

**PROFORMA FOR SUBMISSION OF INFORMATION AT THE
TIME OF SENDING THE FINAL REPORT OF THE WORK DONE
ON THE PROJECT**

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5. Tenure of the Project : **2 Years (2016-17, 2017-18)**
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8. Final Expenditure : **Rs. 282461.00**
9. Title of the Project : **“A Study of Management on
performing and Non-performing
assets in Co-operative banks with
special reference to housing finance
in Raipur district”**

10. Objectives of the Project:

The present study “Management of Performing and Non-Performing Assets – A study of selected co-operative banks with special reference to housing finance in Raipur District.” has been initiated to fulfill certain objectives which are as follows:

Main: -To study the PA and NPA characteristics and effect on the financial position of the banks.

Secondary: -

- i. To study the brief guidelines of Reserve Bank of India (RBI) given by Narsimham Committee.
- ii. To know the effectiveness of strategies adopted by the banks.
- iii. To understand the NPA and to detect the discrepancies of the co- operative banks in order to minimize the events of defaults that lead to non – performing assets.
- iv. To study the causes that lead to creation of Non – Performing Assets

11. Achievements of the Project: Only 19.12 percent strategies of government and RBI to recover and reduce NPA are having effectiveness by management of the CBs.

- Very less 6.92 percent strategies of government and RBI to recover and reduce NPA are having effectiveness by management of the CBs.
- 21.34 percent strategies of government and RBI to recover and reduce NPA are having effectiveness by management of the CBs. Overall it shows that still CBs in study region are further accepted to improve their managerial efficiency towards the strategies of government and RBI to recover and reduce NPA.
- 79.3 percent respondent accept situation that profitability of CBs has declined due to increasing NPA.
- Study reveals that 69.88 percent respondents accept situation that NPA is due to write off the principal loan amount itself.

- 19.98 percent directed loans system under which CB is required to supply 40 percent of their credit to priority sectors is only 35.33 percent. 81.33 percent loans given by banks are their assets and as the repayments of several of the loans were poor, the quality of these assets was steadily deteriorating with 2.45 percent.

12. Summary of the Findings: The present study focuses on the present set-up of co-operative banking system which would obtain returns or earnings in the regular order. The interest on loans or advances is an important source of income for the CBs. The strength and soundness of the CBs primarily depends on the value and performance of the loan selection. The problem of NPA is linked to the function of lending money and one of the most important concerns region.

The entire study covered approximately in two years. In order to understand the stated objectives, the researcher used a mutual approach that holds features of both expressive and analytical research designs. The qualitative and quantitative methods used for this research study tries to evaluate asset quality of cooperative banks.

Researcher collected secondary data; he compiled it and selected co-operative banks in their branches from the study region. He developed the tools for study and taken guidance from experts. Then prepared the sample list, collected the data, analysed data and developed the tabulation. Research work is arranged and chapters are prepared after discussion with experts from time to time. Finally, project is prepared on the basis of information.

13. Contribution to the Society: The Indian banking sector is facing a serious problem of NPA. The extent of NPA is comparatively higher in public sector banks. A lot of practical problems have been found in Indian banks, especially in public sector banks. The problems of NPA was due to deficiencies on the part of the banks viz. in credit appraisal, monitoring and follow-ups, delay in settlement of payments, subsidiaries by government bodies etc. Normally, the commercial banks are functioning with the support of the Central Government. But the Co-operative Banks are functioning under the Unit Banking System. It is one of the self-reliant banks. If any problems in the banking business, the management is fully responsible in the public fund. In this concern the banks have to improve the efficiency and profitability, the NPA has to

bescheduled. Various steps have been taken by the management of the Co-operative Bank to reduce the NPA. It is highly impossible to have zero percentage NPA. But at least banks can try competing with private new generation commercial banks in India. The Raipur District Co-operative Banks has maintained the loan and recovery management with the help of an efficient officials.

