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A Study of Management of Npa (Non-Performing Assets) In Private and Public Sector Banks

By

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Abstract

Asset quality is a key indicator of a bank's financial health. It also shows banks' credit risk management and economic recovery. To preserve their economic value, stressed accounts must be quickly identified and given restructuring facilities. (RBI/2012-13/208). Indian banks struggle with NPAs. The NPA growth hurts bank profits. NPAs affect financial performance of banks and the economy. Indian banks have high NPAs because of commerce and industry. An NPA is a loan or advance with a 90-day overdue principal or interest payment. Banks categorise NPAs as Substandard, Doubtful, or Loss. Substandard assets: NPA assets under 12 months. An asset that has been unsatisfactory for 12 months is doubtful. Loss assets, RBI defines them as "uncollectible and of such low value that its survival as a bankable asset is not merited, although there may be some salvage or recovery value. The bank must set aside money for NPA even though they generate no income. NPAs hurt banks and the economy. Many studies have examined NPA management, some of which compare public and private banks. In this paper, the researcher considers the aggregate data of select public and private banks and attempts to compare, analyze and interpret the data. Research is based on secondary as well as primary data. Primary data is collected from 215 respondents about NPA management in their banks. For the processing of primary and secondary data, SPSS software is used.

Key Words: Private banks, Public banks, Non-Performing Assets (NPA)

Introduction

The banking system is the most important part of an economy's financial and economic growth. It is at the center of the financial sector and is a key part of how monetary policy affects the whole economy. Because of this, the banking sector's stability is the most important thing for the growth of an economy. To ensure that the banking industry is stable, it is important to keep an eye on how each bank is doing. Non-performing assets are an important measure of a bank's health today. However, banks have become more careful about loaning recently because of the rise in non-performing assets.

The Indian banking system includes cooperative credit institutions in addition to 12 public sector banks, 22 private sector banks, 44 foreign banks, 43 regional rural banks, 1,484 urban cooperative banks, and 96,000 rural cooperative banks. ATMs totaled 213,145 as of September 2021, with rural and semi-urban areas hosting 47.5% of them.

Those banks that the federal or state governments own a majority share in are categorized as public sector banks. Private corporations or individuals often own the majority of the stock in private sector banks.

Major Difference

- Management control and a sizable stake in public sector banks are held by the government. In private sector banks, the majority ownership is held by a private person or company, which places management control in their hands.
- While private sector banks are registered under the governed law under the Companies Act, public sector banks are governed by laws passed by the Indian Parliament, such as the State Bank of India (Subsidiary Banks) Act, 1959, and Bank nationalization Act (1970, 1980).
- Since the Indian government owns the majority of public sector banks, they are all governed by the Central Vigilance Commission and the RTI Act of 2005.
- Appointment of Director and non-executive chairman in public sector banks is made on the recommendation of the Bank Board Bureau. On the other hand, in the private sector, bank appointments will be made as per guidelines provided by RBI.

Non-Performing Assets

Any advance or loan over three months past due is deemed a non-performing asset (NPA) by the Reserve Bank of India. Following a 2007 circular from the Reserve Bank of India, "an asset becomes non-performing when it ceases to generate income for the bank." To be more in line with practices typical in other nations, the Reserve Bank of India (RBI) established the 90-days-overdue rule for identifying non-performing assets (NPAs) from the year that ended on March 31, 2004. Non-performing assets come in various forms, each of which can be identified from the others by how long the assets have been designated as NPA. Factors causing NPA are classified into two categories: external and internal factors.

External Factor

Ineffective recovery tribunal:

The government maintains a variety of recovery tribunals to recover loans and advances, but their inefficiency and carelessness cost banks money and liquidity.

- Willful Defaults: Loans are intentionally withdrawn by capable borrowers. These groups should be identified and taken steps to repay advances and loans.
- Natural Calamities: This measured factor is driving PSB NPAs up alarmingly. The occasional natural disasters in India prevent borrowers from repaying their loans. Thus, the bank must make huge reserves to pay for loan damages, reducing fiscal profit. Our farmers mostly farm with rain. Farmers cannot repay debts because to rain abnormalities.

