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A STUDY OF NON PERFORMING ASSET IN LAKSHMI VILAS BANK, LTD KARUR**Dr. K. RAMESH KUMAR****HEAD****PG & RESEARCH DEPARTMENT OF COMMERCE
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KARUR****A. P. VALARMATHI****Ph. D. RESEARCH SCHOLAR****PG & RESEARCH DEPARTMENT OF COMMERCE
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KARUR****ABSTRACT**

The main concept of this study is about the impact of Non Performing Assets in Lakshmi Vilas Bank. Non Performing Assets are the prevailing hindrance. Now a days which affects the profitability of the banking sector enormously. There are various reforms and acts that have been implemented to overcome this searing problem. This study analyses the comparison between Total advances and Gross and Net NPA and Standard Assets, Sub – Standard Assets, Doubtful Assets for the last 10 years of the Lakshmi Vilas Bank Ltd., and contain suggestions to overcome it. The study denotes the Level of NPA in Lakshmi Vilas Bank. The problem of NPAs, which was ignored till recently, has been given considerable attention after liberalization of the financial sector in India. This exploratory paper examines the trends of NPAs in India from various dimensions and explains how mere recognition of the problem and self-monitoring has been able to reduce it to a great extent.

KEYWORDS

banking, current assets, current liability, gross and net npas, working capital.

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INTRODUCTION

In India, Banking system is developed enormously after independence, particularly after nationalization of bank, there has been a multi-dimensional development. Only after the nationalization of banks in the year 1969 and in the year 1980, there was a real development of commercial banks, which started functioning with social responsibility. Now, commercial banks are rendering multi various and valuable services to their customers.

A bank is an Institution which deals with money and credit. Thus bank is an intermediary, which handles other people's money both for their advantages and to its own profit. But bank is not merely a trader in money but also an important manufacturer of money. In other words, a bank is a factory of credit. The word, Banking is said to have derived from the French word, 'Banco' or 'Bancus' or 'Banco' Franchised into, 'Bank' and Finally anglicized into, 'Bank'. This view is most prevalent even today.

Banks are important financial institutions. They are arteries of the Economic system of Country. Money supply in a country depends on the banking system on a whole. No country in the world, without a sound banks organization can provide needed financial assistance to commerce and industry. In the modern world, banking institutions does much of the work of financing commerce and industry. Banks borrow and lend money. They offer opportunities of investment and safe custody of deposits.

In India, banks are playing a crucial role in socio-economic progress of the country after independence. The banking sector is dominant in India as it accounts for more than half the assets of the financial sector. Indian banks have been going through a fascinating phase through rapid changes brought about by financial sector reforms, which are being implemented in a phased manner.

OBJECTIVES OF THE STUDY

1. To know and study about the non-performing assets in LVB.
2. To examine level of NPA in LVB.
3. To assess the current asset and current liability level.
4. To make appropriate suggestions to avoid future NPAs and to manage existing NPAs in LVB.

REVIEW OF LITERATURE

Swamy (2001) studied the comparative performance of different bank groups since 1995-96 to 1999-2000. An attempt was made to identify factors which could have led to changes in the position of individual banks in terms of their share in the overall banking industry. He analyzed the share of rural branches, average branch size, trends in bank's profitability, share of public sector assets, share of wages in expenditure, provision and contingencies, net non performance assets in net advances, spread, has been calculated. He found that in many respects nationalised public sectors banks much better than private banks & foreign banks.

Rajeshwari Krishnan (2002) focused on the problem of swelling non-performing assets in banks and financial institution of the country becomes more and more unmanageable and created threats for the financial sector. She found that securitization can be used for the liquidating the illiquid and long terms debt like loan receivables of the financial institutions or bank by issuing marketable securities against them. She concluded that the SARFAESI act is defiantly and big leap forward not only in the filled of NPA management but also promoting the securitizing market in India. The act maybe required to fine tuned to bring in 'natural justice'.

