Impact of Non-Performing Assets of Commercial Banks and it's Recovery in India

Kavish Sharma[1] and Aditya Sharma[2]
[1](Department of Management Studies, SITE, Swami Vivekanand Subharti University, India)
[2](Assistant Professor, HR Institute of Science and Technology, India)

Abstract
The Indian keeping money area has been confronting significant issues of raising Non-Performing Assets (NPAs). The NPAs development directly affects productivity of banks. Non-performing resources are oneof the real worries for booked business banks in India. The suggestions of Narasimham panel and Vermaboard of trustees, a few stages have been taken to take care of the issue of old NPAs to be decidedsheets of the banks. It keeps on being communicated from each corner that there has once in a whilebeen any methodical assessment of the most ideal method for handling the issue. There is by all accountsno unanimity in the correct strategies to be followed in settling this issue. NPAs mirror the execution ofbanks. An abnormal state of NPAs recommends high likelihood of an expansive number of credit defaultsthat influence the gainfulness and total assets of banks and furthermore disintegrates the estimation ofthe advantage. NPAs influence the liquidity and gainfulness, notwithstanding posturing danger on natureof benefit and survival of banks. The issue of NPAs isn't just influencing the banks yet in addition theentire economy. Truth be told abnormal state of NPAs in Indian banks is only an impression of thecondition of wellbeing of the business and exchange. It is important to trim down NPAs to enhance themonetary wellbeing in the managing an account framework. An endeavor is made in this paper tocomprehend NPA, the status and pattern of NPAs in Indian Scheduled business banks, The elementsadding to NPAs, explanations behind high effect of NPAs on Scheduled business banks in India andrecuperation of NPAS through different channels.

Keywords: *Non- Performing Assets, NPA, Scheduled Commercial banks, Narasimham Committee*

Introduction

The saving money framework in India involves business and agreeable banks, of which the previous records for more than 90 for each penny of managing an account framework's benefits. Other than a couple of remote and Indian private banks, the business banks contain nationalized banks (lion's share value holding is with the Government), the State Bank of India (SBI) (greater part value holding being with the Reserve Bank of India) and the partner banks of SBI (larger part holding being with State Bank of India). These banks, alongside provincial rustic banks, constitute the general population segment (state claimed) saving money framework in India The keeping money industry has experienced an ocean change after the main period of monetary advancement in 1991 and consequently credit administration. Resource quality was not prime worry in Indian saving money part till 1991, however was chiefly engaged on execution goals, for example, opening wide systems/branches, improvement of provincial zones, need area loaning, higher business age, and so forth. While the essential capacity of banks is to loan supports as credits to different segments, for example, farming, industry, individual advances, lodging advances and so forth., however as of late the banks have turned out to be exceptionally careful in broadening advances. The reason being mounting nonperforming resources (NPAs) and these days these are one of the significant worries for banks in India. Financiers are the overseers and wholesalers of the fluid capital of the nation. Thusly most vital capacity of the saving money framework is to activate the reserve funds of the general population by tolerating stores from the general population. The broker turns into the trustee of the surplus adjusts of people in general.

Store preparation advances the monetary flourishing by controlling the cash course what's more, canalizing for improvement and profitable purposes. With a specific end goal to assemble stores, the business banks embrace store preparation through different store plans suited to the diverse areas of the general population. The stores alongside different wellsprings of assets in particular capital, stores and borrowings, shape the wellsprings of assets for the banks. The loaning and speculation exercises of the bank depend on the wellsprings of assets. The banks, in their books, have diverse sort of advantages, for example, trade out hand, adjusts with different banks, venture, advances and advances, settled resources and different resources. The Non-Performing Asset (NPA) idea is confined to credits, advances and ventures. For whatever length of time that a benefit creates the pay anticipated from it and does not uncover any bizarre hazard otherthan typical business chance, it is dealt with as performing resource, and when it neglects to produce the normal wage it turns into a "Non-Performing Asset".

At the end of the day, an advance resource turns into a Non Performing Asset (NPA) when it stops to produce pay, i.e. premium, charges, commission or some other duty for the bank for over 90 days. A NPA is a propel where installment of intrigue or reimbursement of portion on key or both stays unpaid for a time of two quarters or progressively and on the off chance that they have moved toward becoming 'past due'. A sum under any of the credit offices is to be dealt with as past due when it stay unpaid for 30 days past due date.