Internal Factor

- Defective leading process: Commercial banks follow three key lending principles: safety, liquidity, and profitability. Safety means the borrower can pay back the loan, including interest. Borrowers' capacity and willingness to pay determine loan refunds.
- Inappropriate Technology: Market-driven real-time decisions are impossible due to poor technology and management information systems. Bank branches should be digitised since weak MIS and financial accounting systems lead to poor credit collection and NPA.

- Improper SWOT analysis: Another cause of NPAs is improper SWOT analysis. While providing unsecured advances, banks depend more on the borrower's honesty, integrity, financial soundness, and creditworthiness, so they should consider the borrower's capital investment and collect credit information from bankers and market/segment of trade, industry, and company. External credit rating agencies.

Precautions by Banks to Control Npa

- Conduct a thorough examination of the borrower's CIBIL rating with the Credit Information Bureau (India), Limited.
- Try out a few different strategies of compromise or settlement, or both.
- In order to expedite the settlement of debts, the banks should make use of many additional dispute resolution methods, such as Debt Recovery Tribunals and Lok Adalats.
- Banks are obligated to actively disseminate information regarding defaulters.
- Banks are also obligated to take decisive action against major NPAs.
- It is recommended to work with Asset Reconstruction Company.
- The Insolvency and Bankruptcy Code is just one example of a legal change that has already been put into effect.
- Reorganization of Existing Corporate Debt (CDR).
- Establish guidelines for the purposeful theft of money and defaulting on obligations.
- Special Mention Accounts require increased vigilance to be taken on the Operating Level.

Present Status of Npa

The information obtained is for 2014-15 to 2021-22 (as of 31 December 2021). The Gross NPA data is obtained from RBI's DBIE statistics. As per RBI's DBIE statistics, the Gross NPAs of all banks for 2020-21 is around Rs. 8.41 lakh crores.

Banks' gross non-performing assets (GNPAs) hit a six-year low of 5.9% as of March 2022. But a report says that India's NPA ratio is among the highest among comparable countries. Barring Russia, which has bad loans of 8.3%, every large market has bad loans below India. China has NPA ratio 1.8%, while it is 2.6% for Indonesia and 5.2% for South Africa. Most of the developed economies have NPAs below 3%. According to a report by Care Edge, bad loans will continue to drop during the current financial year because of higher credit growth and the transfer of legacy assets to the National Asset Reconstruction Company (NARCL)

Review of Literature

Ankit Garg (2016),

This study examines NPA, its causes, and profitability. NPA hurts profitability, liquidity, and credit. The bank will lose a lot unless proper remedial measures are taken to reduce non-performing assets.

Indian banks have too many NPAs. It burdens banks financially. Banks must improve their internal control and risk management systems and build up early warning signals to detect and respond quickly. Legal reforms affect NPAs. The current system that delays legal dispute resolution is unsustainable. An inefficient legal framework fosters irresponsible lending, creating a "moral hazard" in the financial sector.

Payal Goel (2018),

This paper aims to analyze the cyclical nature of Non-Performing Assets in the Indian Banking Sector. The analysis also seeks to identify the root causes of Non-Performing Assets' problematic behavior. Public, private, and foreign banks have been compared. Banks are vulnerable to economic cycle shocks. Bank asset quality indicates financial health. Asset quality impacts liquidity, profitability, and solvency. Banks are struggling with rising non-performing assets (NPAs). To reduce NPAs, banks must monitor credit risk. NPAs follow the economy. Banks get enthusiastic, lend more, and risk default while the economy is expanding. During economic downturns, banks lend less and NPAs decrease due to pessimism. Banks may not entirely manage this issue.

