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CONTENTS

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       INTRODUCTION

       REVIEW OF LITERATURE

       NEED/IMPORTANCE OF THE STUDY

       STATEMENT OF THE PROBLEM

       OBJECTIVES

       HYPOTHESES

       RESEARCH METHODOLOGY

       RESULTS & DISCUSSION

       FINDINGS

       RECOMMENDATIONS/SUGGESTIONS

       CONCLUSIONS

       SCOPE FOR FURTHER RESEARCH

       ACKNOWLEDGMENTS

       REFERENCES

       APPENDIX/ANNEXURE

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vi

A SECTORWISE ANALYSIS OF NON PERFORMING ASSET IN STATE BANK OF TRAVANCORE

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ABSTRACT

The accumulation of huge non-performing assets in banks has assumed great importance. The depth of the problem of bad debts was first realized only in early 1990s. The magnitude of NPAs in banks and financial institutions is over Rs.1,50,000 crores. While gross NPA reflects the quality of the loans made by banks, net NPA shows the actual burden of banks. Now it is increasingly evident that the major defaulters are the big borrowers coming from the non-priority sector. The banks and financial institutions have to take the initiative to reduce NPAs in a time bound strategic approach. For the recovery of NPAs a broad framework has evolved for the management of NPAs under which several options are provided for debt recovery and restructuring. Banks and FIs have the freedom to design and implement their own policies for recovery and write-off incorporating compromise and negotiated settlements. This paper titled "A STUDY OF NON PERFORMING ASSET MANAGEMENT IN STATE BANK OF TRAVANCORE is an attempt to put light on the NPA operations in state bank of Travancore.

KEYWORDS
Nonperforming assets, banking.

1. INTRODUCTION

Α '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 accumulation of huge non-performing assets in banks has assumed great importance. The depth of the problem of bad debts was first realized only in early 1990s. The magnitude of NPAs in banks and financial institutions is over Rs.1,50,000 crores.
While gross NPA reflects the quality of the loans made by banks, net NPA shows the actual burden of banks. Now it is increasingly evident that the major defaulters are the big borrowers coming from the non-priority sector. The banks and financial institutions have to take the initiative to reduce NPAs in a time bound strategic approach.
Public sector banks figure prominently in the debate not only because they dominate the banking industries, but also since they have much larger NPAs compared with the private sector banks. This raises a concern in the industry and academia because it is generally felt that NPAs reduce the profitability of a banks, weaken its financial health and erode its solvency.
For the recovery of NPAs a broad framework has evolved for the management of NPAs under which several options are provided for debt recovery and restructuring. Banks and FIs have the freedom to design and implement their own policies for recovery and write-off incorporating compromise and negotiated settlements.

1.1 NEED AND IMPORTANCE OF STUDY OF NON PERFORMING ASSETS

The three letters "NPA" Strike terror in banking sector and business circle today. NPA is short form of "Non Performing Asset". The dreaded NPA rule says simply this: when interest or other due to a bank remains unpaid NPA for more than 90 days, the entire bank loan automatically turns a non performing asset. The recovery of loan has always been problem for banks and financial institution. To come out of these first we need to think is it possible to avoid NPA, no can not be then left is to look after the factor responsible for it and managing those factors.
With a view to moving towards international best practices and to ensure greater transparency, it has been decided to adopt the '90 days' overdue' norm for identification of NPAs, from the year ending March 31, 2004. Accordingly, with effect from March 31, 2004, a non-performing asset (NPA) shall be a loan or an advance where;
➢ Interest and/ or installment of principal remain overdue for a period of   more than 90 days in respect of a term loan,
➢ The account remains 'out of order' for a period of more than 90 days, in respect of an Overdraft/Cash Credit (OD/CC),
➢ The bill remains overdue for a period of more than 90 days in the case of bills purchased and discounted,
➢ Interest and/or installment 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, and
➢ Any amount to be received remains overdue for a period of more than 90 days in respect of other accounts.
As a facilitating measure for smooth transition to 90 days norm, banks have been advised to move over to charging of interest at monthly rests, by April 1, 2002. However, the date of classification of an advance as NPA should not be changed on account of charging of interest at monthly rests. Banks should, therefore, continue to classify an account as NPA only if the interest charged during any quarter is not serviced fully within 180 days from the end of the quarter with effect from April 1, 2002 and 90 days from the end of the quarter with effect from March 31, 2004.