Non-Performing Assets are likewise called as Non-Performing Loans. It is made by a bank or fund organization on which reimbursements or premium installments are not being set aside a few minutes. An advance is an advantage for a bank as the premium installments and the reimbursement of the chief make a flood of money streams. It is from the premium installments that a bank makes its benefits. Banks for the most part regard resources as non-performing on the off chance that they are not adjusted for quite a while. On the off chance that installments are late for a brief span, an advance is delegated past due and once an installment turns out to be extremely late (for the most part 90 days), the credit is named non-performing. An abnormal state of nonperforming resources, contrasted with comparable banks, might be an indication of issues.

Narasimham Committee that commanded distinguishing proof and lessening of NPAs to be dealt with as a national need since NPA coordinate toward credit hazard that bank countenances and its proficiency in allotting assets. Productivity and income of banks are influenced because of NPA numbers. On the off chance that we look on the quantities of non-performing resources we may come to realize that in the year 1995 the NPAs were Rs. 38385 crore and came to 71047 crore in 2011 in Public division banks and nearly in the year 2001 the NPAs were Rs. 6410 crore and came to Rs. 17972 crore in 2011 in Private part banks.

Types of NPA

Gross NPA

Gross NPA is an advance which is considered written off, for bank has made provisions, and which is still held in banks' books of account. Gross NPA (non-performing asset) refers to overall quantity of loans that have gone bad debts. It consists of all the nonstandard assets like as sub-standard, doubtful, and loss asset.

"Gross NPAs Ratio = Gross NPAs / Gross Advances"

Net NPA

Net NPAs are those type of NPAs in which the bank has deducted the provision regarding NPAs. "Net NPAs = Gross NPAs – Provisions / Gross Advances – Provisions"

Assets Classification

Standard Assets

Standard Asset means which assets are not facing the problem and not more risk towards customer. Such assets are assumed to be performing asset. A general provision of 0.25% has to be provided on global loan portfolio basis.

Sub-standard Assets

An asset would be classified as sub-standard if it remained NPA for a period less than or equal to 12 months. Accordingly a general provision of 10% on outstanding has to be provided on substandard assets.

Doubtful Assets

These are the assets which have remained NPAs for a period exceeding 12 months and which are not considered as a loss advance. As per RBI instruction banks have to facilitate 100% of unsecured amount of the outstanding loan.

Causes of NPA

Lending Practices of Banks: In 2008 the financial crisis has been happened because of bad lending practices of banks. The banks should strictly follow rules and regulations while lending loans. They should properly follow the credit policy of banks.

Business Risk: The organization may sometimes face problems with its own operational environment which may result in losses for the company.

Environmental Risk: Sometimes there may be environmental problems like cyclones, drought which does not give the required output to the farmers and Agri based businesses.

Impact of NPA

Liquidity

The Banks are facing the problem of NPAs. They are not recovering which lending money to borrower. Those times money will be blocked. Banks don't have enough cash in hand for short period of time.

Credit loss

Banks lose their goodwill and brand equity in market when there is problem with their NPA that further affect the value of the banks in terms of market credit.

Profitability

NPA not only affect on current profits but also profit of entire financial year.

NPA affect the execution and productivity of banks.

The most outstanding effect of NPA is change in financier's suppositions which may prevent credit extension to gainful reason. Banks may slant towards more hazard free ventures to keep away from and lessen peril, which isn't helpful for the development of economy. In the event that the level of NPAs isn't controlled convenient they will Reduce the gaining limit of advantages and severely influence the ROI.The cost of capital will go up. The advantages and obligation confound will augment. Higher provisioning necessity on mounting NPAs unfavorably influence capital sufficiency proportion and banks gainfulness. The monetary esteem increments (EVA) by banks get steamed in light of the fact that EVA is equivalent to the net working benefit less cost of capital. NPAs causes to diminish the estimation of offer now and again even underneath their book an incentive in the capital market NPAs influence the hazard confronting capacity of banks. Diminish the procuring limit of advantages and gravely influence the ROI. The cost of capital will go up. The benefits and obligation jumble will broaden. Higher provisioning prerequisite on mounting NPAs unfavorably influence capital ampleness proportion and banks gainfulness. The monetary esteem increments (EVA) by banks get annoyed on the grounds that EVA is equivalent to the net working benefit short cost of capital. NPAs causes to diminish the estimation of offer once in a while even underneath their book an incentive in the capital market. NPAs influence the hazard confronting capacity of banks.

