

**A STUDY ON NON-PERFORMING ASSETS IN CO-OPERATIVE BANKS WITH SPECIAL REFERENCE TO SIRKALI URBAN CO-OPERATIVE BANK LIMITED IN NAGAPATTINAM DISTRICT**

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**Abstract**

The study used secondary data to analyse Total advances, Net profit, Gross NPA, and Net NPA of UCBs to arrive at a complete understanding of performance of UCBs. The study used measures of Central tendency. One sample t-test, Pearson's coefficient of correlation and Regression analysis. Urban co-operative banks have been mobilizing deposits from middle and low income groups and giving credit to their members. There was marked increase in share capital, reserve fund and deposits as well as in disbursement at all india level. But the development was confined to few states in the western and southern part of the country. NPAs of UCBs also increased due to subprime loans and willful default. In Sirkali UCB there was appreciable increase in owned funds and deposits. But this bank was also plagued by NPAs for short term loans declined, the NPAs for medium term and long term loans remained high during the study period. An analysis of NPAs showed that NPAs affected the performance of the bank in different areas like deposit mobilization and profitability.