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A COMPARATIVE FINANCIAL ANALYSIS OF INDIAN BANKING SECTOR IN CONTEXT OF NPA MANAGEMENT

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ABSTRACT

NPA involves the necessity of provisions, any increase in which bring down the overall profitability of banks. NPA is the indicators of banking health in a country. In this present research paper, an attempt to evaluate the operational performance of the banking sector. i.e., all schedule commercial banks which are segregated into public sector banks, old private sector banks, new private sector banks and foreign sector banks NPAs trends and issues through secondary data. In the paper, it has been try to analyze how efficiently different sector banks have been managing NPA with various financial tools and techniques. All the Indian banks are facing hard time managing their NPA. The paper has been also derived findings from the analysis which is help to select banking sector for NPA management.

KEYWORDS

NPA, Profitability, Trend, Financial tools.

INTRODUCTION

A Non-performing asset (NPA) is 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. A loan or lease that is not meeting its stated principal and interest payments. Banks usually classify as nonperforming assets any commercial loans which are more than 90 days overdue and any consumer loans which are more than 180 days overdue. More generally, an asset which is not producing income. RBI norms stipulate that where there is threat of loss or the recoverability of the advances is in doubt, the asset should be treated as NPA. Banks are prohibited to book income on accrual basis in respect of any security where the interest/ principal is in arrears for more than 90 days. In the present scenario, it has become all the more important for RBI's mandatory inspection to act as an effective deterrent for banks not to resort to non-adherence to applicable prudential norms and less provisioning for NPAs. The present research paper focuses on NPA management in public sector, old private sector, new private sector and foreign sector banks.

LITERATURE REVIEWS

Kalita (2004), in his article titled, "Post-1991 Banking Sector Reforms in India: Policies and Impact" stated that the banking sector reforms in India were started as a follow up measure of the economic liberalization and financial sector reforms in the country.

Jain (2006), in his article titled, "Ratio Analysis: An Effective Tool for Performance Analysis in Banks" discussed various ratios relating to profitability of the banks. The author classified the various ratios under three categories, viz. Costing Ratio, Returns / Yield Ratio and Spread Ratios.

Arora and Kaur (2006) made an attempt to review the performance of banking sector in India during the post-reforms period. Banking sector being an integral part of Indian financial system has undergone dramatic changes reflecting the ongoing economic and financial sector reforms.

An article on NPA Management by **B.M. Nandwana** the deputy General Manager of Recovery department of Central Bank of India impact of NPA on Indian Banks. It gives the information regarding the norms of RBI and other code of conduct which bank have to follow to manage its NPA.

OBJECTIVES

1. To study the financial performance of schedule commercial banks in context of NPA.
2. To compare financial performance of public sector, old private sector, new public sector bank and foreign sector banks in context of NPA.
3. To analyze the financial performance of public sector, old private sector, new public sector bank and foreign sector banks against industry performance (all schedule commercial banks) in context of NPA.

HYPOTHESES OF STUDY

According to above objectives, the researcher have been framed the following hypotheses.

H_0 = There is no significant difference of NPA of all schedule commercial banks, public sector, old private sector, new public sector and foreign sector banks. ($\mu_1 = \mu_2 = \mu_3 = \mu_4 = \mu_5$)

H_0 = There is no significant difference in year to year performance of NPA of all schedule commercial banks, public sector, old private sector, new public sector and foreign sector banks. ($\mu_1 = \mu_2 = \dots = \mu_{15} = \mu_{16}$)

RESEARCH DESIGN**THE SAMPLE**

The universe of the study consist all the public sector banks. For this research paper all commercial banks has been taken into consideration which are divided into four main categories.

1. Public sector banks
2. Old private sector banks
3. New private sector banks
4. Foreign sector banks

THE DATA COLLECTION AND PERIOD OF THE STUDY

The study has been carried out for a sixteen year, i.e., during 1996 – 97 to 2011 – 12. The reason behind selecting this period is best suitable for comparability when we are talking about Indian banking sector. The study is based on secondary data; the data has been collected from the website of database on Indian economy.

TOOLS AND TECHNIQUES

As per the nature of study following tools and techniques are used for testing the hypotheses:

- Tool:- Ratio Analysis
- Statistical Techniques: - Mean, Standard deviation and ANOVA Test

DATA ANALYSIS & INTERPRETATION

For analysis of NPA of SCBs four parameters has been selected which will be analyzed with the help of ANOVA Test

