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# MANAGEMENT OF NON-PERFORMING ASSETS IN REGIONAL RURAL BANKS - A COMPARATIVE STUDY Dr Thirupathi Kanchu<sup>1</sup>

#### Abstract

NPA is defined as a loan asset, which has ceased to generate any income for a bank whether in the form of interest or principal repayment. As per the prudential norms suggested by the Reserve Bank of India (RBI), a bank cannot book interest on an NPA on accrual basis. In other words, such interests can be booked only when it has been actually received. Therefore, an NPA account not only reduces profitability of banks by provisioning in the profit and loss account, but their carrying cost is also increased which results in excess & avoidable management attention. Apart from this, a high level of NPA also puts strain on a bank's net worth because banks are under pressure to maintain a desired level of Capital Adequacy and in the absence of comfortable profit level; banks eventually look towards their internal financial strength to fulfil the norms thereby slowly eroding the net worth. Hence present study aimed to identify and compare the Non Performing Assets of Telangana Grameena Bank and Andhra Pradesh Grameena Vikas Bank. This paper also compares the NPAs of Priority and Non-priority sector lending. To attain the objectives of the study secondary data has been collected from the annual reports of TGB and APGVB. This data has been analysed by using appropriate statistical tools. Findings of the study clearly revealed that there is a difference between net NPAs of Telangana Grameena Bank and Andhra Pradesh Grameena Vikas Bank.

Keywords: Non-Performing Assets, Asset Classification, APGVB, TGB, Priority Sector.

#### 1. Introduction

After nationalisation of banks in July 1969, there has been tremendous growth in the banking industry and tremendous efforts were made to enhance the disbursement of credit in both priority and non priority sectors. However after 1991, with the opening of the Indian economy and with the introduction of financial sector reforms, banks became more cautious in sanctioning of loans and advances on account of piling NPAs.

## 2. Meaning of NPAs

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An asset is classified as NPAs if due in the form of principal & interest not paid by the borrower for a period of 90 days. A non performing asset shall be a loan or an advance where:-

- 1. Interest or instalments of principal remain overdue for a period of more than 90 days in respect of a term loan.
- 2. The amount remains 'out of order' for a period of more than 90 days in respect of an overdraft/cash credit.
- 3. The bill remains overdue for a period of more than 90 days in the case of bills purchased and discounted.
- 4. Interest or instalment of principal remains overdue for two harvest seasons but for a period not exceeding two half years in the case of an advance granted for agricultural purposes & W.e.f.30-09-2004, following further amendments were issued by the apex bank.
- A loan granted for a short duration crops will be treated as NPAs if the instalment of principal or interest their on remains overdue for two crop seasons.
- A loan granted for long duration crop will be NPAs if the instalment or principal or interest there on remains overdue for one crop season.
- Any amount to be received remains overdue for a period of more than 90 days in respect of other accounts.

If any advance or credit facility granted by banks to a borrower becomes non performing, then the bank will have to treat all the advances/credits facilities granted to that borrower as non performing without having any regard to the fact that there may still exist certain advances/credit facilities having performing status. As per the procedural norms suggested by RBI, a bank cannot book interest on an NPA on accrual basis.

## 3. Telangana Grameena Bank

The Bank was established by amalgamating four RRBs Sponsored by State Bank of Hyderabad, viz. 1) Sri Saraswathi Grameena Bank, Adilabad 2) Sri Satavahana Grameena Bank, Karimnagar 3) Sri Rama Grameena Bank, Nizamabad and 4) Golconda Grameena Bank, Ranga Reddy (Hyderabad) sponsored by State Bank of Hyderabad on 31st March 2006 as Deccan Grameena Bank. The Daccan Grameena Bank renamed as Telangana Grameena Bank from 2014.

## 4. APGVB at Glance

By the amalgamation of the following 5 banks, namely Sri Vishaka Grameena Bank, Nagarjuna Grameena Bank, Sangameshwara Grameena bank, Mangeera Grameena Bank and Kakatiya Grameena Bank sponsored by SBI on 31st March 2006, the Andhra Pradesh Grameena Vikas Bank (APGVB) was formed to participate more energetically, with synergy in the uplift and development of rural form sector and rural non-form sector, with emphasis on the deprived, the rural poor and rural crafts.

