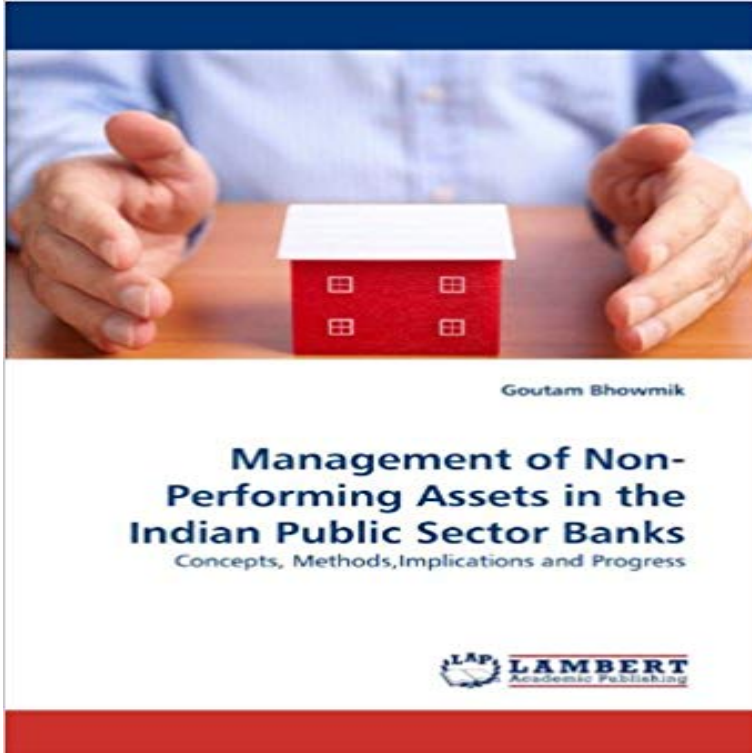


Management of Non-Performing Assets in the Indian Public Sector Banks: Concepts, Methods, Implications and Progress



The occurrence of NPAs has been the single most vexing problem faced by the Indian Public Sector Banks (PSBs). In view of several adverse effects of NPAs both on banking and overall economy, the management of NPAs has become a crucial issue. Efforts of RBI & Govt. of India, however, seems to be inadequate. The present work, therefore, examined a number of relevant issues w.r.t management of NPAs in the PSBs with special reference to largest commercial bank, State Bank of India (SBI). Apart from discussing the means and strategies of managing NPAs in PSBs & SBI, the work provided a theoretical framework relating to NPAs and history of PSBs. It also covered areas like, NPA management framework in pre-reform period, NPAs in the priority sector and non priority sector lending, accounting and disclosure of NPAs, reduction of NPAs in Private Sector Banks and PSBs, etc. The work should help to provide an in-depth knowledge about the meaning, nature, causes, problems, progress and implication of one of the vexing problems of banking sector. The work would be useful to the academicians and professionals or anyone who have keen interest in the field of accounting, finance, banking and management

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