International Journal of Education and Science Research Review

IJESRR

E-ISSN 2348-6457
P-ISSN 2349-1817

Volume-5, Issue-3 June- 2018

www.ijesrr.org Email- editor@ijesrr.org

A study on the Management of Non-Performing Assets in Public Sector Banks of India

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Abstract:

In a variety of ways, the growing volume non-performing assets (NPAs) in the banking business can cause a lot of problems have a substantial influence on the economy. If NPAs are not paid on time, it can lead to monetary and financial corruption, indicating a hostile business environment. This research focuses on non-performing asset management from the standpoint/perspective of Indian public sector banks operating under stringent resource characterization requirements, the application of the most recent creative stage in light of Core Banking Solution (CBS), recovery approaches, and other bank services explicit indicators in the context of the Reserve Bank of India's strict administrative system. The goal of this review is to describe the importance of non-performing assets in Indian banks as well as the idea of non-performing assets. By deconstructing the monetary performance of India's public sector banks, this study analyses the increase of non-performing assets in the country's public sector banks saves money in terms of key performance indicators and non-performing asset management in the Reserve Bank of India's new approach activities and administrative consistency.

Keywords: *Non-performing assets, Performance indicators, Indian public sector, Management of NPA's .*

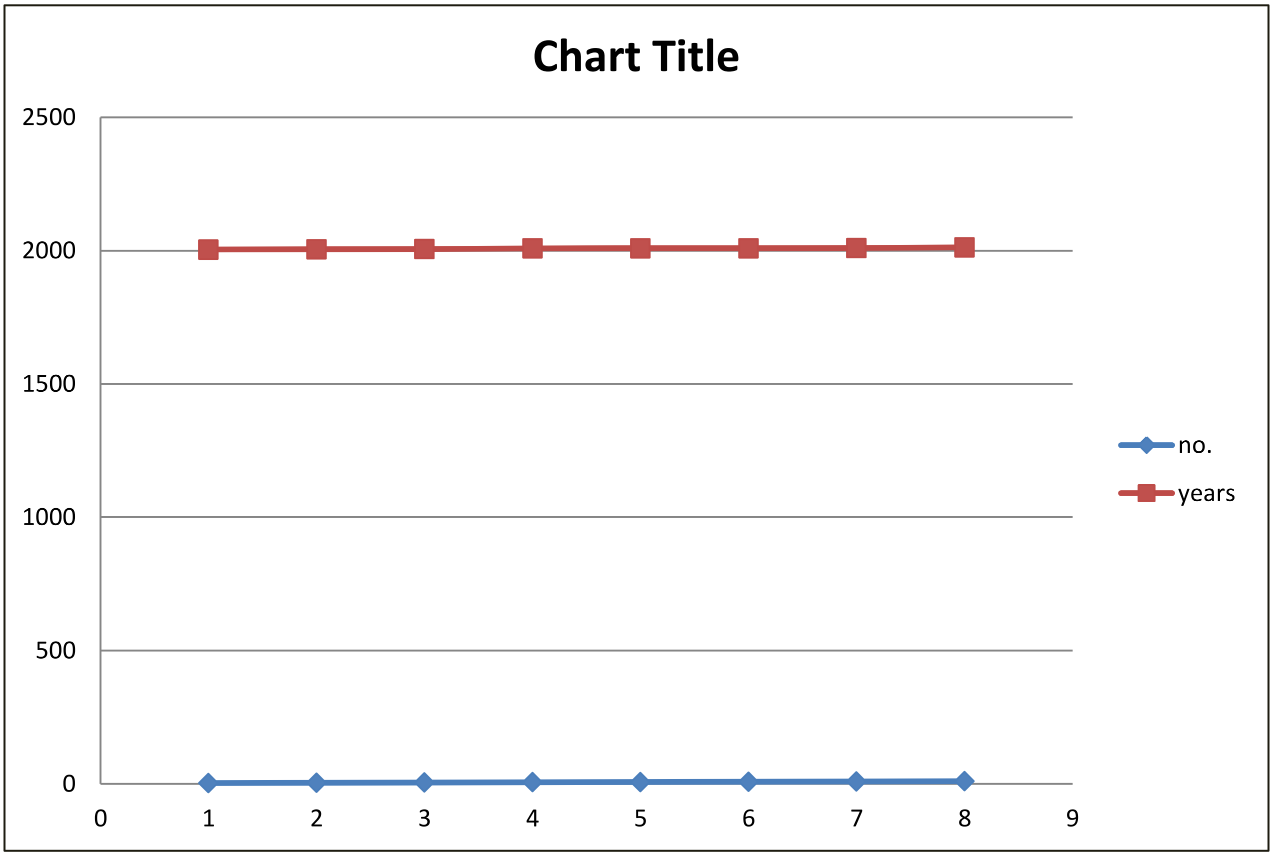
1. Introduction:

A non-performing asset (NPA) is an advance resource that has stopped generating revenue for a bank, whether through premiums or head reimbursement. In India, banking is without a doubt the most visible sector fueling the country's economic development. This industry is the backbone of the current economic downturn and a critical component of its recovery. The banks classified as public Banks in which the government owns a large share are known as sector banks. Nationalized banks, as well as the State Bank of India and its subsidiaries partners are separated into two categories. PSB's ultimate fate will be defined by its ability to consistently develop high-quality assets while maintaining capital sufficiency and tight prudential criteria in a plainly challenging climate. Although most banks use Early Warning Systems (EWS) to detect potential NPAs, the approach taken by each bank differs. Boundaries such as assigning a Relationship Manager/Credit Officer is responsible for verifying accounts, creating a "know your client" profile, and establishing credit score framework, recognizable proof of watch list/exceptional notice class accounts, and monitoring early advance notice signals were revealed in a review led by the The Reserve Bank of India spoke at the Board of Financial Supervision's annual meeting. NPA management was delegated to banks and inspectors until the mid-1980s. The first asset classification method for the Indian financial framework was proposed in 1985, based based on the final accounts recommendations of the A. Ghosh Committee The 'Wellbeing Code System' (HCS) divides bank advances into eight categories, ranging from 1 to 8. (terrible and problematic debt) 4. In 1991, the Narasimhan Committee on the Monetary Framework determined that the HCS asset classification was incompatible with international standards and advised banks to classify their advances into four categories: There are three types of assets: standard assets, high-risk assets, and high-risk assets. Commercial banks and cooperative banks make up India's financial framework, with commercial banks accounting for more than 90% of the financial framework's assets. Commercial banks can be classified into three groups based on their ownership structure. The job of banking in advancing turn of events and development, particularly with regards to wanting to break the endless loop of destitution and to recover the economy from the snare of a work in progress involves principal significance, especially when our nation is on the method of advancement. By managing cash distribution and canalising it for betterment and productive ends, store assembly promotes financial prosperity. Business banks try shop activation through various store strategies tailored to diverse sectors of the population in order to build stores. Because the expansion of bank shops is a vital component in the advancement of the financial industry, investors devote more time and resources to store preparation. The primary source of revenue for banks is the premium obtained on advances and advances, as well as reimbursement of the head. Non-performing assets are assets that do not generate revenue and are classed as such (NPA). A nonperforming asset (NPA) is a credit office for which the premium and a portion of the principle are "past due" for a predetermined period, according to the Reserve Bank of India.The resource is referred to as a non-performing resource if the advance instalments have not been made for a period of 90 days. Based on how long non-performing assets have been non-performing, banks are required to put them into one of the following categories:

• *inadequate resource: If a resource has been non-performing for under a year;*

• *far fetched resource: If a resource has been non-performing for over a year; and*

• *Misfortune assets:The assets that have been identified as having misfortunes by the bank, evaluator, or supervisor but have not been fully depreciated.*



Non- Performing Assets of Indian Public Sector Banks.

FACTORS RESPONSIBLE FOR NPAs:

(I) Assets are being diverted for expansion, modernization, the establishment of new activities, and the advancement of sister businesses.

(ii) When working on projects, it's easy to become overwhelmed by the amount of time and money it takes to complete them.

(iii) External variables include unrefined substance deficiency, unrefined substance/Input value acceleration, power shortages, the modern downturn, the overabundance limit, and regular cataclysms such as floods and mishaps.

(iv) Failure, non-installation/over contribution in various countries, economic depression in various countries, externalisation concerns, hostile conversion scale, and so on.

(v) Extract, import obligation modifications, liberation, contamination control orders, and so forth are examples of government approaches.

2. Literature Review:

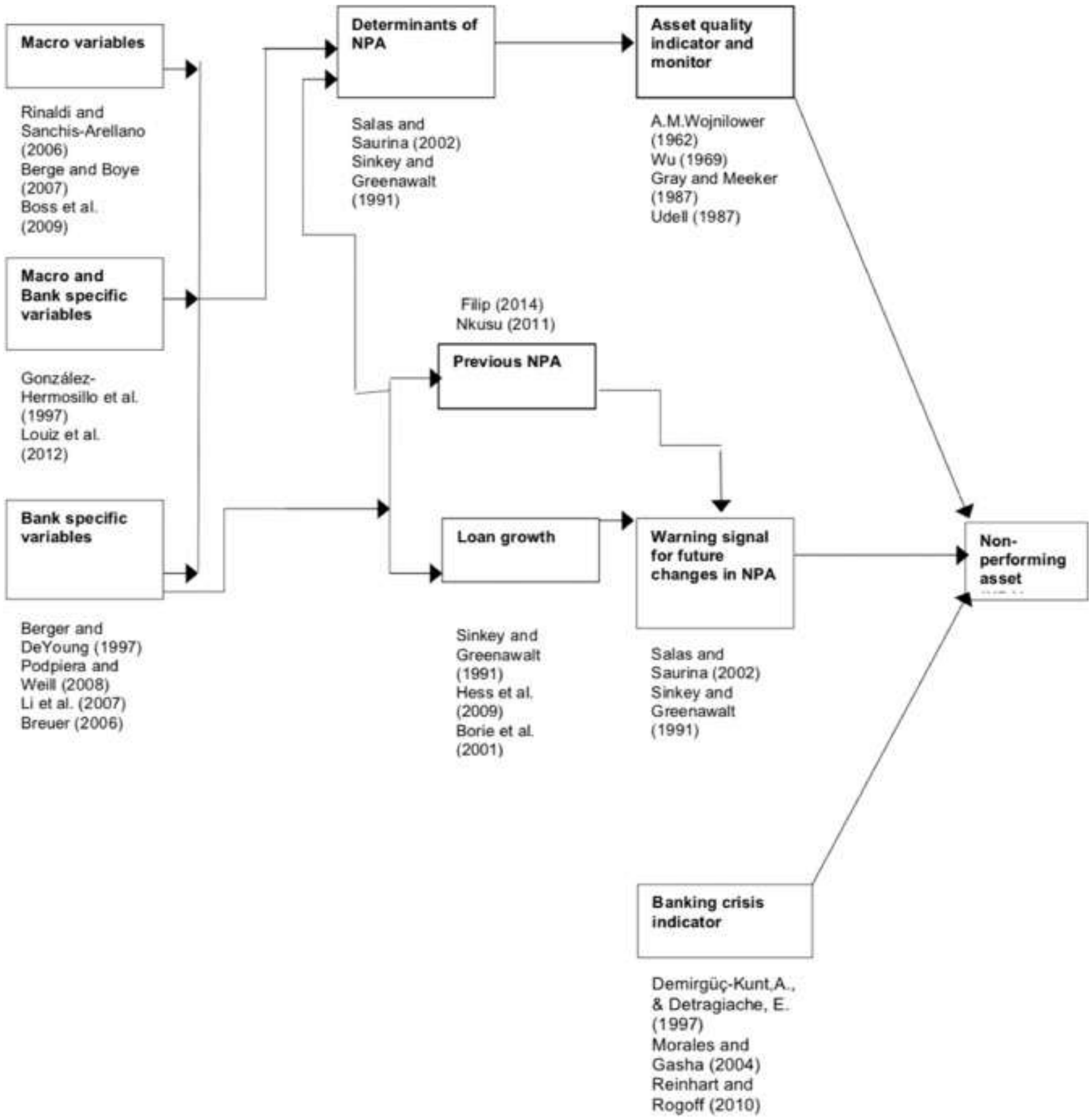
"Bank the management of non-performing assets (NPAs) continues to be a source of worry, especially given the possibility of deterioration in the character of these assets reconstructed propels," says the report (RBI Annual money report, March 31, 2010).For every financial business, nonperforming assets (NPAs) are an inescapable burden. Banks' success is on on procedures for monitoring nonperforming assets (NPAs) and keeping them within acceptable levels of resilience. To modify the direction of NPAs, there is only one option: a credible checking and control strategy should be designed and implemented, with the help of legal changes that are appropriate. Over the years, years, the issue of NPAs has been debated in order to gain a better knowledge of the problem, its purpose, and its solution. Various observational studies have been conducted in India and overseas to look at the issue of business bank NPAs. Swamy (2001) forecasted the near-term From 1995-96 to 1999-2000, the performance of many bank groups was examined using several parameters such as nonperforming assets (NPAs) and capital sufficiency rules. Karunakar et al. (2008) investigate the various factors that contribute to NPAs, their extent, and their influence on Indian financial activity, as well as offer strategies to reduce the negative impact on the financial industry. The best strategy to deal with the problem of non-performing assets (NPAs) is to use suitable credit evaluation and risk management strategies.

