THE BURGEONING PROBLEM OF NPAS IN INDIAN BANKING SECTOR AND ITS MANAGEMENT

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ABSTRACT

The bank frauds involving Punjab National Bank (PNB) and the companies associated with businessmen Nirav Modi and Mehul Choksi as well as the Rotomac case couldn’t have come at a worse time. The Indian banking system is already reeling under the pressure of growing NPAs, or non-performing assets, which will touch nearly ₹10 lakh crore by March 2018. This does not include the ₹6 lakh crore already written-off. This has already caused a slowdown in disbursal of bank credit, in turn affecting productive investment. The key issue is one of poor regulation. The government has taken various steps to clean the image of Indian Banking sector from this stigma. This paper tries to analyze the various schemes introduced from time to time to clampdown Non-Performing Assets, which are emerged out as a greatest challenge for government as well as for the RBI and the various ways through which this problem can be alleviated.

KEYWORDS: Non performing asset, Bank Recapitalization, Public sector Banks

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