

PRIORITY AND NON-PRIORITY SECTOR ADVANCES: AN ANALYTICAL OF NATIONALIZED BANKS AND SBI GROUP

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ABSTRACT

In Indian economy, banks play a crucial role to move an economy ahead. From last two decade, Indian banking industry witnessed many transitions. In this paper, we are trying to show changes in priority and non-priority sector advances in nationalized banks and SBI group. Every bank that doing the banking business in India has to provide priority and non-priority sector advances according to RBI guidelines. The time period of the study was 2013-2016. The tools and techniques used for this study are Gross NPAs ratio, graphical method, and correlation. This paper concluded that both priority and non- priority sector have a major impact on banks NPAs. This can also be revealed that there is an important relation between priorities and non- priority sectors gross advance with gross NPAs.

KEYWORDS: *Nationalized Banks, SBI Group, Gross NPA, Gross Advances, Gross NPAS Ratio*