

**ANALYZING FACTORS INFLUENCING NON PERFORMING ASSETS FROM BANKER'S AND BORROWER'S PERSPECTIVE OF SELECTED COMMERCIAL BANKS IN CHITTOOR DISTRICT, ANDHRA PRADESH**

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**ABSTRACT**

*In the present scenario, NPAs have been the most vexing problem faced by commercial banks. The Govt. of India and Reserve Bank of India have initiated various measures to control NPAs in the post reform years. But banks are yet to solve the dilemma. This needs to be remedied. Thus, it is pertinent to examine the asset quality and NPAs of commercial banks in the present global competitive scenario. An investigation in respect of asset quality and NPAs of banks is therefore likely to be highly related academic issue particularly in a backward region. With this backdrop, an attempt has been made in this paper to examine the list of factors influencing Nonperforming Assets from banker's perspective and borrower's perspective in selected banks analyzed by using mean, standard deviation and t test in SPSS 20 for this objective a hypothesis framed as there is no significant difference between banker's perception and borrower's perception of the factors influencing Nonperforming Assets in the selected Commercial Banks in Chittoor District, Andhra Pradesh.*

**KEYWORDS:** *Asset Quality, Nonperforming Assets, Mean, Standard Deviation And T Test*

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