



ALMA MATER STUDIORUM  
UNIVERSITÀ DI BOLOGNA  
CAMPUS DI FORLÌ



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DIPARTIMENTO DI SCIENZE AZIENDALI

Dipartimento di Scienze Aziendali – Sede di Forlì

**March 24<sup>th</sup> from 12 to 3 p.m.**  
**Room 11 – Teaching Hub**  
(Viale Corridoni, 20 – Forlì)

## **CONTROL OF NON-PERFORMING LOANS IN RETAIL BANKING BY RAISING FINANCIAL AND CONSUMER AWARENESS OF CLIENTS**

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Department of Financial Engineering

Non-performing loan (NPL) problems remain urgent in many countries, despite relatively long-lasting macroeconomic recovery since the 2008–2010 crisis. NPL handling tools and methods currently used by the banks are not efficient enough to significantly reduce the NPL ratio and keep it within safe and sustainable limits.

### **Keywords for the lecture:**

Commercial banks, non-performing loans, financial and consumer awareness, borrower performance, consumption patterns, determinants of non-performing loans