2. RESEARCH METHODOLOGY

 The research is an analytical study and tools used are :
1. Trend analysis
2. Simple percetages
3. Standard deviation,

3. OBJECTIVES OF THE STUDY

- To study the magnitude and trends of Gross Non Performing assets in SBT
- To analyze the sector wise Non Performing assets of SBT

4. ANALYSIS AND INTERPRETATION

4.1 TO STUDY THE MAGNITUDE AND TRENDS OF NON PERFORMING ASSETS IN SBT

TABLE NO. 4.1: GROSS NPA OF SBT

Gross NPA of SBT amounts in crore				
Years	Gross Advances	Gross NPAs		
		Gross NPA	Percent to gross Advance	Percent to total assets
2005-2006	18866.4	599.95	3.18	1.88
2006-2007	24786.28	535.38	2.16	1.41
2007-2008	28136.62	570.83	2.03	1.29
2008-2009	32710.93	544.39	1.66	1.10
2009-2010	38461	641.98	1.67	1.08

Source: Annual Report of SBT. Values computed.

INTERPRETATION

On the above table (4.1) gross advances, gross NPA, and its percentage to gross advances and total assets were stated clearly. The two ratios were showing a diminishing trend throughout the period of study.

GROSS NPA

It is the sum total of Non Performing assets arising from the Gross Advances of the firm.

TABLE NO 4.1.2: GROSS NPA OF SBT IN THE YEAR 2005-2010

Year	Gross NPA
2005-2006	599.95
2006-2007	535.38
2007-2008	570.83
2008-2009	544.39
2009-2010	641.98

Source: Annual Report of SBT.

INTERPRETATION

On the above table (4.1.2) Gross NPA of the SBT is absolute terms has increased form 599 crore in 2005-06 to 641 crore in 2009-10. It has shown increase of 42 crore in the year 2009-10 over the period 2005-06. There is a rising trend in Gross NPAs of the SBT during the period of the study.
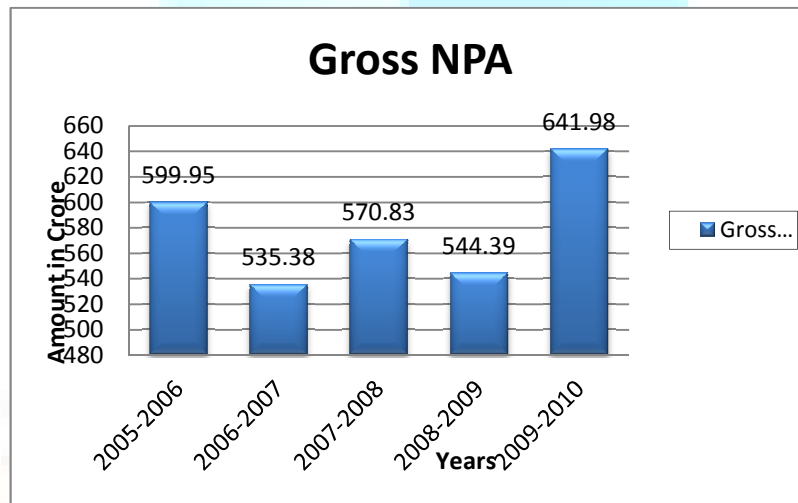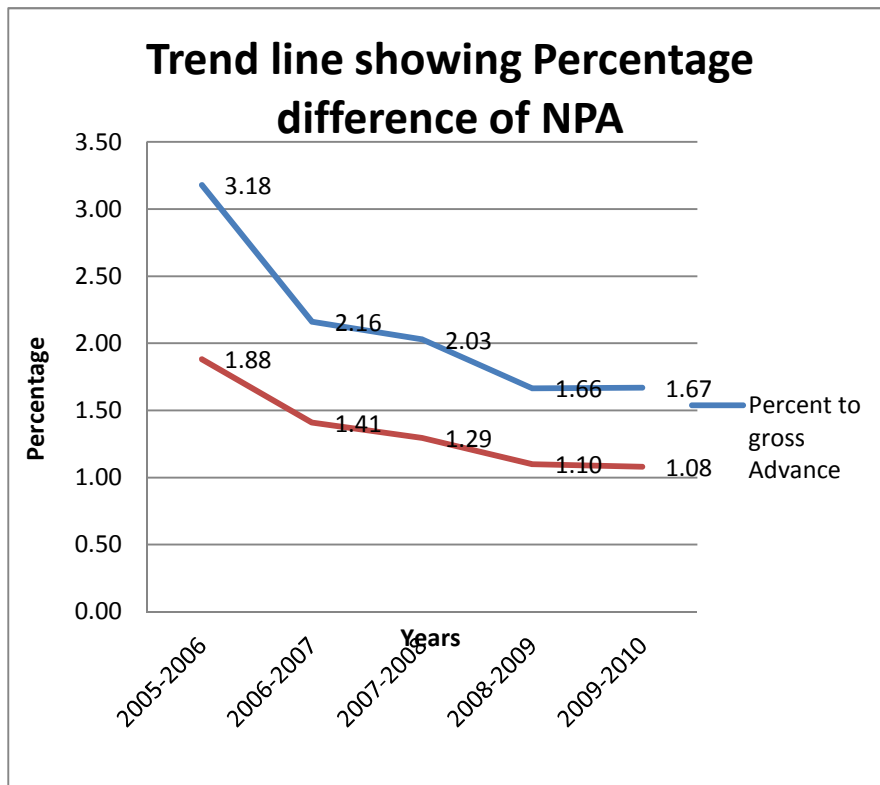
CHART NO 4.1.2