## 5. Review of Literature

Many published articles are available in the area of non-performing assets and a large number of researchers have studied the issue of NPA in banking industry. A review of relevant literature has been described.

Kumar (2013) in his study on "A Comparative Study of NPA of Old Private Sector Banks and Foreign Banks" has said that Non-performing Assets (NPAs) have become a nuisance and headache for the Indian banking sector for the past several years. One of the major issues challenging the performance of commercial banks in the late 90s adversely affecting was the accumulation of huge non-performing assets (NPAs).

A.Ibemcha Chanu, & Pankaj Dey (2015) in their study on "Non-Performing Assets (NPA) of Regional Rural Banks of Assam: A Comparative Analysis" has concluded that the Langpi Dehangi Rural Bank (LDRB), which operates in the hill districts of Assam, manages NPA better than Assam Gramin Vikash Bank (AGVB) during this period.

S. K. Gupta & Mohd Aslam (2015) has written an article on "Management of Non Performing Assets – A Case Study". In this paper they made an attempt to study the causes of NPAs in Regional Rural Banks viz J&K Grameen Bank and also to suggest few strategies for reducing them. They suggested that the recovery machinery of the bank has to be modernised, targets should be set for field officers not only for recovery in general but also in terms of upgrading number of existing NPAs.

Vivek Rajbahadur Singh (2016) in his study on "A Study of Non-Performing Assets of Commercial Banks and its Recovery in India" revealed that Non Performing Assets is very high in public sector banks. Although various steps have been taken by government to reduce the NPAs but still a lot needs to be done to curb this problem.

#### 6. Research Gap

From the review of literature, it is revealed that all the studies are related to its impact on banking operations, depositors, economy as a whole, etc. Whereas any study doesn't analyse about the raising trend of NPAs particularly among the RRBs. The study of Management of Non-Performing Assets in Regional Rural Banks - A Comparative Study is not found in the existing literature. Hence, the study is an attempt to fill up the existing research gap.

## 7. Objectives of the Study

This paper aimed to study the following objectives.

- > To identify the various causes of Non Performing Assets
- To study the growth and Compare the Non-performing Assets of Telangana Grameena Bank and Andhra Pradesh Grameena Vikas Bank
- To compare the Non Performing Assets between priority sector and non priority sector.

#### 8. Research Methodology

The study is descriptive in nature. It is based on secondary data. The data have been collected from annual reports of TGB and APGVB, books, journals and websites. For analysing the data, descriptive statistics like tabulation, Mean, Std. Deviation and also t-test have been used. The study covers five years of data from 2012-13 to 2016-17.

#### 9. Factors Contributing to NPAs

According to a recent study conducted by the RBI, the underlying reasons for NPAs in India can be classified into two heads, namely internal factors and external factors:

# i. Internal factors

The following internal factors contribute to NPA in the order of prominence:

- a. Diversion of funds for expansion/diversification/modernisation or for taking up new projects.
- b. Diversion of funds for assisting or promoting associate concerns.
- c. Time or cost overrun during the project implementation stage.
- d. Business failures due to product failure, failure in marketing,etc.
- e. Inefficiency in management.
- f. Slackness in credit management & monitoring.
- g. Inappropriate technology or problems related to modern technology.

## ii. External factors

The external factors that contribute to NPAs are the following:

- a. Recession in the economy as a whole
- b. Input or power shortage
- c. Price escalation of inputs
- d. Exchange rate fluctuation
- e. Accidents & natural calamities

- f. Changes in govt policies relating to excise and import duties, pollution control orders, etc.
- g. Govt loan waiver scheme.

