

Non-Performing Assets in Indian Banking

Determination and Trends in Public and Private Banks



Dr. Rumjhum Choudhary

Non-Performing Assets in Indian Banking

Dr. Rumjhum Choudhary



About the Author

Dr. Rumjhum Choudhary is a UGC NET qualified scholar in Commerce who earned her Doctor of Philosophy from the School of Commerce, IIS (deemed to be University), Jaipur. She holds a Master of Commerce from Saraswati Mahila Mahavidyalaya, Palwal, where she secured the first rank in her second semester, and a Bachelor of Commerce (Honours) from the International College for Girls, Jaipur. Her research centres on banking, asset quality, and credit risk, with a particular focus on the problem of bad loans in the Indian financial system. She has published extensively on non performing assets, including several papers in UGC CARE Group-1 journals such as Anvesak and the Rabindra Bharati University Journal of Economics, and has presented her work at numerous national and international conferences.

This book reflects the culmination of her doctoral research, offering a focused study of the determinants and trends of non-performing assets in India's public and private banks.

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Prof. Vandana Tyagi



P. Tyagi

Table of Contents

Chapter: 1.....	01
Ethics, Values and Spiritual Practices	
<i>Dr. Savita Manchanda</i>	
Chapter 2.....	04
Dharma As Public Law Ethical Governance in Ancient Indian Texts	
<i>Dr. Priyanka</i>	
<i>Ms. Sunita</i>	
Chapter 3.....	20
Ancient Indian Farming and Environment	
<i>Dilbag Singh</i>	
<i>Sanju Chaudhary</i>	
Chapter 4.....	31
Practice of Meditation and Yoga as A Cost-Effective Tool for All Round Wellness	
<i>Anirudh Kumar Satsangi</i>	
Chapter 5.....	40
Education System and Gurukul Tradition	
<i>Dr Bhawana Singla</i>	
<i>Dr Kavita Rani</i>	
Chapter 6.....	47
Integrating Indian Knowledge System in Contemporary Education: Challenges and Opportunities	
<i>Dr. Reena Singh</i>	
<i>Ms. Bhawna</i>	
<i>Ms. Sakshi</i>	
Chapter 7.....	59
Dharma and Beyond: Ethical Foundations and Spiritual Practices in India's Civilizational Legacy	
<i>Dr. Suman Taneja</i>	
<i>Ms. Rajni Tuteja</i>	

Chapter 8.....	68
Darshana: The Philosophical Bedrock of India's Civilizational Legacy and Global Aspirations	
<i>Gitangshu Deva Sarma</i>	
Chapter 9.....	78
India's Knowledge Legacy and Superpower Aspiration: Environmental Knowledge and Agriculture	
<i>Ms. Diksha Chawla</i>	
Chapter 10.....	85
प्राचीन भारत के गुप्तकाल में विज्ञान, साहित्य और प्रौद्योगिकी के क्षेत्र में उपलब्धियाँ	
<i>डा० सुप्रिया ढाँडा</i>	
Chapter 11.....	93
Gurukul Education: Foundation of The Indian Knowledge System	
<i>Dr. Rani Devi</i>	
Chapter 12.....	102
Managing the Masses: Evolution of Labour Laws (In the Indian State)	
<i>Prof. Subhash Chander</i>	
Chapter 13.....	112
Sacred Education: Exploring Ancient Indian Sanskar's and Their Modern Relevance	
<i>Mrinalini Tyagi</i>	
Chapter 14.....	118
भारतीय ज्ञान परंपरा के संदर्भ में, प्राचीन भारतीय ज्ञान संरक्षित करने में शैक्षणिक ग्रंथालयों का योगदान: एक विहंगम दृष्टि	
<i>Dr. Parmod Dixit</i>	
<i>Priyanka singh Bisen</i>	
Chapter 15.....	123
Ancient Indian Wisdom for Managers: The Relevance of Lord Krishna Teachings in Developing Managerial Skills Effectively	
<i>Dr. Neha Arya</i>	

Chapter 16.....	
भारतीय ज्ञान परंपरा और स	
<i>श्रीमती अनिता देवी</i>	

Chapter 17.....	
Determinants Of Ne	
Indian Banking Indus	
<i>Dr. Rumjhum Choudha</i>	