14. Weather any Ph.D. Enrolled/ Produced out of the Project: No

15. No. of Publications out of the Project: 02



Signature of Principal Investigator

THAKUR RANJIT SINGH
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Junwani Bhilai (C.G.)



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“A STUDY ABOUT RATINGS OF BANKS ON NPA MANAGEMENT IN RAIPUR DISTRICT”

Thakur Ranjit Singh

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Abstract: -

Banking is the life blood of Indian economy. The co-operative banking structure has developed very fast in India but still it lags in so many things like ideal liquidity position due to NPA of customer as well as staff, modernization of banking structure etc. The present study has been initiated to fulfill objectives which are as herewith. (i) To study the brief guidelines of Reserve Bank of India (RBI) given by Narsimham Committee, (ii) To know the effectiveness of strategies adopted by the banks, (iii) To understand the NPA and to detect the discrepancies of the co-operative banks in order to minimize the events of defaults that lead to non – performing assets and (iv) To study the causes that lead to creation of Non – Performing Assets. In the analysis of the NPA of the co-operative banks, descriptive as well as analytical research design is used, in which past data of the banks are used to interpret the NPA of the banks.

I Introduction:

The term Co-operative Banks (CBs), though not formally defined, refers to primary cooperative banks located in and semi-urban areas. These banks were traditionally centered on communities, localities work place groups. They essentially lent to small borrowers and businesses. Today, their scope of operations has

widened considerably. The origins of the cooperative banking movement in India can be traced to the close of nineteenth century when, inspired by the success of the experiments related to the cooperative movement in Britain and the cooperative credit movement in Germany such societies were set up in India. Cooperative societies are based on the principles of cooperation, mutual help, democratic decision making and open membership. Cooperatives represented a new and alter native approach to organization as against proprietary firms, partnership firms and joint stock companies which represent the dominant form of commercial organization.

The enactment of Cooperative Credit Societies Act, 1904, however, gave the real impetus to the movement. The first cooperative credit society was registered in Canjeevaram (Kanjivaram) in the erst while Madras province in October, 1904. Amongst the prominent credit societies were the Pioneer in Bombay (November 11, 1905), the No. 1 Military Accounts Mutual Help Co-operative Credit Society in Poona (January 9, 1906). Cosmos in Poona (January 18, 1906), Gokak (February 15, 1906) and Belgaum Pioneer (February 23, 1906) in the Belgaum district, the Kanakavli-Math Co-operative Credit Society and the Varavade Weavers Credit Society (March 13, 1906) in the South Ratnagiri (now Sindhudurg) district. The most prominent amongst the early credit societies was the Bombay Co-operative Credit Society, sponsored by Vithaldas Thackersey and Lallubhai Samaldas established on January 23, 1906.

II LITERATURE REVIEW: -

Avudalammal B and Vasanth G (2009) claimed that Co-operative banking was started in India to remove the proverbial poverty but Non-Performing Assets is one of the critical functions of the banks management. They also studied the trend of the Non-performing Assets level in co-operative banks and found that when

compared with the percentage of Non-performing Assets of public sector bank to that of banks, the latter enjoy a better position than the former. Indiranil Sen Gupta (2009) explains in his article that banks frequently indulge in loan restructuring whenever they sense that the borrower is in stress and account may lead into a bad loan or Non-performing assets. It allowed them to declare a lower Nonperforming assets ratio, the percentage of tricky loans to total loans, and a dead weight in their books. Thanker H M and Dubule U S (2010) tried on the effect to non-performing assets management. Authors suggested the measures to decrease the Non-performing assets, awareness and training camps should arrange in their area of operation once in a year and recovery camps should be organized for better recovery. They also suggested that the training should be given to the selected borrowers at approved training center before releasing finance Nandhini Mishra (2011) identified sectors of Non-Performing Assets, housing loan and education loan are more responsible to the increase of Non-performing assets.