CHART NO 4.1.3

On the basis of analysis of data, it has been found that despite an increase in gross non performing assets in absolute terms during the year, asset quality (gross NPA as percentage to gross advances, and gross NPAs as percentage of total assets) of State bank of Travancore has improved consistently in the past five years as reflected in the decline in these two ratios. The gross NPA to gross advance ratio declined to 1.67 percent in the year 2009-10 from 3.18 percent in 2005-06. Further, the gross NPAs to total assets ratio consistency declined from 1.88 percent 2005-06 to 1.08 percent in 2009-10

The trend line (4.1.3) showing the declining rate of NPA throughout the period of study. Through this chart we can interpret that State bank of Travancore having a absolute rate of improvement of eliminating Non performing asset through out the year. The chart was rating the asset quality of state bank of Travancore as Excellent.

4.2 SECTOR WISE ANALYSIS OF NPA

TO ANALYZE THE SECTOR WISE NON PERFORMING ASSETS OF SBT

TABLE NO 4.2

Years	PRIORITY SECTOR				PUBLIC SECTOR	NON PRIORITY SECTOR	TOTAL
	Agriculture	Small scale industries	Others				
2005-2006	38.06	100.09	128.40	266.55	19.46	323.94	609.95
	6.24	16.41	21.05	43.70	3.19	53.11	100.00
2006-2007	66.85	75.99	128.08	270.92	17.04	252.15	540.11
	12.38	14.07	23.71	50.16	3.15	46.68	99.99
2007-2008	54.40	86.88	178.15	319.43	3.26	248.14	570.83
	9.53	15.22	31.21	55.96	0.57	43.47	100.00
2008-2009	29	78	277	384.00	3	161	548.00
	5.3	14.2	50.5	70.00	0.6	29.4	100.00
2009-2010	25	87	152	264.00	6	372	642.00
	3.8	13.6	23.7	41.10	1	57.9	100.00

Source: Annual Report of SBT.

INTERPRETATION

On the above table (4.3) Sector wise NPAs have been classified into three sectors ie, priority sector, public sector and non priority sector. It terms of revised guidelines on lending to priority sector, broad categories of advances under priority sector including agriculture, small enterprises sector, and others ie, retail trade micro credit, education and housing. The study observed that sector wise mean NPA are 38 crore , 66 crore, 54 crore 29 crore and 25 crore for agriculture, small scale industries, others, public sector and non-priority sector respectively.

