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AN EMPIRICAL STUDY ON NON-PERFORMING ASSETS (NPA)

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ABSTRACT

Across the globe, the banking sector acts as the catalyst for each country's economy. Financial sector reform in India has progressed rapidly on aspects like interest rate deregulation, reduction in reserve requirement, barriers to entry, prudential norms and risk-based supervision. A well-built banking sector is significant for a prosperous economy but Non-Performing Assets (NPA) is like a virus, which is affecting all the banking sectors in the whole world. The expansion of NPAs has a direct impact on the liquidity and profitability of banks. In the context of the Indian banking sector has been facing this serious problem of Non-Performing Assets (NPAs) because it is a threat to the quality of assets and survival of banks. A high level of NPAs suggests a high probability of a large number of credit defaults that affect the profitability and net-worth of banks and also erodes the value of the asset. The problem of NPAs is not only affecting the banks but also the whole economy of the country. So, it is necessary to trim down NPAs to improve financial health in the banking system. For this purpose, the recommendations of Narasimham Committee, Verma Committee and other implementation like Lok Adalats, DRTs, SARFAESI Act 2002 have been taken some valuable steps to solve the problem of NPAs. An attempt is made in this paper through these points e.g. concept of NPA, its types, rising factors, impact, NPA in SCBs and their recovery by various channels.

KEYWORDS

Gross NPA, Net NPA, non-performing assets, scheduled commercial banks.

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1.0 INTRODUCTION

For any nation, the banking sector plays a vital role in the economic growth of a country. Through its intermediary activities, the banking sector promotes the production, distribution, exchange and consumption processes in the economic system. It stimulates the flow of funds in the economy and fuels economic growth. The primary function of banks is to lend funds as loans to various sectors such as agriculture, industry, personal and housing etc. and to receive deposits. Receiving deposit involves no risk, since it is the banker who owes a duty to repay the deposit, whenever it is demanded. On the other hand, lending always involves much risk because there is no certainty of repayment and this uncertainty is known as Non-Performing Assets (NPA). NPA is defined as an advance where payment of interest or repayment of installment of principal (in case of term loans) or both remains unpaid for a certain period. According to the Narasimham Committee Report (1991), those assets (advances, bills discounted, overdrafts, cash credit etc.) for which the interest remains due for a period of four quarters (180 days) now it is 90 days, should be considered as NPAs. RBI issued guidelines in 1993 based on the recommendations of the Narasimham Committee that mandated identification and reduction of NPA to be treated as 'National Priority'. The level of the NPA indicates the efficiency of banker's credit risk management and allocation of resource. The measures incorporate to manage NPA can be classified into precautionary measures and curative measures. Precautionary measures focus strengthening credit risk management system and continuous risk assessment systems of the bank. This will reduce the instances of fresh NPA that have been generated. The curative measures are reactionary in nature and focused on recovering from NPA accounts. It includes measures initiated by RBI such as setting up Asset Reconstruction Companies (ARCs), Lok Adalat, Debt Recovery Tribunals (DRTs), Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act 2002 (SARFAESI Act 2002), Compromise Settlement Schemes, etc.

2.0 MEANING AND TYPES OF NPA (NON-PERFORMING ASSETS)

According to RBI, an asset becomes non-performing when it ceases to generate income for the bank. Earlier an asset was considered as non-performing asset (NPA) based on the concept of 'Past Due'. A 'non-performing asset' (NPA) was defined as credit in respect of which interest and/ or instalment of principal has remained 'past due' for a specific period of time.

3.0 RISING FACTORS OF NON PERFORMING ASSETS

The banking sector has been facing the serious problems of the rising NPAs. The rising of NPAs are more in public sector banks when it is compared to private sector banks and foreign banks. The NPAs are growing due to external as well as internal factors.

