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AN EMPIRICAL EVALUATION OF THE FACTORS AFFECTING PROFITABILITY OF PUNJAB NATIONAL BANK: SECOND FROM THE TOP IN NPA

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ANAND

ABSTRACT
This research examines the effect of desecrating independent variable Rate of return on shareholder's fund, provision coverage ratio, Net Non-Performing assets, Credit to deposit ratio, Net interest margin, profit per employee and unique dependent variable rate of return on assets of Punjab national bank. Secondary data has been considered in the study. The data has been collected from official websites of the Reserve bank of India and published by Punjab National Bank. To get the concrete results researcher has collected the data for the period of 1st April 2009 to 31st March 2018. The study reveals that the Rate of Return on assets has an extremely positive co-relation with the bank's net interest margin, Rate of return on shareholder's fund and credit to deposit ratio. On the other hand, Rate of return on assets has a partial positive relation to the bank's provision coverage ratio and credit to deposit ratio. Vice versa rate of return on assets has perfect negative co-relation with bank's net non-performing assets. Similarly, the rate of return on assets has a partial negative relation with the bank's profit per employee. The study also concludes that due to the high provision of Non-performing assets, net profit the company continuously decreases.

KEYWORDS
non-performing assets, profitability, banking sector reforms, provision coverage ratio, credit risk.

JEL CODES
G21, G29, G33.

INTRODUCTION
The Reserve bank of India frequently emphasizes to the slowdown increasing speed of NPA, especially in a nationalized bank. In India, major two banks are top in the context of NPA. State bank India has the highest NPA in 2018-19 and Punjab National Bank ranks second in the NPA. The NPA is a very hard nut to crack for Reserve bank India. Presently an act of Punjab & Maharashtra Co-operative Bank Ltd, it will just like adding fuel to fire. Everyone has come to know that Govt. Of India and RBI has not a single restriction over bank operation weather it is scheduled bank and non-scheduled bank. It is a very panic situation for RBI to deal with those people who had a blind trust in such a co-operative bank. People who trust an annual statement which is published by the bank and audited by the reputed audit firm are absolutely manipulated. Since 2012, PNB is constantly going into loss and of course, there is a base factor that bank is ignoring, therefore, the researcher selects PNB to find the way that how to overcome from the loss in the banking business?

OBJECTIVES
1. To find out various elements effects on profitability.
2. To study the impact of the Rate of return on assets on the various independent variable such as profitability, capital leverage and quantum data.
3. To establish the significance model of profitability.

METHODOLOGY
The researcher has used secondary data in his study, which is available on PNB websites. In this study, the researcher has considered the last ten-year financial data to find out how PNB gain loss year to year. To analysis obtained financial data Person correlation model, Multi Linear regression, ANOVA-F Test Value, and Normality test is conducted to find a relation between the dependent variable and independent variable as well as data normality.

PEARSON CORRELATION COEFFICIENT (PEARSON'S *R*) MODEL
As we know that Pearson's *R*- Model is used to identify that Is there any relation between one variable to another or not? In this study, the researcher has made the best effort to find out the relation between dependent variable ROA between independent variables RRSF, BPCR, BNNPA, BDCR, BCD, BNIM, and BPPE whether it is positive co-relation of negative correlation between two or more variable.

TABLE NO. 1: DEPENDENT AND INDEPENDENT VARIABLE

Dependent Variable		Independent Variable	
Parameter	**Formula**	**Parameter**	**Formula**
RRA stands for Rate of Return on Assets)	Net Profit of the year for investors/Total Assets	RRSF stands for Rate of Return on Shareholder's Fund)	Total Net profit of the year/ Total Shareholders fund incl. E.S.H and P.S.H.
		BPCR stands for Bank Provision coverage ratio	Total Equity – Net N.P.A. / Total Factual Assets
		BNNAPA stands for Bank's Net Non-Performing Assets	N.P.A.- Provision/G. Advances-Provision
		BCDR stands for Banks Credit to Deposit Ratio	Total Credit/Total Deposit
		BNIM stands for Bank's Net Interest Margin	Total Rec. Interest- Total Paid Interest/Average investment
		BPPE stands for Bank's Profit per Employee	Total Revenue/Total No. of average Employees

TABLE NO. 2: TESTS OF NORMALITY

Parameter	Shapiro-Wilk Statistic	df	Sig.
Rate of Return on Assets	0.873	10	0.11
Rate of Return on Shareholders Fund	0.841	10	0.05
Bank Provision Coverage Ratio	0.908	10	0.27
Banks Net Non-Performing Assets	0.917	10	0.33
Banks Credit Deposit Ratio	0.806	10	0.06
Banks Cost of Deposit	0.822	10	0.63
Banks Net Interest Margin	0.905	10	0.55
Banks Profit per Employee	0.429	10	0.02
a. Lilliefors Significance Correction			
*. This is a lower bound of the true significance.			

