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A Study Of Non Performing Assets Management With Reference To Scheduled Commercial Banks In India

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ABSTRACT: *The Assets quality of banks play very Important role in the financial health .It reflects the recovery environment & effectiveness of banks credit risk Management .the non performing Assets growth directly affects the profitability ,liquidity & Solvency of the banks. High level of Non-performing Assets reflection of Industry & trade ,Main Problem of raising Non-Performing Assets is not only affecting the banks but is affecting the economy as a whole.. The Indian Banking Sector has been facing serious problems of raising non-performing assets are one of the major concerns for scheduled commercial banks in India. This paper deals With understanding NPA ,NPA Management & trend of NPA in Indian Commercial Banks .Suggests With the help of Various Channels How to recover the NPA & reason for high impact of NPA on Scheduled Commercial Bank in India.*

Keywords: *Non- Performing Asset (NPA), NPA Management, Scheduled Commercial banks, Narasimham committee*

Introduction

The Non-Performing Assets (NPA) is a term referred to those kinds of loans and advances in banking channels for which, the borrower fails to make any payment in interest or principle for 90 days and there is a high risk of default. However, in terms of Agriculture / Farm Loans; any advance is considered as NPA if the loan (installment / interest) for short duration crop is not paid for 2 crop seasons. For Long Duration Crops, default for one Crop season from the due date is considered as NPA. A 'non-performing asset' (NPA) was defined as a credit facility in respect of which the interest and/ or installment of principal has remained 'past due' for a specified period of time.

The banking sector is the backbone of a country's economy and directly affects its development. In order to ensure continued growth, it is critical that the banks and financial institutions are robust in managing the stress, particularly caused by Non-performing assets (NPAs) or bad loans.

There has been a significant improvement in asset quality of scheduled commercial banks (SCBs) during 2018-19 as gross NPA ratio declined to 9.3 per cent as on March 2019 against the peak of 11.5 per cent recorded in March 2018.

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At the same time, there has been an improvement in provision coverage ratio (PCR) of SCBs to 60.9 per cent at end-March 2019 from 48.3 per cent at end-March 2018 and 44 per cent at end

March 2015, said Reserve Bank of India (RBI) Governor Shaktikanta Das at NIBM, Pune, on Saturday.“The deterioration in asset quality of Indian banks, especially that of Public Sector Banks (PSBs), can be traced to the credit boom of 2006-11 when bank lending grew at an average rate of over 20 per cent. Other factors that contributed to the deterioration in asset quality were adverse macro-financial environment; lax credit appraisal and post-sanction monitoring standards; project delays and cost overruns; and the absence of a strong bankruptcy regime until May 2016,” elaborated Das. The RBI set up a Central Repository of Information on Large Credits (CRILC) in 2014 which was followed by an Asset Quality Review (AQR) in 2015. As a result, the recognition of non-performing assets improved, leading to a sharp rise in the gross NPA ratio from 4.3 per cent at end-March 2015 to 7.5 per cent at end-March 2016. It further reached the peak of 11.5 per cent in March 2018.

“Recent supervisory data suggest that various efforts made by the Reserve Bank in strengthening its regulatory and supervisory framework and the resolution mechanism instituted through Insolvency and Bankruptcy Code (IBC) are bearing fruit. This is reflected in significant improvement in asset quality of SCBs during 2018-19 as gross NPA ratio declined to 9.3 per cent as on March 2019,” Das said. With a view to eschewing the regulatory arbitrage between banks and non-banks, the Governor emphasised that the Reserve Bank has been aligning the regulatory and supervisory frameworks for NBFCs with that of SCBs.

Review of Literature

There are many studies conducted on the issue of Non-Performing Asset Management in Indian Banks, following is the review of few literatures about the NPA Practices and Management conducted for Banks in India.

Singh (2013) in his paper entitled Recovery of NPAs in Indian commercial banks says that the origin of the problem of burgeoning NPA’s lies in the system of credit risk management

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by the banks. Banks are required to have adequate preventive measures in fixing pre-sanctioning appraisal responsibility and an effective post-disbursement supervision.

Srinivas K T (2013) emphasis on identify the Non-performing assets at Commercial banks in India. This paper highlights the various general reasons which convert advances/ assets into NPA and also give suitable suggestion on findings to overcome the mentioned problem.

Sikdar and Makkad (2013) this paper provide insight on the role of NPA in risk frame work of selected Indian commercial banks and try to put forward the means of interpreting credit risk from existing levels of bank NPAs. Further, research highlights the significant steps taken and procedures implemented by major Indian commercial banks, within the public and private sector, towards recovery of loans and advances falls into the NPA bracket. The research for the present paper is based on extensive study of annual publications on performance of public sector and private sector commercial banks by the Indian Banks Association (IBA). Further, annual reports of commercial banks in focus for the year ending March 2012 have been studied. The study conclude that problem of NPAs can be tackled only with proper credit assessment and risk management mechanism.

Malyadri and Sirisha (2011) this study examine the NPA of Public Sector banks and Private sector banks of weaker sections for the period seven years in India. The secondary data compiled from Report on Trends and Progress of Banking in India, 2004-10 which has been analyzed by statistical tool such as percentages and compound Annual Growth rate. This study reveals that the public sector banks have achieved a greater penetration compared to the private sector banks.

