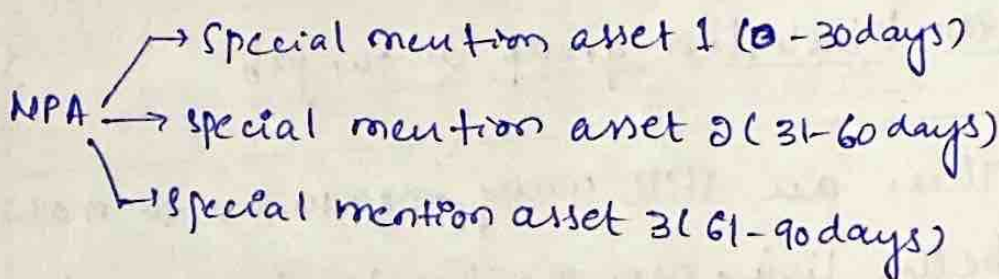


22/11/2023

Answer Questions in NOT MORE THAN the Word Limit specified for each in the Parenthesis.
(Specimen Answer Booklet - For Practice Purpose Only)

- ① non-performing assets are the burden of Banks where people stop paying loan and a period of 90 days will be given prior to call it is Non performing asset.



Number of non-performing assets in India are getting increased from last decade.

RBI intervention
to avoid
NPA

→ ① Law to protect the Banks & related, to collect the ~~bank~~ assets legally if loans are not paid.

Ex: SARFAESI Act

→ ② National Asset Reconstruction company Ltd

UPSC

Answer Questions in NOT MORE THAN the Word Limit specified for each in the Parenthesis.
(Specimen Answer Booklet - For Practice Purpose Only)

for the asset selling and profit making purpose.

⑤ India debt resolution company Ltd

as a supporting mechanism of NARC

i.e., government will face the loss

if any asset give loss to govt Banker from NPA security.

→ ⑥ legal aid and faster asset selling

Ex: National Company law tribunals

Even after these many improvements, Indian Banker are facing huge loss on non-performing assets

Measures to decrease the load of non performing assets

⑦ proper implementation of 'ARC' procedure for better asset price.

UPSC

Answer Questions in NOT MORE THAN the Word Limit specified for each in the Parenthesis.
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② Recommendation of Better laws to avoid purposeful outcome from paying loans.

③ Maintain transparency and clear papers with no court disputes for easy recovery of assets.

④ giving stable Rates to Bank to fix for ~~the~~ giving certain amount of loans and maintenance of Reserve to not get bankrupt.

⑤ Making them sell in stock market may give better value.

16 min
As The Government and RBI are constantly working on proper output for NPA decern which shows the Responsibility of country has to pay the loans and clear the NPA in india.