.....68
onal Legacy

.....78
vironmental

.....85
उपलब्धियाँ

.....93
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.....102
ian State)

.....112
and Their

.....118
मे शैक्षणिक

.....123
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Chapter 16.....127

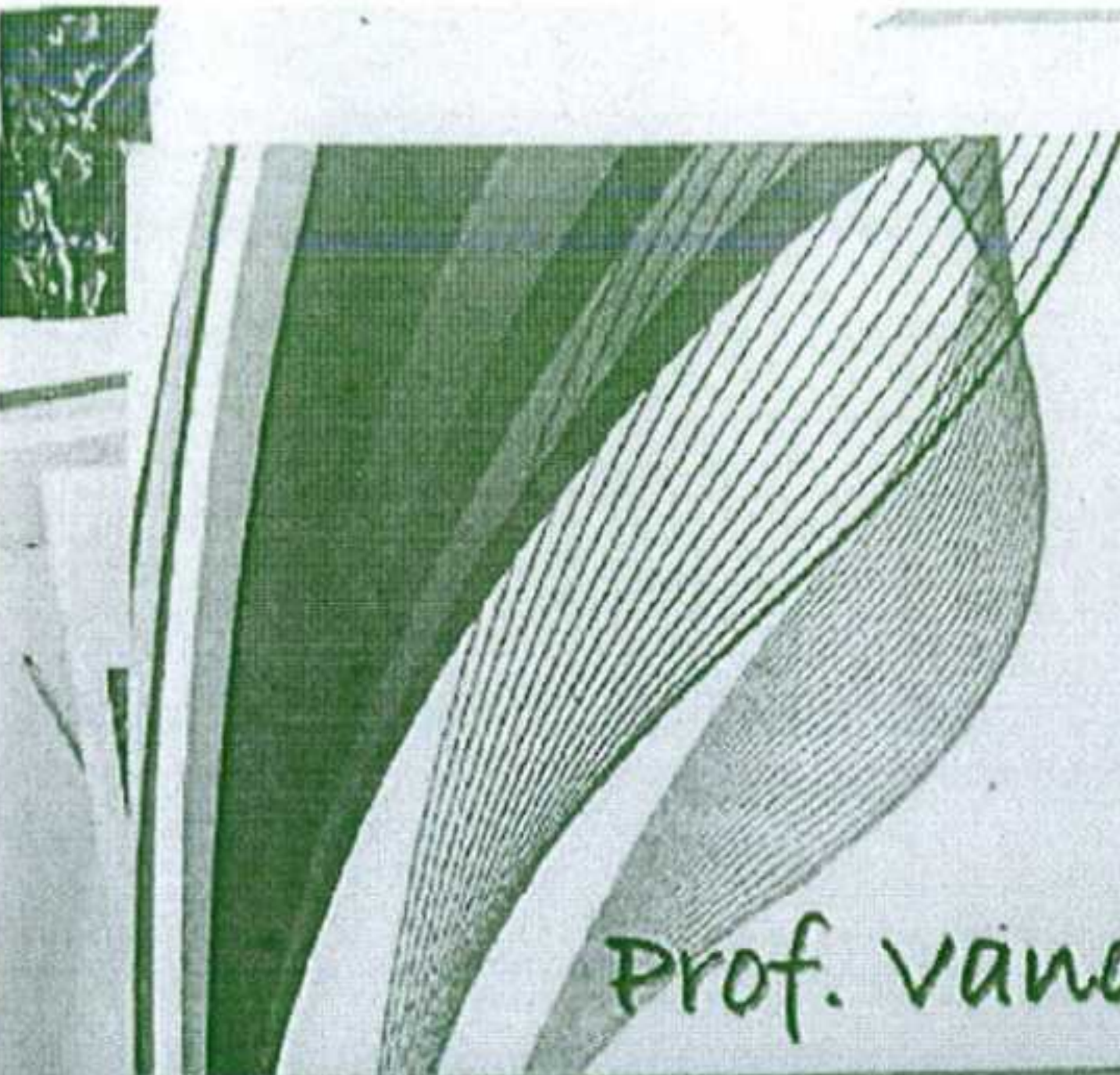
भारतीय ज्ञान परंपरा और साहित्य

श्रीमती अनिता देवी

Chapter 17.....132

Determinants Of Non-Performing Assets and Current Scenario of
Indian Banking Industry's