The identification of Account as loans or advances & Non Performing Asset or NPA for a bank

To move towards greater transparency and consistency in the published accounts of a bank, RBI has introduced prudential norms for income recognition, asset classification and provisioning for the advance portfolio of the banks. The main objective of these norms is to reflect bank's actual financial health in its balance sheet. As per the prudential norms introduced by Reserve Bank of India (RBI), Non Performing Assets or NPAs are classified as sub-standard, doubtful or loss depending up on the age of the impaired assets and provision is to be made accordingly. An asset becomes non-performing when it ceases to

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generate income for the bank. As per RBI norms, a Non-Performing Asset or NPA is a loan or an advance where;

- Interest and/or installment of principal remain overdue for a period of more than 90days in respect for a term loan;
- The account remains ‘ out of order ’ in respect of an overdraft or cash credit;
- The bill remains overdue for a period of more than 90 days in the case of bills purchased and discounted;
- The installment of principal or interest thereon remains overdue for two crop seasons for short duration crops;
- The installment of principal or interest thereon remains overdue for one crop season for long duration crops.

As discussed above, in case of Over Draft or Cash Credit, any amount due to the bank under any credit facility, if not paid by the due date fixed by the bank becomes overdue. An account should be treated as ‘out of order’ if the outstanding balance remains continuously in excess of the sanction limit or drawing power. In cases where the outstanding balance in the principal operating account is less than the sanctioned limit or drawing power, but there are no credits continuously for 90 days or credits are not enough to cover the interest debited during the same period, these accounts should be treated as ‘out of order’.

ASSET CLASSIFICATION

Banks are required to classify the loan assets (advances) into four categories viz.

- Standard Assets
- Sub-standard Assets
- Doubtful Assets
- Loss Assets

Standard Assets

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which do not disclose any problem and do not carry more than normal risk attached to the business. Such assets are considered to be performing asset. A general provision of 0.25% has to be provided on global loan portfolio basis.

Sub-standard Assets

A sub-standard asset was one, which was classified as NPA for a period not exceeding two years. With effect from 31 March 2001, a sub-standard asset is one, which has remained NPA for a period less than or equal to 18 months. In such cases, the current net worth of the borrower/ guarantor or the current market value of the security charged is not enough to ensure recovery of the dues to the banks in full. In other words, such an asset will have well defined credit weaknesses that jeopardise the liquidation of the debt and are characterized by the distinct possibility that the banks will sustain some loss, if deficiencies are not corrected.

Doubtful Assetsn

A doubtful asset was one, which remained NPA for a period exceeding two years. With effect from 31 March 2001, an asset is to be classified as doubtful, if it has remained NPA for a period exceeding 18 months. A loan classified as doubtful has all the weaknesses inherent in assets that were classified as sub-standard, with the added characteristic that the weaknesses make collection or liquidation in full, – on the basis of currently known facts, conditions and values – highly questionable and improbable.

Loss Assets

A loss asset is one where loss has been identified by the bank or internal or external auditors or the RBI inspection but the amount has not been written off wholly. In other words, such an asset is considered uncollectible and of such little value that its continuance as a bankable asset is not warranted although there may be some salvage or recovery value.

The Significance of Recovery Tools in NPA Management

The banking industry is growing in leaps and bounds, and so is the complexity associated with it. Among the many concerns, credit monitoring and NPA recovery is the one that is

