

NON-PERFORMING ASSETS: CAUSES, CHALLENGE, AND MAINTENANCE IN BANKING INDUSTRY

Mohammad Sajid Kirmani¹ & Omar Fayaz Khan²

¹*Research Scholar, IUST, Awantipora, Jammu and Kashmir, India*

²*Lecturer, SKUAST-K, Shalimar, Jammu and Kashmir, India*

Received: 11 Jun 2018

Accepted: 15 Jun 2018

Published: 30 Jun 2018

ABSTRACT

With several high profile cases of defaulting that occurred in India during the last couple of years, renewed focus has been shifted on the Non-performing assets (NPAs) and the delirious impact they have on the banking sector in particular and economy in general. Although continuous policy measures have been taken in order to check this threat, however, NPAs still occupy a considerable share in the balance sheet of banks, which have witnessed higher levels on the first decade of the millennium. In recognition of this renewed focus, the research article has raised the issue highlighting its dimensions- Level of NPAs in public and private banks, global scenario, Indian context, causes, challenges, and management. The article has taken credible research studies on NPAs to build arguments and put forth suggestions.

KEYWORDS: *Non-Performing Assets (NPAs), Assets, Reserve Bank of India (RBI) Provisioning*