# iii. Other factors

Apart from the above factors, there are certain other factors which are responsible for standard assets becoming NPAs. There are the following:

- a. Liberalisation of the economy and the consequent pressures from liberalisation like severe competition, reduction of tariffs, removal of restriction etc.
- b. Poor monitoring of credits and the failure to recognise early warning signals shown by standard assets.
- c. Promoters over optimism in setting up large projects.
- d. Sudden crashing of capital markets and the failure to raise adequate funds.
- e. Granting of loans for certain sectors on the basis of Governament's directives rather than commercial imperatives.
- f. Mismatch of funding i.e., using loans granted for short-term for long-term transactions.
- g. High leveraging and high cost of borrowing.
- h. Commitment of wilful defaults sensing that the legal resource available to collect debts is very slow.

#### **10.** Asset Classification

Assets are classified into following four categories:

- a) Standard Assets
- b) Sub standard Assets
- c) Doubtful Assets
- d) Loss Assets

**Standard Assets**: Standard assets are the ones in which the bank is receiving interest as well as the principal amount of the loan regularly from the customer. Here it is also very important that in this case the arrears of interest and the principal amount of loan do not exceed 90 days at the end of financial year. If asset fails to be in category of standard asset that is amount due more than 90 days then it is NPA and NPAs are further need to classify in sub categories as sub standard assets, doubtful assets and loss assets.

**Sub Standard Assets**: With effect from 31 March 2005, a substandard asset would be one, which has remained NPA for a period less than or equal to 12 month. The following

features are exhibited by substandard assets: the current net worth of the borrowers / guarantor or the current market value of the security charged is not enough to ensure recovery of the dues to the banks in full and the asset has well-defined credit weaknesses that jeopardize 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 Assets**: 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. With effect from March 31, 2005, an asset would be classified as doubtful if it remained in the sub-standard category for 12 months.

Loss Assets: A loss asset is one which 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. Also, these assets would have been identified as" loss assets "by the bank or internal or external auditors or the RBI inspection but the amount would not have been written-off wholly.

	Telangana Grameena Bank										
	2012-13	2013-14	2014-15	2015-16	2016-17	Average	CAGR				
Standard	266566	342947	407363	445482	491653	390802	16.54%				
Assets	(96.04)	(97.12)	(97.86)	(97.69)	(97.21)	(97.29)					
NPAs	10980	10163	8891	10285	14116	10887	6.48%				
	(3.96)	(2.88)	(2.14)	(2.31)	(2.79)	(2.71)					
Total	277546	353110	416254	455767	505769	401689	16.19%				
Assets	(100)	(100)	(100)	(100)	(100)	(100)					
		Andhra Pr	adesh Gra	ameena Vik	as Bank						
Standard	632213	754561	876658	1034977	1215879	902858	17.76%				
Assets	(95.94)	(95.57)	(96.70)	(97.62)	(98.31)	(97.04)					
NPAs	26744	34981	29903	25200	20973	27560	-05.90%				
	(4.04)	(4.43)	(3.30)	(2.38)	(1.69)	(2.96)					
Total	658957	789542	906561	1060177	1236852	930418	17.05%				
Assets	(100)	(100)	(100)	(100)	(100)	(100)					

Table-1: Asset Classification of TGB and APGVB(Rs. In lakhs)

Source: Annual Reports of TGB and APGVB from 2012-13 to 2016-17

Table 1 reveals the classification of loan assets of Telangana Grameena Bank and Andhra Pradesh Grameena Vikas Bank. The standard assets of TGB have increased from Rs. 266566 lakhs to Rs. 491653 lakhs with a compound annual growth rate of 16.54 per cent. The NPAs, which includes Sub-standard assets Doubtful assets and Loss assets increased from Rs. 10980 lakhs to Rs. 14116 lakhs with a CAGR of 6.48 per cent. It indicates that bank is efficient in controlling NPAs. During the study period contribution of standard assets is 97.29 per cent, whereas NPAs 2.71 per cent on an average in total assets.

