

# INTERNATIONAL JOURNAL OF RESEARCH IN COMMERCE, ECONOMICS & MANAGEMENT

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## TREND AND MAGNITUDE OF NPA IN CO-OPERATIVE BANK

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**ABSTRACT**

Now a day's Nonperforming assets becomes very much crucial for every banks. It will influence profitability and financial performance of any bank. High Percentage of Nonperforming assets reflects low recovery of amount due and low percentage of NPA which indicates high recovery of Nonperforming assets. Cooperative banks have pivotal position in the economic development of rural areas. But the performance of Banks always depends up on the profit generating thorough different activities. But their performance depends up on recovery of Nonperforming assets

**KEYWORDS**

NPA, co-operative banks.

**CONCEPT OF NON-PERFORMING ASSETS**

An asset becomes non-performing assets when it ceases to generate income for the bank. Such an asset is known as non performing assets. This is due to several reasons. A borrower fails to repay the principal along with interest to the bank it is called as non performing assets. Growth of non-performing assets on the balance sheet of banks erodes the solvency, profitability and financial health of banks.

**CLASSIFICATION OF BANK ADVANCES****1. STANDARD ASSETS**

Standard assets are those which do not disclose any problems and which do not carry more than normal risk attached to the business. Such assets are not Non Performing Assets, these are Performing Asset. Here it is also very important that in this case the arrears of interest and principal amount of loan do not exceed 90 days at the end of financial year.

**2. SUB-STANDARD ASSETS**

These assets are those which have been classified as NPA for a period not exceeding 12 months. In such a case, the current net worth of the borrower/guarantor or the current market value of the security charged is not enough to ensure recovery of the dues to the bank in full.

**3. DOUBTFUL ASSETS**

Doubtful assets are those which have remained NPA for a period exceeding 12 months. In the case of term loans, those where installments of principal have remained overdue for a period exceeding 18 months should be treated as doubtful.

**4. LOSS ASSETS**

Loss assets are those where loss has been identified by the bank or internal or external auditors or the RBI inspection but the amounts have not been written off wholly or partially. Such assets are considered uncollectable and of such little values that their continuance as bank assets in not warranted although there may be some salvage or recovery values.

**PROVISION FOR LOSS**

Asset Classification	Period for which asset remain a bad loan	Provisions Requirements
1. Standard Assets	None as borrowers pays his dues regularly on time.	<ul style="list-style-type: none"> <li>On direct advances to agriculture and SME:0.25%</li> <li>On advances to commercial real estate sector:1.00%</li> <li>On other loans and advances other than above:0.40%</li> </ul>
2. Sub-Standard Assets	An assets which has remained NPA for a period less than or equal to 12 months.	<ul style="list-style-type: none"> <li>Secured:15% on outstanding amount</li> <li>Unsecured5% on outstanding amount. In some cases it is 20%</li> </ul>
3. Doubtful Assets	An asset would be classified as doubtful if it has remained in the sub-standard category for period of 12 months.	<ul style="list-style-type: none"> <li></li> </ul>
a. Up to 1 year		<ul style="list-style-type: none"> <li>Secured:25% of the Doubtful amount</li> <li>Unsecured:100% of the Doubtful amount</li> </ul>
b. 1-3 years		<ul style="list-style-type: none"> <li>Secured:40% of the outstanding amount</li> <li>Unsecured:100% of outstanding amount</li> </ul>
c. More than 3 years		<ul style="list-style-type: none"> <li>Secured:100% of the outstanding amount</li> <li>Unsecured:100% of the outstanding amount</li> </ul>
4. Loss assets	Loss assets are one where loss has been identifying by the bank or internal or external auditors of the RBI inspection but amount has not been written off fully. Considered uncollectible and ideally such loans should be written off.	

**REVIEW OF LITERATURE**

Shruthi J Pandey, Vishaka G Tilak and Bipin Deokar (2013): In their study On "Non Performing Asset of Indian banks, Phases and Dimension" emphasized on the evolution of trends of NPA in pre and post liberalization. After introduction of liberalization the rate of Net NPA and Gross NPA has declined. It is due to improvement in the credit appraisal process and implementation of new legal initiatives.

**Dr.K Gangadharan and Sajith Kumar S (2015):** As per their research entitled on "Non Performing Asset and Indian banks emerging challenges and forward" focused on study of NPA in nationalized banks in India. Nationalized banks transactions are in large volume.

**Dr. Chandan Tiwari (2015):** In his study he emphasized on the "Management of NPA in Commercial banks and Co-operative banks in Pune" This study has observed that an efficiency of management of NPA is more in commercial banks compared to Co-operative banks.

