



SYSTEMIC LITERATURE REVIEW ON NON- PERFORMING ASSETS OF BANKS IN INDIA

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Abstract

Non-Performing Assets are the biggest problem in the Banking Industry. These adversely affect the performance of banks like reduction in profit, investible funds and deterioration in other financial parameters. NPA's are one of the major parameters of assessing the health of banks and performance in the equity market. The Covid-19 pandemic has further worsened the NPA position of banks. The paper presents a review of more than 100 papers with the intention to know the difficulties faced by small and marginal farmers in repaying their loans particularly of agriculture. In this study the focus is on the research paper published in recent years to establish knowledge on the topic and to identify the areas for future research.

Keywords: Non-performing assets (NPA), Priority sector loans, Agriculture loans, Small & Marginal Farmer, Review of literature.

INTRODUCTION

Non-Performing Assets (NPA) are one of the measure problems of banks globally as well as in India. In India the banking system comprises commercial and cooperative banks. Commercial banks command a major portion of assets in the banking system. Besides this some foreign and private banks are also working in India. Income recognition of banks till 1991(i.e. first phase of economic liberalisation) was mainly on accrual basis as the main focus was on performance objectives.

The objectives were opening of branches, extending network, development of rural areas, implementation of Govt. sponsored schemes and increase in employment generation. Banks were advised to provide loans to industry and agriculture along with personal & housing



loans and loans to weaker sections of the society. After implementation of the first phase of economic liberalisation in 1991, Banks became more cautious in lending as the concept of income recognition changed from accrual basis to actual recovery basis. It means if interest really recovered then only it goes to income. Nowadays the late payment of Interest and Instalment of loans remain overdue for 90 days or more then loan becomes NPA (Non-performing Assets) in bank books which are called bad assets. After the loan becomes NPA, it is transferred to a separate category, where the charging of interest in those loans stopped due to non-recovery.

Various norms given by Reserve Bank of India to deal with Non-performing assets of banks in India. The norms given by Reserve Bank of India regarding NPAs are uniformly applicable to all the banks working in India. Reserve Bank of India has given norms for classification of NPA, Income recognition, Asset classification, Provisioning, Recovery accounting etc. The details of norms are as follows: -

NPA Classification Norms

- Term loans (other than agriculture) – principle instalment & interest not repaid for more than 90 days.
- C C/ O D – remain irregular for more than 90 days
- Bill purchase - out of order for more than 90 days
- Term loan (Agriculture)- overdue for 3-12 months as per repayment terms
- Crop loan/KCC – overdue for more than two crop season
- Crop loan (Long duration) – overdue for one crop season

Income Recognition

- Once the account is classified as NPA, interest earned on them is not to be taken as income. It is to be taken only when it is realized (recovered from the borrower).
- Banks can record accrued interest in books which should not be taken into income.

Asset Classification

There are three categories for NPA asset classification based on the period each asset remains in the non-performance category.

- Substandard – Remain NPA for period less than or equal to 1 year
- Doubtful – Remain in substandard category beyond 1 year up to 3 year



- Loss Asset – Asset considered unrecoverable and remains in doubtful category for more than three years. Security lost accounts comes directly under this category

Provision

Banks are required to make provision on funds outstanding on loan portfolio basis.

Standard Assets: –

- Agriculture/MSME – 0.25% provision,
- Commercial real estate – 1.0%
- Home loan and restructured Account - 2.0%

Substandard Assets –

- All sectors are secured – 15%
- All sectors unsecured – 25%

Doubtful Assets –

- Doubtful secured up to 1 years – 25%
- From 1-3yrs – 40%
- Over 3 years – 100%
- Unsecured portion – 100%

Loss Assets –

- All sectors – 100%

Priorities in accounting of recovery in NPA

- Expenses – After becoming NPA, expenditure incurred for recovery will be appropriated first then
- Principle then
- Interest

There are two types of NPAs. First is gross NPA and second is net NPA. As per RBI guidelines, loans identified as NPA are known as gross NPA. This shows the quality of loans extended by banks and the net NPAs are obtained when the provision is deducted from gross NPA the remaining figure is net NPA. It is the actual burden on banks for which the bank has to make provision.

OBJECTIVE OF THE STUDY

To review the available literature on non-performing assets of banks and find out the research gap.



REVIEW OF LITERATURE

In the past bank's NPAs were analyzed by many researchers in India and a good number of papers were published by them. The researcher has reviewed more than 100 papers related to the study. The details of more relevant literature reviewed by the researcher are as under –

Saha, M., and Zaman, A. (2021) in their study titled Management of NPAs in banks with special reference to UBI found that with the decrease in NPA level, profitability of banks increased.

