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lakh crore, which is close to 50 per cent of the total outstanding loans. The government of India had in its February 1 budget announced to set up a parliamentary standing committee to look into the loan default cases and to identify their root causes and suggest remedial measures. The panel has been headed by former CAG Vinod Rai. In the first meeting of the panel on January 14, the finance minister had informed that a Rs 3.20 lakh crore NPAs has been identified. He had further stated that the lending rate is not the only reason behind the NPA crisis. It is mainly caused by “human factors” like negligence, collusion, corruption and mismanagement. The finance minister had also said that due to the

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