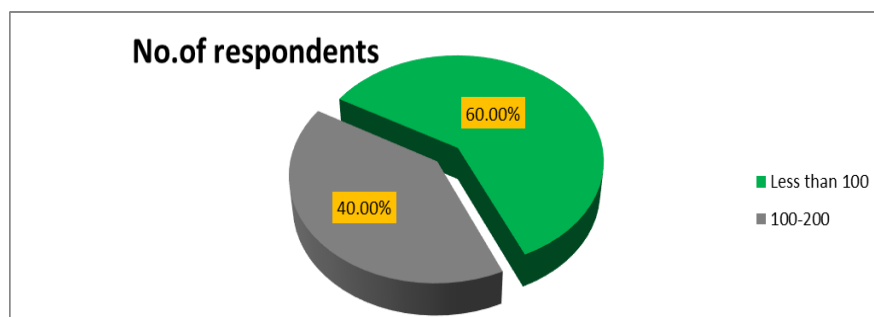


Fig.5.4:No.of Customers visiting NStCB Ltd. on a daily basis

Source: Primary data

The data presented below shows that the mean is 1.73, std. deviation is .828, variance is .685, skewness is 1.333, std. error of skewness is .427 showing normal distribution. 46.7 percent of the respondents said that at NStCB Ltd. branches in Kohima District, maximum customers visit the bank between 11:00 a.m. to 12:30 a.m. 43.3 percent of the respondents said that the busiest hours of the day at the branches are in between 9:30 a.m.to 11:00 a.m. 6.7 percent of the employees say that the bank is busiest after 2:00 p.m. and the remaining 3.3 percent say that they are the busiest in between 12:30 a.m. to 2:00 p.m.

Table 5.5: Busiest hours of the day at the bank

Busiest Hours	No. of respondents
9:30 a.m. to 11:00 a.m.	13(43.3)
11:00 a.m. to 12:30 a.m.	14(46.7)
12:30 a.m. to 2:00 p.m.	1(3.3)
After 2:00 p.m.	2(6.7)
Total	30(100.0)
Mean	1.73
Std.Deviation	.828
Variance	.685
Skewness	1.333
Std.Error of Skewness	.427

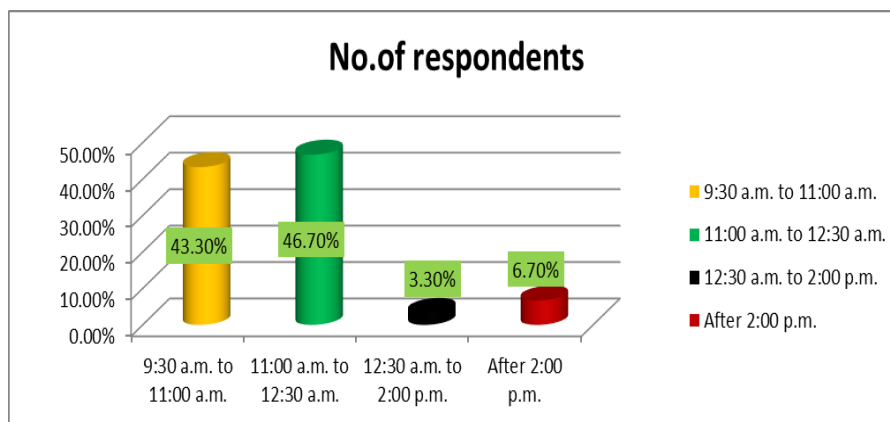


Fig. 5.5: Busiest hours of the day at the bank

Source: Primary data

66.7 percent of the employees said that providing ATM services can increase customer satisfaction. 10.0 percent opined for opening additional counters at the banks.6.7 percent opined for cash deposit machines. While 16.7 percent said that there are other reasons for enhancing the level of satisfaction for the customers. The distribution of the collected data shows that the mean is 2.90, std. deviation is .803,

variance is .645, the skewness is -1.096, and std. error of skewness is .427 showing normal distribution.

Table 5.6: Steps for increasing customer satisfaction level at NStCB Ltd. in Kohima District.