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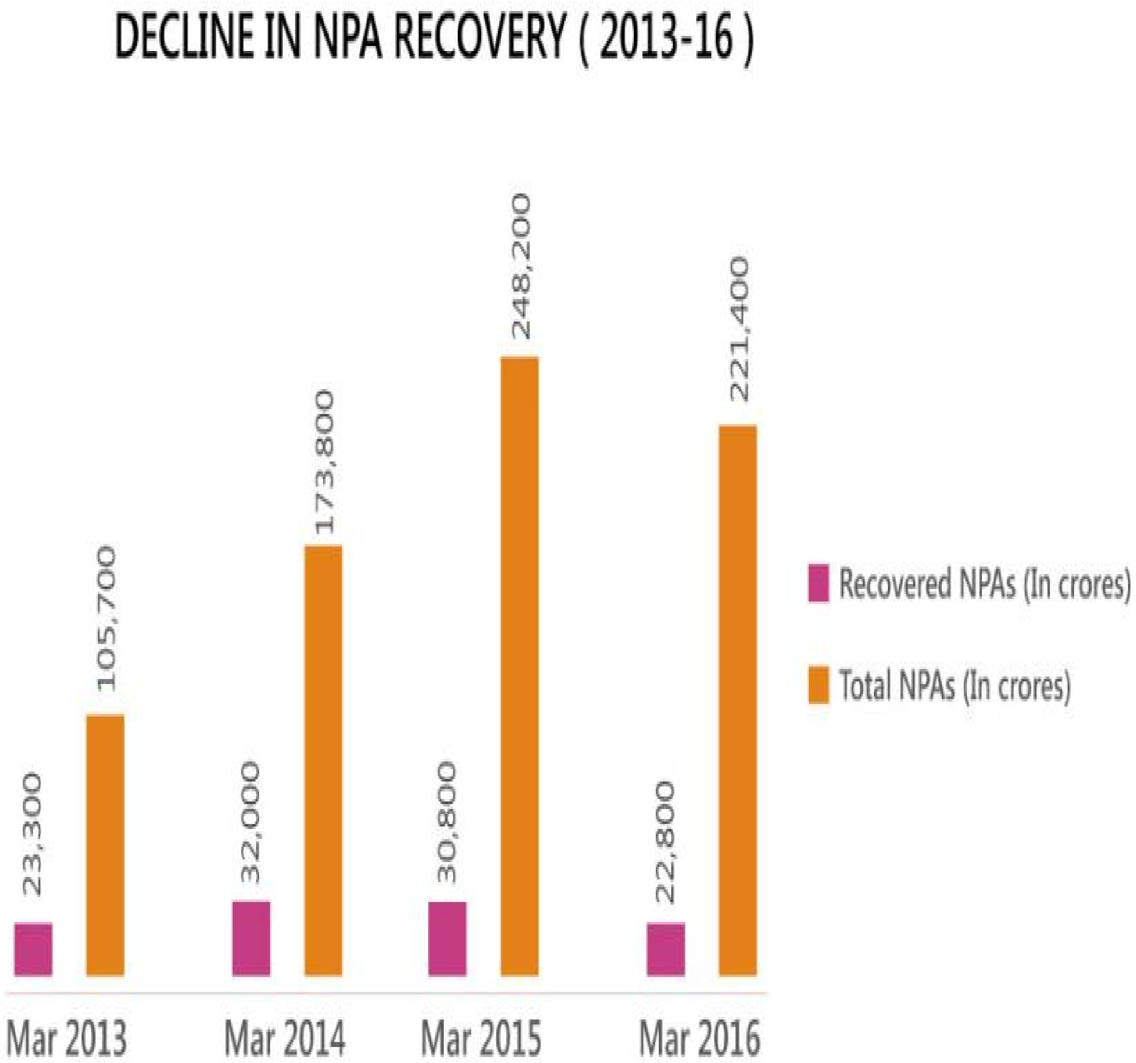
taking away peace from the financial institutions lately. The asset quality in banks, especially the Public Sector Banks (PSUs) is constantly deteriorating and thus causing an intolerable stress to the banking sector, regulators, and the Indian economy. Cited under is the data of NPAs recovered as compared to Total NPAs during the years 2013 to 2016.



NPA Recovery Tools

1.Lok Adalats

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Lok Adalats deal with NPAs that fall under ‘doubtful’ or ‘loss’ categories and cover small loan amounts till ₹ 5 lakhs. As per the RBI guidelines (2001), both suit filed and non-suit filed cases can be dealt in Lok Adalats. Though it is not a legal procedure, it is highly effective in settling disputes for small loans.

2. SARFAESI Act, 2002

The SARFAESI Act empowers the lending bank to issue demand notice to the borrower along with his/her guarantors for defaults of ₹ 1 lakh or above. Post issuance of notice through this act, the borrower has to repay the dues (in full) within 60 days. Also, the borrower can no longer dispose the assets or sell them without the lender’s consent. It enables banks to recover NPAs through alternatives such as Asset Reconstruction, Enforcement of Security and Securitisation without the intervention of court.

3.Debt Recovery Tribunals

Debt Recovery Tribunals are special courts that solely focus on NPA recovery of more than ₹ 10 lakhs. DRTs were set up to speed up the disputes between lenders and borrowers as compared to ordi4.Compromise Settlement Compromise Settlement or the One-time Settlement Schemes are instances where the borrowers agree to pay the due loan amounts to the banks or other financial institutions. On the other hand, banks compromise on the total due amount and agree to accept a lower than due amount, in full and at a single time. It is observed as a loss to banks in the form of write off/waiver of dues partially, on a one-time basis.

5. Credit Information Bureau

Credit Information Bureau is the latest tool for NPA recovery where third-party agencies help banks with information about customers to understand their financial conditions, repayment capacity, will to repay and more such factors. These agencies keep a track of defaulters and even the accounts that are prone to becoming delinquent, and share these reports/data with the banks to enable them in making better lending decisions.

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There are more NPA recovery tools that are used by financial institutions across the country. And, in view of the sincere efforts being implemented by the government of India to address the rising NPA levels, we may expect more advanced tools to be introduced in future for productive recovery of bad loans Bank was considered for the study.

Objectives of the Study

- To study the status of Non Performing Assets of Indian Scheduled Commercial Banks in India .
- To understand the concept of Non-performing assets.
- To give suggestions based on findings of the study.
- To understand the NPAs sector wise.
- To understand the recovery through various channels.
- To suggest ways and measures to reduce the level of NPAs in banks in India.
- To study the trends of Gross NPAs and Gross Advances of Scheduled Commercial Banks in India.

