

NPA, SARFAESI AND DEMOGRAPHY

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Non Performing Asset (NPA)

- An asset, including a leased asset, becomes non-performing when it ceases to generate income for the bank (90 days[consumption loan] or 180 days[term loan] or 30 months [agriculture loan])

Substandard Assets

An asset which remains as NPAs for less than or equal to 12 to 18 months.

Doubtful Assets

An asset which remained in the above category for 12 months.

Loss Assets

Asset where loss has been identified

SARFAESI Act 2002

- Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002
- Gives powers of “seize and desist” to banks

Criteria for Maharatna -7

- Three years with an annual net profit of over Rs.2500 Crore
- Net worth of Rs. 10,000 Crore
- Turnover of Rs. 20,000 Crore

Criteria for Navatna - 16

- the company must obtain a score of 60 (out of 100).
- The score is based on six parameters
 - net profit to net worth,
 - total manpower cost to total cost of production or cost of services,
 - PBDIT (Profit Before Depreciation, Interest and Taxes) to capital employed,
 - PBDIT to turnover,
 - EPS (Earning Per Share) and inter-sectoral performance.

Criteria for Miniratna - 71

- Criteria

- Category 1

- CPSEs : Profit Rs 30 Cr in last three years + net worth

- Category 2

- CPSEs : profit for 3 years continuously

Demography

- Malthus Theory of Population:
 - Food Production increases Arithmetically & Population increases Geometrically.

Demography of India

- Period of Stable Growth: 1891 – 1921
- Period of Growth of Pop: 1921 – 1951
- Period of Population Exp: 1951 – 1981
- Period of H. Growth with :1981 – present
definite signs of slow down
 - 2001-2011 lowest growth rate in century

Birth & Death Rate

- Birth Rate refers to number of children born per thousand persons in a year
- Death Rate refers to number of people dying per thousand persons in a year

Literacy Rate

- Any person above the age of 7 years who can read and write in any language is treated as literate.
- 2011 census: 74.04% India LR
 - 82.14 % male
 - 65.46% female

Thank You

Operation Tayyari JEET KI

Theme

Don't stop studying until you are sleepy enough to make your study table a pillow;

Your study break should be during the power cut...

For queries please mail my toll free mail syedazadhb@gmail.com

Incoming on my number 7051565629 is absolutely free