Review of Literature

Many published articles are available in the area of non-performing assets and a large number of researchers have studied the issue of NPA in banking industry. A review of the relevant literature has been described.

Prashanth K Reddy in his research paper "A comparative Study of Non-Performing Assets in India in the Global context – similarities and dissimilarities, remedial measures" stressed the importance of a sound understanding of the macroeconomic variables and systemic issues pertaining to banks and the economy for solving the problem NPAs along with the criticality of a strong legal framework and legislative framework.

Neha Rani (2014) in her research paper "Analysis of Non-Performing assets of Public Sector banks" revealed that share of nationalized banks in priority sector NPA was greater in 2008 but after that it is decreasing. However amount of NPA of both banks is increasing but there percentage share in total NPA is decreasing after 2010 continuously

Dr. Sonia Narula & Monika Singla (2014) in their research paper "Empirical Study on Non-Performing Assets of Bank" found that Because of mismanagement in bank there is a positive relation between Total Advances, Net Profits and NPA of bank which is not good. Bank is unable to give loans to the new customers due to lack of funds which arises due to NPA.

Kumar (2013) in his study on A Comparative study of NPA of Old Private Sector Banks and Foreign Banks has said that Non-performing Assets (NPAs) have become a nuisance and headache for the Indian banking sector for the past several years. One of the major issues challenging the performance of commercial banks in the late 90s adversely affecting was the accumulation of huge non-performing assets (NPAs).
Selvarajan & Vadivalagan (2013) in A Study on Management of Non-Performing Assets in PrioritySector reference to Indian Bank and Public Sector Banks (PSBs) find that the growth of Indian Bank's lending to Priority sector is more than that of the Public Sector Banks as a whole.
Indian Bank has slippages in controlling of NPAs in the early years of the decade.

Singh(2013) in his paper entitled Recovery of NPAs in Indian commercial banks says that the origin of the problem of burgeoning NPA's lies in the system of credit risk management by the banks. Banks are required to have adequate preventive measures in fixing pre-sanctioning appraisal responsibility and an effective post-disbursement supervision. Banks should continuously monitor loans to identify accounts that have potential to become non-performing.

Gupta(2012) in her study A Comparative Study of Non-Performing Assets of SBI & Associates & Other Public Sector Banks had concluded that each bank should have its own independence
credit rating agency which should evaluate the financial capacity of the borrower before credit
facility and credit rating agencies should regularly evaluate the financial condition of the clients.

Rai (2012) in her study on Study on performance of NPAs of Indian commercial banks find out that corporate borrowers even after defaulting continuously never had the fear of bank taking action to recover their dues. This is because there was no legal framework to safeguard the real interest of banks.

Chatterjee C., Mukherjee J. and Das (2012) in their study on Management of non-performing assets - a current scenario has concluded that banks should find out the original reasons/purposes of the loan required by the borrower. Proper identification of the guarantor should be checked by the bank including scrutiny of his/her wealth.

Kaur K. and Singh B. (2011) in their study on Non-performing assets of public and
private sector banks (a comparative study) studied that NPAs are considered as an important parameter to judge the performance and financial health of banks. The level of NPAs is one of
the drivers of financial stability and growth of the banking sector.

Prasad G.V.B. and Veena(2011) in their study on NPAs Reduction Strategies for Commercial Banks in India stated that the NPAs do not generate interest income for banks but at the same time banks are required to provide provisions for NPAs from their current profits, thus NPAs have destructive impact on the return on assets in the following ways.

Chaudhary K. and Sharma M. (2011) in their research stated that An efficient management information system should be developed. The bank staff involved in sanctioning the advances should be trained about the proper documentation and charge of securities and motivated to take measures in preventing advances turning into NPA.