Limitation of the Study

- The study of Non-performing assets is sheds light on a period of fourteen years since from the 2001to 2014.
- The study of non-performing assets of SCBs is limited to the Indian Bank and till the end of the year 2014.
- The findings of the study are on the basis of the information provided by the respondents.
- Identifying non-performing assets is taken from the RBI Publications.

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- NPAs are changing with the time.

SCOPE OF THE STUDY

- The study of Non-performing assets is sheds light on a period of fourteen years since from the 2001to 2014

- This analysis will also help to understand the financial performance through NPA of both PSU and private sector Banks.

- The study may help the government in creating & implementing new strategies to control NPAs.

- To reduce existing NPAs

The study will help to select appropriate techniques suited to manage the NPAs and develop a time bound action plan to check the growth of NPAs.

RESEARCH METHODOLOGY

The methodology for this research is designed considering the above facts and tools ,techniques & methods used to achieve various research objectives has been discussed. In order to accomplish the stated objectives. we have considered Non Performing Assets in Scheduled Commercial Banks which includes public sector banks, private sector banks and foreign banks which are listed in the Second Schedule of the Reserve Bank of India Act, 1934. The paper discusses the conceptual framework of NPA and it also highlights the trends, status and impact of NPA on scheduled commercial banks during the period from 2001 to 2014.

Sources of Data For this Study Secondary data was collected. The sources of data for this paper include the literature published by the Reserve Bank of India, various magazines, Journals etc..

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Non-Performing Assets in Indian Scheduled Commercial Banks

Table 1 – Gross Advances and Gross NPAS of SCBs (Amount in Rupees Billion)

Year	Gross Advances	Gross NPAs (Amount)	Gross NPAs (Percentage)
2001-02	6809.58	708.61	10.4
2002-03	7780.43	687.17	8.8
2003-04	9020.26	648.12	7.2
2004-05	11526.82	593.73	5.2
2005-06	15513.78	510.97	3.3
2006-07	20125.10	504.86	2.5
2007-08	25078.85	563.09	2.3
2008-09	30382.54	683.28	2.3
2009-10	35449.65	846.98	2.4
2010-11	40120.79	979.00	2.5
2011-12	46655.44	1370.96	2.9
2012-13	59882.79	1931.94	3.2
2013-14	68757.48	2641.95	3.8

Source: dbie.rbi.org.in

The above table depicts the amount of Gross Advances, Gross NPA and the percentage of Gross NPA during the period of 2001-02 to 2013-14. The amount of advances of has increased from Rs. 6810 Billion in 2001-02 to Rs. 68757 Billion in 2013-14. The amount of gross NPA has increased from Rs. 708.61 billion in 2001-02 to Rs. 2642 billion in 2013-14. Similarly, NPA percentage is also showing the rising trend from 2.3 in 2007 to 3.8 in 2013.

Table 2 – Net Advances and Net NPAS of SCBs (Amount in Rupees Billion)

Year	Net Advances	Net NPAs (Amount)	Net NPAs (Percentage)
2001-02	6458.59	355.54	5.5
2002-03	7404.73	296.92	4.0
2003-04	8626.43	243.96	2.8
2004-05	11156.63	217.54	2.0
2005-06	15168.11	185.43	1.2
2006-07	19812.37	201.01	1.0
2007-08	24769.36	247.30	1.0
2008-09	29999.24	315.64	1.1
2009-10	34970.92	387.23	1.1
2010-11	42987.04	417.00	1.1
2011-12	50735.59	652.00	1.3
2012-13	58797.03	986.00	1.7
2013-14	67352.32	1426.57	2.1

Source: dbie.rbi.org.in

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The above table shows the amount of Net Advances, Net NPA and the percentage of Net NPA during the period of 2001-02 to 2013-14. The amount of advances has increased from Rs. 6458.59 billion in 2001-02 to 67352.32 billion in 2013-14. Further, the amount of NPA has also increased from Rs. 355.54 billion to Rs1426.57 billion during the period (2001-02 to 2013-14). The percentage of Net NPA has first declined from 5.5 in 2001-02 to 1.0 in 2007-08. Then it has increased to 2.10% in 2013-14