GROSS NPA TO GROSS ADVANCE RATIO**TABLE 1**

| Year | Schedule Commercial Banks | Public Sector Banks | Old Private Sector Banks | New Private Sector Banks | Foreign Banks |
|---------|---------------------------|---------------------|--------------------------|--------------------------|---------------|
| 1996-97 | 15.7 | 17.8 | 10.7 | 2.6 | 4.3 |
| 1997-98 | 14.4 | 16 | 10.9 | 3.5 | 6.4 |
| 1998-99 | 14.7 | 15.9 | 13.1 | 6.2 | 7.6 |
| 1999-00 | 12.7 | 14 | 10.8 | 4.1 | 7 |
| 2000-01 | 11.4 | 12.4 | 10.9 | 5.1 | 6.8 |
| 2001-02 | 10.4 | 11.1 | 11 | 8.9 | 5.4 |
| 2002-03 | 8.8 | 9.4 | 8.9 | 7.6 | 5.3 |
| 2003-04 | 7.2 | 7.8 | 7.6 | 5 | 4.6 |
| 2004-05 | 5.2 | 5.5 | 6 | 3.6 | 2.8 |
| 2005-06 | 3.3 | 3.6 | 4.4 | 1.7 | 1.9 |
| 2006-07 | 2.5 | 2.7 | 3.1 | 1.9 | 1.8 |
| 2007-08 | 2.3 | 2.2 | 2.3 | 2.5 | 1.8 |
| 2008-09 | 2.3 | 2 | 2.4 | 3.1 | 1.8 |
| 2009-10 | 2.4 | 2.2 | 2.3 | 2.9 | 4.3 |
| 2010-11 | 2.4 | 2.3 | 2 | 2.3 | 2.5 |
| 2011-12 | 2.4 | 2.2 | 2.2 | 2.5 | 2.8 |

ANOVA

| Source of Variation | SS | df | MS | F | F crit |
|---------------------|---------|----|-------|-------|--------|
| Rows | 973.83 | 15 | 64.92 | 12.26 | 1.84 |
| Columns | 218.87 | 4 | 54.72 | 10.34 | 2.53 |
| Error | 317.66 | 60 | 5.29 | | |
| Total | 1510.36 | 79 | | | |

From above ANOVA table one can take two conclusions as F is higher than F critical null hypothesis is rejected which indicates that there is significance difference in Gross NPA to advance ratio of selected sector banks. Another conclusion is there also significance difference in Gross NPA to advance ratio of selected sector banks in year to year performance.

GROSS NPA TO TOTAL ASSETS RATIO**TABLE 2**

| Year | Schedule Commercial Banks | Public Sector Banks | Old Private Sector Banks | New Private Sector Banks | Foreign Banks |
|---------|---------------------------|---------------------|--------------------------|--------------------------|---------------|
| 1996-97 | 7 | 7.8 | 5.2 | 1.3 | 2.1 |
| 1997-98 | 6.4 | 7 | 5.1 | 1.5 | 3 |
| 1998-99 | 6.2 | 6.7 | 5.8 | 2.3 | 3.1 |
| 1999-00 | 5.5 | 6 | 5.2 | 1.6 | 3.2 |
| 2000-01 | 4.9 | 5.3 | 5.1 | 2.1 | 3 |
| 2001-02 | 4.6 | 4.9 | 5.2 | 3.9 | 2.4 |
| 2002-03 | 4.1 | 4.2 | 4.3 | 3.8 | 2.4 |
| 2003-04 | 3.3 | 3.5 | 3.6 | 2.4 | 2.1 |
| 2004-05 | 2.5 | 2.7 | 3.1 | 1.6 | 1.4 |
| 2005-06 | 1.8 | 2.1 | 2.5 | 1 | 1 |
| 2006-07 | 1.5 | 1.6 | 1.8 | 1.1 | 0.8 |
| 2007-08 | 1.3 | 1.3 | 1.3 | 1.4 | 0.8 |
| 2008-09 | 1.3 | 1.2 | 1.3 | 1.7 | 1.5 |
| 2009-10 | 1.4 | 1.3 | 1.3 | 1.6 | 1.6 |
| 2010-11 | 1.4 | 1.4 | 1.2 | 1.3 | 1 |
| 2011-12 | 1.3 | 1.4 | 1.3 | 1.4 | 1.2 |

ANOVA

| Source of Variation | SS | df | MS | F | F crit |
|---------------------|--------|----|-------|-------|--------|
| Rows | 160.63 | 15 | 10.71 | 10.91 | 1.84 |
| Columns | 48.15 | 4 | 12.04 | 12.27 | 2.53 |
| Error | 58.87 | 60 | 0.98 | | |
| Total | 267.64 | 79 | | | |

From above ANOVA table one can take two conclusions as F is higher than F critical null hypothesis is rejected which indicates that there is significance difference in Gross NPA to total assets ratio of selected sector banks. Another conclusion is there also significance difference in Gross NPA to total assets ratio of selected sector banks in year to year performance.