TABLE 1

Internal factors	External factors
Absence of regular industrial visit	Change on government policies
Defective lending process	Directed loan system
Faulty credit management	Industrial recession/sickness
Inappropriate technology	Ineffective recovery
Improper SWOT analysis	Lack of demand
Managerial deficiencies	Natural calamities
Poor credit appraisal system	Willful defaults
Re-loaning process	

4.0 IMPACT OF NPA

NPA impact the performance and profitability of banks. The most notable impact of NPA is change in banker's sentiments which may hinder credit expansion to productive purpose. Banks may incline towards more risk-free investments to avoid and reduce riskiness, which is not conducive for the growth of economy. If the level of NPAs is not controlled timely they will

- Higher provisioning requirement on mounting NPAs adversely affect capital adequacy ratio and banks profitability.
- NPAs affect the risk facing ability of banks.
- NPAs causes to decrease the value of share sometimes even below their book value in the capital market.
- Reduce the earning capacity of assets and badly affect the Return on Investment (ROI).
- The assets and liability mismatch will widen.
- The economic value addition (EVA) by banks gets upset because EVA is equal to the net operating profit minus cost of capital.

5.0 REVIEW OF LITERATURE

In the banking literature, the problem of NPAs has been revisited in several theoretical and empirical studies. In Indian perspective a synoptic review of the literature brings to the fore insights into the determinants of NPA.

Bose (2005) in his research paper, "SERFAESI Act: An Effective Recovery Tool", elaborated while there have been several schemes in the past to facilitate the recovery from NPAs, the success of such efforts in terms of NPAs reduction has been far from satisfactory. SERFAESI Act, it was hoped, would greatly help banks in their efforts to reduce and recover money from NPAs. Nonetheless, the recent developments have also brought out the limitations of the Act, thereby creating apprehensions amongst banks and financial institutions. Notwithstanding this, to take full advantage of the Act, the cool causes of NPAs, which were evident in the system, may have to be addressed first. The author has made an attempt to provide a glimpse of the SERFAESI Act against this backdrop.

Bhatia (2007) in his research paper entitled, "Non-Performing Assets of Indian Public, Private and Foreign Sector Banks: An Empirical Assessment", explores an empirical approach to the analysis of Non-Performing Assets (NPAs) of public, private and foreign sector banks in India. The 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. This paper aims to find the fundamental factors which impact NPAs of banks. A model consisting of two types of factors, viz., macroeconomic factors and bank-specific parameters, is developed and the behavior of NPAs of the three categories of banks is observed.

Pathak (2009) elucidated the role of asset quality in financial health of banks. Using statistical data, the study explained that NPA is a serious threat to the Indian economy, estimated around 9.8% of GDP at constant prices in 2005. The study detailed the list of banks whose NPA is more than their net worth which posed a significant question on the efficiency of credit risk management.

Faizanuddin, Md and Mishra R.K. (2011) examined the dimensional approach of NPA in the banking system in India with special focus on State Bank of India, Patna Circle in Bihar. Findings and inferences based on analysis recommended major changes in the recovery policy, project financing norms, legal aspects and supervision of NPA accounts.

Selvarajan and Vadivalagan (2013) in A Study on Management of Non-Performing Assets in Priority Sector reference to Indian Bank and Public Sector Banks (PSBs), their research paper has studied 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. Therefore, the management of banks must pay special attention towards the NPA management and take appropriate steps to arrest the creation of new NPAs, besides making recoveries in the existing NPAs. Timely action is essential to ensure future growth of the Bank.

6.0 OBJECTIVES OF THE STUDY

The objective of this paper is to analyze the nature, extent and magnitude of NPAs of SCBs, as a group. This study also analyses the recovery of NPAs through various channels e.g. Lok Adalat, DRTs and SARFAESI Act in SCBs. Further, the study could provide useful insights to assess if the changes in efficiency of banks have been in the desirable direction and also useful in regulation and formulation of policies. The present study has been designed to achieve the following objectives:

1. To understand the concept of Non-Performing Assets (NPA).
2. To study the impact of NPA on banks.
3. To analyze the nature, extent and magnitude of NPA in Indian banking sector.
4. To study the recovery of NPAs through various channels in Scheduled Commercial Banks.
5. To make appropriate suggestions to avoid future NPAs and to manage existing NPAs in Indian Bank.