U.N. Lakshman (2003) in his study pointed out the reasons for NPA's in Indian bank. He started the reasons could be, diversion of the bank fund, time/cost overrun while implementing the project, business failures like product failing to capture market, inefficient management, strained labor relations, old technology and product obsolescence, recession in some foreign countries and adverse exchange rate government policies toward excise, imports and exports, willful default frauds, misappropriations, deficiencies in the system of credit appraisal monitoring and follow up, delay in settlement/ subsidies. He further mentioned some of the methods to recover NPAs are Recapitalization and asset reconstruction fund. He highlighted the steps taken 15 contain NPAs they are as following RBI stressed the need for credit appraisal and credit supervision since the basic problem is at lone decision stage, stressed the need to monitor stock and operation and end use statements, detailed guidelines have been issued to take steps to avoid sickness and also to nurse back the align units, stressed the need to constitute recovery cells, NPA management departments and fixed recovery target for banking units, the debt recovery tribunal should dispose off the issues within six months. It should be given freedom to regulate its own Procedure subject to the provision of the Act of 1993, on the filling of suit in court law; the following guidelines are prescribed which registered and the enforceable. He made suggestions that areas which created the problem, in most costs the barrowers are to be found. The documents charging should with the bank including the location map of properties.

RESEARCH DESIGN**A. DATA COLLECTION**

The secondary data was collected for a period of seven years from 2010 – 2011 to 2016-17 from the unpublished records of LVB.

B. HYPOTHESIS

H_0 : There is no significant difference between the gross NPA and the advances.

H_0 : There is no significant difference between Net NPA and the advances.

C. STATISTICAL TOOLS

Correlation and f-test are used for analyzing the data.

DATA ANALYSIS AND INTERPRETATION**TABLE 1: COMPARISON BETWEEN TOTAL ADVANCES AND GROSS NPA**

S. NO.	YEAR	TOTAL ADVANCES Rs.	GROSS NPA Rs.
1	2010 - 11	80944228	15779000
2	2011 - 12	10188679.7	80773000
3	2012 - 13	186720646	45998000
4	2013 - 14	206586000	54646000
5	2014 - 15	1651284000	45462000
6	2015 - 16	1981893000	39125000
7	2016 - 17	2395846000	64019000

INTERPRETATION The above table clearly shows that maximum gross NPA in the financial year of 2011-12.

TABLE 2: COMPARISON BETWEEN TOTAL ADVANCES AND NET NPA

S. NO.	YEAR	TOTAL ADVANCES Rs.	NET NPA Rs.
1	2010 – 11	80944228	72880000
2	2011 – 12	101886797	177090000
3	2012 – 13	186720646	283809000
4	2013 – 14	206586000	443391500
5	2014 – 15	1651284000	302487000
6	2015 – 16	1981893000	231641300
7	2016 – 17	2395846000	418415900

INTERPRETATION: The above table clearly interprets that LVB has the maximum net NPA in 2011-12.

TABLE 3: CURRENT ASSETS FOR 2010-11 AND 2016-17

S. NO.	YEAR	Current Assets Rs.
1	2010 – 11	9746481000
2	2011 – 12	30863919000
3	2012 – 13	15107076000
4	2013 – 14	25074226000
5	2014 – 15	39613403000
6	2015 – 16	37982598000
7	2016 – 17	62018047000

INTERPRETATION: The above table clearly explains that the bank has a maximum current asset value in 2016-17.

TABLE 4: FIXED ASSETS FOR 2010-11 AND 2016-17

S. NO.	YEAR	Fixed assets Rs.
1	2010 – 11	1791314000
2	2011 – 12	1892083000
3	2012 – 13	1898202000
4	2013 – 14	2005082000
5	2014 – 15	2434130000
6	2015 – 16	3669987000
7	2016 – 17	3591190000

INTERPRETATION: The above table clearly explains that the bank has a maximum fixed asset value in 2015-16.

TABLE 5: CURRENT LIABILITIES FOR 2010-11 AND 2016-17

S. No.	YEAR	Current Liability Rs.
1	2010 – 11	24216448000
2	2011 – 12	25439672000
3	2012 – 13	13693472000
4	2013 – 14	27073833000
5	2014 – 15	32750718000
6	2015 – 16	35208643000
7	2016 – 17	58720233000

INTERPRETATION

From the above table it can be interpreted that bank had current liability increasing form 2013-14 and following the year upto 2016-17. Which is not good sign for bank.

TABLE 6: WORKING CAPITAL FOR 2010-11 AND 2016-17

S. NO.	YEAR	Working Capital Rs.
1	2010 – 11	-14469967000
2	2011 – 12	5424247000
3	2012 – 13	1413604000
4	2013 – 14	-1999607000
5	2014 – 15	6862685000
6	2015 – 16	2773955000
7	2016 – 17	3297814000

INTERPRETATION: The above table 4.6 shows that: In 2014 – 15 the LVB has a maximum working capital of Rs. 6862685000, But in 2013 -14 the bank has the working capital value is very least of Rs. -1999607000.