Before applying any test on the relevant data whether it is time-series data, cross-sectional data or panel data, the researcher should make sure that sample data is normally distributed from the population. presently profuse normality test available like Shapiro-Wilk test, Kolmogorov-Smirnov test, Chen-Shapiro test, Lillifors test, Anderson-Darling test, Students T-test, One Way ANOVA, Two-way ANOVA and Chi-Square Test among them Shapiro Wilk test is used due to get more precise result for small sample size. Table no. 1 divulge that the significance value of the Shapiro Wilk test in terms of RRA, RRSF, BPCR, BNNPA, BCDR, BCD, BNIM is greater than 0.05. thus it can be said that all parameters of profitability except BPPE are normally distributed vice versa, the BPPE significance value is 0.02 which is lower than 0.05. it indicates that the data of BPPE is not irrelevant to the population. the logic behind lower significance value in BPPE is indicating that the bank is not performing well and as a result, constant loss leads investors to losses their certain income.

TABLE NO. 3: ANALYTICAL STATISTICS OF STANDARD DEVIATION AND SAMPLING ERROR

Parameter		RRSF	BPCR	BNNPA	BCDR	BCD	BNIM	BPPE
N	Valid	10	10	10	10	10	10	10
	Missing	0	0	0	0	0	0	0
Mean		316.3940	60.5770	4.6350	73.9097	5.4730	3.1030	2445.4000
Std. Error of Mean		410.3555	4.59123	1.16770	1.43386	.41062	.20898	1192.91042
Median		874.4100	58.8200	3.4550	75.3550	5.6150	3.2950	1301.0000
Std. Deviation		1297.65802	14.51876	3.69259	4.53427	1.29850	.66086	3772.31397
Variance		1683916.335	210.794	13.635	20.560	1.686	.437	14230352.711
Minimum		-2225.50	28.83	.53	67.47	2.24	2.16	808.00
Maximum		1440.71	81.17	11.24	78.86	6.82	3.96	13159.00

TABLE NO. 4: CORRELATIONS AMONG DEPENDENT AND INDEPENDENT VARIABLE

		RRA	RRSF	BPCR	BNNPA	BCDR	BCD	BNIT	BPPE
RRA	Pearson Correlation	1	.983	.011	-.911	.790	.007	.915	-.340
	Sig. (2-tailed)		.000	.976	.000	.007	.984	.000	.337
	N	10	10	10	10	10	10	10	10
RRSF	Pearson Correlation	.983	1	-.006	-.924	.766	.077	.892	-.404
	Sig. (2-tailed)	.000		.987	.000	.010	.833	.001	.247
	N	10	10	10	10	10	10	10	10
BPCR	Pearson Correlation	.011	-.006	1	-.196	-.273	-.546	.079	-.239
	Sig. (2-tailed)	.976	.987		.588	.445	.102	.829	.505
	N	10	10	10	10	10	10	10	10
BNNPA	Pearson Correlation	-.911	-.924	-.196	1	-.781	.028	-.950	.425
	Sig. (2-tailed)	.000	.000	.588		.008	.939	.000	.221
	N	10	10	10	10	10	10	10	10
BCDR	Pearson Correlation	.790	.766	-.273	-.781	1	.187	.884	.005
	Sig. (2-tailed)	.007	.010	.445	.008		.605	.001	.990
	N	10	10	10	10	10	10	10	10
BCD	Pearson Correlation	.007	.077	-.546	.028	.187	1	-.063	.109
	Sig. (2-tailed)	.984	.833	.102	.939	.605		.864	.763
	N	10	10	10	10	10	10	10	10
BNIT	Pearson Correlation	.915	.892	.079	-.950	.884	-.063	1	-.318
	Sig. (2-tailed)	.000	.001	.829	.000	.001	.864		.371
	N	10	10	10	10	10	10	10	10
BPPE	Pearson Correlation	-.340	-.404	-.239	.425	.005	.109	-.318	1
	Sig. (2-tailed)	.337	.247	.505	.221	.990	.763	.371	
	N	10	10	10	10	10	10	10	10

(SPSS Software is used to Data Compilation process)

Table no.4 reveals the perfect picture of a strong positive correlation between two same variables such as RRA to RRA, RRSF to RRSF, BPCR to BPCR so on. Another variable RRA has a strong positive relation with RRSF. It indicates that the higher the RRA, the higher would be RRSF. As well as RRA has a positive relation with BCDR. It indicates that higher the RRA, higher would be BCDR likewise RRA has a positive relation with BNIT. So, we can conclude that if RRA is higher than the BCDR and BNIT will also be higher, Vice versa RRA immensely cross negative relation with BNNPA. It indicates that the higher RRA lower would be BNNPA. Likewise, BPPE has a negative relation with RRA.