2 PROBLEM STATEMENT: -

To study about the rating of banks on NPA management. As an investor (depositors) or creditors point of view NPA of any co-operative, nationalized or private bank is an important thing in study of the financial position of a bank. If NPA is greater than the PA, then it would create a problem or can cause failure of a bank in near future. So from a safety point of view it is very necessary to study NPA of any bank. Researcher selected to do research about the financial analysis of CBs in which his main focus is an NPA of the banks because from last ten years, no. of co-operative banks are being failure due to high NPA ratios. So it is very important for success of any bank to maintain PA and having less or zero NPA. Researcher has also to put the emphasis on rating of banks on NPA management. So that it can be said which bank is more

efficient in management of its assets ?

3 SIGNIFICANCE OF THE STUDY:-

Banking is the life blood of Indian economy. Banking has three types of sectors, which provide finance to different sectors i.e. private sector, public sector and co-operative sector.

The co-operative banking structure has developed very fast in India but still it lags in so many things like ideal liquidity position due to NPA of customer as well as staff, modernization of banking structure etc.

4 OBJECTIVES OF THE STUDY: -

The present study "Management of Performing and Non Performing Assets—A study of selected co-operative banks with special reference to housing finance in Raipur District." has been initiated to fulfill certain objectives which are as follows:

- To study the brief guidelines of Reserve Bank of India (RBI) given by Narsimham Committee.
- To know the effectiveness of strategies adopted by the banks.
- To understand the NPA and to detect the discrepancies of the co-operative banks in order to minimize the events of defaults that lead to non-performing assets.
- To study the causes that lead to creation of Non-Performing Assets.

5 RESEARCH DESIGN:-

In the analysis of the NPA of the co-operative banks, descriptive as well as analytical research design is used, in which past data of the bank are used to interpret the NPA of the banks.

6 NO OF CB'S IN CHHATTISGARH:-

There are 231 CBs registered in Chhattisgarh as on 31st October, 2017. The names and their locations are mentioned below:

SAMPLE SIZE

Deposits as on 31/10/2017	No. of CBs	
	Available	Selected
Less than Rs. 10 lakhs	2	1
	2	3
Between Rs. 10 lakhs and Rs. 50 lakhs	1	0
	6	9
Between Rs. 50 lakhs and Rs. 100 lakhs	1	0
	4	5
Rs. 100 lakhs and above	0	0
	8	3
TOTAL	6	3
	0	0

Source: Based on Annual Reports of 60 CBs

Particular	Sixty CBs	Selected 30 CBs	% of Selected
			30 CBs to total 60 three CBs
Paid up share capital (Rs. In)	111.32	58.98	52.59%
Deposits (Rs. In lakhs)	3199.94	1861.72	58.18%
Advances (Rs. In lakhs)	19135.39	11316.66	59.14%

Source: Based on Annual Reports of 60 CBs

7 Result and Conclusion

For financial analysis, the researcher computed credit to deposit ratio, borrowings to deposits ratio, owned funds to borrowed funds ratio, liquid assets to demand and time liabilities ratio, current and savings deposit to total deposits ratio, term deposits to total deposit ratio, owned funds to working funds ratio, deposits to working funds ratio, borrowings to loans ratio, investments to deposits ratio.

1) Credit to deposit ratio

Credit Deposit Ratio indicates the relationship between advances and deposits. A higher credit deposits ratio indicates efficiency of management. The average yearly total credit disbursement in relation to the total deposit mobilized ratio (C.D. Ratio) of Raipur CB was found to be excellent.

2) Borrowings to Deposits Ratio

Borrowings to deposits ratio indicates the level of dependence of a bank on borrowings. This ratio should not be very high because then it will reflect high level of dependence on

borrowings. On an average the proportion of borrowings to deposits was highest in Raipur CB.

3) Owned funds to borrowed funds ratio

The proportion of owned funds in relation to the borrowed funds was noticed to be comparatively low in case of most of the sample CBs. The owned fund to the borrowed funds ratio of Chhattisgarh and India was also comparatively low.

