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36. Non – Performing Assets the Challenges faced by Indian Banks

Dr. Kavitha Lal

Assistant Professor

Department of Management Studies

Bhavan's Vivekananda College of Science,

Humanities & Commerce, Secunderabad

Abstract

Banks play a vital role in managing the financial resources of a country. Economic development of the country is intrinsically related to the health of its banks. Non- Performing Assets reflect on the performance of banks and indicate credit risk management vis-à-vis mismanagement. Managing Non- Performing Assets has emerged as one of the major challenges faced by Indian Banks. . The scope of the study is limited to overall NPAs of Public sector and private sector banks in India. The time period for the study is 10 years i.e., 2003-2004 to 2012- 2013. The entire study is based on secondary data collected from various sources. The paper focuses on non