Empirical Analysis on NPA Management of Scheduled Commercial Banks (SCBs) of Punjab

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I. Introduction

BANKING TODAY HAS become more convenient and instant, with the account holder not having to wait for hours at the bank counter for getting a draft or for withdrawing money from his account.

The problem of NPAs is linked to the function of lending money. In India due to the social banking motto, the problem of bad loans did not receive priority from policy makers initially. However, with the reforms in the financial sector and the adoption of international banking practices the issue of NPAs received due focus. Thus, in India, the concept of NPA came into the reckoning after reforms in the financial sector were introduced on the recommendations of the Report of the Committee on the Financial System (Narasimham, 1991) and an appropriate accounting system was put in place.

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