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**A Detailed Study on Revival strategies of NPA in financial
Management of Private and Public -sector Banks in Chandrapur
District of Maharashtra**

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Abstract

Non-Performing Assets (NPAs) remain a significant challenge for the financial stability, profitability, and operational efficiency of banking institutions. The accumulation of NPAs affects the lending capacity of banks, reduces income generation, increases provisioning requirements, and may adversely influence overall economic growth. This study examines the revival strategies adopted for managing and reducing NPAs in private and public-sector banks operating in Chandrapur District of Maharashtra. The study aims to evaluate the major causes contributing to the formation of NPAs and to assess the effectiveness of various recovery and management strategies implemented by banks. Particular attention is given to loan monitoring, credit appraisal, restructuring of stressed assets, recovery mechanisms, settlement procedures, legal measures, technological interventions, and risk-management practices. A comparative perspective is adopted to understand differences in NPA management practices between public-sector and private-sector banks. The study also considers the role of digital banking, data analytics, early-warning systems, and improved credit-risk assessment in preventing the recurrence of stressed assets. Effective coordination between borrowers, banking institutions, and regulatory mechanisms is considered essential for successful recovery. The study suggests that strengthening pre-loan assessment, continuous monitoring of credit accounts, timely identification of financial stress, and customer-oriented recovery strategies can contribute significantly to NPA reduction. The findings are expected to provide useful insights for improving financial management practices and strengthening the asset quality and profitability of banks in Chandrapur District.

Keywords: Non-Performing Assets, NPA Management, Financial Management, Public-Sector Banks, Private-Sector Banks, Loan Recovery, Credit Risk, Asset Quality, Banking Sector, Chandrapur District.