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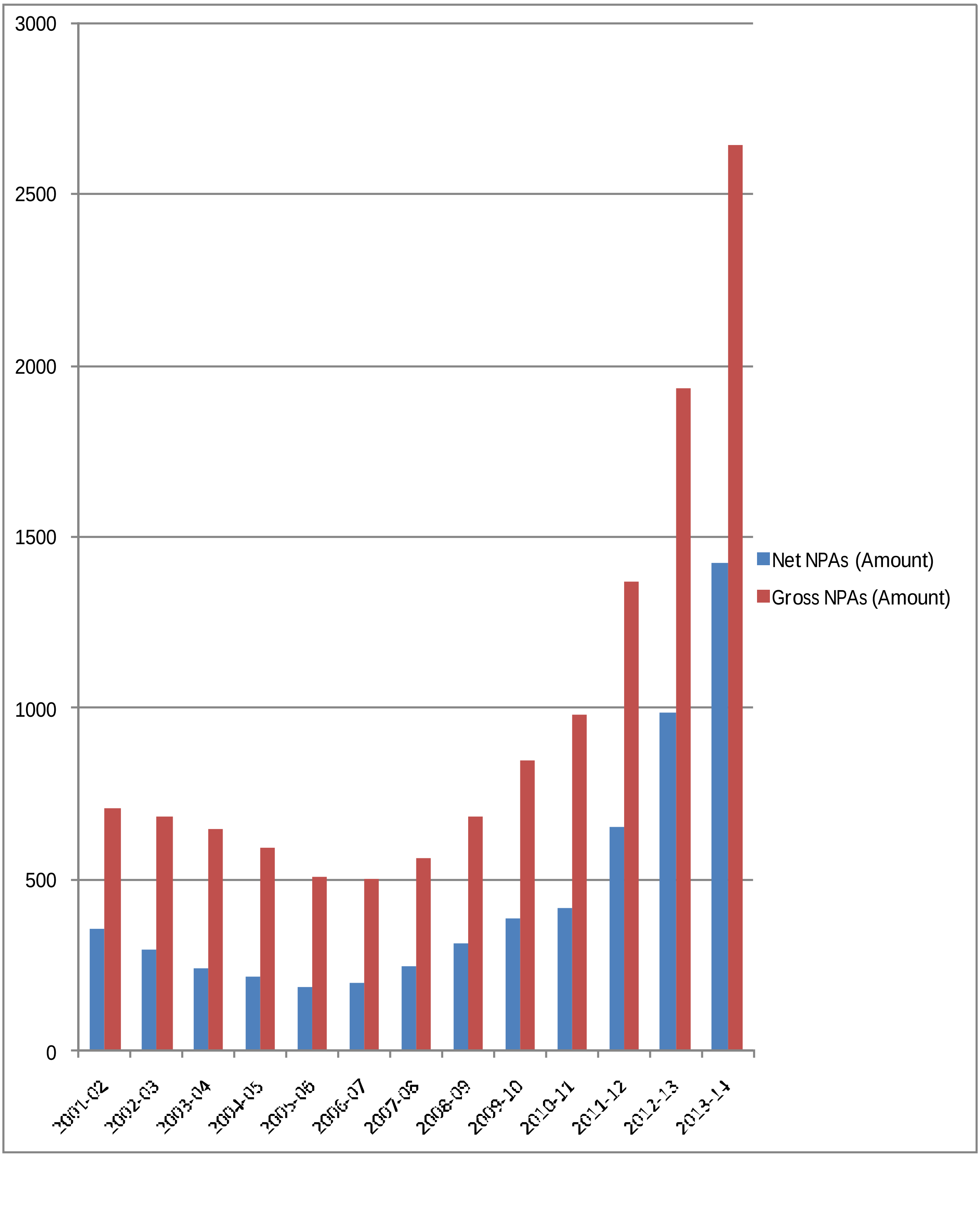
Figure 1 – Scheduled Commercial Banks (Gross and Net NPAs)



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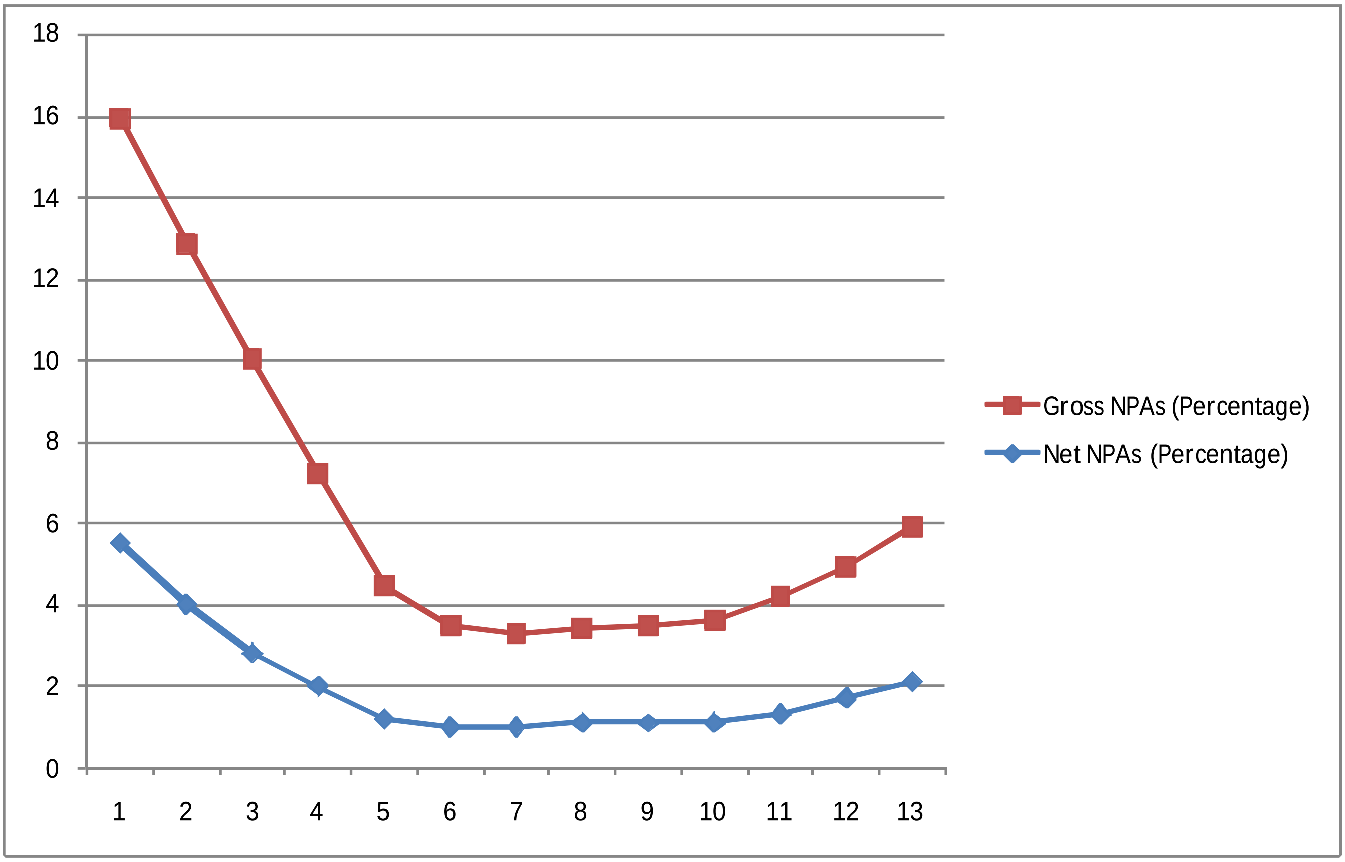
The above figure shows the trend of Gross NPA and Net NPA in billion for the period of 13 years starting from 2001-02 till 2013-14. The x-axis represent the years i.e. as the period of (2001-02 – 2013-14) whereas y-axis represent the amount of NPA. We can observe here that the Gross and Net amount of NPA has been showing an upward trend beginning from 2006-07 to 2013-14.

