A study on analyzing the Non Performing Asset (NPA) level in Tripura Gramin Bank

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Abstract: The banking sector is a backbone of any developing countries. The RBI and other regulatory bodies in India have taken several policies to improve the functioning of the banks. It is therefore important that the banks deal efficiently with their credit policy. The interest earned from the advances made by the banks is the main income to the banks. The health of the bank is decided by the amount of Non Performing Assets (NPA) level. As it is a performance indicator to the banks, the NPA have direct impact on the profitability, liquidity and solvency position. The higher NPA is a sign of inefficiency of the banks and so the NPAs are to be controlled. In this paper the researcher highlights the trend of the Tripura Gramin Bank (TGB), the factors leading to increase in NPA and suggestion to curve the menace of the NPA.

Keywords Tripura Gramin Bank, Non Performing Asset, Gross NPA, Gross advance, Net NPA**.**

1. Introduction

The Indian banking system plays a vital role for the economic development of the country. The branches are now penetrated to rural and have mobilized the credit flow to the marginalized category. The Tripura Gramin bank (TGB) came into its origin on 21st December, 1976 in conformity with the Regional Rural Bank Act, 1976, since then the bank have tried in developing the rural areas of the state. Today TGB have the largest bank branches with 144 in all over the state. As 64% people of Tripura are engaged in agriculture (TGB report, 2017-18), the role and function of the bank becomes very important. According to the TGB report there are 103 branches in the rural, 31 branches in semi urban and only 10 in the urban. The beneficiaries are mostly the farmers, MSME, Self Helf Groups (SHG) etc.

2. NPA and the bank:

The primary source of income for the bank is the interest that is received from the advances. This is the reason that the occurrence of NPA is inevitable for any banks. But as level of NPA is the performance indicator for the banks so it is important that the lending is done with proper credit appraisal. There should be proper maintenance of ratio between the advances and the growth of NPA. The bank follows the EWS- Early Warning Signal so that the account does not deteriorate further. The recovery action is to be taken on the right time.

The RBI issued definition and guidelines for the assets classification.

i. **Standard Asset**: This account is not categorized as the NPA. There is a normal flow of income generation to the bank and holds only normal risk.

ii. **Sub-standard Asset**: The account which did not generate income for the bank through the payment of principal installment or the interest for more than 90 days. The accounts which default from 90 days to 2 years are classified as Sub-standard asset.

iii. **Doubtful Asset**: The accounts which are in default for more than 2 years are termed as Doubtful asset.

iv. **Loss Asset:** The account which are identified by the by bank as 100% loss and have no hope of return but are still in the books of account are called loss asset.

Provisional norms

Asset classification	Provision requirements
Standard Assets	a) 0.25 percent on direct advances to agricultural sector and MSME (b)1 per cent to housing loans beyong Rs 20 lakh (c) 2 per cent to all the unsecured advances, i.e., personal loans (including credit card receivables), loans and advances qualifying as Capital

	Market exposures, Commercial Real Estate loans etc. at (d) 0.40 percent to all the advances not included in the above column.
Sub-standard Assets	10 percent of the total out standings
Doubtful assets (i)Doubtful upto 1 yr(NPA more than 2 yrs but upto 3 yrs) (ii)Doubtful for more than 1 yr but upto 3 yrs(NPA more than 3 yrs but upto 5 yrs) (iii)Doubtful for more than 3 yr(NPA more than 5 yrs)	100% of the deficit (deficit=advance- security) 20% of tangible security available. 30% of tangible security available. 50% of tangible security available.
Loss assets	100% of the total outstanding

3. Objectives of the study:

i. To study the trend of the NPA of Tripura Gramin Bank (TGB) from 2008-09 to 2017-18

ii. To find the factors contributing to NPA

iii. To suggest measures to minimize the menace of the NPA

4. Scope of the study:

The study is both descriptive and analytical in nature. The researcher highlights the NPA volume and trend of TGB for 10 years. The study will provide a parameter particular for a better understanding of NPA level in Tripura Gramin Bank.

