AN ASSESSMENT OF NON-PERFORMING ASSETS (NPA'S) IN PRIORITY SECTOR LENDING OF COIMBATORE DISTRICT

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Abstract

The banking industry faces a severe obstacle in the form of nonperforming assets (NPAs) in priority sector lending. Non-repayment of loans by borrowers has led to a large growth in the amount of non-performing assets (NPAs), despite the government's focus on lending to priority sectors. Many reasons, including insufficient credit assessment, a lack of financial literacy among borrowers, and an economic slowdown, contribute to the problem. In addition, the effects of natural disasters such as floods and droughts on the agriculture sector have also contributed to the increase in NPAs in the priority sector. Coimbatore district, an important hub for small and medium companies (SMEs) and agriculture, is particularly afflicted. The failure of these industries to repay loans has placed a huge strain on the district's financial system, negatively impacting the economy as a whole. In addition, there is a need for increased financial literacy among borrowers as well as more effective credit counselling to ensure that borrowers comprehend their obligations and repayment schedules. This study focuses on nonperforming assets (NPAs) in public and private banks within the district of Coimbatore. The research is based on relevant secondary data from studies on potential related plans by NABARD and the State Government's Annual Credit Plan for District Banks for the years 2022–2023. In addition, the opinions of the 50 bank workers selected to work on the district of Coimbatore's Assessment of Repayment Capability were analysed. The study highlights the need for banks to adopt a more proactive approach towards lending and recovery in the priority sector. This can help in promoting economic development in the district and improving the overall health of the banking sector.

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1. Introduction

Non-Performing Assets (NPAs) in priority sector lending refer to loans that have been given to the priority sector, but the borrower has defaulted on the payment for a significant period. The priority sector includes sectors such as agriculture, small and medium enterprises, education, and housing, which are crucial for the development of the economy. The analysis of NPAs in priority sector lending is essential to understand the health of the banking system and the overall economy. It helps identify the reasons for the non-payment of loans and provides insights into the creditworthiness of the borrowers. The analysis typically involves studying the trends and patterns in the non-performing loans in the priority sector over a period. It may also involve an examination of the loan portfolio of the banks. Furthermore, the analysis may involve identifying the causes of NPAs, such as poor credit assessment, economic downturns, natural calamities, and political instability. It may also include the study of the impact of various government policies and interventions aimed at reducing NPAs in the priority sector. Overall, the analysis of NPAs in priority sector lending is crucial for policymakers, regulators, and banks to design appropriate measures to address the issue and ensure the efficient functioning of the banking system and the overall economy
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Statement of the Problem
The problem of non-performing assets (NPAs) in priority sector lending is a significant challenge faced by the banking sector. Despite the government's emphasis on priority sector lending, the non-repayment of loans by borrowers has resulted in a substantial increase in the number of NPAs. The problem arises from several factors, including inadequate credit assessment, lack of financial literacy among borrowers, and a slowdown in the economy. Furthermore, the impact of natural calamities such as floods and droughts on the agriculture sector has also contributed to the rise in NPAs in the priority sector. The problem is particularly acute in Coimbatore district, which is an important hub for small and medium enterprises (SMEs) and agriculture. The inability of these sectors to repay loans has resulted in significant stress on the banking system in the district, affecting the overall health of the economy. The problem of NPAs in priority sector lending in Coimbatore district is a complex issue that requires a multifaceted approach. It is necessary to identify the status of banking sector regarding the NPA's in priority sector lending in Coimbatore district. Additionally, there is a need for greater financial literacy among borrowers and more effective credit counseling to ensure that borrowers understand their obligations and repayment schedules. Overall, the problem of NPAs in priority sector lending in Coimbatore district facing the pressing issue or not, that requires attention from policymakers, regulators, and banks to ensure the efficient functioning of the banking system and the overall development of the economy.

Review of Literature
Priority sector lending is a key policy tool used by the Indian government to ensure credit availability to economically weaker sections of society, including agriculture, micro, small, and medium enterprises (MSMEs), and low-income households. This literature review provides an overview of research conducted on NPAs in priority sector lending.

