

INTERNATIONAL JOURNAL OF RESEARCH IN COMMERCE, ECONOMICS & MANAGEMENT

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COMPARATIVE STUDY OF NPA (NON-PERFORMING ASSETS) IN HDFC BANK AND ALLAHABAD BANK

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ABSTRACT

Banking Sector is one of the important pillars of the Financial Sector, which plays a vital role in the functioning of an economy. They play an important role in the mobilization of deposits and disbursement of credit to various sectors of the economy. The banking system reflects the economic health of the country and finance is the life blood of trade, commerce and industry. Now banking sector can be considered as the backbone of modern business. Development of any country mainly depends upon the banking system. The purpose behind the study is to understand the working of NPA in zenith private sector and public sector, and how to reduce NPAs. For this we can exercise ratio analysis, Gross NPA ratio is used to check whether the bank's gross NPA are being raised.

KEYWORDS

gross NPA, net NPA, total advances, HDFC bank, Allahabad bank

INTRODUCTION

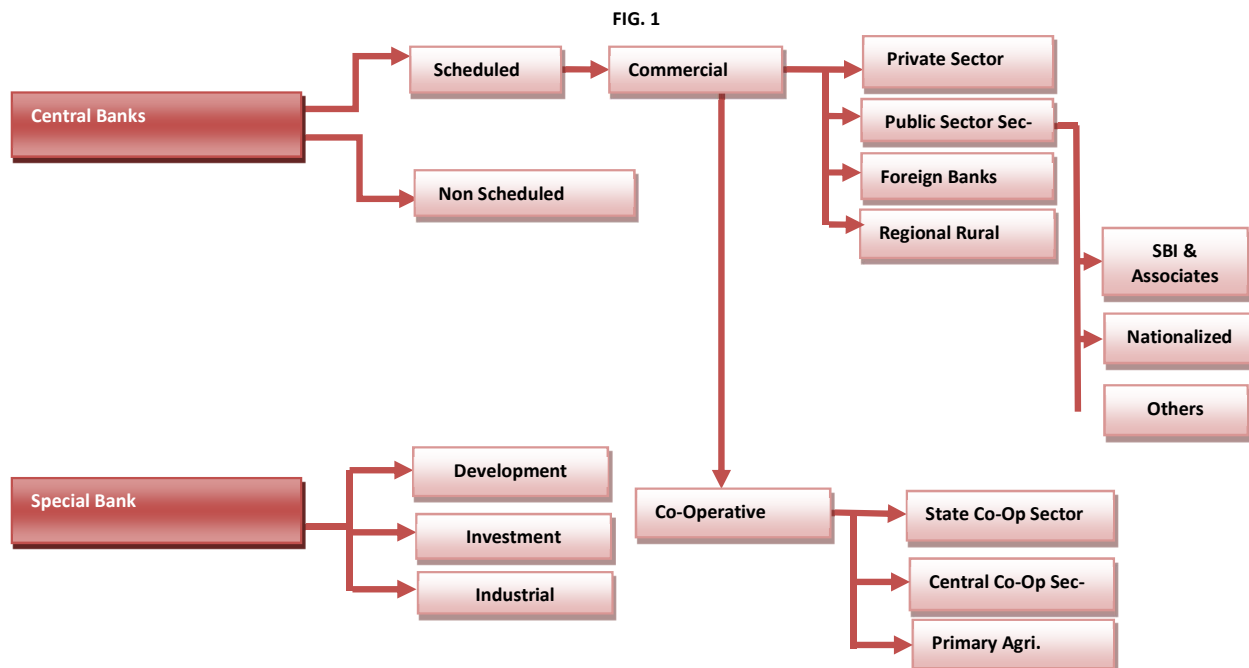
INTRODUCTION TO BANKING SECTOR

Bank is a financial Institution that provides banking and other financial services to their customers. A bank is generally understood as an institution which provides fundamental banking services such as accepting deposits and providing loans. Banks are a subset of the financial services Industry. A banking system also referred as a system provided by the bank which offers cash management services to customers, reporting the transactions of their accounts and portfolios throughout the day.

SECTORS, SEGMENT & CLASSIFICATION

- Banking product segments prescribed by RBI
 - Treasury
 - Retail Banking
 - Corporate / Wholesale Banking
 - Other Banking Business
- Key Banking Sector Segments
 - Retail Banking
 - Commercial Banking
 - Investment Banking
 - Central Banks
- Key Banking Functions
 - Banking operations
 - Clearing functions
 - Asset Management
 - Wealth Management
 - Treasury & Risk Management
 - Card Insurance & management

OVERVIEW OF INDIAN BANKING SECTOR



The Indian Banking Industry is passing through a phase of customer market. Banks are now utilizing the latest technologies like internet and mobile device to carry out transactions and communicate with the masses.