Purpose of the study

The Purpose of the study is to view the NPA trend in Tripura Gramin Bank and find the correlation of some of the variables. To understand the factors that contributes to the occurrence of NPA and give suggestion how this can be curtailed.

Statement of the problem

The state Tripura has more than 64% involved in the agricultural sector. So agriculture is the primary source of income for the state. As Tripura Gramin Bank (TGB) is a Regional Rural Bank (RRB) and its main operation is in the rural part of Tripura with more than 144 branches functioning make this bank the leading bank in the state. From its inception 21st dec, 1976 till now it has focused its credit mobilization to the farmers, MSME, artisans and the Self Help Group (SHG). So knowing the efficiency and credit structure of TGB becomes very important.

Limitations

i. The study is confined to only Tripura Gramin Bank

ii. The study of the trend is limited to 10 years

iii. There is no primary data collection but the study is based entirely on the secondary data.

5. Research Methodology:

The study is planned out based on the secondary data to understand the NPA level of Tripuura Gramin Bank (TGB) and the factors responsible to it.

Sources of data:

The study is entirely based on the secondary data available from the reports, articles, journals, documents, printed literatures, Tripura Gramin Bank (TGB) and other online data bases etc.

Period of the study: 2008 to 2018

Study Area: Tripura, India

Statistical Tools: Average, Correlation

6. Review Of Earlier Studies

(Kopra, 2017): The study 'Non-Performing Assets (NPA) Of Regional Rural Banks of Maharashtra: A Comparative Analysis' states that the comparative study of both Maharashtra Gramin Bank (MGB) and Vidharbha Konkan Gramin Bank (VKGB) for the year 2013-2015 is conducted. The gross NPA is higher in MGB but the increase percentage is again less than the VKGB. The growth rate of net NPA is in increasing trend for both the banks but MGB increases by very less percentage. There are increases in gross NPAs to gross advance in both the banks. The increase rate in terms of percentage is high with VKGB. So over all MGB is superior to VKGB in operation.

(Patel, 2016): In the year 2015-16 India experienced a slow economical growth coupled by the increased in NPA. The government implementations were of no help to the banks. There was the decline in the both return on assets (RoA) and return on equity (RoE). In spite of these the banks had sufficient capital adequacy banks due to the capital infusion by the Government and changes in the treatment of revaluation reserve; foreign currency translation reserves (FCTR) and deferred tax assets (DTAs). Banks implemented several regulations like Lok Adalats, Debt Recovery Tribunals (DRTs) and invocation of SARFAESI to curb the NPA. It is found due to less use of SARFAESI, the recovery of NPA have declined.

(Sharma & Rathore, 2016): The study on ' Measuring the impact of Non-Performing Assets on the Profitability of Indian Scheduled Commercial Banks' states that non-performing assets have an adverse impact on the profitability of the Indian scheduled commercial banks. Return on asset and Return on equity which were used as a proxy variable for the profitability of the banks have been found negatively and significantly related to the Net NPA to Net Advances ratio, while Net interest margin and Net NPA to Net Advances ratio is found to be negatively but insignificantly related to each other. Similarly, Return on asset is found to be negatively related to the Gross NPA to gross advances ratio, while the ratio is found to be negatively and insignificantly related to the return on equity and net interest margin.

(Rathore, 2016): The study 'Impact of Non-Performing Assets on Banking Industry: The Indian Perspective' states that in every country, banks play a vital role in the financial stability. So increase in NPA will give a negative impact on the development of the bank. NPA doesn't generate any interest income and also at the same time the banks are bound to provide provisioning from its current profit. The return on investment (ROI) will also reduce. Due to the inclusion of NPA, the Capital adequacy ratios will get disturbed and the cost of capital will rise due to uncertainty of return. High NPA will disturb the economic value addition (EVA) due to mismatch of assets and liabilities. The NPA dose not only affects the bank but the other parties like the borrowers as they charge them higher interest rate, the shareholders and whole nation. The goodwill of the bank in the market becomes deteriorating and so the banks are forced to be less efficiency.

