



मिशन BANK 2023

GENERAL AWARENESS

NON PERFORMING ASSETS (गैर निष्पादित संपत्तियाँ)

IBPS RRB PO & CLERK / IBPS PO & CLERK / SBI पर आधारित

पिछली परीक्षा में पूछे गए प्रश्न

हमारे **TOPIC EXPERT** के साथ

BY GA GURU



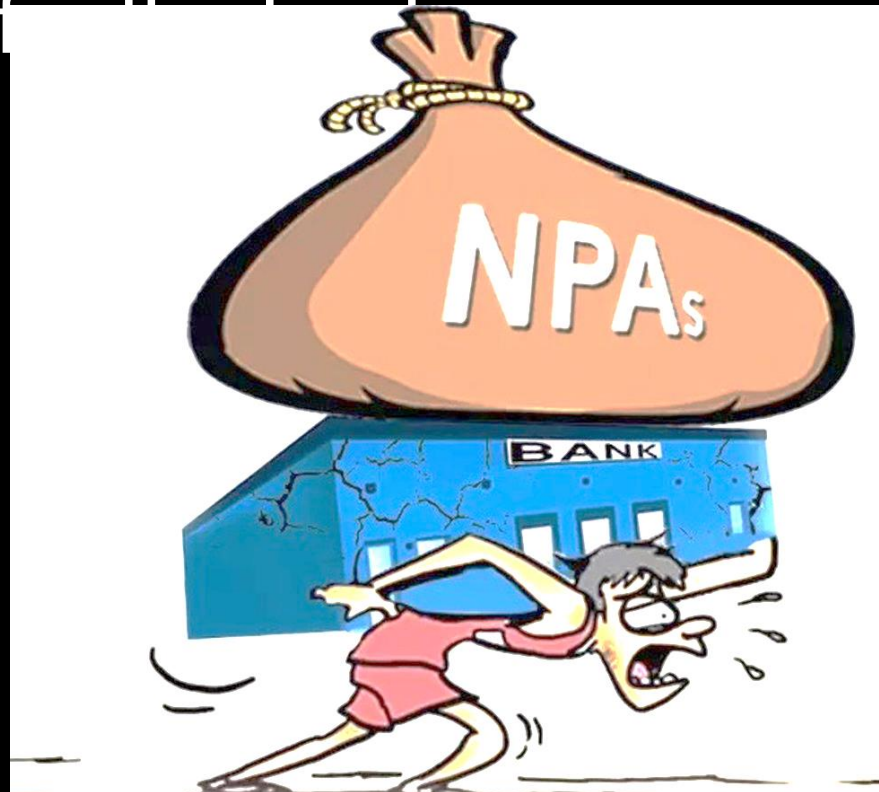
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NPA in Banking

- any asset that fails to perform and cannot generate revenue





Classification of Assets as Non-Performing

- a non-performing asset shall be a loan or an advance where:
 - (i) Interest and / or installment of principal remain overdue for a period of more than 90 days in respect of a Term Loan.
 - (ii) The account remains 'Out of order'@ for a period of more than 90 days, in respect of an Overdraft / Cash Credit (OD/CC).
 - (iii) The bill remains overdue for a period of more than 90 days in the case of bills purchased and discounted,



Categories of Non-performing assets

- Sub-standard asset:
 - overdue for less than or equal to 12 months
- Doubtful assets:
 - NPA for more than 12 months.
- Loss Asset:
 - non-performing asset for more than 3 years



NPA Provisioning

- In a particular quarter, banks set aside a specific amount of profits for non-performing assets that may turn into losses in the future.



Initiatives undertaken for Recovery of NPAs

- Securitization & Reconstruction of Financial Assets & Enforcement of Security Interest Act 2002 (SARFAESI Act)
 - Asset Reconstruction Companies (ARC)
- DRTs & DRATs
 - Recovery of Debts due to Banks and Financial Institutions (RDDBFI) 1993
- Lok Adalats
 - The Lok Adalats are conducted by the State Legal Service Authorities for ensuring speedy settlements.
- Prompt Corrective Action (PCA)
 - The RBI initiated the PCA scheme in 2002 with an aim to discipline banks when they report poor and risky financial performance.



Q.1 A loan is considered to be a NPA when it has not been serviced for a period upto- /किसी ऋण को एनपीए तब माना जाता है जब उसे कितनी अवधि तक चुकाया न गया हो?

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1. 14 Days/दिन
2. 30 Days/ दिन
3. 45 Days/दिन
4. 90 Days/दिन
5. 180 Days/दिन



Q.2 A sub-standard asset refers to-/एक अवमानक परिसंपत्ति का तात्पर्य है-

- 1) Remaining NPA for less than or equal to 12 months/12 महीने से कम या उसके बराबर एनपीए शेष रहना
- 2) Remaining NPA for more than 18 months/18 माह से अधिक समय से एनपीए बना हुआ है
- 3) Where the loss has been identified by the bank/जहां बैंक द्वारा नुकसान की पहचान कर ली गई है
- 4) When loan is overdue for a period of 4 year/जब ऋण 4 वर्ष की अवधि के लिए अतिदेय हो
- 5) When loan is overdue for a period of 2 years/जब ऋण 2 वर्ष की अवधि के लिए अतिदेय हो