4) Liquid assets to demand and time liabilities ratio

The liquid assets to demand and time liabilities ratio was found to be far below than required, under Sec 18 of the Banking Regulation Act, in case of all CBs, where it was observed to be more than the required ratio, indicating excess funds in the form of liquid assets.

8 ACKNOWLEDGEMENTS

This study is part of UGC Sponsored project entitled "A Study Of Management On Performing And Non-Performing Assets In Co-Operative Banks With Special Reference To Housing Finance In Raipur District" The first author is thankful to UGC committee for sponsoring the project, Principal for assistance in doing project, Members for supporting in completion of the project.

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08

A Study About Financial Analysis of Non – Performing Assets at Co- Operative Banks in Raipur District.

Thakur Ranjit Singh

=====*****=====

Abstract: -

Banks play an important role in the economic development of a country. Banks are growth driver and the banking business is exposed to various risk such as credit risk, liquidity risk, market risk, operational risk, and management risk. The sound financial position of a Bank depends upon the recovery of loans or its level of Nonperforming assets(NPA) Reduced NPA generally gives the impression that banks have strengthened their credit appraisal process over the years and growth in NPA which bring down the overall profitability of banks. To improve the efficiency and profitability of banks the NPA need to be reduced and controlled.

I Introduction:

To understand the performing assets and non – performing assets and to detect the discrepancies of existing recovery process of co-operative banks in Raipur district. In order to minimize the events of defaults that lead to non – performing assets.

The term Co-operative Banks (CBs), though not formally defined, refers to primary cooperative banks located in and semi-urban areas. These banks were traditionally centered on communities, localities work place groups. They essentially lent to small borrowers and

businesses. Today, their scope of operations has widened considerably. The origins of the cooperative banking movement in India can be traced to the close of nineteenth century when, inspired by the success of the experiments related to the cooperative movement in Britain and the cooperative credit movement in Germany such societies were set up in India. Cooperative societies are based on the principles of cooperation, mutual help, democratic decision making and open membership. Cooperatives represented a new and alternative approach to organization as against proprietary firms, partnership firms and joint stock companies which represent the dominant form of commercial organization.

The first known mutual aid society in India was probably the „Anyonya Sahakari Mandali organised in the erstwhile princely State of Baroda in 1889 under the guidance of Vithal Laxman also known as Bhausahab Kavthekar. co-operative credit societies, in their formative phase came to be organised on a community basis to meet the consumption oriented credit needs of their members. Salary earners societies inculcating habits of thrift and self help played a significant role in popularising the movement, especially amongst the middle class as well as organized labour. From its origins then to today, the thrust of CBs, historically, has been to mobilise savings from the middle and low income groups and purvey credit to their members - many of which belonged to weaker sections.

The enactment of Cooperative Credit Societies Act, 1904, however, gave the real impetus to the movement. The first cooperative credit society was registered in Canjeevaram (Kanjivaram) in the erstwhile Madras province in October, 1904. Amongst the prominent credit societies were the Pioneer in Bombay (November 11, 1905), the No.1 Military Accounts Mutual Help Co-operative Credit Society in Poona (January 9, 1906). Cosmos in Poona

(January 18, 1906), Gokak (February 15, 1906) and Belgaum Pioneer (February 23, 1906) in the Belgaum district, the Kanakavli -Math Co-operative Credit Society and the Varavade Weavers Credit Society (March 13, 1906) in the South Ratnagiri (now Sindhudurg) district. The most prominent amongst the early credit societies was the Bombay Co-operative Credit Society, sponsored by Vithaldas Thackersey and Lallubhai Samaldas established on January 23, 1906

The Cooperative Credit Societies Act, 1904 was amended in 1912, with a view to broad basing it to enable organization of non-credit societies. The MacLagan Committee of 1915 was appointed to review their performance and suggest measures for strengthening them. The committee observed that such institutions were eminently suited to cater to the needs of the lower and middle income strata of society and would inculcate the principles of banking amongst the middle classes. The committee also felt that the cooperative credit movement was more viable than agricultural credit societies. The recommendations of the Committee went a long way in establishing the cooperative credit movement in its own right.