(Kotnal & Chandawarkar, 2016): The study 'Banking sector reforms and non-performing assets: A study of Vijayapur district Co-operative banks' states the banking sector reforms and non-performing assets: A study of Vijayapur district Co-operative banks The Co-operative banks of Vijayapur district is very efficient in the NPA management. Over the years it is seen that the NPA trend declining which is a positive sign. It has made an unstable growth in its outstanding asset. The bank shows that it has made a growth in the transaction. There is an increasing advance of loan.

(Laveena & Guleria, 2016): The study 'A Study of Non Performing Assets of Public Sector Banks in India' is done by conducting a data collection from 2011 to 2015 of 26 nationalized banks of India. The net profit in the latter years declined, which was better off in the beginning of the FY 2012-2013. The public sector banks are having increasing NPA compared to the private sector banks. The return on Assets (ROA) is also reducing.

(Rajeev & Subramoniam, 2015): The study of "NPA Management in Kerala Financial Corporation" shows the NPA trend of last 10 year (2004-2014). The Kerala Financial Corporation (KFC) initially had high percentage of NPA but eventually it managed to reduce it to a considerable amount. The standard assets slightly reduced in the initial years but got increased in the latter years. This shows the less quantum of provisioning requirement and increase in the profitability of the financial institution.

(Rao & Patel, 2015): The study 'A study on Non Performing Assets management with reference to public sector banks, private sector banks and foreign banks in India' states that the private sector banks are having a decreasing ratio in both Gross NPA to Gross advances and Sub- standard advances to Gross Advances. This gives the impression that they are better than the public and the foreign banks. The Ratio of Doubtful advances to Gross Advances have an increasing trend in all the banks. The prediction of the statistics says that the public sector banks will have comparatively higher NPA in the coming year 2014. Overall all the banks have made an improvement with the recovery of NPA.

(Singla, 2015): The study 'An evaluation of Non performing Assets: A study of banking' states that The comparative study of the NPAs for 15 years of public sector banks, old private sector banks, private sector banks and foreign was conducted. It is found that both the Gross and net NPAs are high with the public sector banks. The gross NPA is slightly higher with foreign banks when compared to old and new private but in terms of Net NPAs foreign banks are doing well.

(Mahlawat, 2015): The study 'Analysis of the Factors Causing Non Performing Assets and Reduction Strategies for PSB in India' states that the most important internal factors which cause the increase of NPA are Appraisal, Managers are not fully competent in appraising the value of collateral, target completion and Managers have poor skills in credit scoring. The other factors are monitoring and controlling factors which are not the real cause for the accumulation of NPA. The external factors which are said to be responsible for the rise of NPA are Economic down turn and Influence from the central government. The natural calamity is not considered to be the main reason. The warning signal of account turning to NPA is 'irregular payment' and 'No operation in Account'. The securitization act has a positive impact on the reduction of the NPA.

(Garg, 2015): The study 'Statistical Investigation and Comparative Assessment of the Non-Performing Assets of Indian Commercial Banks' states that in India capital to total asset ratio remained high in 2010-11. The performance of the SCBs has improved prior to the previous year. There was the growth in credit and deposits. Despite the growing pressure on margins owing to higher interest rate environment, the Return on Assets of SCBs improved. The recapitalization of the PSBs by Indian Government and the mobilization of the funds from the stock market were the main reasons for the growth of the capital of SCBs.

The movement of the NPA variables indicates the movement of the trend. The movement is observed from the year 2008-09 to 2017-18.

