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ANALYSIS OF SECTOR WISE NPAs OF SBI**SHAILASHREE.S. VANAKI****RESEARCH SCHOLAR****DEPARTMENT OF STUDIES & RESEARCH IN COMMERCE****KARNATAK UNIVERSITY****DHARAWAD****Dr. A.S. SHIRALSHETTI****ASSOCIATE PROFESSOR****DEPARTMENT OF STUDIES & RESEARCH IN COMMERCE****KARNATAK UNIVERSITY****DHARAWAD****ABSTRACT**

A strong banking sector is important for a flourishing economy and the level of Non-performing assets indicate the health of the banking industry in a country. At present Non performing asset is a big concern for banking sector. To improve the efficiency and profitability of banks the Non-performing assets need to be reduced and controlled. The present study is carried out using five years data from financial year 2010-11 to 2014-15 collected from official sources of the selected bank. The study analysis the correlation between spectral advances and spectral Non performing assets and the Gross Non performing assets and Priority sector advances of the selected bank for the study. The findings of the study indicate that there is a strong positive correlation between Non performing assets and advances.

KEYWORDS

NPAs, banking, credit deployment, priority sector lending and public sector banks.

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INTRODUCTION

For a bank profitability is one of the important factors and it is necessary for the banks to enhance those factors which contribute to the growth of profitability and control such factors which inversely affect its profitability. A financially sound and efficient bank will benefit itself and the society also. Now a day banks are facing the serious problem of rising NPAs, as it affects directly the profitability, liquidity and capital adequacy of the bank so higher priority needs to be given to NPAs. One of the main causes for rising NPAs in the banking sector is the government policy of Directed loans in which the commercial banks are required to lend 40% of their aggregate advances to priority sector. Many programmes like Integrated Rural Development Program (IRDP), Jawahar Rojgar Yojna (JRY), Prime Minister's Rozgar Yojna (PMRY) under the directed lending have failed in meeting the objectives of the scheme and borrowers under this scheme are incapable to pay back the loan amount to banks. Other than this the political interference, manipulation and misuse of funds by unreliable customers lead to non-recovery of funds lent under these schemes at large. So it is necessary for the banks to put break on fast growing NPAs. In modern days' banks are adopting various recovery measures and have become successful in controlling the growth of NPAs.

PRIORITY SECTOR LENDING

Reserve Bank of India (RBI) has set target of 40% for banks to lend to few specific sectors called priority sector. Priority sector lending is a most important role assigned by RBI to banks with an intention to achieve overall development of the economy.

CATEGORIES UNDER PRIORITY SECTOR INCLUDES

- Agriculture
- small scale industries
- Small road and water transport operators
- professional and self employed
- retail trade
- education
- housing
- state sponsored corporations for SC/ST
- other recommended priority sectors

REVIEW OF LITERATURE**a) S. Kamalaveni and R. Anitha (2012)**

The authors in the paper "Non-performing assets of NBFIs in India" focused on the NPAs in NBFIs, reasons and its impact on economy in India. The study is done for the period 2005-06 to 2009-10 and the data is sourced from RBI publications. Simple statistical tools like ratio and average are used to analyze the data. At the end of the study authors hold the conclusion that, though there is considerable reduction in NPA level of NBFIs, but is not possible to bring the NPAs to zero. Author's finally prefer to use foreign experiences, with a clear understanding of the local conditions to create a tailor-made solution which is transparent and fair to all stakeholders.

b) N. Ramu (2008)

The author in his article concluded "Management of NPAs in UCBs (A study with Reference to Tamilnadu)" that the NPAs of sample banks chosen for study in within manageable level, but the Thirumangalam Co-operative Urban Bank Ltd (TCUB) have to face severe recovery problems. As per CAMELS rating model the highest weight age (ie 25%) is given to asset quality compared by RBI. The solution to the problem of NPAs lies in strengthening the credit management in banks. Over a period by removing the present deficiencies observed in the standards of credit appraisal, monitoring and improving the overall lending policies of the banks. The process of NPA management does not start after filing at suit, but starts from identification of a right borrower.

c) **C. Lakshmanan and Dharmendran (2007)**

The authors in their article "Impact of NPAs on the Performance Variables in Chennai Central Co-operative Bank" said that the problem of Non-performing assets is less in the Chennai Central co-operative Bank as compared to the other CCBs in Tamil Nadu. They also focused on the impact of NPAs on the Net profit, Investment, Legal expenses and spread of bank. The study concludes that the effective management of NPAs is essential to strengthen the financial position of the bank.

d) **K C Chakraborty (2005)**

The author in his article "Management of NPAs Trends and Challenges" pointed out that the banks have to face several challenges in managing NPAs. Besides ensuring better security of the credit proposals before sanction, banks need to watch closely and monitor the assets from the beginning. In fact, NPA management begins right from the selection of borrowers.

OBJECTIVES

1. To analyze the trends in Advances and NPAs in priority, non-priority and public sectors of the bank.
2. To find out the correlation between Gross NPAs and priority sector lending of the bank under study.

HYPOTHESIS

- 1) There is a strong positive correlation between growth of advances and NPAs in Priority sector.
- 2) There is a weak correlation between growth of advances and NPAs in Public sector of the bank.
- 3) There is a positive correlation between growth of advances and NPAs in Non Priority sector of the bank.
- 4) The Gross NPAs moves with priority sector advances of the bank.