II LITERATURE REVIEW: -

To build conceptual framework for this study literature survey was conducted. S. N. Bidani (2002) feels that Non-performing Assets are the smoking gun threatening the very stability of Indian banks. NPAs wreck a bank's profitability both through the loss of interest, income and write-off of the principal loan amount itself. In a bid to stem the lurking rot, RBI issued in 1993 guidelines based on recommendations of the Narasimham Committee that mandated identification and reduction of NPAs and reducing NPAs was treated as a 'national priority'. Dr. Valasamma Antony (2005) found that the Co-operative sector is plagued by many ills, both man made as well as natural. They are affected by mal-

administration, misuse of funds, poor recovery, dual control, lack of professionalism, limited areas of operation, mounting NPAs etc. In spite that the co-operative bank is the lifeline of the rural sector, any setback in their liquidity and solvency position would undoubtedly affect agriculture, the back bone of the economy. Prof. S. K. Kulkarni (2005) found that the co-operative bank was miserably failed to keep pace with the banking sector reforms. The other banking groups have significantly surpassed the co-operative banking sector, not only in the performance but also in the market share in the core area so far dominated by the cooperative banks. If things do not improve, the co-operative banking sector may cease to exist by 2020. The high amount of NPA's is one major aspect for this failure. Dr. James Mathew (2006) observed that rising over dues and high level of NPAs among the co-operatives in the country is a matter of serious concern. The politicization of the recovery management has further vitiated the recovery climate. The growth in over dues has been much higher than the growth in loans outstanding. For example, in Kerala, while the loans outstanding with the PACS in the state increased by 55% between 1999 and 2003, the loans over dues increased by 113% (The Hindu, 2004). This alarming situation in over dues has to be seriously addressed. Gourav Vallabhi, Anoop Bhatia and Saurabh Mishra (2007) explain that the Non-performing assets are considered an important instrument to judge the efficiency and financial health of banks. The level of Nonperforming assets is one of the factors effecting a financial stability and growth of the banking industry. The authors tried to find the fundamental factors which impact Non-performing assets of banks. It is seen that priority sector lending is a major cause for Non-performing assets. Avudalammal B and Vasanth G (2009) claimed that Co-operative banking was started in India to remove the proverbial poverty but Non-Performing Assets is one of the critical

functions of the bank's management. They also studied the trend of the Non-performing Assets level in co-operative banks and found that when compared with the percentage of Non-performing Assets of public sector bank to that of banks, the latter enjoy a better position than the former. Indiranil Sen Gupta (2009) explains in his article that banks frequently indulge in loan restructuring whenever they sense that the borrower is in stress and account may lead into a bad loan or Non-performing assets. It allowed them to declare a lower Nonperforming assets ratio, the percentage of tricky loans to total loans, and a dead weight in their books. Tanker H M and Dubule U S (2010) tried on the effect to non-performing assets management. Authors suggested the measures to decrease the Non-performing assets, awareness and training camps should arrange in their area of operation once in a year and recovery camps should be organized for better recovery. They also suggested that the training should be given to the selected borrowers at approved training center before releasing finance Nandhini Mishra (2011) identified sectors of Non-Performing Assets, housing loan and education loan are more responsible to the increase of Non-performing assets.

III PROBLEM STATEMENT: -

To research about the financial analysis of non – performing assets at the co- operative banks. Also study about the rating of banks on NPA management. As an investor (depositors) or creditors point of view NPA of any co- operative, nationalized or private bank is an important thing in study of the financial position of a bank. If NPA is greater than the PA, then it would create a problem or can cause failure of a bank in near future. so from a safety point of view it is very necessary to study NPA of any bank. Researcher selected to do research about the financial analysis of CBs in which his main focus is an NPA of the banks because from last ten years, a no. of co-operative banks are being

failure due to high NPA ratios. So it is very important for success of any bank to maintain PA and having less or zero NPA.