Karunakar (2008), in his study Are non - Performing Assets Gloomy or Greedy from Indian Perspective, has highlighted problem of losses and lower profitability of Non- Performing Assets (NPA) and liability mismatch in Banks and financial sector depend onhow various risks are managed in their business. The lasting solution to the problem of NPAs can be achieved only with proper credit assessment and risk management mechanism.

Bhatia (2007) in his research paper explores that NPAs are considered as an important parameter to judge the performance and financial health of banks. The level of NPAs is one of the drivers of financial stability and growth of the banking sector.

Kaur (2006) in her thesis titled Credit management and problem of NPAs in Public Sector Banks, suggested that for effective handling of NPAs, there is an urgent need for creating proper awareness about the adverse impact of NPAs on profitability amongst bank staff, particularly the field functionaries. Bankers should have frequent interactions and meeting with the borrowers for creating better understanding and mutual trust.

Balasubramaniam C.S. (2001) highlighted the level of NPAs is high with all banks currently and the banks would be expected to bring down their NPA. This can be achieved by good credit appraisal procedures, effective internal control systems along with their efforts to improve asset quality in their balance sheets.

Objectives of the Study

- To study the status of Non Performing Assets of Indian Scheduled Commercial Banks in
  India
- To study the impact of NPAs on Banks.
- To know the recovery of NPAS through various channels.
- To make appropriate suggestions to avoid future NPAs and to manage existing NPAs in
  Banks.

Sources of Data

The data collected is mainly secondary in nature. The sources of data for this thesis include the
literature published by Indian Bank and the Reserve Bank of India, various magazines, Journals, Books dealing with the current banking scenario and research papers.

Methodology of Study

Aim of the present research paper is to analyze the trends in NPAs in terms of values, gross NPAs and net profit. Several research studies on NPA in Indian banking sector are available, the studies on a closer look validated NPA problem using secondary data. The primary emphasis of this research is focused on analyzing nonperforming assets of public sector banks in India during the period 2007 to 2016.The present study is a descriptive study which tries to establish the relationship between the non performing assets and net profits. This is selective study. The data for the study has been sourced from Reserve Bank of India (RBI) bulletins, statistical tables relating to banks in India, report on existing and progress of banking in India, issued by the RBI. The study also suggests multi-pronged and diversified strategy for speedy recovery of NPAs in commercial banks in India. The final analysis is done by Correlation and Regression using MS Excel. The paper consists of secondary data which has been collected from different publications such as the Reserve Bank of India publications, the reports published by commercial banks, various issues of the IBA journal etc. The empirical findings using observation method and statistical tools like correlation, regression and data representation techniques identifies that there is a negative relationship between profitability measure and NPAs

For our study, we have considered Non Performing Assets in Scheduled Commercial Banks which includes public sector banks, private sector banks and foreign banks which are listed in the Second Schedule of the Reserve Bank of India Act, 1934. The study is based on secondary
data. The paper discusses the conceptual framework of NPA and it also highlights the trends, status and impact of NPA on scheduled commercial banks during the period of 14 years i.e. from 2000 to 2014. Several reputed research journal including research paper and articles have
been used by the researchers. Moreover, RBI Report on Trend and Progress of Banking in India for various years, websites and a book on banking has been referred during the study.