Figure 2 – Gross and Net NPA (in Percentage)



The above figure portrays the trend of Gross NPA and Net NPA in percentages for the period of 13 years i.e. from 2001-02 till 2012-14. The x-axis represents the years whereas y-axis represents the percentage of NPA. We can observe here that the Gross and Net percentage of NPA has been showing downward trend from 2001 to 2007-08 and an upward trend beginning from 2007-08 to 2013-14.

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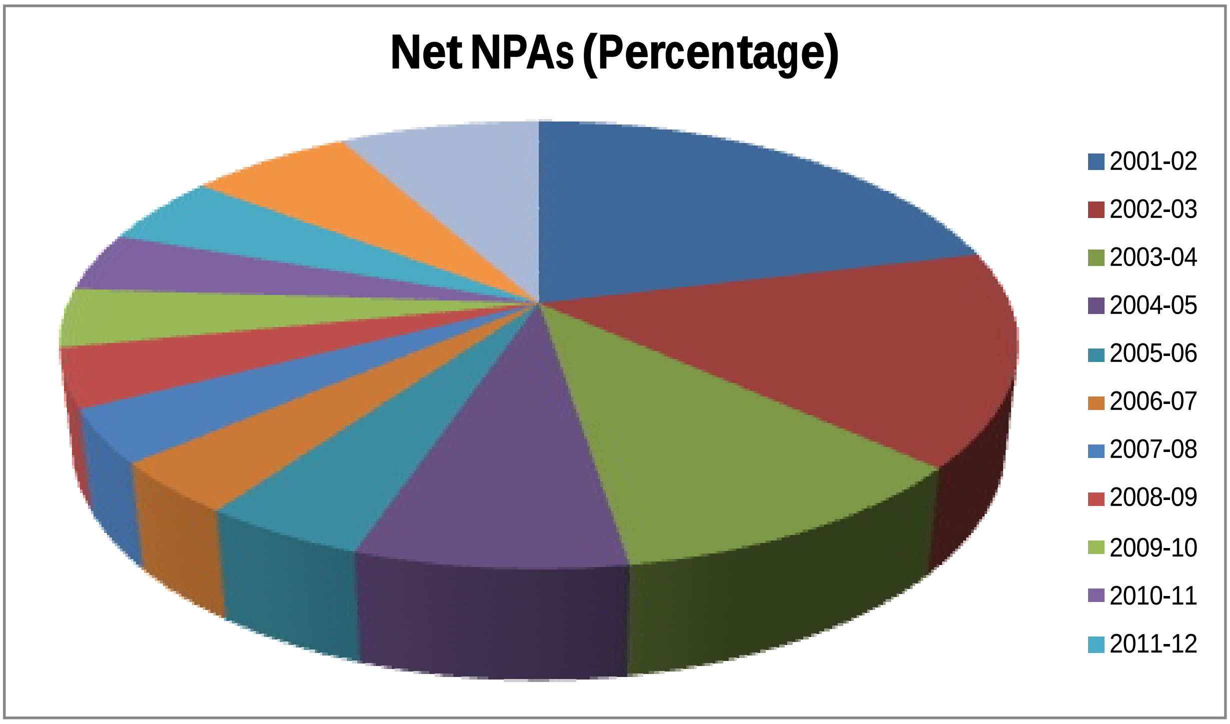
Figure 3 – Net NPAs as a Percentage of Net Advances (SCBs)



The above figure shows NPAs as a Percentage of Net Advances which was lowest 1.0 % in 2007-08 & 2008-09 and highest 5.5 % in 2001-02. It was 2.2 % in 2013-14.

