will be more effective if proper care is taken by bank officials in shouldering the recovery drive more enthusiastically and confidently. The SARFAESI Act has significant positive implication in the recovery of NPAs by banks. With the passage of the Enforcement of Security Interest and Recovery of Debt Laws (Amendment) bill on 7th December 2004 by the Central Government, the recovery of NPAs has improved significantly. The success of credit risk management requires maintenance of proper credit risk environment, credit strategy and policies to manage the credit risk. Thus the ultimate aim is to protect and improve the loan quality to reduce the level of NPAs.

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