Measures	No. of respondents
Opening additional counters	3(10.0)
Cash deposit machine	2(6.7)
ATM services	20(66.7)
Others	5(16.7)
Total	30(100.0)
Mean	2.90
Std.Deviation	.803
Variance	.645
Skewness	-1.096
Std. Error of Skewness	.427

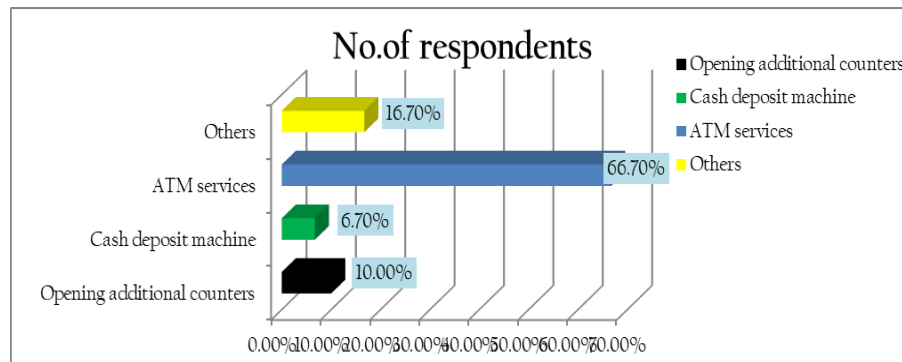


Fig. 5.6: Steps for increasing customer satisfaction level at NStCB Ltd. in Kohima District.

Source: Primary data

90.0 percent of the respondents said that NStCB Ltd. is equipped with a Human Resource Development department while 10.0 says that NStCB is not equipped with it. The mean rate shows 1.10, std. deviation shows .305, variance is .093, skewness is 2.809, and std. error of skewness is .427 showing normal distribution.

Table 5.7: Equipment of Human Resource

Development department at NStCB Ltd.in Kohima District.

Response	No. of respondents
Yes	27(90.0)
No	3(10.0)
Total	30(100.0)
Mean	1.10
Std.Deviation	.305
Variance	.093
Skewness	2.809
Std. Error of Skewness	.427

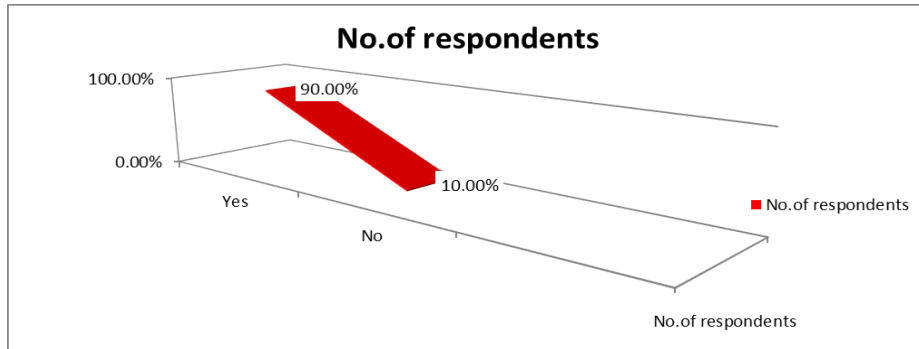


Fig.5.7: Equipment of Human Resource Development department at NStCB Ltd. in Kohima District.  
Source: Primary data

100.0 percent of the respondents said that the loan monitoring system of NStCB Ltd. is effective. No respondent said that it is ineffective. The mean is 1.00,

std. deviation is .000, variance is .000, skewness is .000, and std. error of skewness is .427 respectively.

Table 5.8: Loan monitoring system of NStCB Ltd. in Kohima District.

Loan Monitoring	No. of respondents
Effective	30(100.0)
Ineffective	0(0.00)
Total	30(100.0)
Mean	1.00
Std.Deviation	.000
Variance	.000
Skewness	.000
Std.Error of Skewness	.427

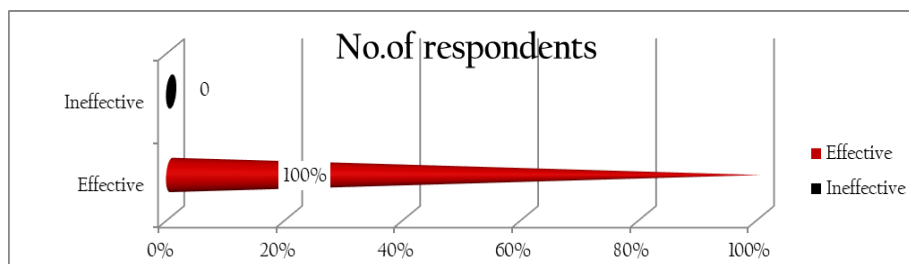


Fig.5.8: Loan monitoring system of NStCB Ltd.in Kohima District.

