



Mathematical Analysis on the NPAs of State Bank of India

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Abstract

The banking sector is one of the biggest service sectors in India. Availability of quality services is vital for the well-being of the economy. The focus of banks has shifted from customer acquisition to customer retention. With the stepping in of information technology in the banking sector, the working strategy of the banking sector has been revolutionary changes. Various customer-oriented products like internet banking, ATM services, tele-banking and electronic payment have lessened the workload of customers. In the present paper, there is analysis about the NPAs of the SBI. On the basis of the last five financial year's data, a second degree mathematical equation of curve has been obtained by the method of Least Squares Approximation. The equation gives the estimated Net NPA % for the current financial year (2015-16) i.e., **2.022**. With the help of equation, there is also the calculation of financial year, up to which the Net NPA % will diminished i.e., financial year **2019-20**.

Keywords: NPAs, SBI.

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