

Key References on Non Performing Assets of Indian Banks

Vidula Adkar *

- Arora, A., & Kumar, M. (2014). Credit Risk Management Index Score for Indian Banking Sector: an In-Depth Analysis. *The IUP Journal of Bank Management*, XIII, 19-28.
- Arora, U., Vashisht, B., & Bansal, M. (2009). An Analytical Study of Growth of Credit Schemes of Selected Banks. *The Icfai University Journal of Services Marketing*, VII(1), 51-65.
- Arya, M. K. (2013). Non-Performing Assets and The Survivability of Banks. *Bauddhik*, 4(3), 9-15.
- Balasubramaniam, C. S. (2012). Non Performing Assets and Profitability of Commercial Banks in India: Assessment and Emerging Issues. *National Monthly Referred Journal of Research in Commerce & Management*, 1(7), 41-52.
- Bamoriya, P., & Jain, R. (2013). NPA and Select Key Financial Heads: An Empirical Study of Commercial Banks of India Using Multiple Regression Modelling. *Journal of Accounting and Management*, 3(2), 19-25.
- Bandyopadhyay, A. (2013). Empirical Estimation of Default and Asset Correlation of Large Corporates and Banks in India. *The Journal of Risk Finance*, 14, 87-99.
- Bandyopadhyay, G. (2013). Impact of Non Performing Assets on Strategic Banking Variables in Selected Public Sector Banks in India. *International Journal of Engineering, Science and Technology*, 5(12), 1933-1948.
- Banerjee, S. (2012). *Basel I and Basel II Compliance: Issues for Banks in India*. Chennai: Madras School of Economics.
- Bansal, A. (2012). A Study on Recent Trends in Risk Management of Non Performing Assets (NPAs) by Public Sector Banks in India. *Journal of Information and Operations Management*, 3(1), 50-56.
- Bardia, S. C. (2004). *Credit Efficiency in Banks: A Comparative Study*. The ICAFI University Press, 60-67.
- Batra, S. (2004). Developing the Asian Markets for Non-Performing Assets: Developments in India. Maximizing Value of Non-Performing Assets, Proceedings From the Third Forum for Asian Solvency Reform (pp. 53-83). Organisation for Economic Co-operation and Development.
- Beck, R., Jakubik, P., & Piloju, A. (2013). Non-Performing Loans What Matters in Addition to The Economic Cycle? Working Paper Series, European Central Bank, No 1515, 1-32.
- Bloem, A. M., & Goerter, C. N. (2001). The Treatment of Non-Performing Loans in Macroeconomic Statistics. Discussion Paper, Statistics Department of the IMF.
- Bodla, B., & Verma Bajaj, R. (2010). An Analysis of the Efficiency of Private Sector Banks in India. *The IUP Journal of Bank Management*, IX(1&2), 60-82.
- Bodla, B., & Verma, R. (2006). Determinants of Profitability of Banks in India: A Multivariate Analysis. *Journal of Services Research*, 6(2), 75-89.
- Chandrappa, P. (2014). A Cyclical Structure on Non-Performing Assets of Scheduled Commercial Banks in India. *IOSR Journal of Economics and Finance*, 3(4), 43-45.
- Chatterjee, C., Mukherjee, J., & Das, R. (2012). Management of Non Performing Assets- A Current Scenario. *International Journal of Social Science & Interdisciplinary Research*, 1(11), 204-214.
- Chaudhary, K., & Sharma, M. (2011). Performance of Indian Public Sector Banks and Private Sector Banks: A Comparative Study. *International Journal of Innovation, Management and Technology*, 2(3), 249-256.
- Chebolu, R. M., Babu, M. S., & Babbar, P. (2013). Effect of Prudential Account Norms on PSBs in India With Regards to 'NPA' : (Developing a Model for NPA to Predict The Factors Which Affect The Formation of NPA Most). *International Journal of Business and Management Invention*, 2(3), 1-12.
- Chipalkatti, N., & Ramesha, K. (2007). Depositor discipline, Regulatory control, and a Banking Crisis: A Study of Indian Urban Cooperative Banks. *Annals of Public and Cooperative Economics*, 78, 567-594.
- Das, A. (2002). Risk and Productivity Change of Public Sector Banks. *Economic and Political Weekly*, 37(5), 437-448.
- Demirguc-Kunt, A., & Detragiache, E. (2005). Cross-Country Empirical Studies of Systemic Bank Distress: A Survey. *IMF Working Paper*, WP/05/96, 1-33.
- Espinoza, R., & Prasad, A. (2010). Nonperforming Loans in the GCC Banking System and Their Macroeconomic Effects. *IMF Working Paper*, WP/10/224, 1-25.
- Fainstein, G., & Novikov, I. (2011). The Comparative Analysis of Credit Risk Determinants in the Banking Sector of the Baltic States. *Review of Economics & Finance*, 20-45.