7.0 RESEARCH METHODOLOGY

It is the study of Non Performing Assets in Scheduled Commercial Banks which includes public sector, private sector and foreign banks which are listed in the Second Schedule of the Reserve Bank of India Act, 1934. The paper discusses the conceptual framework of NPA and it also highlights the trends, status, recovery and impact of NPA on Scheduled Commercial Banks during the period of 10 years i.e. from 2005 to 2015.

Source of Data: Research design used to carry out this study is exploratory, empirical and is based on secondary data. For this purpose, several reputed research journal including research paper and articles, magazines, websites have been used. Moreover, various issues of RBI such as Report on Trend and Progress of Banking in India for various years, Statistical Tables Relating to Banks in India etc. and various books on banking has been referred during the study.

Tools of data analysis: In order achieve the various objectives mentioned, data collected from the secondary sources. The secondary data collected for the study is summarized and initial analysis is done using average and percentage, wherever required. In order to achieve the various objectives mentioned, the data collected were entered, arranged and presented using Microsoft Excel. Charts were used to simplify the data for analytical purpose. Interpretations were made based on tables and figures.

8.0 NPA AT THE GLOBAL LEVEL

In order to get a global picture, it is essential to look at the NPAs in the different countries of the world. Since the concept of NPA developed in India only in the post-reform era, it would be useful to look at recent figures rather than adhere to a historical account. A closer look at the Non-performing loans (NPL), as they are called in many nations, (Table 1) reveals that the globally shares in 2017 The average for 2017 was 7.44 percent. The highest value was in Ukraine: 54.54 percent and the lowest value was in Monaco: 0.23 percent. On the basis of Table 1 it is easier to say that India's NPA is very low as compare to other countries but the table 2 & figure 1 shows the different perception of NPA and GDP.

TABLE 2: NON PERFORMING LOANS AS PERCENT OF ALL BANK LOANS, 2017

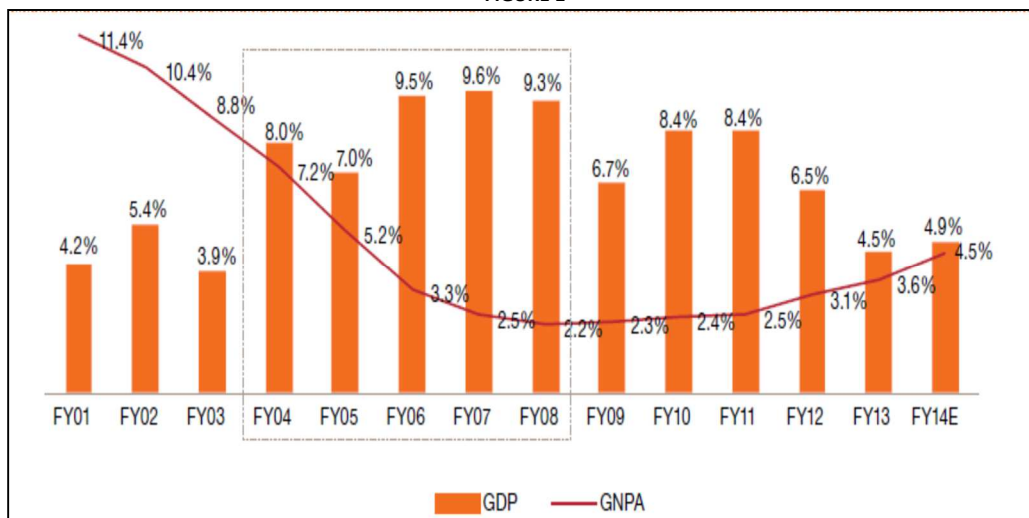
Sr. No.	Rank	Countries	Share in Global (percent)
0	1	2	3
1	1	Ukraine	54.54
2	2	San Marino	48.91
3	3	Greece	45.57
4	4	Cyprus	40.17
5	5	Eq. Guinea	27.20
6	6	Chad	25.81
7	7	C. A. Republic	22.94
8	8	Ghana	21.59
9	9	Moldova	18.38
10	10	Dominica	17.43
11	33	India	9.98
12	109	Monaco	0.23