4.2.1 DIFFERENT SECTORS OF NPA

CHART NO 4.2.1
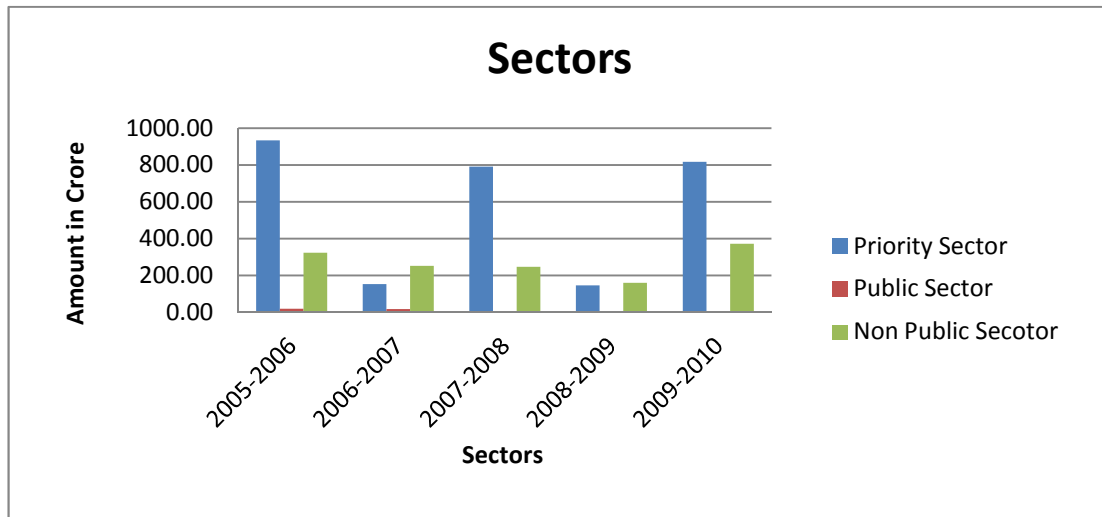
The above chart(4.2.1) shows that priority sector having a major role in the determiniation of nonperforming asset in state bank of travancore. Priority sector shows a huge fluctuation and public sector being more constant during the period of study

CHART NO. 4.2.1.1
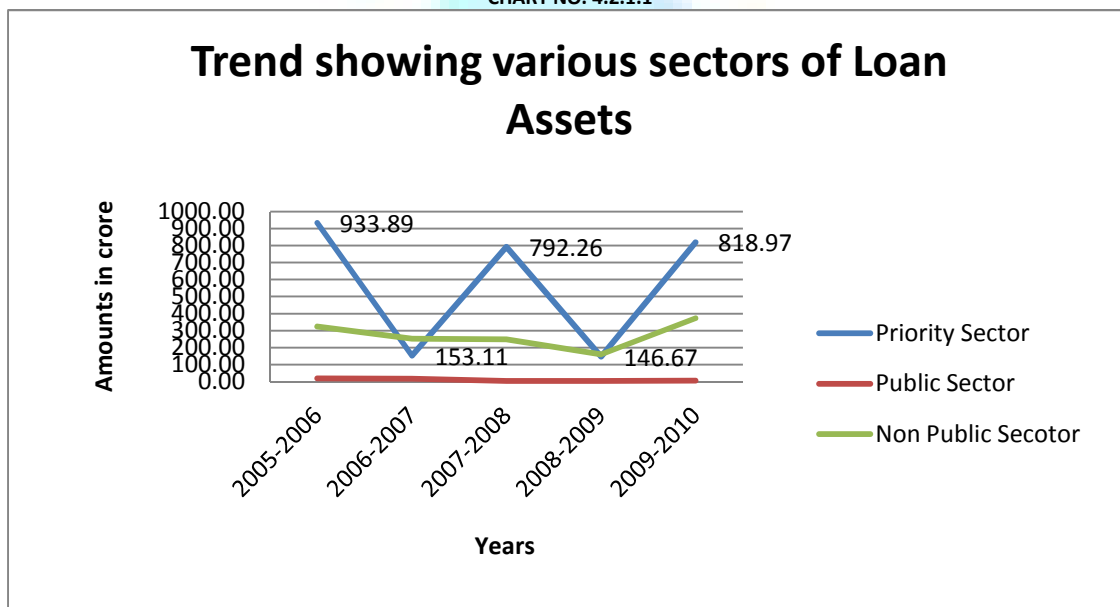
4.2.2 PRIORITY SECTOR

Prioriy sector consists of two main participants i.e Smallscale industries and agriculture industries. In this study prioriy secor is classified as three SSI, Agriculure and others