* Assistant Professor, Vishwakarma Institute of Management, Pune and can be reached at vidulaadkar@vim.ac.in



- Gajera, A., & Pithadia, V. (2013). A Comparative Financial Analysis of Indian Banking Sector in Context of NPA Management. *International Journal of Research in Commerce, IT & Management*, 3(8), 1-4.
- Ganesan, D., & Santhanakrishnan, R. (2013). Non-Performing Assets: A Study of State Bank of India. *Asia Pacific Journal of Research*, I(X), 81-88.
- Garg, S. (2013). Appraisal of Non-Performing Assets of Indian Banking Industry. *Acme International Journal of Multidisciplinary Research*, I(XII), 76-82.
- Garg, S. (2014). Impact of Non Performing Assets on Profitability of Banks. *International Journal of Futuristic Trends in Management Studies*, 1(2), 31-35.
- Ghosh, D., & Ghosh, S. (2011). Management of Non-Performing Assets in Public Sector Banks: Evidence from India. *International Conference on Management (ICM2011) Proceeding*, (pp. 750-760).
- Gowri, A., & Renuha, T. (2014). Credit Risk Management in Small Industries Development Bank of India (SIDBI). *International Journal of Research in Commerce, IT & Management*, 4(10), 37-40.
- Gurumoorthy, T. R., & Sudha, B. (2012). Non-Performing Assets (A Study With Reference to Public Sector Banks). *Indian Journal of Applied Research*, 2(2), 7-9.
- Gynedi, R. (2014). *India's Nonperforming Assets: A Lurking Crisis*. Washington, DC: Center For Strategic & International Studies.
- Hasan, I., & Wall, L. D. (2004). Determinants of the Loan Loss Allowance: Some Cross-Country Comparison. *The Financial Review*, 39(1), 129-152.
- He, D. (September 2002). Resolving Non-performing Assets of the Indian Banking System. India: Selected Issues and Statistical Appendix No. IMF Country Report No. 02/193.
- Ibrahim, S. M., & Thangavelu, R. (2014). A Study on the Composition of Non-Performing Assets (NPAs) of Scheduled Commercial Banks in India. *Journal of Finance and Bank Management*, 2(1), 31-48.
- India, R. B. (2014). Master Circular- Income Recognition, Asset Classification, Provisioning and Other Related Matters - UCBs. RBI Circular, (July 01).
- Jayadev, M. (2013). Basel III Implementation: Issues and Challenges for Indian Banks. *IIMB Management Review*, 25(2), 115-130.
- Jhamb, S., & Jhamb, H. V. (2013). NPAs of Nationalised Banks of India: A Critical Review. *International Journal of Current Research and Academic Review*, 1(4), 17-26.
- Jimenez, G., & Saurina, J. (2006). Credit Cycles, Credit Risk and Prudential Regulation. *International Journal of Central Banking*, 2(2), 65-98.
- Joseph, A. L., & Prakash, M. (2014). A Study on Analysing the Trend of NPA Level in Private Sector Banks and Public Sector Banks. *International Journal of Scientific and Research Publications*, 4(7), 1-9.
- Kalra, R. (2012). Non-Performing Assets of Commercial Banks: A Case Study. *The IUP Journal of Monetary Economics*, 10(1), 6-15.
- Kanjer, H. U., & Trivedi, P. (2013). A Study on P/E Performance and NPA in The Indian Banking Sector. *IOSR Journal of Economics and Finance*, 2, 1-7.
- Kapoor, M. (2014). Non Performing Assets of Public Sector Banks in India. *International Journal of Innovations in Engineering and Technology*, 3(3), 33-40.
- Kaur, H., & Saddy, N. K. (2011). A Comparative Study of Non-Performing Assets of Public and Private Sector Banks. *International Journal of Research in Commerce & Management*, 2(9), 82-89.
- Kaveri, V. (2014). Management of Distressed Loan Assets. *Vinimaya*, XXXV(1), 25-33.
- Kaveri, V. S. (2012). NPAs in Education Loan: an Overview. *The Indian Banker*, VII(9), 20-23.
- Kaveri, V. S. (2013). Arresting Slippage in Loan Asset Quality and Role of Credit Monitoring. *Vinimaya*, XXXIII, 25-30.
- Kawale, P. G., & N, S. P. (2014). A Study of Non-Performing Assets Management of Latur District Central Cooperative Bank, Latur. *Indian Streams Research Journal*, 4(8), 1-6.
- Keeton, W. R. (1999). Does Faster Loan Growth Lead to Higher Loan Losses? Federal reserve Bank of Kansas City, *Economic Review*, 84(2), 57-75.
- Khompi, S. G. (2013). A Comparative Trend Analysis of Non-Performing Assets of Commercial Banks in India. *Business Reserach*, 1(5), 1-8.
- Klein, N. (2013). Non-Performing Loans in CESEE: Determinants and Impact on Macroeconomic Performance. *IMF Working Paper*, WP/13/72, 1-27.
- Koti, K. (2013). Management of Non-Performing Assets: A Case Study in Krishna Gramena Bank, Gulbarga District. *International Journal of Research in Management, Business and Social Sciences*, 1(2), 63-67.
- Krishna, C. V. (2004). Causes of Non-Performing Assets in Public Sector Banks. *Economic Research*, 17(1), 16-30.
- Kumar, M. A., Harsha, G. S., Anand, S., & Dhruva, N. R. (2012). Analyzing Soundness in Indian Banking: A CAMEL Approach. *Research Journal of Management Sciences*, 1(3), 9-14.
- Kumar, M., & Singh, G. (2012). Mounting NPAs in Indian Commercial Banks. *International Journal of Transformations in Business Management*, 1(6).
- Kunt, D. A., & E, D. (1997). The Determinants of Banking Crises: Evidences from Developed and Developing Countries. *IMF Staff Papers*, 45(1), 81-109.
- Madapana, K., & Mohanty, D. (2014). A Study on Non-Performing Assets With Reference to Banking Sector. *International Journal of Research*, 1(6), 401-411.
- Mahajan, P., Bhatia, A., & Chander, S. (2012). ROA Performance of