3. The Concept of NPA:

Credit, advances, and ventures are excluded from the definition of a non-performing asset (NPA). A resource is classed as a "performing resource" when it delivers the expected pay It is defined as a "non-performing asset" when it fails to achieve the expected results and does not reveal any unusual dangers other than regular business risk pay. When a credit resource, such as premiums, expenses, commissions, or other obligations, fails to pay the bank for more than 90 days, it is classified as a Non-Performing Asset (NPA).A NPA is a situation in which interest payments or reimbursement of a portion of the principal or both remaining parts have been disregarded for two quarters or more and have gone 'past due.' When a payment owed to any of the credit offices is not paid within 30 days of the due date, it is considered past late.

Non-Performing Loans are another term for non-performing assets. It is issued by a bank or money organisation in the event that reimbursements or premium instalments are not received on time. The premium instalments and the reimbursement of the chief generate a flood of earnings, therefore a credit is a resource for a bank. A bank's profits are generated by premium instalments. Banks deem assets non-performing when they haven't been modified in a long time. An advance is labelled past due if payments are late for a short length of time, while a credit is labelled non-performing if a payment is genuinely late (typically 90 days). When compared to comparable moneylenders, a high percentage of non-performing assets could indicate a problem.

A nonperforming asset (NPA) is a credit office where the premium and a portion of the principle are "past due" for a certain period, according to the Reserve Bank of India. The resource is typically designated as a non-performing resource if credit instalments have not been made for a period of 90 days.



4. Public Sector Banks in India:

India's financial framework is made up Commercial banks account for more over 90% of the financial framework's assets, while cooperative banks account for the remaining 10%. Commercial banks are classified into three groups based on their ownership structure: (I) state-owned or public sector banks (PSBs), which include the State Bank of India and its subsidiaries, as well as nationalised banks (India now has 27 PSBs), (ii) private banks controlled by Indians, and (iii) foreign banks operating in India7. The PSBs had complete control over the country's financial industry. They accounted for 91 percent of total assets in 1990-91, with private Indian banks accounting for 3% and foreign banks accounting for 6%. After the development of multiple new Private Indian Banks in the 1990s, the Indian Banking Industry was overrun by PSBs. At the end of 2000-2001, PSBs accounted for little under 80% of total assets, with the Indian private sector accounting for over 12% and foreign keep money accounting for 8%. As of

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the end of March 2013, PSBs had 72.7 percent of total assets in the Indian banking sector, compared to 20.8 percent for private banks and 6.5 percent for unknown banks 9.

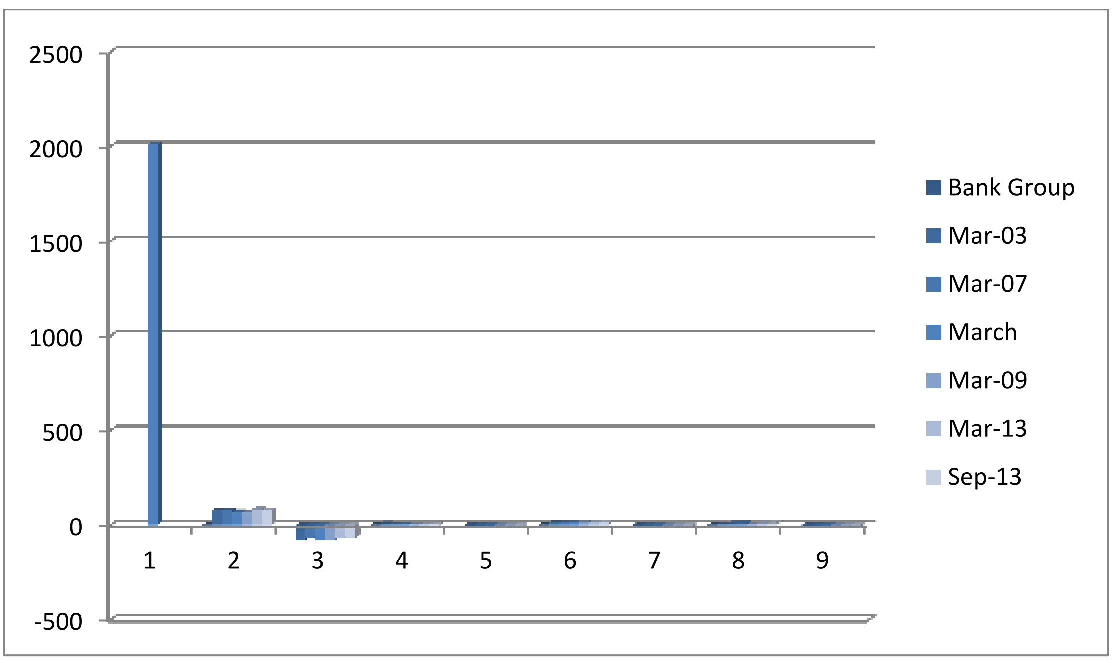
5. Share of Public Sector Banks in gross NPA's among all banks group:

PSBs divide an unbalanced and expanding trouble if there should arise an occurrence of NPAs between the bank gatherings (for example share in gross NPAs when contrasted with share in progresses). In the previous ten years, and particularly around 2009, the percentage of PSBs in gross NPAs has increased. PSB NPAs accounted for 85% of the financial framework's NPAs in In 2003, 75% of people were unemployed, comparable to 75% in 2013. During this time, the PSB's share of total bank credit climbed somewhat, from 74 percent to 76 percent. This is in stark contrast to the financial system's achievements in many sectors, particularly the new private sector banks, whose ratio of nonperforming assets (NPAs) has declined from around 14% in 2003 to 8% in 2013.

Bank Group	**March 2003**	**March 2007**	**March 2008**	**March 2009**	**March 2013**	**September 2013**
PSBs	76.7	77.2	70.9	66.3	83.2	81.2
	(75)	(72.3)	(74.4)	(76.9)	(72.9)	(72.2)
Old Private Banks	7.9	6.2	4.5	6.5	2.6	2.7
	(6.5)	(4.9)	(3.9)	(7.2)	(6.9)	(7.8)
New Private Banks	13.82	14.85	16.92	17.81	12.61	13.69
	(12.00)	(14.00)	(12.85)	(13.82)	(18.12)	(19.15)
Foreign Banks	7.12	8.34	9.65	6.75	8.25	7.95
	(6.94)	(7.23)	(8.24)	(5.32)	(6.59)	(9.32)

Source: Op.cit. Two Decades ofCredit Management.
Note: Figures in brackets represent the share in total bank credit.