Source: http://www.theglobaleconomy.com/rankings/Nonperforming_loans/

8.1 GROSS GDP Vs. GROSS NPA IN INDIA

On the basis of Table 1 it can be said that as comparison to other countries, India is far better than to other countries but in reality shows in figure 1. In this figure we can see that NPA was declined in between 2002 to 2011 but after that it has been increasing and reached the level of 4.5 approximately in 2014. In this year, the GDP is also stand around 5 percent. Now it is easier to say that non-performing assets will be approximately equal to GDP and if it will not mitigate the NPAs will cross our GDP.

FIGURE 1



Source: Trend in Indian Banking Sector, Reserve Bank of India

9.0 NON-PERFORMING ASSETS IN INDIAN SCHEDULED COMMERCIAL BANKS

An analysis of Gross NPAs in SCBs, Table 2 depicts the amount of Gross Advances, Gross NPA and the percentage of Gross NPA during the period of 2004-05 to 2014-15. The amount of gross advances has increased from Rs. 11,526.82 crores in 2004-05 to Rs. 75,606.65 crores in 2014-15. The amount of gross NPA has increased from Rs. 593.73 crores in 2004-05 to Rs. 3,229.16 crores in 2014-15. Similarly, the percentage of NPA in 2004-05 was 5.2 percent. After 2005, it has declined and reached the minimum level of 2.3 percent in 2007-09. After the recession period it shows the rising trend and reached the level of 4.2 percent in 2014-15. In the last ten year the study of NPA is showing the increasing trend of NPA.

TABLE 3: GROSS AND NET NPAs OF SCHEDULED COMMERCIAL BANKS (Amount in rupees crores)

Year	Advances		Non Performing Assets (NPAs)			
	Gross	Net	Gross (Amount)	Net (Amount)	Gross (%)	Net (%)
0	1	2	3	4	5	6
2004-05	11526.82	11156.63	593.73	217.54	5.2	2.0
2005-06	15513.78	15168.11	510.97	185.43	3.3	1.2
2006-07	20125.10	19812.37	504.86	201.01	2.5	1.0
2007-08	25078.85	24769.36	563.09	247.30	2.3	1.0
2008-09	30382.54	29999.24	683.28	315.64	2.3	1.1
2009-10	35449.65	34970.92	846.98	387.23	2.4	1.1
2010-11	40120.79	42987.04	979.00	417.00	2.5	1.1
2011-12	46655.44	50735.59	1370.96	652.00	2.9	1.3
2012-13	59882.79	58797.03	1931.94	986.00	3.2	1.7
2013-14	68757.48	67352.32	2641.95	1426.57	3.8	2.1
2014-15	75606.65	72391.26	3229.16	1760.93	4.2	2.4
2015-16	81711.14	78964.67	6116.07	3498.14	7.5	2.7
2016-17	84767.05	81161.97	7902.68	4330.10	9.3	3.1

Source: <http://dbie.rbi.org.in/OpenDocument/opendoc/openDocument.jsp>

As the gross NPAs analysis, the above Table 2 also shows the amount of Net Advances, Net NPA and the percentage of Net NPA during the period of 2004-05 to 2016-17. The amount of advances has increased from Rs. 11,156.63 crores in 2004-05 to 81161.97 crores in 2016-17. Further, the amount of NPA has also increased from Rs. 217.54 crores to Rs. 4330.10 crores during the period of 2004-05 to 2016-17. The percentage of Net NPA in 2004-05 was 2.0 percent, it has increased and reached on 3.1.

