REVIEWER'S REPORT

Manuscript No.: IJAR-52509   Date: 27-06-2025

Title: Trends and Patterns of NPAs in Public and Private Sector Commercial Banks in India: A Decadal Analysis (2013Â–2023)

Recommendation:
Accept as it is ....
Accept after minor revision..................
Accept after major revision ....
Do not accept (*Reasons below*) ....

Rating	Excel.	Good	Fair	Poor
Originality		✓		
Techn. Quality			✓	
Clarity			✓	
Significance			✓	

Reviewer Name: Dr.P.Manochithra   **Date:** 27-06-2025

Reviewer's Comment for Publication.

(*To be published with the manuscript in the journal*)

The reviewer is requested to provide a brief comment (3-4 lines) highlighting the significance, strengths, or key insights of the manuscript. This comment will be Displayed in the journal publication alongside with the reviewers name.

This manuscript offers a comprehensive decadal analysis of NPA trends in Indian public and private sector banks, highlighting key policy impacts and sectoral differences. The study is data-driven and policy-relevant, providing valuable insights into the effectiveness of reforms like the IBC and the role of governance in asset quality improvement.

REVIEWER'S REPORT

Detailed Reviewer's Report

Trends and Patterns of NPAs in Public and Private Sector Commercial Banks in India: A Decadal Analysis (2013–2023)

1. Overall Evaluation

The manuscript provides a comprehensive and insightful analysis of non-performing assets (NPAs) across public and private sector banks in India over a ten-year period. It is well-structured, thoroughly researched, and makes effective use of official data. The comparison of sectoral performance, especially in light of regulatory reforms and macroeconomic events, adds considerable value to the existing literature on banking and financial stability.

2. Significance and Originality

The study addresses a highly relevant issue within the Indian banking sector. It distinguishes itself through:

- A full-decade comparison (2013–2023), encompassing the pre- and post-IBC implementation era.
- Focus on both macro-level events (like COVID-19) and sector-specific dynamics.
- Use of RBI data enhances the credibility and replicability of findings.

The originality lies in combining CAGR analysis, trend mapping, and policy impact assessment to offer a nuanced understanding of NPA evolution.

3. Structure and Organization

The manuscript is clearly structured, following standard academic sections: Abstract, Introduction, Literature Review, Objectives, Methodology, Data Analysis, Discussion, and Conclusion. Each section logically builds upon the previous, with smooth transitions and appropriate depth.

The use of comparative tables and charts (e.g., CAGR, gross/net NPA trends) effectively supports the narrative and enhances reader comprehension.

4. Methodology

The quantitative methodology is appropriate for the research objectives. Key strengths include:

REVIEWER'S REPORT

- Exclusive use of authoritative secondary data from RBI sources.
- Focus on both gross and net NPA metrics across banks.
- Use of CAGR, trend analysis, and pre/post-event comparison (IBC, COVID-19). However, the study could be enhanced by incorporating econometric tools (e.g., regression or panel data analysis) to statistically test the significance of observed trends.

5. Data Analysis and Interpretation

The data analysis is strong and well-presented. Important patterns and inflection points in NPA performance are clearly identified:

- The peak of NPA crisis for PSBs in 2017–18.
- Faster recovery in private banks.
- Structural weaknesses vs. governance strengths between the two sectors.

Interpretations are consistent with the data and grounded in policy developments, such as AQR, IBC, and recapitalization efforts.

6. Strengths

- Rich decade-long dataset with year-wise comparisons.
- Balanced comparative insights into public vs. private sector performance.
- Clear articulation of macroeconomic impacts (e.g., COVID-19).
- Thoughtful policy implications drawn from evidence.

7. Weaknesses

- Limited statistical modeling; interpretations are mostly descriptive.
- Language, while mostly clear, contains a few grammatical errors and long sentences that could be simplified.
- The limitations section could be expanded to include more on potential biases from using only RBI data.

8. Recommendations for Improvement

- ✓ Include regression analysis or time-series modeling to validate trends.

REVIEWER'S REPORT

- ✓ Improve language clarity and correct typographical issues.
- ✓ Expand the literature review to include more recent global comparisons.
- ✓ Consider elaborating on future risks such as unsecured retail loan growth and cyber risks in NPA management.

9. Conclusion

The manuscript makes a valuable contribution to the study of asset quality management in Indian banking. It is highly relevant for policymakers, banking professionals, and scholars of financial regulation. With minor revisions, particularly in language polishing and possibly extending the analysis, the manuscript is suitable for publication.