Table 1. Share of GNPA among Bank Groups (in percent).



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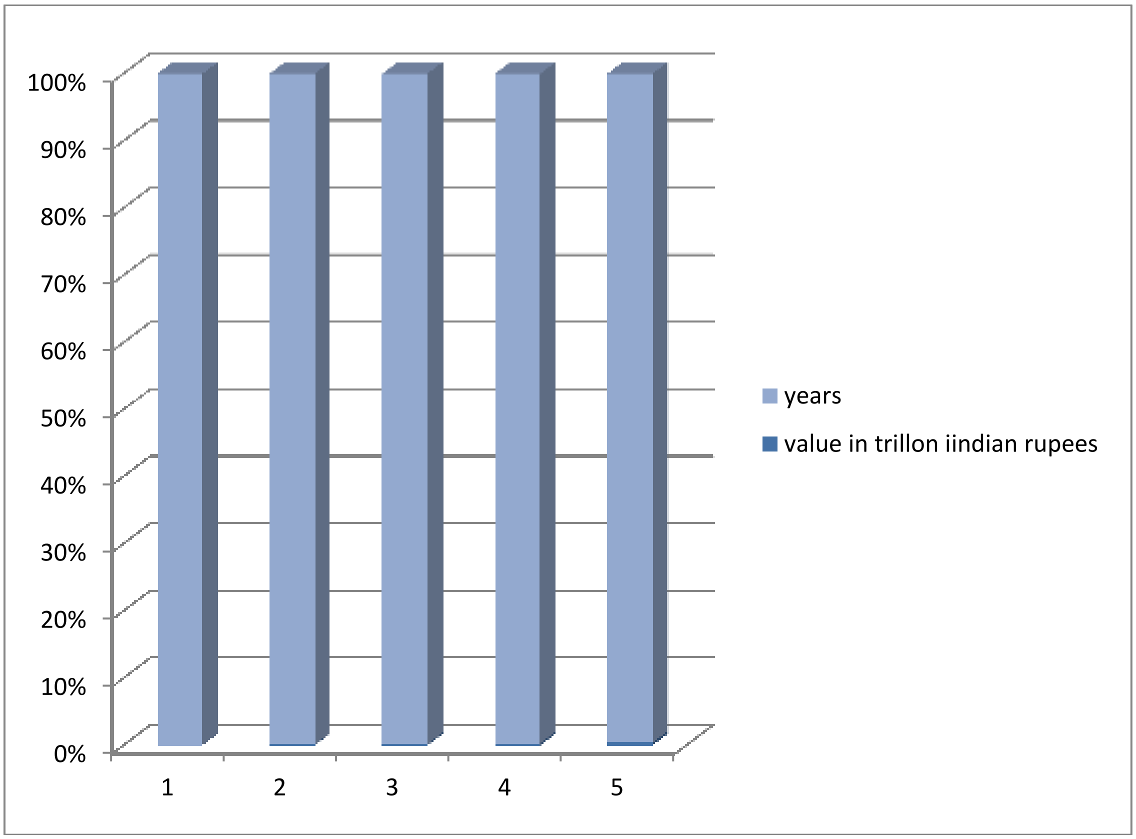
6. Theoreticalframework:

According to a common study, "monetary emergencies frequently reach out to the genuine sector of the economy, as the severity and type of banking crises varies greatly" (Peter Spicka, 2008). In this regard, the overall monetary framework's strength is heavily reliant on banks' monetary sufficiency. The monetary adequacy of Indian banks for the years 2009-2010 is analysed under the higher Basel II is a legal framework. The Indian financial framework has remained a victim of the global financial crisis and a factor that has facilitated the financial framework's normal operation notwithstanding one of the prime worldwide monetary emergency was its solid capital ampleness. The centre CRAR, which reflects the settled up capital and stores, accounts for the majority of a bank's monetary strength. As of the end of FY 2010, Core capital (measured by Tier I capital) accounted for nearly 70% of all out capital in Indian banks, according to this study. Despite the fact that Indian banks' capital sufficiency remained stable, there were some promising indicators regarding nonperforming assets (NPAs).



The efforts to manage the infectivity from the global emergency, as well as the risk loads and provisioning ideas, were made public in As part of the approach, a counter-recurrent measure was implemented in November 2008. Due to the extent of excused advances to the business land sector and colossal expansion in credit in this sector, the arrangement expected on standard assets in the business land sector was expanded from 0.40 percent to 1 percent in November 2009 for developing pad against likely decreases in resource quality.

7. Research Methodology:

The evaluation is based on optional data taken from publications, diaries, and websites covering the most recent occurrences in India's financial industry, with a large amount statistics from the Reserve Bank of India's bank tables and the Report on the Trend and Progress of Banking in India 2009-2010 The focus is primarily on the general people sector bank organization, improvement, and nonperforming assets (NPAs), as well as RBI capital adequacy standards.Along these lines, the information utilized for the most part support the review involving explicit boundaries through tables and diagrams for an intelligent investigation. Seven banks that are part of the State Bank of India and twenty other nationalized banks make up India's public sector banks.

7.1. Statement of Problem:

Non-performing assets of banks are perhaps the greatest obstacle in the method of financial improvement of India. The degree of NPAs of the financial framework in India is still excessively high. It influences the monetary remaining of the banks with the goal that it is a significant weight to the banks. An enthusiastic exertion must be made by the banks to fortify their interior control and hazard management frameworks and to arrangement early advance notice signals for convenient location and activity. The issue of NPAs is restricted with the issue of legitimate changes. This is a region which requires earnest thought as the current framework that significantly delays in showing up at a lawful arrangement of a debate is essentially not viable. The shortfall of a speedy and effective arrangement of lawful review establishes a significant 'moral danger' in the monetary sector, as it supports indiscreet borrowers. NPAs can make many difficulties. A portion of the significant difficulties are:

1. Owners do not receive a market return on their investment.

2. On reserve funds, investors do not receive a market return.

3. Non Performing credits embody terrible speculation.

4. Non-performing credits may flood the financial framework and agree the cash stock, resulting in monetary constriction.

The issue of NPA isn't restricted to just Indian public sector banks, yet it wins in the whole financial industry. Significant part of terrible obligations in Indian Banks emerged out of loaning to the need sector at the directs of government officials and civil servants. If by some stroke of good luck banks had checked their advances actually, the terrible obligation issue might have been contained on the off chance that not dispensed with. The top management of the banks was constrained by lawmakers and civil servants to incur further loss on account of deceitful borrowers. Numerous huge borrowers defaulted uniquely because of the downturn in the economy. The shortfall of legitimate insolvency regulations and the late lawful strategy in implementing security privileges are the main driver of awful obligations in banks.