Khaled Subhi Rajha (2016)

The findings in the paper suggest that Jordanian banks should focus on numerous aspects while lending to reduce problematic loans. To maintain financial stability, Jordanian banks must improve their lending portfolio and reduce credit risk. Since loan delinquencies are higher during economic downturns, these banks should also consider the real economy when granting loans.

Finally, banks shouldn't lend to high-risk customers. The Jordanian Central Bank should additionally monitor macroeconomic prudential indicators like GDP and inflation rate to assess banking system stability and soundness. Non-performing loans and individuals, small and medium enterprises, and corporate borrowers need further study. Other research should examine how banks handle non-performing loans.

R. Velmurugan (2013),

The focus of this study is on the Public Sector Bank branches that are open in the Coimbatore District of Tamil Nadu. The study units were 214 branches that were chosen at random. Questionnaires were used to get the information. The data were looked at with the ANOVA and Chi-square tests. The results show that the level of NPA is greatly affected by the age of the branch, the type of branch, the type of loan, how risky the loan is, how often the borrower wants to get out of the loan, if the guarantee is called in, and if the repayment schedule changes. In the paper, there are also some suggestions for how to deal with the problem of NPA.

Nonperforming Assets have slashed bank profitability in India. Public Sector Banks suffer most. The Reserve Bank of India increased NPA provisions for banks to halt the rising flood of NPA. Though the Reserve Bank of India's measures reduced reported NPAs, they severely affected the profitability of five main Public Sector Banks (Business Line, January 2011), which accounted for half of the market share of public held banks. The cure became a curse and the treatment caused the sickness.

J.K. Das and Surojit Dey (2018)

The paper reviews Indian banking literature to identify ten NPA-causing factors. Then, data from 1997–2017 Govt. of India publications were processed using multiple liner regression to calculate the explanatory power of independent factors and their significance for NPA generation. Non-priority sector lending contributes more to NPAs, according to the study. NPAs are also generated by GDP, cash reserve ratio, repo rate, exchange rate, inflation, provision, taxation, and fiscal deficit.

. Multiple regression shows that restructuring fails to reduce NPAs and increases faster than the economy. The analysis shows a banking crisis is coming. The scenario requires more capital, buffer provision, quality exposure, and monitoring.

S. Gautami, Dr. K. Tirumalaiah, V. Satish Kumar (2015)

According to the Study to Know Opinions of Bank Officials and Borrowers, 78.53% of borrowers believed that unwillingness to pay causes loan non payment. Unexpected family issues include death, divorce, illness, and marriage result in loan NPA. 92.02% said domestic issues caused default. Loan NPA due to party financial issues 81.29% agreed that party financial problems cause NPA in loan. Incorrect beneficiary identification causes loan NPA for these 83.13% borrowers said beneficiary misidentification caused defaults. Inaccurate pre-sanction security and loan proposal appraisal cause loan NPA. 91.1% agreed that erroneous loan pre-sanction and appraisal causes loan default. Target-oriented lending by banks causes loan NPA for this Most agreed that the bank's target-oriented lending caused NPAs.

Dr. Sonia Narula and Monika Singla (2014)

This study examines Punjab National Bank's non-performing assets and their impact on profitability and the relationship between total advances, net profits, gross and net NPA. Punjab National Bank's 2006-07–2011-12 annual reports are used in the study. Tables and correlation coefficients analyzed the data. Bank profitability depends on NPA reduction. To reduce Indian banking sector non-performing assets, banks must pre-sanction and post-disburse advances. PNB mismanages its Gross & NET NPA and total advances. We found that PNB's Net Profits are positively correlated with its NPA. NPA rises with profits. Bank mismanagement.