The variables used are:

Sl. No.	Variables
1	Gross Non Performing Assets (Gross NPA)
2	Net Non Performing Assets (Net NPA)
3	Additions to NPA (Fresh NPAs)
4	Reductions to NPA

1) Gross NPA: Gross NPA (non-performing asset) refers to overall quantity of loans that have gone bad. If a bank has given a loan of Rs 1000 and the borrower has failed to repay in time the whole loan is a gross NPA. It is an indicator reflecting to the quality of the bank's asset. The higher GNPA indicates the deteriorating asset of a bank and vice versa.

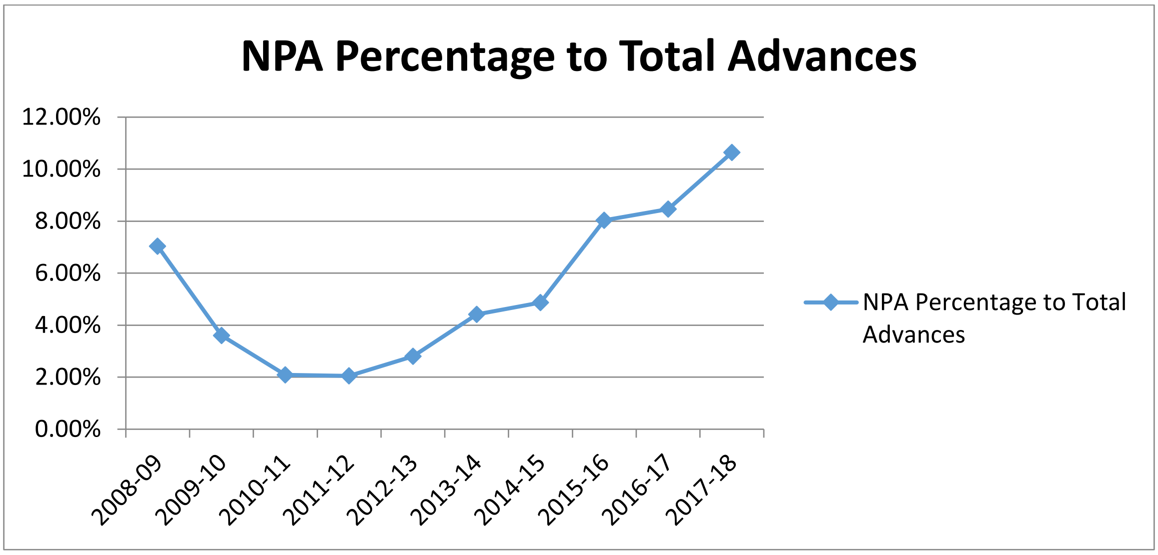
Gross NPA of TGB (Rs. in 000)

Years As on 31st March	NPAs	Gross Total Advances	NPA Percentage to Total Advances
2008-09	4,66,979	66,26,536	7.04%
2009-10	2,88,133	79,96,438	3.60%
2010-11	208390	9940126	2.09%
2011-12	241203	11763480	2.05%
2012-13	374520	13372975	2.80%
2013-14	657252	14890030	4.41%
2014-15	800900	16422827	4.87%
2015-16	1490454	18545086	8.03%
2016-17	1685606	19879573	8.47%
2017-18	2540515	23875688	10.64%

Source: *Annual Reports, TGB*

Co-relation between NPAs and Gross Total Advances: **0.899463013**

Here it shows that the NPA and total advances are highly co-related. When total advances of the Tripura Gramin Bank (TGB) increases the total NPA also rises. This shows a positive co-relation of the factors. So, the bank should reduce its advances to reduce the NPA or be more cautious in their lending policy.