Dolly Gaur, Dipti Ranjan Mohapatra (2020), The study indicated a positive and reciprocal causal relationship between PSL and GDP, suggesting that PSL contributes to overall economic growth. Furthermore, the analysis found that PSL has no significant impact on the NPA ratio, indicating that providing credit to government-designated sectors does not significantly contribute to banks' bad loan portfolio.

Dr. G Nagarajan(2013), According to their findings, public sector banks' total priority sector credit has increased from Rs. 1,99,786 crore to Rs. 11,30,700 crore. Priority sector non-performing assets (NPAs) of public sector banks have increased from Rs. 24,938.36 crore at the end of March 2003 to Rs. 56,200 crore at the end of March 2012. During 2011-12, public sector banks recovered a greater proportion of NPAs than the previous year. Despite the fact that the total amount recovered in public sector banks in 2011-12 was higher than Rs 37,160 crore in 2010-11. Priority sector NPAs and non-priority sector NPAs have a significant contribution to total NPAs of PSBs.

Kumar, A., Prof., & Ghani, U. (2015), The study analyzed the feasibility and non-performing assets of India's Scheduled Commercial Banks. The results showed a decline in the NPA ratios of GNPAs and NNPAs, with a negative correlation between NPA Ratios and Return on Assets. The researcher's conclusion was that NPAs cannot be completely avoided, but effective management is required to minimize their impact by taking corrective action at the right time.

Rajput, N., Gupta, M., & Chauhan, A. K. (2012), This research focused on studying the feasibility and credit culture of non-performing assets in Indian commercial banks. The objective was to identify the improvements made by banks in managing and controlling NPAs, which could guide policy formulation. The findings indicated a

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negative correlation between profitability and NPAs. The researcher concluded that the NPA ratios are decreasing and suggested that a robust lending culture and risk management practices would help minimize NPAs.

Garg Sambhav (2013), The study aimed to compare various bank groups and individual banks based on the ratio of Gross NPAs to Gross Advances. The research also examined the Priority and Non-Priority Sector Advances of Scheduled Commercial Banks. The results indicate that all Indian banks are struggling with NPAs, with Public Sector Banks experiencing a greater intensity of NPAs. The data revealed that Public Sector Banks had higher NPAs than Private Sector Banks in the past, but this has improved in recent times and is now at a lower level.

Aim of the Study
1. To have knowledge about annual credit plan and achievement status of the priority sector lending's in Coimbatore district.
2. To analyse the factors for NPA's in PSL according to the experience of bank officials working in assessment of PSL.
3. To give suggestions based on the findings.

2. Research Methodology

This research focuses on non-performing assets (NPAs) in public and private banks in the Coimbatore district. The research is based on pertinent secondary data from reports on potential linked plans by NABARD and the State Government's District Banks Annual Credit Plan for the years 2022–2023. Also, the opinions of the 50 bank employees who were chosen and are working

on the Coimbatore district's Assessment of Repayment Capacity were analyzed.

Scope of the Study
This study is narrowed to know and study the priority sector lending by banks. This study is undertaken in the Coimbatore district. As it is the industrial and agriculture it makes the study easier regarding the priority sector. It covers bank officials' opinion for effective results in recovering of ACP targets of the district.

Annual Credit Plan of Coimbatore district
The Annual Credit Plans (ACP) would be based on the PLP created by NABARD in accordance with the guidelines provided by the Central Bank of India. The district credit plan is based on a sustainable development strategy for a given district that takes into account the main economic activities and their growth potential.

Coimbatore District is a Progressive District that plays a significant role in the economic development of Tamil Nadu. Agriculture, industry, and services all have a strong presence and actively contribute to the District's development. The District's CD ratio is 104%, indicating the district's growth and potential.