FIGURE 2: SCBs (GROSS AND NET NPAs)

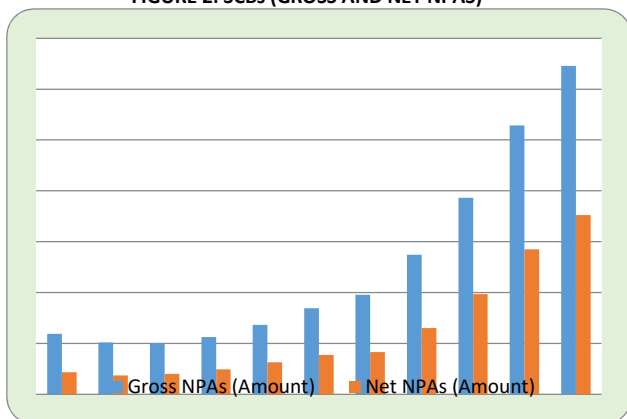
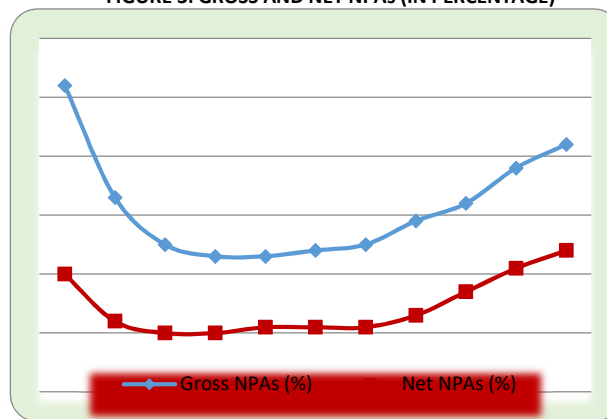


FIGURE 3: GROSS AND NET NPAs (IN PERCENTAGE)



The above figure 2 shows the trend of Gross NPA and Net NPA in crores for the period of 11 years starting from 2004-05 to 2014-15. We can observe here that the Gross and Net amount of NPAs has been continuously increasing year by year. The above figure 3 portrays the trend of Gross NPA and Net NPA in percentages for the period of 11 years i.e. from 2004-05 till 2014-15. We can observe here that the Gross and Net percentage of NPA has been showing a normal trend between 2006-11 but after that it is showing the increasing trend.

10.0 RECOVERY MECHANISM OF NON PERFORMING ASSETS

The problems of NPA have been receiving a greater attention since 1991. In India, the Narasimham Committee Recommended number of steps to reduce NPA. In 1990's the Government of India (GOI) introduced a number of reforms to deal with the problems of NPA. Major steps taken to solve the problems of Non-Performing Assets in India:

1. **Compromise Settlement:** Compromise Settlement Scheme provides a simple mechanism for recovery of NPA. Compromise Settlement Scheme is applied to advances below Rs. 10 crores. It covers suit filed cases and cases pending with courts and DRTs (Debt Recovery Tribunals). Cases of Willful default and fraud were excluded.
2. **Credit Information Bureau:** A good information system is required to prevent loans from turning into a NPA. If a borrower is a defaulter to one bank, this information should be available to all banks so that they may avoid lending to him. A Credit Information Bureau can help by maintaining a data bank which can be assessed by all lending institutions.
3. **Debt Recovery Tribunals (DRTs):** Narasimham Committee Report 1 (1991) Recommended the setting up of Special Tribunals to reduce the time required for settling cases. The Debts Recovery Tribunals (DRTs) and Debts Recovery Appellate Tribunal (DRATs) were established under the Recovery of Debts Due to Banks and Financial Institutions Act (RDDBFI Act), 1993 with the specific objective of providing expeditious adjudication and recovery of debts due to Banks and Financial Institution. Accepting the recommendations, Debt Recovery Tribunals (DRTs) were established. There are 33 DRTs and 5 Debt Recovery Appellate Tribunals.
4. **Lok Adalats:** Lok Adalats have been found suitable for the recovery of small loans. According to RBI guidelines issued in 2001. Lok Adalats avoid the legal process. They cover NPA upto Rs. 5 Lakhs, both suit filed and non-suit filed. The matter of raising the amount upto Rs.10 lakh has been taken up with the appropriate authority.
5. **SARFAESI Act 2002:** Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act 2002 is popularly known as Securitisation Act. This act enables the banks to issue notices to defaulters who have to pay the debts within 60 days. Once the notice is issued the borrower cannot sell or dispose the assets without the consent of the lender. The Securitisation Act further empowers the banks to take over the possession of the assets and management of the company. The lenders can recover the dues by selling the assets or changing the management of the firm. The Act also enables the establishment of Asset Reconstruction Companies for acquiring NPA. According to the provisions of the Act, Asset Reconstruction Company of India Ltd. with eight shareholders and an initial capital of Rs. 10 crores have been set up. The eight shareholders are HDFC, HDFC Bank, IDBI, IDBI Bank, SBI, ICICI, Federal Bank and South Indian Bank.