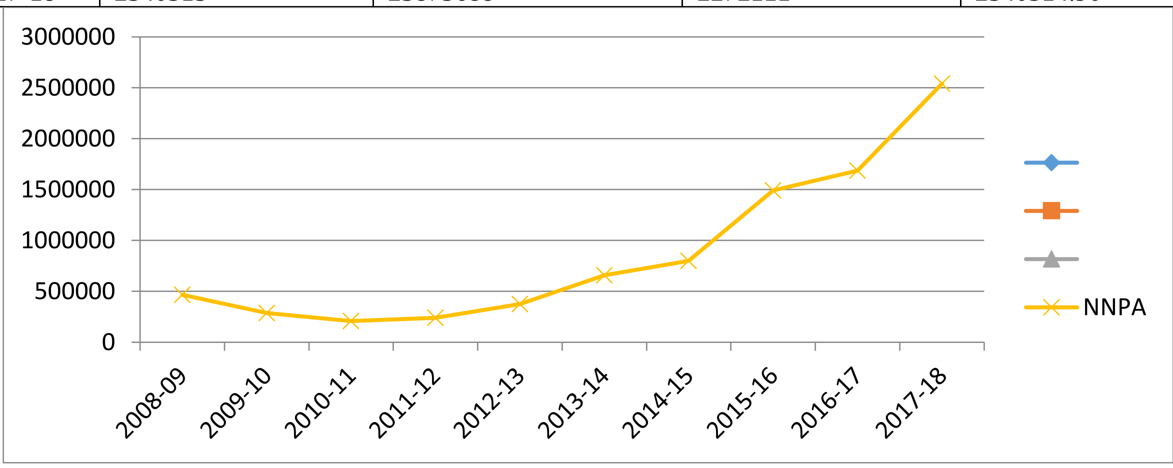


The NPA trend is showing the 'U' shape. In the initial stage there is a decline of NPA trend to 2.05% till 2011-12 but after that it is observed a gradual rise of the NPA. Since then there is a gradual rise in the movement of both GNPA and NPA. The NPA is seen to be in its peak 10.64% for the year 2017-18.

2) Net Non-Performing Assets (NNPA)

Gross NPA - (Balance in Interest Suspense account + DICGC/ECGC claims received and held pending adjustment + Part payment received and kept in suspense account + Total provisions held).

Year	NPAs	Gross Advance	Total provision	NNPA
2008-09	4,66,979	6626536	31340	466978.99
2009-10	2,88,133	7996438	27854	288132.99
2010-11	208390	9940126	40492	208389.99
2011-12	241203	11763480	35438	241202.99
2012-13	374520	13372975	15000	374519.99
2013-14	657252	14890030	76859	657251.99
2014-15	800900	16422827	564455	800899.96
2015-16	1490454	18545086	1009410	1490453.94
2016-17	1685606	19879573	1829371	1685605.90
2017-18	2540515	23875688	2272111	2540514.90



The Net NPA in the initial stage is observed to be decreasing but after that it is seen gradual rise. Net NPA reflect the true burden for the bank. So from 2011-12 there is a set back to the Tripura Gramin Bank (TGB) with the increase in the Net NPA. In the year starting from 2008-09, the global recessionary to 2010-11 there was the improvement in the Net NPA. This is surprising but the bank did try hard with their NPA.

3) Additions to NPA

It is the fresh NPA generated every year. It indicates the managerial efficiency by maintaining the Credit risk Management particularly credit appraisal standards.