Table 3 – Showing NPAs recovered by SCBs through Lok Adalats (Amount in Crore)

Item	2008	2009	2010	2011	2012	2013	2014
Number of Cases Referred	1,86,535	5,48,308	7,78,833	6,16,018	4,76,073	8,40,691	16,36,957
Amount Involved	2142	4023	7235	5254	1700	6600	23200
Amount Recovered	176	96	112	151	200	400	1400
% of Amount recovered	8.2	2.4	1.55	2.87	11.8	6.1	6.2

Sources: R.B.I

Table 3 is showing NPAs of commercial banks recovered through Lok Adalats during the study period of 2008 to 2014. From the analysis of the table, it is clear that the number of cases referred to Lok Adalats for the recovery of NPAs of commercial banks has increased

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largely in 2014 as compared to 2008. However, if we look at the amount recovered by Lok Adalats during the study period, it shows a continuous decline from 2008 to 2009 and then it shows improvement from 2010 to 2014, but it is much less than the other recovery channels. These Lok Adalats are only successful in recovering 1400 crore out of 23200 crore means only 6.2% of the total amount involved in NPAs of the commercial banks. Due to its inefficiency in recovering, the amount involved in NPAs, the commercial banks resorting to others means of recovery.

Table 4. Showing NPAs recovered by SCBs through DRTs (Amount in Crore)

Item	2008	2009	2010	2011	2012	2013	2014
Number of Cases Referred	3728	2004	6019	12872	13365	13408	28258
Amount Involved	5819	4130	9797	14092	24100	31000	55300
Amount Recovered	3020	3348	3133	3930	4100	4400	5300
% of Amount recovered to Total Amoun	51.9	81.1	32.00	27.89	17.00	14.1	9.5

Sources: R.B.I.

Table 4 is showing NPAs of commercial banks recovered through DRTs during the study period of 2008 to 2014. From the analysis of the table, it is clear that the number of cases for the recovery of NPAs referred to DRTs is increasing through the study period and also the amount involved in these cases and the amount recovered through DRTs has increased. DRTs shows their efficiency in 2008-09 where it recovers 81.1pc of the total amount involved in NPAs and in later years also the amount recovered by DRTs is quite significant. This is the basic reason why the commercial banks are approaching DRTs for the recovery of their NPAs as compared to Lok Adalats in which the percentage of recovered amount of NPAs is very low. Though we can say that there is a slight decrease in the percentage of amount recovered by DRTs of the NPAs of commercial banks, though these are a significant recovery channel for the commercial banks.

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Table 5. Showing NPAs recovered by SCBs through SARFAESI Act (Amount in Crore)

Item	2008	2009	2010	2011	2012	2013	2014
Number of Cases Referred	8394	61760	78366	118642	140991	190537	194707
Amount Involved	7263	12067	14249	30604	35300	68100	94600
Amount Recovered	4429	3982	4269	11561	10100	18500	24400
% of Amount recovered to Total Amount	61.0	33.0	30.00	37.78	28.6	27.1	25.8

Sources: R.B.I

Table 5 is showing NPAs of commercial banks recovered through SARFAESI Act during the study period of 2008 to 2014. From the analysis of the table, it is clear that the number of cases referred to SARFAESI Act and the amount of NPAs involved is increased largely during the study period. This is done because of the efficiency of SARFAESI Act in recovering these NPAs of commercial banks. From the table it is clear that the SARFAESI Act is able to recover 25.8% of the amount of NPAs of the cases referred to it in the year 2014. In 2008 recovery percentage was quite higher 61.0% this act has emerged as a blessing in disguise for the commercial banks as now they are using this act largely in recovering their NPAs in order to increase their profitability.

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Figure 4 – Recovery of NPAs of SCBs through various Channels (Amount in Rs. Crore)