Hawaldar, I.T, Spulkar, C., Lokesh, A., Birau, R., Robegen, C. (2020) in their study analysing non-performing assets in agriculture loans. A case study in India concluded that there is no significant difference in pre and post sanction of agriculture loans and management of non-performing assets by banks. The wilful default by borrowers and more NPAs in banks are due to debt waiver policies announced by political parties.

Jethwani, B., Dave, D., Ali, T., Phansalker, S., and Ahhirao, S. (2020) in their study Indian agriculture GDP and NPA: A regression model found that the repayment of farm loan adversely affects as factors like rural population, low export value of crop and low crop production for the year. It should be understood that the farm loan waivers cannot solve the problem.

Selvam, P. and Premnath S., (2020) in their study titled “Impact of coronavirus on NPA and GDP of Indian Economy” finds that the NPAs increased during the period and suggested that government should resolve pending cases quickly and stop mandatory landings which is the real problem segment.

Sharma S., Rathore D.S., and Prasad, J. (2019) They found that both in public & private sector banks the major reason for the NPAs is miss-utilisation of bank loans and poor recovery management. The NPAs are increasing in agriculture and industries. They suggested improving corporate governance for better operational and credit decisions.

Kumar, S., Singh, R., Pratibha, B. T. and Pandurang, A.K. (2019) in their study titled “priority sector lending and NPA status, impact and issues” found that NPAs of public sector banks for twelve years (2005 to 2016), the NPA percentage in priority sector increased during 2005 to 2008 and 2012 to 2016, Whereas in non-priority sector NPA's decreased from 2005 to 2009 and remain constant/stable from 2009 to 2011 and increased from 2011 to 2016. Priority & non priority NPA both contribute to the total NPAs of public sector banking.

Shiv Kumar, V. and Devenadhan, K.(2019) Done a study analyzing the factors implication



of NPAs in SBI through factor analysis to be encountered. Researchers view that implication of NPAs are at a moderate level. It can be concluded that the loan asset management of SBI has put the right measures to address the bad effects of funding mismanagement and to resolve serious adverse effects of NPA.

Rana C., (2018) in his study titled “Management of NPA in context of Indian banking system concluded that NPA impacts profitability, liquidity and results in credit loss. There are two types of NPAs – gross NPA and net NPA. NPAs also impact low yield on advances, adverse Impact on capital adequacy. As a preventive measure, he suggested stopping multiple financing and early recognition of the problem.

Kaur, M. and Kumar, R. (2018) In their research titled sectoral analysis of NPA’s during pre and post crisis period of selected commercial banks” studied that NPA’s of priority & non priority sector, a comparison was made between public & private sector banks. They found in their study that during the pre-crisis period the level of NPA in the priority sector was higher in public & private banks, whereas after the crisis both showed a negative growth rate in NPAs. It was also evident from the study that the crisis had no impact on the banking sector as the NPA’s were declined after the crisis period. The growth of NPA in private sector banks was higher than the public sector banks. It was discovered during the pre-crisis period NPA in non-priority sectors was decreasing in public sector banks, but the private sector banks were showing an increase in NPA’s. NPA increased at a higher rate during the post crisis period. pre-crisis period – 2001-02 to 2007-08. post crisis period – 2008-09 to 2013-14.

Meher, B. (2018) Impact of demonetization on NPAs of Indian banks, focus on how the demonetization would influence this most pivotal issue of banking industry. The researcher found that in the short run, a positive effect of demonetization can be seen in which current NPAs of the banks decreased a bit.

Suvitha, K. V., Gayathri, G. (2018) Researchers studied the various papers from 2010-2017(about 100 papers) and concluded that out of the total 100 articles analyzed, level of NPAs is higher in public sector banks than the private sector banks. The main reason for the issue is excessive lending by banks and higher demand of credit by willful defaulters.

Tripathi R. (Dr.) and Sayad A. A. (2017) in their study titled “Study of NPA, trends and Basel norms; statistical evidence” concluded that NPAs are increasing continuously because banks are more focused on volume credit rather than focusing on quality credit. Government builds pressure to increase lending under priority sector which leads to more NPA without



government's proper support for recovery.

Miyan, M. (Dr.) (2017) He found in his study that there was a downward trend in NPAs during the study period but in public sector banks NPAs are still higher as compared to private sector banks. A downward trend is also seen on return on assets which is much lower in public sector banks than private sector banks.

Swain, R. K., Sahu, M. and Mishra, A. P. (2017) The researchers concluded that money blocked in NPAs has a significant influence on the effectiveness of banks. The government has made different mechanisms for recovery such as Lok Adalats, DRT and SARFAESI Act. The SARFAESI act is the most effective reform for recovery of NPA than other measures. However, gross amounts recovered are very meagre in comparison to outstanding NPAs.