Table and Figures

Figure - 1

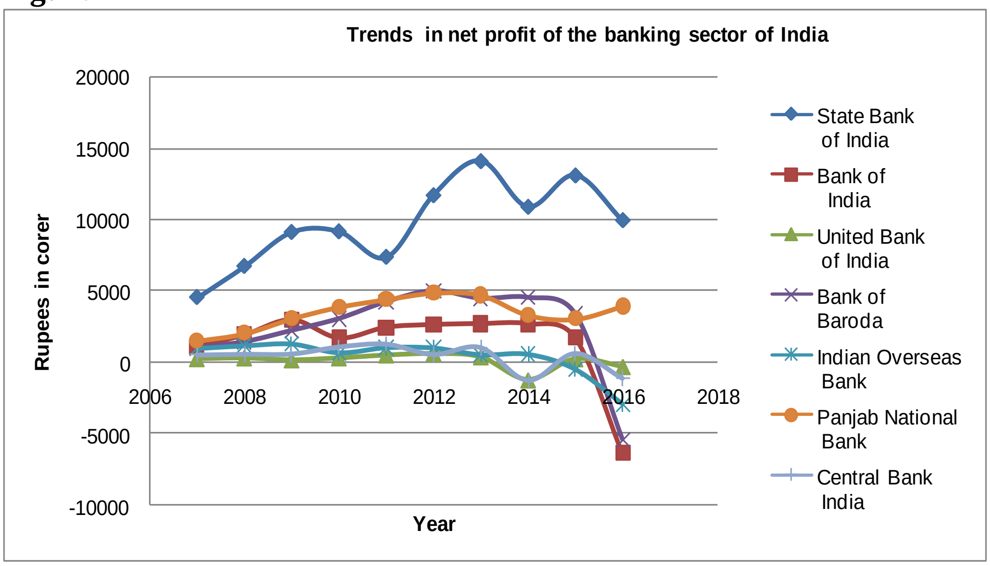

Figure 1: Net profit of Seven Banks for Ten year
Source: Prepared by Author

This is the trend of Net Profit for the different banks for the years 2007 –2016. Almost all the banks have experienced a negative growth in the year 2016.

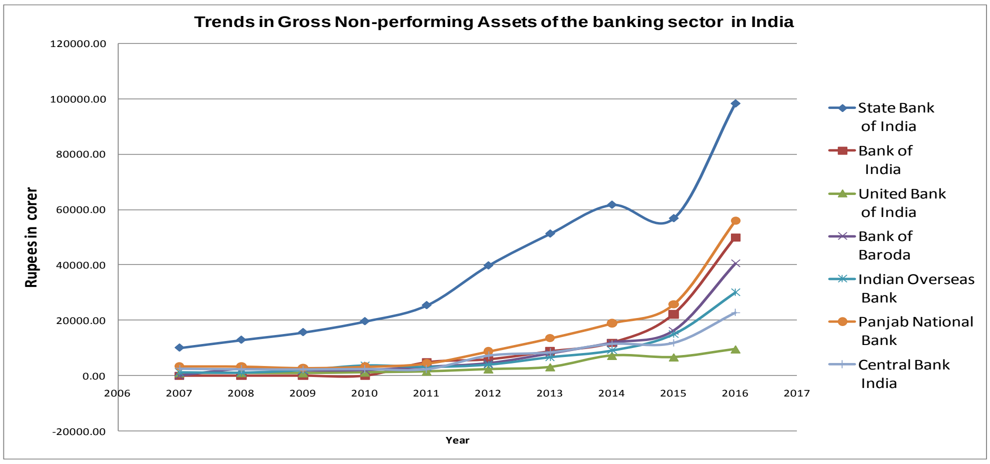

Figure 2: Non-performing assets of seven banks
Source: Prepared by Author
The gross NPA have been continuously increasing for all he banks for he specified period. As the business operations of the bank increasing the amount of NPAs have also increased.

Table

Table 1:

Net Profit (Rupees in corer)							
Year	State Bank of India	Bank of India	United Bank of India	Bank of Baroda	Indian Overseas Bank	Panjab National Bank	Central Bank India
2007	4541.31	1125.95	267.28	1026.46	1008.43	1540.08	498.01
2008	6729.12	1960.28	318.95	1435.52	1202.34	2048.76	550.16
2009	9121.23	3009.41	184.71	2227.20	1325.79	3090.88	571.24
2010	9166.05	1738.56	322.96	3058.33	706.96	3905.36	1058.23
2011	7370.35	2488.71	523.97	4241.68	1072.54	4433.50	1252.41
2012	11707.29	2674.62	632.53	5006.96	1050.13	4884.20	533.04
2013	14104.98	2741.91	391.90	4480.72	567.23	4747.67	1014.96
2014	10891.17	2732.65	-1213.44	4541.08	601.74	3342.58	-1262.84
2015	13101.57	1748.32	255.99	3398.44	-454.33	3061.58	606.45
2016	9950.65	-6334.98	-281.96	-5395.54	-2897.33	3944.40	-1117.67

Source: Financial results of different seven banks of ten years

A remarkable difference in the financial status of the banks was observed in the year 2016. All the banks except SBI and PNB went through a severe loss in the year. The loss percents of the banks- BOI, BOB, IOB, CBI and UBI in the year 2016 as compared to 2015 were

462.32, 258.77, 537.71, 284.30, and 210.14 respectively (Table- ….). Among the banks, only SBI and PNB could achieve profit consistently in all the years.