M. Karunakar, Mrs. K.Vasuki and Mr. S. Saravanan (2008)

This paper examines that Proper credit assessment and risk management are essential for long-term NPA reduction. In a liquidity overhang, the banking system's eagerness to lend may impair asset quality, creating concerns about adverse selection and NPA growth. The banking system needs prudential regulations to reduce NPAs. Banks must control NPA factors. For creditworthiness evaluation, organisational reorganisation, managerial efficiency improvements, and skill upgrades are needed. Implementing thorough and adequate credit appraisal systems early on can prevent NPAs. Given the considerable possibility of NPAs assuming a large proportion of total assets, unless the authorities take serious corrective action to prevent NPAs from undermining bank profitability and liquidity. The Indian economy initially views NPAs as dismal and greedy.

Vivek Rajbahadur Singh (2016)

This study demonstrates that public sector banks have high NPA. Despite government efforts to eliminate NPAs, more needs to be done. Our banks have more NPAs than international banks. Zero NPAs are impossible. Bank management should accelerate recovery. Recovering huge loans requires a stringent policy. The government could also speed up case resolution and minimise forced financing to priority sectors, which is the biggest concern. Thus, NPAs must be addressed urgently to prevent banks from losing money, which is bad for the Indian economy.

B.Selvarajana , G. Vadivalagan, PhD (2013)

Agriculture, Small Scale Industries, and Other Priority Sector advancements were examined. Priority sector weaker section advances were also examined. Indian Bank and Public Sector Banks collected priority sector advance data for 10 years. The data were easily tallied with percentage and mean calculations. In addition to priority sector loans and advances, Indian Bank and the Public Sector Banks have collated NPA numbers. The data allowed for a detailed analysis of Indian Bank's priority sector lending compared to other public sector banks. Indian Bank's priority sector lending is growing faster than Public Sector Banks' overall.

Research Gap

From the reviews of literature observation is most of the researches are conducted on NPA of particular bank or NPAs are a source of concern for Indian banks. NPA is the best indicator of the health of the banking industry. NPAs are an indicator of credit risk and bank performance. NPAs burden banks. Thus, the success of a bank is dependent on NPA management. Public banks outperform private banks in terms of profitability. Today, the only issue confronting public sector banks is an increase in non-performing assets. NPA in public sector banks has increased year after year. NPAs in the private sector have been declining for several years.

NPAs generally decline as banks improve their credit evaluation processes and rise as they require arrangements, lowering bank profitability.

For years, NPAs have plagued Indian banks. NPAs are higher in public banks. To improve bank performance, reduce and control NPA. The main causes of rising NPAs are target-oriented banking, willful defaults, insufficient credit account supervision, and a lack of specialized and administrative expertise regarding borrowers.

Research Methodology

This research studies the secondary data of Gross NPA and primary data of NPA management of private and public banks. The research is based on primary and secondary data. The secondary data is collected from the Reserve Bank of India (RBI) reports as of March 2022. The information regarding Gross NPA and NPA advances is considered for the analysis. Also, primary data is collected about NPA management from 215 employees of both private and public banks. The questionnaire method is used to obtain the primary data. The analysis of the data is done using the IBM SPSS software. Descriptive statistics and inferential statistics are obtained for the study of objectives and hypothesis testing. The statistical tests used for the analysis are the independent sample t-test is applied.

Objective 1:To compare private and public banks' NPA ratios as of March 2022.

To study the above objective, secondary data is obtained from the website of Reserve Bank of India. Information of 12 Public banks about their gross NPA, gross Advances and NPA to advances ratios is presented in the following table.

Public Banks	Gross NPAs	Gross Advances	Gross NPAs to Gross Advances Ratio (%)
Bank Of Baroda	54059.39	818120.50	6.61
Bank Of India	45605.40	457013.64	9.98
Bank Of Maharashtra	5327.21	135239.81	3.94
Canara Bank	54436.38	741147.15	7.34
Central Bank Of India	28156.22	189712.20	14.84
Indian Bank	35214.25	415624.75	8.47
Indian Overseas Bank	15298.62	155800.71	9.82
Punjab And Sind Bank	8564.82	70387.09	12.17
Punjab National Bank	92448.04	785104.36	11.78
State Bank Of India	112023.37	2818670.91	3.97
Uco Bank	10237.43	129777.34	7.89
Union Bank Of India	79587.08	716407.88	11.11
Total	**540958.21**	**7433006.34**	**7.28**

(Source: *RBI website)*

Above table indicate that among the public banks NPA ratio is highest for Central Bank of India. It is recorded as 14.84 % of the gross advances. Least NPA ratio is of Bank of Maharashtra. It is recorded as 3.94 % of gross advances.