Dr. Rumjhum Choudhary



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Prof. Vandana Tyagi is an accomplished academician and Principal of Saraswati Mahila Mahavidyalaya, Palwal, with over 26 years of experience in education and administration. She has published more than 25 research papers in reputed journals and presented over 50 papers in national seminars, along with several presentations at international conferences. She has also chaired sessions at academic seminars and delivered numerous lectures at various institutions across India. Prof. Tyagi serves as a member of the Academic Council of Maharshi Dayanand University, Rohtak, and is a member of admission committee and Board of Studies at Vishwakarma Skill University, Palwal. A committed scholar and editor, she has contributed to two edited books, reflecting her dedication to research, academic leadership, and women's empowerment through education.



About the Book-

India has been a birthplace of wisdom, invention, and knowledge for millennia. Ancient Indian knowledge systems, such as the Vedas, Ayurveda, yoga, and astronomy, have influenced the nation's philosophy, science, art, and culture. This book reveals the secrets of a civilization that has been a lighthouse of knowledge and creativity, taking you on an engrossing trip through India's rich intellectual and cultural heritage. The lives and accomplishments of India's ancient sages and academics, who made revolutionary contributions to a variety of fields of knowledge, are glimpsed in this book. The world has greatly benefited from India's ancient knowledge systems in fields like logic, linguistics, metallurgy, and mathematics. This book will give you a greater understanding and respect of India's ancient knowledge systems. Set off on an intriguing adventure through the wealth of wisdom and knowledge that India has to offer. Prepare to unearth the riches of India's ancient knowledge systems and learn the timeless lessons that still motivate and direct us today.

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Litigation: A boon or bane for NPA in Indian banking sector

Rumjhum Choudhary

Abstract

From a RBI study conducted in 1999, which though confined to only big borrowal accounts, it was inferred that the factors, responsible for creation of NPAs, external to the bank are more predominant than those attributable to the bank. In such a case the role of the Government and the RBI assumes critical importance in ensuring a credit market climate wherein the legal system is more responsive and there is sufficient deterrence to willful defaulters and those who take recourse to litigation for just buying time. Once such environment is created the NPAs levels for different banks will depend to a large extent on their own policies, systems, and judgements and perhaps will gravitate to reasonably low levels reflecting the time credit market risks. From the regulator's perspective, there are four steps to the management of NPAs, viz., Assessment, Provisioning, Recovery and Prevention of fresh NPAs. This research paper highlights the legal recovery measures to control the NPA.

Keywords: Borrowal accounts, origin of growing, collision, alternate techniques

Introduction

Bankers are the custodians and distributors of the liquid capital of the country. The banks are commercial organization and the main business of banking is to collect the deposits from the public and lead it to the individuals, business concerns, institution etc. The lending business is associated with risk. One of the risks in lending is the possibility of account becoming non-performing assets. Non-performing assets do not earn interest income and repayment of loan to bank does not take place according to the repayment schedule affecting income of the bank and their by profitability.

The non-performing assets do not generate interest but at the same time require bank to make provision for such non-performing assets out of their current profit.

The term non-performing assets figured in the Indian banking sector after introduction of financial sector reform in 1992. The Prudential norms on income recognition assets classification and provisioning there are implemented from the financial year 1992-93 as per the recommendation of the committee on financial system (Narasimham Committee). These norms have brought in qualification and objectivity into the assessment and provisioning for NPAs. Reserve Bank of India constantly India endeavors to ensure the prescription in this regard is close to international norms.

The efficiency of a bank is not always reflected only by the size of kids balance but by the level of return on its assets. NPAs do not generator interest income for the bank but at the same time banks are required to make provision for search and page from their current outputs.

NPS have an adverse effect on the return on essay aids in several ways

1. They erode current profile provisioning requirement.
2. They result introduced income.
3. They require higher provisioning requirement affecting profit and equation to capital fund and capacity to describe good quality.
4. They limit recycling of funds set in asset liability mismatch.