### STATEMENT OF PROBLEM

The Non-Performing Assets have become a major cause of worry for the banks. The successes of banks depend on how it manages and control NPAs. The study mainly focused on movement of NPA in selected cooperative bank.

### NEED OF THE STUDY

The study is mainly concentrated on the analysis of NPA because of the presence of NPA will adversely effect on the performance of Co-operative banks and reduces the profitability of Co-operative banks. The findings of study will suggest effective measures for managing NPA.

### OBJECTIVES OF THE STUDY

1. To identify the movement of Non- Performing Asset in Co-operative Banks
2. To study the consistency level of manage Non-Performing Assets in banks for last five year.

### SCOPE OF STUDY

The purpose of study is to understand the current position of Non-Performing Assets and also compare the performance of Non-Performing assets in the selected Co-operative banks to know the efficiency and quality of loan assets. It shows the pictures of NPA and its effects of selected banks from 2010-2015. This study is conducted in three banks are Primary Agricultural Credit Co-operative Service Society Kikkada, Primary Agricultural Credit Co-operative Service Society Dharmasthala and Primary Agricultural Credit Co-operative Service Society Nidle, Belthangady Taluk, Dakshina Kannada, Karnataka.

### RESEARCH METHODOLOGY

Research Methodology adopted for carrying out study the movement, trend and causes of Non-Performing Assets. It seeks to evaluate and compare the trend of Non-Performing Assets and efficiency of selected banks.

#### SOURCES OF DATA

For this study I used Primary and Secondary data

#### A) PRIMARY DATA

The Data which have been collected through direct Interview with the Members and officials of the Co-operative Bank.

#### B) SECONDARY DATA

Secondary Data has been collected from Annual Report, Audit Report, Income Statement of Bank and RBI Reports, Books, Journals, newspapers and Websites.

#### TOOLS FOR ANALYSIS

In light of above mentioned objective the present study period ranges from 2010-11 to 2014-2015 to comparative analysis the tendency of Non- Performing Assets of selected banks. The collected information is analyzed by utilizing different statistical techniques such as:

- Percentage method
- Ratio analysis
- Mean Standard Deviation and its Co-efficient of Variations

#### SAMPLE SIZE

PACS Ltd., Dharmastahala-5 years Balance Sheet  
PACS Ltd, Nidle-5 years Balance Sheet  
PACS Ltd, Kikkada-5 years Balance Sheet

#### LIMITATION OF STUDY

- The study is restricted to Primary Agricultural Credit Co-operative Society Ltd., Kikkada, Primary Agricultural Credit Co-operative Society Ltd., Nidle, Primary Agricultural Credit Co-operative Society Ltd., Dharmasthala only.
- In the wide conclusion is difficult to drawn based on performance from 2010-11 to 2014-15.
- This study could not have examined cause responsible for the Non-Performing Assets in these banks.
- This study not evaluated the adverse effect of Non-Performing assets to other banking factors like profit, relationship with customers etc.

### PERFORMANCE ANALYSIS

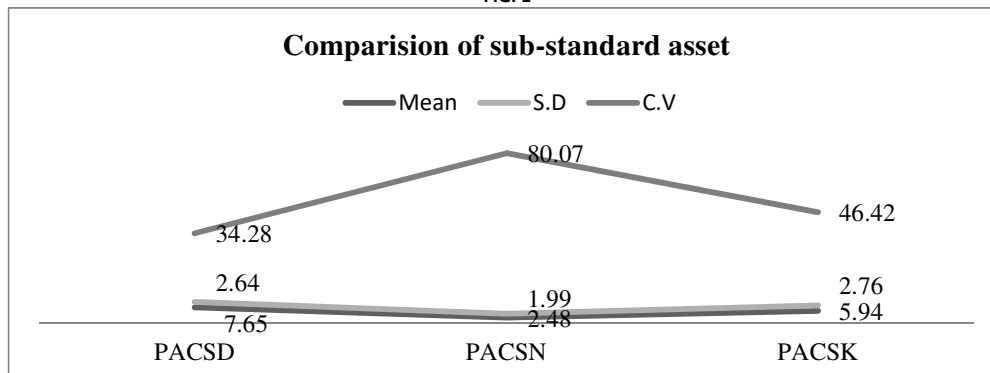
#### 1. COMPARISON OF SUBSTANDARD ASSETS

