



## **Study of Impact of NPA on banks and NPAs recovered by SCBs through various channels.**

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**Introduction :** The Non-Performing Assets have always created a big problem for the banks in India. It is just not only problem for the banks but for the economy too. The money locked up in NPAs has a direct impact on profitability of the bank as Indian banks are highly dependent on income from

interest on funds lent. This study shows that extent of NPA is comparatively very high in public sectors banks. Although various steps have been taken by government to reduce the NPAs but still a lot needs to be done to curb this problem. The NPAs level of our banks is still high as compared to the foreign banks. It is not at all possible to have zero NPAs.

### **Non-Performing Assets in Indian Scheduled Commercial Banks**

ISSN : 2278-6848



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