NET NPA TO NET ADVANCE

TABLE 3

| Year | Schedule Commercial Banks | Public Sector Banks | Old Private Sector Banks | New Private Sector Banks | Foreign Banks |
|---------|---------------------------|---------------------|--------------------------|--------------------------|---------------|
| 1996-97 | 8.1 | 9.2 | 6.6 | 2 | 1.9 |
| 1997-98 | 7.3 | 8.2 | 6.5 | 2.6 | 2.2 |
| 1998-99 | 7.6 | 8.1 | 9 | 4.5 | 2.9 |
| 1999-00 | 6.8 | 7.4 | 7.1 | 2.9 | 2.4 |
| 2000-01 | 6.2 | 6.7 | 7.3 | 3.1 | 1.8 |
| 2001-02 | 5.5 | 5.8 | 7.1 | 4.9 | 1.9 |
| 2002-03 | 4 | 4.5 | 5.2 | 1.5 | 1.7 |
| 2003-04 | 2.8 | 3.1 | 3.8 | 1.7 | 1.5 |
| 2004-05 | 2 | 2.1 | 2.7 | 1.9 | 0.8 |
| 2005-06 | 1.2 | 1.3 | 1.4 | 0.8 | 0.8 |
| 2006-07 | 1 | 1.1 | 1 | 1 | 0.7 |
| 2007-08 | 1 | 1 | 0.7 | 1.2 | 0.8 |
| 2008-09 | 1.1 | 0.9 | 0.9 | 1.4 | 1.8 |
| 2009-10 | 1.1 | 1.1 | 0.8 | 1.1 | 1.8 |
| 2010-11 | 1 | 1.1 | 0.5 | 0.6 | 0.7 |
| 2011-12 | 1 | 1.1 | 0.6 | 0.7 | 0.8 |

ANOVA

| Source of Variation | SS | df | MS | F | F crit |
|---------------------|--------|----|-------|-------|--------|
| Rows | 335.27 | 15 | 22.35 | 12.76 | 1.84 |
| Columns | 80.94 | 4 | 20.24 | 11.55 | 2.53 |
| Error | 105.13 | 60 | 1.75 | | |
| Total | 521.35 | 79 | | | |

From above ANOVA table one can take two conclusions as F is higher than F critical null hypothesis is rejected which indicates that there is significance difference in Net NPA to net advance ratio of selected sector banks. Another conclusion is there also significance difference in Net NPA to net advance ratio of selected sector banks in year to year performance.

NET NPA TO TOTAL ASSETS RATIO

TABLE 4

| Year | Schedule Commercial Banks | Public Sector Banks | Old Private Sector Banks | New Private Sector Banks | Foreign Banks |
|---------|---------------------------|---------------------|--------------------------|--------------------------|---------------|
| 1996-97 | 3.3 | 3.6 | 3.1 | 1 | 0.9 |
| 1997-98 | 3 | 3.3 | 2.9 | 1.1 | 1 |
| 1998-99 | 2.9 | 3.1 | 3.6 | 1.6 | 1.1 |
| 1999-00 | 2.7 | 2.9 | 3.3 | 1.1 | 1 |
| 2000-01 | 2.5 | 2.7 | 3.3 | 1.2 | 0.8 |
| 2001-02 | 2.3 | 2.4 | 3.2 | 2.1 | 0.8 |
| 2002-03 | 1.8 | 1.9 | 2.5 | 0.7 | 0.8 |
| 2003-04 | 1.2 | 1.3 | 1.8 | 0.8 | 0.7 |
| 2004-05 | 0.9 | 1 | 1.4 | 0.8 | 0.4 |
| 2005-06 | 0.7 | 0.7 | 0.9 | 0.4 | 0.4 |
| 2006-07 | 0.6 | 0.6 | 0.6 | 0.5 | 0.3 |
| 2007-08 | 0.6 | 0.6 | 0.4 | 0.7 | 0.3 |
| 2008-09 | 0.6 | 0.6 | 0.5 | 0.8 | 0.7 |
| 2009-10 | 0.6 | 0.7 | 0.5 | 0.6 | 0.7 |
| 2010-11 | 0.6 | 0.7 | 0.3 | 0.3 | 0.3 |
| 2011-12 | 0.6 | 0.7 | 0.4 | 0.4 | 0.5 |

ANOVA

| Source of Variation | SS | df | MS | F | F crit |
|---------------------|-------|----|------|-------|--------|
| Rows | 48.91 | 15 | 3.26 | 11.89 | 1.84 |
| Columns | 16.36 | 4 | 4.09 | 14.92 | 2.53 |
| Error | 16.45 | 60 | 0.27 | | |
| Total | 81.72 | 79 | | | |

From above ANOVA table one can take two conclusions as F is higher than F critical null hypothesis is rejected which indicates that there is significance difference in Net NPA to total assets ratio of selected sector banks. Another conclusion is there also significance difference in Net NPA to total assets ratio of selected sector banks in year to year performance

FINDINGS

1. Gross NPA compare to gross advance of public sector banks and old private sector banks is higher than new private sector banks and foreign sector banks.
2. Gross NPA compare to total assets of public sector banks and old private sector banks is higher than new private sector banks and foreign sector banks.
3. Net NPA compare to net advance of public sector banks and old private sector banks is higher than new private sector banks and foreign sector banks.
4. Net NPA compare to net assets of public sector banks and old private sector banks is higher than new private sector banks and foreign sector banks.
5. Form the analysis of all four parameter one of the important finding is over the year from 1996-97 to 2011-12 NPA is decreasing, which is considering as a good sign for Indian banking sector.

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