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**NON-PERFORMING ASSETS: A STUDY OF SCHEDULED COMMERCIAL BANKS OF INDIA WITH REFERENCE TO GROSS NPAs AND AMOUNT RECOVERED**

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**LUCKNOW DEVA ROAD, UTTAR PRADESH**

**ABSTRACT**

Banks are playing a vital role for the development of modern dynamic economy they not only mobilising savings but making them available to the needed sectors of the economy whenever they are in need of it. If we summarize the functions of scheduled commercial banks they are mainly classified into- receiving deposits, providing agency and general services and lending money. With the widespread growth in the present banking structure of the Indian economy it is also witnessing a serious problem of bad loan or Non-Performing Assets (NPAs) as it may be clearly seen in some recent cases of Kingfisher Airlines Ltd., Zoom Developers Pvt. Ltd., Beta Naphthol etc. In this paper I shall study the impact of NPAs on the financial health of Scheduled Commercial Banks with reference to Gross Non-Performing Assets (GNPAs) in different categories of All Scheduled Commercial Banks and the amount recovered with the help of different Legal Mechanism in recent years.

**KEYWORDS**

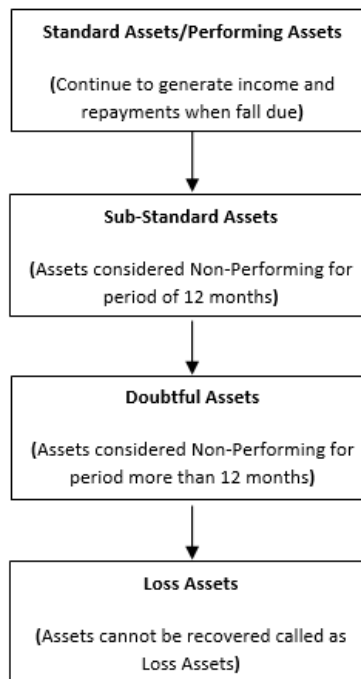
amount recovered, gross non-performing assets (GNPAs), scheduled commercial banks.

**INTRODUCTION**

In simple words a Non-Performing Asset is an asset when it stops to generate income for banks. According to Securitisation Reconstruction of Financial Assets and Enforcement of Security Interest (SARFAESI) Act, 2002: “Non-Performing Assets (NPAs) is an asset or account of a borrower, which has been classified by a bank or a financial institution as sub-standard, doubtful or loss asset, in accordance with the directions or guidelines relating to asset classification issued by Reserve Bank Of India (RBI).” With effect from 31<sup>st</sup> March 2004 NPA is a loan or advance where:

- 1- Interest or instalment of principal remains overdue for a period of more than 90 days in respect of term loans.
- 2- The account remains “out of order” in respect of an Overdraft/Cash Credit (OD/CC).
- 3- The bill remains overdue for a period of more than 90 days in the case of bills purchased and discounted.
- 4- The instalment of principal or interest thereon remains overdue for two crop seasons for short duration crops.
- 5- The instalment of principal or interest thereon remains overdue for one crop season for long duration crops.
- 6- Any amount to be received remains over due for a period of more than 90 days in respect of other.

**TYPES OF NPAs**



**LITERATURE REVIEW**

Non-Performing Assets has become a serious concern for the Scheduled Commercial banks in India in the recent years. In the context of Non-Performing Assets in the Indian banking sector a brief review of literature has been made on the basis of available sources such as journals, reports and books etc. It is required that the banking system is to be equipped with prudential norms to reduce if not completely to keep away from the problem of NPAs. Yadav (2014). The management of Indian bank must pay special attention towards the NPA management and take appropriate steps to arrest the creation of new NPAs, besides making recoveries in the existing NPAs. Sevarajan & Vadivalagan (2013). Mishra (2016) concluded that the bad loans create many problems for the banks over the years. These studies indicate that there is a serious threat to the scheduled commercial banks through the different categories of banks.