7. 2. Research Design:

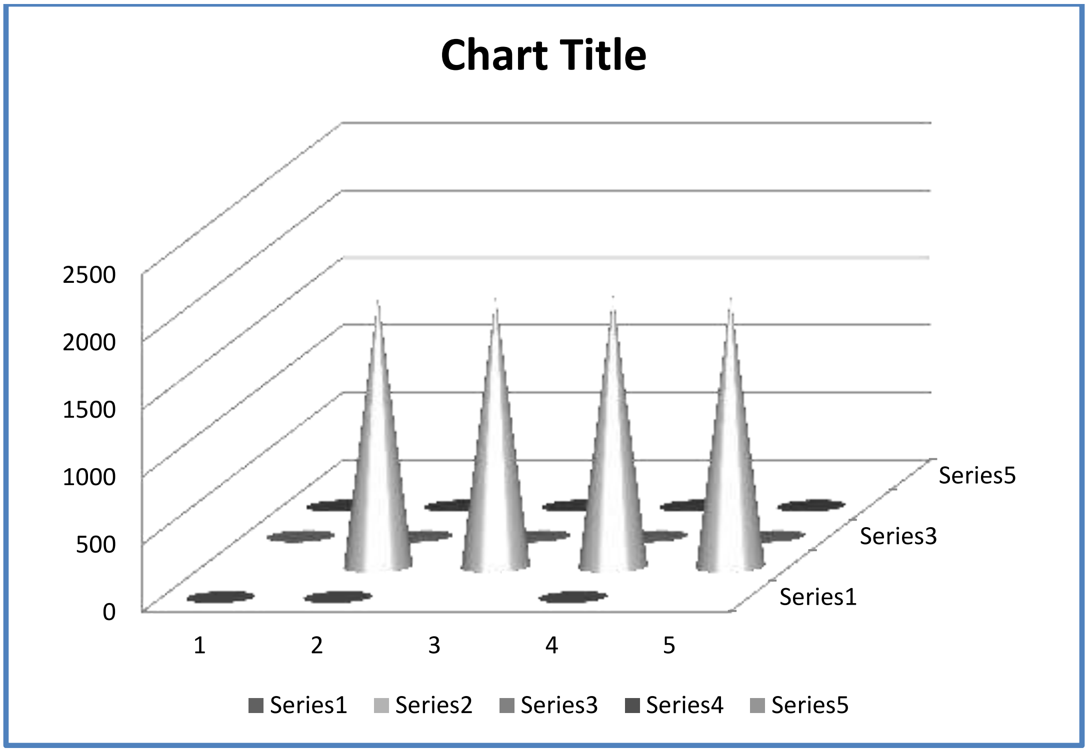
This is an important subject to investigate because it sets the framework for the proposed project. The accuracy and viability of the discoveries are dependent on the strategy that has been devised.The research configuration used to do this study is unmistakable examination since it manages measurable information and the fundamental point of the report is to portray the elements influencing the issue referenced. The current review is a logical review. We have gathered both key and auxiliary material for this review. With the use of a poll, the necessary information is acquired from the borrowers. The auxiliary data was taken from the Indian Bank's annual reports and the Reserve Bank of India's website.

8. Data Analysis:

Table 2 demonstrates As of the end of March 2009 and March 2010, the usual CRAR of public sector banks was acceptable under the Basel I and Basel II regimes. The State Bank of India and its partner banks raised their standard lending rates CRAR from 12.0728 percent in March 2009 to 12.3128 percent in March 2010 per Basel I criteria. This group's typical CRAR grew by 0.1657 percent during the same time period, rising From 13.34 percent at the end of March 2009 to 13.5057 percent at the end of March 2010, the unemployment rate has risen steadily. Other nationalized banks' CRAR standards improved by 0.0125 over the same time periodpercent under Basel I criteria and 0.0495 percent under Basel II criteria. This demonstrates that Indian banks have successfully figured out how to fulfill the greater capital requirements of the new structure.

Banks	Basel I		Basel II	
	2009	2010	2009	2010
SBI and its associates	12.7082	12.1832	13.420	13.4075
Other nationalized banks	12.0345	12.308	13.379	13.1578

Table 2. As of March 31, 2009 and March 31, 2010, the average CRAR of public sector banks under Basel I and Basel II (in percent) was.



Although the CRAR has risen, as shown in Figure 1, This does not compensate for the fact that, as seen by rising nonperforming assets (NPAs) in India's public sector banks, the quality of advances has deteriorated in recent years. Nonperforming assets (NPAs) in India's public sector banks have been progressively diminishing, falling from a high of Rs. 544234.4 million on March 31, 2002 to a low of Rs. 386018 million on March 31, 2007, a decline of 29%. (approx). In addition, in FY 2008, it increased marginally to Rs. 397485.2 million. In any case, Since It has been steadily increasing since 2008, reaching Rs. 440424.8 million in FY 2009 and Rs. 573008 million in FY 2010. Other nationalised banks and public sector banks (particularly SBI and its partner banks), NPAs have followed a similar pattern.It suggests that the development in NPAs during that time can't be connected with a specific bank however outside factors were likewise associated with something similar.