TABLE NO. 4.2.2 PRIORITY SECTOR

Years	PRIORITY SECTOR			
	Agriculture	Small scale industries	Others	Total
2005-2006	38.06	100.09	128.40	266.55
	6.24	16.41	21.05	43.70
2006-2007	66.85	75.99	128.08	270.92
	12.38	14.07	23.71	50.16
2007-2008	54.40	86.88	178.15	319.43
	9.53	15.22	31.21	55.96
2008-2009	29	78	277	384.00
	5.3	14.2	50.5	70.00
2009-2010	25	87	152	264.00
	3.8	13.6	23.7	41.10

Source: Annual Report of SBT.

INTERPRETATION

The above table(4.2.2) shows that agriculture and ssi contribute less when compared to other sectors. This trend is favourable for the performance of the bank.

CHART 4.2.2
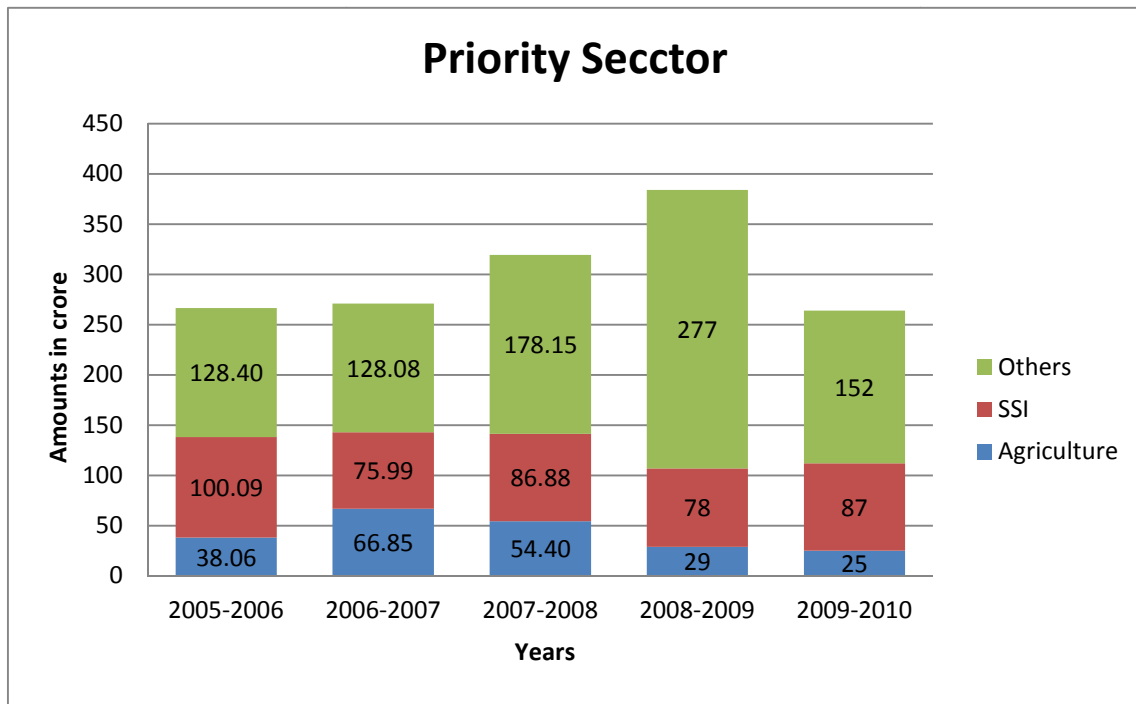
MEAN

4.2.3 STANDARD DEVIATION

The following table show the standard deviation of different sectors of state bank of travancore.

