



## Modeling the NPA of a Large Indian Public Sector Bank as a Function of Total Assets

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GRIN Verlag Dez 2011, 2011. sonst. Bücher. Book Condition: Neu. 210x148x1 mm. This item is printed on demand - Print on Demand Neuware - Scientific Study from the year 2011 in the subject Business economics - Banking, Stock Exchanges, Insurance, Accounting, printed single-sided, grade: 1, Dayananda Sagar College of Engineering (Department of Management Studies), course: Non Performing Assets, Banking, language: English, abstract: Non-performing assets (NPA) are the loans given by a bank or a financial institution where in the borrower defaults or delays interest and / principal payment. The management of NPAs therefore, is a very important part of credit management of banks and financial institutions in the Country. Currently NPA estimates in India are predominantly obtained from figures published by the Reserve Bank of India (RBI). However it would be helpful for banks and financial institutions to have an estimate of the NPA as soon as loan amounts are disbursed. This study attempted to develop a predictive model for the NPA% at both the gross and net level from the total assets of one of India s largest public banks. A strong correlation was observed between gross and net NPA% and the total assets suggesting that estimates of gross...

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