The standard assets of APGVB have increased from Rs. 632213 lakhs to Rs. 1215879 lakhs with a compound annual growth rate of 9.32 per cent. The NPAs which includes Substandard assets Doubtful assets and Loss assets decreased from Rs. 26744 lakhs to Rs. 20973 lakhs with a negative CAGR of 5.9 per cent. It indicates that bank is efficient in controlling NPAs. During the study period contribution of standard assets is 97.04 per cent, whereas NPAs 2.96 per cent on an average in total assets.

The Compound Annual Growth rate of total assets of TGB is 16.19 per cent whereas APGVB is 17.05 per cent. The CAGR of Gross NPAs of TGB is 6.48 whereas APGVB is -5.9 per cent which indicates APGVB has more control over gross nonperforming assets.

## 11. Gross NPA to Gross Advances Ratio

It is a measure of the quality of assets in a situation, where the management has not provided for loss on NPAs. The gross NPAs are measured as a percentage of Gross Advances. Gross advances include standard assets plus gross NPAs. The lower the ratio, the better is the quality of advances. The Gross NPAs to Gross Advances ratio of TGB and APGVB is presented in table 2. The gross NPAs to gross advances ratio of TGB is decreased from 3.96 per cent in 2012-13 to 2.79 per cent in 2016-17 with average of 2.82 per cent. The NPAs ratio of APGVB is decreased from 4.04 to 1.69 per cent with an average of 3.17 during the study period. The mean ratios of two banks almost similar but the standard deviation of TGB is less than APGVB.

Table-2: Gross NPAs to Gross Advances R	atio
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		2013-	2014-		2016-	Mean	SD
	2012-13	14	15	2015-16	17		
TGB	3.96	2.88	2.14	2.31	2.79	2.82	0.712
APGVB	4.04	4.43	3.30	2.38	1.69	3.17	1.137

Source: Annual Reports of TGB and APGVB from 2012-13 to 2016-17

## t – Test

t - Test is used to study the difference between Gross NPAs to Gross Advances Ratio of two Banks.

# **Hypothesis:**

**Ho: Null Hypothesis**:- There is no significant difference between Gross NPAs to Gross Advances Ratio of Telangana Grameena Bank and Andhra Pradesh Grameena Vikas Bank.

**H1: Alternative Hypothesis:**- There is a significant difference between Gross NPAs to Gross Advances Ratio of Telangana Grameena Bank and Andhra Pradesh Grameena Vikas Bank.

			Levene's for Equal Variance	Test lity of	t-test Means	for Equa	ality of	
				F	Sig.	Т	d. f	Sig. (2- tailed)
Gross Ratio	NPAs	Equal Assum	variances ed	1.859	.210	-0.587	8	.574
		Equal var Assumed	iances not			-0.587	6.716	.577

Table-3: Independent Samples Test

The Sig. (2-Tailed) value is 0.574. This value is greater than 0.05. Because of this, null hypothesis is accepted. Hence we can conclude that there is no statistically significant difference between the mean Gross NPAs to Gross Advances Ratio of Telangana Grameena Bank and Andhra Pradesh Grameena Vikas Bank.

#### 12. Net NPA to Advances Ratio

It is the most standard measure of assets quality measuring the net non-performing assets as a percentage to net advances. Net non-performing assets are gross non-performing assets minus net of provisions on Non-performing assets and interest in suspense account. According to Reserve Bank of India Provisions prescription bank should have minimum level of non-performing asset.

The net NPAs to Advances ratio of TGB and APGVB is presented in table 2. The gross NPAs to gross advances ratio of TGB is fluctuated between 1.20 per cent to 1.55 per cent with average of 0.958 per cent. As per the international norms, a ratio of one per cent is considered to be tolerable and desirable. It is evident from the table that the average ratio of TGB is 0.958 which is less than the standard ratio, it indicates that the efficient control of nonperforming assets by the TGB. The net NPAs ratio of APGVB is decreased from 3.00 to 0.72 per cent with an average of 2.11 during the study period. The average ratio is more than the international standard norm. By taking necessary steps by APGVB to improve the

recovery position, the NPAs have been decreasing. In future the ratio may touch the international standard. The standard deviation of TGB is less than APGVB.