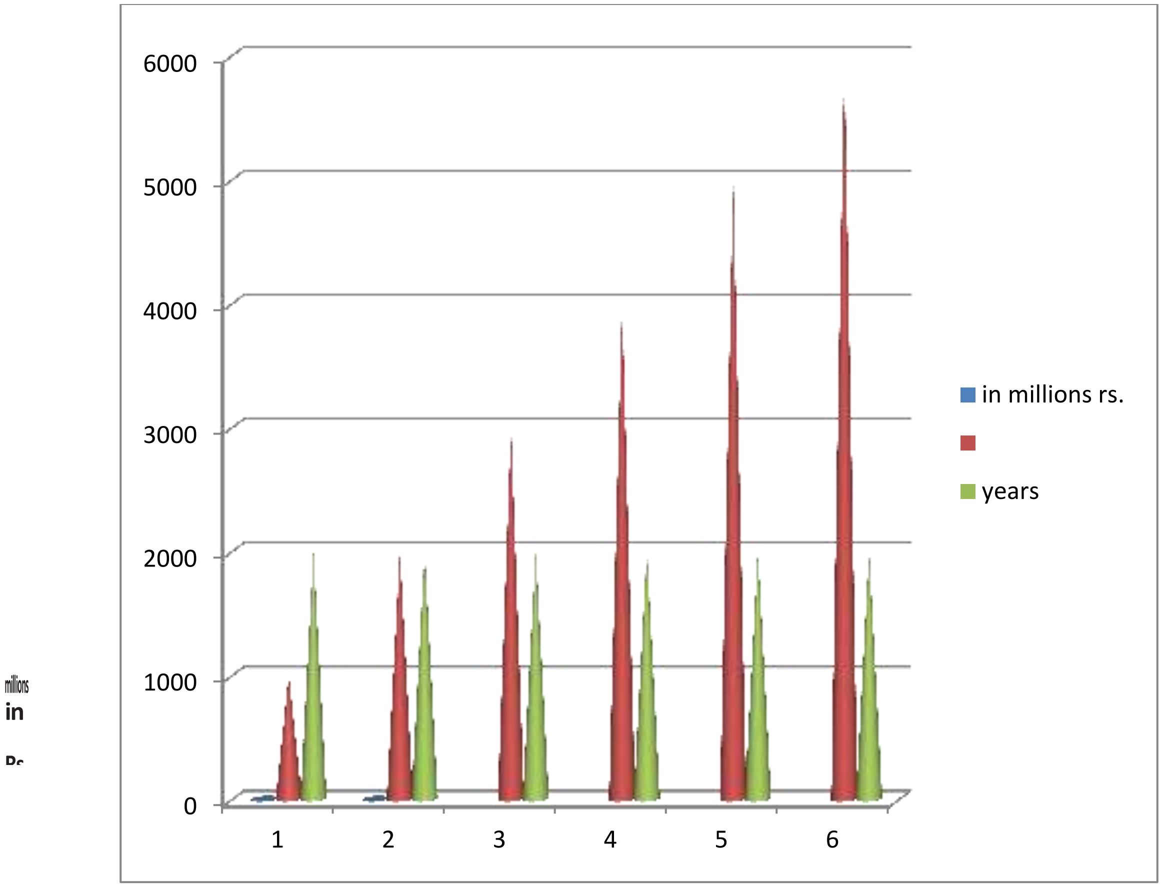


Figure1.Non-performingassetsofpublicsectorbanksfromMarch31,2001toMarch31,2010.

Figure 2 shows that, with the exception of FY 2010, the extent of need sector NPAs has increased from FY 2001 to 2010, with the exception of FY 2010, where it has remained relatively constant over time. Non-performing assets (NPAs) in the non-need sector have consistently dropped A 50 percent reduction from a peak of Rs. 283707.1 million in FY 2002 to a low of Rs.141631.6 million in FY 2008. (approx). However, from Rs.192511.5 million in FY 2009 to Rs. 259291.7 million in FY 2010, it has increased significantly has progressively increased. In addition, figure 3 reveals that the non-need sector contributed around 45 percent of all NPAs in FY 2010, while the need sector contributed 54 percent. The public sector's commitment to all out NPAs in fiscal year 2010 was around 1%. Furthermore, while the NPA proportion for the need sector increased in FY 2010, it was smaller than the increase in the non-priority sector, as indicated by public sector banks' sectoral NPA percent.

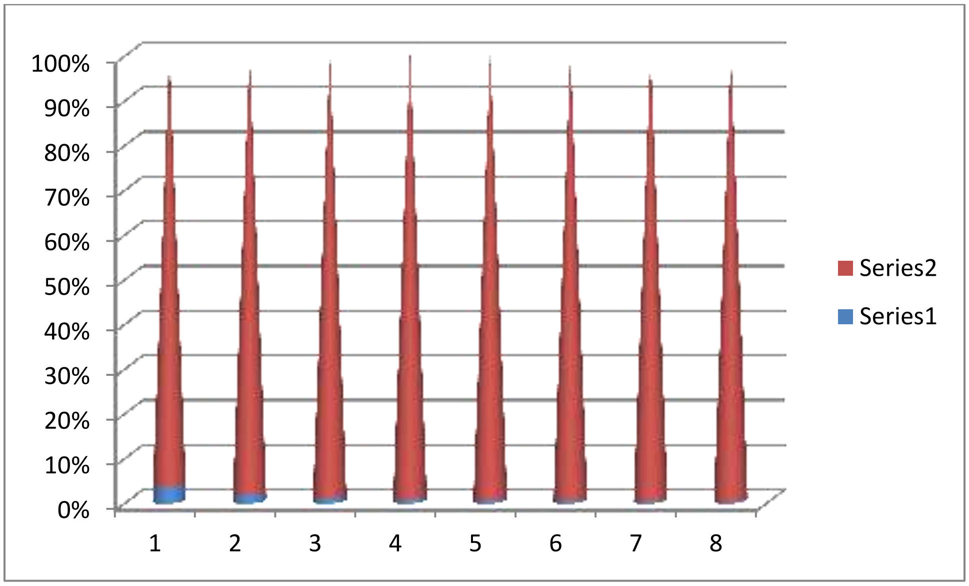


Figure 2. Composition of NPA's of public sector banks from March 31, 2001 to march 31, 2010 (in millions).

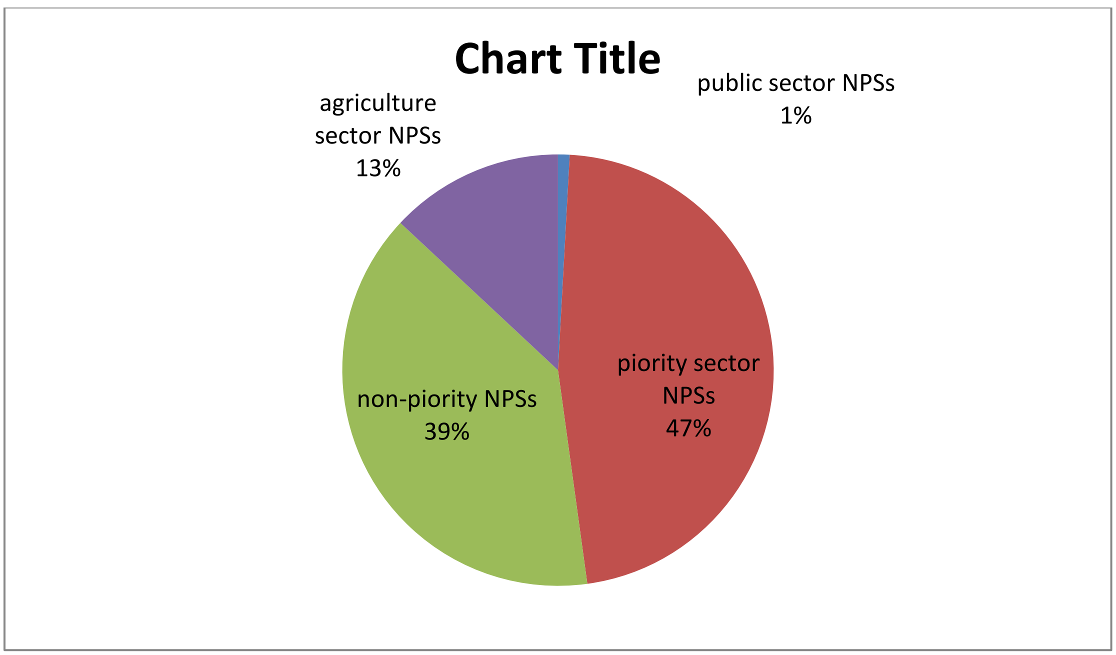


Fig.3.NPAsofpublicsectorbanks:sector-wiseasonMarch31,2010.