The bank as per the directives of RBI classified their credit portfolio and make provisions on the quality of the assets

Scope of the study

The study has the following scope:

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Control measures of non-performing assets (NPA) in Indian banking system: A comprehensive study

Dr. Ashish Khandelwal and Rumjhum Choudhary

Abstract

The problem of losses and lower profitability of Non-Performing Assets (NPA) and liability mismatch in banks and the financial sector depend on how various risks are managed in their business. The lasting solution to the problem of NPAs can be achieved only with proper credit assessment and risk management mechanisms. It is better to avoid NPAs at the market stage of credit consolidation by putting in place of rigorous and appropriate credit appraisal mechanisms. To improve the efficiency and profitability of banks the NPA need to be reduced and controlled. This study tries to understand the effectiveness of existing measures in handling existing NPAs and the effectiveness of measures in controlling the incidence of new NPAs.

Keywords: Banking, NPA, NPA classification, recovery methods

Introduction

Bankers are the custodians and distributors of the liquid capital of the country. The banks are commercial organization and the main business of banking is to collect the deposits from the public and lend it to the individuals, business concerns, institution etc. The lending business is associated with risk. One of the risks in lending is the possibility of account becoming non-performing assets. Non-performing assets do not earn interest income and repayment of loan to bank does not take place according to the repayment schedule affecting income of the bank and their profitability.

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Classification of non-performing assets
Which are as followings

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Critical analysis of non-performing assets (NPA) in Indian banking sectors

Dr. Ashish Khandelwal and Rumjhum Choudhary

Abstract

The level of non-performing assets (NPAs) best indicates the soundness of the banking sector of a country. The purpose of this study is an effort to look into the contribution of the different banks individually to the NPA in the industry by looking into its growth pattern during the period 2010-2017. Further, the study is made to look into the effect of different groups of banks, namely, State Bank of India (SBI) and its associates, nationalised banks and private sector banks on the banking industry in this regard. The individual private sector banks, nationalised banks and SBI and its associates have been considered for the purpose of the study. The analysis is based on secondary data collected from the Reserve Bank of India website for the period 2010-2017. The geometric mean has been used as a statistical tool for arriving at the mean growth rate of gross NPAs. Further, refinement of the result is done by comparing the growth of gross NPAs of individual banks with that of the average growth rate. The assessment of private sector banks reveals that the growth rate of NPA is slow as compared to the nationalised banks, as well as the SBI and its associates. The nationalised banks and the associate banks of SBI failed to handle the issue of poor loans effectively due to which the growth in such loans has been phenomenally high.

Keywords: Classification of NPA, Nationalized banks, Non-performing assets, Private sector banks, SBI and its associates

Introduction

In the starting when the financial reforms were undertaken by the Government of India based on the Narasimham Committee report I and II, Reserve Bank of India introduced some prudential norms to address the credit monitoring policy, which were being pursued by the banks and other NBFCs. To strengthen the recovery of loans and dues by the banks and the other financial institutions, Government of India in the year 1993, promulgated the „recovery of debts due to banks and other financial institutions act” and the „securitisation and reconstruction of financial assets and enforcement of security interest act” in the year 2002.

Non-performing asset: Today non-performing assets are the subject of major concerns to the banking sector and the other non-banking financial institutions. A loan or lease that does not meet the stated principal amount and the interest amount payments is termed as non-performing assets. NPA can be classified into commercial loans which are overdue for more than 90 days, and consumer loans which are due for more than 180 days, and rise in NPA is due to the overdue of the commercial loans, there are a lot of pending cases which are being handled by the Indian banks and other financial institutions. (RBI Website, n.d)

Table 1: Types of loans and characters

Nature of Facility	Parameters
Term Loan	Interest and/or instalment of principal remains overdue beyond 90 days
Overdraft/Cash Credit	Remains 'out of order' as indicated above
Bill Purchased/discounted	Remains overdue beyond 90 days
Crop Loans (short duration crops)	Instalment of principal or interest thereon remains overdue for 2 crop seasons
Crop Loans (long duration crops)	Instalment of principal or interest thereon remains overdue for 3 crop seasons
Securitization transactions	Amount of liquidity facility remains outstanding beyond 90 days
Derivative transactions	Overdue receivables representing positive mark-to-market value of a derivative contract which remains unpaid beyond 90 days from specified due date for payment
Securitization transaction	Liquidity facility remains outstanding for more than 90 days

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Non-performing assets (NPA) big barrier in banks: A comparative study of SBI & ICICI bank from 2011-2018