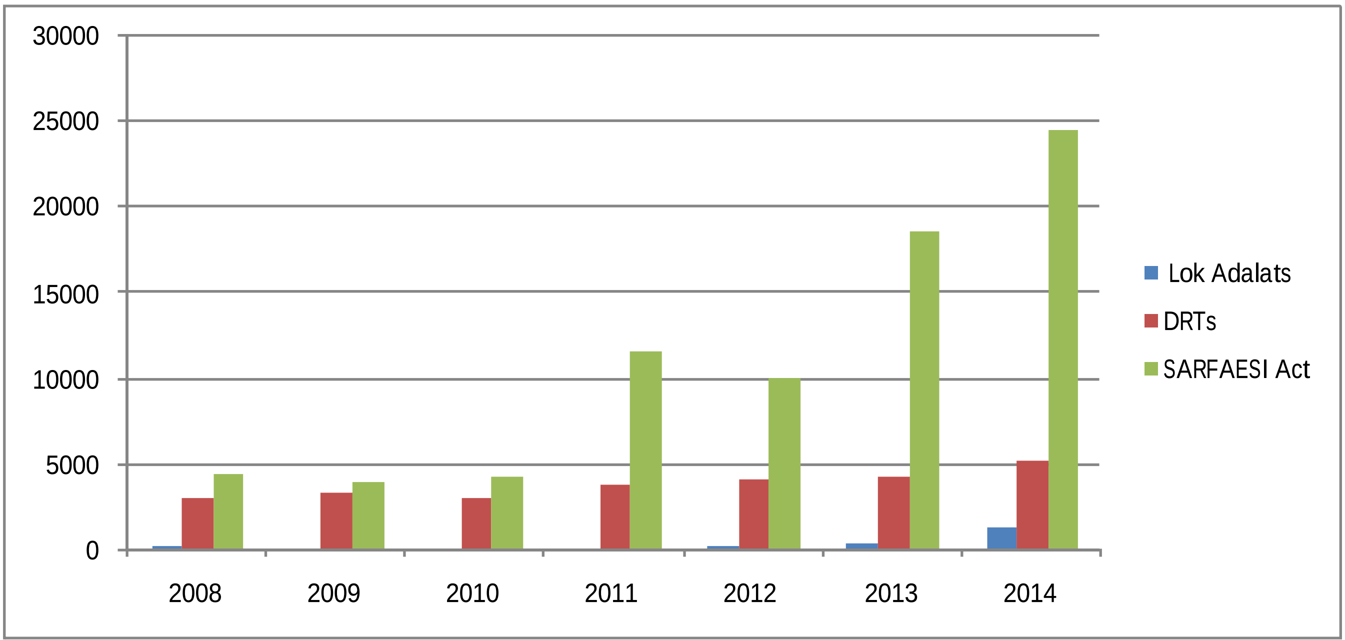

Figure 4 clearly showing NPAs of scheduled commercial banks recovered through various channels SARFAESI Act during the study period of 2008 to 2014. SARFAESI Act is the most effective channel of NPA recovery. Rs. 24,400 Crores were recovered through this channel in 2014.

Findings

- In 2001 Gross NPAs of scheduled commercial banks has been increased from Rs. 708 Billion to Rs 2642 Billion in 2012-13.
- In 2001 Net NPAs of scheduled commercial banks have increased from Rs. 355 Billion to Rs. 986 Billion in 2012-13.
- In 2007-08 & 2008-09 NPAs as a Percentage of Net Advances which was lowest 1.0 % . and highest 5.5 % in 2001-02. It was 2.2 % in 2013-14.
- In 2001-02 to 2013-14 The average Percentage of Net NPAs was around 2.0%
- In 2008 Number of Cases Referred to Lok Adalat was 1,86,535 and reached to 16,36,957 in 2014
- 2008 to 2014 Rs. 2535 crores of NPAs of scheduled commercial banks recovered through Lok Adalat
- 2008 to 2014 Rs. 27231 crores of NPAs of scheduled commercial recovered through DRTs

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- 2008 to 2014 Rs. 77241 crores of NPAs of scheduled commercial recovered through SARFAESI A
- NPAs reduce growth directly affects the profitability ,liquidity & Solvency of the banks and badly affect the ROI.

The Indian financial sector which is primarily bank based is facing serious challenges on account of the growing NPA problem.

As a result, substantial stress has built up in the banking system. The problem is much deeper in case of the Public Sector Banks (PSBs).The loan performance was seen to be relatively better in case of the Agriculture, Services, and the Retail sectors. The composition of NPA of PSBs in terms of Priority Vs Non- Priority Sector shows that the current phase of NPA problem primarily originates from the Non- Priority sector loans.

Conclusion

The process of NPA management does not start after filing a suit but starts with the identification of a right borrower. non-performing assets (NPAs) is affecting the performance of credit institutions both financially and psychologically. the non performing Assets growth directly affects the profitability ,liquidity & Solvency of the banks. High level of Non-performing Assets reflection of Industry & trade ,Main Problem of raising Non-Performing Assets is not only affecting the banks but is affecting the economy as a whole.

Banks have been framing rigid rules and regulations for lending year by year and they are monitoring the borrowers constantly, so the NPAs of banks have been decreasing year by year as evidenced in the above analysis. Finally, NPA has become a great challenge for banking sector. Because NPA direct hits the profit of banks. The apex banking body-RBI provides the guidelines or norms which are applicable by banks to control NPA and incidents of default.

The bank seems to have an increasing trend of NPA in last four years. The Non-Performing Assets have always created a big problem for the banks in India. It is just not only problem for the banks but for the economy too. So the problem of NPA needs lots of serious efforts otherwise NPAs will keep killing the profitability of banks which is not good for the growing Indian economy at all. It should be taken as national priority so that banking industry can get strength in the country and able to meet the challenges of globally. Really if

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banks follow or consider the aforesaid factors then NPA can be reduce at a maximum level. (RBI) subordinate banks are following the guidelines of the RBI. Finally, as bankers it can be infer the performance of the banks are doing well. As borrower I thought the banks are following very rigid rules and regulations which cannot be satisfied by the majority of needy customers.

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