



Non-performing Assets: status and impact A comparative study

By Nammi Lalitha

LAP Lambert Academic Publishing Mrz 2015, 2015. Taschenbuch. Book Condition: Neu. 220x150x17 mm. This item is printed on demand - Print on Demand Neuware - In this study, empirical evidence that explain how NPA performed in Indian banking, based on statistics during post-millennium period is discussed. Indian banking system was classified based ownership into SBI & Associates, Nationalized Banks, Private Sector Banks and Foreign Banks. In the present study two Public sector and two private sector banks were studied. A unique approach was adopted in investigating the effect of NPA based on growth rate, absolute figures and its movement; rather than focusing on NPA ratio's which often lead to wrong conclusion. This study appraise whether the reduction in NPA ratios really reflect efficiency of Indian banking in post-liberalization period. Prudential norms are intended to cleanse the Balance Sheet of banks and restore financial health. In this context the management of NPAs assume importance. The study therefore, concentrates on 'Prudential Norms, analysis of magnitude and trends of NPAs in public and private sector banks, management and practices to recover NPAs etc. The NPAs management strategy of the banks is outlined. 284 pp. Englisch.



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