As comparing When comparing the percentage of gross non-performing assets (GNPA) to gross advances for Indian public sector banks from FY 2005 to FY 2010, it is clear that the ratio has significantly improved when compared to SBI and Partners and other nationalized banks (see Table 3). The ratio of public sector banks' gross nonperforming assets (NPAs) has steadily

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declined from 5.35 percent in March 2005 to 2.23 percent in March 2008. The gross NPA proportion declined to 2.01 percent during the crisis year of FY 2009.However, in FY 2010, public sector banks' net NPA share grew to 2.27 percent (as indicated in Table 3), showing a shift in the character of prior advances.

Banks	SBI and its associates	Other nationalized banks	Public sector banks
2005	5.23	4.63	4.9
2006	1.04	2.81	1.8
2007	2.59	1.96	2.9
2008	1.58	2.08	1.5
2009	2.43	2.35	2.4
2010	1.73	1.09	2.2

Table3.GrossNPAstoGrossAdvancesRatiofromMrch31,2005toMarch31,2010(inpercent).

In terms of bank credit development, it is critical to notice that the growth of bank nonperforming assets (NPAs) has mostly followed a sluggish repeating pattern. De Lis et al. found "a solid favorable influence of credit development on issue advance with a three-year slack According to B.M. Mishra and S. Dhal (2001), "the credit hazard as represented in non-performing advances could be influenced by the business cycle" (2010). As noted in the review, the financial framework's proclivity for recurrence has resulted in the formation of nonperforming assets (NPAs) for banks in the not-too-distant future, putting resource quality at risk during periods of rapid loan growth, such as before FY 2009. As of March 31, 2010, Figure 4 depicts the gross nonperforming assets (NPA) and gross advances of public sector apex banks. The global financial crisis of 2008 and its consequences are to responsible for a significant increase in non-performing assets (NPAs) by the need and non-need sec-peaks in FY 2010.

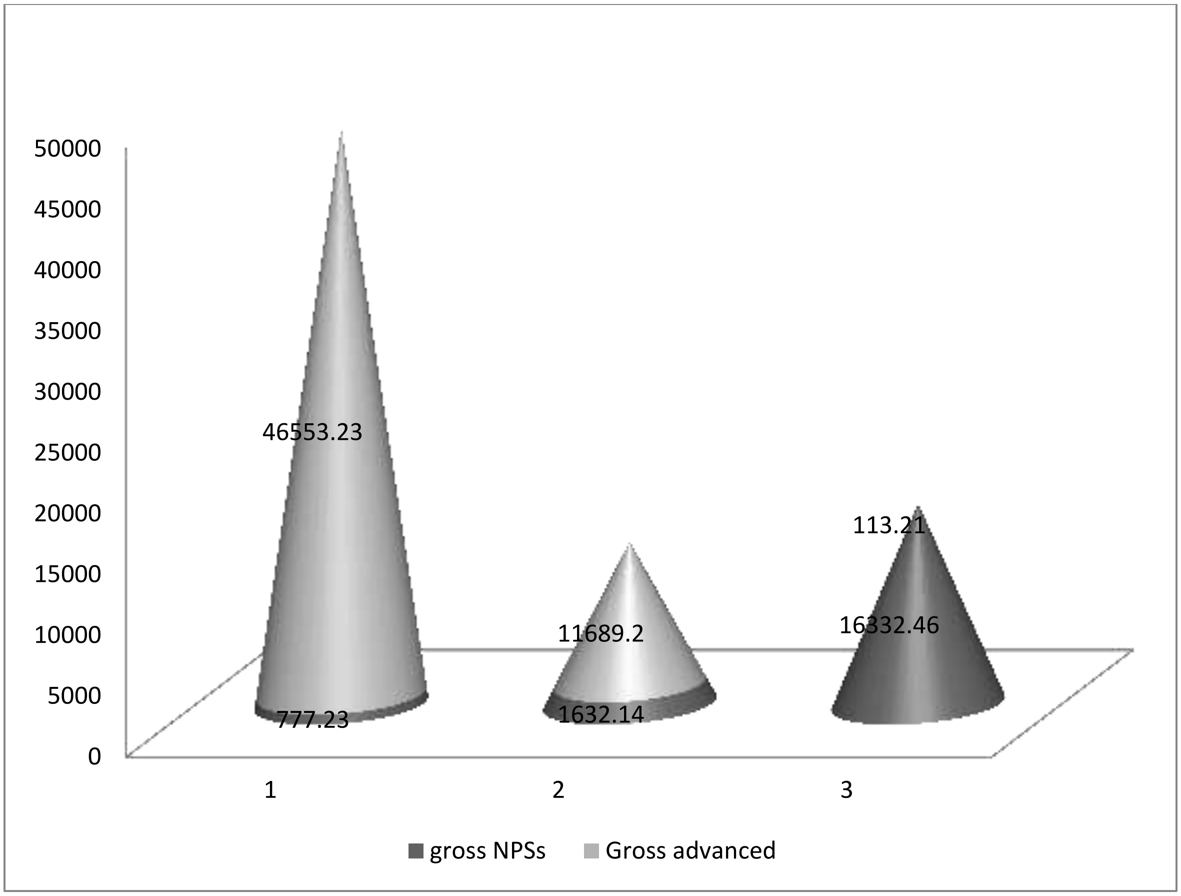

Figure 4. Gross VPA's and Gross advances of public sector banks as on March 31, 2010 (in million Rs).

Figure 5 depicts from the end of March 2009 to the end of March 2010, the progression of nonperforming assets in public sector banks Furthermore, from the end of March 2009 to the end of March 2010, gross nonperforming assets climbed by 33.3 percent, according to the graph. From the end of March 2009 to the end of March 2010, the number of public sector banks' Net NPAs increased by 40.1 percent as a result of the reorganization.Ineffective surveillance and recovery processes in the post-loaning years, as well as the bank's horrible loaning policies in the pre-downturn years, contributed to the bad development of NPAs. India's public sector banks' inability to screen and control nonperforming assets (NPAs) in the post-crisis years reveals a lack of adequate pre-authorizing assessment and post-payment control.