Addition to NPA in TGB from 2008-09 to 2017-18

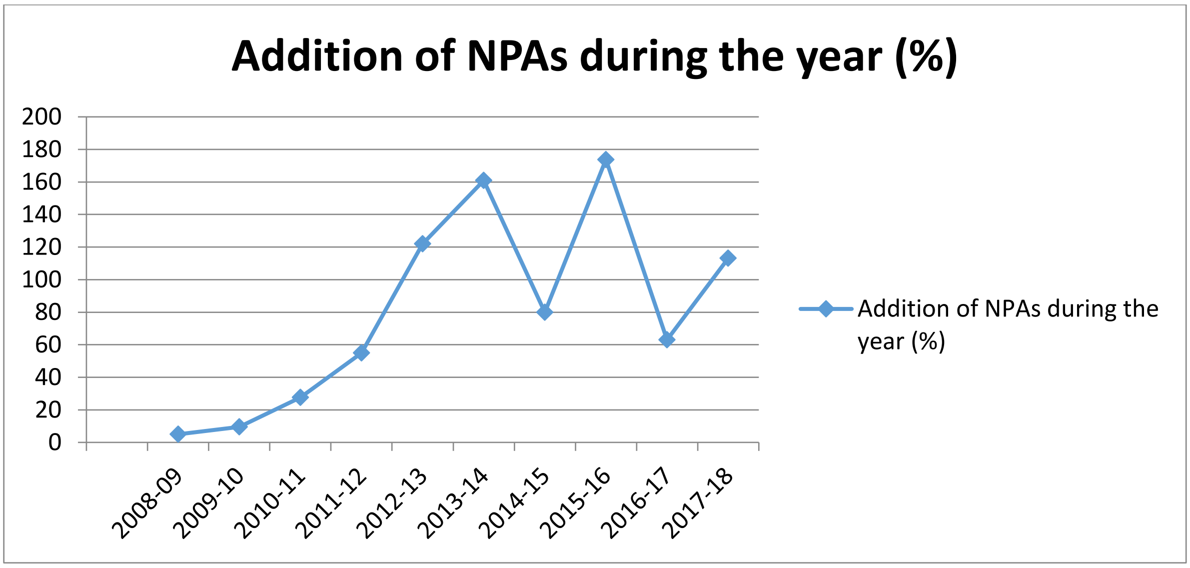
(Rs. in 000)

Year	**NPA at beginning of the year**	**Addition of NPAs during the year**	
		Amount (Rs)	**Percentage of opening balance**
2008-09	473457	23600	4.98
2009-10	466979	44353	9.50
2010-11	288133	79743	27.67
2011-12	208390	114326	54.86
2012-13	283997	346296	121.93
2013-14	374520	602630	160.90
2014-15	657252	524757	79.84
2015-16	800900	1391850	173.78
2016-17	1490454	940271	63.08
2017-18	1685606	1906788	113.12

Source: Annual report of TGB

Co-relation between NPA at beginning of the year and Addition amount of NPAs during the year: **0.828697**

Both the old NPA and the fresh generated NPA are positively co-related. This shows that the bank is helpless in their approach towards the efficient handling of the NPA. Though the bank has increased NPA but they are still not strict in their lending policy.



The addition of the NPA means the fresh NPA generated during the working year. The fresh NPA kept on rising from 2008 to 2014 and then the graph shows fluctuating in the trend. The highest rise in the NPA is seen in the year 2015-16. The lowest NPA was observed in the year 2008-09.

4) Reductions to NPA

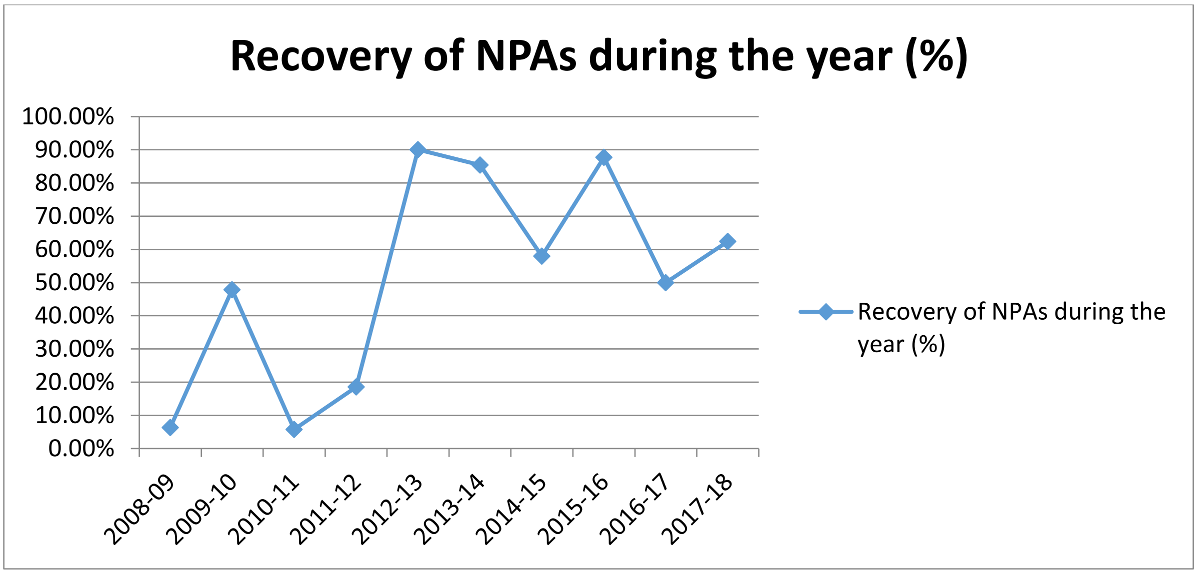
Reduction to NPA means the recovery of the loan from the NPA accounts. After the account becomes NPA, the banks' primary objective becomes the speedy recovery. In the post-millennium period, the banks have focused more on the NPA management and maintaining a healthy balance sheet. The RBI time and now have introduced many prudential norms to curtail the menace of NPA.