Dr. Ashish Khandelwal and Rumjhum Choudhary

Abstract

The banking system of an economy is of foremost importance for its financial and economic development. It forms the core of the financial sector and plays a critical role in transmitting monetary policy impulses to the entire economic system. Hence the stability of banking sector is of paramount importance for the development of an economy. The banks are lending funds as loans and advances to various sectors such as agriculture, industry, personal and housing and other to meet the productive use of these funds. To ensure the firmness of the banking industry, it is essential that the performance of individual banks are checked. An important indicator today that determines the solidity of the banks are the Non-performing Assets; but in recent times the banks have become prudent in extending advances, the reason is increasing non-performing assets. This paper is an attempt to compare the non-performing assets of SBI and ICICI Bank using the secondary data analysis and to comment on their individual performances too. This study also identifies the cause of the increasing non-performing assets in the banks and a few suggestions have also been extended.

Keywords: Non-performing assets, economic development, ICICI bank, state bank of India, advances, gross NPA, Net NPA

Introduction

Bankers are the custodians and distributors of the liquid capital of the country. The banks are commercial organization and the main business of banking is to collect the deposits from the public and lead it to the individuals, business concerns, institution etc. The lending business is associated with risk. One of the risks in lending is the possibility of account becoming non-performing assets. Non-performing assets do not earn interest income and repayment of loan to bank does not take place according to the repayment schedule affecting income of the bank and their by profitability.

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Bad loan in Indian banks: Hustle in bank growth

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Abstract

Banking sector being the pillar of the nation's growth is facing the serious issue of Non-Performing Assets (NPA) which will adversely affect the profitability and goodwill of the banks. NPA is not a single economy's problem as many countries in the world face the same but the level of severity differs. However, India's NPA chart shows an increasing trend in NPA levels for past few years which need an attention. The Public Sector Banks (PSBs) continue to be under stress, on account of aggressive lending in the past. India's bad loans are fifth highest in the world and surged dramatically after March 2015. The study shows the reasons behind the increase of NPA levels and some measures to reduce the same.

Keywords: Indian economy, policy reviews, credit appraisal, DRTS, Lok Adalat, Sarfaesi act

Introduction

The banking industry has undergone a sea change after the first phase of economic liberalization in 1991 and hence credit management came into picture. The primary function of a bank is to lend funds as loans to various sectors such as agriculture, industry, personal and housing etc. and to receive deposits. Receiving deposit involves no risk, since it is the banker who owes a duty to repay the deposit, whenever it is demanded. On the other hand lending always involves much risk because there is no certainty of repayment. In recent times the banks have become very cautious in extending loans, the reason being mounting non-performing assets. Non-performing assets had been the single largest cause of irritation of the banking sector of India. Earlier the Narasimha committee-I had broadly concluded that the main reason for the reduced profitability of the commercial banks in India was given importance to priority sector lending. The committee had highlighted that priority sector lending was leading to the building up of non-performing assets of the banks and thus it recommended it to be phased out. Therefore while sanctioning credit the banker should appraise the project reasonably or else it leads to the non-repayment of loans and advances. Most of the banks today in India are facing the default risk wherein some part of the profit is reserved for covering the non-performing assets. The causes of NPA mainly depend on internal bank management, credit policy, business management problems and other external factors. NPA has its major impacts on Profitability, liquidity and credit loss of the bank. The study on causes and remedies of Non-Performing Assets also gives knowledge about the causes of NPA and various remedies to overcome the problems of NPA.

Review of Literature

Dr. Raj Kumar Mittal and Ms. Deeksha Suneja (2017)^[1] examined "The Problem of Rising Non-performing Assets in Banking Sector in India" and also made a comparative analysis of public and private sector banks" using the secondary data collected from RBI publications, journals, reports and websites of public and private sector banks in India which was analyzed using graphs and figures. The study revealed that extent of NPA was more in public sector compared to private sector which can be recovered by government policies. The suggestion given was to consider ROI before lending loans and credit worthiness is to be considered. Chetan Dudhe (2017) analyzed "Impact of Non-Performing Assets on the profitability of Banks" using secondary data such as RBI Bulletins, statistical tables relating to banks in India. The data collected was analysed using correlation and regression techniques. The study concluded that public sector banks are more prone to NPA problems that have adverse effect on their profitability growth.

