



## Management of Non-performing Advances

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The book deals with the problem of Non-Performing Advances (NPAs) in public sector banks and its impact on the banking and financial system of the economy. Recognizing the inevitable and festering nature of the problem, the author has come out, inter alia, with a statistical model as an innovative, simple and practical solution to contain NPA formation to ensure a strong balance sheet for banks and improved image of the borrowers. The author claims that the solution will prove to be a win-win situation for all stakeholders of banks including the economy, and its constituents Government, shareholders, depositors, borrowers, employees and others. Salient Features Changes brought about in banks under Banking Sector Reforms. Emergence of NPAs in banks. Problem of NPAs: Its causes and effects. Performance of Public sector banks on management of NPAs. Impact of NPAs on the economy, banks' balance sheets and profit and loss accounts. Suggestions to contain NPAs from the angles of banks, borrowers, Government, Regulator and others. A Statistical Model developed to contain formation of NPAs, strengthen banks' balance sheets and develop an emotional rapport between banks and borrowers. Bank management, Management of Non-performing Advances T. V. Gopalakrishnan, Bank management, Northern Book Centre,

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