	2012-13	2013-14	2014-15	2015-16	2016-17	Mean	SD
TGB	1.20	0.43	0.64	0.97	1.55	0.958	0.444
APGVB	3.00	2.94	2.48	1.41	0.72	2.110	1.005

Table -4: Net NPA to Advances Ratio

Source: Annual Reports of TGB and APGVB from 2012-13 to 2016-17

#### t – Test

t - Test is used to study the difference between net NPAs to Advances Ratio of two Banks.

## **Hypothesis:**

**Ho: Null Hypothesis**:- There is no significant difference between net NPAs to Advances Ratio of Telangana Grameena Bank and Andhra Pradesh Grameena Vikas Bank.

**H1:** Alternative Hypothesis:- There is a significant difference between net NPAs to Advances Ratio of Telangana Grameena Bank and Andhra Pradesh Grameena Vikas Bank.

		Levene's Test		t-test	for Equa	ality of
		for Equality of		Means		
		Variance				
		F	Sig.	t	d. f	Sig. (2-
						tailed)
Net NPAs	Equal variances	6.499	.034	-2.344	8	.047
Ratio	Assumed					
	Equal variances			-2.344	5.505	.061
	not Assumed					

**Table-5: Independent Samples Test** 

The Sig. (2-Tailed) value is 0.047. This value is less than 0.05. Because of this, null hypothesis is rejected. Hence we can conclude that there is a statistically significant difference between the mean net NPAs to Advances Ratio of Telangana Grameena Bank and Andhra Pradesh Grameena Vikas Bank.

## 13. Nonperforming Assets of Priority Sector and Non Priority Sector

Priority sector lending is intended to provide institutional credit to those sectors and segments for which it is difficult to get credit. Non-Priority Sector lending is the sector towards which financial institutions are always ready to lend credit. This sector is still glamorous. It attracts finance every time. It covers all the remaining sectors which are other than PSL.

	2012-	2013-	2014-	2015-	2016-	Mean	SD
	13	14	15	16	17		
Priority Sector	4.53	3.04	2.83	2.79	2.99	3.236	0.731
Non-Priority Sector	1.67	1.98	1.55	0.85	0.71	1.352	0.547

Table-6: Percentage of	<b>Gross NPAs to</b>	<b>Total Advances in</b>	that Sector of TGB

Source: Annual Reports of TGB from 2012-13 to 2016-17

NPAs ratios of priority sector and non priority sector are presented in table 6. The percentage of Gross NPAs to Total Advances in priority sector is decreased from 4.53 per cent to 2.99 per cent whereas in non priority sector is decreased from 1.67 percent to 0.71 per cent during the study period. The mean ratio of priority sector 3.236 is more than non priority sector i.e., 1.352. The standard deviation in priority sector is more than non priority sector. Overall, Non Priority Sector has more control on Non Performing Assets, when compare to Priority Sector.

# t – Test

t - Test is used to study the difference between the Gross NPAs ratio of Priority Sector and Non-Priority Sector lending.

## **Hypothesis:**

**Ho: Null Hypothesis:**- There is no significant difference between Gross NPAs ratio of Priority Sector and Non-Priority Sector lending of Telangana Grameena Bank.

**H1: Alternative Hypothesis**:- There is a significant difference between Gross NPAs ratio of Priority Sector and Non-Priority Sector lending of Telangana Grameena Bank.

		Levene's	Test	t-test	for Equa	ality of
		for Equa	lity of	Means		
		Variance				
		F	Sig.	t	d. f	Sig. (2-
						tailed)
Gross NPAs to	Equal variances	.076	.790	4.613	8	.002
Total Advances	Assumed					
in that Sector	Equal variances			4.613	7.414	.002
	not Assumed					

Table-7: Independent Samples Test

The Sig. (2-Tailed) value is 0.002. This value is less than 0.05. Because of this, null hypothesis is rejected. Hence we can conclude that there is a statistically significant difference between the mean Gross NPAs ratio of Priority Sector and Non-Priority Sector lending of Telangana Grameena Bank.