TABLE NO. 5: STATISTICAL SIGNIFICANCE: MODEL EXPOSITION[b]

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics: R Square Change	F Change	df1	df2	Sig. F Change	Durbin-Watson
1	.993[a]	.986	.939	.26299	.986	20.705	7	2	.047	1.775

Assume (a): Predictors: (Cont.), BPPE, BCDR, BCDR, BPCR, RRSF, BNNPA, BNIM

Assume (b): Dependent Variable: RRA

The researcher has to deploy the Durbin-Watson test to find out that the sample should be free from any bias or not because the multi regression model can be used only if sample data must be selected randomly from the population. Durbin Watson's test value is between one and two, it indicates that the multi regression residuals are independent.

TABLE NO. 6: ANOVA[b] (F-Value)

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	10.024	7	1.432	20.705	.047[a]
	Residual	.138	2	.069		
	Total	10.163	9			

Assume (a): Predictors: (Cont.), BPPE, BCDR, BCDR, BPCR, RRSF, BNNPA, BNIM

Assume (b): Dependent Variable: RRA

The Researcher has used the ANOVA table to find out whether the multi-regression model is a good fit for the relevant data. Table no. 6 shows that independent variable RRA significantly predicts the dependent variable RRSF, BPCR, BNNAPA, BCDR, BCD, BNIT, BPPE, $F (7,2) = 20.70$, $p < .005$. It shows that the regression model is perfectly fit for the relevant data.

TABLE NO. 7: MULTIPLE REGRESSION MODEL FOR ANALYZING DATA

	Unstandardized Coefficients		Standardized Coefficients			95.0% Confidence Interval for B		Correlations		
Model	B	Std. Error	Beta	t	Sig.	Lower Bound	Upper Bound	Zero-order	Partial	Part
(Constant)	-0.956	6.233		-0.153	0.892	-27.774	25.862			
RRSF	0.001	0	1.012	3.829	0.062	0	0.002	0.983	0.938	0.316
BPCR	0.002	0.013	0.025	0.143	0.9	-0.053	0.057	0.011	0.1	0.012
BNNPA	0.11	0.124	0.381	0.883	0.47	-0.425	0.644	-0.911	0.53	0.073
BCDR	-0.029	0.099	-0.123	-0.292	0.798	-0.455	0.398	0.79	-0.202	-0.024
BCD	-0.017	0.094	-0.021	-0.183	0.872	-0.424	0.389	0.007	-0.128	-0.015
BNIM	0.811	0.858	0.505	0.945	0.444	-2.881	4.504	0.915	0.556	0.078
BPPE	2.15E-05	0	0.076	0.543	0.641	0	0	-0.34	0.359	0.045

Multiple Regression Model for analyzing data Y is equal to a + b1X1 +b2X2……. ϵ

Where ϵ represent for Error term

The general standard form of the equation may predict that:

RRA= -0.956+ 0.001× RRSF + 0.002×BPCR + 0.110× BNNPA - 0.029 × BCDR -0.017 × BCD + 0.811 × BNIM + 2.15E-05 × BPPE.

SUMMARY AND CONCLUSION

The act of evaluation of any bank performance is debatable and like an acid test. Every year lots of articles are published on it from the viewpoint of Government, Stakeholders, Depositors, and creditors, therefore, research needs to pay more attention while judges and comments on the performance of the bank.

The result shows that the Rate of Return on assets has an extremely positive co-relation with the bank's net interest margin, Rate of return on shareholder's fund and credit to deposit ratio. On the other hand, Rate of return on assets has a partial positive relation to the bank's provision coverage ratio and credit to deposit ratio. Vice versa rate of return on assets has perfect negative co-relation with bank's net non-performing assets. Similarly, the rate of return on assets has a partial negative relation with the bank's profit per employee. The study also concludes that due to the high provision of Nonperforming assets, net profit the company continuously decreases.

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