Coimbatore is a well-banked district with a good network of all types of banks, including public, private, new generation, foreign, cooperative, payment, and small finance banks. As a result, creating the plan is a difficult task. A detailed credit plan for 2022-23 has been prepared for the District based on the 'Potential Linked Credit Plan' (PLP) prepared by NABARD and the credit plans prepared by individual Branch Managers of the Banks. The total credit plan outlay for 2022-23 is Rs. 25004.27 crores, which is 8.88% higher than the previous year's ACP.

Table 1 Banking Progress of the District

(Rs.in Crores)

	March 2019	March 2020	March 2021	March 2022
Total No. of Branches	832	898	885	940
Total Deposits	65430.01	73191.80	83862.23	89705.43
Total Advances	71855.46	76075.12	86115.27	87608.42
Credit Deposit Ratio	110%	104%	103%	98%
Total Priority Sect adv	39349.99	39441.87	45173.83	48084.95
% of PS to total Adv.	51%	52%	52%	55%
Adv. To Agri& Allied	11342.91	12517.43	14688.44	14923.77
Adv. To Weaker Sect.	3842.00	4167.98	5596.31	9785.13

Source: NABARD -PLP 2022 -2023

There are 940 branches, and the district has the distinction of housing major banks' regional / zonal offices. Deposits have steadily increased as a result of the extensive branch network. Commercial banks continue to receive the vast majority of deposits. The district's CD ratio was 103% on March 31,

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2021, and 98% in March 2022. The percentage of priority sector to total advance is 55% in March 2022. Canara Bank is the district's lead bank.

The district provides ample opportunity for a variety of economic activities, the most prominent of which are in agriculture (coconut, millets, pulses, oilseeds, and so on) and industries (textiles, software, motors, pumps, wet grinders etc.). Primary, secondary, and tertiary sectors contributed 8.34%, 37.08%, and 54.58% of district GDP, respectively, in 2011-12. At current prices, per capita income in 2011-12 was $1,06,359/-.

BROAD SECTOR-WISE PLP PROJECTIONS – 2022-23

(Amount ₹ Lakh)

Sl No.	Particulars	PLP Projections 2022-23
I	**Credit Potential for Agriculture**	
A	**Farm Credit**	
1	Crop Production, Maintenance & Marketing	6,09,857.52
2	Term Loan for Agriculture and allied	1,91,483.99
	Sub total	**8,01,341.51**
B	**Agriculture Infrastructure**	52,889.38
C	**Ancillary Activities**	57,657.48
	Total Agriculture	**9,11,888.37**
II	**Micro, Small and Medium Enterprises**	10,57,333.50
III	**Export Credit**	45,000.00
IV	**Education**	1,31,670.00
V	**Housing**	2,33,400.00
VI	**Renewable Energy**	6,660.72
VII	**Others**	78,942.00
VIII	**Social Infrastructure involving bank**	35,532.00
	Total Priority Sector (I to VIII)	**25,00,426.59**

Table 2
Source: NABARD -PLP 2022 -2023

The PLP projections for 2022-23 have been made in accordance with the latest RBI Priority Sector Guidelines. The total projected credit flow in the district for Fiscal Year 2022-23 is 25004.27 crore, which is 8.88% higher than the PLP projections for Fiscal Year 2021-22 and 10.10% higher than the ACP target for Fiscal Year 2021-22. The above projections are broken down broadly by sector, with agriculture accounting for 9118.88 crore (37%), farm credit accounting for 8013.41 crore (31%), agri-infrastructure accounting for 528.89 crore (2%) and ancillary activities accounting for 576.57 crore (2.18%); micro-small-medium sector accounting for 10573.33 crore (42%), and others accounting for 5312.05 crore (21%).

Annual Credit Plan Achievement
For the past five years, the district has consistently met ACP targets. ACP achievement in 2020-21 was 21121 crore, compared to the target of 20474 crore. The priority sector contributed 52% of total advances. Agriculture and weaker section advances are falling short of the RBI's minimum standards.