RESEARCH METHODOLOGY

The study is based on secondary data which has been collected from official sources of the bank in study. Trend analysis of advances and NPAs in Priority, Non priority and Public sector NPAs for 5 years i.e., 2010-11 to 2014-15 is conducted.

ANALYSIS**TABLE 1: SECTOR WISE NPAs (Amt in crores)**

Year	Priority Sector	Public Sector	Non Priority Sector
2010-11	549.77	0.408	177.157
2011-12	1027.51	0.00	464.923
2012-13	1279.94	0.00	792.27
2013-14	1413.12	0.00	420.147
2014-15	1256.09	0.00	366.546

Source: Local Head Office, Bangalore

TABLE 2: SECTOR WISE ADVANCES (Amt in crores)

Year	Priority Sector	Public Sector	Non Priority Sector
2010-11	12435.567	251.134	13857.502
2011-12	15293.042	53.664	15033.221
2012-13	13863.980	152.422	19467.258
2013-14	14014.384	8.345	18905.382
2014-15	14632.329	16.59	21923.356
Total	70239.302	482.154	89186.72

Source: Local Head Office, Bangalore

TABLE 3: ADVANCES OF THE BANK (Amt in crores)

Year	Gross	Net
2010-11	26544.203	26297.808
2011-12	30379.927	29988.514
2012-13	33483.660	32668.621
2013-14	32928.110	32311.358
2014-15	36572.275	36024.324

Source: Local Head Office, Bangalore

TABLE 4: NPAs OF THE BANK (Amt in crores)

Year	Gross	Net
2010-11	727.339	480.944
2011-12	1492.436	1101.023
2012-13	20,72.216	1257.178
2013-14	18,33.269	1216.517
2014-15	16,22.642	1074.692

Source: Local Head Office, Bangalore

TABLE 5: CORRELATION BETWEEN PRIORITY SECTOR ADVANCES AND NPAs (Amt in crores)

Year	Priority NPA	Priority Advances
2010-11	549.77	12435.567
2011-12	1027.51	15293.042
2012-13	1279.94	13863.980
2013-14	1413.12	14014.384
2014-15	1256.09	14632.329
Total	5526.43	70239.302
Mean	1105.286	14047
Correlation (r)	0.5836	
Co-efficient of correlation (R ²)	0.3406	

Source: Local Head Office, Bangalore

H1: There is a strong positive correlation between growth of advances and NPAs in Priority sector.

The result shows that the value of correlation (R) is 0.5836. This signifies that, there is a moderate positive correlation between priority of NPA and priority of advances, which means there is a tendency of priority of NPA moves with priority of advances and vice versa.

TABLE 6: CORRELATION BETWEEN PUBLIC SECTOR ADVANCES AND NPAs (Amt in crores)

Year	Public Sector NPA	Public Sector Advances
2010-11	0.408	251.134
2011-12	0.00	53.664
2012-13	0.00	152.422
2013-14	0.00	8.345
2014-15	0.00	16.59
Total	0.408	482.154
Mean	0.082	96.431
Correlation (r)	0.8338	
Co-efficient of correlation (R ²)	0.6952	

Source: Local Head Office, Bangalore

H2: There is a weak correlation between growth of advances and NPAs in Public sector of the bank.

As per the results the value of correlation (R) is 0.8338. This signifies that, there is a strong positive correlation between public sector NPA and public sector advances, which means there is a tendency of public sector NPA moves with public sector advances and vice versa.

TABLE 7: CORRELATION BETWEEN NON PRIORITY SECTOR ADVANCES AND NPAs (Amt in crores)

Year	Non Priority sector NPA	Non Priority Sector Advances
2010-11	177.157	13857.502
2011-12	464.923	15033.221
2012-13	792.27	19467.258
2013-14	420.147	18905.382
2014-15	366.546	21923.356
Total	2221.043	89186.72
Mean	444.209	17837.344
Correlation (r)	0.4139	
Co-efficient of correlation (R ²)	0.1713	

Source: Local Head Office, Bangalore

H3: There is a positive correlation between growth of advances and NPAs in Non Priority sector of the bank.

The results show that the value of correlation (R) is 0.4139. This signifies that, there is a weak positive correlation between Non Priority sector NPA and Non Priority Sector Advances, which means there is a no tendency of Non Priority sector NPA moves with Non Priority Sector Advances.

TABLE 8: CORRELATION BETWEEN GROSS NPAs AND PRIORITY SECTOR ADVANCES (Amt in crores)

Year	Gross NPAs	Priority Sector Advances
2010-11	727.339	12435.567
2011-12	1492.436	15293.042
2012-13	2072.216	13863.980
2013-14	1833.269	14014.384
2014-15	1622.642	14632.329
Total	7747.902	70239.302
Mean	1549.58	14047.86
Correlation (r)	0.5497	
Co-efficient of correlation (R ²)	0.3022	

Source: Local Head Office, Bangalore

H4: The Gross NPAs moves with priority sector advances of the bank.

As per the above analysis the value of correlation (R) is 0.5497. This signifies that, there is a moderate positive correlation between gross NPAs and priority sector advances, which means there is a tendency of gross NPA moves with priority sector advances and vice versa.

CONCLUSION

Banking system plays a very important role in the development of a nation. The health of the economy is closely related with the soundness of its banking system. The NPAs have always been a big worry for the banks in India. The Indian banks should take care to ensure that they give loans to creditworthy customers. It is better to avoid NPAs at the early stage of credit disbursement. For preventing fresh NPAs, the bank itself should adopt proper policies.

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