TABLE 7: NET PROFIT FOR 2010-11 AND 2016-17

S. NO.	YEAR	Net Profit Rs.
1	2010 – 11	1011368000
2	2011 – 12	1070222000
3	2012 – 13	915745000
4	2013 – 14	596555000
5	2014 – 15	1322859000
6	2015 – 16	1802358000
7	2016 – 17	2560721000

INTERPRETATION: The above table says that the maximum net profit is Rs. 2560721000 in the year 2016-17.

TABLE 8: STANDARD ASSETS OF LVB FOR 2010-11 AND 2016-17

S. NO.	YEAR	Standard Assets
1	2010 – 11	342800000
2	2011 – 12	677100000
3	2012 – 13	1003000000
4	2013 – 14	532300000
5	2014 – 15	1163500000
6	2015 – 16	1134700000
7	2016 – 17	1704300000

INTERPRETATION: The above table shows that the bank has maximum standard assets of Rs. 1704300000 in the year of 2016 – 17.

TABLE 9: SUB - STANDARD ASSETS OF LVB FOR 2010-11 AND 2016-17

S. NO.	YEAR	Sub - Standard Asset
1	2010 – 11	1000000
2	2011 – 12	19300000
3	2012 – 13	20000000
4	2013 – 14	22300000
5	2014 – 15	5000000
6	2015 – 16	13000000
7	2016 – 17	1000000

INTERPRETATION: The above table shows that the bank has maximum sub-standard assets of Rs. 22300000 in the year of 2013 – 14.

TABLE 10: DOUBTFUL ASSETS OF LVB FOR 2010-11 AND 2016-17

S. NO.	YEAR	Doubtful Assets
1	2010 – 11	342800000
2	2011 – 12	677100000
3	2012 – 13	1003000000
4	2013 – 14	532300000
5	2014 – 15	1163500000
6	2015 – 16	1134700000
7	2016 – 17	1268900000

INTERPRETATION: The above table shows that the bank has maximum sub-standard assets of Rs. 1268900000 in the year of 2016 – 17.

TABLE 11: COMPARISON BETWEEN TOTAL ADVANCES AND GROSS NPA

S. NO.	YEAR	TOTAL ADVANCES Rs. (in crores)	GROSS NP Rs. (in crores)
		x	Y
1	2010 - 11	8.0944228	1.5779
2	2011 - 12	10.1886797	8.0773
3	2012 - 13	18.6720646	4.5998
4	2013 - 14	20.6586	5.4646
5	2014 - 15	165.1284	4.5462
6	2015 - 16	198.1893	3.9125
7	2016 - 17	239.5846	6.4019
		675.8981787	40.6523

$r = 3.166$

The value is r is negative. So, there is no relationship between total advances and gross GPA.

Hypothesis

1. H_0 : There is no significant difference between the gross NPA and the advances.

TABLE 12: COMPARISON BETWEEN TOTAL ADVANCES AND NET NPA

S. NO.	YEAR	TOTAL ADVANCES Rs. (in crores)	x-x		NET NPA Rs. (in crores)	y-y	
		x			y		
1	2010 – 11	8.0944228	-59.4953972	3539.702288	7.288	-15.850747	251.2461805
2	2011 – 12	10.1886797	-57.4011403	3294.890908	17.709	-5.429747	29.48215248
3	2012 – 13	18.6720646	-48.9177554	2392.946793	28.3809	5.242153	27.48016808
4	2013 – 14	20.6586	-46.93122	2202.539411	44.33915	21.200403	449.4570874
5	2014 – 15	165.1284	97.53858	9513.774588	30.2487	7.109953	50.55143166
6	2015 – 16	198.1893	130.59948	17056.22418	23.16413	0.025383	0.644296689
7	2016 – 17	239.5846	171.99478	29582.20435	41.84159	18.702843	349.7963363
		675.8981787		79289.90142	231.38747		1739.627567

Computed value of $F=0.02194$ is < table value $F_{0.05}=3.18$, the null hypothesis is accepted. So, there is no significant relationship between total advances and the net NPA.

H_0 : There is no significant difference between Net NPA and the advances.

CONCLUSION

Banking sector occupies a pivotal place not only in advanced economies but also in developing countries like India. Commercial banks have been the prime movers and pace setters for socioeconomic transformation. To conclude the LVB's NPA position is good. The Bank has relied more on creditor's funds than owned fund. The profitability position of the Bank is good. But the bank's leading has increased in a declining growth rate. Overall financial performance of the Bank is good.

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