Table 2:

Gross NPA (Rupees in corer)							
Year	State Bank of India	Bank of India	United Bank of India	Bank of Baroda	Indian Overseas Bank	Panjab National Bank	Central Bank India
2007	9998.00	0.00	744.30	0.00	1120.00	3390.72	2572.00
2008	12837.34	0.00	817.00	2400.69	997.00	3319.30	2350.00
2009	15588.6	0.00	761.00	1842.92	1923.40	2767.46	2316.50
2010	19534.89	0.00	1019.60	1981.38	3611.00	3214.41	2457.90
2011	25326.29	4811.55	1355.78	3152.50	3089.00	4379.39	2394.53
2012	39676.46	5893.97	2176.42	4464.75	3920.00	8719.62	7273.46
2013	51189.39	8765.25	2963.83	7982.58	6607.00	13465.79	8456.18
2014	61605.35	11868.80	7118.01	11875.90	9020.00	18880.06	11500.01
2015	56725.34	22193.24	6552.91	16261.45	14922.00	25694.86	11873.06
2016	98172.80	49879.12	9471.01	40521.04	30048.00	55818.33	22720.88

Source: Financial results of different seven banks of ten years

NPA of the banks went on increasing in all the years but a drastic raise was observed in the year 2016. The percentage raise of NPA of the banks in the year 2016 as compared to 2015 were SBI – 73.07, BOI- 124.75, UBI- 44.53, BOB- 149.18, IOB-101.37, PNB- 117 and CBI- 91.36

Table: 3 Correlation between NPA and Net Profit of the selected banks

Bank	Correlation
State Bank of India	0.591125611
Bank of India	-0.863792026
United Bank of India	-0.654074198
Bank of Baroda	-0.720973007
Indian Overseas Bank	-0.985503809
Panjab National Bank	0.194168193
Central Bank India	-0.73857971

Source: Prepared by author

In Table no 3 is showing that correlation for SBI and PNB are equal to 0.591 and 0.194 respectively. It means that there is a positive relation between Net Profits and NPA. It means that as profits increase NPA also increase. NPA is directly related to Total Advances given by bank and banks main source of income is interest earned by bank. But other banks are negative correlation. NPAs are increasing in every year but net profit decrease.

Result

The banks have communicated connection between's Gross NPA and the Net benefit. SBI and Punjab National Bank have indicated positive connection, and the various banks communicated negative relationship. Bank of Baroda expanding the NPA just about 249% as contrast and 2015.In this exploration paper applying the irregular technique for board relapse, the outcome is:

plm(formula = G.NPA ~ Net.Profit, information = npa_rp, show = "irregular",

R-Squared: 0.57082

R esteem is 57% that is the reason this model is compelling model. This model demonstrated that when the NPA is expanding that time net benefit diminishing. The free factors is non-performing resource.

Typically the productivity of the managing an account part relies upon recuperation of credits on time which are dispensed to the distinctive divisions. The execution of keeping money segment relies upon how viably you deal with the non performing resources. But SBI and Punjab National Bank every one of the banks are confronting issues regarding NPAs. It doesn't demonstrate that the more NPAs the more benefits for SBI however the biggest bank of India can get more benefits simply because of its wide assortment of budgetary administrations and viable administration of NPAs. In any case, if NPAs proceed in a similar way at that point even expansive banks will likewise lurch like Lehman Brothers in USA which brought about International financial emergency.

Limitation of the Study

The important limitations are as follows;

- The investigation of non-performing resources of SCBs is constrained to the Indian Bank and till the end of the year 2014.
- The reason for distinguishing non-performing resources is taken from the Reserve Bank of India Productions.
- NPAs are changing with the time. The examination is done in the present condition withoutforeseeing future improvements.