11.0 RECOVERY OF NPAs

Using the various options by banks and financial institutions they accelerated their recovery of NPAs. The NPAs recovered by scheduled commercial banks through various channels is presented in Table 3. In Between 2005-18, the total cases referred to various institutions were 2,92,23,932 which were worth about Rs 1,52,213 crores. Out of this, around Rs 47,035 crores was recovered. In terms of cases, the highest number was referred to the Lok Adalats and the lowest to the DRTs.

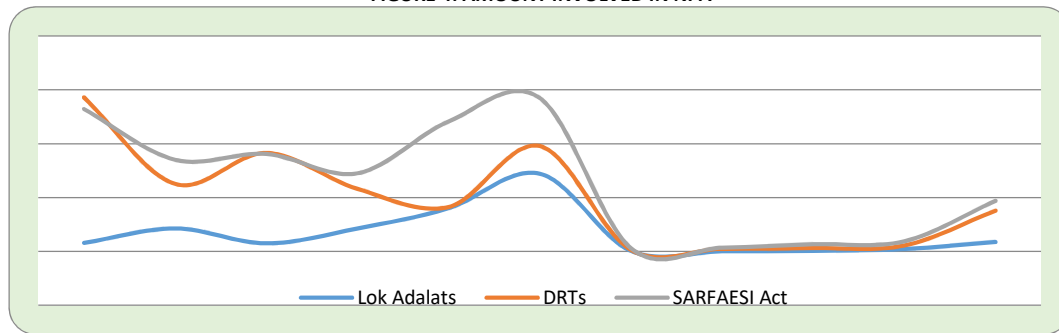
TABLE 3: NPAs RECOVERED BY SCBs THROUGH VARIOUS CHANNELS (Amount in Rs. Crores)