Agency wise performance under Annual Credit Plans

Agency	2020 -2021		
	Target	Achievement	%
Commercial Banks	199874	2013340	103
Regional Rural Bank	14428	15825	106
Cooperative Banks	62069	66284	107
Others	21982	17156	78
All agencies	**204753**	**2112065**	**103**

Sector Wise Performance under Annual Credit Plan

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Broad Sector	2020 -2021		
	Target	Achievement	%
Crop Loan			
Term Loan(agri)	76112	798068	105
Total Agri. Credit			
Non Farm sector	905461	918384	101
Other Priority Sector	380880	395613	104
Total Priority Sector	**2047453**	**2112065**	**103**

(Source: NABARD PLP – 2022 – 2023)

Analysis and Interpretation

A sample of 50 respondents were taken for the study. The survey included respondents who work in the Assessment of Repayment Capacity on Loan Dispersion.

Percentage Analysis

Table 3 Demographic Factors

Demographic Factors		No of Respondents	Per cent
Gender	**Male**	33	66
	Female	17	34
Age	25 - 35	19	39
	36 - 45	21	41
	46 - 55	10	20
Educational Qualification	**Graduate**	33	66
	Post Graduate	17	34

(Source: Primary)

It is observed from the table 3 that, Majority (66 per cent) of the respondents are male, 41 per cent of the respondents are in the age group of 36 – 45 years and 66 per cent of the respondents are graduates.

Table 4 Study Factors

Study Factors		No of Respondents	Per cent
Working nature of bank	Public	16	32
	Private	**34**	**68**
Time taken by the bank for releasing the loan	**One Week**	**34**	**68**
	One Month	16	32
Pre - Sanction measures taken by the bank for PSL	**Always**	**34**	**68**
	Frequently	16	32
Post - Sanction measures taken by the bank for PSL	**Always**	**34**	**68**
	Frequently	16	32

(Source: Primary)

It is inferred from the table 4 that, 68 per cent of the respondents are working in private bank, 68 per cent of the respondents are taking one week time for releasing the loan, 68 per cent of the respondents are always taking Pre - Sanction measures and Post - Sanction measures for PSL.

Kendall's Coefficient of Concordance for Reasons for NPAs in PSL according to bank's experience

The table 5 describes the respondents' order of priority of the Reasons for NPAs in PSL according to bank's experience. The respondents ranked items from 1 (highest priority) to 5 (least important). The very next table shows the mean rank values that were discovered for each factor.

Table 5 Reasons for NPAs in PSL according to bank's experience

Reasons for NPAs in PSL according to bank's experience	Mean	Rank
Business Failures	**2.02**	**1**
Poor loan management	3.30	4
Improper credit appraisal	3.19	3
Poor recovery of receivables	3.51	5
Industrial Recession	2.98	2

(Source: computed)

It is seen from the table 5 that, Business failures has been given the highest priority with a mean of 2.02, followed by industrial recession (2.98), Improper credit appraisal (3.19), Poor loan management (3.30) the least priority has been found in the Poor recovery of receivables (3.51).

Table 5 (a) - Kendall's Coefficient of Concordance for Reasons for NPAs in PSL according to bank's experience

Kendall's W	.234

The study employed Kendall's coefficient of concordance (W) to assess whether the respondent's shared similarity in their rank assignments. The coefficient's value ranges from 0 to 1, with higher values indicating greater similarity. The calculated Kendall's W for the five factors was 0.234, indicating a low level of similarity among the respondents in their rank assignments. The results suggest that the respondents prioritized Business Failures as the most critical factor.

Kendall's Coefficient of Concordance for Pre-sanctioning stage to ensure PLS

The table 6 describes the respondents' order of priority. The respondents have given rank 1 for the highest priority and 4 for the least priority. The mean value of the ranks has been found for each factor and represented in the following table.