Mishra, A. K. (2016) He found while comparing the NPA's of 10 years of priority and non-priority sector that NPA in priority sector are more than 50% of the total NPA's since 2006 to 2011 and thereafter non-priority NPA's increased in percentage term since 2011 to 2015 to the maximum extent 65.2% of total NPA's. However gross NPAs were also increasing every year. All though the percentage NPA in the priority sector was decreasing but in absolute terms it is increasing continuously. The priority sector contributed to the socio-economic development of the country despite an increase in NPA's.

Dahiya, M., Bhatia, S. J. (2016) Researchers concluded in their study that banks should make sure the proper utilization of bank loans, and reports about credit worthiness of borrowers, should be obtained from informal and formal sources. Timely corrective steps should be taken otherwise NPA will increase. The reduction in NPA should be a national priority while making the banking system more vibrant and geared up to meet the challenges of globalization.

Singh, V. R. (2016) He found that NPAs are more in public sector banks despite the Government has taken many steps to reduce NPA but much more to be done in this area. The NPA level of foreign banks is less than Indian banks. NPAs cannot be made zero. The problem of NPA is more with the large borrower then the small one. It is desirable to decrease the priority lending by the Government. This is the main problematic area for recovery. NPAs have an adverse impact on profitability of banks and they are also not good for the growth of Indian economy.

Gautami, S. Tirumalayah, K. (Dr.) and Satish Kumar, V. (2015) In their study titled "Factors influencing NPAs in commercial banks: an empirical study." They examined the



factors influencing NPAs from borrowers and bankers in the selected banks and found that there was no significant difference between banker's and borrower's perception.

Baijal, A. (2015) In this paper she discusses systemic reasons behind the high number of NPAs in agriculture and what may be the suggestions thereof. The problem of NPAs could not be fully resolved by superfluous means like farm loan waiver etc. It should be tackled by using new technology and machines which really help in reducing NPAs.

Sabbir N., and Mujoo R. (Dr.), (2014) in their research titled "Problem of NPA in priority sector advances in India" they found in their comparative analysis that NPAs in private sector banks are less than public sector banks. The reason for the same is that public sector banks are lending more to the priority sector than private sector banks. On the other hand, non-priority sector loans are more in private sector banks. This is due to more lending by private sector banks to the non-priority sector. Similarly, NPA's in agriculture are less in private sector banks than public sector banks. Public sector banks give more loans to the agriculture sector as compared to private sector banks.

Narula, S. And Singla, M. (2014) in their study titled NPAs of banks found that

- Gross NPAs and Net NPAs are increasing every year.
- Total advances and net profit is increasing every year.
- Positive relationship in NPA, total advances and net profit is found. This relationship is not proper. This happens due to miss management in banks.
- Wrong choice of borrower by bank resulted in positive relationship among NPA and Profitability.
- Bank liquidity adversely affected.
- Due to paucity funds banks are not in position to give further loans as NPAs have increased.

They suggested that:

- Pre sanction and post disbursement control should be strong to control NPA.
- Good management is needed to reduce NPA.
- Proper selection of borrowers and follow up needed to get repayments.

Biswas, D. (2014) Concluded in his study titled NPAs of scheduled commercial banks in India that in some years, NPAs are more in priority sector and in some years NPAs are more in non-priority sector in public sector banks. The level increased year by year. The NPAs in



the banking sector also depend upon the attitude and behavior of bank officials. The banker should be more reachable to the farmers by using new technologies.

Vergheese, K. X. and Manoj, P.K.(Dr.) (2013) in their study titled education loan and non-performing assets: an empirical study, found that the education loan in India from 2005-2011 were 57 billion INR to INR 437 billion i.e. 43.05% increase in defaulters. In 2011 defaulters were 116 which were reduced from 160. Higher education is a powerful tool to develop HR.

Shenbagavalli, R., Senthil Kumar, S. and Ramchandran, T. (2013) A strategy to manage NPAs of public sector banks. The researchers discussed the causes of loans turning to bad (NPA) and various steps to manage NPAs. They suggested that banker having NPA in their portfolio should take the steps:

1. Examining and scrutinizing the financial statements.
2. Personal visit and face to face discussion and inspection of the unit physically.
3. Effective management information system on loan monitoring to identify sickness of borrower/accounts.

Shalini, H.S. (2013) She found in study that there are many factors which influence repayment of loans by farmers. During the study, 20 parameters were analyzed. Out of 20 variables, 16 have an impact on loan repayment and remaining 4 do not affect farmer's performance. This was done by telephonic interviews.

Singh, A. (2013) In her study concluded that NPAs are the important performance indicator of banks. A large number of defaulted borrowers indicates a high level of NPAs. The high level of NPA adversely affects the efficiency and profitability of banks. No bank can make NPAs zero. The bank should finance the creditworthy borrowers. She also suggested that mass waiver of loans should be restricted as it gives a wrong signal to borrowers. These types of acts lead to willful default on mass level.