TABLE 1

Year	PACS D		PACS N		PACS K	
	Amount	Percentage	Amount	Percentage	Amount	Percentage
2010-11	6438681	4.95	1527073	2.96	8448701	9.42
2011-12	9844885	5.68	189780	0.28	3606509	3.22
2012-13	14931677	8.15	4634102	5.21	6237685	4.91
2013-14	14332810	7.78	3197253	3.17	5286900	3.86
2014-15	21725478	11.70	853324	0.80	14142542	8.29
TOTAL	67273531	38.26	10401532	12.42	37722337	29.7
Mean	13454704	7.65	2080306	2.48	7544467	5.94
S.D	5779567	2.64	1813497	1.99	4082402	2.76
C.V	42.96	34.48	87.17	80.07	54.11	46.42

Source: Audit Report

FIG. 1



The above table and chart shows that the consistency of sub-standard asset is very high in PACS Dharmasthala with compare to PACS Nidle and PACS Kikkada. It indicates PACS Dharmasthala can able to collect more outstanding compare to other two PACS.

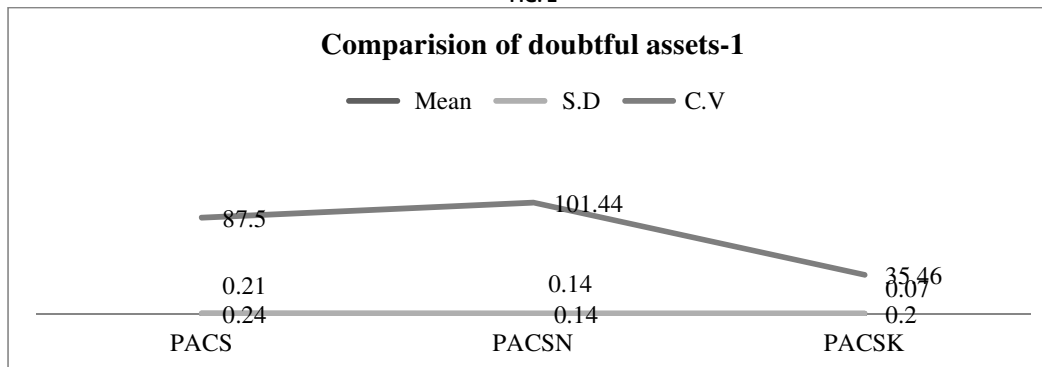
2. COMPARISON OF DOUBTFUL ASSET-1

TABLE 2

Year	PACS D		PACS N		PACS K	
	Amount	Percentae	Amount	Percentage	Amount	Percentage
201011	52970	0.41	0	0	220890	0.25
201112	235835	0.13	247680	0.36	268053	0.24
201213	0	0	106630	0.12	324930	0.26
201314	331432	0.18	39250	0.04	126000	0.09
201415	907140	0.49	178450	0.17	310585	0.18
TOTAL	2004114	1.21	572010	0.69	1250458	1.02
Mean	400822.8	0.24	114402	0.14	250092	0.20
S.D	341197.6	0.21	100823.10	0.14	80365.27	0.07
C.V	85.12	87.5	88.13	101.44	32.13	35.46

Source: Audit Report

FIG. 2



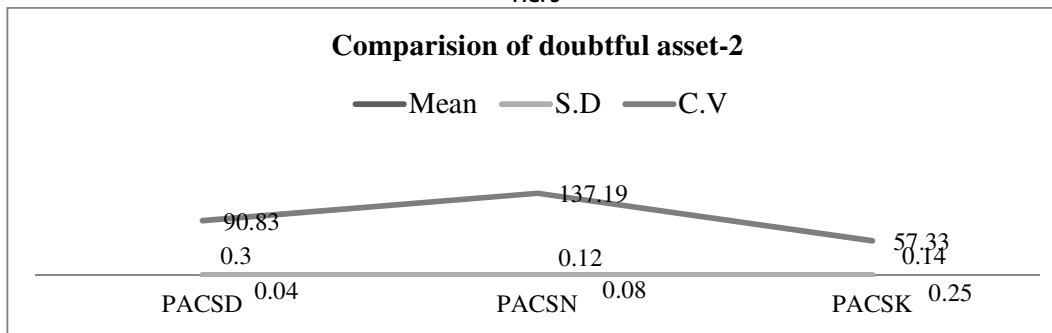
The above chart and table shows that the mean of doubtful assets-1 is more in PACS Dharmasthala and consistency of doubtful assets is less in this bank. The level of consistency of doubtful assets-1 is more in PACS Ltd., Kikkada. The consistency of doubtful assets-1 is very low in PACS Ltd., Nidle compare to PACSD and PACSK.