It is therefore important that bank maintain a balance between the landing and the recovery. The reduction of NPA will indicate the soundness of the bank. It is obvious that banks earn most of their revenue through the loan they lend to their customers. So, reduction should be more from the recovery and not from lessening of the lending.

Year	**NPA at beginning of the year**	**Recovery of NPAs during the year**	
		Amount (Rs)	**Percentage of opening balance**

2008-09	473457	30078	6.35%
2009-10	466979	223199	47.80%
2010-11	288133	16621	5.76%
2011-12	208390	38721	18.58%
2012-13	283997	255773	90.06%
2013-14	374520	319898	85.41%
2014-15	657252	381109	57.98%
2015-16	800900	702296	87.68%
2016-17	1490454	745119	49.99%
2017-18	1685606	1051879	62.40%

The above study suggests that the recovery is due to the improvement in the managerial aspect and the availability of the legal institutions like SARFAESI Act, Debt Recovery Tribunals, Lok Adalats etc.



The recovery of NPA is the primary goal of the bank. The more recovery of default loan means increase of asset and efficiency, more credibility in the market and more liquid to invest. So, the bank does everything to recover the advances they have provided. The graph shows fluctuating in the recovery of the NPA. The recovery rose right from the initial year and then dropped. The highest jump in the recovery of NPA was in the year 2012-13. Again after that the bank witness slight dip and slight rise in the recovery. Overall the recovery was not very bad as well as not very impressive.

Factors contributing to NPA

According to the review literature and report of the RBI the factors can be divided into two categories.

(i) Internal factors

(ii) External factors

Internal factors

a) Diversion of the fund and not being utilized for the purpose.

b) Poor monitoring of credits as a result fail to recognize early warning signals shown by standard assets.

c) Long duration of the project which cost more for the implementation.

d) Business failure due to product failure and marketing failure.

e) Inefficiency in banking management.

f) Lack of experience employees in credit management and monitoring.

g) Inappropriate technology or lack of knowledge related to modern technology.

External factors

a) Recessionary pressure from the economy.

b) Input and power shortage.

c) Price escalation of inputs.

d) Exchange rate fluctuations.

e) Change in government policies.

f) Reform in the bank in 1991 and the liberalization of the economy and the consequent pressures from liberalization like several competitions, reduction of tariffs etc.

g) Crashing of capital market and inability to raise adequate funds.

h) Mismatching of funds i.e. using loan granted for short term but utilized it for long term transactions.

i) Granting of loans to certain category of economic class on the basis of government directives rather than commercial imperatives.

Suggestions for reducing the NPA

These are some of the legal measures for the bank to recover NPAs.