Year	Sr. No.	Recovery Channels	Lok Adalats	DRTs	SARFAESI Act	Total
0	1	2	3	4	5	6
2004-05	1	No. of cases referred	185395	4744	39288	229427
	2	Amount involved	801	14317	13224	28342
	3	Amount recovered*	113	2688	2391	5192
	4	3 as percent of 2	14.11	18.77	18.08	18.32
2005-06	1	No. of cases referred	268090	3534	41180	312804
	2	Amount involved	2144	6273	8517	16934
	3	Amount recovered*	265	4735	3363	8363
	4	3 as percent of 2	12.36	75.48	39.48	49.38
2006-07	1	No. of cases referred	160368	4028	60178	224574
	2	Amount involved	758	9156	9058	18972
	3	Amount recovered*	106	3463	3749	7318
	4	3 as percent of 2	13.98	37.82	41.38	38.57
2007-08	1	No. of cases referred	186535	3728	83942	274205
	2	Amount involved	2142	5819	7263	15224
	3	Amount recovered*	176	3020	4429	7625
	4	3 as percent of 2	8.2	51.90	60.98	50.08
2008-09	1	No. of cases referred	548308	2004	61760	612072
	2	Amount involved	4023	4130	12067	20220
	3	Amount recovered*	96	3348	3982	7426
	4	3 as percent of 2	2.38	81.07	33.00	36.72
2009-10	1	No. of cases referred	778833	6019	78366	863218
	2	Amount involved	7235	9797	14249	31281
	3	Amount recovered*	112	3133	4269	7514
	4	3 as percent of 2	1.55	32.0	30.00	24.02
2010-11	1	No. of cases referred	616018	12872	118642	747532
	2	Amount involved	53	141	306	500
	3	Amount recovered*	2	39	116	157
	4	3 as percent of 2	3.7	27.6	37.9	31.4
2011-12	1	No. of cases referred	476073	13365	140991	630429
	2	Amount involved	17	241	353	611
	3	Amount recovered*	2	41	101	144
	4	3 as percent of 2	11.8	17.0	28.6	23.6
2012-13	1	No. of cases referred	840691	13408	190537	1044636
	2	Amount involved	66	310	681	1057
	3	Amount recovered*	4	44	185	233
	4	3 as percent of 2	6.1	14.1	27.1	21.9
2013-14	1	No. of cases referred	1636957	28258	194707	1859922
	2	Amount involved	232	553	953	1738
	3	Amount recovered*	14	53	253	320
	4	3 as percent of 2	6.2	9.5	26.6	18.4
2014-15	1	No. of cases referred	9131199	171113	1241086	10543398
	2	Amount involved	887	3789	4705	9381
	3	Amount recovered*	43	531	1152	1726
	4	3 as percent of 2	4.8	14	24.5	18.4
2015-16	1	No. of cases referred	4456634	24537	173582	4654753
	2	Amount involved	720	693	801	2214
	3	Amount recovered*	32	64	132	228
	4	3 as percent of 2	4.4	9.2	16.5	10.3
2016-17	1	No. of cases referred	3555678	32418	199352	3787485
	2	Amount involved	361	1008	1414	2783
	3	Amount recovered*	23	103	259	385
	4	3 as percent of 2	6.3	10.2	18.3	13.8
2017-18	1	No. of cases referred	3317897	29551	91330	3439477
	2	Amount involved	457	1333	1067	2956
	3	Amount recovered*	18	72	265	404
	4	3 as percent of 2	4.0	5.4	24.8	13.7

Sources: <http://dbie.rbi.org.in/OpenDocument/opensdoc/openDocument.jsp><https://www.rbi.org.in/scripts/PublicationsView.aspx?id=14629><https://rbidocs.rbi.org.in/rdocs/Publications/PDFs/CHAPTER043846D5694CD4400083553D7CBEC9C2D6.PDF>

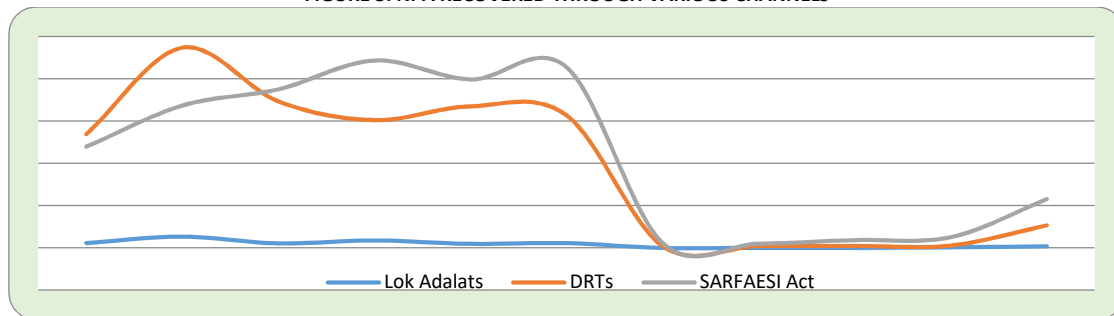
Notes: 1.*:Refers to AMOUNT recovered during the given year, which could be with reference to cases referred during the given year as well as during the earlier years.

