

## REVIEWER'S REPORT

Manuscript No.: IJAR-52509

Date: 30-06-2025

**Title: Trends and Patterns of NPAs in Public and Private Sector Commercial Banks in India: A Decadal Analysis (2013– 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: Shafiya Akhter

### Reviewer's Comment for Publication.

#### General Evaluation:

The manuscript presents a thorough and timely comparative study of non-performing assets (NPAs) in India's public and private sector banks over a significant decade of economic flux and regulatory reform. It effectively contextualizes the evolution of asset quality within the broader narrative of India's banking sector transformation and provides empirical depth through its use of RBI data.

#### Abstract Evaluation:

The abstract is concise, informative, and clearly articulates the scope, methodology, and key findings of the study. It effectively contrasts the divergent trajectories of public and private sector banks, presenting a data-driven narrative supported by relevant policy benchmarks such as the Insolvency and Bankruptcy Code (IBC) and recapitalization efforts. The mention of gross NPA percentages enhances clarity and credibility.

#### Keywords:

The keywords are precise and well-aligned with the study's thematic scope, aiding discoverability across financial research domains.

#### Introduction Evaluation:

The introduction establishes a strong conceptual foundation by framing NPAs as both a reflection and determinant of banking sector health. It succinctly maps out the macroeconomic and regulatory landscape

# International Journal of Advanced Research

Publisher's Name: Jana Publication and Research LLP

[www.journalijar.com](http://www.journalijar.com)

## REVIEWER'S REPORT

from 2013 to 2023, linking national developments with sectoral performance. The periodization of the NPA trajectory—stress onset, crisis peak, reform-led recovery, and COVID-19 impact—is especially effective in organizing the study's narrative. The performance dichotomy between public and private banks is well-introduced and sets up the comparative inquiry clearly.

### Analytical and Structural Strengths:

- The decade-long time frame allows for a robust longitudinal analysis of trends, covering both cyclical shocks and structural responses.
- The comparative approach between public and private banks is sharply executed, offering clear distinctions supported by quantitative metrics.
- Policy references such as IBC and bank recapitalization are seamlessly integrated, demonstrating the linkage between institutional reform and asset quality.
- The emphasis on governance, operational efficiency, and technological agility as explanatory variables adds conceptual depth to the empirical findings.

### Scholarly Contribution:

The study contributes significantly to literature on banking sector performance, financial risk, and public-private institutional comparisons. It provides grounded insights that are relevant to economists, policymakers, and banking professionals concerned with financial stability and sectoral resilience. The use of real-world data enhances its practical relevance, while the balanced tone ensures academic rigor.

### Conclusion:

This is a well-structured, data-rich, and analytically sound examination of NPA dynamics in the Indian banking sector. The work stands out for its clarity, empirical strength, and relevance to ongoing discussions on banking reforms and financial sector governance.