1. **Debt Recovery Tribunals (DRTs):** To speed up the recovery there needs to be more mechanism by which the bank can legally settle the loan from the borrowers. So the Narasimham Committee Report I (1991) have recommended the setting up of Special Tribunals to reduce the time required for settling cases. Though it is not sufficient, there are total of 22 DRTs and 5 Debt Recovery Appellate Tribunals all over India.

2. **Securitisation Act 2002:** Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act 2002 (SARFAESI) is popularly known as Securitization Act. The bank issues the notice to the defaulters if the installment is not paid for 60 days. Failing which the bank is empowered to sell off the security asset and recover the amount or sell it to the Asset Reconstruction companies.

3. **Lok Adalats:** This mechanism is one of the easiest and cheap for recovering the small amount which is limit to Rs 5 lakhs only as per the RBI guidelines 2001. Both the suit and Non suit can come to mutual understanding with the bank and settle the loan.

4. **Compromise Settlement:** This also deals the recovery with the mutual term. The scheme is applied for the advances made below Rs. 10 crores. The willful defaulters and fraudster are excluded from this scheme.

5. **Credit Information Bureau:** All the information of the borrowers and the defaulters are maintained by this bureau system. The banks can avail the information of the person seeking for loan from this institution.

7. Credit Appraisal and Monitoring:

- The banks should have a well defined policy guidelines from RBI and this should be clearly communicated to the employees especially the loan section. The bank should follow it very strictly else the hurdle will not be minimized.
- Credit appraisal has to be done without any biasness before sanctioning the loan.
- All loan accounts should be reviewed periodically and accordingly action must be taken.
- Borrowers are to be contacted either by calls or by visit from the bank at periodical intervals and the managers should be in a position to ascertain the financial position of the borrowers at each stage
- The managers should have profound knowledge about the market conditions before sanction loan.
- Regular or periodic training must be given to the employees on credit appraisal and credit monitoring and human resource management.

Inspection and Credit:

Inspection and credit audit from the RBI bureau or any financial institutions whichever suits can make a periodical inspection of the performance of the bank so that early action can be taken against the defaulters.

Risk Management:

The risk of default accounts can be minimized through documented risk management policy, proper risk architecture, independent credit risk evaluation, centralized data base, credit management information system and credit modeling can help prevent Non Performing Assets (NPA) to a great extent. Credit modeling can predict the impending sickness. For example the devices from Reserve Bank of India Compatible Index of Lead Indicator (CILI) and ICRA risk assessment software model.

Asset Management Companies:

The SARFAESI act 2002 provides formation and operation of Asset Reconstruction Company/ Securitisation Company. If the borrower doesn't make the payment according to the prescribed duration, the bank can collect the outstanding by selling off the asset by itself or selling to the Asset recovery agencies. The concept proves to be working well in some part of the south Asian countries like Japan, South Korea, China, Thailand, Malaysia and Indonesia.

8. Findings:

- The trend of the NPA in Tripura Gramin Bank (TGB) has a gradual rise.
- Both the NPA and the gross total advance have a positive correlation
- The NNPA is the real burden of the bank and in TGB during the recession period there was a declining trend from 2008-09 to 2011-12 and then later gradual rise in the NNPA ti 2018.
- The old NPA and the fresh NPA have a positive correlation.
- The fresh NPA kept climbing from 2008 till 2014 and then start fluctuating in the trend.
- The overall recovery in the 10 years was satisfactory. The recovery shows rise and fall but there was a huge jump in the year 2011-12 to 2012-13. After that there was no serious fall in the recovery

9. Conclusion:

The banks and other financial institutions should be more proactive and cautious while lending the loan. The increase in NPA affects not only the economy but the daily routine of a person. As TGB is one of the largest penetrated branches in Tripura so the eroding of bank's capital will give a serious blow to the people residing. The government and the RBI should consciously publish the guidelines and the directive policies so that both the public and the banks don't suffer.

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