

Non Performing Asset Variations across Indian Commercial Banks: Some Findings

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Abstract : Banks are the instrument of growth of a country. Banks mobilize the savings of the public in the form of deposits and channelize it as advances for various activities required for the development of society at large. The advance which becomes unpaid for a certain period is called Non Performing Asset of the bank. The study makes an attempt to bring out the magnitude of NPA and its impact on profit, advances. An attempt is also made to bring out the challenges NPA poses to the banks and suggestions to overcome and to manage NPA effectively.

Keywords : India, NPAs, private banks, public banks

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