3. COMPARISON OF DOUBTFUL ASSET-2 OF THREE BANKS

TABLE 3

Year	PACS D		PACS N		PACS K	
	Amount	Percentage	Amount	Percentage	Amount	Percentage
2010-11	0	0	0	0	55200	0.06
2011-12	0	0	2200	0	197643	0.18
2012-13	138969	0.08	197400	0.22	509600	0.40
2013-14	91253	0.05	200830	0.20	529530	0.39
2014-15	115005	0.06	0	0	390830	0.23
TOTAL	345227	0.19	400430	0.42	1682803	1.26
Mean	69045	0.04	80086	0.08	336561	0.25
S.D	65248.19	0.036	108668.6	0.12	205296.7	0.14
C.V	94.50	90.83	135.69	137.19	60.99	57.33

FIG. 3



In the above table and chart shows the consistency of doubtful asset-2 among three banks. It clearly indicates that the consistency of doubtful assets-2 is more (57.33%) in PACS Ltd., Kakkada while compare PACS Ltd., Dharmasthala (90.83%) and PACS Ltd, Nidle (13719).

4. COMPARISON OF DOUBTFUL ASSET

TABLE 4

Year	PACS D		PACS N		PACS K	
	Amount	Percentage	Amount	Percentage	Amount	Percentage
2010-11	0	0	0	0	177325	0.20
2011-12	375970	0.22	0	0	55825	0.05
2012-13	124882	0.07	296022	0.33	140900	0.11
2013-14	47220	0.02	286372	0.29	212600	0.16
2014-15	0	0	15000	0.01	715575	0.42
TOTAL	548072	0.31	597394	0.63	1302225	0.94
Mean	109614	0.06	119479	0.13	260445	0.19
S.D	157402.4	0.09	156913.20	0.17	261008.5	0.14
C.V	143.59	149.75	131.33	134.82	100.21	75.16

Source: Audit report

The above mentioned table and chart shows that co-efficient of standard deviation of doubtful assets is-3 is low in PACS Kakkda (75.16%) while compare to PACS Nidle (133.82%) and PACS Dharmasthala (149.75%). It is high in PACS Dharmasthala and recovery level of doubtful assets-3 is poor.

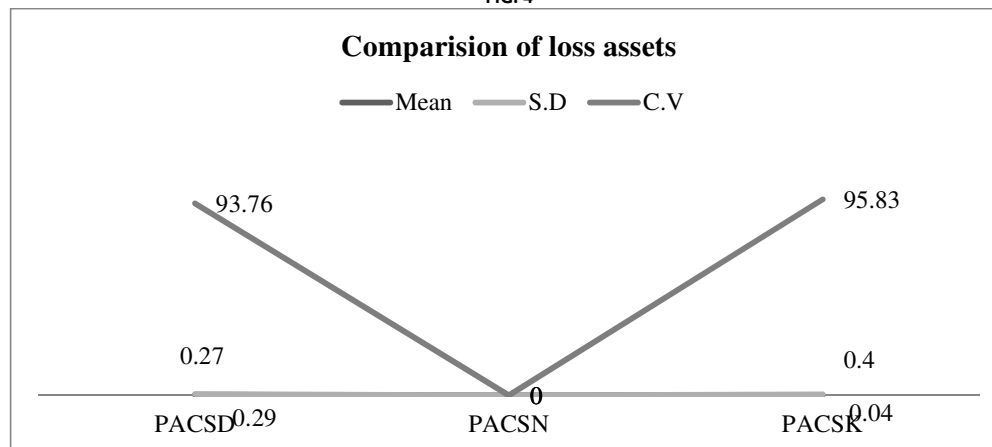
COMPARISON OF LOSS ASSETS

TABLE 5

Year	PACS D		PACS N		PACS K	
	Amount	Percentage	Amount	Percentage	Amount	Percentage
2010-11	758000	0.58	0	0	0	0
2011-12	758000	0.44	0	0	0	0
2012-13	0	0	0	0	116399	0.09
2013-14	0	0	0	0	86278	0.06
2014-15	773352	0.42	0	0	94593	0.06
TOTAL	2289352	1.44	0	0	297270	0.21
Mean	457870	0.29	0	0	59454	0.04
S.D	418023.6	0.27	0	0	55377.26	0.04
C.V	91.30	93.76	0	0	93.14	95.83

Source: audit Report

FIG. 4



The above table and chart shows that there are no loss assets found in 5 years audit report of PACS Ltd., Nidle. The consistency of loss asset is very high in PACS Ltd., Nidle and low in PACS Ltd., Kakkada.