- Public Sector Banks in India. *The IUP Journal of Bank Management*, XI(93), 22-35.
- Malyadri, P., & Sirisha, S. (2011). A Comparative Study of Non Performing Assets in Indian Banking Industry. *International Journal of Economic Practices and Theories*, 1(2), 77-87.
- Manjule, R. R. (2013). Non Performing Assets (NPA)- A Challenge for Indian Public Sector Banks. *Researchjournal's Journal of Finance*, 1(2), 1-11.
- Messai, A. S., & Jouini, F. (2013). Micro and Macro Determinants of Non-Performing Loans. *International Journal of Economics and Financial Issues*, 3(4), 852-860.
- Mittal, M., & Dhade, A. (2009). Awareness and Perception of CAMEL Rating Across Banks: Some Survey Evidence. *The Icfai University Journal of Bank Management*, VIII(2), 51-63.
- Mohnani, P., & Deshmukh, M. (2013). A Study of Non-Performing Assets on Selected Public and Private Sectors Banks. *International Journal of Science and Research*, 2(4), 278-281.
- Murthy, C. (2000-2001). Branch Level Management of Non Performing Assets: Part III- Effective Management of Civil Litigation. *Vinimaya*, XXI(2), 5-11.
- N, S., S Kumar, A., & Gowda, M. (2009). Credit Risk Management in Commercial Banks. *CURIE*, 2(4), 72-83.
- Nagarajan, G., Sathyanarayan, N., & Ali, A. (2013). Non-Performing Assets is a Threat to India Banking Sector- A Comparative Study Between Priority and Non-Priority Sector Lending in Public Sector Banks. *International Journal of Advanced Research in Management and Social Sciences*, 2(11), 29-43.
- Nandi, J. K. (2013). Comparative Performance Analysis of Select Public and Private Sector Banks in India: An Application of CAMEL Model. *The journal of Institute of Public Enterprise*, 36, 1-28.
- Narula, S., & Singla, M. (2014). Empirical Study on Non Performing Assets of Bank. *International Journal of Advance Research in Computer Science and Management Studies*, 2(1), 194-199.
- Nivethitha, J., & Brindha, G. (2014). Management of Non-Performing Assets in Virudhunagar District Central Co-Operative Bank- An Overview. *Middle-East Journal of Scientific Research*, 20(7), 851-855.
- Nkusu, M. (2011). Nonperforming Loans and Macrofinancial Vulnerabilities in Advanced Economies. *IMF Working Paper*, WP/11/161, 1-28.
- P, H. A., & Hudagi, J. (2011). Unearthing the Epidemic of Non-Performing Assets- A Study With Reference to Public Sector Banks in India. *International Journal of Multidisciplinary Research*, 1(8), 447-459.
- Pai, V. S. (2009). A Study of Profitability and Efficiency of Banks in India. *Global Management Review*, 4(1), 40-43.
- Parmar, R. (2014). Non Performing assets (NPAs): A Comparative Analysis of SBI and ICICI Bank. *Online International, Reviewed & Indexed Monthly Journal, RET Academy for International Journals of Multidisciplinary Research*, 3(3), 68-72.