Table 6 Pre-sanctioning stage to ensure PLS

Pre-sanctioning stage to ensure PLS	Mean	Rank
Capital Investment	2.83	3
Nature of Business	3.15	4
Credit worthiness of the borrowers	1.83	1
RBI Guidelines	2.19	2

(Source: computed)

According to Table 6, the borrowers' creditworthiness is considered the most important factor, with an average score of 1.83. The next most important factor is adherence to RBI guidelines, with a score of 2.19, followed by capital investment at 2.83. The least important factor is the nature of the business, with a score of 3.15.

Table 6(a) - Kendall's Coefficient of Concordance for Pre-sanctioning stage to ensure PLS

Kendall's W	.270

Kendall's coefficient of concordance (W) was applied to determine if there was agreement among respondents in the order of their rank assignments. The W value ranges from 0 to 1, with higher values indicating greater similarity. For the four factors, a Kendall's W value of 0.270 was obtained, indicating that there was relatively low agreement among respondents in their rank assignments. However, it is noteworthy that the respondents prioritized the creditworthiness of borrowers as the most important factor.

Table 7 Policies/programs to educate PSL borrowers

Policies or programs to educate PSL borrowers on financial	No of respondents	Per cent
Yes	17	34
No	**33**	**66**

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Total	50	100

It shows that, 66 per cent of the respondents have opined that bank didn't have policies or programs to educate PSL borrowers and remining 34 per cent have stated that bank have policies or programs to educate PSL borrowers on financial literacy to reduce the risk of NPAs.

As per the guidelines of RBI, banks are identifying the priority sectors and there is no subsidy is given against priority sectors lending loans. PLS does not led to higher levels of non-performing assets compared to other lending sectors. It also reveals from the study that, bank doesn't have any specific monitoring and recovery mechanisms in place for PSL loans that have turned into NPA. Lending Loan

to priority sectors in Coimbatore district leads to Loss on the priority Sectors. The study also concludes that, there is no impact of COVID 19 pandemic on Banks's PSL portfolio.

Movement of Non-Performing Assets (Npas)
The Reserve Bank of India Publishes Data on the Gross Non-Performing Assets (NPAs) and Net NPAs of various bank categories as of March 31, 2022. The total amount of non-performing assets held by a bank is referred to as Gross NPA, whereas Net NPA is the amount of non-performing assets adjusted for provisions for bad loans.

Table 8 MOVEMENT OF NON-PERFORMING ASSETS (NPAs)

As on March 31, 2022							
Bank	**Gross NPAs**					**Net NPAs**	
	Opening Balance	**Addition**	**Reduction**	**Write-off**	**Closing Balance**	**Opening Balance**	**Closing Balance**
PUBLIC SECTOR BANKS	616615.70	139905.31	94634.29	119712.92	542173.80	196450.80	154745.39
PRIVATE SECTOR BANKS	197507.51	125834.14	89472.32	53087.03	180782.30	55376.59	43733.24
FOREIGN BANKS	15044.07	8320.32	6112.69	3465.52	13786.18	3241.25	3022.72
SMALL FINANCE BANKS	5970.65	9381.04	5543.44	2897.75	6910.50	2981.41	2724.55

Source: RBI

According to the table, Public Sector Banks had the highest Gross NPAs at the end of the year, totaling Rs. 542,173.80 crores. They added Rs. 139,905.31 crores in NPAs during the year, reduced Rs. 94,634.29 crores, and wrote off Rs. 119,712.92 crores. As a result, the closing balance was Rs. 542,173.80 crores. Private sector banks had lower Gross NPAs of Rs. 180,782.30 crores and added Rs. 125,834.14 crores in NPAs during the year. They did, however, reduce Rs. 89,472.32 crores and write off Rs. 53,087.03 crores, for a closing balance of Rs. 180,782.30 crores.

Foreign Banks had the lowest amount of Gross NPAs at Rs. 13,786.18 crores, and they added Rs. 8,320.32 crores in NPAs during the year. They did, however, reduce Rs. 6,112.69 crores and write off Rs. 3,465.52 crores, leaving a closing balance of Rs. 13,786.18 crores. Small Finance Banks had a Gross NPA amount of Rs. 6,910.50 crores at the end of the year. During the year, they added Rs. 9,381.04 crores in NPAs, but reduced Rs. 5,543.44 crores and wrote off Rs. 2,897.75 crores, for a closing balance of Rs. 6,910.50 crores.