The Indian banking sector consists of 27 public sector banks, 30 foreign banks, and 82 regional rural banks and more than 90000 credit co-operatives.

OBJECTIVES OF THE STUDY

1. To analysis the trends of NPAs related to public and private banks in India.
2. To identify the elements responsible for NPAs.
3. Impact of NPA.
4. What type of challenges are being faced by Banks with special reference to NPA?
5. To understand the reasons for the emergence of the NPAs.
6. To know what steps are being taken by the Indian Banking sector to reduce the NPAs?

OVERVIEW OF BANK IN INDIA

HDFC BANK LTD.

HDFC Bank Limited was first amongst the banks to receive an 'In principle' approval from the Reserve Bank of India to set-up a bank in the private sector in 1994. The bank was incorporated in August 1994 with its registered office in Mumbai. HDFC bank commenced operations as a scheduled commercial bank in January 1995. HDFC Bank has 4281 branches and 12260 ATMs across 2657 cities. All the branches of the bank are linked online on a real time basis.

ALLAHABAD BANK

The oldest joint stock bank of the country, Allahabad bank was founded on April 24, 1865 by Europeans at Allahabad.

Allahabad bank is well spread out in India and recently opened first International branch at Hong Kong. currently the bank serves customers across 110 cities with 3328 branches and 221 ATMs across India including one Overseas branch in Hong Kong.

NON PERFORMING ASSETS

INTRODUCTION TO NPA

A non performing asset is defined as a credit facility in respect of which the interest and installment of bond finance principal has remained 'Past due' for a specified period of time. NPA is used by financial institutions that refer to loans that are in risk of default. When loan payment has not been made for a period of 90 days then debt is to be categorized as non performing.

Non performing Asset as a loan or an advance where;

- Installment remain over due for a period of more than 90 days in respect of a term loan,
- Interest is unpaid for a period of more than 90 days, in respect of an overdraft / cash credit (OD/ CC),
- The bill remain over due for a period of more than 90 days in case of bills purchased and discounted.
- Non submission of stock statements for 3 continuous quarters in case of cash credit facility.
- No active transactions in the account for more than 90 days.

CAUSES OF NPA

- The economic conditions of a particular area affected by natural calamities.
- Speculation is the one of the major reason behind default.
- There is a high probability of default when banks provide loans to borrowers with bad credit history.
- Borrowers divert the borrowed funds to purpose other than mentioned in loan document.
- Lack of proper pre-appraisal and follow-up.
- Under financing
- Delay in completing the project.
- Willful defaulters, fraud, mismanagement and misappropriations of funds.
- Business failure.
- Poor recovery of receivables.

LITERATURE REVIEW

- (Shrinivas, Dec 13) This paper is undertaken to study the reasons for advances becoming NPA in the Indian Commercial Bank and give appropriate suggestions to overcome the issue.
- Rajeshwari Krishnan (2002), focused on the problem of rising of non performing in bank and financial Institutions in India.
- Prashanth K. reddy (2002), an attempt is made in the paper "A comparative study of Non Performing assets in India in the Global context" examined similarities and dissimilarities, remedial measures.
- U. N. lakshman (2003), He pointed out the reasons for NPAs in Indian Bank. According to him the reasons behind NPA could be inefficient management, willful default frauds, misappropriations, business failures etc.
- Amitabh Joshi (2003), conclude a survey on "Analysis of Non Performing Assets of IFSC Ltd." The study Found that – Profitability of any financial institution are directly affected by performance of advances.

RESEARCH METHODOLOGY

Proposed study is an empirical one and is based on secondary data.

RESEARCH DESIGN

Descriptive research is used for the purpose of research.

COLLECTION OF SECONDARY DATA

The source of secondary data includes annual reports, manuals, Research paper on NPA, websites and official records of Allahabad Bank and HDFC bank.