**OBJECTIVES**

1. The main objective of this paper is to know the Gross Non-Performing Assets in different categories of scheduled commercial banks.
2. To know the Gross Non-Performing Assets of All Scheduled Commercial banks against the Gross Advances.
3. To study different variables like- SBI & Its Associates, Nationalised Banks, Private sectors banks, foreign banks, Gross NPAs and Gross Advances.
4. To make an analysis of amount recovered against cases filed for recovery of dues by bank in recent years.

**METHODOLOGY**

To present the research impact of Gross Non-Performing Assets in different categories of scheduled commercial banks and to make a comparison of Gross NPAs and Gross Advances in All Scheduled Commercial Banks I collected this data from Department of Banking Supervision, Reserve Bank of India and for making the analysis of amount recovered against cases filed for recovery of dues by bank I have collected data from Twenty -Seventh Report on Non-Performing Assets of Financial Institutions, Standing Committee on Finance (2015-16), Sixteenth Lok Sabha, Ministry Of Finance (Department of Financial Services).

**RESULT AND DISCUSSION****CATEGORY-WISE GNPAS IN SCHEDULED COMMERCIAL BANKS YEAR-WISE****TABLE 1: GROSS NON-PERFORMING ASSETS AS ON MARCH 31** (Amount in Rs. Millions)

Years	SBI & Its Associates	Nationalised Banks	Private Sector Banks	Foreign Banks
2013	627785	1016831	203817	79256
2014	798165	1474474	241835	115678
2015	735084	2049595	336904	107578

Source: Department of Banking Supervision, RBI

The Scheduled Commercial Banks are classified into four main parts: State Bank of India & Its Associates, Nationalised Banks, Private Sector Banks and Foreign Bank. The TABLE 1 shows the categorical classification of Gross Non-Performing Assets (GNPAs) in scheduled commercial banks in the financial year 2013, 2014 and 2015 which shows the trend of Gross Non-Performing Assets (GNPAs) in the different categories of Schedule Commercial Banks.

**State Bank & Its Associates:** The SBI & Its Associates contains the Gross Non-Performing Assets (GNPAs) position of State Bank of India and its five subsidiaries: State Bank of Bikaner & Jaipur, State Bank of Hyderabad, State Bank of Mysore, State Bank of Patiala, State Bank of Travancore in 2013, 2014 & 2015.

**Nationalised Banks:** The Nationalised Banks contains a list of total 21 nationalised banks in India in 2015 and their total Gross Non-Performing Assets (GNPAs) position. In the nationalised bank list in 2013 total 20 banks are there. In 2014 with the entry of Bharatiya Mahila Bank Ltd. it contains a list of total 21 nationalised banks and their present GNPAs position.

**Private Sector Banks:** The Private Sector Banks contains a list of total 20 private sector banks in India in 2015 and their total Gross Non-Performing Assets (GNPAs) position. In the Private Sector Bank list in 2013 total 19 banks are there. In 2014 with the entry of Dhanlaxmi Bank Ltd. it contains a list of total 20 Private Sector Banks and their present GNPAs position.

**Foreign Banks:** The Foreign Banks contains a list of total 44 Foreign Banks in India in 2015 and their total Gross Non-Performing Assets (GNPAs) position. In the Foreign Bank list in 2013 total 41 banks are there. In 2014 with the entry of American Express Banking Corporation, Bank of Tokyo-Mitsubishi UFJ Ltd. it contains a list of 43 Foreign Banks and in 2015 with the entry of Doha Bank Qsc a total list of 44 Foreign Banks and their present GNPAs position.