The table also provides information on the Net NPAs of these banks, which is a more accurate measure of a bank's asset quality. The Net NPA

amount for Public Sector Banks was Rs. 154,745.39 crores, for Private Sector Banks it was Rs. 43,733.24 crores, for Foreign Banks it was Rs. 3,022.72 crores, and for Small Finance Banks it was Rs. 2,724.55 crores.

Overall, the table shows that there is a significant amount of bad loans in the banking system, and the problem is particularly acute for Public Sector Banks. The table also suggests that the problem is not limited to one type of bank, and all categories of banks have significant amounts of NPAs.

Findings
- According to the bank officials interrogated, lending to the priority sector is leading to an increase in non-performing assets (NPAs) in Coimbatore district.
- The bank officials also specified that lending to the priority sector could result in losses for the banks due to business failures, which is identified as the top reason for NPAs in PSL.
- The majority of the respondents stated that they frequently follow up on post-sanction loan measures to ensure timely recovery of dues.
- The creditworthiness of borrowers is given the utmost significance with a mean score of 1.83,

followed by RBI guidelines in pre-sanctioning measures taken by banks before lending to the priority sector.

- The NABARD PLP 2022-2023 reveals that the Coimbatore district has continuously set annual credit plan targets for five years.
- According to the RBI's NPA Recovery report, public sector banks have a significantly higher amount of bad loans compared to private sector banks.

Suggestions

Based on the findings of the study on Non-Performing Assets (NPA's) in priority sector lending of Coimbatore District, the following suggestions are recommended:

- Banks should conduct a thorough assessment of the creditworthiness of the borrowers before sanctioning loans in the priority sector. This can help in reducing the risk of default and minimize the chances of NPAs.
- Banks should focus on frequent follow-up measures after sanctioning loans to ensure timely recovery of dues. This can help in improving the recovery rate of the ACP targets of the district.
- Banks should develop effective monitoring and recovery strategies for loans in the priority sector. This can help in reducing the number of NPAs and improving the overall health of the banking sector.
- Banks should explore the possibility of collaboration with other financial institutions to share the risk associated with lending in the priority sector. This can help in reducing the risk exposure of individual banks and improving the availability of credit in the sector.
- Banks should continuously review their lending policies and practices in the priority sector to identify and address any potential sources of NPAs. This can help in improving the quality of the loan portfolio and reducing the overall risk of the banking sector.
- Government agencies such as NABARD and the State Government can provide technical assistance to banks to improve their lending and recovery practices in the priority sector. This can help in improving the overall efficiency of the banking sector and promoting economic development in the district.
- Public sector banks should take measures to improve their recovery rates and reduce their bad loans, as highlighted in the RBI's NPA's recovery report. Private sector banks can also benefit from adopting best practices in lending and recovery in the priority sector.

Overall, the study highlights the need for banks to adopt a more proactive approach towards lending and recovery in the priority sector. This can help in promoting economic development in the district and improving the overall health of the banking sector.

3. Conclusion

The study on Non-Performing Assets (NPA's) in priority sector lending of Coimbatore District has provided valuable insights into the annual credit plan and achievement status of the priority sector lending, as well as the factors contributing to NPA's in PSL according to bank officials working in assessment of PSL. The study also highlights the importance of frequent follow-up in the post-sanction loan measures to improve recovery. The study provides suggestions to improve the recovery of ACP targets of the district. The study recommends that banks need to develop effective measures to monitor and recover loans in the priority sector to reduce NPA's. Finally, it is important to note that public sector banks have a significant amount of bad loans compared to private sector banks, according to RBI NPA's recovery report. The study highlights the need for banks to be more proactive in their lending and recovery strategies in the priority sector.

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