TABLE NO 4.2.3 STANDARD DEVIATION OF DIFFERENT SECTORS OF SBT

	Std Deviation
Agriculture	17.63
SSI	9.54
Others	61.83
Public Sector	7.89
Non Priority Sector	80.59

Source: Annual Reports of SBT. Values computed.

INTERPRETATION

The above chart (4.2.3) shows non priority sector having high ratio of standard deviation and SSI and public sector having less rate of standard deviation throughout the period of study

CHART NO 4.2.3
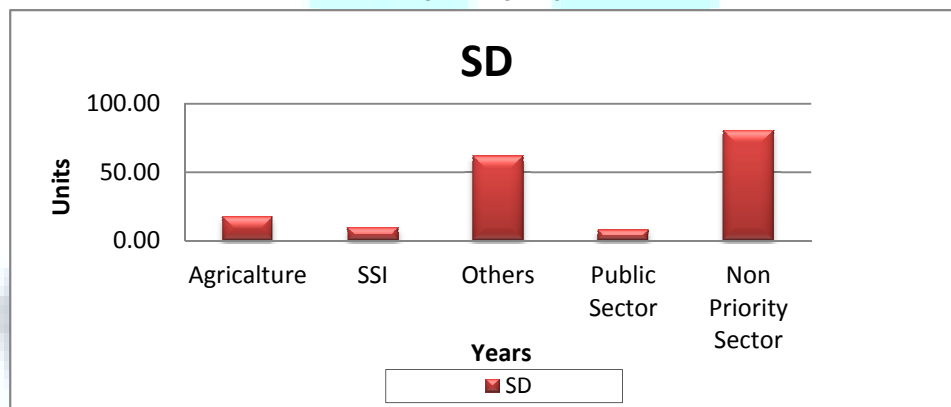
5.1 FINDINGS

- Gross NPA is of SBT is increasing year by year but the Percentage of Gross NPA towards Gross Advances showing decreasing trend this will help to reduce the NPA of the bank
- Non priority sector having more majority in participation of NPA thought of the period of study
- The trend line shows the declining rate of NPA throughout the period of study. State bank of Travancore having a absolute rate of improvement of eliminating Non performing asset through out the year. Sector wise mean NPA are 38 crore , 66 crore, 54 crore 29 crore and 25 crore for agriculture, small scale industries, others, public sector and non-priority sector respectively.
- Priority sector has a major role in the determiniation of nonperforming asset in state bank of travancore. Priority sector shows a huge fluctuation and public sector being more constant during the period of study
- Non priority sector having high ratio of standard deviation and SSI and public sector having less rate of standard deviation throughout the period of study

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5.2 SUGGESTION

➢ **Credit administration**: A banks have to strengthen their credit administrative machinery and put in place effective credit risk management systems to reduce the fresh incidence of NPAs.

➢ **Better Inspection:** We shall keep a close watch on the manner in which NPA reduction is taking place.

➢ **Cash Recovery:** We should also insist that cash recoveries should more than offset the fresh write-offs in NPAs.

➢ **Perception:** The mindset of the borrowers needs to change so that a culture of proper utilization of credit facilities and timely repayment is developed.

➢ **Financial System:** As you are aware, one of the main reason for corporate default is on account of diversion of funds and corporate entities should come forward of avoid this practice in the interest of strong and sound financial system.

➢ **Coordinator:** Extending credit involves lenders and borrowers and both should realize their role and responsibilities. They should appreciate the difficulties of each other and should endeavours to work contributing to a healthy financial system.

CONCLUSION

Indian banking industry is largely dominated by the public sector banks with almost tow third share of total advances to the company. State bank of travancore shows their presence and have successfully expanded their business over last five year in the indian economy. The study conducted on management of NPA by state bank of travancore found that there is significant improvement in the asset quality as reflected by declined in the dives NPA ratio as well as asset wise classification of NPA of these banks . Asset quality of banks has registered a not worthy improvement with to most reduction in the NPA level in non priory sector . The study observed that there is a significant improvement in overall NPA management of SBT.

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With sincere regards

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Academically yours

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