**GROSS NPAS TO GROSS ADVANCES POSITION IN ALL SCHEDULED COMMERCIAL BANKS****TABLE 2: TOTAL ALL SCHEDULED COMMERCIAL BANKS AS ON MARCH 31** (Amount in Rs. Millions)

Years	Gross NPAs	Gross Advances
2013	1927688	59718199
2014	2630152	68757479
2015	3229161	75606658

Source: Department of Banking Supervision, RBI

The TABLE 2 shows the Gross NPAs to Gross Advances position in All Scheduled Commercial Bank position in the year 2013, 2014 and 2015. The Total of All Scheduled Commercial Bank consists of SBI & Its Associate, Nationalised Banks, Private Sector Banks and Foreign Banks. The Gross NPAs to Gross Advances can be calculated with the following ratio:

**GROSS NPAS/GROSS ADVANCES X 100**

The Gross NPAs to Gross Advances Ratio in the year 2013 is 4.27%, in the year 2014 the ratio is 3.83% and in the year 2015 the ratio is 3.23%. The Gross NPAs to Gross Advances Ratio shows a decrease of 0.44% from 2013 to 2014 and a decrease of 0.6% from 2014 to 2015 and a total downward trend of 1.04% from the year 2013 to 2015. The Gross NPAs to Gross Advances trend definitely shows a decline in the trend of Gross NPAs in the recent years.

**RECOVERY OF DUES BY BANK UNDER DIFFERENT ACTS AND PROVISION**

In the TABLE 3 for making the analysis of recovery of dues by banks under different Acts is done under SARFAESI Act, DRT Act and Lok Adalats from the year 2010-11 to 2013-14. A brief analysis of different Acts and Provisions of Recovery Tribunals has been made here:

- 1- **SARFAESI Act, 2002:** The Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 provides enforcement of security interest for realisation of dues without the intervention of courts.
- 2- **Recovery of Debts Due to Banks and Financial Institutions (DRT) Act:** The Act provides setting up Debt Recovery Tribunals (DRTs) for quick and efficient recovery of suit filed by banks in NPAs with unpaid amount of Rs. 10 lacs and above.
- 3- **Lok Adalats:** Section 89 of Civil Procedure Court provides solving dispute through arbitration, conciliation and mediation. The mechanism offers efficient, inexpensive way of settlement of disputes.

**TABLE 3: DUES BY BANKS** (Amount in Rs. Millions)

Years	Cases Filed For The Amount	Amount Recovered	Percentage
2010-11	33561	10391	30.96
2011-12	58616	14593	24.90
2012-13	86306	19963	23.13
2013-14	149149	28052	18.18

Source: Twenty -Seventh Report on Non-Performing Assets of Financial Institutions, Standing Committee on Finance (2015-16), Sixteenth Lok Sabha, Ministry of Finance (Department of Financial Services).

The TABLE 3 shows the total number of cases filed under SARFAESI Act, DRT Act and Lok Adalats for recovery of amount by the Banks. The amount recovered percentage can be calculated with the following formula:

**AMOUNT RECOVERED % = AMOUNT RECOVERED / CASES FILED X 100**

In the year 2010-11 the percentage of amount recovered is 30.96%, in the year 2011-12 the percentage of amount recovered is 24.90%, in the year 2012-13 the percentage of amount recovered is 23.13% and in the year 2013-14 the percentage of amount recovered is 18.18%. If we compare it year after year wise it shows

a declining trend of total 12.78% from 2010-11 to 2013-14 which needs a serious attention to check the loopholes if any to improve the present existing system for a quick and early recovery of dues and to build a more speedy system.

## CONCLUSION

Banks are playing an essential and very important role of life blood for the proper functioning of the economy. If the banking sector of the country is working with full credibility it will strengthen the prospect of development for the country. To conclude it can be said that the position of NPAs in the recent years is creating a severe problem for the overall prospect of the banking sector. While making the analysis of Gross NPAs to Gross Advances from the years 2013 to 2015 it shows a declining trend but not as much as it will strengthen the performance of all scheduled commercial banks. It is also evident that the Indian all scheduled commercial banks are in constraint in managing the Gross NPAs and in their timely recovery. When we are making an analysis of recovery of dues by banks in different sectors it shows a trend reversal a decline in the recovery of dues. At last it can be said that there must be an appropriate and authentic credit appraisal system, the re-lending process must be checked from time to time and deviations are to be rectified in time bound process, there must be a effective policy measure for regular industrial visit which ultimately help in rectifying the wilful default habits.

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