- Patil, P., & Thakor, D. (2012). Indian Banks: An Immense Developing Sector. *International Journal of Research in commerce, IT & Management*, 2(11), 91-94.
- Patnaik, B., Satpathy, I., & Mohapatra, A. K. (2011). Demystifying NPAs on Education Loan: An Empirical Analysis. *International Journal of Management & Transformation*, 5(1), 44-54.
- Podpiera, J., & Weill, L. (2008). Bad Luck or Bad Management? Emerging Banking Market Experience. *Journal of Financial Stability*, 4(2), 135-148.
- Pradhan, T. K. (2012). Management of NPA in the Commercial Banks in Odisha: an Empirical Analysis. *International Journal of Scientific and Research Publications*, 2(9), 1-5.
- Premnath, D., S, B., & James, G. (2013). A Sectorwise Analysis of Non Performing Asset in State Bank of Travancore. *International Journal of Research in Commerce, IT & Management*, 3(5), 82-87.
- Puri, A. (2004). Developing the Asian Markets for Non-Performing Assets. Maximizing Value of Non-Performing Assets, Proceedings From the Third Forum for Asian Solvency Reform (pp. 84-88). Organisation for Economic Co-operation and Development.
- Rajaraman, I., S, B., & Bhatia, N. (1999). NPA Variations Across Indian Commercial Banks: Some Findings. *Economic and Political Weekly*, 34(3/4), 161-168.
- Rajeev, Meenakshi, & Shamistha, D. (2007). Banking on Baniyas for Credit. *Economic Political Weekly*, 42(4), 280-283.
- Rajput, N., Arora, A. P., & Kaur, B. (2011). Non-Performing Assets in Indian Public Sector Banks: An Analytical Study. *Banks and Bank Systems*, 6(4), 84-89.
- Rajput, N., Gupta, M., & Chauhan, A. K. (2012). Profitability and Credit Culture of NPAs: An Empirical Analysis of PSBs. *International Journal of Marketing, Financial Services & Management Research*, 1(9), 91-109.
- Ramakrishna, S., & Kurian, R. (2014). A Comparative Study of Foreign Banks and Public Sector Banks With Reference to Non-Performing Assets. *Abhinav National Monthly Referred Journal of Research in Commerce & Management*, III, 1-13.
- Rani, C. (2013). Evaluation of Various Techniques Used by the Public Sector Banks for the Management of Non Performing Assets. *International Journal of Research in Economics & Social Sciences*, 3(1), 45-51.
- Rani, N., & Gaba, D. (2014). Analysis of Non-Performing Assets of Public Sector Banks. *Global Journal for Research Analysis*, 3(9), 4-5.
- Ranjan, R., & Dhal, S. C. (2003). Non-Performing Loans and Terms of Credit of Public Sector Banks in India: An Empirical Assessment. *Reserve Bank of India Occasional Papers*, 81-121.
- Rao, D. J. (2014). Management of Non-Performing Assets Problems. *International Journal of Management & Business Studies*, 4(1), 39-44.
- Rao, K. S. (2012). Need for Strategic Shift in The Management of Non Performing Assets in The Indian Banking Industry. *The Journal of Indian Institute of Banking & Finance*, 83, 50-59.