ANALYSIS

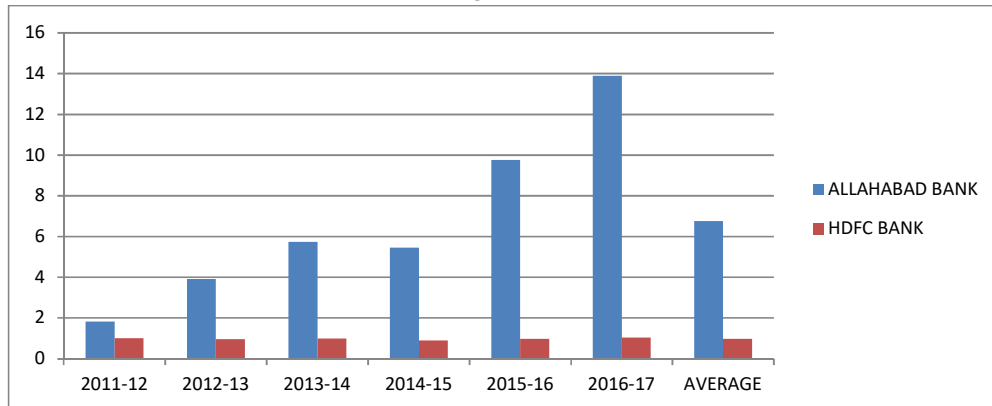
TABLE 1: RATIO OF GROSS & NET NPA TO TOTAL ADVANCES OF SIX YEARS

YEAR	ALLAHABAD BANK		HDFC BANK	
	GROSS NPA%	NET NPA%	GROSS NPA%	NET NPA%
2011-12	1.83	0.98	1.02	0.2
2012-13	3.92	3.19	0.97	0.2
2013-14	5.73	4.15	1.00	0.3
2014-15	5.46	3.99	0.9	0.2
2015-16	9.76	6.76	0.99	0.22
2016-17	13.9	8.92	1.04	0.3175
AVERAGE	6.76	4.66	0.99	0.24

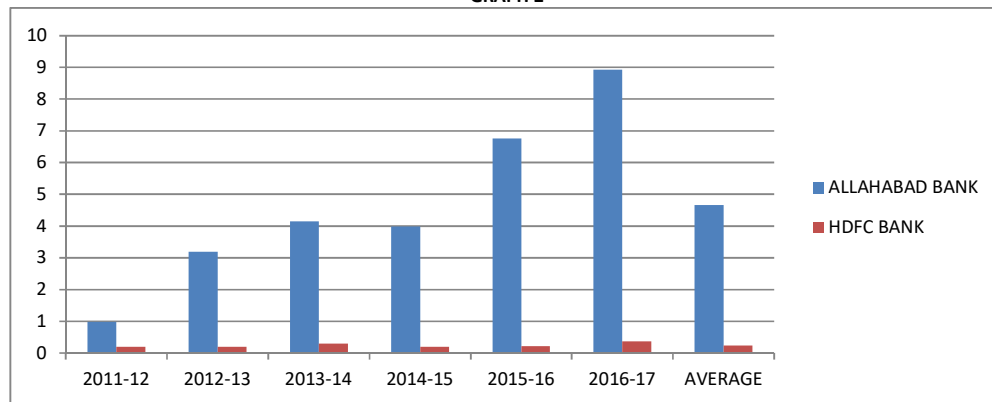
From table 1 in Allahabad bank highest gross NPA is 13.9% in 2016-17 whereas lowest is 1.83% in 2011-12 and in HDFC highest Gross NPA is 1.04% in 2016-17 and lowest is .90 in 2014-15, while average gross NPA of both the bank for 6 Years are 6.76% and 2HDFC's performance is better than the Allahabad Bank.

From table 1, in Allahabad bank highest net NPA is 8.92% in 2016-17 whereas lowest is .98% in 2011-12 and in HDFC bank highest net NPA is .32% in 2016-17 and lowest is .20% in other years respectively. while average net NPA of both the bank for six years are 4.66% and .24% respectively. According to observation HDFC's performance is better than Allahabad bank.

GRAPH 1



GRAPH 2



LIMITATIONS OF THE STUDY

- The study of non performing assets is limited to Indian banks and for a specific period.
- The study is based on secondary data.
- Non performing assets are critical so bank officers are not willing to part with all the information with them.
- Data are collected for the study from Reserve Bank of India circulars.
- The period of study is limited for six years.
- The study is limited to the extent of the availability of data.

FINDINGS AND CONCLUSION

- Gross NPA & Net NPA of Allahabad bank are increasing every year.
- Bank should follow the proper policy appraisal, supervision and follow up of advances to avoid NPAs.
- During study it was observed that the man power provided for NPA management was not adequate.

SUGGESTIONS

- To ensure that the dealing of its officers are more transparent.
- Banks need to be more conservative in granting loans to sector that have been traditionally found to be contributors of NPAs.
- All loan accounts are to be reviewed at periodical intervals and should be renewed in time wherever required.
- Selection of borrowers should be proper and follow ups required to get timely payment.
- Bank can establish farmers club for recovery camps, arranging knowledge sessions for giving information, loan waiver, scheme of government etc.

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