Q.3 A doubt-full asset refers to-/एक संदिग्ध आस्ति का तात्पर्य है-

- 1) Remaining NPA for less than or equal to 12 months/12 महीने से कम या उसके बराबर एनपीए शेष रहना
- 2) Remaining NPA for more than 12 months/12 माह से अधिक समय से एनपीए बना हुआ है
- 3) Where the loss has been identified by the bank/जहां बैंक द्वारा नुकसान की पहचान कर ली गई है
- 4) When loan is overdue for a period of 4 year/जब ऋण 4 वर्ष की अवधि के लिए अतिदेय हो
- 5) When loan is overdue for a period of 2 years/जब ऋण 2 वर्ष की अवधि के लिए अतिदेय हो



Q.4 A loss asset refers to-/एक हानि आस्ति का तात्पर्य है-

- 1) Remaining NPA for less than or equal to 12 months/12 महीने से कम या उसके बराबर एनपीए शेष रहना
- 2) Remaining NPA for more than 18 months/18 माह से अधिक समय से एनपीए बना हुआ है
- 3) Where the loss has been identified by the bank/जहां बैंक द्वारा नुकसान की पहचान कर ली गई है
- 4) When loan is overdue for a period of 4 year/जब ऋण 4 वर्ष की अवधि के लिए अतिदेय हो
- 5) When loan is overdue for a period of 2 years/जब ऋण 2 वर्ष की अवधि के लिए अतिदेय हो



Q.5 Expand the term SARFAESI Act-
SARFAESI Act शब्द का विस्तार करें

1. Securitisation and Reconstruction of Financial Assets and Enforcement of Social Interest
2. Securitisation and Reconstruction of Financial Assets and Enactment of Security Interest
3. Securitisation and Reconstruction of Ferry Assets and Enforcement of Security Interest
4. Securitisation and Regeneration of Financial Assets and Enforcement of Security Interest
5. Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest



Q.6 In which year SARFAESI Act came into existence?/ SARFAESI अधिनियम किस वर्ष अस्तित्व में आया?

1. 1999

2. 2000

3. 2001

4. 2002

5. 2003



Q.7 Expand the term ARC-/ARC शब्द का विस्तार करें-

1. Asset Recovery Company
2. Asset Reconstruction Company
3. Asset Reconstruction Corporation
4. Asset Recovery Corporation
5. Asset Rendering Company

RBI
NABARD
SBI

PO NPA
Grade-D **15**



Q.8 When was DRT's introduced for the first time in India?/भारत में पहली बार DRT की शुरुआत कब हुई थी?

DRT(A)

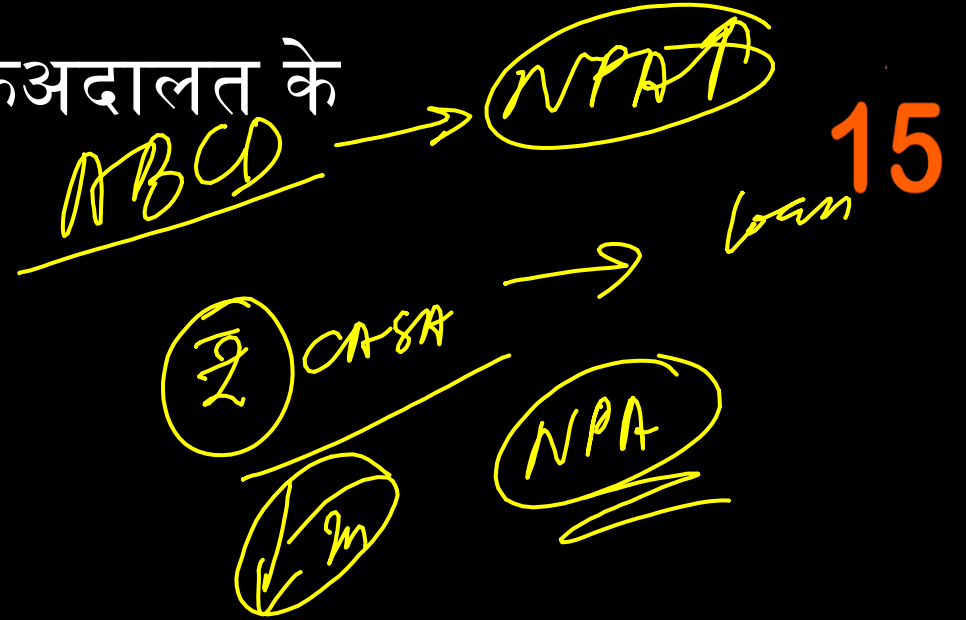
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1. 1991
2. 1992
3. 1993
4. 1994
5. 1995



Q.9 Advantages of LokAdalat:/लोकअदालत के लाभ:

1. Advocate fee/वकील शुल्क
2. No court fee/कोई कोर्ट फीस नहीं
3. No appeal /कोई अपील नहीं
4. All the above/उपरोक्त सभी
5. None of these/इनमें से कोई नहीं





Q.10 'Non-performing Assets" (NPA) of Indian Commercial Banks are _____. /भारतीय वाणिज्यिक बैंकों की 'गैर-निष्पादित परिसंपत्तियाँ' (एनपीए) _____ हैं।

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1. Buildings and Land /भवन एवं भूमि
2. Loans not repaid within stipulated time /निर्धारित समय के भीतर ऋण का भुगतान नहीं किया जाना
3. Government securities /सरकारी प्रतिभूतियां
4. Cash-holding /नकदी
5. None of the above/इनमे से कोई भी नहीं

