Epilogue:

From the exhaustive analysis of the NPAs in the selected nationalized banks, it can be concluded that NPA is the major issue that has to be taken care of seriously by the banks. If timely measures are not taken by the banks, the situation of NPA becomes worse. During the research work, it is observed that RBI has become serious in the matter of NPAs of the public sector banks. In the recent past RBI has issued several guidelines for curbing NPAs of the public sector banks. Following these guidelines, the banks prepare the policies for controlling the NPAs, but the serious question is of implementation of such policies. It is observed by the researcher that the banks formulate the policies for controlling NPAs but these policies are not seriously implemented or sometimes it happens that the statutory requirements regarding NPAs make the process of recovery very much lengthy and as a result the burden of NPAs become mounting.

From the research it is also concluded that the management policy of the private sector banks as well as foreign banks is much better than the public sector banks. This is also somewhere reason causing mounting NPAs of public sector banks. It is suggested that the public sector banks should also adopt strict management policy if they want to control the situation of NPAs.

Now it is the high time for the public sector banks to wake up and take serious steps for controlling NPAs. If the banks still do not take effective measures, situation of NPAs will be hazardous for the overall economy. After all, the problem of NPA is related to money supply and circulation of money. If the cases of NPAs keep on increasing, it will affect the circulation of money and the economy may feel stagnation. Hence early end effective steps for controlling NPAs are highly required.

Finally it can be concluded that the present research work will provide introspection to the public sector banks as well as RBI.