Source:Primary data

There is an adequate level of loan recovery at NStCB Ltd. 66.7 percent responded there is an adequate level of loan recovery, while 33.3 percent said that the level of loan recovery is inadequate. The mean is 1.33, std. deviation is .479, variance is .230, skewness is .745, and std. error of skewness is .427 respectively.

Table 5.9: Recovery position of NStCB Ltd.Kohima District.

Level of recovery	No. of respondents
Adequate	20(66.7)
Inadequate	10(33.3)
Total	30(100.0)
Mean	1.33
Std.Deviation	.479
Variance	.230
Skewness	.745
Std.Error of Skewness	.427

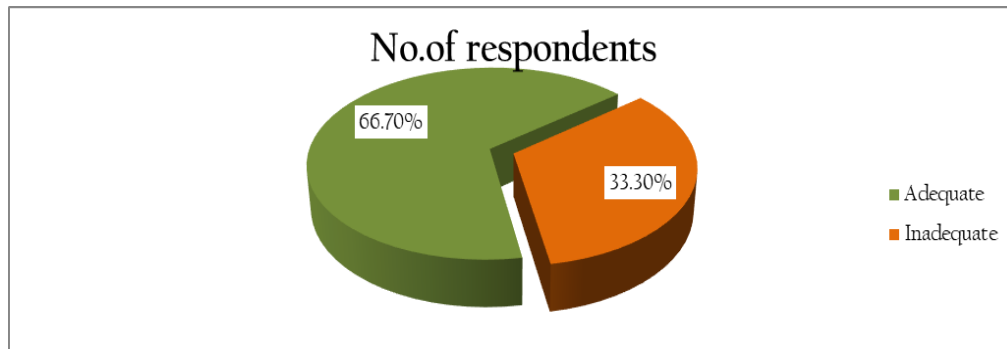


Fig.5.9: Recovery position of NStCB Ltd.Kohima District.

Source: Primary data

73.3 percent said that there is an adequate level of branch expansion at NStCB Ltd. and 26.7 percent said that branch expansion is inadequate. The mean is 1.27, std. deviation is .450, variance is.202, skewness is 1.112, and std. error of skewness is .427 respectively.

Table 6.00: Opinion about NStCB Ltd. branch expansion in Kohima District

Level of adequacy	No. of respondents
Adequate	22(73.3%)
Inadequate	8(26.7%)
Total	30(100.0)
Mean	1.27
Std.Deviation	.450
Variance	.202
Skewness	1.112
Std.Error of Skewness	.427

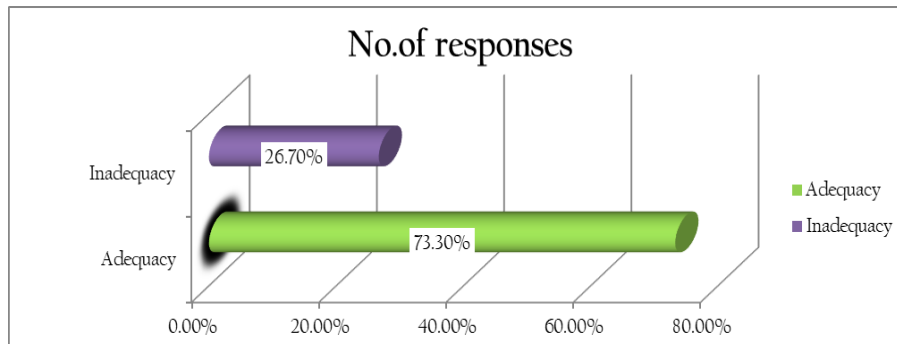


Fig.6.00: Opinion about NStCB Ltd. branch expansion in Kohima District  
Source: Primary data

## CONCLUSION

Any organization that wants to grow consistently must take general performance into perspective. Job performance and achievements can be enhanced by the work environment. Many people are involved in the banking business. It has been noted how different employees relate to one another and how this affects the employees' performance in terms of job satisfaction. Higher job satisfaction levels are a sign that employees are doing better at work for a prolonged amount of time, especially in taxing roles. This affects the business's success either directly or indirectly. Because customer satisfaction is so

important, banks need to foster persistent and intimate ties to their customers. Customer satisfaction levels need to be assessed. The results of the research indicated that the banking industry's performance is significantly impacted by factors such as an efficient workload, a comfortable work environment, a system for monitoring loans, the development of human resource practices, and the assurance of employee happiness. The study's overall findings indicate that there are more male employees than female employees. Both the rate of branch expansion and the rate of loan recovery are sufficient.



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