FIGURE 4: AMOUNT INVOLVED IN NPA



Source: Computed by author using RBI Data

FIGURE 5: NPA RECOVERED THROUGH VARIOUS CHANNELS



Source: Computed by author using RBI Data

On the basis of Table 3, the amount involved in between 2005-15, SARFAESI Act has the highest amount of Rs 71,736 crores while Lok Adalats have the least around Rs 18,358 crores. In terms of percentage, the involvement of amount through Lok Adalats, DRTs and SARFAESI Act were 13, 38 and 49 percent respectively. In terms of the recovery of NPAs through SARFAESI Act, the highest percentage has recovered that was 52 percent while Lok Adalats recovered only 2 percent.

12.0 MANAGEMENT OF NPA

In the last couple of years, as Indian economy witnessed a downturn trends, the banks have been straddled with high NPAs and restructured assets. Macroeconomic dynamics may be a major contributor, however we also believe that inadequate credit assessments and monitoring during the upturn in the economy has also contributed to the same. All participants in the ecosystem, the banks, regulators, borrowers and CRAs need to take responsibility. Our view is while we cannot undo the mistakes or errors that have been committed in terms of credit assessment and monitoring, effective steps needs to be taken and a holistic approach is the best way forward. All stakeholders in the ecosystem need to proactively contribute towards a better credit assessment and monitoring framework with the regulator enabling such initiatives. Some of the ways to manage the advances turning into NPA have been listed as below:

- Advances provided by banks need to be done pre-sanctioning evaluation and post-disbursement control so that NPA can decrease.
- As a part of curative measures, bankers may resort to Compromise Settlement or One Time Settlement. Lok Adalats and Debt Recovery Tribunals are other ways for the recovery of dues. It has been observed that these days' banks are highly resorting to SARFAESI Act for the management of NPA.
- Assisting the borrowers in developing his/her entrepreneurial skill will not only establish a good relation between the borrowers but also help the bankers to keep a track of their funds.
- Bank should adhere to "Know Your Customer" norms for identification of borrower, guarantor and verification of their addresses to minimize the risk of default in case of housing sector lending. In respect of agricultural advances, recovery camp should be organized during the harvest season.
- Credit assessment and monitoring
- During the initial credit appraisal process, the banks should classify its customers into different risk categories depending on their quality of management, a SWOT analysis, etc.
- Encouraging Credit Rating Assessments (CRAs) to develop industry specific expertise
- Frequent discussions with the staff in the branch and taking their suggestions for recovery of dues make them more involved to reduce the ill effects of NPA.
- If the delinquencies are due to reasons beyond the control of borrower which are namely draughts, floods or other natural calamities, the banker should suitably restructure the loans taking into account the genuine difficulty of the borrowers.
- In order to mitigate the risks of NPA and to improve the operational efficiency, it is important that banks should be given more autonomy to incorporate more efficient and effective credit appraisal and evaluation system.
- Personal visits should be made after sanction and disbursal of credit and further close monitoring of the operations of the accounts of borrowed units should be done periodically.
- Proper selection of borrowers and follow ups required to get timely payment.
- RBI may initiate actions against defaulters like, publishing names of defaulters in Newspapers, broadcasting media, which is helpful to other banks and financial institutions.
- The recovery machinery of the bank has to be modernized; targets should be set for field officers / supervisors not only for recovery in general but also in terms of upgrading number of existing NPAs.
- While licensing new banks, the RBI should strictly ensure their implementation of a sound credit risk management system.

13.0 CONCLUSION

NPA can become the major problem for any economy if it cannot handle effectively. NPA has a sever negative effect on the profitability, liquidity and the credit of the banking sector. If government manage this issue efficiently than the amount recovered from the borrowers can be used to reduce many macroeconomic issues like poverty, unemployment, imbalances of balance of payment and may also strengthen the money market or the image of Indian banking system in international market.

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