Scope of the Study

The study has the following scope:

- The study could recommend measures for the banks to maintain a strategic distance from future NPAs and to lessen existing NPAs.
- The study may help the legislature in making and actualizing new procedures to control NPAs.
- The study will choose proper systems suited to deal with the NPAs and build up a period bound activity intend to check the development of NPAs.

Recommendations for management of NPAs

RBI ought to reevaluate existing credit assessments and checking systems. Banks should upgraded and strengthen the propel recovery methods Credit assessment and post – progress checking are basic advances which need to think by all the all inclusive community portion banks. There must be standard make up for lost time with the customers and it is the commitment of agent to ensure that there is no distraction of advantages. This strategy can be taken up at general between times. Singular visits should be made after underwrite and disbursal of credit and further close checking of the exercises of the records of got units should be done once in a while. Boss under credit watching and recovery division should have dynamism in their work. Various managers say that "we don't fear to organize yet we don't counsel out of fear. Such fear prompts subjective game plan, which crashes and burns.

Visit trades with the staff in the branch and taking their proposition for recovery of obligation. Helping the borrowers in working up his/her entrepreneurial fitness won't simply set up an incredible association between the borrowers yet moreover help the agents with monitoring their advantages.

RBI may begin exercises against defaulters like, circulating names of defaulters in News papers, broadcasting media, which is valuable to various banks and cash related establishments. As a bit of recuperating measures, lenders may fall back on Compromise Settlement or One Time Settlement. Lok Adalats and Debt Recovery Tribunals are diverse courses for the recovery of commitment. It has been watched that Banks these days are significantly falling back on SARFAESI Act for the organization of NPA. If the wrongdoings are a direct result of reasons outside the capacity to control of borrower which are to be particular drafts, surges, or other trademark calamities, the dealer should suitably remake the credits thinking about the veritable inconvenience of the borrowers.

Conclusions

NPAs impact the cash related execution of Indian banks additionally fiscal improvement of economy. Indian sparing cash system is going up against the NPAs issue. Every country's financial improvement depends on their cash related system. The money related system generally incorporates dealing with a record fragment. Especially open territory banks should revolve around their NPA Management to build up their advantage. The cash related establishments should develop new strategies proposing to improve the recovery of credit. Non-performing assets (NPAs) is affecting the execution of cash related establishments both fiscally and rationally. The non-performing assets have transformed into an imperative purpose behind concern. Immersing the credit organization capacities has transformed into all the more crucial for upgrading the fundamental issue of the keeping cash portion. The present NPAs status continues exasperating Indian sparing cash Sector. A couple of examinations have been endeavored toreduce NPAs yet nothing has hit the check in dealing with NPAs. The Indian keeping cash zone stood up to a noteworthy issue of NPAs. A strange territory of NPAs prescribes high probability of a broad number of credit defaults thataffect the profitability and liquidity of banks. Most by far of the issue related to NPA is looked by open fragment banks. To upgrade the viability and productivity, the NPAs must be reserved. Strict measures are ought to have been taken up to fight these NPAs crises. It is exceptionally hard to have zero rate NPAs.

Change in recovery organization authentically working of banks depends upon time recovery of progress. Banks should develop another recovery programs for over obligation, financial records, keeping standard contact with borrowers. In any case, various borrowers are defaulters not by virtue of low pay yet rather on account of nonattendance of ethics. Upgrading the credit Management-Management of credit is fundamental for fitting working of banks. Availability of credit masterminding, fitting credit assessments, conveyances, post embrace improvement and need based credit are the a couple of zones of credit organization that prerequisites change with a particular true objective to diminish the NPAs. Banks should reduce dependence on premium compensation Indian banks are, all things considered, subject to the crediting and theory as interestingly with made countries. Indian banks should look for sources (compensation) from cost based organizations and things. Credit Information Bureau

India LTD (CIBIL) the systematization of information sharing arrangement is by and by possible through the as of late encircled Credit information Bureau of India Limited (CIBIL) it was set up in the year 2001, by SBI, HDFC, and two outside advancement assistants. This will keep the people who abuse nonattendance of plan of information sharing among driving associations to get enormous whole against same assets and property, which has in no measures added to the incremental of NPAs of banks.

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