Similar Information of 21 private banks is also obtained and presented in the following table.

Private Banks	Gross NPAs	Gross Advances	Gross NPAs to Gross Advances Ratio (%)
Axis Bank Limited	18565.63	721519.54	2.57
Bandhan Bank Limited	6380.00	98790.69	6.46
City Union Bank Limited	1933.18	41156.01	4.70
Csb Bank Limited	289.51	15997.99	1.81
Dcb Bank Limited	1289.93	29851.35	4.32
Federal Bank Ltd	4136.74	147639.45	2.80
Hdfc Bank Ltd.	16100.97	1380514.22	1.17
Icici Bank Limited	33294.92	885676.34	3.76
Idbi Bank Limited	34114.83	178206.55	19.14
Idfc First Bank Limited	4469.13	120944.97	3.70
Indusind Bank Ltd	5517.15	243038.85	2.27
Jammu & Kashmir Bank Ltd	6520.54	75242.46	8.67
Karnataka Bank Ltd	2250.82	57769.34	3.90
Karur Vysya Bank Ltd	3431.04	57549.52	5.96
Kotak Mahindra Bank Ltd.	6469.74	276028.21	2.34
Nainital Bank Ltd	521.42	4211.79	12.38
Rbl Bank Limited	2728.39	61943.64	4.40
South Indian Bank Ltd	3648.09	61815.76	5.90
Tamilnad Mercantile Bank Ltd	570.92	33748.17	1.69
The Dhanalakshmi Bank Ltd	533.54	8443.58	6.32
Yes Bank Ltd.	27975.62	200823.43	13.93
Total	**180742.11**	**4700911.86**	**3.84**

Above table indicate that NPA ratio is highest of IDBI bank. It is recorded as 19.14% of gross advances. Least NPA ratio is of HDFC bank. It is 1.17% of gross advances.

For the study of the above objective, the following hypotheses is considered.

Null hypothesis H_{01}: There is no significant difference in the NPA ratio of private and public banks.

Alternate hypothesis H_{11}: There is a significant difference in the NPA ratio of private and public banks.

To test the above null hypothesis, the independent sample t-test is used. The results are as follows.

Independent Samples Test

	t-test for Equality of Means				
	t	df	p-value	Mean Difference	Std. Error Difference
NPA Ratio (%)	-2.249	31	.032	-3.36524	1.49659

(Source *RBI website)*

Interpretation:

Above results indicate that the p-value for the NPA ratio is 0.032. It is less than the standard p-value of 0.05. Therefore, the independent sample t-test is rejected. Hence, the null hypothesis is rejected and the alternate hypothesis is accepted.

Conclusion:

There is a significant difference in the NPA ratio of private and public banks.

Findings:

To understand the findings of the hypothesis mean scores of the NPA ratio are obtained according to the type of bank.

Group Statistics

	Type of Bank	N	Mean	Std. Deviation	Std. Error Mean
NPA Ratio (%)	Private Bank	21	5.6281	4.53521	.98966
	Public Bank	12	8.9933	3.28706	.94889

The above table indicates that the mean score of the NPA ratio for 21 private banks is 5.62% and for 12 public banks is 8.99%. The conclusion is that public banks have significantly higher NPA ratio than private banks.

Objective 2: To compare the NPA management of private and public banks.