Kumar, M. (Dr.), Singh, G. (2012) Mounting NPAs in Indian commercial banks. This research highlighted the contributing significant factors for NPA. According to a top banker of a PSB/foreign bank, the measures are to be taken by the management like reformulation of the bank's credit appraisal system and establishing a monitoring mechanism. The mounting NPAs have a serious impact on the long term viability of Indian financial system and the absence of an efficient resolution system will affect the growth of credit in the banking industry.

Chakrabarty, A. (2012) Made a comparative study of public and private sector banks on



employee's perception towards non-performing assets. According to the study, six parameters are having a significant difference in employee's perception over NPA. The research on employee's perception in public and private banks both are equivalent towards NPAs but having reasons for incurring it.

Pradhan, T.K. (2012) In the study named NPA management in commercial banks in Orissa. He found that the borrowers are willful defaulters, misutilizing the loan amount and how the legal system is one of the major causes of a loan becoming NPA. 92% bank officers want out of court settlement than legal action as legal action takes a longer time due to which NPAs grow further than getting resolved. They further suggested that proper processing and proper assessment of loan amount and establishing technical feasibility and economic viability before granting loan. Nearly 82% borrowers are willful defaulters. Assessment of credit requirements should be done properly.

Narayanmurthy, A., Kalamkar, S. S. (2005) Indebtedness of farmer households across the states: recent trends, status and determinants. The researcher attempted to find out the incidence and extent of farmer's indebtedness across the states. They find that socio-economic characteristics of the state have low and high incidence and extent of indebtedness. The study covers 17 states covering 90% of India's gross cropped area during 2000-2001. According to study, incidence of indebtedness ranges from 18% in Assam to 82% in Andhra Pradesh in the year 2003. On the other hand, incidence of indebtedness is higher among agriculturally advanced states like AP, Punjab, TN, Karnataka, Haryana etc. The same increase is seen in 2003 as compared to 1991-1992. The extent of indebtedness has also increased from Rs.1254 in 1991- 92 to Rs.3804 in 2003. It varies state to state like Punjab (12,832), Kerala (10,465), Haryana (8027). The indebtedness on the basis of gross cropped area reduced in Haryana (7600), Tamil Nadu (4557). Developed agricultural states are also having high indebtedness.

GAPS IN LITERATURE REVIEW

- Many researchers have studied NPAs of banks, but as per literature available no research has been conducted regarding NPAs of small and marginal farmers.
- Many studies highlighted agriculture NPAs but no research focussed on small and marginal farmer's NPAs.
- As per researcher knowledge, the studies conducted so far on NPAs are based on secondary data from RBI, NABARD & Banks etc. but no study has been conducted



which has been conducted by collecting primary data directly from small and marginal farmers.

- The literature review made by the researcher so far shows that many of the variables were not covered in studies such as Government policies of waivers of loans, wilful default by farmers, natural calamities, loan utilized for unproductive purposes, health hazard in the family of borrower, communication gap between bank and farmer, crop failure, higher spending on social needs, insufficient funds given by banks, unforeseen expenditure, inability to wait for fair price and high cost of production etc. The researcher has planned to cover this gap in the study.

CONCLUSION

While judging the performance of banks in India, non-performing assets of the banking industry is one of the important parameters of performance of banks among various parameters of lending. The bank lends to priority sectors (includes agriculture & allied activities) MSME, big Industry, business activities etc. Agriculture includes small and marginal farmers, medium farmers and large farmers.

On reviewing more than 100 research papers relevant to the subject (NPA's), it is found that very few Researchers conducted research on priority sector loans & agriculture loans and no research paper came across on small and marginal farmers NPAS specifically. During this literature review the researcher also found that many variables were also not covered in the studies done so far. The uncovered variables are Govt. policies of waiver of loans, will full default by the farmers, natural calamities, loans utilized for unproductive purposes, serious health problem in the family, communication gap between farmer and bank, higher spending on social needs, insufficient funds given by bank at the time giving loans, not explaining the farmer about the account maintenance, repayment and provisions in case of problem in repayment, unforeseen expenditure, inability to wait for fair price while selling the produce.

Most of the studies conducted so far are on the basis of secondary data. No study came across which is done on the basis of primary data collected from the small and marginal farmers directly to find out the difficulties faced by them in repayment of loan in their self-actual version.

The researcher identifies these as research gaps and plans a study to cover these gaps.

FUTURE SCOPE OF THE STUDY

Research can be conducted specifically on small and marginal farmers and untouched



variables like loan waivers, will full default by farmers, insufficient funds given by banker, communication gap between the farmer and banker, not explaining the farmer all pros and cons and provisions by banker at the time of giving loan, monitoring of loans by banks after sanction etc.

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