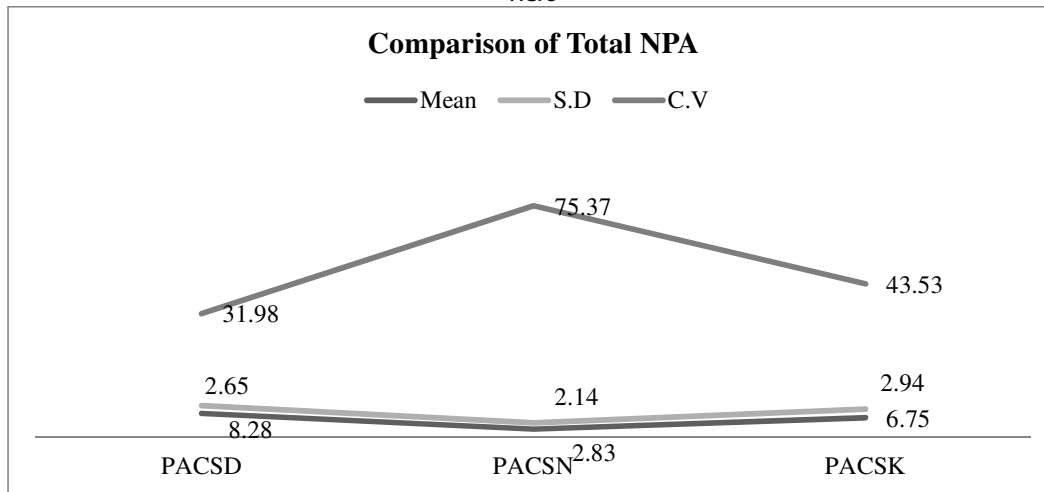
COMPARISON OF TOTAL NPA OF THREE BANKS

TABLE 6

Year	PACSD		PACSN		PACSK	
	Amount	Percentage	Amount	Percentage	Amount	Percentage
201011	7726388	5.94	1527073	2.96	8902116	9.93
201112	11214690	6.47	439660	0.65	4128030	3.69
201213	15195528	8.30	5234154	5.88	7329514	5.77
201314	14805415	8.04	3723705	3.70	6241308	4.56
201415	23520975	12.67	1046774	0.98	15654125	9.8
TOTL	72462996	41.42	11971366	14.67	42255093	33.75
Mean	14492599.2	8.28	2394273	2.83	8451018.6	6.75
S.D	5887058.2	2.65	2013741	2.14	4385118.4	2.94
C.V	40.62	31.98	84.11	75.37	51.89	43.53

Source: Audit Report

FIG. 5



The above table and chart shows the position of total NPA of three banks. The co-efficient of variation of standard deviation is more (75.37%) in PACS Ltd., Nidle in comparison with PACS Ltd., Dharmasthala and PACS Ltd., Kokkada. It shows PACS Ltd., Dharmasthala has low C.V and its consistency in managing NPA is more.

**FINDINGS**

- The study found that the recovery percentage of standard asset is more in PACS Ltd. Nidle (97.04%) in comparison with PACS Ltd., Dharmasthala (94.06) and PACS Ltd., Kokkada (90.67)
- The study found that consistency level of sub-standard asset is very high in PACS Ltd Nidle (12.42%) compare to PACS Ltd Dharmasthala and PACS Ltd Nidle.
- The study reveals that the consistency level of doubtful asset -1 is high in PACS Ltd, Kokkada (35.46%)
- The study reveals that the recovery percentage of doubtful asset -2 is more in PACS Ltd, Kokkada (57.33%) compare to PACS Ltd, Nidle and PACS Ltd, Kokkada.
- The study reveals that the consistency level of doubtful asset -3 is more in PACS Ltd, Kokkada (75.16) compare to PACS Ltd, Nidle and PACS Ltd Kokkada.
- The study reveals that there are no loss assets found in 5 years Audit report of PACS Ltd Nidle, during study period. It also reveals that percentage of loss asset is very high in PACS Ltd., Dharmasthala (93.765%).
- The study reveals that total NPAs is more in PACS Ltd. Nidle, in comparison with PACS Ltd., Dharmasthala and PACS Ltd., Kokkada. The consistency of level of management of NPAs is more in PACS Ltd., Dharmasthala.

**CONCLUSION**

Management of non-performing asset is fundamental challenge for every bank. The improper management of non-performing assets will create a big problem for the banks in India. It not only effects to bank, it affects economy also. The non-performing assets of banks will directly effect on the profitability, liquidity and successive operations of the banks. The effective management of NPA shows financial health of the bank. In this study it identifies that PACS Ltd., Dharmasthala, PACS Ltd., Nidle and PACS Ltd., Kokkada should concentrate to take more efforts on the recovery of outstanding loans. Same time effective measure should take for reducing NPA in the bank.

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