Contents

CHAPTER 1 : INTRODUCTION 1 – 29
1.1 Significance of the Study
1.2 Review of Literature
1.3 Objective of the Study
1.4 Working Hypotheses
1.5 Research Methodology
1.6 Limitations and Assumptions of the Study
1.7 Collection of Data
1.8 Chapter Scheme

CHAPTER 2 : OVERALL TRENDS AND GROWTH OF 30-94
SELECTED PUBLIC SECTOR AND PRIVATE SECTOR BANKS

2.1 Historical Perspective
2.2 General Trends
2.3 Performance Indicators

CHAPTER 3 : CONCEPTUAL FRAMEWORK OF NPA 95-140

3.1 Concepts of NPA
3.2 Types of NPA
3.3 Income Recognition
3.4 Classification of Loan Assets
3.5 Provisioning
3.6 Identification of NPAs
3.7 Some other Related Concepts of NPAs
3.8 Causes for Non-Performing Assets
3.9 Impact of NPAs on Profitability of the Banks
3.10 Regulation of Bank Finance
3.11 Capital Adequacy Ratio (CAR)
CHAPTER 4 : GROWTH AND MAGNITUDE OF NPAs IN SELECTED PUBLIC AND PRIVATE SECTOR BANKS

4.1  Gross and Net NPA
4.2  Gross NPA to Gross Advances Ratio and Net NPA to Net Advances Ratio
4.3  Ratio of GNPA to Total Assets and NNPA to Total Assets
4.4  Movements of NPA
4.5  Impact of NPAs

CHAPTER 5 : DATA ANALYSIS AND INTERPRETATION

5.1  Analysis of Variance (ANOVA)
5.2  Hypothesis
5.3  Testing of Hypotheses

CHAPTER-6 : MANAGEMENT OF NON-PERFORMING ASSETS : REMEDIAL MEASURES

6.1  Measures Taken to Deal with NPAs
6.2  General Remedial Measures
6.3  Legal Remedial Measures
6.4  NPA Management in Selected Banks
6.5  Initiatives Taken for Asset Quality by Selected Banks

CHAPTER-7 : CONCLUSIONS AND SUGGESTIONS

BIBLIOGRAPHY