- Ray, S. (2012). Increased Non-Performing Assets in Indian Banks Leading to Consolidation as Remedy: A Study of Strategic Advantage and Compromise. *International Journal of Trade and Commerce*, 1(2), 281-290.
- RBI. (2012, December 06). "NPA Management- Requirement of an Effective Mechanism and Granular Data". Reserve Bank of India.
- RBI. (2014, February 26). "Framework for Revitalising Distressed Assets in the Economy - Refinancing of Project Loans, Sale of NPA and Other Regulatory Measures". Reserve Bank of India.
- RBI. (2014, July 01). "Master Circular- Income Recognition, Asset Classification, Provisioning and Other Related Matters- UCBs". Reserve Bank of India.
- RBI. (2014). Framework for Revitalising Distressed Assets in the Economy - Refinancing of Project Loans, sale of NPA and Other Regulatory Measures. Reserve Bank of India, July 01, 2014.
- Roy, D. G., Kohli, B., & Khatkale, S. (2013). Basel I to Basel II to Basel III: A Risk Management Journey of Indian Banks. *AIMA Journal of Management & Research*, 7(2/4).
- Roy, S. G. (2014). Determinants of Non-Performing Assets in India- Panel Regression. *Eurasian Journal of Economics and Finance*, 2(3), 69-78.
- S, P. (2011). Non Performing Assets: Issues, Causes and Remedial Solution. *Asian Journal of Management Research*, 2(1), 123-132.
- S, S. H. (2013). A Study on Causes and Remedies for Non Performing Assets in Public Sector Banks With Special Reference to Agricultural Development Branch, State Bank of Mysore. *International Journal of Business and Management Invention*, 2(1), 26-38.
- Saddy, N. K., & Kaur, H. (2013). Recovery Management of Non-Performing Assets of Public and Private sector Banks. *Asian Journal of Management*, 4(4), 293-296.
- Sanjeev, G. (2007). Bankers' Perceptions on Causes of Bad Loans in Banks. *Journal of Management Research*, 7(1), 40-46.
- Sathye, M. (2005). Privatisation, Performance and Efficiency: A Study of Indian Banks. *Vikalpa*, 30(1), 7-16.
- Satpal. (2014). A Comparative Study of Non Performing Assets in Public and Private Sector Banks in the New Age of Technology. *International Journal of Current Engineering and Technology*, 4(4), 2468-2475.
- Satpathy, I., & Patnaik, B. (2012). Portfolio of NPA: By Classification of Banks. *BVIMR Management Edge*, 5(1), 53-60.
- Saxena, S. (2013). Management of Non Performing Assets in Banks- An Overview. *Global Journal of Management and Business Studies*, 3, 1149-1154.
- Selvakumar, M., Anbalagan, M., & Gurusamy, M. (2013). Analysis of Non- Performing Assets of Tamil Nadu Based Private Sector Commercial Banks in India. *International Journal of Management and Social Sciences Research*, 2(10), 1-14.
- Selvarajan, B., & Vadivalagan, G. (2013). A Study of Management of Non-Performing Assets in Priority Sector reference to Indian Bank and Public Sector Banks (PSBs). *Global Journal of Management and Business Research*, 13(1), 103-113.
- Selvarajan, B., & Vadivalagan, G. (2013). A Study on Management of Non Performing Assets in Priority Sector Reference to Indian Bank and Public Sector Banks (PSBs). *Global Journal of Management and Business Research*, 13(1), 101-113.
- Shah, D. (2007). Banking Sector Reforms and Co-operative Credit Institutions in Maharashtra: A Synthesis. *Agricultural Economics Research Review*, 20, 235-254.