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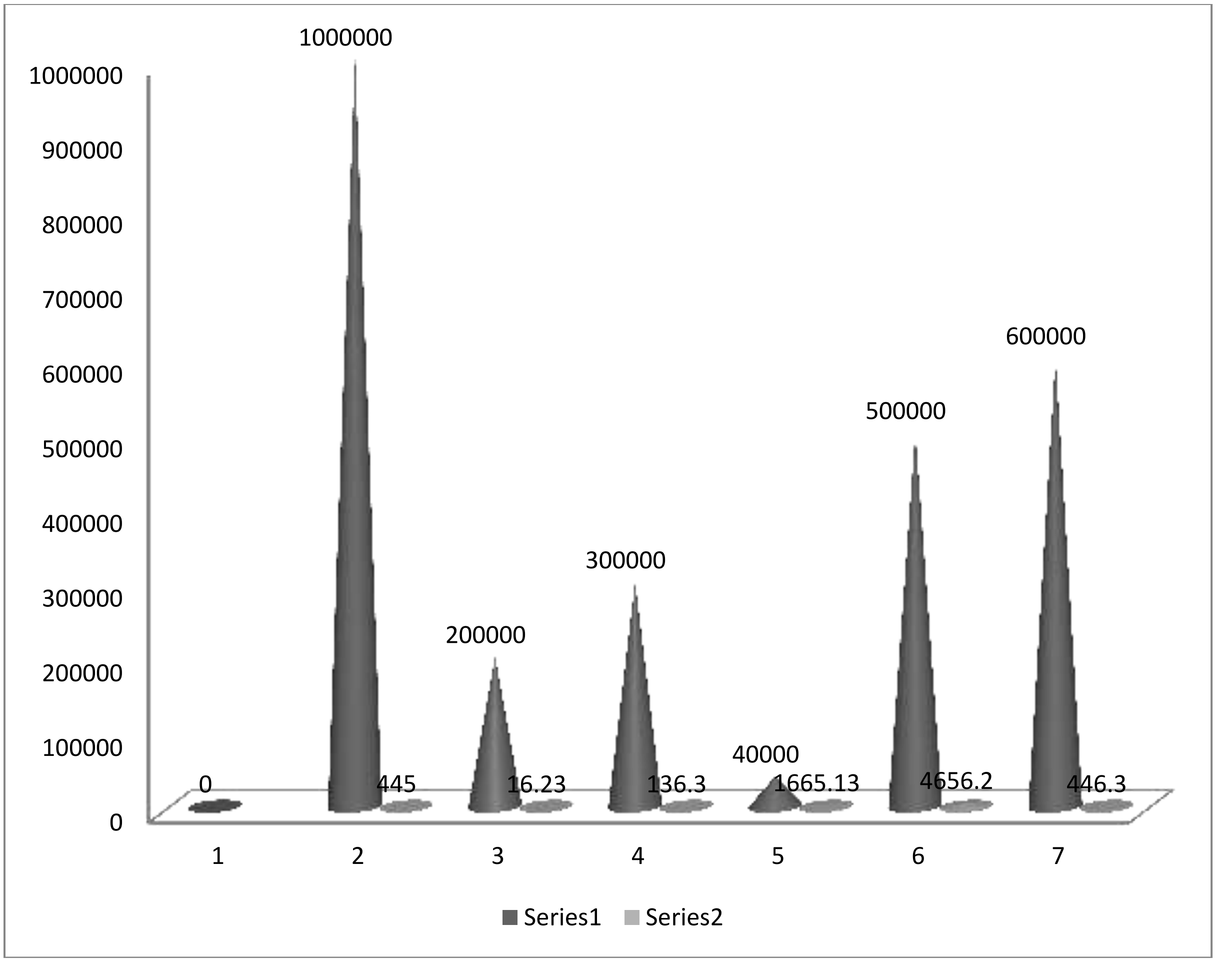

Figure5. MovementofNPAsinpublicsector banks.

9. Result:

Indian public sector banks' capital ampleness ratio has always been significantly higher than the The Reserve Bank of India (RBI) benchmark is 9%, while the Basel II standard is 8%. The character of advances in Indian public sector banks has deteriorated over time as a result of the banks' aggressive loaning tactics.. Non-performing assets increased in FY 2010 as a result of the financial crisis of 2008-2009. Because the number of nonperforming assets (NPAs) in this sector isn't diminishing, government intervention is essential to prevent exploitation of loosening up lending practises peculiar to the need sector (including horticulture, SSIs, and others). Adequate control estimates should be taken to really take a look at unconstrained loaning during long stretches of high financial development, albeit the nature of loaning and recuperation in non-need sector has been working on throughout the long term. Because of the RBI's strict administrative rules, India's public sector banks have had the choice of overseeing non-performing assets for the long term. Even though banks have had the opportunity to increase their capital requirements, better To improve overall NPA management, measures for monitoring and recovery are required. In India, public sector banks regularly evaluate the progress of non-performing assets using the Core Banking Solution (CBS), which is undoubtedly a positive trend.

10. Conclusion:

The rise of nonperforming assets (NPAs) is currently a major concern for banks all over the world. The value of the advance payment process is harmed as a result of non-recovery of the advance portion and the credit premium, which is the result of the growth of non-performing assets (NPAs), which is the result of the growth of non-performing assets (NPAs), which is the result of the growth of non-performing assets (NPAs), which is the result of the growth of non-performing has a negative impact on the banks' loaning movement. As a result, important weight has been placed on capital adequacy requirements such as the CRAR ratio, which is used to determine the limit a measure of a bank's capacity to keep losses from non-performing assets. Banks that are owned by the government in India are known as public sector banks the option of overseeing a large degree of CRAR to provide appropriate cushion for any unanticipated disasters, similar to capital sufficiency requirements.The general discoveries highlight what is happening for the financial sector all in all. An examination of the rate of growth in the NPA level reveals that the problem affects both small and large financial institutions. As a result, the entire industry is grasped in an emergency. The banks' unfortunate resource is a problem since, under RBI guidelines, banks are required to hold a certain amount as a reserve based on their resource quality, resulting in a decline in bank profitability. The focus finally sees that the prudential and provisioning rules, as well as other administrative initiatives, have compelled banks to improve their performance, resulting in a reduction in NPAs and an improvement in the Indian financial framework's monetary soundness In a nutshell, despite the fact that Indian public sector banks have demonstrated adaptability during financial crises, banks must manage nonperforming assets (NPAs) through improved nature of advances and recovery procedures continue to exist and expand.

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