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Abstract

ITS ALWAYS HUMAN TENDENCY TO EXPECT SOMETHING IN RETURN FOR WHAT THEY HAVE GIVEN. Same as the bank expects on time cash inflow when loan is given to the customers. When customers fail to meet the expectation of banks that is when a picture of nonperforming assets arises... An asset is called NPA when the borrower fails to repay the interest and/or principal amount on agreed terms. It means it stops to generate income for the bank. NPA'S are asset of banks which are not useful for the bank. A loan is an asset for a bank as the interest payments and the repayment of the principal create a stream of cash flows. It is from the interest payments the bank makes its profits. The higher the amount of nonperforming assets, the weaker the bank's revenue stream. Strong banking sector is important for flourishing economy. The failure of the banking sector may have an adverse impact on other sectors. Non-performing assets are one of the major concerns for banks in India. The main objective of this study is to understand the concept of NPA's and to discuss what the causes of nonperforming assets are and how it is affecting the profitability of the bank. RBI has taken lot of steps to solve the problem of nonperforming assets. However, still the problem persists. Through this an attempt is made to highlights the measures to be taken to reduce the non performing assets , trends of NPA followed by different banks and also some suggestions to the bank which is to be taken before lending loans to the customers.

Full Paper:

 2957- NPA fp.doc [3]

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