- Shenbagavalli, R., SenthilKumar, S., & Ramachandran, T. (2013). A Strategy to Manage the NPAs of Public Sector Banks. *International Journal of Management*, 4(3), 01-07.
- Shukla, A., Tewari, S., & Dubey, P. (2013). Factors Affecting Profitability of Commercial Banks: A Rural Perspective. *Agricultural Economics Research Review*, 26(2), 275-279.
- Shukla, N., & Mytraye, M. (2013). Problem of Non- Performing Assets of State Bank of India: A Case Study of Nagpur District. *International Journal of Research in Commerce, IT & Management*, 3(3), 49-58.
- Sikdar, P., & Makkad, M. (2013). Role of Non Performing Assets in The Risk Framework of Commercial Banks - A Study of Select Indian Commercial Banks. *AIMA Journal of Management & Research*, 7(2/4).
- Singh, A. (2013). Performance of Non- Performing Assets (NPAs) in Indian Commercial Banks. *International Journal of Marketing, Financial Services & Management Research*, 2(9), 86-94.
- Singla, H. (2008). Financial Performance of Banks in India. *The Icfai Journal of Bank Management*, VII(1), 50-62.
- Sinha, A. (2012, April). Striking a Balance: Credit Penetration and NPA Management - Role of Information Sharing*. *RBI Monthly Bulletin*, pp. 717-724.
- Sinkey, J. F., & Greenwalt, M. (1991). Loan-Loss Experience and Risk-Taking Behavior at Large Commercial Banks. *Journal of Financial Services Research*, 5(1), 43-59.
- Siraj, K. K., & Pillai, P. S. (2013). Efficiency of NPA Management in Indian SCBs- A Bank-Group Wise Exploratory Study. *Journal of Applied Finance & Banking*, 3(2), 123-137.
- Sontakke, R. N., & Tiwari, C. (2013). Trend Analysis of Non Performing Asset in Scheduled Commercial Banks in India. *International Journal of Application or Innovation in Engineering & Management*.
- Stuti, & Bansal, S. (2013). An Analysis of Non Performing Assets in Indian Banking Sector. *Vignettes of Research*, I(IV), 73-85.
- Subramanyam, T. (2012). Technical and Risk Efficiency Evaluation of Indian Commercial Banks Using DEA Models. *International Journal of Information, Business and Management*, 5(3), 105-122.
- T, S. (2013). A Study of Non- Performing Assets of Commercial Banks in India. *Abhinav International Monthly Referred Journal of Research In Management & Technology*, II, 61-69.
- T, S. K. (2013). A Study of Non- Performing Assets of Commercial Banks in India. *Abhinav International Monthly Referred Journal of*

Research In Management & Technology, II , 61-69.

Taori, K. J. (2000). Problems and Issues Relating to Management of Non Performing Assets of Banks in India. The Journal of Indian Institute of Bankers, 2, 21-24.

Tripathy, K. K., & Jain, S. K. (2011). A Study of Microfinance as an Innovative Credit Delivery Mechanism in Rural India. The IUP Journal of Agricultural Economics, VIII, 38-58.

Unnamalai, T. (2009-2010). Management of Non Performing Assets in Tiruchirapalli District Central Co-Operative Bank Ltd. Cauvery Research Journal, 3(1&2), 42-47.

Woo, D. (2000). Two Approaches to Resolving Nonperforming Assets During Financial Crises. IMF Working Paper, WP/00/33, 1-42.

Yadav, S. (2014). NPAs: Rising Trends and Preventive Measures in Indian Banking Sectors. International Journal of Advance Research in Computer Science and Management Studies, 2(1), 129-141.