	2012-	2013-	2014-	2015-	2016-	Mean	SD
	13	14	15	16	17		
Priority Sector	5.62	5.05	3.66	2.63	1.79	3.750	1.604
Non-Priority Sector	1.76	1.01	1.18	0.68	0.82	1.090	0.420

## Table-8: Percentage of Gross NPAs to Total Advances in that Sector of APGVB

Source: Annual Reports of APGVB from 2012-13 to 2016-17

NPAs ratios of priority sector and non priority sector are presented in table 8. The percentage of Gross NPAs to Total Advances in priority sector is decreased from 5.62 per cent to 1.79 per cent whereas in non priority sector is decreased from 1.76 per cent to 0.82 per cent during the study period. The mean ratio of priority sector 3.75 is more than non priority sector i.e., 1.09. The standard deviation in priority sector is more than non priority sector. Overall, Non Priority sector has more control on Non Performing Assets, when compare to Priority Sector.

## t – Test

t - Test is used to study the difference between the Gross NPAs ratio of Priority Sector and Non-Priority Sector lending.

## **Hypothesis:**

**Ho: Null Hypothesis:**- There is no significant difference between Gross NPAs ratio of Priority Sector and Non-Priority Sector lending of Andhra Pradesh Grameena Vikas Bank.

**H1: Alternative Hypothesis**:- There is a significant difference between Gross NPAs ratio of Priority Sector and Non-Priority Sector lending of Andhra Pradesh Grameena Vikas Bank.

		Levene's	Test	t-test	for Equa	ality of
		for Equa	lity of	Means		
		Variance				
		F	Sig.	t	d. f	Sig. (2-
						tailed)
Gross NPAs to	Equal variances	7.452	.026	3.587	8	.007
Total Advances	Assumed					
in that Sector	Equal variances			3.587	4.545	.019
	not Assumed					

Table -9: Independent Samples Test

The Sig. (2-Tailed) value is 0.007. This value is less than 0.05. Because of this, null hypothesis is rejected. Hence we can conclude that there is a statistically significant difference between the mean Gross NPAs ratio of Priority Sector and Non-Priority Sector lending of Andhra Pradesh Grameena Vikas Bank.

#### 14. Findings from the study

Followings are the major findings from the study:

- I. There are several internal and external factors which contribute NPAs in the Banks among which inefficiency in management and slackness in credit management are internal and Govt loan waiver scheme is external factor majorly contributing NPAs in APGVB.
- II. The average ratio of standard assets to gross advances of TGB is 97.29 per cent, and the APGVB is 97.04 per cent. Banks are maintaining more than 97 per cent of std. Assets in its total advances. It indicates banks efficiency in managing standard assets.
- III. The average gross NPAs to gross advances ratio of TGB is 2.82 per cent whereas 3.17 per cent. The mean ratios of two banks are almost similar. The t- test also revealed that there is no significant difference gross NPAs ratio of two banks.
- IV. The average net NPAs to Advances ratio of TGB is 0.958 per cent and APGVB is 2.11per cent during the study period. As per the international norms, a ratio of one per cent is considered to be tolerable and desirable. It is evident from the table that the average ratio of TGB is 0.958 per cent which is less than the standard ratio, it indicates that the efficient control of nonperforming assets by the TGB. The average ratio is more than the international standard norm. By taking necessary steps by APGVB to improve the recovery position, the NPAs have been decreasing. In future the ratio may touch the international standard. The t-test reveals that there is a significant difference between average net NPAs to Advances ratio of TGB and APGVB.
- V. The average percentage of Gross NPAs to Total Advances in priority sector is 3.236 per cent whereas non priority sector is 1.352 per cent in Telangana Grameena Bank. The standard deviation in priority sector is more than non priority sector.
- VI. The average percentage of Gross NPAs to Total Advances in priority sector is 3.75 per cent, whereas non priority sector is 1.09 per cent in APGVB. The standard deviation in priority sector is more than non priority sector. Overall, Non Priority sector has more control on Non Performing Assets, when compare to Priority Sector.

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