IV SIGNIFICANCE OF THE STUDY:-

Co-operative banks play very important role in providing banking services to common man in their area of co-operation. A small depositor or a small borrower feels comfortable in dealing with the local staff of co –operative bank than to the staff of nationalized banks and private sector banks. If co-operative banks go in liquidation due to abnormal increase of NPA not only customers and staff members of that particular co-operative bank will suffer but all other co-operative banks will also get a major setback. Leading to severe damage to the reputation of entire co-operative sector which is very important for the balance of economic development of our country.

Banking is the life blood of Indian economy. Banking has three types of sectors, which provide finance to different sectors i.e. private sector, public sector and co- operative sector.

The co-operative banking structure has developed very fast in India but still it lags in so many things like ideal liquidity position due to NPA of customer as well as staff, modernization of banking structure etc.

V RESEARCH DESIGN: -

In the analysis of the NPA of the co- operative banks, descriptive as well as analytical research design is used, in which past data of the banks are used to interpret the NPA of the banks.

VI NO OF CB'S IN CHHATTISGARH: -

There are 231 CBs registered in Chhattisgarh as on 31st October, 2017. The names and their locations are mentioned below:
BRANCHES

Bank	Total Branches	# branches gone live	Extension Branches gone live	% Branches Go-live	Parallel Run* (As on 1/1/18)
SCB- Apex Bank	5	5		100%	None
DCCB - Raipur	60	60		100%	None
DCCB - Durg	43	43	3	100%	None
DCCB - Rajnandgoan	30	30		100%	None
DCCB - Jagdalpur	25	25		100%	None
DCCB - Ambikapur	22	22		100%	None
DCCB - Bilaspur	46	46		100%	None
Totals	231		231	100%	

VII CONCLUSIONS: -

The Indian banking sector is facing a serious problem of NPA. The extent of NPA is comparatively higher in public sectors banks. A lot of practical problems

have been found in Indian banks, especially in public sector banks. The problems of NPA was due to deficiencies on the part of the banks viz. in credit appraisal, monitoring and follow-ups, delay in settlement of payments\ subsidiaries by government bodies etc. Normally, the commercial banks are functioning with the support of the Central Government. But the Urban Co-operative Banks are functioning under the Unit Banking System. It is one of the self-reliant banks. If any problems in the urban banking business, the management is fully responsible in the public fund. In this concern the urban banks has to improve the efficiency and profitability, the NPA has to be scheduled. Various steps have been taken by the management of the Urban Co-operative Bank to reduce the NPA. It is highly impossible to have zero percentage NPA. But at least urban banks can try competing with private new generation commercial banks in India. The Raipur Co-operative Bank has carefully maintained the loan and recovery management with the help of an efficient officials as well as sound business in their branches.

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09

Mapping of the publication Trends in Selected Textile Journals: a Bibliometric Study

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Abstract

The present study is the bibliometric analysis of the publishing trends in four renowned journals of textiles for a period of sixteen years (2000 to 2015). As many as 1500 articles published during this period were undertaken for the study. These all journals indexed in SCOPUS namely, *Fashion Marketing and Management*, *Clothing and Textile Research Journal*, *Textile History* and *Textile Outlook International Journals*. This study demonstrates and elaborates the various aspects such as year-wise distribution of article, authorship pattern, geographical distribution, document type, length of articles, Subject wise distribution, Degree-wise collaboration and citation analysis etc.

The paper concludes that a total of 1500 documents were produced during 2000 to 2015 in journals of textile research have contributed highest articles of *Journal of Fashion Marketing* 632 (42.13%) and lowest articles produced by *Textile Outlook International journal* 104 with 6.93%. Articles comes first as it is the preferred journals document type with 1124 out of 1500