Analysis of primary data for bank employees:

Q. No.	Reasons	Strongly Disagree	Disagree	Agree	Strongly Agree
1	Conducting the thorough and proper pre-sanction survey	13	34	102	66
2	Gathering Opinion reports from other banks.	23	102	76	14
3	Ascertaining existing income (verifiable income from all sources) and assessment of projected income	5	33	127	50
4	Independent valuation of property offered as collateral security and ascertaining the actual possession by the applicant	2	12	126	75
5	Adherence to the KYC norms	41	143	15	16
6	Fixing realistic repayment schedules keeping the cash flows in view	24	112	54	25
7	Obtaining Post Dated Cheques (PDC)/ECS mandates	36	79	73	27
8	Ensuring proper end use of funds	34	91	60	30
9	Regular inspection/monitoring/post facts follow up	17	54	122	22
10	Scrutiny of CIBIL report of the prospective borrower.	14	64	113	24
11	Identification of potential NPAs.	18	87	88	22
12	Ensuring timely Renewal of Loans/limits	34	74	79	28
13	NPA monitoring register is updated regularly	5	27	118	65

The above responses are rated as follows:

Strongly Disagree = 1
Disagree = 2
Agree = 3
Strongly Agree = 4

Using the above responses mean score of NPA Management is obtained using formula given below:

$$\text{Mean NPA Management} = \frac{\textbf{Totalscoreof rating of respondent(for 13 statements)} \times \textbf{100}}{\textbf{Maximum rating(52)}}$$

Using Above formula mean score are obtained for each respondents and also for all 215 respondents. Descriptive Statistics is as follows:

Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation
NPA Management	215	34.62	98.08	66.2340	8.97293

Above table indicates that the mean score for NPA Management is 66.23 per cent with standard Deviation of 8.97. It indicates low variation.

Descriptive Statistics

In analysing primary data collected from the employees of various banks regarding NPA (Non-Performing Asset) Management. The type of bank is classified and presented in the following table.

Type of bank		
	Frequency	**Percent of respondents**
Private Bank	124	57.7
Public Bank	91	42.3
Total	215	100.0

The above table indicates that out of 215 responses, 124 respondents are from private banks and the remaining 91 respondents are from public banks.

To study the above objective, primary data is used which is obtained from the employees of public and private banks. The hypotheses considered for the study are as follows.

Null hypothesis H_{02}: There is no significant difference in the NPA management of private and public banks.
Alternate hypothesis H_{12}: There is a significant difference in the NPA management of private and public banks.

To test the above null hypothesis, the independent sample t-test is used. The results are as follows.

Independent Samples Test					
	t-test for Equality of Means				
	t	df	p-value	Mean Difference	Std. Error Difference
NPA Management	3.305	213	.001	4.00159	1.21082

Interpretation:

Above results indicate that the p-value for NPA management is 0.001. It is less than the standard p-value of 0.05. Therefore, the independent sample t-test is rejected. Hence, the null hypothesis is rejected and the alternate hypothesis is accepted.

Conclusion:

There is a significant difference in the NPA management of private and public banks.

Findings:

To understand the findings of the hypothesis mean scores of the NPA management are obtained according to the type of bank.

Group Statistics					
	Type of bank	N	Mean	Std. Deviation	Std. Error Mean
NPA Management	Private Bank	124	67.9277	8.14628	.73156
	Public Bank	91	63.9262	9.56089	1.00225

The above table indicates that the mean score of the NPA management for 124 private banks is 67.92% and for 91 public banks is 63.92%. The conclusion is that private banks have significantly higher NPA management than public banks.

Findings and Conclusions

For the study of NPA researcher processed both secondary and primary data. Secondary data obtained for the website of RBI and finding of the hypothesis is average NPA ratio of public banks is significantly higher than average NPA ratio of private banks. For understanding the reasons behind the above findings, primary data related to NPA management is collected from the employees of the public banks and private banks. Finding of the employees data is NPA management of private banks is significantly better as compare the public banks. Conclusion of the study is since NPA management of private banks is better their NPA ratio is lesser. There is significant impact of NPA management on controlling the NPA ratio.

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