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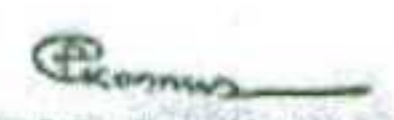
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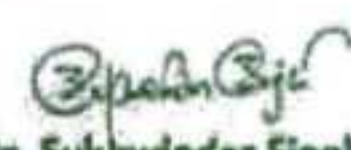
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This is to certify that Dr./Mr./Ms. ✓

Rumjhum Chaudhary

from

SMM College, Palwal,

participated in the Conference.

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Dr. Savita Bhagat
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Chaudhary



Certificate

OF PARTICIPATION

This certificate is presented to

Rumjhum Choudhary

from IIS (deemed to be University), Jaipur

for participating in the **Two-Day International Workshop on Research Capacity Building for Early Career Researchers** organised by **IIS (deemed to be University), Jaipur** in collaboration with **Savitri Bai Phule University, Pune and Brunel University, UK** on September 09-10, 2022.

Dr. Anagha Tambe
Savitribai Phule
Pune University, Pune

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IMS Engineering College, Ghaziabad

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OF PARTICIPATION

FACULTY DEVELOPMENT PROGRAMME

This is to certify that

MS. RUMJHUM CHOUDHARY

from

IIS DEEM TO BE UNIVERSITY JAIPUR (ICG, COLLEGE JAIPUR)

has successfully attended the Faculty Development Programme on "Advanced Panel Data Analysis using GRETL Software" held from 11th -- 15th September, 2023 at MBA Department of IMS Engineering College, Ghaziabad.

Dr. Meenu Baliyan
(Convenor)

Dr. S.N. Rajan
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(Affiliated to M.D. University, Rohtak)

One Day Multidisciplinary National Seminar
on

CATALYSING QUALITY ACADEMIC RESEARCH :
AN ESSENTIAL KEY POINT IN NEP 2020
(NSCQR - 2023)

Approved by

DIRECTOR GENERAL HIGHER EDUCATION, HARYANA

November 18, 2023

Certificate

This is to certify that Prof./Dr./Mr./Ms. Rum Thum Chaudhary Research Scholar from
Research Scholar IIS (deem to be University) Taipur has chaired session/delivered
Plenary/Lecture/Participated/Presented Paper entitled "Technological Advancement
..... and Innovations for Quality Research in
National Seminar on 'Catalysing Quality Academic Research : An Essential Key Point In NEP 2020'.

Organized By :

Department of Commerce

Chief Patron
Sh. Atul Mangla
Additional Advocate General, (HR.)

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DGHE, Haryana



भारत 2023 INDIA



One Day Multi-Disciplinary National Seminar

on

Aatmanirbhar Bharat @ 2047: Challenges & Opportunities

February 23, 2024

Certificate

Awarded to

Prof./ Dr./ Mr./ Ms. Rumjhum Choudhary, Assistant Professor

of Saraswati Mahila Mahavidyalaya, Palwal

for Participating/ Presenting Paper/ Invited Talk/ Chairing Session

Titled Sustainable development through Education

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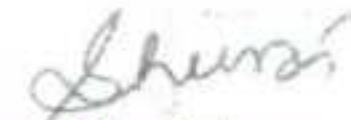
Department of Economics

Saraswati Mahila Mahavidyalaya, Palwal

Affiliated to M.D. University, Rohtak


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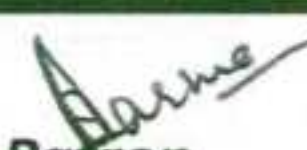
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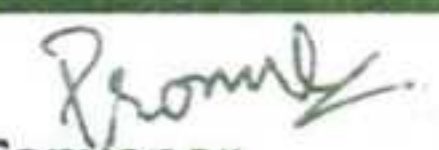
Certificate

Prof./Dr./Mr./Mrs. Ms. Runjhum
from Saraswati Mahila Mahavidyalaya, Palwal
participated and presented a paper entitled Women Managers in India Challenges & opportunities
Chaired/ co-chaired a session / on -
in the One Day National Seminar on "Executive Leadership Roles of Women : Influenced by Gender Bias"

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