

A STUDY OF NON-PERFORMING ASSETS OF SCHEDULE COMMERCIAL BANKS IN INDIA IN THE POST MILLENNIUM PERIOD

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ABSTRACT

The main objective of commercial banking operations is to generate profits and contribute to growth process of nation. Banks always try to achieve success in their operations and maintain liquidity and profitability of assets. Today, Non -performing assets are of major concern with respect to profitability of banks. The problem of NPAs was detected and brought under high concentration by Narasimham Committee in the banking sector reforms. This paper basically focuses on the problem of NPAs in Indian banking system. It studies how NPAs have emerged to become a major cause of concern and also studies the latest trends of NPAs in banks. It also highlights the various categories of non-performing assets. In the following study, the researcher has compared the position of NPAs in SBI group, Nationalized Banks Group and Private banks group. The paper also mentions some strategies that can be implemented by banks and the government to control and tackle the non -performing assets or popularly known as bad loans in Indian banking sector.

KEY WORDS: Bad loans, Strategies, Narsimham Committee, Ratios.

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